Integrated Annual Report 2025

AKBANK



77 Years of Trust, Toward the Future

At Akbank, we create value for society while supporting economic development, addressing today's needs with a clear eye on tomorrow.

We embrace the inspiration of art, the power of education, the balance of nature, and the ideas of young people as essential pillars of the future.

We invest in technology to deliver human-centred solutions and in sustainability for the benefit of all.

From artificial intelligence and data science to innovation and entrepreneurship, we are shaping the banking of tomorrow, today.

For 77 years, we have remained committed to Türkiye's ambitions, fostering a resilient and thriving future.

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About the Report

Akbank 2025 Integrated Annual Report

As the first depository bank in Türkiye to make a long-term commitment to sustainable finance, we transparently demonstrate our contributions to the Sustainable Development Goals (SDGs) in all our activities.

Manufactured Capital

Intellectual Capital

Financial Capital

Human Capital

Social and Relational Capital

Natural Capital

As Akbank T.A.Ş. (Akbank), we have been publishing sustainability reports in accordance with the Global Reporting Initiative (GRI) Standards every year starting as of 2009. In 2020, we took a step forward by presenting our first Integrated Report, and in 2021, we presented our first Integrated Annual Report covering both financial and non-financial performance to our stakeholders. Thus, with our sustainability performance, we have taken significant steps towards leading the Turkish banking sector.

In the 2025 Akbank Integrated Annual Report, we included our financial and non-financial performance between **01.01.2025–31.12.2025**. We prepared our report in compliance with the **Integrated Reporting Framework (IIRC) of the Value Reporting Foundation (VRF) and the 'Core' option of the GRI Standards**.

In addition, in our report, we have taken into consideration the **Borsa Istanbul Sustainability Index Banking Sector Criteria, United Nations Environment Programme Finance Initiative (UNEP-FI), Principles for Responsible Banking (PRB), United Nations Global Compact (UNGC), Women's Empowerment Principles (WEPs), and the Task Force on Climate-Related Financial Disclosures (TCFD)**.

This year, we comprehensively updated our double materiality study and restructured it according to the requirements of the **European Union Corporate Sustainability Reporting Directive (CSRD)**. Within the scope of the study, we addressed impact, risk, and opportunity dimensions through a holistic approach and evaluated the prioritized topics we identified from both an impact materiality and financial materiality perspective. We shaped our work in line with analyses conducted with the relevant business units.

The challenges and opportunities emerging in the rapidly changing business environment have been more clearly defined through this study, contributing to the shaping of our long-term strategies.

Within the framework of our Sustainability Strategy, we create value for all our stakeholders with our short, medium, and long-term targets in our main focus areas of Sustainable Finance, Climate Change, People and Community, and Ecosystem Management. In our report, we provided a comprehensive overview of our activities in Türkiye, incorporating performance data along with information on our subsidiaries and international business units. Accordingly, we included the sustainability performance of subsidiaries listed in our consolidated financial statements,in our report. Additionally, we reflected the employment data from our Malta branch in our total employment performance.

In our report, we present climate-related data and performance results in line with the Responsible Banking Principles developed under UNEP FI and TCFD Recommendations, which we endorsed in June 2021. The GRI Content Index and the Integrated Report Mandatory Statement List of our report, prepared in accordance with the GRI Standards, are available on **our website**. You can also access the Responsible Banking Principles Report Self-Assessment Form as defined by UNEP FI, on **our website**.

For non-financial selected information, environmental and social performance data, we received "limited" assurance service from DRT Independent Auditors and Certified Public Accountants Inc. within the framework of ISAE 3000 (Revised) and ISAE 3410 standards. The ✓ marked data throughout the report indicate that the related data have been verified under limited assurance. You can find the Independent Assurance Statement, which includes the list and scope of assurance receipt indicators, on pages 612- 615 of the report. The financial information audited by the same independent audit firm and the Independent Auditor Statements can be found on pages 346-607 of the report.

For questions and feedback about the report, you can contact us at **investor.relations@akbank.com**.



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Message from the Chairman

2025 was a year marked by volatilities driven by uncertainties created by global trade tariffs and geopolitical developments. Precious metals such as gold and silver reached historically high levels due to safe-haven demand. Recent developments indicate that uncertainties will remain on the agenda in 2026 as well. Despite all these developments, global economic growth proved resilient. According to the IMF's Global Economic Outlook Report published in January, global growth in 2025 is estimated at 3.3%, at a level similar to the previous year. In particular, artificial intelligence and technology investments concentrated in the US and Asia, along with more supportive financial conditions, have positively affected growth. Growth is expected to carry the same momentum into 2026.

The impact of tariffs on inflation also remained limited. As of the end of 2025, annual consumer inflation stood at 2.7% in the US and 1.9% in the Euro Area. While inflation in the Euro Area has returned to its medium-term target, it continues to remain above target in the US. A gradual decline in global inflation is expected in the coming period.

Developments in trade policies and the course of inflation have influenced central banks' monetary policies. While the ECB completed its rate-cut cycle in the first half of the year, the Fed resumed rate cuts in September, bringing its policy rate down by a total of 75 basis points over the course of the year to the 3.50–3.75% range.

In 2026, trade wars and geopolitical developments are expected to continue to shape global financial markets and macroeconomic policies. Markets expect the Fed to make at least two rate cuts in 2026. However, the increasing disagreement among Fed members increases uncertainty on this issue. Developments regarding the monetary stance of the Fed Chair who will take office in May will also be closely monitored by the market.

The domestic economy remained strong in the first nine months of the year, with an annual growth of 3.7%. Domestic demand continued to be the main driver of growth. Growth spread across sectors, and excluding agriculture, growth was stronger at 4.5%. Overall, we estimate growth to be around 3.5% in 2025.

A significant deterioration was observed in the foreign trade balance in the last quarter of the year. Increases in both gold and core imports were the main drivers. The trend in the last quarter points to a continued deterioration. As of November, the 12-month cumulative current account deficit increased by USD 10 billion to USD 23.2 billion compared to the end of 2024. The rise in the current account deficit pushed the current account deficit-to-GDP ratio to 1.5%, which remains manageable.

Annual consumer inflation declined from 44.4% at the end of 2024 to 30.9% at the end of 2025. However, high inflation expectations, stickiness in services inflation, and price increases in food due to drought and frost slowed the pace of disinflation. We expect annual inflation to remain well above the CBRT's medium-term target (16%) and to be around 25% at the end of 2026.

The CBRT resumed its rate-cut cycle in July and reduced the policy rate by a total of 900 basis points over five meetings to 37.0%. Overnight lending and borrowing rates were also reduced to 40.0% and 35.5%, respectively, maintaining the width of the asymmetric interest rate corridor. Due to stickiness in inflation, we expect the easing cycle in 2026 to proceed gradually and in a measured manner.

The budget deficit in 2025 ended significantly below the level projected in the Medium-Term Program. While the central government budget deficit reached TRY 1.799 trillion by year-end (2.9% of GDP), the primary balance posted a surplus of TRY 255 billion (0.4% of GDP). We believe it is important to maintain fiscal discipline within the MTP framework in order to support the disinflation process.

Along with rate cuts, deposit and loan interest rates declined, and credit growth accelerated. According to weekly data, in 2025 TRY loans grew annually by approximately 44.0%, while FX loans grew by 19%. In the banking sector, the non-performing loan ratio increased from 1.8% at the end of 2024 to 2.5% as of December 2025, but remains at low levels. The capital adequacy ratio (CAR) stood at 19.7% in December, well above the legal minimum. The core CAR is 15.1%.

Following the CBRT's simplification steps and the decision to terminate all FX protected deposits (KKM), the KKM balance fell to USD 0.1 billion as of January 23. Since March 18, 2025, the FX deposits had increased by USD 45 billion to around USD 250 billion, fuelled by rise in gold prices. Excluding gold price and exchange rate effects, the FX deposit increase was limited to around USD 14 billion.

In 2025, CBRT reserves increased significantly due to valuation effects from rising gold prices. Gross reserves reached USD 216 billion as of January 23. For the full year, Turkey recorded inflows of USD 2.3 billion in equities, USD 2.9 billion in bonds, and USD 18 billion in swaps. The country's risk premium, as measured by 5-year CDS, declined from 380 basis points at the beginning of the year to 204 basis points by the end of the year.

In 2026, the effects of trade wars and geopolitical developments will continue to be monitored. While reciprocal tariff policies pose risks to the external balance, economic recovery in major trading partners may help offset these effects. In line with inflation forecasts, the CBRT is expected to continue gradual rate cuts in 2026. In addition, de-dollarization, reserve management, and capital flows will remain important factors in determining monetary conditions.

The banking sector enters 2026 with uncertainties both domestically and globally. However, banks have the capacity to manage these risks through prudent policies. The rapid resolution of uncertainties and reduction of risks are of critical importance for the sector. Re-establishing a disinflation environment, declining country risk premium, expanding financing opportunities, and improving the investment climate will support the financial sector's long-term growth potential.

Suzan Sabancı
Chairman



Message from the CEO

We are in a period where global dynamics are rapidly being reshaped and banking is undergoing major changes. While digitalization, technology, and sustainability are emerging as the main themes of this new era, at Akbank, we place people at the very heart of the transformation. As much as we monitor how advanced our financial and technological power is, we also consider how we manage this power for the benefit of people and the future. This vision forms the basis of Akbank's financial strength and stable growth.

In 2025, we continued to create value for our stakeholders with our strong balance sheet and focus on sustainable profitability. By providing resources for the potential of tomorrow, we have reaffirmed our confidence in the future of Türkiye. The loan support we provided to the economy increased to a total of TRY 2 trillion 467 billion with TRY 1 trillion 921 billion in cash loans. Our deposits reached TRY 2 trillion 173 billion, while our assets reached TRY 3 trillion 559 billion. With our strong capital adequacy ratio of 19%, we continued to support the growth and development of the real sector. In 2025, Akbank reported a consolidated net profit of TRY 57 billion 224 million, after TRY 19 billion 525 million tax expenses.

Technology is one of the most important areas that makes our financial strength sustainable and lasting. One of the most significant reflections of Akbank's distinctive technology vision this year has been the introduction of our Responsible Artificial Intelligence Manifesto. Our Manifesto outlines both our use of AI and the future we aim to create with it. The six guiding principles at its core; social benefit and sustainability, fairness, transparency, accountability, resilience and data privacy, establish a shared framework of values that defines Akbank's approach to AI. In line with these principles, we address artificial intelligence within a framework that places people at its centre, aligns fully with ethical standards, and is shaped by a strong sense of long-term responsibility. Through this approach, we demonstrate our belief in and commitment to a banking approach that balances technological progress with prudence, addressing today's needs while building trust for tomorrow.

Today, at Akbank, approximately 500 advanced analytics models and close to 100 cognitive models are actively deployed across our operations. From credit allocation and cash operations to customer segmentation and risk scoring, artificial intelligence solutions are firmly embedded at the core of our business processes. This capability enables us to complete credit rating assessments in an average of just 1.2 seconds, a level of speed and efficiency that reflects the maturity of our data and analytics infrastructure. At the same time, our Akbank-specific large language model, trained on billions of tokens, has transformed our document-processing capacity, with the ability to interpret even handwritten text. Over the past year, the number of documents processed through AI has increased by 75 per cent, while the volume of written requests handled without human intervention has reached 1.6 million per month. We are now transforming artificial intelligence from a system that only thinks into one that takes action. Through our Agentic AI approach, we are developing systems capable of autonomous decision-making, action planning and end-to-end process execution. With Agentic AI applications spanning from our People and Culture functions to our Customer Communication Centre, we are laying the foundations of autonomous banking.

Beyond enhancing the customer experience, artificial intelligence is also significantly amplifying the capabilities of our colleagues. Akbanklı Assistant, developed using generative AI technology, enables our employees to access information within seconds. It responds to more than 30,000 queries each month with an accuracy rate exceeding 90 per cent. As of 2025, our colleagues are also able to enrich the system with information repositories specific to their areas of expertise and create tailored assistants aligned to their respective functions. As a result, more than 20 teams across 35 distinct areas of specialisation are now able to operate with greater efficiency and agility, supported by AI-driven knowledge and insight.

Through artificial intelligence, we simplify complex processes, automate repetitive tasks and, most importantly, create time. We consciously reinvest that time in the most valuable domain of all: people. This enables us to develop a deeper understanding of our customers, analyse their needs with greater precision, and deliver genuinely bespoke financial roadmaps instead of standardised solutions. AI-supported analytics allow us to gain a holistic view of each customer's lifecycle, expectations and long-term aspirations. In doing so, we move beyond transactional engagement towards a more individualised partnership, working with our customers in a truly one-to-one manner and building meaningful, enduring relationships grounded in insight and trust.

As a reflection of this approach, this year we launched an unprecedented chapter at Akbank through the 'Joining Forces' initiative. Working side by side with our leaders in branches, we experienced first-hand the pleasure of getting closer to our customers, collaborating shoulder to shoulder with colleagues, and creating value together. We welcomed customers alongside our branch teams, conducted joint visits, and elevated both the employee and customer experience to a new level. At every interaction and along every journey, we shaped the future of our people-centred banking vision. While artificial intelligence allowed us to see the whole picture, our people focus ensured that we interpreted it correctly. As a result of these efforts, Akbank was recognised as the "World's Best Consumer Bank in Artificial Intelligence" by Global Finance at this year's inaugural AI in Finance Awards.

At the heart of our determined and visionary AI initiatives which we have been pursuing since 2017 and which have brought us to today's achievements, lies the strength of our technology. We see technology as a means to strengthen our connection with customers and foster closer relationships. In this respect, 2025 marked a new pinnacle in Akbank's technological journey. Over the past five years, our technology investments exceeding USD 1 billion have transformed both our systems and the entire Bank. One of the most significant milestones of this transformation journey this year was the launch of our Başkent Data Center. Established in Ankara with an investment of USD 30 million, the centre has become a technological hub that serves in extraordinary circumstances as well as enhancing daily customer experience. It enables us to operate our core processes simultaneously from two separate locations and has tripled our Disaster Recovery Center capacity.

At Akbank, we believe that the value of every initiative we undertake is measured not only by its immediate financial impact but also by the contribution it makes to future generations. This perspective positions sustainability as a guiding principle that shapes our decision-making, operational practices, and long-term value creation. For us, sustainability is a holistic concept encompassing economic, environmental and social dimensions. This approach, which focuses on managing today effectively while also considering tomorrow, and aims to create lasting and measurable impact instead of short-term projects, forms an integral part of our strategy.

As part of our commitment to becoming a Net Zero Bank by 2050, we set emission reduction targets across four priority sectors, becoming the first deposit bank in the Turkish banking industry to announce such a strategy. In 2025, our focus was on enhancing our calculation methodology. Strategically, we maintained the scope of our targets while deepening our engagement within the priority sectors. To monitor progress and ensure alignment with our objectives, we launched the 'Green Transformation Score' initiative. With this initiative, we have integrated the green transformation scores of our credit portfolio customers, which fall within the scope of our 2030 targets, into the Board of Directors-level credit committee processes. Also in 2025, we subjected our credit portfolio emission targets, prepared in accordance with the PCAF (Partnership for Carbon Accounting Financials) methodology, to independent audit.

External verification of our data demonstrates the accuracy of the commitments we make to our stakeholders, while underscoring our determination to align our Net Zero target-tracking performance with international best-practice standards. This comprehensive approach enables us to manage our own targets effectively, while acting as a trusted financial partner for customers seeking to set Net Zero targets, access climate-transition financing, and plan carbon-reduction investments, supporting them throughout their transformation journeys.

Türkiye is at a strategic crossroads in terms of regulatory compliance, energy transition, and the critical need for decarbonization in industry, as well as the integration of supply chains with global low-carbon markets. Within this framework, we can position the financial sector as the most fundamental catalyst and driving force behind this major transformation. In line with this vision, we at Akbank see the real opportunity in being a pioneer on this journey with our transformation-oriented financing models, sectoral decarbonization solutions, and digital infrastructure. We are taking our vision further by combining financing provision with ecosystem transformation via advisory frameworks that integrate knowledge, technology, and the right stakeholders, making green transition both scalable and standardised.

As a tangible outcome of this strategic approach, by the end of 2025 we had provided a total of TRY 681 billion in sustainable financing. On the green finance side, we increased our volume by approximately 19% compared with 2024.

With the implementation of the EU Carbon Border Adjustment Mechanism in 2026, transition financing and supply chain transformation are set to accelerate, particularly in high-carbon sectors. In Türkiye, the forthcoming adoption of TSRS and ISSB standards into legislation, the release of the Green Taxonomy draft, and the formalisation of a national emissions trading system under the Climate Law all signal that rapid developments in this area are imminent.

In light of these developments, at Akbank we do not regard Sustainable Finance as being confined solely to credit products. Instead, we have implemented a holistic ecosystem approach that combines financing with technical support, digital solutions, and capacity building. Accordingly, the sustainable finance products and services we offer are reinforced through strategic collaborations with international development finance institutions, technology providers, and sector stakeholders, ensuring that our solutions are both comprehensive and impactful.

We have implemented this holistic ecosystem approach with the same commitment across our own operations. As part of our Integrated Management System, the certification of all our locations with international accreditations has served as a clear demonstration of institutional ownership of this approach. The Akbank Data Centre achieving LEED Gold certification, and the Sabancı Center Akbank Tower attaining LEED CI Gold, have embedded our sustainability strategy at the very heart of our corporate culture and physical workspaces.

Furthermore, our performance in the climate and environment has received strong international recognition. We were awarded the highest grade of “A” by CDP in all three areas; Climate Change, Water Security, and Forestry, placing us among only a select few institutions worldwide to achieve this success.

At Akbank, we are not limiting our sustainability approach to financing solely to climate-focused projects; we are expanding it with inclusive solutions that extend from women entrepreneurs and SMEs to young people and the entrepreneurial ecosystem. Our products and services for women-owned SMEs, the support ecosystem we have created through the ‘Akbanklı Kadınlar Platform’, our digital insights to increase financial literacy, and the mentoring and investment support we offer to entrepreneurs are among the leading areas where we combine sustainable finance with social impact.

Our collaborations with the United Nations within the "AI for Good" ecosystem are among the global reflections of our vision to combine the transformative power of technology with social benefit.

Another initiative we launched to advance Türkiye’s sustainable finance and green transition objectives regionally is the Sustainable Finance Ambassadors programme. To ensure that every Akbank employee takes an active role in accelerating Türkiye’s green transformation and to strengthen their competencies in the field of sustainable finance, we have appointed 19 Sustainable Finance Ambassadors in our 19 Regional Directorates. These ambassadors provide timely and high-quality responses to green transition requests in their regions, supporting companies in accessing green finance and helping translate our strategic vision into tangible local impact.

In 2025, we combined our capability to deliver innovative financial solutions with our focus on inclusivity and equality to issue the world’s first digitally issued, blockchain-based gender equality bond. Through this landmark initiative, we brought Akbank’s sustainability approach to global visibility.

On the social dimension, our people-centred sustainability approach prioritises delivering long-term, meaningful contributions to societal development. Through Transformation Holds the Future Project, one of the largest upcycling initiatives in Türkiye and Europe, we continue to generate value across education and environmental sustainability. In parallel, strategic social investments such as the Akbank Youth Academy and the Good State of the City programmes empower young people to realise their potential, fostering the development of a more skilled, capable, and future-ready generation.

This approach entails a responsibility to enhance societal impact through culture and the arts, fostering human creativity, expression, and collective memory. In 2025, we celebrated the 35th edition of the Akbank Jazz Festival, cultivating a cultural platform that harnesses the unifying power of music and establishes enduring intergenerational connections. Simultaneously, we marked the 20th anniversary of Contemporary Istanbul as its principal partner. This platform, which has developed in partnership with Akbank for twenty years, has contributed to the strengthening of contemporary art in Türkiye and to the international visibility of Turkish contemporary art.

For Akbank, art represents a journey that gains meaning through continuity. We firmly believe that, like any endeavour that touches people, investment in the arts deepens with time and delivers enduring impact. Just as we are advancing our financial contribution to the economy with stability and continuity, we are determined to continue our support for the arts with the same long-term vision.

Navigating the present with an eye on the future requires courage, a courage we draw from our deep-rooted history and strong corporate culture. We also believe in the power of being an organization that is open to change, eager to learn, and constantly renewing itself.

Looking forward, we remain committed to further advancing our technology investments, refining our sustainable finance solutions, and deepening our people-centred approach. We express our heartfelt appreciation to all our stakeholders for their continued trust on this transformative journey.

Kaan Gür
CEO



Built Upon Your Trust

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Akbank and Our History in Brief

Established in Adana in 1948 with private capital, our Bank today operates with a comprehensive service portfolio encompassing Corporate, Commercial, SME and Consumer Banking, as well as Payment Systems, Private Banking, Wealth Management, and Treasury Operations.

In 2025, our lending portfolio increased to **TRY 2,467 billion**, with **TRY 1,921 billion** provided in cash, to support our economy.

Employees
12,591

Total Customers
15.2 million

ATMs
6,351

The Foundation and Development of Akbank

As Akbank, we started our banking operations in Adana on January 30, 1948. This process was formalized by the Council of Ministers' decision dated December 12, 1947 and numbered 3/6710.

When we were established as a private equity commercial bank, our initial goal was to provide financial support to cotton producers in the Adana region. As a significant step in our growth journey, we opened our first branch in Sirkeci, Istanbul, on July 14, 1950. In 1954, we relocated our Headquarters to Istanbul and subsequently expanded our area of operation with our rapidly growing branch network.

In 1963, we took an innovative step in the sector by automating our banking operations and became one of the pioneers of modern banking. Following our public offerings in 1990 and 1998, we started to operate through American Depository Receipts (ADR) on international markets and strengthened our relations with capital markets.

Today, we offer our clients a wide range of banking products and services, primarily on corporate and investment banking, commercial banking, SME banking, consumer banking, payment systems, private banking, wealth management, and treasury operations. We also operate in the insurance sector, providing insurance services through our branches on behalf of Aksigorta Co. and AgeSA Pension and Life Insurance Co.



Banking	AKBANK AG
Leasing	AKLease
Brokerage	AKYatırım
Asset Management	AKPortföy
E-Money	AKÖde
Corporate Venture Capital	AKBANK VENTURES
Information Technologies	AKTech

Through our subsidiaries Akbank AG, AkLease, Ak Investment, Ak Asset Management, AkÖde, Akbank Ventures, and AkTech Software Technologies[1], we offer innovative and integrated solutions for the financial needs of our customers. In addition, we differentiate ourselves in both domestic and international banking sectors with our pioneering products and services such as Axess, Wings, and Private Banking.

[1] As of 11 March 2025, a new technology company, wholly owned by our Bank, was established to operate in Istanbul under the name AkTech Software Technologies.

Economic and Sectoral Updates

Global Economy

In 2025, the global economic environment has deteriorated due to steps taken toward protectionist trade policies and geopolitical developments. Reciprocal tariff increases have pushed trade-policy-driven uncertainty to historically high levels. Nevertheless, the increase in tariffs has not yet had as negative an impact on growth and inflation as initially expected. According to the IMF's Global Economic Outlook Report published in January, global growth in 2025 is projected to be 3.3%, similar to the previous year. Growth momentum is expected to be maintained in 2026.

Divergence among country groups continues in terms of growth performance. While growth is relatively weaker in advanced economies, Euro Area is diverging negatively from other developed countries. In 2026, growth is projected at 2.4%in the U.S. and 1.3% in the Euro Area. Global growth remaining below historical averages and the outlook for our main export market Europe being weaker than others, cause our external demand to follow a weaker path than its historical averages too.

The inflationary impact of tariffs remained limited. As of the end of 2025, annual consumer inflation is 2.7% in the U.S. and 1.9% in the Euro Area. Thus, while inflation in the Euro Area has returned to its medium-term target, it continues to remain above target in the U.S. In the coming period, global inflation is expected to continue declining gradually.

Developments in trade policies and the inflation outlook are affecting monetary policies in advanced economies. While the European Central Bank (ECB) has completed its rate-cut cycle, the Federal Reserve System (Fed) resumed rate cuts in September. Despite relative interest rate differentials favoring the US dollar, tariffs and the adoption of a "weak dollar" strategy have affected expectations regarding the US dollar, causing it to depreciate against other currencies.

In 2026, the impact of trade wars and geopolitical developments on global financial markets and macroeconomic policies will be closely monitored. No interest rate cuts are expected from the ECB in 2026. The pace of Fed rate cuts remains uncertain. However, a weakening labor market and increased political interference support expectations of rate cuts in 2026. Market pricing suggests a total of two Fed rate cuts in 2026, the first in June.

Turkish Economy

Despite tightening financial conditions in 2025 due to both domestic and international developments, the Turkish economy continued to grow driven by domestic demand. In the first three quarters of the year, the economy grew by 3.7% year-on-year, while overall growth in 2025 is expected to be around 3.5%. We estimate that the policy framework, which does not sacrifice economic growth, will be maintained in 2026, with annual growth reaching around 4.0%.

The lack of a significant cooling in domestic demand, the absence of improvement in external demand conditions, and the appreciation of the real value of the Turkish lira resulted in a deterioration in the external balance throughout the year. Increases in both gold and core imports were key drivers of this deterioration, and trends in the last quarter indicate that the deterioration will continue. As of November, the 12-month cumulative current account deficit reached USD 23.2 billion, a significant increase compared to the end of 2024 (USD 10 billion). Despite the increase, the current account deficit remains at a manageable level of 1.5% of GDP. Although the disinflation process did not proceed at the expected pace, it continued in 2025, with annual inflation falling by 13.5 percentage points to 30.9%. High inflation expectations, the sticky services inflation, and price movements in food due to drought and frost slowed the pace of the disinflation. Annual inflation is projected to gradually decrease in 2026, falling to 25% by the end of the year.

The Central Bank of the Republic of Türkiye (CBRT), which began its interest rate reduction cycle in December, continued this cycle with 250 basis point cuts in January and March, bringing the policy rate down to 42.5%. However, due to decreased risk appetite stemming from domestic and international political, economic, and geopolitical developments, a decision was made to tighten monetary policy again to control the resulting financial fluctuations. Furthermore, the monetary stance was further strengthened through additional macroprudential measures. Starting in July, the CBRT re-entered a rate-cut process, lowering the policy rate by 900 basis points over five meetings to 37%. Due to the persistence of inflation, this process is expected to continue gradually and with measured steps until 2026.

Banking Sector

In the second quarter of 2025, financial conditions tightened due to domestic and external developments, while the measures taken limited macro-financial risks. This increased funding costs in the banking sector and led to a tightening of asset quality standards. The interest rate cut cycle that started in the third quarter is expected to improve conditions for loan growth and profitability.

As of December, the capital adequacy ratio (CAR) remained above the legal limit at 19.7% (core CAR: 15.1%). Loan growth continued at a strong pace despite the restrictions. As of the end of the year, annual TRY loan growth was around 44%, while annual foreign currency loan growth was approximately 19% in USD terms. On the consumer credit side, growth has been strong in items such as individual credit cards and overdraft accounts (ODAs) that are not subject to macroprudential measures. While the non-performing loan ratio in the sector rose from 1.8% at the end of 2024 to 2.5% as of November, it remained relatively low. Although a widespread deterioration in asset quality was not observed, some sectoral divergences were noted.

The banking sector enters 2026 with uncertainties regarding domestic and external conditions. However, banks have the capacity to manage these risks through prudent reserve policies. The rapid resolution of uncertainties and reduction of risks are crucial for the sector. Establishing a macroeconomic stability environment where inflation is brought back to single-digit levels and predictability is increased, along with a decline in the country's risk premium, expanded external financing opportunities, and an improved investment environment, will support the long-term growth potential of the financial sector.

With global interest rates expected to continue falling and risk appetite and risk premiums declining, external financing opportunities will increase in the coming period. Under these conditions, the trend of high external debt rollover ratios for the banking sector will continue. However, with increased predictability, borrowing maturities will also lengthen, leading to a healthier external financing structure. Thanks to its strong capital structure, the banking sector will take steps to maximize the benefits of improving global financial conditions.



Global Trends and Their Impact on Akbank

Macroeconomic and Geopolitical Developments

Economic developments continue to be shaped by inflation dynamics, the course of monetary policies, and changes in financial conditions. This environment makes risk management and long-term strategic alignment increasingly critical for countries and financial institutions. The interest rate cut cycle initiated by the CBRT in December 2024 reversed direction in the following period due to the impact of global and domestic developments, leading to increased volatility in financial markets and an unexpected tightening of financial conditions. Despite the support of macroprudential measures, the banking sector deviated from the projections foreseen at the beginning of the year as a result of increasing pressures on funding costs, profitability, and asset quality. For more detailed information, please refer to the **Economic and Sectoral Updates Section** of this report.

The outlook for 2026 anticipates that domestic factors such as inflation, dollarization, and capital flows, along with the actions that the CBRT will take in these areas, and global factors such as trade wars and geopolitical developments, will be the main determinants of financial market conditions. Maintaining the disinflation process and potential regulatory simplification measures will remain key elements for the normalization of profitability. Within this framework, the Turkish banking sector is expected to enter a more balanced and sustainable growth phase in the coming years; the normalization of the operating environment will support improved asset quality, strengthened risk discipline, and more efficient capital allocation. Banks with strong capital structures, advanced digital capabilities, and customer-centric strategies are projected to be in a more advantageous position during this transformation process.

This outlook cannot be evaluated independently of global geopolitical developments. 2025 has been characterized by trade wars, global conflicts, geopolitical fragmentation, and technological transformation as primary sources of macro-financial stress for banks. These developments continue to influence loan risk, market volatility, operational resilience, and capital adequacy. According to the European Central Bank's June 2025 projections, protective trade policies will dampen Eurozone growth, while geopolitical risks are identified as the main risks for the financial system in the coming years. Geopolitical tensions are expected to shape the operational and macroeconomic risks faced by the banking sector, impacting supply chains, energy prices, and trade routes. However, amidst deepening global economic and political fragmentation, Türkiye is in a relatively strong position thanks to its regional location and strategic significance. With increasing sensitivities toward supply security and the ongoing restructuring process within global trade, Türkiye stands out as one of the key hubs that can gain a larger share of global supply chains. Operating within this context, and in line with a disciplined monetary policy, the banking sector continues to contribute to Türkiye's journey towards sustainable growth.

Our Approach to the Trend

In 2025, the key determinants of our profitability were disciplined balance sheet management and the strong momentum we maintained in customer-centric revenues. Thanks to our strong capital structure and balance sheet resilience, we pursued a selective and quality-oriented loan growth strategy throughout the year. TRY loan growth occurred in line with the guidance we shared for the whole year, and market share gains across various segments reinforced this performance. Foreign currency loan growth, on the other hand, mainly stemmed from publicly funded infrastructure projects and large-scale corporate clients, and progressed in line with our growth expectations for the whole year. This loan performance was further reinforced by the increase in fee and commission income we generated thanks to strong customer engagement. As a tangible demonstration of our customer-centric revenue approach and disciplined cost management, the ratio of our fee and commission income to operating expenses rose to 106% in 2025.

At the heart of our sustainable profitability performance was the strong asset quality and effective risk management approach we maintained throughout the year. Our prudent loan allocation standards, proactive portfolio monitoring approach, and well-diversified asset structure supported our balance sheet resilience, while our capital adequacy ratios comfortably exceeded regulatory thresholds. Although Tier 2 and Tier 3 loans were kept at low levels, we maintained our prudent provisioning stance by further strengthening our provisioning ratios. This approach reflected our commitment to maintaining asset quality and reinforced our balance sheet strength. Within our group banking activities, our total capital adequacy ratio remained strong at 19.7%, and our core capital (Tier 1) ratio at 15.1%. These indicators demonstrate Akbank's leading capital position among its peers and support the confidence in our financial strength and disciplined risk management framework.

This robust financial structure has made our resilience to risks even more critical in an environment of increasing geopolitical tensions and global uncertainties. At Akbank, we closely monitor these developments and regularly assess their potential impact on our operations. We update our risk management, compliance, and internal control processes by considering global and regional risks together with macroeconomic indicators and market dynamics. We continuously review our policies and processes to ensure full compliance with international sanctions, trade restrictions, and regulatory changes. Thanks to our robust governance structure and disciplined decision-making mechanisms, we aim to maintain operational continuity and financial stability even during periods of increased geopolitical risk.

For more detailed information, please refer to the **Financial Information and Risk Management Section** of this report.

Our Related Capitals

Financial Capital

Digitalization and Technology

Digitalization in banking has gone beyond simply providing access, speed, and end-to-end digital processes; these elements have now become baseline expectations and hygiene factors across the sector. The current competitive dynamics shape customer experience not through individual digital journeys, but through approaches that holistically understand the customer's life context, needs, and behavioral patterns. In this new phase, value creation depends not on waiting for the customer to create demand, but on the depth of data, analytics, and decision-making capabilities that can offer meaningful suggestions in the right context and at the right time.

Artificial intelligence (AI) and advanced data analytics are transforming banking from a structure limited solely to financial transactions into a financial partner model that understands and anticipates customers' life journeys. This transformation in Türkiye is paving the way for redefining banking business models around digital transformation, ecosystem collaborations, and data-driven customer value creation. As banks transform into integrated digital platforms through collaborations with FinTechs and large technology companies, scalable technology infrastructure, advanced analytical capabilities, and customer experience stand out as key differentiators.

Blockchain technology, a major component of digital transformation, provides increased speed, transparency, and efficiency in many areas, from payments to trade finance, while tokenization and digital asset applications support new product and service models. Stable cryptocurrencies and central bank digital currencies (CBDCs) are becoming increasingly visible in the financial system, aiming for security, inclusivity, and efficiency in payment systems. The tokenization of digital assets, as a structural trend that increases liquidity and expands product diversity and investor base, plays a decisive role in the transformation of the banking sector.

Our Approach to the Trend

At Akbank, in line with our customer-centric approach, we utilize artificial intelligence through intelligent and continuously accessible digital channels. AI-powered solutions enable faster and more efficient decision-making processes by supporting employees with real-time insights and advanced tools, while providing customers with personalized, seamless, and always-on banking experiences. This increases operational efficiency and supports long-term value creation based on trust. At the core of this approach lies the fact that artificial intelligence has become a strategic element fundamentally transforming business practices and competitive dynamics. A hybrid workforce model, consisting of humans and artificial intelligence, increases the speed and quality of decision-making while providing scalable productivity, creating a more effective growth environment. New business models developed through AI agents and intelligent digital solutions not only transform operational processes but also create sustainable opportunities that support revenue generation.

We are implementing projects such as Generative AI (GenAI) assistants for our employees and customers, centralized infrastructure to meet GenAI needs, and AI-powered automation of end-to-end loan processes. These efforts contribute to the development of next-generation operational processes that consider both employee and customer satisfaction. Furthermore, the Responsible Artificial Intelligence Manifesto has been implemented to provide AI solutions within an inclusive, secure, and customer-centric framework.

This customer-centric technology approach forms the basis of our strategic priorities for 2026. At Akbank, these priorities, shaped around our goal of being a trusted financial advisor for our customers, focus on operational excellence and strong risk discipline, a future-ready organizational structure and capability sets, a flexible and resilient technological architecture, effective synergy and strategic growth among subsidiaries, and strong brand perception and value creation based on sustainability. This transformation vision is considered not only as a technological development but also as a holistic approach placed at the center of corporate decision-making processes. In this regard, our Bank advances with the goal of becoming an organization that not only observes the future but also actively shapes it.

As a concrete reflection of the strategic approach, following the acquisition of Stablex, capabilities for digital asset and crypto trading were developed, with efforts initiated to integrate these capabilities into Akbank Mobile. In this context, while aiming to offer customers a secure, accessible, and user-friendly digital asset experience, we focus on expanding the range of products and services offered through digital banking channels. We have also launched the Digital Asset Custody Business Unit and initiated our efforts to create the operational, technological, and governance infrastructure in this area. Through these steps, we aim to strengthen our capability in the field of digital financial services and create sustainable value in next-generation financial ecosystems.

For more detailed information, please refer to the **Ecosystem Management Section** of this report.

Our Related Capitals

Intellectual Capital | Manufactured Capital

Changing Regulatory Environment

Changing regulations continue to directly determine the banking sector's way of doing business, risk appetite, and profitability dynamics. Regulations are no longer merely compliance requirements; they are positioned as a structural transformation dynamic that directly affects banks' business models, balance sheet structures, risk appetite, and value creation mechanisms.

Regulations implemented in line with monetary policy require a more disciplined approach to balance sheet management for banks, while also strengthening the focus on capital adequacy, liquidity management, and asset quality. In this environment, it becomes possible to gain competitive advantage and support financial stability through banks that can quickly adapt to regulatory changes and possess strong capital structures and advanced risk management infrastructure. Within this framework, strengthening financial stability through regulations aligned with a disciplined monetary policy and maintaining the banking system's contribution to sustainable growth are of critical importance.

Regulations concerning capital adequacy and liquidity management are not limited to meeting quantitative thresholds; they are oriented toward a structure focused on risk sensitivity, asset quality, and portfolio composition. In line with practices developing according to the Basel framework, the quality of capital and the structure of risk-weighted assets are placed at the center of banks' growth strategies. Another prominent area of structural transformation within the regulatory framework is sustainability and climate-related financial regulations. Through the integration of climate risks and disclosure requirements in line with IFRS S1, IFRS S2, and the Turkish Sustainability Reporting Standards (TSRS) into the financial system, banks are required to consider environmental and social risks across a wide range of processes, from loan allocation and capital planning to risk management and reporting. Particularly with the introduction of the Carbon Border Adjustment Mechanism (CBAM) and the Emissions Trading System (ETS), opportunities for both compliance costs and the preservation of competitiveness are emerging in Türkiye's green transformation process. In this process, banks play a critical role in developing financial solutions that support customers' transformation journey. Parallel to digitalization, regulations in the banking sector not only limit risks but also redefine the competitive structure and customer relationships. While regulations developed in areas such as open banking, data sharing, cybersecurity, outsourcing, cloud computing, artificial intelligence, and blockchain require technology architecture to be designed in compliance with regulations and operational resilience to be enhanced, these new technological breakthroughs accelerate the redefinition of the scope and depth of regulatory frameworks.

Our Approach to the Trend

We conduct all our business processes in accordance with international banking regulations and local legal frameworks. We prioritize full compliance with regulatory authorities' expectations by structuring our operations within the framework of transparency, accountability, and ethical principles. In line with this approach, we continuously review and update our risk management and internal control mechanisms. Through our strong compliance culture, we aim to contribute to supporting financial stability and sustainably enhancing stakeholder trust.

We address climate-related risks within our holistic risk management approach, which is an integral part of our banking activities. We encourage our clients to take proactive action to turn the risks and liabilities they may face in relation to CBAM into opportunities. In this context, in addition to the financing solutions we offer through our partners, we raise awareness by informing clients about regulatory requirements, such as carbon emissions reporting and CBAM compliance. We aim to encourage and finance activities aimed at reducing the carbon footprint of all SMEs, especially those exporting to European Union countries, and to contribute to reducing carbon costs that may arise under CBAM.

For more detailed information, please refer to the Financial Information and Risk Management, Sustainable Finance, and Climate Change Sections of this report.

Our Related Capitals

Intellectual Capital

Manufactured Capital

Talent Management

The acceleration of digital transformation processes, uncertainty around skill requirements, and structural changes in the workforce position talent management as one of the most critical and high-priority areas for organizations.

From an employee experience perspective, there is a demand for approaches that support development, integrate into the natural flow of work, and adapt to individual needs. According to the World Economic Forum's Future of Jobs report, 39% of existing skill sets are projected to undergo transformation between 2025 and 2030. This requires development to be an inherent part of daily workflows, rather than a separate element from business processes. Accordingly, learning and development activities are positioned not only as separate programs but also as an integral component of the entire employee experience, from recruitment to daily work processes and feedback mechanisms.

This transformation in the field of talent development is not limited to the introduction of new tools and applications; it also depends on strengthening internal coordination within organizations. In a study conducted in 2023 by the Association for Talent Development (ATD), 72% of participants stated that they accepted the importance of transforming the human resources function into a more holistic and coordinated structure, while only 11% stated that significant progress had been made in this direction in their own organizations. These findings reveal that disconnection and inadequate communication between functions are among the main obstacles to integrating talent development into business processes.

The field of technology and artificial intelligence is positioned among the transformation areas that both inspire the most hope and cause the most concern for employees in terms of their personal development.2 Artificial intelligence and technological developments are seen by many employees as tools that increase work efficiency, lighten workload, and enable them to focus on more value-added tasks. However, concerns about skills becoming obsolete, roles changing, and job security weakening persist.

In the banking sector, talent management is considered a strategic priority due to the uneven distribution of value created by business processes within the organization. Analyses show that approximately 50 critical roles in banks generate about 80% of the total business value. Furthermore, the focus on hierarchically high positions results in approximately 90% of high-potential critical talent going unidentified. This leads to ineffective management of significant value-generating capacity. In addition, it is estimated that 30-40% of working hours in banking operations can be automated using existing technologies, allowing employees to be directed toward higher value-added areas. However, in many banks, human resources are concentrated in low value-generating jobs, while critical roles are not sufficiently supported by a systematic talent development approach. This approach stands out as a crucial element for banks to both increase efficiency and maintain their long-term competitiveness.

[2] https://www.pwc.com.tr/umutlar-endiseler-arastirmasi-2025

Our Approach to the Trend

In line with our vision to be the leading bank that brings Türkiye into the future, we have been operating with a human-oriented approach since our establishment. We operate with the understanding that a qualified and competent human resource is fundamental to sustainable economic development, and we consider preparing our employees not only for current requirements but also for the needs of the future as a strategic priority. In this context, we focus on equipping our people with the technical, digital, and behavioral capabilities needed in the rapidly transforming business world. In our digital transformation journey, when identifying individuals to lead Akbank, we focus on a "skills-based leadership" program design, prioritizing potential and skills over experience. We aim to cultivate agile leaders who will spearhead this transformation, evolving themselves, their teams, and the business. We expect our potential leaders to be prepared for the new world, to learn and embrace the rapid changes in this new world with the same level of agility, and to translate this learning into practices that can be implemented across the organization.

We structure our people and culture strategy within a holistic framework centered on capability development, continuous learning, inclusivity, and sustainable high performance. By supporting our training and development activities with initiatives in the field of culture and arts, we aim to contribute not only to our employees but also to the cultural development of society, continuously expanding our efforts in this area with new projects and events every year.

For more detailed information, please refer to the **People and Community Section** of this report.

Our Related Capitals

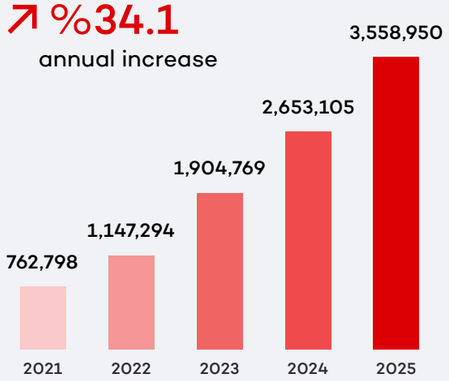
Human Capital

Highlights and Our Sectoral Position in 2025

2025 Highlights

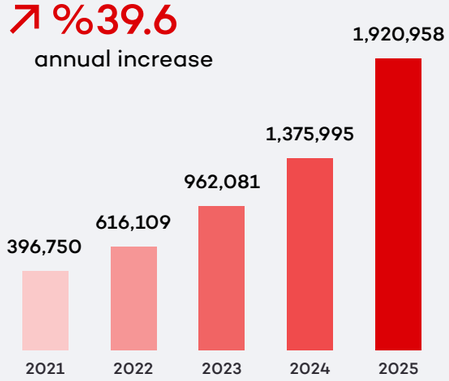
Total Assets (TRY million)

↗ %34.1
annual increase



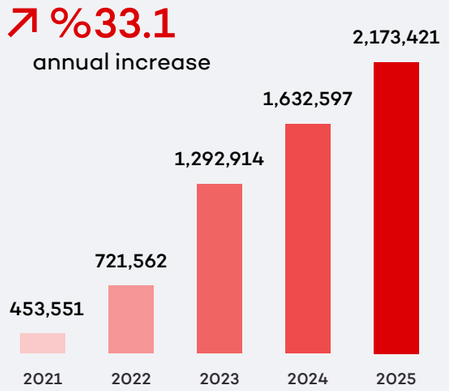
Total Loans (TRY million)

↗ %39.6
annual increase



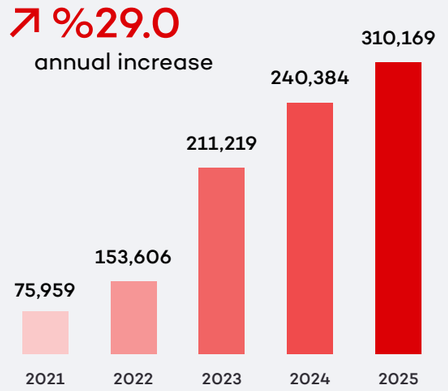
Total Deposits (TRY million)

↗ %33.1
annual increase



Equity (TRY million)

↗ %29.0
annual increase



19.0%
capital adequacy ratio[1]

[1] It has been shared in accordance with the BRSA regulations, and the differences in the fair value assessment of securities and the calculation of risk-weighted items have taken into account the exchange rate as of 28 June 2024. The capital adequacy ratio, excluding regulations, is 16.8%.

15.2 million
total active customers
(80% increase since the end of 2021)

57.2 TRY billion
net profit

13.2 million
digital customers
(99% increase since the end of 2021)

2025 Highlights

12,591 employees

21.5% return on equity

87% digital penetration (8+ points since end of 2021)

>95% business banking installment loans sold through digital channels

29.5% market share in mortgage loans[1]

17.8% market share of net fee income[2]

647 branches

1.9% return on assets

>95% transactions moved to digital channels[3]

~90% GPLs sold through digital channels

19.1% market share in GPLs[1]

10.8% Stage 2 + 3 loans / total loans

~30x average monthly customer logins to the mobile application

106% fee / opex ratio

~80% time deposit accounts opened through digital channels

~80% bancassurance products sold through digital channels

15.0% market share in TRY business loans[1]

3.7% gross coverage ratio

[1] Market share data: Bank-only BRSA weekly data as of 26.12.2025 among private banks.
[2] Bank-only BRSA monthly data as of December 2025 among private banks.
[3] Including financial transactions such as money transfers, payments, and investments, excluding viewing and cash transactions.

2025 Highlights

Sustainable Finance

TRY 681 billion
Sustainable finance provided since 2020YE[1]

26 ✓
Sustainable finance products and services

USD 100 million
First gender equality digital bond in the world issued to IFC with a 5-year maturity

46%
Sustainability wholesale funding

TRY 36 billion
Total ESG-themed and ESG-rated funds[2]

USD 500 million
Sustainability Tier-2 Eurobond

Climate Change

1.21 tonCO_2e / Employees ✓
Greenhouse gas emission intensity

100% ✓
Electricity sourced from renewables

516
Number of firms evaluated within the Green Transformation Score

90%
Reduction of absolute Scope 1 & 2 GHG emissions by 2030 from 2019 base year

79%
Reduction in our operational emissions as of 2025YE since base year 2019

2030 sectoral targets
Continued to track our customers in 4 priority carbon-intensive sectors[3] across 4 groups[4]

People and Community

47 ✓
Average training hours per person

CDO
New Diversity, Equity, and Inclusion Leader: Executive Vice President of Treasury and Financial Institutions

345 thousand
Students reached by Akbank Youth Academy since 2020

50%
Ratio of women employees reporting directly to the CEO

WEPs signatory,
30% Club and
Valuable 500 member

Updated Diversity, Equity and Inclusion (DEI) and Zero Tolerance to Violence guidelines

Ecosystem Management

USD 470 million
Resources through international funding organizations for Women SMEs

21 thousand
SMEs reached by Akbank Transformation Academy since 2022

USD 2 million
Total investments in 4 start-ups founded by Akbank intrapreneurs

11% ✓
Increase in number of Women SME customers

Responsible Artificial Intelligence Manifesto
Responsible and ethical framework for innovation and efficiency

Corporate Digitalization
Partnerships with leading e-commerce companies

[1] These are data based on non-consolidated management reporting. It includes green loans (e.g., renewable energy, clean transportation, etc.) and social loans (e.g., access to essential services, women-owned SMEs) extended in line with the Sustainable Finance Framework, as well as ESG Eurobond and syndication issuances.

[2] ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, Metaverse and Digital Technologies Variable Fund, Robotics Technologies Variable Fund, Fintech and Blockchain Technologies Variable Fund, Travel and Leisure Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Agesa Sustainability Equity Pension Fund.

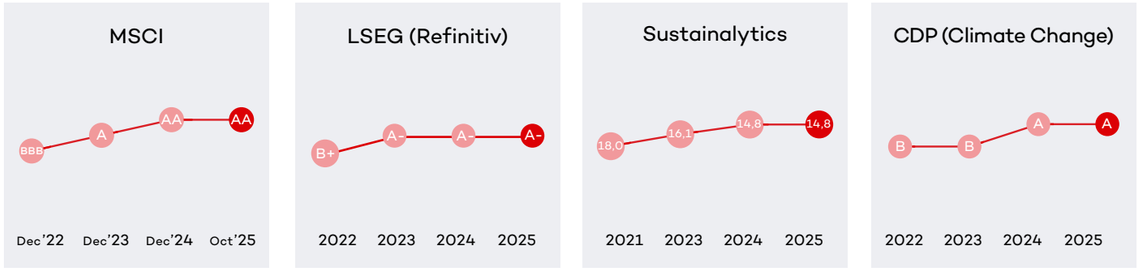
[3] Power, Cement, Iron-Steel, and Commercial Real Estate

[4] 4 groups: climate solutions, aligned, aligning and managed phase out

ESG Rating Score

Indices	MSCI	LSEG	SUSTAINALYTICS	CDP
Range	AAA/CCC	A+/D-	0-40+	A/D-
Score	AA	A-	14.8 (Low Risk)	A

Progress



The Economic Value We Create

As of the end of 2025, the economic value we generated amounted to TRY 798,041 million. This result demonstrates our commitment to sustainable growth despite challenging global conditions. We aim to strengthen our economic performance in the coming period.

Economic Value Generated and Distributed (million TRY)	2022	2023	2024	2025
Direct Economic Value Generated	**164,962**	**316,677**	**601,657**	**798,041**
a. Earnings	164,962	316,677	601,657	798,041
Economic Value Distributed	**97,210**	**233,151**	**539,939**	**691,281**
b. Operating Costs	12,734	28,469	48,628	66,638
c. Employee Compensation and Additional Benefits	6,894	17,003	31,402	39,536
d. To Shareholders and Investors	56,170	170,925	448,514	572,028
e. Payments to Government	21,385	15,979	11,311	13,018
f. Social Investments	27	774	83	60
Remaining Economic Value	**67,753**	**83,526**	**61,718**	**106,760**

Our Target-Oriented Progress

Strong Results Aligned with 2025 Targets

3-Year Targets		Achievements	
+5 million	▸ Net active customer base ▸ Dijital active customer base	+4.4 million +4.5 million	Customer acquisition/activation reflects strong franchise and digital capabilities
~300 bp market share gain[1]	▸ Consumer loans ▸ SME loans[2]	+440 bp +280 bp	Strong footprint in retail loans secures recurring revenue base
~300 bp market share gain[1]	▸ TRY time deposits[3] ▸ TRY demand deposits	-130 bp +240 bp	Optimized deposit mix provides cost-disciplined funding strategies
>80%	▸ Fee / OPEX ratio	106%	Full coverage of OPEX underlines scale-driven efficiency

Strategic roadmap extending to 2028

- ~ 300 bp market share gains Business Loans (TRY+FX) [1,4]
- ~ 100 bp market share gains Consumer Loans [1,5]
- ~ 200 bp market share gains TRY Demand Deposits[1]
- ~ 100% Fee / OPEX ratio
- < %35 Cost / Income Ratio [6]

Driving Growth while preserving capital leadership[7]

Delivering ROE above inflation

Market share data are based on bank-only BRSA weekly data as of 30.12.2022 and 26.12.2025.
[1] Among private banks
[2] According to BRSA definition, based on bank only BRSA monthly data as of December 2025, among private banks
[3] Widespread consumer only
[4] Including non-cash loans, excluding credit cards
[5] Excluding credit cards
[6] OCIR calculation excluded FX gain from hedge position related with stage 1&2 provisions.
[7] Among major private banks



Our Core Values, Our Vision, Our Mission, Strong Foundations, Strategic Goals

We are working with the vision of being the pioneering bank that carries Türkiye into the future, creating lasting and high value.

Our Vision

To be the leading bank that brings Türkiye into the future

Our Mission

Creating superior and sustainable value for all our stakeholders through innovative solutions and reliable services

Our Core Values

- We are built upon your trust
- We exist with our clients
- We do what's right
- We stand out through innovation
- We give back to society









Our Strong Foundations

- Strong, local majority shareholder
- Solid capital
- Highly qualified team
- Prudent risk management and robust asset quality
- Proactive ALM and strong liquidity
- Favorable cost base and high efficiency
- Stable and broad-based funding mix
- Well-diversified and sustainable revenue generation
- Innovative initiatives supporting the future of banking mindset

Our Strategic Goals

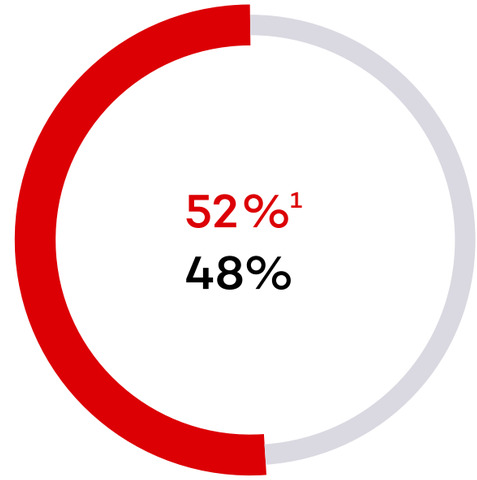
- Being the trusted advisor of our customers in every aspect
- Increasing customer value through innovative and differentiating solutions that transform the sector
- Being the best bank in Türkiye in terms of customer experience and satisfaction
- Supporting diversified revenue generation through global and local growth opportunities
- Maintaining strong asset quality through efficient risk management
- High resilience and strong operational efficiency through a technology infrastructure for the future
- Being the most preferred employer in the sector through continuous investment in people.



Our Shareholder Structure

We started operations as a privately-owned commercial bank established on January 30, 1948. As we been celebrating our 78th anniversary by 2026, we have continued to take innovative steps toward our corporate goals, supported by our strong partnership structure.

As of 2025, our shares continue to be traded on Borsa Istanbul (BIST) with a free float ratio of 52%. Our Level 1 Depository Receipts also continued to be traded on the US OTC Market in 2025. You can find our shareholder structure in the chart as of December 31, 2025.

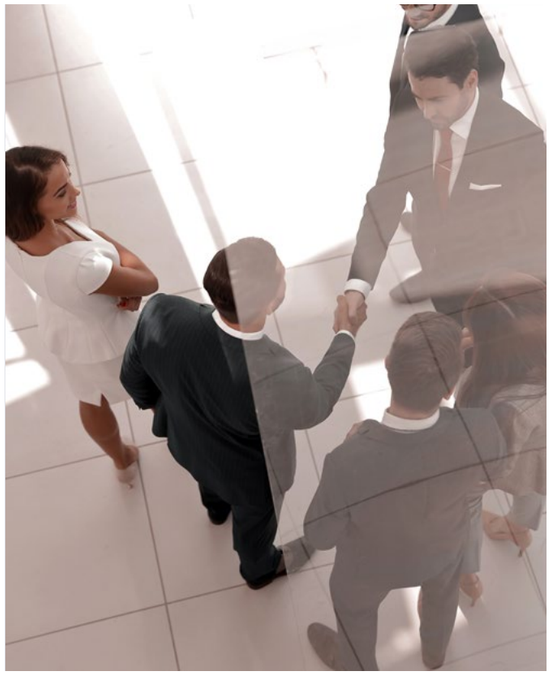


[1] The foreign investor shareholding ratio within the total outstanding shares is 25%.
[2] The shareholder structure is calculated based on the "List of Shareholders" from the "Ordinary General Assembly Meeting" held on March 24, 2025.

Our Activities

Corporate and Investment Banking

At Akbank, our Corporate Banking team offers innovative financial products, risk advisory, and digital transformation-focused services to help our clients adapt to changing economic conditions. We prioritize customer experience and support companies in achieving their financial goals.



2025 Key Indicators

- Net fees and commissions: 53% increase.
- Foreign currency loans equivalent to TRY 80 billion and USD 4.2 billion in 2025.
- Market share of foreign currency non-cash loan increased by 39 basis points.
- We contributed to the financial development of local and multinational companies, quickly adapting to changing conditions.
- With our expert team, we offered financial solutions suitable for high inflation and rapidly changing regulations to help our clients adapt to the changing global landscape.
- We improved our products and services by placing our customers at the center of our approach.

- We continued our tradition of providing our clients with up-to-date information on the global and Turkish economic outlook and expectations, and once again hosted our Turkish/English economy webinar this year.
- By strengthening our Excellent Service Center strategy, we refined our team structure and operational models to accelerate digital transformation.
- We continued our collaboration with Sabancı University and CEF, equipping our expert team with advanced training programs.
- In 2025, while renewing our operations in line with the digital world with a customer experience-oriented strategy, we continued to focus on risk consultancy.
- We diversified our cash flow management solutions, introducing alternative funding options such as bonds in place of cash loans amid growth constraints.
- In 2025, we continued to prioritize sustainable financing to ensure that our Bank could fulfill its commitments. In 2025, the distribution of sustainable financing loans we provided to our corporate segment customers comprised 43% clean transportation, 20% renewable energy, 17% green buildings, and 14% sustainable agriculture and forestry, while project financing loans linked to sustainability criteria constituted 7% of our total sustainable financing loans.
- As of the end of 2025, 46% of our green loan balance was allocated to the corporate segment.

2026 Strategic Priorities

- Relaunch CIB Meetings tailored to corporate clients, integrating subsidiaries and product groups with a sector-and business model-focused approach,
- Actively track foreign trade tenders and deliver fast, effective solutions for clients participating in public tenders,
- Provide agile financial solutions aligned with evolving market conditions,
- Continue facilitating Eurobond issuances in international markets while maintaining our bond issuance strategy and participating in syndications,
- Leverage all our experience as valuable data in 2026 to deliver a customer experience-focused service, aiming to be the trusted and first choice "advisory bank" for our clients.

Commercial Banking

In Commercial Banking, we continue to support our customers' sustainable growth objectives with our extensive branch network and dedicated experts. We prioritize customer satisfaction by offering strategies and digital solutions tailored to evolving market dynamics, focusing on streamline financial processes. As part of our efforts toward environmental and social responsibility, we support renewable energy investments and continue to create lasting value for our customers' business processes with our integrated solutions.

2025 Key Indicators

- 81% increase in net fee income.
- 49 bp market share gain in TRY non-cash loans.
- 3 bp market share gain in foreign currency non-cash loans.

2026 Strategic Priorities

- Provide financial advisory services to our customers, analyzing their needs and offering them the most suitable solutions,
- Organize events that will increase interaction with our customers,
- Provide guidance to our customers on financing sustainable cooling technologies and strengthen our sustainable finance ecosystem by announcing new partnerships,
- Stand by our industrial customers across all areas of need, providing recommendations and guidance to ensure the healthy development of their core activities within the scope of sustainability,
- Create products to support investments in renewable energy, energy and resource efficiency, and clean transportation, enabling our clients to reduce their carbon footprints and accelerate progress toward net zero targets,
- Maintain a focus on system modernization,
- Offer our clients solutions supported by technological infrastructures, enabling them to manage their cash flows more easily,
- Focus on our customers' value chains to establish infrastructures that facilitate end-to-end fund transfers and create synergistic benefits.
- Focus on non-cash loans, closely monitor tenders our clients participate in, and offer solutions through digital channels,
- Increase our share of wallet among both existing and new customers,
- Issue guarantee letters for our E-document clients through digital channels,
- Expand the branch network and enhance staff capabilities with our new Commercial Banking service model,
- Complete the system modernization process.

Consumer Banking

We have adjusted our Bank's organizational structure on a segment basis, focusing on our customers' needs and experiences. This has enabled us to manage our interactions with our clients comprehensively.

2025 Key Indicators

- We hold a leading position with a 19.12% private sector market share in Personal Loans.
- We have a 29.53% market share in Housing Loans. (Maintaining our leading position in the private sector in Mortgage Loans.)
- We have a 12.77% market share in Motor Vehicle Loans. (an increase of 121 basis points in market share)
- We have a 19.85% private sector market share in Consumer Loans.
- We achieved an increase of 180 bp in TRY demand deposit market share.
- We quickly adapted to the volatile market conditions experienced in 2025, holding a leading position with a 17.5% private sector market share in Credit Life Insurance.
- We grew our active young customer base by +2.5% annually.
- We grew our university student customer base by 68% annually.
- We grew our wealthy customer base TRY 1.5 million+ by +49% annually.
- We grew our women customer base by +5% annually.
- Euromoney named us the Best Bank in Customer Experience in Central and Eastern Europe in 2025.
- We are the private sector leader in the market share of Credit Life Insurance.

2026 Strategic Priorities

- Continuing to increase our profitable new customer base by offering attractive opportunities,
- Achieve high efficiency in our young customer base through the renewed Youth Banking portfolio program and scale growth in our University Students with Akbank program,
- Increase our women customer ratio with the Akbank Women's Platform, while continuing investments that support our financial inclusion goals and enhance women's financial participation,
- Provide innovative solutions in insurance products, aligned with changing trends and suitable for customer needs, and invest in improving digital access to insurance products,
- Maintain our leadership in consumer loans by offering a diverse range of innovative products and increasing collaborations, while ensuring quality service to our customers across all channels, maintaining proper pricing and credit portfolio quality,
- Continue to expand our deposit base with a digital-centric approach,
- Grow and maintain while keeping cost balance,
- Develop new actions and product structures that create demand.

Digital Banking

In 2025, we continue to integrate our digitalization strategy into all our service models and leverage the power of digital platforms in customer acquisition. With the expanded customer base through our digital platforms, we solidified our leadership and focused on customer experience.

2025 Key Indicators

- We have reached 12.5 million digital active customers.
- We achieved +86% three-month digital mobile penetration.
- We acquired 3 out of every 4 new customers digitally, maintaining our strong share in the sector.
- Akbank Mobile became the banking app with the newest features and improvements.
- We increased the number of our proactive assistant scenarios to 10. We achieved much higher conversion rates compared to traditional sales methods. (Average conversion rate of 18%)

2026 Strategic Priorities

- Reflect our holistic approach to customer ownership in all our digital platforms, especially Akbank Mobile,
- Increase the number of active mobile customers by adding not only banking but also banking-related solutions, innovations, and new products/services to Akbank Mobile,
- Maintain our impact on customer growth from digital acquisitions while continuing to expand with pioneering campaigns in the sector,
- Continue to facilitate our customers' lives with personalized and proactive recommendations, maintaining our understanding of providing many firsts and unique services,
- Enhance the Proactive Assistant experience on Akbank Mobile to guide customers through their journeys and support financial decisions with proactive, personalized recommendations,
- Provide enriched security functions for our customers to access and manage control from a single point,
- Renew the "Homepage" experience, where daily banking transactions are easily managed, transforming into a solution partner for our customers,
- Resolve our customers' issues and needs more quickly and proactively with Akbank Assistant, the smartest assistant in the sector,
- Provide financial advisory services to our customers by supporting Akbank Assistant with generative AI technology,
- Continue collaborations with valuable partners like Togg and Huawei to offer personalized product and service solutions through other technological products,
- Continue to lead the financial sector by offering a highly fluid and end-to-end experience with our products and services across different platforms through service model banking,
- Maintain sector leadership in wearable technology.



Digital Customer Experience

Through our remote service model, we offer portfolio management and personalized banking services to our customers, eliminating the need for branch visits. These services are also available via video calls upon request, providing added convenience.

2025 Key Indicators

- We built a strong team with diverse financial backgrounds across Türkiye.
- We offered 700,000 high-potential retail banking clients remote portfolio services in addition to personalized banking.
- We averaged 173,000 monthly contacts with our portfolio customers.
- We achieved an average of 34 thousand monthly product sales with a Net Promoter Score (NPS) of 89.

2026 Strategic Priorities

- Adopt a customer-centric approach, high cross-selling rates, and advanced technologies to boost profits and deepen customer relationships.

Digital Solutions and Strategy

Strategy

The Strategy team is responsible for establishing Akbank's long-term value creation framework, determining strategic priorities, ensuring the completion of projects in line with these priorities, and preparing presentations and reports for senior management. In 2025, the strategic planning process was redesigned to create a more effective and agile structure, achieving stronger integration between goal setting, budgeting, and performance management processes. Macroeconomic developments, sector dynamics, and the competitive environment were regularly analyzed to support management decision-making. This reinforced the integration of customer-centric growth, the advisory bank approach, and sustainability goals into business plans. In 2026, we will continue to manage our projects in line with the defined strategic goals, making them more measurable. Furthermore, the expanded adoption of AI-powered projects and the effective implementation of transformation programs will remain among our priority focus areas.

Payment Systems

As Akbank, we expanded our customer base with differentiated offers in 2025 and achieved rapid growth in card usage. With our innovative features and campaigns, we demonstrated that our cards are not just a payment tool, but an experience that offers advantages to our users.

2025 Key Indicators

- We expanded our POS terminals network to 818 thousand.
- We expanded to 657 thousand member workplaces.
- Our personal credit card base grew to 10,973 million, marking an +8% increase year-on-year.
- We became the fastest-growing bank in the credit card market share for in-store shopping with a +24 bp increase among our main competitors.
- The number of active users on Juzdan increased by an average of +32% per month.
- The number of financial transactions made through Juzdan increased by 72%, and the number of campaign participation increased by 22%.

2026 Strategic Priorities

- Continue to develop our Wings card program, which has the highest value proposition in the sector, with innovative products and value propositions,
- Continue our strong and widespread growth strategy while maintaining our profitability focus in 2026,
- Especially in the B2B supplier financing model, support our corporate depth and expand through cross-selling revenues,
- Provide a rich product portfolio and services that meet our customers' needs for widespread growth,
- Further enhance Juzdan's capabilities and introduce new products that support our Bank's journey toward independence.



Digital Design and Innovation

In 2025, we completed the design work for our critical projects, where we defined end-to-end strategies tailored to different customer needs. We aim to introduce these projects to our users in 2026 and beyond. From 2026 onwards, we prepare to become a financial companion aligned with our customers' lives at every moment of their lives. Through our "advisory banking" vision, tailored to every need across all platforms, we will create maximum value by accompanying our customers throughout their lifecycle.

Since 2016, we have been producing tangible results in open innovation and corporate entrepreneurship at Akbank LAB. To date, we have conducted 50 proof-of-concept studies from hundreds of ideas generated by Akbank LAB and our business units. Following these studies, we have implemented 24 successful projects. Through the "Akbank+ Program," a first in Turkey, we have provided our employees with the opportunity to work full-time on entrepreneurial ideas, resulting in 4 start-ups joining the ecosystem with USD 2 million in investments. By adopting the "Venture Client" model with over a thousand ecosystem players we engage with every year, we will continue to work as a product development factory and support the entrepreneurship ecosystem.

2025 Key Indicators

- We completed the development of 280+ new products and services for our individual and corporate customers.
- We increased the number of our proactive assistant scenarios to 10. We achieved much higher conversion rates compared to traditional sales methods. (Average conversion rate of 18%)
- In our Akbank Mobile "For You" digital ecosystem, we have brought together a total of 76 financial and non-financial services across "My Expenses," "My Home," "My Car," and "My Travel" verticals for our customers.
- In open banking, we advanced customer experience with Akbank login/verification SDK integration in 3 partner mobile apps, generating our first revenue with our instant foreign exchange API service.
- With PoChallenge, we invited fintech, start-up, and technology companies from around the world to develop projects together. 70 companies from 12 countries applied to the program, and 8 start-ups presented their projects.
- In collaboration with Endeavor Türkiye, we provided 8 entrepreneurs with the support they needed on their growth journey in the 7th cohort of the "Boost the Future" start-up acceleration program.
- In collaboration with Endeavor, 42 graduates of the 10th cohort of the CaseCampus Program explored the entrepreneurship ecosystem through a special training program. The number of graduates from the program has reached 702.
- We launched the "AI for Good Innovation Factory Türkiye" program in collaboration with the United Nations International Telecommunication Union. Through our call for proposals from AI companies working on good causes, we enabled the most outstanding start-up to participate in the United Nations' acceleration program and represent Türkiye at a global event held in Geneva.
- Akbank LAB was included in Global Finance's "World's Best Innovation Labs 2025" and Fast Company's "Start-up Friendly Companies" list.
- Akbank was selected as the "Most Innovative Company of the Year" within the scope of the Mastercard PSM Awards.
- For the first time in Türkiye and in the sector, we provided a contactless payment service with smartwatches thanks to our Akbank Mobile - Huawei Watch integration, which could be installed in all NFC-enabled Huawei models. Following this integration, we completed the integration with Samsung smartwatches, making contactless payment possible with Android-based smartwatches as well.
- Thanks to our bank's extensive ATM network, and in line with our vision of being a preferred and recommended cash transaction channel, we continue to generate revenue through agreements with other banks. This enables customers of other banks to experience Akbank and receive services from Akbank, thus allowing them to get to know our bank's service channels. In this context, we have included Odeabank and Kuveyt Türk customers in our ATM usage network during the past period.
- With the Security Center, we have started to offer all security menus to users from a single point for the first time in Türkiye.

2026 Strategic Priorities

- Enhance our capabilities in digital channels with new products and security solutions, and deepen our relationship with customers through our non-banking solutions,
- Support Akbank Assistant with generative AI technology to provide financial advice to our customers and support their financial decisions by accompanying them on their journey,
- Strengthen financial literacy by increasing our personalized financial insights,
- Continue to connect our customers with our innovative financial and non-financial services through our digital ecosystem "For You" while driving deeper engagement,
- Enable our customers to view all their cards from all banks and make future/recurring money transfers through our Akbank Mobile and Akbank Internet Banking channels with BKM open banking services,
- Continue to offer platform-independent solutions needed by our business partners and customers with our innovative API developments in open banking,
- Continue to develop innovative projects and programs to position Akbank as the first bank that comes to mind for collaboration in technology and innovation.

Analytics

Since 2019, we have been steadily integrating AI and advanced analytics applications into our digital channels, advancing our data-driven transformation journey. We continue to improve customer experience, support sustainable growth, and increase operational efficiency by developing our advanced analytics and AI capabilities in line with our strategic priorities. Through our Financial Intelligence platform, we analyze customer behavior from multiple dimensions, aiming to reach customers at the right time, through the right channel, with the right offer. Thanks to our continuously updated model infrastructure, fed by feedback mechanisms, we achieve more effective and measurable results in sales, marketing, and product management processes.

We manage all our work in accordance with our bank's ethical principles, Artificial Intelligence manifesto, and priorities.

2025 Key Indicators

- With approximately 400 advanced analytical models, we provided comprehensive marketing and action support to both individual and corporate customer segments, as well as internally within the Bank.
- We supported customer lifecycle management with product trend, cross-selling, and customer potential models.
- We increased our proactive action capability with retention and customer churn prediction models.
- We further strengthened our continuous improvement approach via the feedback structure of our Financial Intelligence platform.
- We launched the Akbank Artificial Intelligence Manifesto, publishing our roadmap and key pillars for responsible AI.
- As part of our talent transformation strategy, we structured our direction around composite AI components.

2026 Strategic Priorities

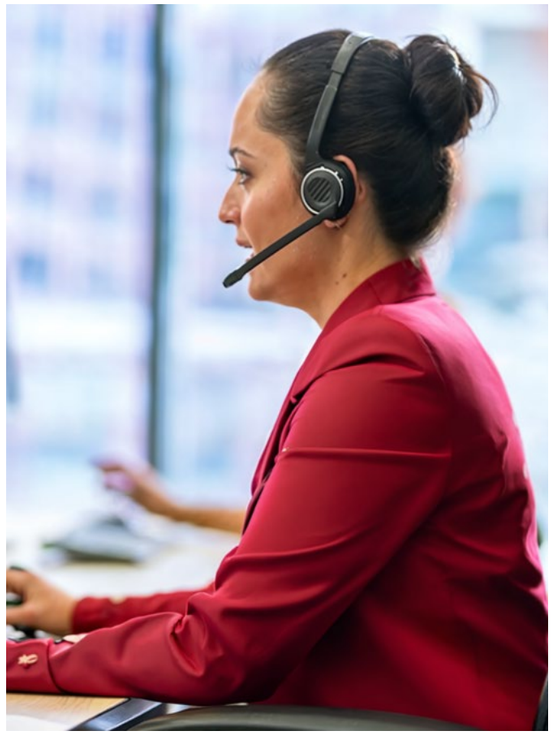
- Adopt proactive, holistic, and effective management strategies across all stages of the customer lifecycle by scaling advanced analytics and AI applications,
- Elevate personalized offer and interaction management by accelerating real-time data processing and scoring,
- Enrich the capabilities of our teams with a composite AI perspective and ensure performance improvement in advanced analytics models,
- Further deepen the data-driven decision-making culture by widespread adoption of advanced analytics throughout the organization,
- Strengthen the model management infrastructure in line with responsible AI principles.

Customer Contact Center

With our Customer Contact Center, we aim to provide our customers with a high level of service experience by offering fast, uninterrupted, and solution-oriented service. We proactively address customer needs with our voice response systems and AI-powered assistants, directing calls to the most appropriate teams with the support of our expert staff. We continuously improve customer experience every day through our constantly evolving processes.

2025 Key Indicators

- With our trained and solution-oriented team spread across Türkiye and our new AI-powered service approach, we firmly maintained our position in the sector.
- We engaged with our customers through 143 million interactions.
- 91% of calls routed to representatives were answered within 30 seconds or less.
- We continued our upward trend by increasing our Channel NPS score by 3 points in 2025.
- Our center continued to be an important sales channel in the Bank, with 6 million product sales in 2025.
- We positioned our Information Center, supported by generative AI technology, as a new representative assistant. In this way, we have created a strong and measurable transformation in customer experience by enabling our representatives to access accurate and immediate information during calls. With this transformation project, we achieved international success by winning Bronze Stevie and Silver Globee awards.
- We consolidated performance management in the Customer Contact Center under a single platform and gamified it through various storylines, transforming it into a transparent, simple, and motivating structure. This project also won a Bronze award in the Globee and ECCCSA competitions.



2026 Strategic Priorities

- Expand self-service capabilities in the voice response system by enriching the range of transactions supported through AI-powered natural dialogue via Akbank Assistant,
- Manage calls more effectively with smart tips to maximize customer experience,
- Processes our customers' profiles, needs, and reasons for calling through an AI model to intelligently direct them to the most suitable representative group. Offer customers the most suitable products at the right time based on their needs, using AI-powered analytical models.

SME Banking

With the vision of being a strong solution partner for SMEs, we transform SME Banking from a structure that only provides financing into a data-driven, predictive, and highly advisory structure. We use our digitalization and innovation power as a strategic leverage in preparing SMEs for a sustainable and competitive future. In this way, we actively participate in Turkey's economic and social transformation alongside our SME clients.

In 2025, the Cash Management and Foreign Trade Department, under the Deputy General Directorate of SME Banking, was restructured to consolidate product management functions under a single Directorate and establish the Foreign Trade and Cash Product Management Department. The Value Chain Management Department, under the SME Banking Business Unit, is a multi-layered business model encompassing Corporate, Commercial, and SME segments, as well as Individual and Private Banking clients. It is an example of organizational innovation for the sector, aiming to develop end-to-end solutions that holistically address clients' ecosystems and encompass all stakeholders from suppliers to dealers, employees to end-users.

2025 Key Indicators

- The share of the share of BRSA-defined TRY SME Loans in our total TRY Commercial Loans increased from 54.7% to 56.8%.
- Among private banks defined by the BRSA, Akbank's TRY SME Loans market share increased by 143 basis points annually in the micro segment.
- According to the same definition, Akbank's volumetric growth across all segments (2025/2024) reached 49%.
- In 2025, we achieved an 11% increase in the number of women-owned SMEs and a 35% increase in the volume of financing provided to women-owned SMEs. We also provided 6 months of one-on-one mentoring services to 100 women-owned SMEs.
- In 2025, we completed the end-to-end digitalization of all our main products; we offered products such as "Kredim Posumda", digital debt transfer, and e-export loans to our customers. Digital penetration among SME Banking clients reached 85%.
- In 2025, we organized 8 different training and academy programs specifically for technology entrepreneurs. We received over a thousand technology entrepreneurship applications and benefited over 600 program participants. 82 entrepreneurs who received approximately TRY 75 million in TÜBİTAK BiGG investment chose Akbank's Entrepreneurial Banking.
- While enriching our trade financing product capabilities, we offered our customers an end-to-end digital, faster, more accessible, and efficient user experience, particularly through newly added digital channel functions.
- We introduced new menus and functions in our digital channels to increase ease of use in domestic money transfers and aligned our processes in international money transfers with global standards.
- We enabled our customers to digitally carry out Export Proceeds Acceptance Certificate (EPAC) transactions, which include foreign exchange conversion support, through our Akbank Corporate Internet Banking service.
- By simplifying processes in foreign trade and foreign currency payment transactions, our average transaction time decreased by 30%.
- The number of foreign trade training sessions for branch personnel is 31 groups.
- We were recognized as the "Best Bank in Türkiye in Cash Management" within the scope of the Euromoney Transaction Banking Awards, confirming our success in cash management on an international scale.
- Our Bank adopts an ecosystem approach together with Value Chain Management. This approach is a holistic Value Chain Management understanding supported by collection, payment, and foreign trade transactions, which positions our Bank at the center of clients' commercial networks.
- Under our Value Chain Management approach, we increased the proportion of clients' collections, payments, and foreign trade transactions executed through our bank, thus spreading the transaction volume within the bank. Compared to last year, total collections increased by 35%, total payments by 41%, and foreign trade by 8%.
- To support this approach, we established the Value Chain Scorecard to track performance with a unified perspective, enabling end-to-end monitoring of relationship depth, cash flow, and product usage with clients.
- With the goal of becoming the primary bank in cash flow, we developed a customer scorecard and approached performance evaluations not on a segment or product basis, but on a customer and ecosystem basis.
- As part of the work carried out in coordination with business units, we initiated RFP processes. Within this scope, we aimed to bring principal company-centric ecosystems into the Bank by creating a shared RFP budget.

2026 Strategic Priorities

- Continuing our efforts to support the sustainable growth and financial health of SMEs, the driving force of the economy, alongside the financial support we provide,
- Expand the range of products and transactions offered to our SME customers through digital channels,
- Facilitate access to finance for women-owned SMEs and young SMEs and support them in the consulting and training services they need,
- Raise widespread awareness for the green transformation of SMEs and facilitate their access to finance,
- Become the go-to bank offering comprehensive support for tech start-ups and entrepreneurs at various stages, nurturing the entrepreneurial ecosystem,
- Increase our collaborations with the top-tier firms to support our SME customers in the areas of digitalization, access to new markets, and sustainability,
- Monitor global developments in trade financing and money transfers and offer new products and services to our customers to become a leading bank that guides the sector,
- Develop innovative and sector-leading payment and cash management solutions based on programmability, interoperability, and end-to-end automation principles, in line with the transformation in Digital Turkish Lira and next-generation financial infrastructures,
- By placing the mobile channel at the center of money transfer and payment processes, develop solutions that integrate seamlessly with various institutions and platforms, and provide customers with an end-to-end and holistic experience,
- Develop trade financing solutions for our importer and exporter customers with a focus on a faster, more integrated, more digital, and more secure financing ecosystem,
- Offer fast and convenient methods for collecting export proceeds to our customers engaged in e-export activities,
- Expand the foreign trade products and services we offer through digital channels,
- Support the export journeys of SMEs that are new to exporting or seeking to grow their exports through training programs offered under the SME Transformation Academy,
- Strengthening our position as the leading bank by increasing the central role of our Bank in customers' payment, collection, and foreign trade processes,
- Increase the number of principal company-centric ecosystems and scale existing ecosystems, thereby sustainably grow the customer base and transaction volume brought to the Bank,
- Offer financing solutions integrated with collection, payment, and trade processes, focusing on customer relations within the scope of the Value Chain Digital Platform project,
- Increase our market share in commercial demand deposits to 17% and above in line with our primary bank strategy,
- Continue to take an active role in RFP processes to onboard principal company ecosystems to the Bank.

Private Banking and Wealth Management

We focus on the growth and development potential of Türkiye's capital markets and offer our customers an investment experience supported by advanced technology through our digitalization investments. With our wide range of products and innovative solutions, we simplify investment processes while connecting our customers with opportunities that contribute to a better future through sustainable investment products. Together with our subsidiaries, we continue our efforts to enhance individual prosperity by rapidly adapting to market conditions. By defining our Bank's focus areas in digital assets, we ensure the development and implementation of business models compliant with the regulatory framework. We have created an easier, faster, and more transparent experience thanks to the user-friendly interfaces, AI-powered smart guidance, and personalized services we offer through Akbank Mobile. With our wide range of products and innovative approach, we remain firmly committed to our mission of creating sustainable value by placing customer satisfaction at the center.

2025 Key Indicators

- Fund size managed by Ak Asset Management: TRY 923 billion (69.3% growth, from TRY 545 billion).
- Ak Asset Management's market share (end of 2025): 13.52%[1].
- Domestic equity trading volume market share of Ak Investment: 7.11% (58% increase, 4.5% at the end of 2024).
- User satisfaction with the Domestic Equity Trading experience on Akbank Mobile: High quality, user-friendly interface, real-time market data.
- Automation rate for margin securities transactions: 100% (via Akbank Mobile). Instant application via Akbank Mobil for equity loans of up to TRY 2,000,000.
- Use of AI-powered foreign equity trading forecasts.
- Personalized pricing advantages through AI-based segmentation via Akbank Mobile's instant FX feature.
- Assets managed in Private Banking: 60% increase.
- Mutual fund assets managed in Private Banking: 50% increase.
- Number of awards received in Private Banking (Euromoney, Global Finance, PWM/Wealth Tech Awards): 4 (2025).

[1] Public and participation banks were not included in the market share calculation for Ak Asset Management.

2026 Strategic Priorities

- Enable our customers to make more informed, faster, and easier investment decisions by offering advanced solutions supported by AI and data analytics in collaboration with Ak Investment and Ak Asset Management,
- Proactively develop and enrich our product range and digital investment solutions by continuously monitoring customer needs and market dynamics with AI-based analyses,
- Increase our number of mutual fund and equity customers with sustainable growth by the end of 2026, based on the principle of providing personalized and user-friendly digital experiences to the right customer through the right channel,
- Set industry standards in user experience by continuously improving the investment products offered on Akbank Mobile with next-generation interfaces and smart guidance in collaboration with our stakeholders,
- Continuously strengthen our investment services infrastructure and quality by placing customer satisfaction and experience at the center of all development efforts,
- Continuing to increase penetration across investment products in line with our customers' risk perceptions and return expectations,
- Beyond financial products and services, further enrich our clients' experience with exclusive offerings such as Winvestors investor meetings, our A Journal digital platform, art seminars, strategic brand collaborations, and tax consultancy,
- Continue to inform future generations on topics such as asset management and family asset responsibility, and offer networking opportunities within the scope of our "Next Generation" program,
- Work on alternative investment products and services, taking into account the investment needs and interests of the new generation in different products,
- Following the completion of licensing processes related to crypto asset custody activities, offer "B2B Crypto Asset Custody" services to platforms operating in the sector.

Treasury and Financial Institutions

By increasing transaction volume in financial markets, we undertake inter-unit coordination that contributes to our Bank's strategic goals through effective risk management, liquidity provision, customer-focused solutions, and analytical support. With our teams in various departments such as Trading, Balance Sheet Management, Treasury Marketing, Treasury Analytics and Project Management, International Banking and Institutional Investors, and Economic Research, we continue to effectively deliver our solutions and differentiate ourselves in the sector with our service quality.

At Akbank, we provide high-standard services in international foreign trade transactions, payment systems, and guarantee letters, leveraging our extensive global correspondent banking network spanning over 120 countries and our structure connected with export credit agencies.

2025 Key Indicators

- We increased field efficiency by implementing applications that allow our branches to perform treasury transactions directly and rapidly.
- We launched projects to enhance customer experience by diversifying the range of treasury products we offer to our customers.
- We contributed to our revenue structure through projects that increased product diversity and focused on profitability.
- We created a more controlled and sustainable structure by developing risk-reducing applications in treasury product processes.
- In 2025, we completed the integration of the Commodities Project and started commodity transactions with our customers.
- We launched the Instant FX model to transition to a profitability-oriented pricing model with AI-powered segmentation. We will continue to monitor the model and its outputs in 2026 and make improvements.
- We launched the SGMK mobile project in 2025 to increase product diversity in Treasury transactions. We will ensure its integration in 2026.
- We will complete and implement the project we started in 2025 to improve the Fixed Income Securities (FIS) process in 2026.
- We will launch the Gold Lease Certificate project in 2026.
- We started the process of submitting customer bids for TLREFK-indexed (Turkish Lira Overnight Participation Reference Rate) auctions through our Bank in December 2025, with implementation planned in 2026.
- We actively supported the PFE Project initiated by Risk Management with pilot customers until the implementation phase within the framework of Treasury Products.
- We played an active role in completing the automation of the Market Deposit Interest Rate Forecast Model.
- We continued to make user-friendly improvements on our branch screens, and we will continue these improvements in 2026.
- We issued a 10-year Sustainability Tier-2 Eurobond worth USD 500 million.
- We completed 6 sustainability bond issuances totaling USD 202.2 million.
- We secured a total of USD 1.1 billion in sustainability-linked syndicated loans.
- We issued TRY 3.9 billion in sustainability/green-themed mortgage-backed covered bonds.
- We completed issuance of a USD 100 million Gender Equality-themed Digital Bond (DNN).
- We achieved a 46% share of sustainable financing in total international wholesale funding.

2026 Strategic Priorities

- Ensure the design and implementation of systemic improvements through the sustainable and innovative business design approaches we adopt,
- Continuously increase our contribution to data-driven analysis, reporting, and model development processes,
- Increase collaborations with current financial technology solutions from a productivity perspective,
- Manage our balance sheet and income statement effectively by following our risk management principles, and within this objective, utilize interest rate and currency swap transactions, structured derivative product transactions, and repo transactions to effectively manage our interest rate risk,
- Maintain our leading position in the Turkish money markets through our ongoing transaction volume and high activity, and contribute to market deepening with our leading position in other markets,
- Provide solutions and support to workflows in the most dynamic and beneficial way possible in line with our Bank's treasury management and strategy,
- Strengthen the digital infrastructure and implement new applications that will simplify transaction processes so that our branches can offer treasury products more effectively and quickly,
- Improve the customer experience end-to-end by expanding our product range with value-added and structured treasury products based on the analyses carried out on customer segments' needs,
- Expand innovative treasury solutions that support cross-selling and new customer acquisition, focusing on profitability and sustainable growth,
- Enhance control and efficiency by strengthening a data-driven risk management approach in pricing, operations, and compliance processes for treasury products,
- Develop a modeling and decision support infrastructure on the ALM side for more effective balance sheet management, which forecasts incoming and outgoing balances of salary account holders, generates LLM-powered smart alerts based on existing reports, establishes an AI-based response mechanism that provides automatic rate adjustments for loans above a certain level, and optimizes FTP with advanced analytics and machine learning methods,
- Ensure the design and implementation of systemic improvements through the sustainable and innovative business design approaches we adopt,
- Continuously increase our contribution to data-driven analysis, reporting, and model development processes,
- Increase collaborations with current financial technology solutions from a productivity perspective,
- Provide solutions and support to workflows in the most dynamic and beneficial way possible in line with our Bank's treasury management and strategy,
- Establish a signaling system for the APKO report, where the ALM department monitors key internal variables, enabling the analysis and interpretation of variables within a time series framework,
- On the TMU side, calculate customer trends in treasury product usage and customer churn probability for use in marketing activities, and create segmentation breakdowns to maximize customer profitability,
- Reassess all reporting processes and integrate them into robotic automation to optimize data analysis and reporting with reduced human-hours,
- Continue to expand our borrowing product range with innovative products for our Bank's foreign currency funding needs while maintaining price and maturity optimization,
- Continue our efforts on sustainable international borrowing products in line with our Bank's sustainability goals.

Corporate and Commercial Credits Underwriting

In 2025, in line with our Bank's sustainable growth strategy, we supported the financing needs of the real sector and continued to contribute to the national economy by conducting loan allocation processes within the framework of effective risk management principles. Our loan policies are shaped with a cautious and selective growth approach by closely monitoring macroeconomic developments, financial markets, and sectoral dynamics.

2025 Key Indicators

- Commercial loans accounted for 61% of our total loan volume.
- Amid the high-interest-rate environment prevailing in 2025, we closely monitored changing market conditions and macroeconomic developments, taking into account the impact of increasing financing costs on companies, and allocated limits appropriate to the needs of our customers based on their cash flow and repayment capacity.
- In our loan allocation processes, we thoroughly evaluated sector-based risk analyses, cash flow projections, and collateral structures.
- We made changes to increase efficiency and productivity in our loan approval and business practices.
- Within the scope of our sustainable financing approach, we supported renewable energy and environmentally friendly projects, considering our environmental and social impact criteria.
- We implemented initiatives to increase the speed and efficiency of commercial loan allocation processes through automation, digitalization, and system improvements.

2026 Strategic Priorities

- Manage loan allocation by holistically assessing sectoral and customer risk in line with the disinflation process and financial policies anticipated to continue into 2026,
- Streamline our loan processes and increase digitalization in corporate loans with an AI-powered loan approval infrastructure,
- Maintain asset quality by closely monitoring the loan portfolio risk development,
- Continue to conduct corporate and commercial banking activities with a prudent and sustainable growth approach through effective risk management and technological infrastructure.

Retail Credits Analytic and Underwriting

As the Retail Credits Analytic And Underwriting Business Unit, we aim to meet our customers' loan needs while maintaining our strong loan portfolio, in line with changing market conditions and our Bank's objectives. In this context, we dynamically manage our decision models with advanced analytical approaches centered on data. We continuously work on new infrastructures with a vision to improve our loan processes and decision systems with new technologies.

2025 Key Indicators

- Despite challenging economic conditions, we achieved positive differentiation compared to competitors in terms of the quality of our Personal Loans portfolio through dynamic portfolio management (larger risk balance share in good risk groups and higher proportion of non-delinquent portfolios).
- We maintain our leading position in the sector in Consumer Loans with the highest placement in the competition.
- We became the sector leader in the approval rate of New Credit Card Sales.
- We started providing collateralized limits for Micro Loans via automated systems.
- Under the Corporate Automation Program, we started automatic limit allocation for corporate segment customers by leveraging data and analytical approaches in credit decisions and processes. We switched to an infrastructure that both recommends collateralized limits and enables flexible limit management through umbrella limit structure in the corporate segment.
- By evaluating the growing customer base daily and using an automated approval structure triggered by updated customer information, the number of pre-approved customers and allocated limits continued to increase.

2026 Strategic Priorities

- Continue our growth by maximizing our profitability and maintaining portfolio quality through risk-based strategies that accurately balance risk and return in coordination with relevant stakeholders.
- Maintain our efforts to minimize the impact of challenging economic conditions on portfolio quality, with a focus on deepening our relationships with low-risk customers and increasing our loan limits and risk share.
- Expand our pre-approved loan portfolio to fully leverage the potential of our customer base and keep all credit products ready for sale regardless of application.
- Continue to effectively utilize risk-based pricing in portfolio management in line with forward-looking expectations.
- Continue investing in emerging technologies, especially generative AI, to implement solutions that will make a difference in loan processes and decision models.
- Focus on alternative data studies to increase data depth and integrate it into models to create a positive impact on profitability and risk metrics.
- Implement end-to-end self-service loan management via infrastructures that enable the acquisition of native coding skills and increased efficiency through the transition to next-generation decision systems, provide the ability to automatically change decision models through parallel strategy execution, reduce IT dependency by providing rapid data access and enrichment capabilities, and achieve the highest level of simulation capabilities.
- Eliminate the need for reallocation processes for new products or maturity revisions by transitioning to a flexible limit structure that can instantly adapt to all products according to the needs of our SME customers.

Akbank Technology

At Akbank Technology, we approach technology as a force that simplifies people's lives, provides security, and creates value. While embracing continuous learning and development as a core principle, we quickly integrate the best practices of the era into our workflow and place the experience of our employees, customers, and business partners at the center of every step.

We work with the goal of providing our customers with a fast, seamless, error-free, and exceptional experience by increasing our efficiency every day without compromising on resilience and quality. In 2025, we achieved a service level of over 99.98% across our digital channels, reinforcing our commitment to flawless and uninterrupted service, and strengthening our solutions powered by innovative technologies that make life easier. With our lean, modular, and scalable platform architecture approach, we built a strong and sustainable technology foundation that could quickly adapt to change. Through cloud architecture and microservices-based applications, we bring innovative products and services to our customers faster, responding to their needs instantly and seamlessly. Our infrastructure, strengthened by our new Başkent Data Center investment, reinforces not only performance and security but also the trust placed in our Bank's growth and development journey.

We position artificial intelligence not merely as a technological tool, but as a strategic partner that deeply understands our customers' journey and values every interaction. We use the transformative power of data and artificial intelligence responsibly and reliably. Today, Akbank actively uses over 400 advanced analytics and nearly 100 cognitive models; AI solutions are at the heart of our business in many processes, from loan allocation to cash operations, from customer segmentation to risk scoring.

We believe in the power of the ecosystem and design each of our products to be collaboration-ready through our open innovation approach and API-driven architecture. We continue to expand our collaborations within the ecosystem, especially in service banking, and increase our investments in this area.

In rapidly evolving areas such as investment services, digital assets, and blockchain technologies, we continue to develop secure, sustainable, and value-generating solutions for our customers, building the future together with our approach that makes technology meaningful for people.

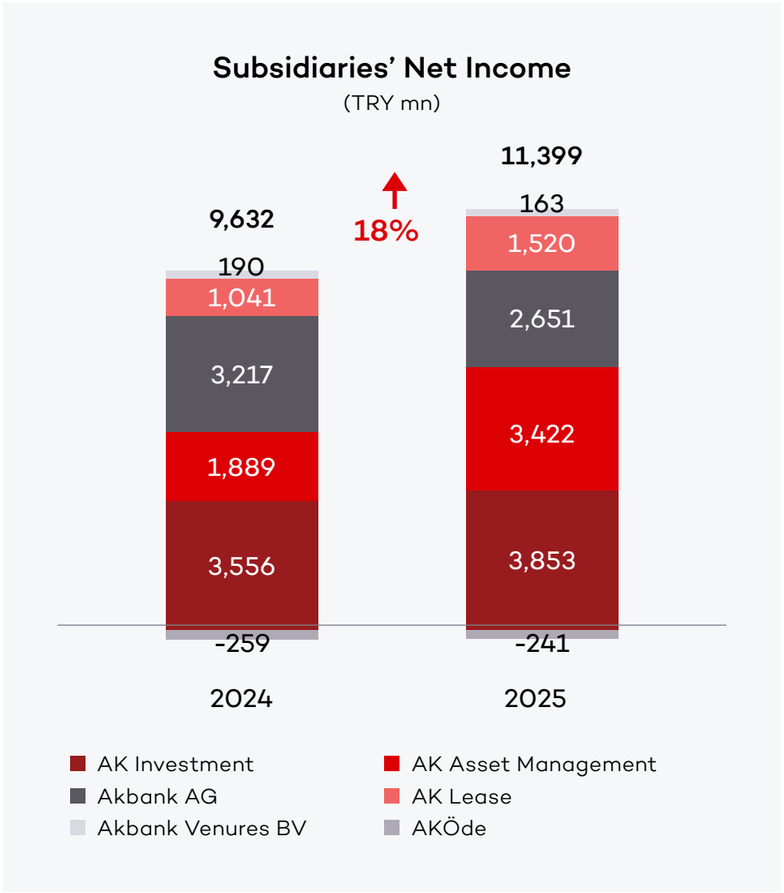
2025 Key Indicators

- Digital channels service level: 99.99%
- Number of completed projects: +760
- 9.5% increase in the number of completed projects compared to the previous year.
- Number of completed requests: +14,000
- 15% increase in the number of completed projects compared to the previous year.

2026 Strategic Priorities

- Enhance a holistic and end-to-end digital banking experience by integrating data, analytics, and AI capabilities into business processes,
- Transform the customer experience into an initiative-taking, personalized, and seamless structure through data-driven insights and smart assistant solutions,
- Increase operational efficiency with automation, advanced analytics, and AI-powered solutions, making processes fast, cost-effective, and sustainable,
- Maintain business continuity, service quality, and regulatory compliance comprehensively through modular, scalable, secure, and resilient technology infrastructures,
- Distribute the ability to make quick decisions and continuously improve across the corporate scale by accurately identifying business priorities through AI-powered tools, an agile work culture, and a strategic program management approach,
- Create new value areas that support sustainable growth by developing ecosystem collaborations through open banking, API, and platform capabilities,
- Make scalable innovation a corporate competency by systematically implementing innovative technologies and working models,
- Manage technological investments and human resources with a focus on business value, productivity, and long-term impact, supporting sustainable financial performance.

Our Subsidiaries



AKBANK AG / Banking 100%

- Akbank Group's European flagship with a robust **33.6%** CAR as of 2025

AKLease / Leasing 100%

- Net lease receivables market share of **12.4%**[1]

AKYatırım / Brokerage 100%

- Leader in corporate bond issuances[2] with **33%** market share in 4Q25
- Leader in equity public offerings with lead managed offerings size[3]

AKPortföy / Asset Management 100%

- Leader in total AuM[4] with **TRY 1.448 billion**
- Leader in pension fund management with **TRY 411 billion** AuM [4], **19.0%** market share

AKÖde / E-Money 100%

- Tosla, a digital platform, targets individuals, providing inclusive financial services
- Tosla İşim, a payment service provider, targets commercial users & SMEs providing virtual POS, pay by link, cash register & credit gateway

AKBANK VENTURES / Corporate Venture Capital 100%

- Focused on investing in high-growth, next-generation businesses

AKTech / Information Technologies 100%

- Innovative technological solutions

[1] As of Nov'25
[2] Excluding issuances of banks and affiliated financial companies. All data are based on BIST
[3] Totaling USD 2.7 bn since 2010 resulting a market share of 12.7%, excluding privatization transactions
[4] Among private institutions

AKBANK AG

Akbank AG is Akbank's flagship in Europe, offering conventional corporate banking services to well-known international corporations. Corporate banking, financial institutions services, trade finance, asset management, private banking, and treasury are among AKBANK AG's core operations. Its credit operations focus on transparent transactions and low-risk customers. Consistent with this prudent business model, Akbank AG acknowledges that a "low risk" profile results in a relatively low yield structure for assets. The Bank is committed to effectively utilizing its equity capital to achieve its targeted Return on Equity (ROE) while fulfilling all legal and internal requirements.

The Bank's risk strategy is specifically crafted to ensure that appropriate measures are implemented to manage and assess all risks associated with its ongoing business strategy.

For more detailed information, please refer **here**.

2025 Key Indicators

Capital Adequacy Ratio **33.6%**	Total Assets **EUR 4.4 billion**
Net Profit **EUR 66.7 million**	Cost / Income **34.5%**
Return on Equity **6.1%**	

2026 Strategic Priorities

- Provide exceptional customer experience,
- Maintain the high quality of assets through risk management,
- Maintain a competitive cost structure,
- Focus on technological innovations,
- Invest in employees and technologies,
- Comply with legal and regulatory requirements,
- Increase profitability and expand the customer base,
- Focus on clients residing in Germany,
- Implement business plans by intensifying sales initiatives.

AKLease

AK Finansal Kiralama A.Ş. (AKLease), a 100% subsidiary of Akbank, offers financial leasing services for various sectors from manufacturing to energy, and from transportation to healthcare. Its innovative, long-term and cost-effective leasing solutions empower the clients' investments to grow and enter new markets. It offers reliable services to clients with its strong presence across Türkiye, robust financial structure, solid equity base and team of seasoned professionals.

Operating in full compliance with regulations, AkLease maintained its industry leadership in 2025 with its stable capital structure. The Company shapes its sustainability strategy with the participation of all stakeholders and aims for a significant part of its portfolio to consist of investments aligned with green financing principles by 2030.

AkLease provides support for energy efficiency and renewable energy projects with ECOLease, Türkiye's first and only sustainability-focused leasing product that it introduced to the sector in 2021. The Company achieved **USD 450 million** through ECOLease in 2025. In addition, it purchases companies' existing movable and immovable assets and leases them back under long-term rental agreements with the Bumerang Leasing (Sale-and-Leaseback) model, thus facilitating access to financing and supporting customers in their growth journey.

AkLease's mobility-focused business model, AkLease Fleet, aims to develop flexible solutions in the operational leasing sector, not only for corporate firms but also for SMEs. Within this scope, the vehicle fleet reached **2,639 units** in 2025.

For more detailed information, please refer **here**.

2025 Key Indicators

Total Assets **EUR 1.1 billion**	Net Lease Receivables **EUR 940 million**
Net Profit **EUR 31.1 million**	Cost / Income **27.8%**
Return on Equity **33.4%**	

2026 Strategic Priorities

- Expand our diverse customer portfolio by acquiring new clients while strengthening relationships with existing ones,
- Maintain a high capital adequacy ratio, equity profitability and strong liquidity,
- Increase customer satisfaction through digitalization and enhanced business processes,
- Continue financing environmentally friendly investments through ECOLease, our flagship sustainability product in the sector.
- Grow our vehicle fleet and increase market share in the operational leasing sector (AKLease Fleet).

AKYatırım

Ak Investment was established on 11 December 1996, in accordance with the Capital Markets Law, and operates as a fully owned subsidiary of Akbank. With a paid-in capital of TRY 80 million and an experienced team, it offers domestic and international capital market products. With 12 branches and a team of experts, Ak Investment successfully provides numerous services, including intermediation in public offerings, valuation, Capital Markets Board (CMB) and BIST processes. Since 2005, Ak Investment has successfully completed numerous initial public offerings exceeding USD 3 billion. Ak Investment offers trading opportunities in the domestic market under the TradeAll TR brand, in the international market under the TradeAll UP brand, and in the Forex market under the TradeAll FX brand.

Through TradeAll TR, available on mobile, web, and desktop, offers investors a fast and easy investment experience in domestic markets for stocks, warrants, Derivatives Market (VIOP), and funds. Investors can guide their investments based on research reports, technical analysis notes, and model portfolio recommendations prepared by Ak Investment. TradeAll UP offers easy access to market data and instant trading in international stock, futures, and options markets. Customers with an Ak Investment account can benefit from digital investment advisory services offered through advanced technological infrastructure in domestic and international markets. TradeAll TR Plus, on the other hand, leverages AI and machine learning technologies to offer daily trading recommendations in domestic markets, allowing investors to trade easily based on these recommendations.

For more detailed information, please refer **here**.

2025 Key Indicators

7.11%
market share in equity market transaction volume

Leading position in Private Sector Debt Instrument issuances with a **33%** market share

Net Profit
EUR 3,8 million

Return on Equity
37.1%

2026 Strategic Priorities

- Maintain our sector leadership in initial public offerings and Private Sector Debt Instrument issuances by further enhancing synergies with Akbank in 2026.
- Increase our share in the equity market.
- Expand the range of products we offer to our investors in domestic and international markets.
- Take an active role in the crypto asset sector and secure a permanent position in the market through our subsidiary, Stablex.

AKPortföy

Established in 2000 as a subsidiary of Akbank, Ak Asset Management provides services to corporate and individual investors in investment funds, pension funds, and private portfolio management. As Turkey's largest private portfolio management company, Ak Asset Management manages pension funds of global organizations such as AgeSA, Allianz, and Axa, and offers investors innovative investment options with products developed with a sustainable finance approach. For the first time in Turkey, 9 funds from the Ak Asset Management's "Future of Investment" Fund Family have been rated by LSEG and MSCI under the ESG framework. In line with its mission, "Future of Investment, Investing in Future," Ak Asset Management contributes to the national economy and a sustainable future with innovative investment products, primarily through its Venture Capital Investment Funds (VCIFs).

Guided by responsible investment principles, Ak Asset Management strives to carefully manage its investments and create long-term value in accordance with the criteria defined within this policy.

Ak Asset Management's strategic vision is built on a strong foundation enriched by the combination of technology and human expertise, innovative products and services, and shaped by a sustainability-focused approach. Based on this solid foundation, Ak Asset Management is committed to creating ever-increasing added value, setting forth its vision for the next 25 years today.

For more detailed information, please refer **here**.

2025 Key Indicators

Number of Investors
1.1 million

TAUM in Pension Fund Management
TRY 411 billion

Net Profit
TRY 3.4 billion

TAUM
TRY 1,448 billion

Return on Equity
75.2%

Managed Investment Fund
TRY 923 billion

2026 Strategic Priorities

- Strengthen the technology infrastructure, deepen sustainability-focused investments, expand the range of alternative products, redesign customer experience, and enhance AI-powered solutions.
- Establish a more sustainable, digital, and agile portfolio management ecosystem that adds value to our investors' assets.

AKÖde

AkÖde was established in 2018 as a 100% Akbank subsidiary to provide payment services and issue electronic money. Targeting a broad age group, especially young people, and meeting their daily payment and financial needs quickly and easily, Tosla was launched in 2019, offering users a digital wallet experience.

Since 2022, AkÖde has been providing the fastest solutions to the financial needs of SMEs, tradespeople, and businesses with Tosla İşim by focusing on technology at the right time. It continues to develop its services with the goal of simplifying every stage of physical and e-commerce payments for both buyers and sellers.

Tosla İşim offers Link and Virtual POS for e-commerce and remote payment transactions, Cash Register POS for physical payments, and a Credit Payment Gateway as an alternative payment solution for member businesses.

For more detailed information, please refer **here**.

2025 Key Indicators

Tosla İşim - Number of Member Businesses
18 thousand (51% growth)

Users on Tosla
+5.63 million

Products offered by Tosla İşim, such as
"Virtual POS",
"Pay by Link",
"Cash Register",
"Credit Gateway"
provide a comprehensive and customized payment collection services

Increase in the number of merchants in the Credit Gateway service

2026 Strategic Priorities

- Sustain the growth momentum of Tosla İşim in 2025 and accelerate it further in 2026.
- Advance long-term strategic planning while implementing short-term tactical actions to expand our market this year.
- Achieve broad-based growth through e-commerce and physical POS products while strengthening brand partnerships through credit payment gateway and wallet services.
- Expand by integrating next-generation payment solutions (payment terminals, Android POS systems, Soft POS systems) and new vendors, offering businesses comprehensive services, including value-added solutions, cash management, and access to financial services.
- Continuously enhance our service model to improve customer satisfaction and strengthen risk management.
- Deliver value-added solutions and services to B2B companies by further diversifying our offerings in 2026 by providing businesses with a comprehensive platform where they can monitor all aspects of their operations, take informed actions, and manage their lifecycle seamlessly from end to end.

AKBANK VENTURES

Akbank established Akbank Ventures BV in the Netherlands to make investments focused on new technologies, aiming to expand its global footprint, closely monitor trends, and leverage this knowledge within the Bank.

The investment strategy involves, on one hand, allocating resources to well-known, large-scale private equity and venture capital funds operating particularly in developed economies such as USA and Europe, in order to study, understand, and co-invest alongside these funds, and on the other hand, directly investing in companies that emerge through this process and have the potential to create synergies aligned with Akbank's future strategies.

For more detailed information, please refer **here**.

2025 Key Indicators

Net Profit
USD 5 million

Total Committed Capital
USD 57,6 million

2026 Strategic Priorities

- Increase the total investment amount to USD 80 million in 2026 with two fund investments and one direct investment.
- In 2026, make direct capital investments in fintech companies that have the potential to create synergies for Akbank, alongside the Private Equity and Venture Capital funds based in the US and Europe that have received investments to date.

AKTech

Established in March 2025 at Bilişim Vadisi with a capital of TRY 100 million, AkTech provides order-based software development services primarily to Akbank subsidiaries such as AkÖde and AK Investment. It contributes to the consolidated profitability of the Akbank group through R&D incentives, while also focusing on improving the product/service quality and expanding the market share of Akbank subsidiaries in line with technological trends.

Throughout 2025, AkTech successfully managed the projects of the organizations it serves, fulfilling its mission of being the main software development supplier for our subsidiaries. In coordination with these subsidiaries, it also shared experience and vision to support future projects.

2025 Key Indicators

Total Assets
TRY 184 million

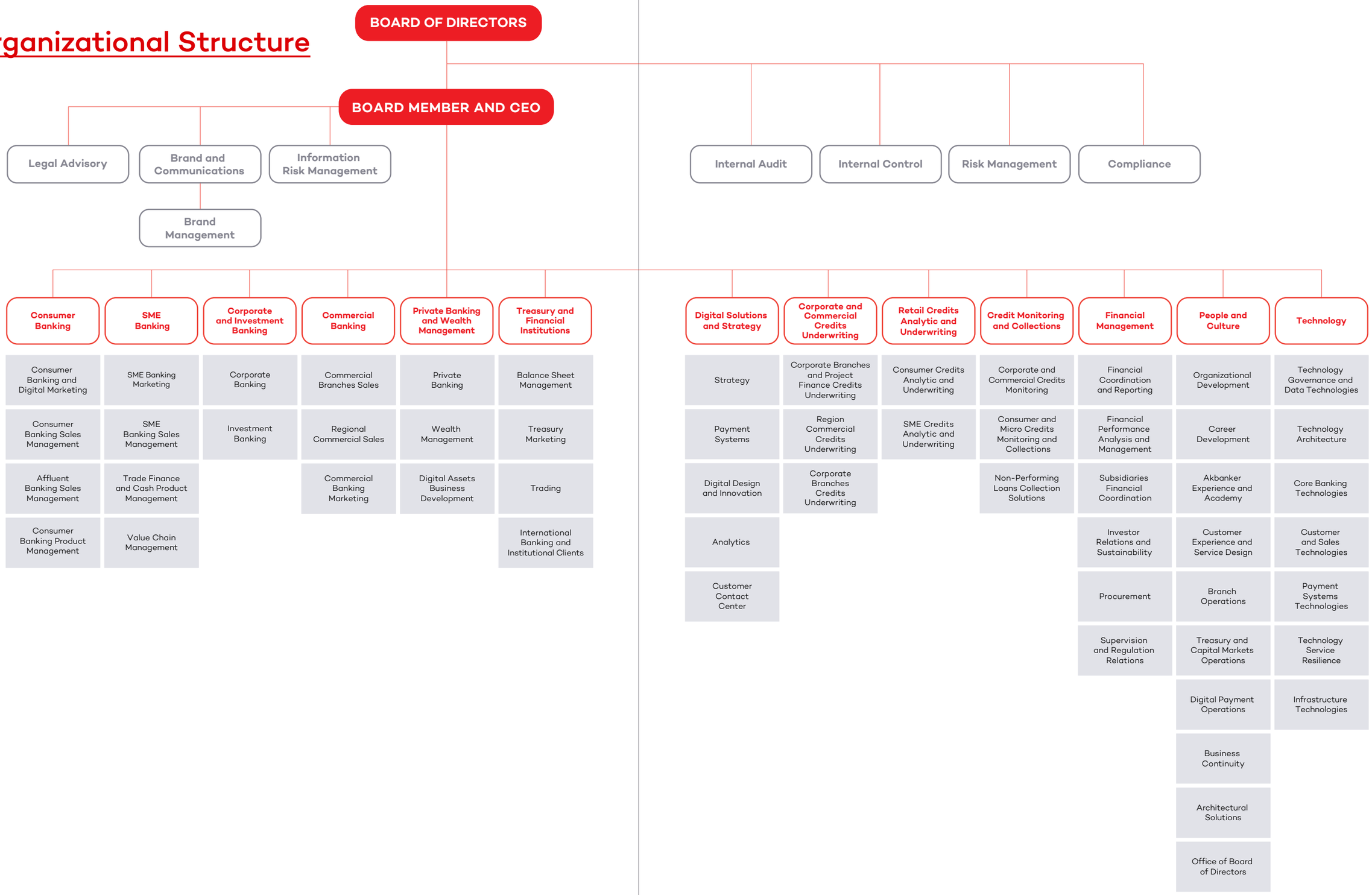
Software Development Service Sales
TRY 340 million

Net Profit
TRY 37 million

2026 Strategic Priorities

- Develop new proprietary products and offer them to Akbank Group and third parties, thereby increasing the company's profitability and paving the way for the development of more advanced technological products.
- Provide software development services to Akbank AG, expanding software development activities internationally and entering global technology markets.
- Enhance the synergy between AkTech teams, deepen the company culture, and expand technical areas of expertise.
- Develop and use AI-powered tools and applications in software development processes and in meeting customer business needs.

Our Organizational Structure



Ordinary General Assembly Meeting Agenda

On 24.02.2026, the Board of Directors of Akbank has decided to hold The Shareholders' Ordinary General Assembly on March 24, 2026, Tuesday, at 14:00, at Akbank Headquarters, Sabancı Center, 4. Levent, Istanbul, to discuss the agenda.

The Agenda of the Ordinary General Assembly of 2025

1. Opening and formation of the Meeting Council,
2. Reading and discussion of the 2025 Annual Report of the Board of Directors,
3. Reading of the 2025 Auditor's Report,
4. Reading, discussion and approval of the 2024 Sustainability Report in Compliance with Turkish Sustainability Reporting Standards,
5. Reading, discussion and approval of the Financial Statements of 2025,
6. Release of liability of the members of the Board of Directors,
7. Decision on the appropriation of 2025 annual profit,
8. Decision on affording the Special Fund regarding the revaluation transaction made in accordance with the Paragraph (Ç), Duplicate Article 298 of the Tax Procedure Law from the Extraordinary Reserves,
9. Appointment and determination of the tenure of the Members of the Board of Directors,
10. Determination of the compensation of the Members of the Board of Directors,
11. Appointment of the Auditor,
12. Amendment to the article 9 of the Articles of Association of the Bank,
13. Providing information regarding the donations made in 2025,
14. Determination of the Bank's donation limit for 2026,
15. Authorization of the Board of Directors in connection with matters falling within the scope of articles 395 and 396 of the Turkish Commercial Code,

Compliance Opinion Regarding Annual Integrated Report

INDEPENDENT AUDITOR'S REPORT ON THE MANAGEMENT'S ANNUAL REPORT

To the General Assembly of Akbank T.A.Ş.

1) Opinion

We have audited annual report of Akbank T.A.Ş. ("the Bank") and its consolidated subsidiaries ("the Group") for the period between 1/1/2025–31/12/2025.

In our opinion, the financial information provided in the Management's annual report and the Management's discussions on the Group's financial performance, are fairly presented in all material respects, and are consistent with the full set audited consolidated and unconsolidated financial statements and the information obtained from our audit.

2) Basis for Opinion

We conducted our audit in accordance with the "Regulation on Independent Audit of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and the Standards on Independent Auditing ("SIA") which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Our responsibility is under those standards are further described in the Responsibilities of the Independent Auditor on the Independent Audit of the Annual Report section of our report. We are independent of the Bank in accordance with the Code of Ethics for Independent Auditors (including Independence Standards) ("Code of Ethics") published by the POA, as applicable to audits of consolidated and unconsolidated financial statements of public interest entities, together with ethical requirements that are relevant to audits of the consolidated and unconsolidated financial statements of public interest entities. We have also fulfilled our responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3) Auditor's Opinion for the Full Set Consolidated and Unconsolidated Financial Statements

We have presented an unqualified opinion for the Bank's full set consolidated and unconsolidated financial statements for the period between 1/1/2025– 31/12/2025 in our Auditor's Reports dated 2 February 2026.

4) Management's Responsibility for the Annual Report

The Bank Management is responsible for the following in accordance with Article 514 and 516 of the Turkish Commercial Code No. 6102 ("TCC") and the regulation on "Preparing and Publishing the Annual Report by Banks" published in the Official Gazette dated 1 November 2006 and No. 26333 ("the Communiqué"):

a) Preparing the annual report within the three months following the reporting date and presenting it to the General Assembly,

b) Preparing the annual report with the all respects of the Bank's flow of operations for that year and the Bank's financial performance accurately, completely, directly and fairly. In this report, the financial position is assessed in accordance with the consolidated and unconsolidated financial statements. The Bank's development and risks that the Bank may probably face are also pointed out in this report. The Board of Director's evaluation on those matters are also stated in this report.

c) The annual report also includes the matters stated below:

- The significant events occurred in the Bank's activities subsequent to the financial year ends,
- The Bank's research and development activities,
- The compensation paid to key management personnel and members of Board of Directors including financial benefits such as salaries, bonuses and premiums, allowances, travelling, accommodation and representation expenses, in cash and kind facilities, insurances and other similar guarantees.

The Board of Directors also considers the secondary regulations prepared by the Banking Regulation and Supervision Agency and the Ministry of Trade and related institutions while preparing the annual report.

5) Responsibilities of the Independent Auditor on the Independent Audit of the Annual Report

Our aim is to express an opinion and prepare a report about whether the Management's discussions and consolidated and unconsolidated financial information in the annual report within the scope of the provisions of the TCC and the Communiqué are fairly presented and consistent with the information obtained from our audit.

We conducted our audit in accordance with the "Regulation on Independent Audit of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and the SIA. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Management's discussions and consolidated and unconsolidated financial information in the annual report, are fairly presented in all material respects, and are consistent with the full set audited consolidated and unconsolidated financial statements and the information obtained from our audit.

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of DELOITTE TOUCHE TOHMATSU LIMITED

Yaman Polat, Partner

Istanbul, 2 March 2026



AKBANK

Our Integrated Governance

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Our Corporate Governance

With our strong corporate governance structure, we focus on creating long-term value.



As one of Türkiye's leading and well-established institutions, we are pleased to develop trust and sustainability-based communication with our stakeholders while continuing our activities with the goal of full compliance with corporate governance principles. We focus on creating long-term value with our strong corporate governance structure and practices; we support our financial success with responsible banking principles. We aim to offer high returns to our investors and shareholders by complying with national and international legal regulations.

We shape our corporate governance practices based on relations with shareholders, Public Disclosure and Transparency Policy, duties and responsibilities of the Board of Directors and relations with stakeholders. At our General Assembly Meetings, we allow shareholders to exercise their voting rights in person or through a representative, and we increase participation through our Electronic General Assembly System. We ensure a transparent and trust-oriented corporate culture by monitoring the attitudes and behaviors of our employees through our Code of Ethics and Ethics Hotline.

In line with our understanding of Diversity and Inclusivity, we strengthen our professional corporate culture by selecting qualified individuals and carry out long-term development processes. We emphasize our commitment to universal principles related to human rights, working conditions, the environment, and a clean society in Türkiye, as well as the support we provide as a signatory to UNGC. We share our environmental, social and financial value created through our integrated reports. Since the day we were established in the Turkish banking sector, we have been leading the understanding of corporate governance and stand out with our good practices in the sector.

2003 We became the first bank to publicly announce its dividend policy.

2004 We became the first bank to announce its Corporate Governance Principles on its website.

2005 We became the first bank to buy back its founding shares.

2007 We signed the UNGC.

2010
- We published the UNGC Report.
- We became the first among deposit banks to publish its sustainability report according to GRI standards.
- We supported the implementation of the Carbon Disclosure Project (CDP) in Türkiye.

2018 We were among the pioneer banks that published the Digital Trust Principles.

2019 We were selected as “The World’s Best Digital Bank” within the scope of “Awards for Excellence 2019 - Excellence Awards 2019” by Euromoney, one of the world’s reputable financial publishing groups.

2020 We issued the first Green Bond during the COVID-19 pandemic.

2021
- We were one of the founding members of the UNEP FI Financial Health and Inclusion Commitment.
- We announced our commitment of becoming a “Net Zero Emissions Bank” by 2022 - 2050.

2023 We had already reached the target of providing TRY 200 billion in sustainable financing for the period from 2023 to 2030.

2024 We became the first deposit bank in Türkiye to announce a net-zero sectoral strategy in alignment with the framework of the Net-Zero Banking Alliance (NZBA).

2025 We ranked among global sustainability leaders by receiving an “A” score in three areas; Climate Change, Water Security, and Forests - in the Carbon Disclosure Project.

Our Board of Directors

Chairman	Vice Chairman of the Board
Suzan Sabancı	Hakan Binbaşgil*

Board Members

Ahmet Fuat Ayla*
Eyüp Engin (Independent Member)
Yaman Törüner
Emre Derman
Orhun Köstem
Tuğrul Belli (Independent Member)
Levent Demirağ (Independent Member)
Kaan Gür

Board Committees

Corporate Governance Committee

Hakan Binbaşgil**
Yaman Törüner**
Türker Tunalı

Executive Risk Committee

Hakan Binbaşgil
Ahmet Fuat Ayla
Kaan Gür

Credit Committee

Ahmet Fuat Ayla
Hakan Binbaşgil
Kaan Gür

Audit Committee

Eyüp Engin
Levent Demirağ

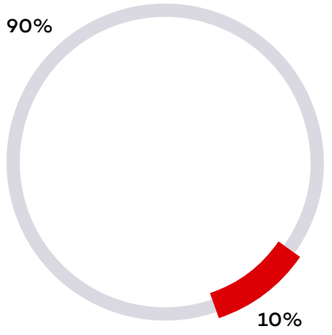
Average attendance rate at Board meetings
90%

* Hakan Binbaşgil and Ahmet Fuat Ayla are Executive Members of the Board of Directors.
** Hakan Binbaşgil and Yaman Törüner are Members of the Remuneration Committee.

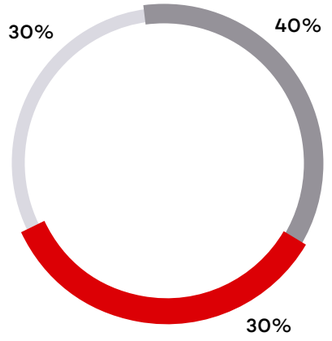
In accordance with our corporate governance approach, we adopt the principle of segregation of duties and clearly define the roles of the Board Chairman and CEO as distinct and separate functions within our corporate structure.

Our Board of Directors is supported by the Advisor to the Board of Directors and the International Advisory Board, ensuring balanced, transparent, and effective governance in decision-making processes.

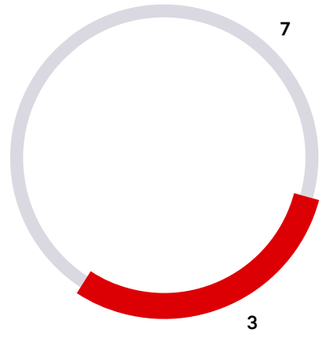
Gender Distribution



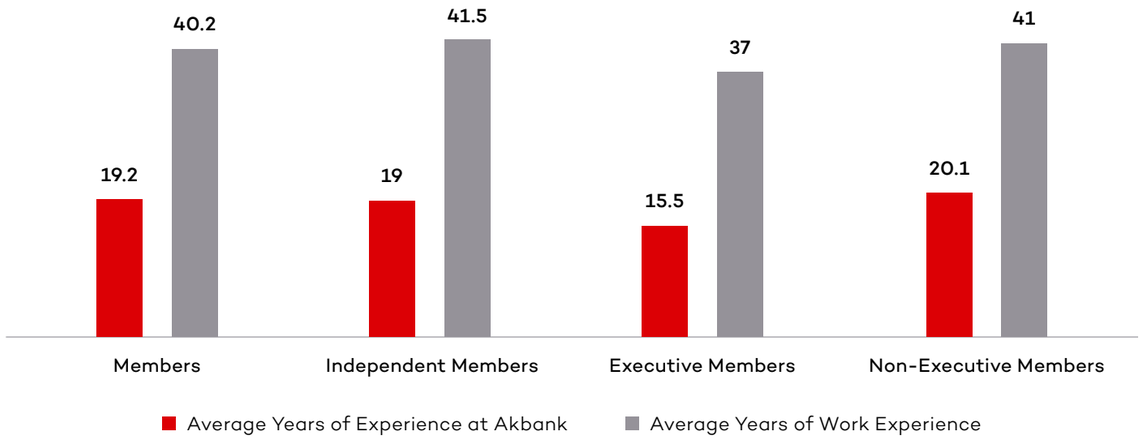
Education Level Distribution



Independence Status



Average Years of Experience



Board Matrix

Name Surname	Suzan Sabancı	Hakan Binbaşgil	Ahmet Fuat Ayla	Eyüp Engin	Yaman Törüner	Emre Derman	Orhun Köstem	Tuğrul Belli	Levent Demirağ	Kaan Gür
Duty	Chairman	Vice Chairman and Executive Board Member	Executive Board Member	Member	Member	Member	Member	Member	Member	Board Member and CEO
Independent	-	-	-	Yes	-	-	-	Yes	Yes	-
Executive	-	-	Yes	-	-	-	-	-	-	Yes
Experience Field										
Basic Industry	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Audit and Risk	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Legal / Public Policy					✓	✓			✓	
Senior Executive	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Information Technologies / Innovation / Cybersecurity		✓		✓						
Mergers and Acquisitions / Capital Market	✓	✓	✓	✓	✓	✓	✓		✓	
Communication / Marketing / Customer Service	✓	✓	✓	✓			✓			✓
Environmental / Social	✓	✓	✓	✓	✓	✓	✓		✓	✓
International Experience	✓	✓		✓	✓	✓	✓			✓

Resumes of the Board of Directors

Suzan Sabancı

Chairman

Suzan Sabancı is the Chairman of Akbank. Ms. Sabancı is also a board member of Sabancı Holding and a member of the Board of Trustees of Sabancı University and the Sabancı Foundation. In 2009, Ms. Sabancı founded the Akbank International Advisory Board and currently serves as its chairman.

Suzan Sabancı began her career in banking in 1986 and joined Akbank as Executive Vice President in charge of Treasury in 1989. Having specialized in Treasury and Risk Management, she has been active in these two subjects since 1993. In 1997, she was named Executive Board Member for Treasury and International Banking Relations. Ms. Sabancı was appointed as Executive Board Member to oversee the bank-wide change and transition program in 2001. She was named Chairman in March, 2008.

Ms. Sabancı is a member of the Institute of International Finance Board of Directors and Emerging Markets Advisory Board, Harvard University's Global Advisory Council, Harvard Business School's Global Leaders Circle, and an emeritus member of the Harvard Business School's Middle East and North Africa Advisory Board. Suzan Sabancı is also co-chair of the New York-based American-Turkish Society, as well as a member of the Global Board of Advisors at the Council on Foreign Relations (CFR), the Board of Managing Directors of Venetian Heritage, Inc, and the Cultural and Social Affairs Committee of the Serpentine Council respectively.

From 2010 to 2014, Suzan Sabancı served as the chairman of the Turkish-British Business Council for two terms. From 2009 to 2016, Ms. Sabancı sat on the Global Board of Advisors of Chatham House and she is currently a member of the Chatham House Chairman's Circle.

In 2012, Her Majesty Queen Elizabeth II awarded Ms. Sabancı the title of "Commander of the Most Excellent Order of the British Empire (CBE)" in recognition of her proactive and influential contributions to the development of Turkey-UK relations. Having previously served as an Advisory Board Member for The Prince's Charities, Ms. Sabancı is currently a Patron of Prince's Trust International, a highly prestigious charity organisation set up by King Charles III, then The Prince of Wales, in 1976 and aimed at promoting the development of young people.

Suzan Sabancı is strongly committed to corporate social responsibility activities and assumes various positions in the fields of culture, education, and the promotion of entrepreneurship. Between 2014 and 2018, Sabancı acted as the Advisory Board President of the Women on Board Association Turkey, dedicated to promoting social development by increasing female representation on boards. She is a founding member and board member of the leading high-impact entrepreneurship movement, Endeavor Turkey, a founding and honorary member of the Women Entrepreneurs Association of Turkey, and chairman of the Executive Advisory Board and member of the board of patrons of the Contemporary Istanbul Art Fair. Ms. Sabancı acted as Luxembourg's Honorary Consul in Istanbul between 2005 and 2022 for 17 years. In 2014, Ms. Sabancı was given the Order of Civil Merit (Orden del Mérito Civil) of the Kingdom of Spain by King Felipe VI of Spain for her contributions to the relations between the two countries and for her support to the cultural convergence.

Suzan Sabancı holds a BA in Finance from Richmond College in the UK and an MBA from Boston University in the USA. Ms. Sabancı has two children.

Hakan Binbaşgil

Vice Chairman and Executive Board Member

Hakan Binbaşgil is the Vice Chairman and Executive Board Member of Akbank. Binbaşgil also serves as the President of the Banking and Financial Services Group and Executive Committee Member of Sabancı Holding, Chairman of Akbank AG, Akbank Ventures BV, Aksigorta, Agesa and Medisa.

Mr. Binbaşgil, who served as CEO at Akbank for nearly 12 years between 2012 and 2023, commenced his tenure with Akbank in 2002, assuming the role of Executive Vice President responsible for Transformation and Change Management. In 2003, he became the Executive Vice President overseeing Retail Banking and in 2008, he ascended to Deputy CEO. Starting in 2002, he spearheaded a multitude of initiatives encompassing strategic direction setting, restructuring, digitalization, technology, corporate identity, change management, talent building and cultural transformation.

Prior to joining Akbank, Binbaşgil worked as a Management Consultant in the London and Istanbul offices of Accenture, and as Executive Vice President in charge of Retail Banking at Pamukbank.

After completing his studies at Robert College, Hakan Binbaşgil graduated from Bosphorus University, Faculty of Mechanical Engineering. Binbaşgil later received master's degrees in business administration and finance from LSU.

Hakan Binbaşgil has a distinguished track record of leadership, having served as chairman and board member for numerous domestic and international organizations. Notably, he was a board member at Visa Europe and held the position of Term President at the Institut International d'Études Bancaires (IIEB). He is currently a member of the Board of Directors of the Institute of International Finance (IIF), a member of the International Monetary Conference (IMC), the Geneva Association, and TÜSİAD (Turkish Industry and Business Association). He also serves on the Board of Trustees of Robert College.

Ahmet Fuat Ayla

Executive Board Member

Ahmet Fuat Ayla was elected as Executive Board Member in charge of credits as of 12 July 2017. Ahmet Fuat Ayla joined Akbank as Corporate Branch Manager in 2002, became the Senior Vice President in charge of Corporate and Commercial Credits Approval Unit in 2005 and was appointed as Executive Vice President in charge of Corporate and Commercial Credits Approval in 2007. Before joining Akbank, Ahmet Fuat Ayla worked in marketing and sales department positions at Headquarters and branches at different private sector banks. Ahmet Fuat Ayla is a graduate of Middle East Technical University, Faculty of Economics and Administrative Sciences, Department of Business Administration.

Eyüp Engin

Member

Eyüp Engin joined Akbank in 1978 as an Assistant Internal Auditor. Following his auditing assignment, Eyüp Engin served as Department Head in Treasury, International Banking and Overseas Financial Institutions. He was appointed as the Executive Vice President in charge of Corporate Banking in 1996 and after 1998, Engin continued to serve as Executive Vice President in charge of International Banking and Overseas Financial Institutions Marketing.

Eyüp Engin was appointed to the position of Head of Internal Audit in 2007 and during 2007-2019 he served on Boards of Directors of Bank's subsidiaries as the President of Audit Committee. A graduate of Middle East Technical University, Faculty of Economics and Business Administration, Engin served as Executive Board Member between March 2019 and March 2020 and as Vice Chairman and Executive Board Member between March 2020 and October 2023. He is currently serving as a Board Member.

Yaman Törüner

Member

Yaman Törüner became a member of the Board of Directors in March 1998. Having served as a Member of Parliament between 1995 and 1999, Yaman Törüner also served as a Minister of State in 1996. Between 1990 and 1994, Yaman Törüner served as the President of the Istanbul Stock Exchange and from 1972 until 1990 he worked in various administrative positions within the Central Bank of Turkey, also serving as the Governor of the Central Bank of Turkey between February 1994 and January 1996.

Emre Derman

Member

Emre Derman has led numerous large cross-border transactions in Turkey as a partner with the international law firm White & Case between 1989 and 2008. In addition to his work in Turkey he has worked in the New York and London offices of the firm and also in former Soviet Union and Eastern European countries during his term as a lawyer for the EBRD in 1994 to 1995. A former board member of Akbank in 2010, Derman has served as a Managing Director and the Senior Country Officer of JP Morgan in Turkey between 2011 and 2014. He is a member of various organizations relating to education and yacht racing and serves as a freelance consultant. Derman holds an LL.B. from Istanbul University Law School and an LL.M. from Harvard Law School.

Orhun Köstem

Member

Orhun Köstem joined Anadolu Group in 1994, where he held several management roles until 2008. He was appointed as the CFO of Efes Breweries International in 2008. A year later, in 2009, he transitioned to the role of Corporate Finance Coordinator within the Anadolu Group.

From 2010 to 2018, Mr. Köstem furthered his career at Coca-Cola İçecek, serving as the CFO between 2010 and 2016 and then as the Regional Director for the Middle East and Pakistan. He was the CFO of Anadolu Efes between 2019 and 2021.

Since July 1, 2021, Mr. Köstem has been the Group CFO of Sabancı Holding. In addition to his primary role, he holds significant positions across various organizations: Vice Chairman of Sabancı İklim Teknolojileri, Board of Trustees of Sabancı University, and Member of the Board of Directors at Akbank, Kordsa, Enerjisa Enerji, and Enerjisa Üretim.

He was one of the co-authors of the book “Opening the Window to Capital Markets: From A to Z Initial Public Offerings and Investor Relations”, published in 2009. His expertise has been recognized for many years by various national and international platforms; while listing among “Türkiye’s Most Influential 50 CFOs” by BMI Business School and DataExpert in 2016, 2019, 2020, and 2021, he also received accolades as Türkiye’s Best CFO in Thomson Reuters Extel's Investor Relations Awards in 2011 and 2013, and was named “Best CFO” in the Consumer Sector in Emerging EMEA by Institutional Investor (II) in 2020. He was also distinguished by the Best CFO among industrials in the Emerging EMEA region for three consecutive years from 2022 to 2024 by II (renamed as Extel as of 2024). In addition, he was recognised as Best CFO among BIST30 companies by Turkish IR Society (TUYID) in 2022 and 2023.

Mr. Köstem, featured in the C-Suite Series – Fortune CFO 2022 list, is a member of the CFA Society Istanbul and the CFO Network of the World Business Council for Sustainable Development (WBCSD), reflecting his commitment to excellence in finance and sustainable development.

In 1991, Orhun Köstem completed his undergraduate studies in Mechanical Engineering at Middle East Technical University (METU) , where he also obtained his MBA. Furthering his education, he acquired a master's degree in Finance and Corporate Law from Bilgi University.

Tuğrul Belli

Member

Tuğrul Belli started his professional career at Iktisat Bank’s Corporate Finance Department in 1990. He started serving as General Secretary at Turkish Bank in 1994, and participated in the foundation of Turkish Yatırım in 1997, a subsidiary of the bank. He served as a Member of the Board of Directors of the company until 2005, and also served as General Manager for a period. He still serves as an Economics Advisor at Turkish Bank. Belli taught at İstanbul Ticaret University on “Banking Management” between 2006 and 2012. Belli has been an op-ed columnist of Dünya Daily since 2008. An alumni of American Robert College, he holds an undergraduate degree from London School of Economics and Political Science, and a graduate degree from CUNY Baruch College.

Levent Demirağ

Member

Levent Demirağ joined Sabancı Holding as a Consultant in 1994, became Financial Affairs Director in 2007, and served as the President of Financial Affairs, Accounting and Investor Relations from May 2010 to September 2021. He also served as a member of the board of directors in Sabancı Holding group companies. He has Sworn-in Certified Public Accountant and Independent Auditor certificates. Levent Demirağ graduated from Ankara University, Faculty of Political Sciences in 1980 and worked as a tax inspector at the Ministry of Finance before joining the Group.

Kaan Gür

Board Member and CEO

Kaan Gür brings over 35 years of experience in the banking sector. He holds a degree from Gazi University's Faculty of Banking and Insurance and an Executive MBA from the Middle East Technical University. Gür began his career in a prominent private sector bank, holding positions such as Branch and Regional Manager in Corporate, Commercial, and SME Banking, later transitioning to the role of Director of SME Marketing Coordination.

In 2011, Gür joined Akbank as the Executive Vice President of SME Banking. From 2013 to 2017, he served as the Executive Vice President of the Commercial Banking segment, overseeing the Cash Management and Trade Finance departments. During this period at Akbank, he also held the positions of Chairman of AK Lease and Vice Chairman of AK Investment, both Akbank subsidiaries.

Between 2017 and 2023, Gür assumed the role of CEO and Board Member at another private sector bank, leading transformations across various areas, including corporate, technological, and cultural sectors. As of October 2023, Gür has assumed the position of CEO and Board Member of Akbank. Kaan Gür is also Vice Chairman of the Supervisory Board of Akbank AG and a member of the Supervisory Board of Akbank Ventures BV.

Advisor to the Board of Directors and Chairman of the Board of Inspectors

Erol Sabancı

Advisor to the Board

Erol Sabancı served as a member of the Akbank Board of Directors between 1967 and March 2018. For a decade beginning from March 1998 Erol Sabancı was the Chairman of the Board of Directors. He has been a Consultant to the Board of Directors since March 26, 2018. Erol Sabancı also serves as Vice Chairman of the Board of Directors of Sabancı Holding.

Savaş Külcü

Chairman of the Board of Inspectors

Savaş Külcü joined Akbank in 1998 as an Internal Auditor. After taking various responsibilities in Internal Audit division, he served, as Deputy Head of Internal Audit for 10 years, and as the Head of Internal Control and Compliance Department for 2.5 years. Savaş Külcü was appointed to the position of Head of Internal Audit in 2019. He is also Board Member and Chairman of the Audit Committee of Bank's subsidiaries AKLease, Ak Asset Management and AkÖde Elektronik Money and Payment Services. Külcü has a B.Sc. degree in Economics from Boğaziçi University; received MBA degree from Sabancı University and master's degree in Accounting and Auditing from Işık University. Savaş Külcü holds, CIA (Certified Internal Auditor), CAMS (Certified Anti-Money Laundering Specialist), CAMS – FCI (Advanced Financial Crimes Investigator), CGSS (Certified Global Sanctions Specialist), CDPSE (Certified Data Privacy Solutions Engineer) and Green and Sustainable Finance certificates. He is also a CPA (Certified Public Accountant) licensed by The New Hampshire Board of Accountancy in the USA. Külcü is fluent in English, German, Dutch, Arabic and also speaks Indonesian, Malay and Russian.

International Advisory Board

Suzan Sabancı

CBE - Chairman

For Suzan Sabancı's resume, please refer to the **Resumes of the Board of Directors Section** of this report.

Hamid Biglari

Member

Hamid Biglari is currently Partner, Chief Strategy Officer, and Chairman of Asset Management & Financial Services at RedBird Capital Partners, a global private equity firm. He has 3 roles at RedBird. He oversees the Firm's strategic growth initiatives, its AI initiatives and investments across all sectors, and also helps to oversee its financial services investment portfolio.

From 2017 through 2022, he was a senior executive at Point72 Asset Management, a global hedge fund, responsible for global equities trading and portfolio analytics.

From 2000 to 2013, he was a senior executive at Citigroup, ending his tenure there as Vice Chairman & Global Head of Emerging Markets, responsible for Citi's business portfolio across both Consumer and Corporate & Investment Banking in 78 emerging market countries. He was a member of Citigroup's Operating Committee and held various senior management roles throughout his 13-year tenure at the institution, including Chief Strategy Officer of Citigroup, Chief Operating Officer of the Citi's global investment bank and trading business, and Global Head of Investment Banking for Financial Institutions.

Prior to joining Citigroup, Hamid was a Partner at McKinsey & Company, where he co-led the Firm's investment banking consulting practice. Prior to that, he was a theoretical nuclear physicist at Princeton University's Plasma Physics Laboratory, the nation's leading center for controlled thermonuclear fusion research.

Hamid sits on the Board of Directors of Avathon Inc., an enterprise industrial AI solutions company. He is a member of Council on Foreign Relations and a Vice-Chair of Asia Society's Board of Trustees. He also sits on the President's Advisory Council and Advisory Board of the Bendheim Center for Finance at Princeton University. While at Citigroup, he was a member of the US-China Business Council. From 2013 to 2015, he was a Board member of Avolon Holdings, the global jet leasing company, and Chair of its Compensation Committee, until its sale to HNA Group.

An Iranian-American, Hamid was awarded the Ellis Island Medal of Honor in 2009, given for outstanding contributions to the United States by immigrants and The Carnegie Corporation Great Immigrants Award in 2012.

He holds a Ph.D. degree in Astrophysical Sciences from Princeton University.

Lubna Olayan

Member

Lubna S. Olayan is Chair of the Executive Committee of Olayan Financing Company (OFC), the holding company for The Olayan Group's trading, real estate, investment, consumer, and industrial-related operations in the Gulf region. She also chairs the board of Olayan Saudi Holding Company (OSHCO), an OFC affiliate through which consumer and industrial-related operations are conducted, as well as chairs and sits on the board of a few of its companies.

In 2004, Ms. Olayan became the first woman to join the board of a Saudi publicly listed company when she was elected to the board of Alawwal Bank. In 2018, following the merger of Alawwal with SABB, the Saudi affiliate of HSBC, she was elected and still serves as Chairman of the newly merged entity.

Ms. Olayan is also currently a member of several international advisory boards, including those of Akbank, Allianz SE, and Bank of America. Ms. Olayan is a trustee of MIT, a Chairman Emeritus at the Asia Business Council and a member of the panel of senior advisors at the Council on Foreign Relations. In addition to serving as President of the Suliman S. Olayan Foundation Ms. Olayan Chairs Alfanar, a UK-based charity that is one of the first venture philanthropy organizations in the Arab world. In 2020, Ms. Olayan took on the role of Chair of the B20 Trade & Investment Taskforce, during Saudi Arabia's Presidency of the G20 and has most recently been appointed Chairman of the Saudi-Greek and the Saudi Swedish Business Councils.

Ms. Olayan holds an MBA from Indiana University, a BS from Cornell University and an honorary Doctorate of Law from Trinity College.

Dante Roscini

Member

Dante Roscini holds the MBA Class of 1952 Chair at the Harvard Business School, where he teaches Business, Government, and the International Economy. He joined the faculty in 2008 and has published extensively on sovereign debt, monetary policy, central banking, and international investment. He is the Chairman of the European Economic Policy Forum at the Harvard Center for European Studies. He holds an MBA from Harvard and a summa cum laude Laurea degree in Nuclear Engineering from the University of Rome. Before returning to HBS, Professor Roscini spent twenty years in investment banking with senior positions at three top US bulge bracket firms in New York and London.

He was Head of European Capital Markets for Goldman Sachs, Head of Global Equity Capital Markets, and Head of the European Capital Markets and Financing Group for Merrill Lynch, where he was also a member of the Capital Commitments Committee and the Managing Directors Promotions Committee. Finally, he was Country Head of Italy, Chairman of European Capital Markets for Morgan Stanley, and a board member of Morgan Stanley International Bank. Prior to his investment banking career, Prof. Roscini worked as a researcher in nuclear archaeometry at the University of Rome, as a design engineer and project manager with Westinghouse Electric Corp. in the US, and as a management consultant with the Boston Consulting Group in Paris.

Lorenzo Bini Smaghi

Member

Lorenzo Bini Smaghi is currently the Chairman of Société Générale. He is also the Chairman of the Pecci Museum of Contemporary Art in Prato. He is Honorary Professor at University College London' Policy Lab and CEPR Distinguished Fellow. He is Honorary President of the Italian Alumni of the University of Chicago.

From June 2005 to December 2011 he was a Member of the Executive Board of the European Central Bank.

Over the last 20 years he held several positions as Chairman of the board (Italgas, SNAM and SACE) and member of the Board (Finmeccanica, MTS, the European Investment Bank, Morgan Stanley International and Tages Holding). He was Visiting Scholar at Harvard's Weatherhead Center for International Affairs and the first Chairman of Fondazione Palazzo Strozzi, a cultural institution in Florence.

He started his career in 1983 as an Economist in the Research Department of the Banca d'Italia. He moved in 1994 to the European Monetary Institute to head the Policy Division, preparing for the creation of the ECB. In 1998 he was appointed Director General for International Affairs in the Italian Treasury.

He holds a Bachelor's Degree in Economics from the Université Catholique de Louvain (Belgium), a Master's degree from the University of Southern California and a Ph.D in Economics from the University of Chicago.

He is author of several **articles and books** on international and European monetary and financial issues (available in www.lorenzobinismaghi.com), in particular "Austerity: European Democracies against the Wall" (CEPS, July 2013), "33 false verità sull'Europa" (Il Mulino, April 2014) and "La tentazione di andarsene: fuori dall'Europa c'è un futuro per l'Italia?" (Il Mulino, May 2017).

Tom de Swaan

Member

Tom de Swaan was appointed to the Supervisory Board of ABN AMRO Bank N.V. as Chair and member effective 12 July 2018 and reappointed effective 20 April 2022 for a period of four years. His term of appointment will expire upon the closing of the annual general meeting in 2026.

Tom started his career at De Nederlandsche Bank N.V. (DNB) in 1972. In 1983, Tom became a Deputy Member of the Board in charge of DNB's accounting, legal and banknote departments. Two years later, he was appointed as a full Member of the Governing Board. In 1992 he moved over to the regulatory and policy side of DNB as the Governing Board Member responsible for Banking Supervision. In this capacity he became a member and subsequently Chair of the European Monetary Committee's Banking Supervisory Committee, and member and subsequently Chair of the Basel Committee for Banking Supervision.

In 1999, Tom joined the Managing Board of ABN AMRO as Chief Financial Officer and Chief Risk Officer. While at ABN AMRO he continued his international activity on the policy and regulatory side. In 2000 he became a nonexecutive member of the board of the Financial Services Authority in the UK. In 2006, Tom stepped down from his executive role at the bank and held various non-executive positions at GlaxoSmithKline, DSM, Ahold and Van Lanschot Bankiers, an executive position at Zurich Insurance Group (CEO a.i.), as well as a variety of other boards and advisory functions in banking and other sectors. On the not for profit side Tom was Chair of the Supervisory Council of the Antoni van Leeuwenhoekziekenhuis/Netherlands Cancer Institute until 1 June 2019 and member of the Board of the Foundation Premium Erasmianum until 24 May 2022.

He holds a Master's degree in Monetary and Macro Economics from the University of Amsterdam.

Paul Raphael

Member

Paul was Executive Vice Chairman at UBS from 2018 to 2021. He joined UBS in 2010 initially as Head of Global Emerging Markets and later served as UBS' Head of Wealth Management for Europe, Middle East, Africa and Latin America where he managed $450 billion of client assets and over 3,000 employees across four continents.

Before joining UBS in 2010, he spent six years at Credit Suisse, including three years in Hong Kong as Head of Investment Banking for the Asia Pacific region. Before joining Credit Suisse, Paul spent 10 years with Merrill Lynch in London and Paris and eight years at Salomon Brothers in New York in various M&A and capital markets roles.

Paul is a member of the advisory board of LIFE where he was founding chairman and a member of the Special Advisory Council of International Crisis Group. He is also a member of international advisory board of Akbank.

He has a degree in economics from the University of Maryland and an MSC in management from MIT Sloan School of Management.

Yuval Atsmon

Member

Yuval Atsmon is a Senior Partner at McKinsey & Company, focused on serving TMT and Consumer clients on growth transformations with increased focus on tech, digital, and AI enablement. A graduate of the Tel Aviv University Law School and of Harvard Business, Yuval joined McKinsey in 2002, and has worked across multiple continents, including in China, out of the Shanghai office between 2006 and 2012. Amongst various roles he has had at the firm, he has been the leader McKinsey's global Growth and Innovation practice, China Strategy Practice and the Global TMT Knowledge and Capabilities agenda. He is currently supervising all finance for McKinsey sector and functional practices, a member of McKinsey global Core Leadership Team and Europe's Operating Committee. In addition is the Chair of McKinsey Centre for Strategy Innovation where he is leading the firm's effort to scale the usage of AI across all strategy work.

Between 2017 and 2019, Yuval also spent two years as Chief Customer Officer of Globality (the world's first global premium B2B services marketplace, leveraging an innovative AI platform) where he expanded Globality's customer base, and built a strong team to support the Fortune 500 companies and the service providers working alongside them. Yuval is also prolific author, writing regularly for the McKinsey Quarterly and other publications.

Glenn R. August

Member

Glenn R. August is the Founder and Chief Executive Officer of Oak Hill Advisors ("OHA"), a $95 billion investment firm specializing in alternative credit. Mr. August co-founded the predecessor firm to OHA in 1987 and took responsibility for its credit investment activities in 1990. Under his leadership, OHA has become a leading asset manager across multiple credit strategies, including private credit, high yield debt, leveraged loans, stressed and distressed debt and structured credit.

Mr. August heads OHA's global distressed investment business and various OHA committees, including its investment strategy committee and several fund investment committees. He has played leadership roles in numerous restructurings and, since 1987, has served on eighteen corporate boards. Mr. August is also actively involved in relationship management across OHA's global investor base.

In 2021, Mr. August oversaw the acquisition of OHA by T. Rowe Price Group, Inc. and currently serves on its management committee and board of directors. His non-profit activities include serving on the boards of Mount Sinai Medical Center, the Partnership for New York City and Horace Mann School. He is also a member of the Council on Foreign Relations.

Mr. August earned an M.B.A. from Harvard Business School, where he was a Baker Scholar, and a B.S. from Cornell University.

Kaan Gür

Member

Hakan Binbaşgil

Member

Ahmet Fuat Ayla

Member

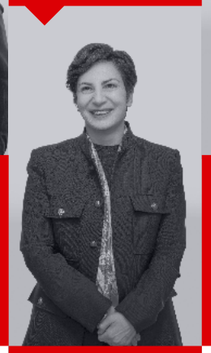
For the relevant resumes, please refer to the Resumes of the Board of Directors Section of this report.



Senior Management



Bülent Oğuz



Zeynep Öztürk



Türker Tunalı



Dalya Kohen

Emre Çift

Kaan Gür



Şebnem Dağ Güven

Burcu Çalıcıoğlu

Çetin Düz

Şebnem Muratoğlu

Alper Bektaş



Yunus Emre Özben



Gökhan Gökçay



Beril Alakoç



Mert Erdoğmuş

Berna Avdan

Emel Arseven

Özlem Atik



Mehmet Ali Ersarı

Nalan Aydın Tüfekçi



Mehmet Tugal

Eser Okyay

Semih Dilmen

Kaan Gür

Board Member and CEO

For Kaan Gür's resume, please refer to the Resumes of the Board of Directors Section of this report.

Bülent Oğuz

Executive Vice President
People and Culture

Bülent Oğuz joined Akbank in March 2003 and served as Vice President and Senior Vice President of SME and Consumer Banking respectively. Oğuz was appointed as Executive Vice President in charge of SME Banking in July 2013. He served as Executive Vice President of Retail Banking between November 2018 and December 2021. He was appointed as Executive Vice President of SME Banking in January 2022. He has been working at Akbank as Executive Vice President of Human and Culture since May 2025. Bülent Oğuz is the Vice Chairperson of AkÖde and a Board Member of Ak Lease. Before joining Akbank, Oğuz held various managerial positions at Corporate Banking and Loans divisions at different private sector banks.

Oğuz is a graduate of Middle East Technical University, Political Science and Public Administration and holds an Executive MBA degree from Sabancı University.

Türker Tunalı

Executive Vice President
Financial Coordination

Türker Tunalı joined Akbank in September 2008 as Senior Vice President in charge of Financial Coordination and International Reporting. Prior to joining Akbank, he held various managerial positions since 1999. He was appointed as Executive Vice President (CFO) in charge of Financial Coordination in October 2017. Tunalı is also a member of Corporate Governance Committee. Tunalı is the Vice Chairperson of Ak Investment, also a Board Member and Audit Committee Chairperson of Akbank AG, a member of the Supervisory Board of Akbank Ventures BV, Board Member of AkLease and AkÖde. Türker Tunalı is a graduate of Boğaziçi University, Department of Business Administration and is a CFA charterholder since 2006.

Yunus Emre Özben

Executive Vice President
Corporate and Investment Banking

Yunus Emre Özben, after working at various companies since 1996 joined Akbank in October 2005 as Assistant Manager in Project Finance Division and promoted as Senior Vice President in charge of Investment Banking in March 2011. He was appointed as Executive Vice President in charge of Credit Allocation in August 2018. He has been working at Akbank as Executive Vice President of Corporate and Investment Banking since May 2025. Emre Özben is the Vice Chairman of AkLease. Özben is a graduate of Marmara University Business Administration and holds an executive MBA degree from Sabancı University.

Şebnem Muratoğlu

Executive Vice President
Treasury and Financial Institutions

Şebnem Muratoğlu was appointed as Akbank Treasury Executive Vice President in January 2019. She has been working at Akbank as Executive Vice President of Treasury and FI since May 2025. She has been with Akbank since 1995 and was previously Chief Risk Officer of the bank. Prior to that she held various different positions in the areas of risk management and treasury within Akbank. Şebnem Muratoğlu is Chairperson of Ak Asset Management, Member of Akbank AG Supervisory Board and Board Member of Ak Lease. She is a graduate of University of Kent Economics, holds a Master's degree from Macquarie University and participated in courses at Harvard Business School. Şebnem Muratoğlu holds Financial Risk Manager (FRM) certificate since 2003. She is also a member of Women on Board Association Turkey (WOB Turkey) holding independent board membership certificate.

Zeynep Öztürk

Executive Vice President
Corporate and Commercial Credits Underwriting

Zeynep Öztürk, after working at various companies in the sector since 1990 joined Akbank in January 2011 as Senior Vice President in charge of Commercial Credits Monitoring and afterwards worked as Senior Vice President in charge of Corporate And commercial monitoring and collection, and Head of Special Restructring Consulting respectively. Zeynep Öztürk was appointed as Executive Vice President in charge of Special Credits in January 2019. She has been working at Akbank as Executive Vice President of Corporate and Commercial Credits Underwriting since May 2025. Öztürk has been a Board Member of AkLease since August 2025.

Zeynep Öztürk is a graduate of METU Business Administration and received MBA degree from İhsan Doğramacı Bilkent University.

Gökhan Gökçay

Executive Vice President
Technology

Gökhan Gökçay joined Akbank in May 2017 as Senior Vice President of Dijital Banking, Payment Systems and Data Technologies Department. He has taken on different roles in the Technology and Operations business family. Since January 2023, he has been serving as Executive Vice President in charge of Technology. Gökçay is the Chairman of Aktech, board member of AkÖde and member of Akbank AG Supervisory Board. Before joining Akbank, Gökçay started his career as a software engineer in 1992 and held the positions of managing partner and department head of leader banks and consultancy firms in Turkey and Europe in the field of Financial Technologies. He has over 30 years of experience in technology management, consultancy and system integration in the banking and telecomunications sectors. Gökçay is a graduate of Boğaziçi University, Department of Computer Engineering and he has a master's degree from the same department.

Çetin Düz

Executive Vice President
Credit Monitoring and Collections

Çetin Düz joined Akbank in 2004 and after taking various responsibilities in Internal Audit division, he worked as Deputy Head of Internal Audit between 2014-2015. He was appointed as Executive Vice President of AKLease in charge of Credit Allocation in August 2015. He worked as General Manager of AKLease since 2019 January. Çetin Düz was appointed as Akbank Commercial Banking Executive Vice President and Chairman of Aklease in February 2023. He has been working at Akbank as Executive Vice President of Credit Monitoring and Collections since May 2025. He was appointed as a Member of the Board of Directors of KKB in June 2025, and was elected as a Member of the Board of Directors of the Banks Association of Türkiye Risk Center in September 2025. Çetin Düz graduated from Boğaziçi University, Department of Political Science and International Relations and he holds an Executive MBA degree from Sabancı University.

Dalya Kohen

Executive Vice President
Private Banking and Wealth Management

Dalya Kohen joined Akbank in 2010 and after taking various responsibilities in Private Banking Division she worked as Senior Vice President of Private Banking between 2018-2023. As of May 2023, she was appointed as Executive Vice President in charge of Private Banking and Wealth Management. Dalya Kohen is also a Board Member of Ak Asset Management. Prior to joining Akbank, she worked in the Treasury Department of another private sector bank. Dalya Kohen is a graduate of Boğaziçi University, Department of Economics.

Alper Bektaş

Executive Vice President
SME Banking

Alper Bektaş held managerial roles in audit and commercial credit departments at various private sector banks prior to joining Akbank. He began his career at Akbank in 2006 as a Commercial Loan Allocation Manager. Between 2009 and 2017, he served as Regional Credit Manager and subsequently as Regional Manager. From 2017 to 2025, he held the position of Senior Vice President of SME Banking Sales Management. In May 2025, he was appointed Executive Vice President of SME Banking. He is responsible for SME sales and marketing, trade finance and cash management products, as well as value chain management. Bektaş is the Vice Chairman of AKÖde and a Board Member of AKLease since June 2025. Bektaş holds a bachelor's degree in Labour Economics and Industrial Relations from the Faculty of Political Sciences at Ankara University and has been a certified public accountant since 2006.

Burcu Çalıcıoğlu

Executive Vice President
Retail Credits Analytics and Underwriting

Burcu Çalıcıoğlu began her career in 2005 at a different private sector bank where she held various managerial positions in the fields of Credit and Risk. In 2019, she joined Akbank as Vice President of Retail Credits and Decision Analytics. In 2022, she was appointed as Senior Vice President of Credit Analytics and Individual-Micro Credit Approval Department. Since May 2025, she has been serving as Executive Vice President of Consumer Credit Analytics and Consumer/Micro Credits Underwriting. Burcu Çalıcıoğlu received her bachelor's degree in Chemical Engineering from Yıldız Technical University and completed the Executive MBA Program at Istanbul Technical University.

Özlem Atik

Executive Vice President
Commercial Banking

Özlem Atik began her career in 1998, taking on various roles within corporate banking at different financial institutions. In August 2002, she joined Akbank as a Corporate Banking Executive. After her tenure at Akbank, she served in senior executive roles at another private-sector bank between 2005 and 2016, leading strategic transformation projects. In July 2016, she rejoined Akbank as a Corporate Branch Manager and was shortly thereafter appointed Senior Vice President in Corporate Banking. Since May 2025, she has assumed the role of Executive Vice President of Commercial Banking. Atik, has held the position of Vice Chairman of the Board of Directors at AkLease since June 2025.

Özlem Atik holds a bachelor's degree in Economics from Boğaziçi University, Faculty of Economics and Administrative Sciences.

Semih Dilmen

Chief Information Risk Officer

Semih Dilmen joined Akbank in July 2017 as Chief Information Security Officer (CISO) and, as of January 2020, continues his role as Chief Information Risk Officer (CIRO). He serves on the Board of Directors of Stablex A.Ş. Prior to joining Akbank, Dilmen held positions in the Technology and Information Security departments of a private sector bank. He graduated from Boğaziçi University, Faculty of Engineering, Department of Chemical Engineering. Since 2007, he has held ISACA certifications including CISM (Certified Information Security Manager), CISA (Certified Information Security Auditor), and CRISC (Certified in Risk and Information Systems Control).

Emre Çift

Executive Vice President
Consumer Banking

Emre Çift joined Akbank in 2012 and has since held various managerial positions in strategy, innovation, digital transformation and marketing. Prior to joining Akbank, he worked in management consulting and technology companies. In 2021, he also led strategy & FinTech development at the digital payments and embedded finance subsidiary of a leading e-commerce platform in Türkiye.

In January 2022, he was appointed Head of Consumer Banking and Digital Marketing. In March 2025, he became a Board Member of Ak Asset Management, and in September 2025, he was appointed to the Boards of Agesa Hayat ve Emeklilik, Aksigorta, and Medisa. As of October 2025, he serves as Executive Vice President of Consumer Banking.

Emre Çift holds a B.Sc. in Industrial Engineering from Bilkent University and an Executive MBA from Sabanci University. He has also completed executive education at Columbia Business School. In 2021, he was selected for the Institute of International Finance (IIF) Future Leaders program.

Berna Avdan

General Counsel

General Counsel Berna Avdan started to work at Akbank in August 2021. Prior to joining Akbank, Berna Avdan held legal positions at various private-sector banks and served on the boards of several bank subsidiaries. She graduated from Ankara University Faculty of Law and completed postgraduate studies in Information and Technology Law at Bilgi University and in International Relations at New York University. Berna Avdan also serves on the boards of Akbank T.A.Ş. Personnel Pension Fund Foundation and Aktech Yazılım Teknolojileri A.Ş..

Şebnem Dağ Güven

Executive Vice President
Digital Solutions and Strategy

Having started her career in consulting in 2001 and serving various industries, Şebnem Dağ Güven joined Akbank in 2010 as Strategy Manager. Between 2014 and 2022, she served successively as Head of Strategy and Head of Payment Systems. From 2022 to 2025, she held senior executive positions in a leading FinTech company. As of November 2025, she has been appointed as Executive Vice President of Digital Solutions and Strategy at Akbank.

Şebnem Dağ Güven, holds a B.Sc. in Economics from Boğaziçi University and an MSF and an MBA from Boston College.

Beril Alakoç

Chief Brand and Communications Officer

Alakoç received a bachelor's degree in Economics from the University of Kent at Canterbury, UK and completed her master's degree in marketing at the University of the West of England, Bristol Business School.

Beril Alakoç began her 28-year career in 1998 at Unilever, where she held various brand management positions between 1998 and 2009, including three years in Dubai. She subsequently served as Brand Development Director responsible for Türkiye, North Africa, and the Middle East across the Food, Detergent, and Personal Care categories until 2017. Appointed CMO at Petrol Ofisi in 2017, Alakoç played a key role in the full restructuring of the marketing department, making significant contributions to brand development in Strategic Marketing. At Akbank, Beril Alakoç serves as the Chief Brand and Communications Officer, leading all of the Bank's branding and communication initiatives. She is a Board member of the Advertisers Association, Unstereotype Alliance, MMA Global, and the Private Sector Volunteers Association.

Our Affiliates

Eser Okyay

AkLease CEO

Eser Okyay joined Akbank in 2002 at Internal Audit Division as an Assistant Auditor and then; he took roles between 2007-2009 Commercial Banking Sales and Marketing Manager, between 2009-2012 Commercial Customer Relationship Manager, between 2012-2015 Commercial Sales Management Vice President and Commercial Banking Marketing and Sales Vice President. He served as Nuruosmaniye Branch Manager in January 2015, and in April 2016 he served as Ankara Regional Manager. Since 2019 July; Okyay, was working as Senior Vice President of Commercial Banking until he was appointed as Ak Lease General Manager and Board Member in 2023 February.

After graduating from TED Ankara College, Eser Okyay graduated from METU, Department of Political Science and Public Administration. Okyay, also holds Executive MBA degree from Boğaziçi University.

Mehmet Ali Ersarı

Ak Asset Management CEO

Joining the firm in 2008, Mr. Ersarı has served as CEO and Board Member at Ak Asset Management since 2018. He began his career as a fixed income trader at Interbank Treasury Department, rising to Senior FX & Fixed Income trader at Osmanlı Bank treasury. Following the merger with Osmanlı Bank, he became Head of Fixed Income Trading at Garanti Bank until 2004. That year, he joined ABN Amro as Treasury Director and participated in the bank's Global Leadership Program before moving to Ak Asset Management in 2008.

Mr. Ersarı holds B.Sc. and M.Sc. degrees in Civil Engineering from Middle East Technical University, along with an MBA degree from Bilkent University. Mr. Ersarı served as a board member in the European Fund and Asset Management Association while chairing Turkish Institutional Investors Association from 2021 to 2023.

Mert Erdoğmuş

Ak Investment CEO

Born in Istanbul in 1969, Mert Erdoğmuş graduated from Istanbul University's Faculty of Business Administration in 1990, followed by an MBA degree from Bloomsburg University in Pennsylvania in 1993. He began his professional career in 1993 in the finance sector and has since held senior executive levels at various banks and investment companies.

Mert Erdoğmuş was appointed General Manager of Ak Investment in February 2015 and was also appointed to the Board of Directors in March 2021.

Emel Arseven

AkÖde CEO

Emel Arseven graduated from Middle East Technical University, Department of Economics in 1999 and completed the Executive MBA program at Sabancı University in 2009. She started her career in finance sector in 2000, taking various responsibilities in various areas such as audit, payment systems, product development and innovation, Akbank Academy, digital banking and open banking.

In 2022, Arseven was appointed CEO of AkÖde, having previously served as Senior Vice President of Digital and Open Banking at Akbank.

Mehmet Tugal

Akbank AG Chairman of the Managing Board / CEO

Mehmet Tugal joined Akbank AG as Chairman of the Managing Board and Chief Executive Officer on March 6th, 2023. Prior to joining Akbank TAS, he held a number of management positions in various private sector banks including BNP-Ak-Dresdner Bank. He has been an integral part of Akbank TAS since he started to work in the Corporate Branch at Akbank TAS in September 2005 and served as the Corporate Branch Manager and the Department Head in the Commercial Banking Business Unit, respectively. He worked as Akbank Commercial Banking Executive Vice President from 2017 to 2023. Along with his responsibilities in Akbank TAS, he was the Chairman of the Board of Directors of Ak Finansal Kiralama A.Ş., Vice Chairman of the Board of Ak Yatırım Menkul Değerler A.Ş., and Member of the Board of Endeavor Turkey Active Entrepreneur Support Association. Mehmet Tugal holds a Bachelor of Business Administration from Bilkent University and an MBA from Central Michigan University. He attended various training programs including Harvard Business School and Euromoney.

Nalan Aydın Tüfekci

AKTech CEO

Nalan Aydın Tüfekci joined Akbank in 2023 as an advisor to the Payment Systems Modernization Program and was appointed CEO of AKTech Yazılım Teknolojileri A.Ş. in August 2025. Over the course of her career, which began in 1994 as a software engineer, Tüfekci has held senior executive roles at Demirbank, Türk Ekonomi Bankası, and Aktif Bank, leading critical areas including payment systems and digital transformation. Tüfekci holds a degree in Computer Engineering from Hacettepe University and has more than 30 years of experience in product development, technology transformation programs, and R&D activities.

Our Committees

To support the oversight function of our Board of Directors, strengthen decision-making processes, and enhance our corporate governance practices, various committees have been established. In this context, our Bank has four Board-level committees: the Corporate Governance Committee, the Executive Risk Committee, the Credit Committee, and the Audit Committee.

In addition to our Board Committees, other committees operating within the Bank carry out their activities within the scope of their defined responsibilities, contributing to the efficiency of operational processes while also supporting the strengthening of our corporate structure in areas such as risk management, customer experience, compliance, and sustainability. Through regular reporting and evaluation mechanisms, these committees ensure a steady flow of information to the Board of Directors, thereby contributing to the establishment of an effective and transparent governance framework.

Our Board Committees

- Corporate Governance Committee
- Executive Risk Committee
- Credit Committee
- Audit Committee

Other Committees Operating Within the Organization

- Remuneration Committee
- Corporate Credits Committee
- Commercial Credits Committee
- Sustainability Committee
- Information Security Committee
- Customer Experience and Clean Banking Oversight Committee

Our Board Committees

Corporate Governance Committee

The duties, authorities and responsibilities of the Corporate Governance Committee include:

- Attaining, overseeing and communicating our compliance with the Corporate Governance Principles,
- Scoping and overseeing relationships with investors as well as authorized bodies such as the CMB and BIST,
- Ensuring and overseeing the establishment of an honest and transparent communications platform with the stakeholders,
- Creating a transparent system for determining, evaluating and training suitable candidates for the Board of Directors, and conducting efforts to determine policies and strategies related to this issue,
- Monitoring, auditing and reporting remuneration practices that are conducted by Members of the Remuneration Committee on behalf of the Board of Directors,
- Monitoring the sustainability efforts by the Sustainability Committee Members on behalf of the Corporate Governance Committee, reviewing them within the framework of the Corporate Governance Principles and Sustainability Principles, and ensuring that the relevant efforts are effectively implemented by keeping them up-to-date,
- Ensuring and supervising our Annual Report, website, and similar publicity channels that are prepared in conformity with the Corporate Governance Principles,
- Ensuring and supervising necessary actions are taken to protect our brand and reputation,
- Formulating the Code of Ethics and overseeing compliance,
- Supervising the activities of the Shareholder Relations Unit.

The Corporate Governance Committee convenes twice a year.

Committee Members	Titles of Committee Members	Responsibilities
Hakan Binbaşgil*	Vice Chairman and Executive Board Member	Chairman
Yaman Törüner*	Board Member	Member
Türker Tunalı	Executive Vice President	Member

* Board Members Hakan Binbaşgil and Yaman Törüner are also Members of the Remuneration Committee.

Executive Risk Committee

The Executive Risk Committee is responsible for developing risk policies, determining appropriate methods for measurement and management of risks, setting commensurate risk limits and monitoring their performance. All risk policies formulated are documented in writing and incorporated with the overall long-term strategy of Akbank. The Committee convenes twice a year.

Committee Members	Titles of Committee Members	Responsibilities
Hakan Binbaşgil	Vice Chairman and Executive Board Member	Chairman
Ahmet Fuat Ayla	Executive Board Member	Member
Kaan Gür	Board Member and CEO	Member

Credit Committee

The Credit Committee is the ultimate executive body to ratify lending decisions. The Committee assesses loan proposals that are cleared by headquarters in terms of their compliance with legislation, banking principles and targets, and lending policies of Akbank. Unless excused, all committee members attend the scheduled meetings. The Credit Committee convenes on an as-needed basis.

Committee Members	Titles of Committee Members	Responsibilities
Ahmet Fuat Ayla	Executive Board Member	Chairman
Hakan Binbaşgil	Vice Chairman and Executive Board Member	Member
Kaan Gür	Board Member and CEO	Member

Audit Committee

The Audit Committee conducts auditing and oversight activities on behalf of the Board of Directors. Specifically, the Audit Committee assists the Board of Directors in executing its responsibilities with regard to the matters stipulated below:

- Ensuring the effectiveness and adequacy of internal control, risk management and internal audit systems,
- Overseeing the functioning of internal control, risk management, internal audit, accounting and reporting systems in compliance with related legislation as well as the integrity of the resulting information,
- Conducting the initial assessment to assist the Board of Directors in selecting independent auditors and regularly monitoring the activities of the independent auditors selected by the Board of Directors,
- Ensuring that the internal audit activities of companies that are subject to consolidated audit under the Banking Law are conducted on a consolidated basis and facilitating their coordination,
- Notifying the Board of Directors of issues that may undermine the sustainability and credibility of the business and/or may lead to breach of applicable law and internal regulations of our Bank.

The Audit Committee receives regular reports from all units created under internal control, internal audit and risk management systems as well as from independent auditors regarding execution of their respective duties. It is incumbent on the Committee to notify the Board of Directors of issues that may undermine the sustainability and credibility of our business and/or lead to breach of applicable law and internal regulations of the Bank. The Bank's affiliates have also formed audit committees. Akbank's Audit Committee monitors the operations and activities of the affiliates' audit committees. Audit Committee members do not have a set term of office.

The Audit Committee convenes at least four times each year. Unless excused, all Committee members attend the scheduled meetings.

Committee Members	Titles of Committee Members	Responsibilities
Eyüp Engin	Board Member	Chairman
Levent Demirağ	Board Member	Member

Other Committees

Remuneration Committee

The process of monitoring, auditing, and reporting the remuneration practices on behalf of the Board of Directors is carried out by the 'Remuneration Committee.' The Remuneration Committee also ensures that the remuneration policy is reviewed once a year and revised if necessary.

Corporate Loans Committee

The Corporate Loans Committee checks the appropriateness of the requested limits / maturities / collateral structure and ensures that the credit files are of sufficient content and adequacy to be submitted to the Credit Committee. The permanent members of the Committee are the Executive Board Member in charge of Credits, the Executive Vice President and Senior Vice Presidents of the Credit Underwriting Business Unit and the Executive Vice President and Senior Vice Presidents of the Corporate Banking Business Unit.

The Corporate Loans Committee convenes once a week and the agenda items decided by the Committee are then discussed at the Credits Committee meeting.

Commercial Loans Committee

The Commercial Loans Committee convenes once a week. However, the meeting frequency may be changed when deemed necessary. The Commercial Loans Committee checks the appropriateness of the requested limits/ maturities/ collateral structure and ensures that the credit files are of sufficient content and adequacy to be submitted to the Credit Committee. The Committee may make decisions on classification, rating changes, and sector-based limitations.

The permanent members of the Committee are the Executive Board Member in charge of Credits, the Executive Vice President and Senior Vice Presidents of the Credit Underwriting Business Unit and the Executive Vice President and Senior Vice Presidents of the Commercial Banking Business Unit.

Decisions on the limit/collateral/ maturity structures requested in credit proposals and internal notes are taken with the agreement of the Executive Board Member in charge of Credits. Necessary changes and corrections are made in the credit proposals according to the Committee's meeting notes and decisions. Agenda items decided by the Committee are discussed at the next Credit Committee meeting.

Sustainability Committee

The committee plays a key role in determining and implementing our Bank's sustainability strategies. By monitoring our Bank's performance in environmental, social, and governance matters, it ensures that sustainability targets are achieved. Additionally, by evaluating sustainability risks and opportunities, it provides recommendations to enhance our Bank's long-term value creation capacity. The Sustainability Committee takes on significant responsibility in the development and integration of Akbank's sustainability policies. The committee convenes at least twice a year.

For more details, please refer to the Our Sustainability Journey Section of this report.

Information Security Committee

The Information Security Committee operates as a senior body that makes strategic decisions to protect our Bank's information assets and effectively manage information risk and cybersecurity risks. The committee manages and monitors activities related to the establishment of the information security policy, compliance with regulatory requirements, and the implementation of proactive measures against cyber threats and external fraud attacks. For this purpose, it convenes at least twice a year under the chairmanship of the board member responsible for internal systems.

Customer Experience and Clean Banking Oversight Committee

We conduct two types of committees under the title “Customer Experience and Clean Banking.” The Management Committee is held a total of four times a year, with two meetings at the Executive Vice President level and two at the CEO level. The Oversight Committee is held twice a year at the Board level.

- **Oversight Committee**

  Twice a year, in the Customer Experience and Clean Banking Oversight Committees held with the participation of our Board of Directors, we listen to the voices of our customers who reach our Bank and develop permanent solutions for the areas of improvement we identify. We create action plans, implement these actions with the approval of our senior management, and inform our committee members about our communication, awareness, and control activities related to Clean Banking.

- **Customer Experience and Clean Banking Committees**

  In the committees where we address Customer Experience and Clean Banking issues with our stakeholders within the organization, we listen to the voices of our customers who reach our Bank and develop permanent solutions for the areas of improvement we identify. We create action plans, implement these actions with the approval of the committee participants, and at the same time, we inform our committee members about our communication, awareness, and control activities related to Clean Banking.

Changes in Our Organizational Structure During the Year

Pursuant to the decision of our Board of Directors, effective as of 30.05.2025:

- Emre Özben, who served as Executive Vice President of Credit Underwriting, has assumed the role of Executive Vice President of Corporate and Investment Banking.
- The Credits Underwriting Business Unit has been divided into two new units: Corporate and Commercial Credits Underwriting and Retail Credits Analytic And Underwriting.
- Zeynep Öztürk, Executive Vice President of Special Loans, has assumed the role of Executive Vice President of Corporate and Commercial Credits Underwriting.
- It has been decided to appoint Burcu Çalıcıoğlu, Senior Vice President of Credit Analytics and Retail–Micro Loans Approval Department, as Executive Vice President of Retail Loans Analytics and Allocation, subject to obtaining the necessary approvals from the BRSA.
- The Special Loans Business Unit has been closed, and its existing functions have been transferred to the Credit Monitoring and Follow-up Business Unit. Çetin Düz, Executive Vice President of Commercial Banking, has assumed the role of Executive Vice President of the Credit Monitoring and Follow-up Business Unit.
- It has been decided to appoint Özlem Atik Kaptanoğlu, Head of the Corporate Banking Department, as Executive Vice President of the Commercial Banking Business Unit, subject to obtaining the necessary approvals from the BRSA.
- Bülent Oğuz, Executive Vice President of SME Banking, has assumed the role of Executive Vice President of People and Culture.
- It has been decided to appoint Alper Bektaş, Senior Vice President of SME Banking Sales Management Department, as Executive Vice President of SME Banking, subject to obtaining the necessary approvals from the BRSA.
- The Treasury Business Unit has been renamed as the Treasury and Financial Institutions Business Unit.

In addition, the Retail Banking and Digital Solutions Business Unit has been closed and two new units, Retail Banking and Digital Solutions and Strategy, have been established. Emre Çift assumed the role of Executive Vice President of Retail Banking as of 01.10.2025, while Şebnem Dağ Güven assumed the role of Executive Vice President of Digital Banking and Strategy as of 05.11.2025.

Summary Board Report

As Akbank, we maintained our leading position in the Turkish banking sector in 2025 thanks to our strong balance sheet, effective risk management, customer-oriented approach, and solid and long-term relations.

In 2025, our consolidated gross profit was TRY 76,749 million, our consolidated net profit was TRY 57,224 million, our return on equity was %21.5, and our return on assets was %1.9. Our consolidated total assets amounted to TRY 3,559 billion, our cash loans amounted to TRY 1,920,958 million, and our deposits amounted to TRY 2,173 billion. Our capital adequacy ratio remained at a very high level of 19.03%, well above the recommended ratio of 12.01% in the Turkish banking sector.

Our Bank's goal is to create sustainable and high value for all its stakeholders in all areas of banking. We will continue our efforts and investments in the coming period in order to grow effectively by taking our successful performance in 2025 to the next level with a sustainability strategy as our focus. We would like to thank our employees, partners and social stakeholders for their contributions and support.



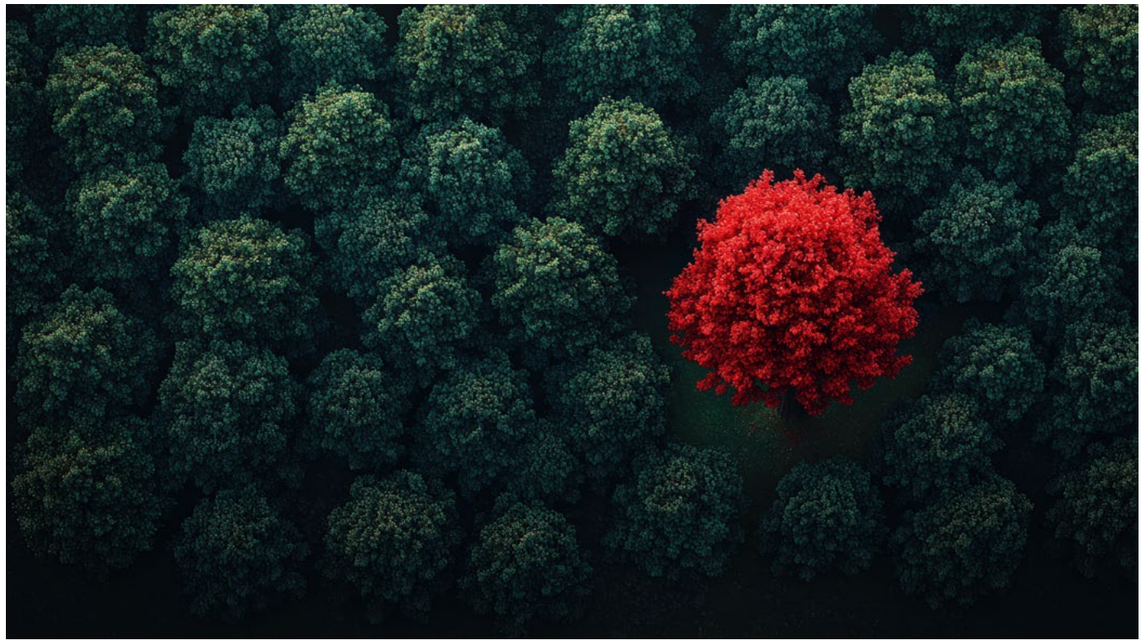
Our Policies

Corporate Governance Policies	Our Approach
Akbank Disclosure Text On Processing of Personal Data	In line with the principle of safeguarding privacy and the fundamental rights and freedoms of individuals, we implement all necessary measures in the storage, processing, and transmission of personal data, ensuring full compliance with relevant legislation.
Anti-Bribery & Anti-Corruption Policy	We are committed to full compliance with all laws and regulations, ethical standards, anti-bribery and anti-corruption guidelines, and ethical banking practices.
Artificial Intelligence Manifesto	We demonstrate our commitment to using artificial intelligence technologies not only for efficiency and innovation, but also within a human-centered, ethical, and sustainable framework by adopting a responsible approach.
Board of Directors Diversity Policy	We foster diversity and inclusion on the Board of Directors by ensuring equal opportunities for individuals with varied knowledge, experience, and perspectives. We believe that diversity enhances decision-making and has a positive impact on corporate performance.
Compensation Policy	We ensure full compliance with the Labour Law.
Conduct Risk Policy	In the practices and conduct of our bank and our employees towards customers, we act by considering the interests of the customers as well as observing the legal regulations.
Cookie Policy	We aim to provide convenience for users who visit our website and to further improve our operations.
Disclosure Policy	We establish close and transparent communication with our shareholders.
Diversity, Equity and Inclusion Policy and Guidance	We aim to create a corporate culture that is participatory, free, and open to different thoughts. We are working to create opportunities to unleash the human potential of our country.
Dividend Policy	We allocate up to 40% of distributable profit in the form of cash and/or shares.
Donation and Contribution Policy	In accordance with the Capital Markets Law and the Banking Law, we donate up to a maximum of 0.4% of equity.

Corporate Governance Policies	Our Approach
Ethical Principles	By following the principles that have been established, we shape all our transactions, conduct and decisions and guide our progress.
Gifts and Hospitality Policy	We have strict guidelines on the giving and receiving of gifts.
Guide on Inclusive Language in Workplace	Our goal is to foster an environment where all individuals have equal opportunities, regardless of gender, disability, age, or seniority.
Human Rights Policy	Our goal is to foster a modern business environment that respects human rights and promotes human rights principles. This includes adopting a human rights-sensitive approach in our interactions with all stakeholders and ensuring our actions align with these principles.
Information Security Policy	We protect the information entrusted to us by our customers and stakeholders and conduct our activities in compliance with the relevant laws and regulations.
Internal Control and Supply Chain Compliance Program Policy	We are developing the procedures and principles for the Supply Chain Compliance Program in compliance with Borsa Istanbul regulations and in collaboration with our bank's Internal Control and Procurement departments.
Occupational Health and Safety Policy	In line with our values, we prioritize public welfare and respect for individuals' right to a healthy and safe life. We consider the creation and maintenance of a safe and healthy working environment an essential part of our responsibilities and operations.
Remuneration Policy	We follow a management approach that complies with the BRSA and CMB Corporate Governance Principles.
Supplier Code of Conduct	We adhere to the established policies and ethical guidelines in all purchasing processes
Zero Tolerance Policy Towards Violence	We believe in the importance of individuals feeling safe and secure, both at home and at work. In this regard, we actively combat all forms of violence and abuse, as these are the key factors that undermine trust.

Environmental and Social Policies	Our Approach
Akbank Environmental and Social Risk Framework	We evaluate the environmental and social risks associated with all our lending clients' business activities and work closely with them to continuously enhance their environmental and social performance.
Akbank Environmental Policy	We remain focused on performance to manage the risks and opportunities related to combating climate change and protecting the environment. Throughout this process, our goal is to establish the appropriate governance structure and control systems.
Sustainable Finance Framework	When financing our sustainability projects, we consider international export standards alongside our green and social compliance criteria.

For more detailed information, please refer here.



Transactions with the Risk Group that Our Bank is Included in

Our loyalty report encompasses all banking transactions conducted within the standard bank-customer relationship and market conditions, in compliance with the Banking Law, as well as our transactions with related parties.

Detailed information on such transactions will be included in the Non-Consolidated Financial Statements, along with Footnotes and Disclosures, which will be publicly available as of December 31, 2025, as well as in Footnote VII of the fifth section of the Independent Auditors' Report. Additionally, this information will be reflected in Footnote VII of the fifth section of the Consolidated Financial Statements, Footnotes and Disclosures, also to be publicly available as of December 31, 2025.

Our Affiliation Report

Our affiliation report covers all kinds of banking transactions in accordance with our relations with the risk group to which it belongs, within the framework of the normal bank-customer relations and under market conditions. Detailed explanations regarding these transactions are included in the Unconsolidated Financial Statements, Explanations and Footnotes to be disclosed to the public as of December 31, 2025, and footnote VII of the fifth chapter of the Independent Auditor's Report. In addition, such information is included in the Consolidated Financial Statements, Explanations and Footnotes thereto and footnote VII of the fifth chapter of the Independent Auditor's Report. The Board of Directors of Akbank has prepared an Affiliation Report for the 2025 operating year on the relations of our Company's controlling shareholder and its subsidiaries, with the companies affiliated with the controlling shareholder, in accordance with Article 199 of the Turkish Commercial Code No. 6102.

The conclusion of the report is given below. The necessary explanations regarding the transactions we, as Akbank, have made with related parties are included in footnote VII of the Fifth Chapter of the Explanations and Footnotes to the Consolidated Financial Statements. In the Report prepared by the Board of Directors of Akbank, it is stated as follows: "The legal transactions made by our Bank with the controlling company Hacı Ömer Sabancı Holding A.Ş. and Sabancı Group Companies are stated above. There is no financial loss incurred by our bank due to its inclusion in the group of companies. All transactions have been concluded in accordance with market precedents and within the framework of the usual customer relations."



Corporate Governance Compliance Report

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
1.1. FACILITATING THE EXERCISE OF SHAREHOLDER RIGHTS						
1.1.2- Up-to-date information and disclosures which may affect the exercise of shareholder rights are available to investors at the corporate website.	X					
1.2. RIGHT TO OBTAIN AND REVIEW INFORMATION						
1.2.1 - Management did not enter into any transaction that would complicate the conduct of special audit.	X					
1.3. GENERAL ASSEMBLY						
1.3.2 - The company ensures the clarity of the General Assembly agenda, and that an item on the agenda does not cover multiple topics.	X					
1.3.7 - Insiders with privileged information have informed the board of directors about transactions conducted on their behalf within the scope of the company's activities in order for these transactions to be presented at the General Shareholders' Meeting.	X					
1.3.8 - Members of the board of directors who are concerned with specific agenda items, auditors, and other related persons, as well as the officers who are responsible for the preparation of the financial statements were present at the General Shareholders' Meeting.	X					
1.3.10 - The agenda of the General Shareholders' Meeting included a separate item detailing the amounts and beneficiaries of all donations and contributions.	X					
1.3.11 - The General Shareholders' Meeting was held open to the public, including the stakeholders, without having the right to speak.			X			The General Assembly meeting was attended by shareholders and their representatives, members of the board of directors, representatives of the independent audit firm and Bank employees responsible for the preparations for the meeting in accordance with the relevant legislation.
1.4. VOTING RIGHTS						
1.4.1 - There is no restriction preventing shareholders from exercising their shareholder rights.	X					
1.4.2 - The company does not have shares that carry privileged voting rights.	X					
1.4.3 - The company withholds from exercising its voting rights at the General Shareholder' Meeting of any company with which it has cross-ownership, in case such cross-ownership provides management control.	X					
1.5. MINORITY RIGHTS						
1.5.1 - The company pays maximum diligence to the exercise of minority rights.	X					

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
1.5.2 - The Articles of Association extend the use of minority rights to those who own less than one twenthieth of the outstanding shares, and expand the scope of the minority rights.			X			There are no members elected by minority rights in the Board of Directors of the Bank. Minority rights are not determined as less than one twentieth of the Bank's capital in the Articles of Association of the Bank. Meanwhile, utmost attention is paid to the use of minority rights in conformity with the Turkish Commercial Code (TTK) and Capital Markets Board (SPK) regulations.
1.6. DIVIDEND RIGHT						
1.6.1 - The dividend policy approved by the General Shareholders' Meeting is posted on the company website.	X					
1.6.2 - The dividend distribution policy comprises the minimum information to ensure that the shareholders can have an opinion on the procedure and principles of dividend distributions in the future.	X					
1.6.3 - The reasons for retaining earnings, and their allocations, are stated in the relevant agenda item.	X					
1.6.4 - The board reviewed whether the dividend policy balances the benefits of the shareholders and those of the company.	X					
1.7. TRANSFER OF SHARES						
1.7.1 - There are no restrictions preventing shares from being transferred.	X					
2.1. CORPORATE WEBSITE						
2.1.1. - The company website includes all elements listed in Corporate Governance Principle 2.1.1.	X					
2.1.2 - The shareholding structure (names, privileges, number and ratio of shares, and beneficial owners of more than 5% of the issued share capital) is updated on the website at least every 6 months.	X					
2.1.4 - The company website is prepared in other selected foreign languages, in a way to present exactly the same information with the Turkish content.	X					
2.2. ANNUAL REPORT						
2.2.1 - The board of directors ensures that the annual report represents a true and complete view of the company's activities.	X					
2.2.2 - The annual report includes all elements listed in Corporate Governance Principle 2.2.2.	X					

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
3.1. CORPORATION'S POLICY ON STAKEHOLDERS						
3.1.1- The rights of the stakeholders are protected pursuant to the relevant regulations, contracts and within the framework of bona fides principles.	X					
3.1.3 - Policies or procedures addressing stakeholders' rights are published on the company's website.	X					
3.1.4 - A whistleblowing programme is in place for reporting legal and ethical issues.	X					
3.1.5 - The company addresses conflicts of interest among stakeholders in a balanced manner.	X					
3.2. SUPPORTING THE PARTICIPATION OF THE STAKEHOLDERS IN THE CORPORATION'S MANAGEMENT						
3.2.1 - The Articles of Association, or the internal regulations (terms of reference/ manuals), regulate the participation of employees in management.	X					
3.2.2 - Surveys/other research techniques, consultation, interviews, observation method etc. were conducted to obtain opinions from stakeholders on decisions that significantly affect them.	X					
3.3. HUMAN RESOURCES POLICY						
3.3.1 - The company has adopted an employment policy ensuring equal opportunities, and a succession plan for all key managerial positions.	X					
3.3.2 - Recruitment criteria are documented.	X					
3.3.3 - The company has a policy on human resources development, and organises trainings for employees.	X					
3.3.4 - Meetings have been organised to inform employees on the financial status of the company, remuneration, career planning, education and health.	X					
3.3.5 - Employees, or their representatives, were notified of decisions impacting them. The opinion of the related trade unions was also taken.	X					
3.3.6 - Job descriptions and performance criteria have been prepared for all employees, announced to them and taken into account to determine employee remuneration.	X					

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
3.3.7 - Measures (procedures, trainings, raising awareness, goals, monitoring, complaint mechanisms) have been taken to prevent discrimination, and to protect employees against any physical, mental, and emotional mistreatment.	X					
3.3.8 - The company ensures freedom of association and supports the right for collective bargaining.	X					
3.3.9 - A safe working environment for employees is maintained.	X					
3.4. RELATIONS WITH CUSTOMERS AND SUPPLIERS						
3.4.1-The company measured its customer satisfaction, and operated to ensure full customer satisfaction.	X					
3.4.2 - Customers are notified of any delays in handling their requests.	X					
3.4.3 - The company complied with the quality standards with respect to its products and services.	X					
3.4.4 - The company has in place adequate controls to protect the confidentiality of sensitive information and business secrets of its customers and suppliers.	X					
3.5. ETHICAL RULES AND SOCIAL RESPONSIBILITY						
3.5.1 - The board of the corporation has adopted a code of ethics, disclosed on the corporate website.	X					
3.5.2 - The company has been mindful of its social responsibility and has adopted measures to prevent corruption and bribery.	X					
4.1. ROLE OF THE BOARD OF DIRECTORS						
4.1.1 - The board of directors has ensured strategy and risks do not threaten the long-term interests of the company, and that effective risk management is in place.	X					
4.1.2 - The agenda and minutes of board meetings indicate that the board of directors discussed and approved strategy, ensured resources were adequately allocated, and monitored company and management performance.	X					
4.2. ACTIVITIES OF THE BOARD OF DIRECTORS						
4.2.1 - The board of directors documented its meetings and reported its activities to the shareholders.	X					
4.2.2 - Duties and authorities of the members of the board of directors are disclosed in the annual report.	X					
4.2.3 - The board has ensured the company has an internal control framework adequate for its activities, size and complexity.	X					

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
4.2.4 - Information on the functioning and effectiveness of the internal control system is provided in the annual report.	X					
4.2.5 - The roles of the Chairman and Chief Executive Officer are separated and defined.	X					
4.2.7 - The board of directors ensures that the Investor Relations department and the corporate governance committee work effectively. The board works closely with them when communicating and settling disputes with shareholders.	X					
4.2.8 - The company has subscribed to a Directors and Officers liability insurance covering more than 25% of the capital.	X					
4.3. STRUCTURE OF THE BOARD OF DIRECTORS						
4.3.9 - The board of directors has approved the policy on its own composition, setting a minimal target of 25% for female directors. The board annually evaluates its composition and nominates directors so as to be compliant with the policy.	X					
4.3.10 - At least one member of the audit committee has 5 years of experience in audit/accounting and finance.	X					
4.4. BOARD MEETING PROCEDURES						
4.4.1 - Each board member attend the majority of the board meetings in person or via an electronic board meeting system.	X					
4.4.2 - The board has formally approved a minimum time by which information and documents relevant to the agenda items should be supplied to all board members.	X					
4.4.3 - The opinions of board members that could not attend the meeting, but did submit their opinion in written format, were presented to other members.	X					
4.4.4 - Each member of the board has one vote.	X					
4.4.5 - The board has a charter/written internal rules defining the meeting procedures of the board.	X					
4.4.6 - Board minutes document that all items on the agenda are discussed, and board resolutions include director's dissenting opinions if any.	X					

	COMPLIANCE STATUS					Explanation
	Yes	Partial	No	Exempted	Not Applicable	
4.4.7 - There are limits to external commitments of board members. Shareholders are informed of board members' external commitments at the General Shareholders' Meeting.	X					The Bank's Articles of Association stipulate that members of the Board of Directors cannot undertake commercial transactions with the Bank in areas where the Bank is actively engaged either in person or by proxy, unless they have received the approval of the General Assembly. The provisions of Article 396 of the Turkish Commercial Code pertaining to the non-compete clause and the provisions of the Banking Law are reserved.
4.5. BOARD COMMITTEES						
4.5.5 - Board members serve in only one of the Board's committees.			X			Some board members serve in more than one Board committee. This enables increased coordination between different Board committees.
4.5.6 - Committees have invited persons to the meetings as deemed necessary to obtain their views.	X					
4.5.7 - If external consultancy services are used, the independence of the provider is stated in the annual report.			X			No independent expert opinions were required regarding the activities of the Board of Directors' committees during the previous year.
4.5.8 - Minutes of all committee meetings are kept and reported to board members.	X					
4.6. FINANCIAL RIGHTS						
4.6.1 - The board of directors has conducted a board performance evaluation to review whether it has discharged all its responsibilities effectively.			X			Board members are selected in General Assembly Meeting on a yearly basis. There is not any special performance evaluation conducted at the board level.
4.6.4-The company did not extend any loans to its board directors or executives, nor extended their lending period or enhanced the amount of those loans, or improve conditions thereon, and did not extend loans under a personal credit title by third parties or provided guarantees such as surety in favour of them.			X			The loans provided by Akbank to be used by the Board members are limited through a framework specified by the Article 50 of the Banking Law. No other loans are extended to the Board members outside this framework.
4.6.5 - The individual remuneration of board members and executives is disclosed in the annual report.			X			This is disclosed as a total amount in the Integrated Annual report. In 2025, TRY 1,2 billion financial benefits were provided to the Group's senior management.



Corporate Governance Information Form

1. SHAREHOLDERS	
1.1. Facilitating the Exercise of Shareholders Rights	
The number of investor meetings (conference, seminar/etc.) organised by the company during the year	Investor Relations and Sustainability Department participated 27 domestic and foreign investor conferences & roadshows in 2025 which 14 of the meetings were attended by senior management. In addition to physical meetings, meetings with investors were also held virtually throughout the year. In addition, 2 events was organized with the participation of senior management to whom local asset management companies were invited. 760 people were met with 284 meetings held throughout the year. In addition, we continued to respond in a timely and efficient manner to the numerous inquiries of investors and analysts by phone and e-mail throughout the year.
1.2. Right to Obtain and Examine Information	
The number of special audit request(s)	None
The number of special audit requests that were accepted at the General Shareholders' Meeting	None
1.3. General Assembly	
Link to the PDP announcement that demonstrates the information requested by Principle 1.3.1. (a-d)	https://www.kap.org.tr/en/Bildirim/1397705
Whether the company provides materials for the General Shareholders' Meeting in English and Turkish at the same time	Both in Turkish and English
The links to the PDP announcements associated with the transactions that are not approved by the majority of independent directors or by unanimous votes of present board members in the context of Principle 1.3.9	None
The links to the PDP announcements associated with related party transactions in the context of Article 9 of the Communique on Corporate Governance (II-17.1)	None
The links to the PDP announcements associated with common and continuous transactions in the context of Article 10 of the Communique on Corporate Governance (II-17.1)	None
The name of the section on the corporate website that demonstrates the donation policy of the company	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Donation-and-contribution-policy/170/310/0
The relevant link to the PDP with minute of the General Shareholders' Meeting where the donation policy has been approved	https://www.kap.org.tr/Bildirim/269794
The number of the provisions of the articles of association that discuss the participation of stakeholders to the General Shareholders' Meeting	None
Identified stakeholder groups that participated in the General Shareholders' Meeting,	There was no participation from unindentified stakeholders for the Ordinary General Assembly Meeting held for the year 2024.

1.4. Voting Rights	
Whether the shares of the company have differential voting rights	No
In case that there are voting privileges, indicate the owner and percentage of the voting majority of shares	-
The percentage of ownership of the largest shareholder	40.75
1.5. Minority Rights	
Whether the scope of minority rights enlarged (in terms of content or the ratio) in the articles of the association	No
If yes, specify the relevant provision of the articles of association.	-
1.6. Dividend Right	
The name of the section on the corporate website that describes the dividend distribution policy	https://www.akbankinvestorrelations.com/tr/kurumsal-Yonetim/detay/K%C3%A2r-dagitim-politikasi/428/760/0
Minutes of the relevant agenda item in case the board of directors proposed to the general assembly not to distribute dividends, the reason for such proposal and information as to use of the dividend.	-
PDP link to the related general shareholder meeting minutes in case the board of directors proposed to the general assembly not to distribute dividends	-

GENERAL ASSEMBLY MEETINGS	
General Meeting Date	**24.03.2025**
The number of information requests received by the company regarding the clarification of the agenda of the General Shareholders' Meeting	0
Shareholder participation rate to the General Shareholders' Meeting	70.80%
Percentage of shares directly present at the GSM	0.06%
Percentage of shares represented by proxy	70.74%
Specify the name of the page of the corporate website that contains the General Shareholders' Meeting minutes, and also indicates for each resolution the voting levels for or against	https://www.akbankinvestorrelations.com/tr/kurumsal-yonetim/yil-liste/Genel-kurul-dokumanlari/301/0/0
Specify the name of the page of the corporate website that contains all questions asked in the general assembly meeting and all responses to them	https://www.akbankinvestorrelations.com/tr/kurumsal-yonetim/yil-liste/Genel-kurul-dokumanlari/301/0/0
The number of the relevant item or paragraph of General Shareholders' Meeting minutes in relation to related party transactions	
The number of declarations by insiders received by the board of directors	444
The link to the related PDP general shareholder meeting notification	https://www.kap.org.tr/tr/Bildirim/1426778

2. DISCLOSURE AND TRANSPARENCY	
2.1. Corporate Website	**https://www.akbankinvestorrelations.com/en/**
Specify the name of the sections of the website providing the information requested by the Principle 2.1.1.	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Capital-and-trade-registry-information/31/9/0
If applicable, specify the name of the sections of the website providing the list of shareholders (ultimate beneficiaries) who directly or indirectly own more than 5% of the shares.	https://www.akbankinvestorrelations.com/en/about-akbank/detail/Shareholder-structure/16/19/0
List of languages for which the website is available	Both in Turkish and English
2.2. Annual Report	
The page numbers and/or name of the sections in the Annual Report that demonstrate the information requested by principle 2.2.2.	
a) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the duties of the members of the board of directors and executives conducted out of the company and declarations on independence of board members	2025 Integrated Annual Report, pages 90-95
b) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on committees formed within the board structure	2025 Integrated Annual Report, pages 110-115
c) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the number of board meetings in a year and the attendance of the members to these meetings	2025 Integrated Annual Report, page 142
ç) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on amendments in the legislation which may significantly affect the activities of the corporation	2025 Integrated Annual Report, pages 339-345
d) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on significant lawsuits filed against the corporation and the possible results thereof	2025 Integrated Annual Report, page 176
e) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the conflicts of interest of the corporation among the institutions that it purchases services on matters such as investment consulting and rating and the measures taken by the corporation in order to avoid from these conflicts of interest	Such a service is not procured
f) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on the cross ownership subsidiaries that the direct contribution to the capital exceeds 5%	2025 Integrated Annual Report, pages 72-79
g) The page numbers and/or name of the sections in the Annual Report that demonstrate the information on social rights and professional training of the employees and activities of corporate social responsibility in respect of the corporate activities that arises social and environmental results	2025 Integrated Annual Report, pages 261-270

3. STAKEHOLDERS	
3.1. Corporation's Policy on Stakeholders	
The name of the section on the corporate website that demonstrates the employee remedy or severance policy	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Compensation-policy/171/311/0
The number of definitive convictions the company was subject to in relation to breach of employee rights	424
The position of the person responsible for the alert mechanism (i.e. whistleblowing mechanism)	Board of Internal Control
The contact detail of the company alert mechanism	etik@akbank.com 0212 385 77 77
3.2. Supporting the Participation of the Stakeholders in the Corporation's Management	
Name of the section on the corporate website that demonstrates the internal regulation addressing the participation of employees on management bodies	-
Corporate bodies where employees are actually represented	No bodies present
3.3. Human Resources Policy	
The role of the board on developing and ensuring that the company has a succession plan for the key management positions	The bank has a succession plan for the key management positions and it is developed with the Board.
The name of the section on the corporate website that demonstrates the human resource policy covering equal opportunities and hiring principles. Also provide a summary of relevant parts of the human resource policy.	https://www.akbankinvestorrelations.com/en/images/pdf/Akbank_Diversity_and_inclusion.pdf
Whether the company provides an employee stock ownership programme	There is no employee stock ownership programme.
The name of the section on the corporate website that demonstrates the human resource policy covering discrimination and mistreatments and the measures to prevent them. Also provide a summary of relevant parts of the human resource policy.	https://www.akbankinvestorrelations.com/en/images/pdf/Akbank_Diversity_and_inclusion.pdf https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Zero-tolerance-policy-towards-violence/621/1524/0
The number of definitive convictions the company is subject to in relation to health and safety measures	None
3.5. Ethical Rules and Social Responsibility	
The name of the section on the corporate website that demonstrates the code of ethics	https://www.akbankinvestorrelations.com/en/images/pdf/2018-0307-krm-etik-ilkelerimiz-ing-web.pdf
The name of the section on the company website that demonstrates the corporate social responsibility report. If such a report does not exist, provide the information about any measures taken on environmental, social and corporate governance issues.	https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0
Any measures combating any kind of corruption including embezzlement and bribery	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Anti-Bribery-Anti-Corruption-policy/164/502/0

4. BOARD OF DIRECTORS-I	
4.2. Activity of the Board of Directors	
Date of the last board evaluation conducted	-
Whether the board evaluation was externally facilitated	-
Whether all board members released from their duties at the GSM	Yes
Name(s) of the board member(s) with specific delegated duties and authorities, and descriptions of such duties	Suzan Sabancı - Chairman Sabri HAkan Binbaşgil - Vice Chairman and Executive Board Member, responsible for overseeing all activities of the Bank, member responsible for Internal Systems, member responsible for Compliance Program Ahmet Fuat Ayla - Executive Board Member, responsible for overseeing and management of lending activities
Number of reports presented by internal auditors to the audit committee or any relevant committee to the board	Akbank's Audit Committee held 5 meetings in 2025. Board of Internal Auditors, Board of Internal Control, Board of Compliance and Board of Risk Management regularly report on Committee Meetings and their related activities as well.
Specify the name of the section or page number of the annual report that provides the summary of the review of the effectiveness of internal controls	Report of the Audit Committee can be found on page 172-175 of Akbank Annual Report 2025
Name of the Chairman	Suzan Sabancı
Name of the CEO	Cenk Kaan Gür
If the CEO and Chair functions are combined: provide the link to the relevant PDP annoucement providing the rationale for such combined roles	-
Link to the PDP notification stating that any damage that may be caused by the members of the board of directors during the discharge of their duties is insured for an amount exceeding 25% of the company's capital	None
The name of the section on the corporate website that demonstrates current diversity policy targeting women directors	https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Board-of-Directors-Diversity-Policy/714/2104/0
The number and ratio of female directors within the Board of Directors	1 - 10%

COMPOSITION OF BOARD OF DIRECTORS

Name, Surname of Board Member	Real Person Acting on Behalf of Legal Person Member	Gender	Title	Profession	The First Election Date To Board	Whether Executive Director Or Not	Positions Held in the Company inthe Last 5 Years	Current Positions Held Outside the Company	Whether The Director Has At Least 5 Years' Experience On Audit, Accounting And/Or Finance Or Not	Share in Capital (%)	The Share Group that the Board Member Representing	Whether Independent Director Or Not	Link To PDP Notification That Includes The Independency Declaration	Whether the Independent Director Considered By The Nomination Committee	Whether She/He is the Director Who Ceased to Satisfy The Independence or Not	Committees Charged and Task
SUZAN SABANCI	-	Female	Chairman of the Board	Banker	22.09.1997	Non-Executive	Chairman of the Board	H.Ö. Sabancı Vakfı - Trustee Committee Member, H.Ö. Sabancı Holding A.Ş. - Member of the Board, Sabancı Üniversitesi - Trustee Committee Member	Yes	0.63	-	Dependent Member	-			-
SABRİ HAKAN BİNBAŞGİL	-	Male	Deputy Chairman of the Board and Executive Director	Banker	5.01.2012	Non-Executive	Member of the Board and CEO	Akbank T.A.Ş. Mensupları Tekaüt Sandığı Vakfı - Chairman, Akbank AG - Chairman of the Supervisory Board, Akbank Ventures BV - Chairman of the Supervisory Board, H.Ö. Sabancı Holding A.Ş. - President of the Banking and Financial Services Group and Executive Committee Member, Aksigorta A.Ş. Chairman, Agesa Hayat ve Emeklilik A.Ş. Chairman, Medisa Sigorta A.Ş. Chairman	Yes	-	-	Dependent Member	-			Executive Risk Committee Chairman, Corporate Governance Committee Chairman, Credit Committee Member
AHMET FUAT AYLA	-	Male	Executive Director	Banker	12.07.2017	Executive	Executive Director	-	Yes	-	-	Dependent Member	-			Credit Committee Chairman, Executive Risk Committee Member.
EYÜP ENGİN		Male	Member of the Board	Banker	25.03.2019	Non-Executive	Deputy Chairman of the Board and Executive Director	-	Yes	0	-	Independent Member	-			Audit Committee Chairman
ŞAKİR YAMAN TÖRÜNER	-	Male	Member of the Board	Banker	17.03.1998	Non-Executive	Member of the Board	Basın Konseyi - High Advisory Board Member	Yes	-	-	Dependent Member	-			Corporate Governance Committee Member

COMPOSITION OF BOARD OF DIRECTORS

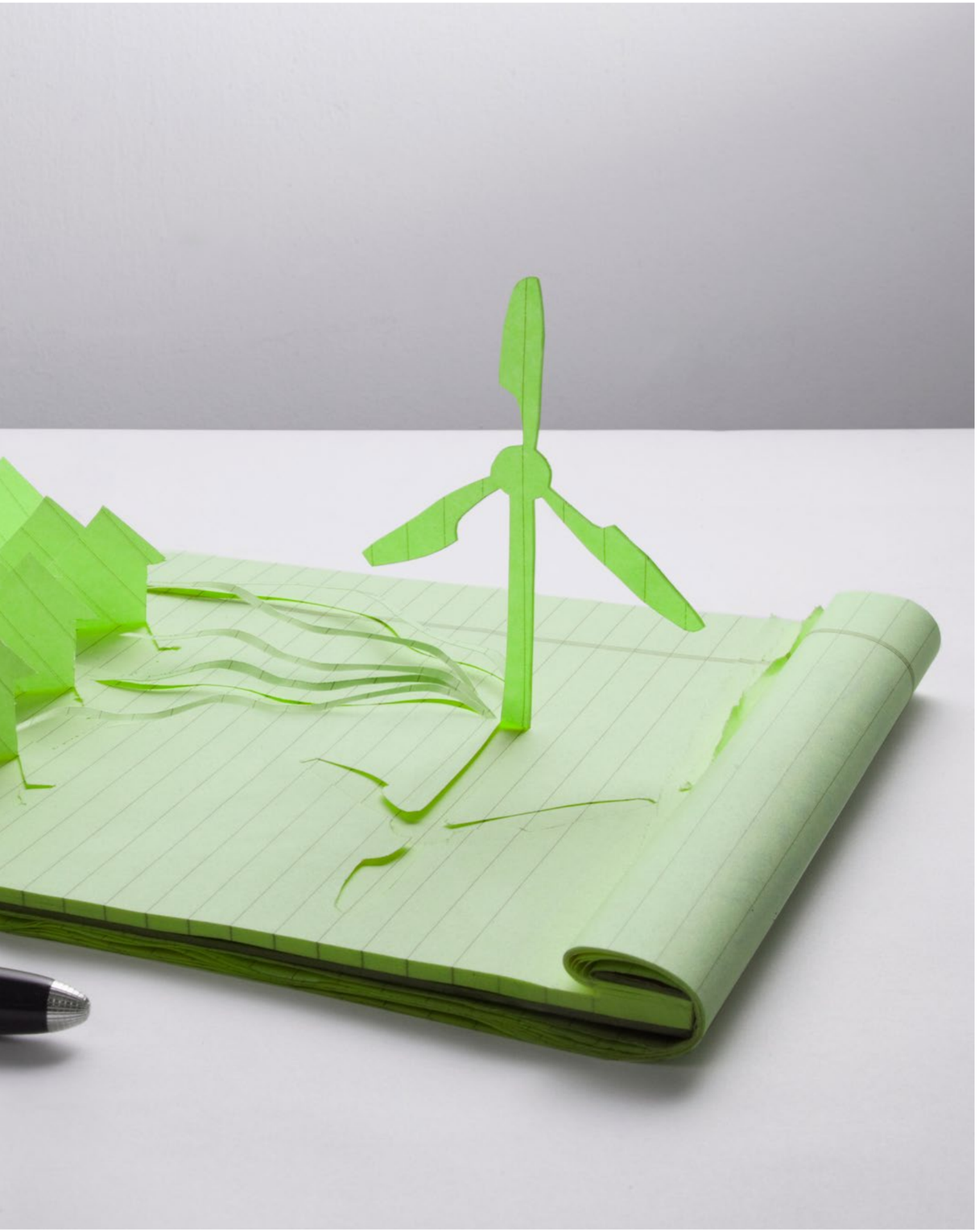
Name, Surname of Board Member	Real Person Acting on Behalf of Legal Person Member	Gender	Title	Profession	The First Election Date To Board	Whether Executive Director Or Not	Positions Held in the Company inthe Last 5 Years	Current Positions Held Outside the Company	Whether The Director Has At Least 5 Years' Experience On Audit, Accounting And/Or Finance Or Not	Share in Capital (%)	The Share Group that the Board Member Representing	Whether Independent Director Or Not	Link To PDP Notification That Includes The Independency Declaration	Whether the Independent Director Considered By The Nomination Committee	Whether She/He is the Director Who Ceased to Satisfy The Independence or Not	Committees Charged and Task
EMRE DERMAN		Male	Member of the Board	Banker	26.03.2010	Non-Executive	Member of the Board	Dragut Limited - Member of the Board, Eczacıbaşı Holding A.Ş. - Member of the Board	Yes	-	-	Dependent Member	-			-
NUSRET ORHUN KÖSTEM	-	Male	Member of the Board	Banker	28.03.2022	Non-Executive	Member of the Board	H.Ö. Sabancı Holding A.Ş. - Group CFO, Kordsa Teknik Tekstil A.Ş. - Member of the Board, Enerjisa Üretim Santralleri A.Ş. - Member of the Board, Enerjisa Enerji A.Ş. - Member of the Board, Sabancı İklim Teknolojileri A.Ş. - Deputy Chairman of the Board, Sabancı Üniversitesi - Trustee Committee Member	Yes	-	-	Dependent Member	-			-
MEHMET TUĞRUL BELLİ	-	Male	Member of the Board	Banker	23.03.2020	Non-Executive	Member of the Board	Sera Filmcilik San. Tic. A.Ş. - Member of the Board, Turkish Bank - Economics Advisor	Yes	-	-	Independent Member	-	Considered		-
LEVENT DEMİRAĞ	-	Male	Member of the Board	Banker	28.03.2022	Non-Executive	Member of the Board	Ak Finansal Kiralama A.Ş. - Member of the Board	Yes	0	-	Independent Member	-			Audit Committee Member
CENK KAAN GÜR	-	Male	Member of the Board	Banker	2.10.2023	Executive	Member of the Board and CEO	Akbank AG - Deputy Chairman of the Supervisory Board, Akbank Ventures BV - Member of the Supervisory Board	Yes	-	-	Dependent Member				Credit Committee Member, Executive Risk Committee Member

4. BOARD OF DIRECTORS-II	
4.4. Meeting Procedures of the Board of Directors	
Number of physical or electronic board meetings in the reporting period	6 physical meetings
Director average attendance rate at board meetings	90% (for the year 2025)
Whether the board uses an electronic portal to support its work or not	-
Number of minimum days ahead of the board meeting to provide information to directors, as per the board charter	Information to directors, as per the board charter, is provided around 3 days ahead of the board meeting.
The name of the section on the corporate website that demonstrates information about the board charter	Information about the board charter is detailed in Articles of Association of Akbank (Article 27&31) https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Articles-of-association/37/13/0
Number of maximum external commitments for board members as per the policy covering the number of external duties held by directors	External commitments for board members are allowed in accordance with regulatory restrictions.
4.5. Board Committees	
Page numbers or section names of the annual report where information about the board committees are presented	2025 Integrated Annual Report, pages 110-117
Link(s) to the PDP announcement(s) with the board committee charters	The information regarding the Board Committees is at the Bank's website: https://www.akbankinvestorrelations.com/en/corporate-governance/list/Board-committees/549/1170/0

4. BOARD OF DIRECTORS-III	
4.5. Board Committees-II	
Specify where the activities of the audit committee are presented in your annual report or website (Page number or section name in the annual report/website)	Board committees
Specify where the activities of the corporate governance committee are presented in your annual report or website (Page number or section name in the annual report/website)	Board committees
Specify where the activities of the nomination committee are presented in your annual report or website (Page number or section name in the annual report/website)	-
Specify where the activities of the early detection of risk committee are presented in your annual report or website (Page number or section name in the annual report/website)	Board committees
Specify where the activities of the remuneration committee are presented in your annual report or website (Page number or section name in the annual report/website)	Board committees
4.6. Financial Rights	
Specify where the operational and financial targets and their achievement are presented in your annual report (Page number or section name in the annual report)	2025 Integrated Annual Report, page 117
Specify the section of website where remuneration policy for executive and non-executive directors are presented.	-
Specify where the individual remuneration for board members and senior executives are presented in your annual report (Page number or section name in the annual report)	2025 Integrated Annual Report, page 129

COMPOSITION OF BOARD COMMITTEES-I				
Names Of The Board Committees	**Name Of Committees Defined As "Other" In The First Column**	**Name-Surname of Committee Members**	**Whether Committee Chair Or Not**	**Whether Board Member Or Not**
Audit Committee	-	Eyüp Engin	Yes	Board member
Audit Committee	-	Levent Demirağ	No	Board member
Corporate Governance Committee	-	Sabri Hakan Binbaşgil	Yes	Board member
Corporate Governance Committee	-	Şakir Yaman Törüner	No	Board member
Corporate Governance Committee	-	Türker Tunalı	No	Not board member
Remuneration Committee	-	Sabri Hakan Binbaşgil	Yes	Board member
Remuneration Committee	-	Şakir Yaman Törüner	No	Board member
Other	Credit Committee	Ahmet Fuat Ayla	Yes	Board member
Other	Credit Committee	Sabri Hakan Binbaşgil	No	Board member
Other	Credit Committee	Cenk Kaan Gür	No	Board member
Other	Executive Risk Committee	Sabri Hakan Binbaşgil	Yes	Board member
Other	Executive Risk Committee	Ahmet Fuat Ayla	No	Board member
Other	Executive Risk Committee	Cenk Kaan Gür	No	Board member

COMPOSITION OF BOARD COMMITTEES-II					
Names Of The Board Committees	**Name of committees defined as "Other" in the first column**	**The Percentage Of Non-executive Directors**	**The Percentage Of Independent Directors In The Committee**	**The Number Of Meetings Held In Person**	**The Number Of Reports On Its Activities Submitted To The Board**
Audit Committee	-	100%	100%	5 physical meetings	-
Corporate Governance Committee	-	67%	0%	2 physical meetings	-
Credit Committee	-	33%	0%	Convening on an as-needed basis.	-
Executive Risk Committee	-	33%	0%	2 physical meetings	-



Sustainability Compliance Report

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
A. GENERAL PRINCIPLES						
A1. Strategy, Policy and Goals						
A1.1. The prioritised environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	X					https://www.akbankinvestorrelations.com/en/sustainability/detail/Our-sustainabilitystrategy/61/51/0 https://www.akbankinvestorrelations.com/en/sustainability/detail/Akbanks-sustainabilitygovernance/204/339/0
A1.1. The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Company's Board of Directors.	X					https://www.akbankinvestorrelations.com/en/ corporate-governance/detail/Policies/34/10/0
A1.2. The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/ sustainability/detail/Akbanks-sustainabilitycommitments/74/54/0
A2. Implementation/Monitoring						
A2.1. The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/ sustainability/detail/Akbanks-sustainabilitygovernance/204/339/0 2025 Integrated Annual Report, pages, 186-189
A2.1. The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X					2025 Integrated Annual Report, pages, 186-189
A2.2. In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	X					2025 Integrated Annual Report, pages, 204-211
A2.3. The Key ESG Performance Indicators (KPI) and the level of reaching these indicators have been disclosed to the public on yearly basis.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0 2025 Integrated Annual Report, pages, 204-211
A2.4. The activities for improving the sustainability performance of the business processes or products and services have been disclosed to the public.	X					2025 Integrated Annual Report, pages, 204-211

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
A3. Reporting						
A3.1. The information about the sustainability performance, targets and actions have been given in annual reports of the Company an understandable, accurate and sufficient manner.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
A3.2. The information about activities which are related to the United Nations (UN) 2030 Sustainable Development Goals have been disclosed to the public.	X					https://www.akbankinvestorrelations.com/en/ sustainability/detail/Akbanks-sustainabilitycommitments/74/54/0 2025 Integrated Annual Report, pages, 204-211
A3.3. The lawsuits filed and/or concluded against the Company about ESG issues which are material in terms of ESG policies and/or will significantly affect the Company's activities, have been disclosed to the public.	X					2025 Integrated Annual Report, pages, 176
A4. Verification						
A4.1. The Company's Key ESG Performance metrics have been verified by an independent third party and publicly disclosed.	X					2025 Integrated Annual Report, pages, 618-621

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
B. ENVIRONMENTAL PRINCIPLES						
B1. The policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs have been disclosed.	X					https://www.akbankinvestorrelations.com/en/ images/pdf/Environmental-Policy-of-Akbank.pdf 2025 Integrated Annual Report, page, 214-237
B2. The environmental reports prepared to provide information on environmental management have been disclosed to the public which is inculiding the scope, reporting period, reporting date and limitations about the reporting conditions.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
B4. The environmental targets within the scope of performance incentive systems which included in the rewarding criteria have been disclosed to the public on the basis of stakeholders (such as members of the Board of Directors, managers and employees).	X					2025 Integrated Annual Report, pages, 186-190
B5. How the prioritised environmental issues have been integrated into business objectives and strategies has been disclosed.	X					2025 Integrated Annual Report, pages, 192-201
B7. The way of how environmental issues has been managed and integrated into business objectives and strategies throughout the Company's value chain, including the operational process, suppliers and customers has been disclosed.	X					**2025 Integrated Annual Report, pages, 200-211** https://www.akbankinvestorrelations.com/en/ corporate-governance/detail/Supplier-code-ofconduct/638/1619/0
B8. Whether the Company have been involved to environmental related organizations and non-governmental organizations' policy making processes and collabrations with these organizations has been disclosed.	X					2025 Integrated Annual Report, pages, 182-211
B9. In the light of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)), information on environmental impacts is periodically disclosed to the public in a comparable manner.	X					2025 Integrated Annual Report, pages, 634-636 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
B10. Details of the standard, protocol, methodology, and baseline year used to collect and calculate data has been disclosed.	X					2025 Integrated Annual Report, page, 230-231 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
B11. The increase or decrease in Company's environmental indicators as of the reporting year has been comparatively disclosed with previous years.	X					2025 Integrated Annual Report, page, 214-237 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
B12. The short and long-term targets for reducing the environmental impacts have been determined and the progress compared to previous years' targets has been disclosed.	X					2025 Integrated Annual Report, page, 204-211 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
B13. A strategy to combat the climate crisis has been created and the planned actions have been publicly disclosed.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/0 https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0
B14. The programs/procedures to prevent or minimize the potential negative impact of products and/or services on the environment have been established and disclosed.			X		Akbank has established policies and ethical principles related to sustainability, as well as a Sustainable Finance Framework and appropriate programs and procedures within the Environmental and Social Risk Framework.	https://www.akbankinvestorrelations.com/en/images/pdf/Akbank-ES-Risk-Framework.pdf
B14. The actions to reduce greenhouse gas emissions of third parties (suppliers, subcontractors, dealers, etc.) have been carried out and disclosed.			X		Akbank takes commitments from all suppliers to comply with its ethical principles and sustainability policies and continues to encourage compliance with the UN Global Compact.	2025 Integrated Annual Report, pages, 330-331
B15. The environmental benefits/gains and cost savings of initiatives/projects that aims reducing environmental impacts have been disclosed.	X					https://www.akbankinvestorrelations.com/en/images/pdf/Akbank-Allocation-and-Impact-REPORT-2023.pdf
B16. The data related to energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) has been disclosed as Scope-1 and Scope-2.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/323/0/0 2025 Integrated Annual Report, pages, 634-636

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
B17. The information related to production of electricity, heat, steam and cooling as of the reporting year has been disclosed.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0 2025 Integrated Annual Report, pages, 634-636
B18. The studies related to increase the use of renewable energy and transition to zero/ low carbon electricity have been conducted and disclosed.	X					2025 Integrated Annual Report, pages, 230-235
B19. The renewable energy production and usage data has been publicly disclosed.	X					2025 Integrated Annual Report, pages, 634-636
B20. The Company conducted projects about energy efficiency and the amount of reduction on energy consumption and emission achieved through these projects have been disclosed.	X					2025 Integrated Annual Report, page, 230-235
B21. The water consumption, the amount, procedures and sources of recycled and discharged water from underground or above ground (if any), have been disclosed.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainability-reports/60/0/0 2025 Integrated Annual Report, page, 634-636
B22. The information related to whether Company's operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).		X			Our operations and activities are not part of a carbon pricing system.	
B23. The information related to accumulated or purchased carbon credits within the reporting period has been disclosed		X			As there are no transactions on carbon credits, no information is disclosed on the issue.	
B24. If carbon pricing is applied within the Company, the details have been disclosed.		X			As there are no transactions on carbon credits, no information is disclosed on the issue.	
B25. The platforms where the Company discloses its environmental information have been disclosed.	X					https://www.akbankinvestorrelations.com/en/sustainability/year-list/Sustainabilityreports/60/0/0

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
C. SOCIAL PRINCIPLES						
C1. Human Rights and Employee Rights						
C1.1. The Institutional Human Rights and Employee Rights Policy has been established in the ligh of the Universal Declaration of Human Rights, ILO Conventions ratified by Turkey and other relevant legislation. The policy and the officals that responsible for the implementation of it have been determined and disclosed.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/0
C1.2. Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Diversity-and-inclusion-policy/614/1504/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Supplier-code-of-conduct/638/1619/0
C1.3. The measures taken for the minority rights/equality of opportunity or the ones who are sensitive about certain economic, environmental, social factors (low income groups, women, etc.) along the supply chain have been disclosed.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Diversity-and-inclusion-policy/614/1504/0 https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Policies/34/10/0
C1.4. The developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor have been disclosed.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Human-rights-policy/620/1523/0 2025 Integrated Annual Report, page 256-260

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
C1.5. Investments in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	X					https://www.akbankinvestorrelations.com/en/ corporate-governance/detail/Human-rightspolicy/620/1523/0 2025 Integrated Annual Report, pages, 240-255
C1.5. The mechanism for employee complaints and resolution of disputes have been established and related solution processes have been determined.	X					2025 Integrated Annual Report, pages, 247-251
C1.5. The activities carried out within the reporting period which related to ensure employee satisfaction have been disclosed.	X					2025 Integrated Annual Report, pages, 247-251
C1.6. The occupational health and safety policies have been established and disclosed.	X					https://www.akbankinvestorrelations.com/en/images/pdf/occupational-health-and-safety-policy.pdf
C1.6. The measures taken for protecting health, preventing occupational accidents and related statistics have been disclosed.	X					2025 Integrated Annual Report, pages, 261-261 and 650
C1.7. The personal data protection and data security policies have been established and disclosed.	X					https://www.akbankinvestorrelations.com/en/ corporate-governance/detail/Policies/34/10/0
C1.8. The ethics policy have been established and disclosed.	X					https://www.akbankinvestorrelations.com/en/corporate-governance/detail/Ethicalprinciples/29/8/0
C1.9. The studies related to social investment, social responsibility, finansal inclusivity and access to finance have been explained.	X					2025 Integrated Annual Report, pages, 263-269 and 312-322
C1.10. The informative meetings and training programs related to ESG policies and practices have been organized for employees.	X					2025 Integrated Annual Report, page, 297

	COMPLIANCE STATUS				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
C2. Stakeholders, International Standards and Initiatives						
C2.1. The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed.	X					https://www.akbank.com/en-us/Content/Pages/bat-customer-complaints-arbitration-board.aspx Customer Satisfaction Policy
C2.2. The information about the communication with stakeholders (which stakeholder, subject and frequency) have been disclosed.	X					2025 Integrated Annual Report, Annexes pages, 4-8
C2.3. The international reporting standards that adopted in reporting have been explained.	X					2025 Integrated Annual Report, page, 6-7
C2.4. The principles adopted regarding sustainability,the signatory or member international organizations, committees and principles have been disclosed.	X					2025 Integrated Annual Report, Annexes page, 9
C2.5. The improvements have been made and studies have been carried out in order to be included in the Borsa Istanbul sustainability indices and/or international index providers.	X					2025 Integrated Annual Report, page, 44
D. CORPORATE GOVERNANCE PRINCIPLES						
D1. The opinions of stakeholders have been sought in the determination of measures and strategies related to sustainability field.	X					2025 Integrated Annual Report, pages, 192-201
D2. The social responsibility projects, awareness activities and trainings have been carried out to raise awareness about sustainability and its importance.	X					2025 Integrated Annual Report, pages, 263-271

The 2025 Corporate Governance Compliance Report (URF), Corporate Governance Information Form (KYBF) and Sustainability Principles Compliance Report documents approved by our Bank's Board of Directors can be accessed from the links below on the Public Disclosure Platform:

https://www.kap.org.tr/en/Bildirim/1563959
https://www.kap.org.tr/en/Bildirim/1563963
https://www.kap.org.tr/en/Bildirim/1563977

Integrated Risk Management and Legal Compliance

We approach risk management from a holistic perspective within the framework of our Bank's strategic targets, risk appetite and regulatory requirements, and position it as one of the fundamental elements of our corporate governance structure.

Our integrated risk management system covers the processes of identifying, measuring, monitoring, reporting and controlling risks, while addressing all significant risks and opportunities the Bank may face within a holistic framework.

Our integrated risk management system;



Within the framework of our integrated risk management system, we determine our actions by conducting forward-looking analyses of risks and opportunities through our Risk Management System, which is carried out under the oversight of our Board of Directors in cooperation with the Audit Committee and the Executive Risk Committee.

In order to maximize our ability to fulfil our responsibilities to our customers on time, we continuously monitor our reserves through the Internal Capital Adequacy Assessment Process (ICAAP) and other stress tests conducted on a risk-type basis, while assessing the potential impacts of risks through scenario analyses and early warning indicators and proactively managing capital and liquidity adequacy.

Thanks to our multidimensional risk management approach, we continued to manage risks effectively in 2025.

The risks to which our Bank is exposed are managed through a three-lines-of-defense model. This structure establishes a clear segregation of duties and responsibilities that ensures the effective identification, measurement, monitoring, control and reporting of risks.

The first line of defense, consists of business units that own the activities. Business units are primarily responsible for managing risks arising from their operations. They conduct their activities within the framework of established policies, procedures and risk limits, and manage risks within daily operations, including customer acquisition, credit applications, credit allocation, new product or business approvals, ongoing customer relationships and monitoring activities.

The second line of defense, consists of the Risk Management, Compliance and Internal Control functions operating under the Board of Directors. This line is responsible for the independent monitoring, measurement and reporting of risks. It carries out activities related to the establishment of risk policies, monitoring of the risk appetite framework, assessment of compliance risks and execution of risk control activities.

The third line of defense, represented by the Board of Inspectors, provides assurance to the Board of Directors by independently and objectively assessing the effectiveness, adequacy and regulatory compliance of risk management, internal control and compliance systems.

As Akbank, we maintain our multidimensional approach that includes risk management, compliance with legal regulations, and environmental-social impact analyses on key issues, such as balance sheet management, capital allocation, portfolio/investment preferences, and new product and operating decisions, while continuing to give direction and momentum to our activities in line with our long-term strategies and goals. Through advance analyses of risks and opportunities, the steps we will take are determined by our Board of Directors; we make these analyses through our Risk Management System which is implemented in cooperation with our Audit Committee and Executive Risk Committee. Our Risk Management Department continues to report directly to our Board of Directors. We examine our risks within the framework of basic risk categories (credit, market, interest, liquidity, and operational risks) and take a holistic approach by sharing the details of the steps to be taken for each of them with all our units and employees. As in every reporting year, in 2025 as well, the Risk Management Department, the Internal Control Department, the Compliance Department, the Audit Board and the Information Risk Management Department took an active role in taking the expected actions by assuming the coordination and evaluation responsibilities in the best way possible.

As Akbank, our management and decision-making mechanisms operate effectively with the committees we have formed on a subject-oriented basis. Participation in committees takes place at the Board of Directors and/or the CEO/Executive Vice President level. Our Audit Committee was established for the purpose of managing the powers and responsibilities of internal audit, internal control, risk management and legal compliance activities separately but in harmony with each other. It ensures that the activities in our Bank are carried out safely and without interruption through the monitoring of the audit institutions.

For more detailed information about our 2025 Audit Committee Report and the departments affiliated to our Audit Committee, please refer to the **Audit Committee Report Section** of this report.

We actively manage risks by incorporating internationally-accepted risk management regulations and models into our business processes. The simulations, scenarios, analyses, calculations, stress tests and other studies we carry out within the framework of risk management play a decisive and supportive role in the strategic decisions made by the Board of Directors and the Senior Management of our Bank.

Taking into account the current market conditions, we increased the number of stress tests we applied and calculated the effects of crises of different severity, on capital and equity adequacy ratios. In this way, we aim to make sure that our Bank gains an identity that is more resistant to macroeconomic and financial shocks. At the same time, as a bank whose systematic functionality is important, we annually update the "Prevention Plan" which includes the planning process for the measures that can be taken in the case of stress, and share it with the BRSA. Through this process, we regularly review the actions our Bank can take and its flexibility under stress scenarios.

Risk appetite structure and management, as well as the processes of identification, evaluation and monitoring of risks, are shaped according to our strategies, and we follow national/international methodologies in our work. In addition to external factors such as markets, intra-sector competition and legislative changes, our risk appetite, which is determined in line with its vision and mission, strategic targets, and medium-term plan, provides feedback on whether the existing and planned capital is sufficient for our business plans, even in adverse scenarios.

In the management of risk appetite, risk limits, regulations, procedures, and timely, accurate and comprehensive reporting to senior management, play an important role. Compliance with the risk limits determined annually for banks and their affiliates is closely monitored according to regulations and changing market conditions and is dynamically managed through impact analyses and action planning.

By supporting our employees to act in accordance with the Clean Banking Principles, as well as legislative requirements and methodologies, we protect the value of our Bank and build more sustainable relations with both our customers and stakeholders.

We actively manage risks by incorporating internationally-accepted risk management regulations and models into our business processes.

New Product and Service Evaluation Process

Since 2011, the New Product and Service Evaluation Committee, which includes managers from all relevant business units involved in the product development process, has been responsible for assessing the compliance of all proposed products and services.

In addition to the risks identified for our existing products and activities, we also conduct risk assessments for our newly developed products and services. Possible financial, legal, operational and reputational risks of our new products or services, the practices to be followed in measuring and managing them, and the control mechanisms are determined with the participation of our relevant units. Since 2011, the suitability of all our products and services that are offered has been evaluated by our New Product and Service Evaluation Committee which includes the managers of all units involved in the product development process.

After the comprehensive evaluation of the committee members and the latest opinion received from the Internal Control Department, we launch our new products and services that are approved by our Board of Directors.

The risk categories determined by our Audit Committee and the Executive Risk Committee as a result of the evaluations made with the Board of Directors are as follows:

Market and Counterparty Credit Risk

In addition to setting limits by measuring the market risks encountered as a result of changes in the market prices of exchange rates, stocks and interest rates within the framework of internationally accepted models, we constantly monitor compliance with these limits. In order to monitor market risks, we set limits on the basis of risk metrics, portfolio structure, transaction type, maturity and currency. At the same time, we manage the model development and validation processes by constantly following market developments. While our Board of Directors regularly reviews the limits; the Risk Management Department, assigned by the Board, is responsible for making the necessary changes in line with our strategies and market conditions. In the Market Risks Committee, important issues in terms of market risks are discussed at the meetings held at the Senior Management level and the necessary actions are taken.

We monitor the highest value that the derivative transactions in our customers' portfolios can reach according to possible future market prices, under the heading of counterparty credit risks. In addition, we calculate credit valuation adjustments, using parameters based on the internal model. Asset-Liability Committee (APKO) and the Market Risk Committee serve as committees that are involved in the management of market risks.

Liquidity Risk

We have established a liquidity management framework to provide the liquidity resources needed to meet our legal responsibilities to our depositors, contractors and funding creditors in a timely manner. We are protected against the negative effects that liquidity risk may create, by our strong capital structure, extensive deposit base and diversified domestic and foreign borrowing resources. In addition; we can use the Central Bank, Takasbank Money Market, BIST Repo Market, limits allocated by banks, and liquid securities portfolio, as additional sources of liquidity, when necessary. We are prudent in foreign currency liquidity management and use swap transactions effectively as well as having sufficient reserves to fully meet our liquidity needs.

We constantly monitor our liquidity status with the liquidity stress tests we perform at regular intervals. Stress test results guide our liquidity risk management policy and strategy. We manage our liquidity risks in line with our liquidity risk approach set out in the framework policy. The Market Risk Committee, APKO and, where necessary, the Liquidity Emergency Management Committee serve as committees that are involved in the management of liquidity risks.

Interest Rate Risk

Within the framework of the policy approved by the Board of Directors, we follow the risk limits set to control and limit risks while effectively managing the level of interest rate risks. We perform sensitivity analyses on the effects of fluctuations in interest rates in the financial statements of our Bank's interest-sensitive assets and liabilities. We closely monitor and measure, and report on the interest rate sensitivity and scenario analyses prepared to identify and manage the structural interest rate risks that we may be exposed to due to potential maturity mismatch in the balance sheet structure.

In these analyses, we analyze the effects of the economic value change approach and changes in interest rates, on the bank equity from a long-term perspective, while calculating the changes that may occur in the bank's short-term net interest income, and interest-rate-sensitive non-interest income/ expense, by applying shocks to interest rates. Our committees involved in interest rate risks are APKO and the Market Risk Committee.

Credit Risk

We manage all our banking products that pose credit risks with the help of our proactive credit policies and procedures. We use internal ratings and scores calculated by the internal models we have developed to regularly monitor the quality of our existing loan portfolio, evaluate new loan requests, and determine the provisions to be set aside for loans. We develop all the models used in loan processes within the scope of a certain procedure, validate them simultaneously, and monitor their performance continuously.

Again, to control and closely monitor our credit risks, we set limits at many different levels such as company, group, sector and country. At the same time, we closely follow global developments and carry out innovative studies. We increase the efficiency of these processes by adapting machine learning techniques to our model development and validation processes. In accordance with TFRS-9 standards, we perform Expected Credit Loss Provisions calculations daily and follow the changes. We report the amount and rate changes of the provisions calculated both by the model and with expert opinion and examine the reasons for the changes on a monthly basis. In addition, we monitor and measure the risks related to nonperforming receivables in detail and holistically. In this context, we ensure that quality is assured by performing second line checks on the classification, monitoring, restructuring, depreciation, derecognition, and reporting of nonperforming receivables.

We carry out all model development and validation studies of the parameters that are evaluated as inputs to the Expected Credit Loss Provisions calculations. We simulate the impact of regular model update work and other parameter changes in the system. We carry out system calculations and checks of the figures of the provisions. Our committees involved in the management of credit risk are the Credit Committee, APKO, the Retail Credit Committee and the Internal Rating Models Committee.

We aim to proactively assess and manage the activities we finance with the Environmental and Social Risk Framework in terms of environmental and social risks. We examine the environmental and social risks of our customers in terms of environmental and social impacts, climate risks, production processes, product and service quality, governance structure, and relations with stakeholders. While reducing the consequences of transactions with high negative environmental and social impacts in lending, with appropriate management plans, we make sure to prioritize projects with positive environmental and socioeconomic impacts, such as renewable energy investments, environmentally-friendly technology projects, circular economy investments, resource efficiency, waste management, gender equality, access to basic social services, and employment generating investments.

Operational Risk

Another area that we consider in the risk category in terms of our core activities is operational risks. We consider the inability to act in accordance with the time periods and conditions prescribed by both the Senior Management and our employees, the oversight of errors and irregularities as a result of disruptions in the control of our business processes, errors and disruptions in our information technology systems, and natural disasters and other external factors, as the sources of our operational risks. In the management of our operational risks which are related to all risk categories, and especially the legal risks and compliance risks, we effectively make use of mechanisms such as monitoring of internal loss data, differentiated and diversified controls, key risk indicators, scenario analyses, and underwriting.

The Operational Risk Committee, which was established in 2011 at the level of our Senior Management, not only discusses important issues in terms of operational risks in its regular meetings, but also effectively monitors the actions taken.

Our other committees involved in the management of operational risks are the Audit Committee, Information Security Committee, Business Continuity and Information Systems Continuity Committee, Internal Committee, Customer Experience and Clean Banking Committees, Compliance Committee, External Service Management Committee, and the New Product/ Service Evaluation Committee.

To avoid legal risks, we consider error-free and complete work in compliance with the legislation as our main priority. Our various units are involved in following the legal regulations related to banking, ensuring compliance with the legal regulations in our systemic infrastructure, business processes, rules, and restrictions, in order to comply with developments and changes.

Other Risks

Other risks our bank may be exposed to include information systems risks and fraud risk, reputation risks, climate change risks, clean banking risks, strategic risks, exchange risks, business risks, model risks, transfer risks and residual risks. Below you can find explanations on the types of risks that stand out among other risks:

Reputation Risk

Reputation risk is among the risks that are important for our sustainability management. All Akbank members, especially our Board of Directors, are responsible for the management of reputational risks. In this context, we have determined and prepared in writing, our policies and practices in important areas, such as full compliance with legal regulations, development of trust-based relations with stakeholders, and effective and quick resolution of our customers' complaints. In this regard, we consider our Ethical Principles as important guidance. We also calculate capital requirements specific to reputational risk under the ICAAP framework, using the methodology we developed to quantify reputational risk through key risk indicators.

Climate Change Risk

In line with our sustainable finance approach, our Bank considers sustainability and climate change risks as an integral part of our integrated risk management framework. In this context:

- Physical and transition risks arising from climate change are analyzed at both credit and portfolio levels,
- ESG risks are progressively integrated into credit allocation and portfolio management processes,
- The Bank's resilience is assessed through climate scenarios and stress testing.

Within the scope of the management of the climate change risk, which we consider as a component of financial risks; we have created a methodology to be used in the ICAAP studies in order to identify, measure and monitor the climate change risk. In addition, in line with the methodology, we allocate capital for climate change risks within the ICAAP scenarios.

By including the quantified climate risk score in the risk appetite indicators, we monitor the status of the portfolio's climate risk score according to the determined threshold values. We have set limits on the risks of sectors assessed to be highly exposed to the adverse impacts of climate change and monitor them on a regular basis. In addition, within the credit allocation process, companies' climate risk management plans are assessed and reflected in their credit ratings.

The adverse impacts of climate change risk are also incorporated into our liquidity stress testing studies, and their potential effects on the Bank's liquidity are closely monitored.

Within the scope of climate change risk, sectoral concentration of corporate bonds has started to be monitored together with risk scores derived from our heat map analysis. Concentrations that may arise in higher-risk sectors are regularly reported to the Credit Committee.

Furthermore, scenario analyses are planned within the scope of the Internal Capital Adequacy Assessment Process (ICAAP) in order to assess the potential impacts of climate change–related physical and transition risks on the operational risk profile. Starting from next year, potential operational losses arising from climate risks will be analyzed under various scenario assumptions, and the results will be used to monitor the long-term impacts of climate risks on financial and operational resilience.

Clean Banking Risk

As Akbank, we define Clean Banking Risk as a risk emerging from our unfair practices or conduct that affect our stakeholders, customers and markets, resulting in customer damages, financial penalties or loss of reputation. Within the scope of Clean Banking, we take into consideration the interests of customers as well as legal regulations in our practices and conduct towards our customers. We believe that the Clean Banking Principles are very important for better management of operational and reputational risks, elimination of possible legal risks, and sustainable customer relations.

Information Security and Fraud Risk

Information Security and Fraud Risks are considered as one of the primary risks for organizations today. With digital transformation, the fact that value-added services can be offered to users online at any time, and that the services offered are open to the whole world, naturally increase digital risks. With this transformation, digital trust has become an important concept, and institutions need to manage privacy and information security risks well in order to ensure digital trust.

In a world full of rapid changes, we implement the necessary governance and business models in order to handle information security and privacy correctly, to keep up with changes, and to give the required importance to the risks that emerge with innovation.

Data Privacy and Security

Information Security Management

Ensuring information security, managing information risks, and protecting our customers against fraud are among our top priorities. In this context, we aim to go beyond the framework set by laws and regulations, striving for excellence.

We ensure that strategies related to information security and external fraud risks are managed at a high level by the CEO. The Senior Vice President of Information Risk Management, an experienced member of Senior Management with expertise in IT and cybersecurity, reports directly to the CEO. This structure allows us to consolidate information security and external fraud risks, which are highly interrelated, under one umbrella, separate from other technology risks. This separation enables a more effective, comprehensive, and independent approach to risk management, with active participation from the Bank's senior management.

To ensure cybersecurity and manage external fraud risk, we have established an "Information Risk Management Strategy." This strategy is regularly updated every year and, when necessary, to align with evolving and emerging threats, operating under the approval of the Board of Directors. This ensures that the necessary organizational and technical frameworks are in place to manage such risks.

We implement the governance structure for information risks through the Information Security Policy and supporting documents. The policy applies to all units, products, and processes within the Bank and our subsidiaries. All standards under this policy are based on best practices and are periodically reviewed and updated to reflect new threats, technological advancements, and business needs.

The Information Security Strategy, policies, and the Bank's risks are regularly reviewed by the Information Security Committee, chaired by the Board of Directors. We recognize the importance of sectoral cooperation and intelligence sharing to combat cyber and external fraud threats. In addition to our active membership in FS-ISAC internationally, we engage in various national forums and receive services from leading global intelligence providers.

Our 24/7 center, designed to monitor, and when necessary, respond to cyber and external fraud threats, is fully operational. We lead the sector with our investments in innovative technologies, employing platforms that utilize big data, AI, and machine learning to enhance our defense and detection mechanisms against complex threats. Our security technology investments are planned to allow for backup operations in the event of system failures, and our security technologies are regularly updated online through global intelligence networks. Beyond preventing cyber and external fraud threats, we prioritize capabilities and processes to mitigate damage in the event of an incident.

We recognize that our services and products are delivered within an ecosystem that includes affiliates and business partners. As per our policies, we perform the necessary assessments and controls for services provided by third parties. We also monitor service providers' security levels through risk scoring systems.

We consider and address the security of new services and the technology infrastructures that enable them at the design stage, ensuring that risks are minimized from day one.

Access to information is granted based on the minimum necessary authorization, and additional restrictions such as data masking, monitoring, and blocking are applied to protect data and processing activities. We also prepare and periodically test plans to effectively respond to data breaches, external fraud incidents, and business continuity disruptions.

Our business model ensures regular measurement of our information security maturity, helping to identify areas for development. To support this, we regularly receive audit services from leading international independent auditors. The local regulatory authority, BRSA, mandates compliance with certain regulations based on ISO 27001 and COBIT frameworks for managing information risks, and our Bank strictly adheres to these regulations. Compliance status is reported to BRSA through audits conducted by independent auditors. In line with these regulations and international standards, our Bank holds ISO 27001 certification within the scope of its Cybersecurity Center processes.

As part of our Cyber Security Center and Fraud Risk Management activities, we collaborate with internationally recognized technology and system providers. We regularly receive review and testing services to enhance the maturity and effectiveness of our technologies and processes related to Cybersecurity and Fraud Risk Management activities.

We continuously perform vulnerability scans of our systems and applications, using both our internal resources and services from specialized external firms.

In cases where information and data security are compromised by personnel, such as through data leaks, compromising account privacy, system damage, or activities that increase vulnerability to cyber and fraud threats, we take the necessary administrative and legal action in accordance with Disciplinary Regulations.

We conduct awareness training on Information Security and Cyber Threats for our bank and subsidiary employees, aiming to minimize the negative impact of the human factor on information and cybersecurity. The scope and content of these training sessions are regularly updated. In response to new high-risk threats, we promptly implement necessary updates.

We also work actively to raise customer awareness about potential risks when using banking products. Additionally, we offer a digital insurance package, in partnership with our business partners, to compensate customers in the event of cyberattacks or fraud, including incidents such as identity theft, password theft, and malware installation. These efforts ensure that potential risks and damages that our customers may face due to cyber threats and fraud are minimized, allowing them to perform secure banking transactions from their devices.

Malware detection mechanisms are active on our customers' mobile devices, and when these systems alert us to a potential issue, we immediately contact our customers to provide guidance on necessary actions.

Customer Data Privacy

In the increasingly globalized and digitalized world, we, as Akbank, prioritize the management of external fraud and cyber risks. We adhere to the principle of effectively managing these risks across the Bank, shareholders, business partners, customers, and the sector. We comply with all applicable laws on our digital platforms, particularly concerning the Personal Data Protection Law and the BRSA requirements. To ensure the secure storage of customer data, our technology is periodically assessed by control teams and certified independent auditors. Furthermore, we provide our customers with secure banking services through the highest level of security measures, guided by best practices.

We implement both technical and administrative security measures to protect against unauthorized access, damage, loss, or disclosure concerning the confidentiality and security of personal data. Our data privacy strategies are managed directly under the supervision and control of the Board of Directors. These measures include system access controls, data access controls, secure transfer controls, business continuity controls, and other institutional safeguards. We keep our customers informed about the purpose of processing personal data, to whom and for what purposes the data may be transferred, the method and legal basis for data collection, and other relevant rights. With explicit consent from our customers, we use personal data to provide specialized services beyond the scope of service disclosures or other legal grounds specified by law. Customers have the right to withdraw this consent at any time.

To ensure customer data is shared with third-party stakeholders in accordance with regulations, we have established an Information Sharing Committee. This committee conducts technical studies and develops organizational and process-oriented management mechanisms to support this effort.

In addition to securing customer data, we launched the Test Data Management (TDM) initiative in 2020, aiming to securely use customer data and advance applications in this area. The TDM initiative involves implementing a product that anonymizes real customer data, ensuring privacy.

In 2025,
9,845 employees
in total received
5,302 hours
of training on personal data protection.

This allows our business development teams continuous access to test data while enabling self-service test requests within the framework we've developed. We continued to enhance the TDM processes throughout 2025.

In 2022, we established the Personal Data Governance Division within the Legal Department, which focuses on ensuring compliance with legal regulations such as the Law on Protection of Personal Data, Competition Law, Sustainability, and the Regulation on Disclosure of Confidential Information. This department provides support on the processing and sharing of personal data in accordance with the law, preventing data breaches, and ensuring that our processes align with legal requirements. The Personal Data Governance Division collaborates with various committees to ensure full legal compliance within our Bank and its affiliates.

To ensure the security and confidentiality of customer data and enhance our maturity in this area, we are continuously conducting improvement activities. As part of this initiative, we have undertaken a series of studies aimed at strengthening our information security controls in environments that host and handle dense data. These studies include analyses and evaluations of the applications used within our Bank, as well as incorporating newly acquired technologies into our existing information security framework. Additionally, we have made technological investments to further enhance our information security controls.

Our Internal Audit Infrastructure

Our Control and Audit Infrastructure

Through our internal control application, we ensure that our operations are conducted effectively, efficiently, and in compliance with legal regulations. In this regard, we safeguard our assets and aim to maintain the continuity of a comprehensive accounting and financial reporting system. All of our employees at Akbank are committed to effectively maintaining our internal control system and infrastructure. Additionally, our Audit Committee plays a key role in assisting the Board of Directors with its responsibility.

The Board of Inspectors provides independent and objective assurance and consultancy services with the aim of adding value to and improving the Bank's operations. The internal audit function supports the Bank's achievement of corporate targets by evaluating the effectiveness and efficiency of governance, risk management and internal control processes and by providing recommendations for improvement. All units, branches, activities and processes of the Bank and its consolidated affiliates, as well as outsourced services, are audited periodically within the scope of a risk-based audit approach and without any limitation. It also conducts investigations into deficiencies, errors and irregularities, oversees their resolution and provides recommendations aimed at preventing their recurrence. The Board of Inspectors monitors implementation status of corrective actions planned by management in response to audit findings and recommendations on a regular basis.

Throughout the year, the activities of the Board of Inspectors are presented to the Audit Committee. In 2025, five Audit Committee meetings were held.

Information notes prepared by internal systems units on matters requiring the Audit Committee's information or opinion are submitted to the Committee.

The "GRC-Goldenhorn" application is used as the technological platform for communicating audit findings and issues to the relevant parties and for monitoring the status of recommended actions. The Board of Inspectors assigns action deadlines for each recommendation through GRC-Goldenhorn in order to ensure the timely implementation of improvements, recommendations and required measures. Responses provided by relevant parties regarding findings and issues are submitted through GRC-Goldenhorn, and the monitoring and follow-up of actions are also carried out via GRC-Goldenhorn.

The risk assessment conducted by the Board of Inspectors is performed comprehensively within a structured framework in order to determine and prioritize the risk levels of all auditable activities of the Bank and its affiliates. The Bank's proprietary technology application ARAM (Akbank Risk Assurance Model) enables the risk assessment process to be conducted in a dynamic and big data-driven manner. ARAM has been developed in alignment with GRC-Goldenhorn, and model outputs are monitored through the same platform. The risk assessment process consists of defining the audit universe by determining the significance and priority of the Bank's activities and affiliates subject to assessment; identifying the type, level and trend of risks affecting these activities; evaluating the adequacy of risk management systems; and calculating the residual risk level. The relative importance of activities and affiliates subject to risk assessment is evaluated together with inherent risks and risk management systems, and a final risk level is determined for each activity and affiliate. Based on these results, audit engagements to be included in the annual audit plan are determined.

Furthermore, ARAM outputs obtained during the period support a dynamic risk assessment process by enabling the monitoring of changes in measured risk levels, allowing the business plan to be updated accordingly. This approach ensures that the audit process is conducted fully in line with the principles of risk-based auditing.

To thoroughly monitor the tax liabilities generated by our operations, internal systems such as the Board of Inspectors, Compliance, and Internal Control Departments work diligently to conduct internal audits, internal control functions, and compliance checks.

In terms of both direct and indirect taxes, especially Corporate Tax, we are regularly listed as one of the companies that pay the most to the Republic of Türkiye. We understand the significance of effectively managing the Tax Element, especially in its impact on the country's "Development" strategy, as it contributes not only to the development of the nation but also to the growth of our Bank's line of business. We acknowledge the importance of this issue across all of our Bank's departments.

Our Internal Control Department

Our Internal Control Department plays a pivotal role in evaluating the design and operation of control systems across our business and information systems processes. It ensures the proper execution of our activities in compliance with both legal and internal regulations, focusing on their effectiveness and efficiency. Based on these assessments, the relevant business units are engaged regarding required improvements and corrective actions.

Internal Control Department is integral to managing risks related to information technologies, external services, operational, legal, reputational, and clean banking issues, contributing to the minimization of losses arising from operational risks.

The department also tests the effectiveness, efficiency and adequacy of controls across various areas, including the design of systemic control processes and the integrity and reliability of financial reporting systems.

Through continuously enhanced integrated monitoring and analytics systems, potential misconduct risks and operational anomalies related to our employees are regularly assessed in a structured and data-driven manner.

In line with our Bank's digital transformation roadmap and rapidly evolving technological capabilities, these infrastructures are continuously enhanced with new automation features and advanced analytics methods. We are establishing a control architecture that reduces manual dependency, generates early warnings, and optimizes resource utilization. In this way, our internal control activities are strengthened through a dynamic and sustainable structure.

Within the scope of branch control activities, we conduct control studies on transactions related to all banking processes based on 356 control criteria. Headquarters control activities are carried out by competent and experienced internal control staff under 515 control criteria across eight main banking activity areas and one overseas branch.

Through our internal control system, we ensure that our activities are carried out effectively, efficiently, and in full compliance with legal regulations.

Our Board of Inspectors

The Board of Inspectors is responsible for conducting the internal audit of our Bank's activities. It carries out risk-focused audit activities with a comprehensive and integrated approach, covering all units, processes, and operations. The Board's responsibilities include evaluating the compliance of transactions at our branches with internal and external regulations, identifying and addressing risks arising from negligence, abuse of duty, fraud, corruption, and similar factors, and implementing measures to mitigate such risks. Additionally, the Board conducts assessments related to information processing and data security. Audits in these areas are performed in strict adherence to the regulations established by international regulatory authorities, in coordination with our Compliance Department when necessary.

The Board of Inspectors made significant contributions to the management of risks that may arise from the Bank's activities, the compliance of transactions, practices, systems and models with internal and external legislation, the improvement of service quality, efficiency and performance, the improvement of cost management, the protection of assets, and the protection of our reputation and brand value. Planning and executing its activities with a risk-oriented perspective and in line with legal obligations, the Board of Inspectors evaluates possible risks in branches, affiliates, Headquarters units and all Bank activities and practices, identifies areas that are open to development and improvement, and reviews whether internal control, risk management, and corporate governance are in compliance, effective, and adequate. Reporting of the findings reached as a result of the audits is not the only process that is followed, and all kinds of recommendations for development and improvement as well as for reinforcing the internal systems, and value added suggestions are also made, and the outcome of the actions taken in relation to them is monitored effectively and continuously.

Necessary steps are taken to establish a coordinated and structured operating framework across the Bank and its consolidated affiliates to ensure that internal systems function in an integrated manner and support effective risk management. During the preparation of the audit plan, affiliates are also included in the risk assessment process, and risk-based audits are conducted accordingly. In addition, compliance program audits of companies included within the Financial Group definition are incorporated into the audit plan. Under the 2025 audit plan, 19 studies covering affiliates were carried out. As a result of these studies, identified findings and improvement areas were shared with the relevant affiliates subject to audit, and corresponding action plans were established.

The Board of Inspectors is also responsible for thoroughly examining and resolving any irregularity notifications received from legal authorities, internal sources (including the Ethical Banking Hotline), and customers. Furthermore, it is tasked with auditing the reliability of our Bank's information systems. The findings from the activities of the Board of Inspectors, the Internal Control Department, and the Compliance Department are regularly reviewed and assessed by the Audit Committee and the Board of Directors.

The internal audit function undergoes an external quality assessment by a qualified and independent review team every five years to evaluate its compliance with the internal audit standards of the Institute of Internal Auditors, and to assess whether internal auditors adhere to the IIA Code of Ethics. The results of this assessment are reported to the Board of Directors. In line with this process, the activities of the Board of Inspectors were last reviewed in 2022 by KPMG Yönetim Danışmanlığı A.Ş., and the level of compliance with the standards was determined. As a result of this assessment, the Board of Inspectors received an overall rating of "Generally Conforms," reflecting the highest level of compliance.

Our Compliance Department

We conduct all our business processes in accordance with international banking regulations and local legal frameworks. As a result of our audits, the findings and identified deficiencies are currently classified under 16 different risk categories (including operational risk, legal risk, compliance risk, credit risk, business risk, reputational risk, and others), and our reporting is carried out based on these risk categories.

In 2026, we plan to expand this 16-category risk framework to include risks related to ESG and artificial intelligence. In addition, we implement stringent measures to prevent money laundering and the financing of terrorism. In this context, we have established measures and principles for identifying, classifying, monitoring, assessing, and mitigating potential risks while fulfilling our customer due diligence obligations.

All employees who interact with our customers, including those in the Brand and Communications Office, are responsible for ensuring that our Bank's communications comply with legal and regulatory requirements. As Akbank, we place great importance on safeguarding customer privacy and uphold the highest ethical standards in our product promotion, sales, and marketing communications, including advertising and sponsorships. In line with our commitment to transparency, we follow an open information policy in our product and service promotions, ensuring that all customer relations management processes are conducted with full transparency to protect customer rights.

The Compliance Department ensures that all activities align with Law No. 5549 on the Prevention of Laundering of Proceeds of Crime, Law No. 6415 on the Prevention of Financing of Terrorism, Law No. 7262 on the Prevention of the Financing of the Proliferation of Weapons of Mass Destruction and related regulations. It also oversees compliance with the responsibilities of the Precious Metal Supply Chain, Internal Control and Compliance Officer, as well as national and international regulations concerning financial crime risks. These activities are conducted within a financial group corporate policy framework, covering all our domestic and international units. In its efforts to mitigate financial crime risks, our Compliance Department adheres to international standards while developing and implementing protective and preventive policies, as well as control mechanisms for anti-money laundering, counter-terrorist financing, international financial sanctions, customer due diligence, bribery, and corruption.

In line with our obligations under the "Training Activities" provisions set forth in Chapter Six of the "Regulation on Compliance Programs Regarding Obligations for the Prevention of Money Laundering and the Financing of Terrorism", published in the Official Gazette dated 16 September 2008 and numbered 26999, we conduct comprehensive training programs on a regular basis to enhance our employees' awareness of legal compliance and to keep their knowledge up to date, taking into account current legislation and standards, employee needs, and digital learning methods. Participation levels and coverage statistics for these training programs are regularly monitored and reported.

Following the establishment of our Financial Group structure in 2021, compliance controls, designed in accordance with regulatory requirements and international best practices, have been continuously refined to reflect legislative updates and industry developments.

Our Anti-Bribery and Anti-Corruption Policy

The Compliance Department has established a comprehensive and systematic compliance program within the framework of the Anti-Bribery and Anti-Corruption Policy. Within the scope of the fight against bribery and anti-corruption, there are systemic checkpoints added to the workflows regarding “accepting and offering gifts,” “donation payments,” “relations with third parties and business partners,” “sponsorship,” and “recruitment and employment.” With our internal audit and internal control practices, we aim to identify and prevent existing and potential risks and propose solutions. In the event that the audits detect a violation of our Anti-Bribery and Anti-Corruption Policy, we apply sanctions in accordance with the provisions of our Bank’s Disciplinary Policy as a result of the auditing processes of the Board of Inspectors. We also conduct an inspection of the organizations from which we receive external services and have business partnerships, and if a violation of this policy is confirmed, we inform the Board of Inspectors and terminate our business relationship with the specified organizations as a result of the auditing processes of the Board of Inspectors. All our employees are subject to our Anti-Bribery and Anti-Corruption Policy, which can be easily accessed on our corporate website.

For more detailed information, please refer to our **Anti-Bribery and Anti-Corruption Policy** here and **Clean Banking Policy** here.

We ensure strict compliance with anti-bribery and corruption laws, clean banking standards, ethical principles, and universal regulations across all countries where our bank operates. Additionally, we fully adhere to our obligations in preventing financial crimes. To mitigate potential risks, we manage our stakeholder relationships in accordance with our Conflict of Interests Policy, assess our customers, transactions, products, and services using a risk-based approach, and establish strategies, controls, measures, as well as operational rules and responsibilities to minimize possible threats. We also place great emphasis on raising awareness among all our employees regarding these critical matters.

For more detailed information, please refer to our **Ethical Principles** here.

In accordance with our policy, we are committed to preventing the placement and laundering of illicit proceeds derived from bribery and corruption through our Bank. We strive to identify and eliminate potential environments that could facilitate such crimes among our Bank's employees, customers, and business partners, while fulfilling all legal obligations and commitments related to bribery and corruption. To safeguard our Bank from legal and reputational risks, we have developed robust policies that address bribery and corruption risks, taking into account our customers, suppliers, business partners, correspondent banks, and the relevant national and international legislation in the jurisdictions where we operate. We ensure that our relationships with customers and third parties are conducted within a framework of integrity and trust.

As part of our control and analysis efforts, we conduct thorough reviews of individuals classified as Politically Exposed Persons (PEPs) and their relatives, as well as businesses operating in high-risk sectors and industries and the services we provide to our customers. The financial crime risk monitoring and control studies we have undertaken indicate that incidents associated with corruption and subject to investigation account for only 0.10% of our operations in this area. Moreover, our audit report, which was disclosed in our annual report this year, has confirmed that no corruption cases have been identified within our Bank to date.

To reinforce the culture of ethics and integrity at our Bank, we provide specialized training to our employees on financial crimes and corruption, ensure employees' compliance with applicable regulations, and support the early identification and prevention of bribery and corruption risks. While the majority of our anti-bribery and anti-corruption training is tailored for our branch employees, all staff members receive instruction on Ethical Principles, Information Security, Data Leakage, and Anti-Bribery and Anti-Corruption. The Anti-Bribery and Anti-Corruption Training covers key concepts, applicable legislation, critical risk areas, sanctions, and practical examples of bribery and corruption.

Targeted training sessions covering high-risk transactions at counters, document security, fraud detection and prevention, and operational risk management are provided to relevant employee groups. We also conduct both in-class and online training for headquarters and branch employees on topics such as international sanctions compliance, anti-money laundering, and customer due diligence. The content and scope of our training programs are continuously updated to align with new developments and changing needs.

Ethics Hotline

Our employees and stakeholders can report any suspected ethical violations through our dedicated email address at **etik@akbank.com** or by calling our ethical banking hotline at **212 385 77 77** during business hours. Reports received through the Ethical Banking Hotline are reviewed and, when necessary, directed to the appropriate teams for further action. Our employees have the right to submit their reports anonymously through the Ethical Banking Hotline, ensuring their identities and information remain confidential.

Reports received via the Ethical Banking Hotline are directed to the appropriate business unit's executive vice president level managers and/or the Board of Inspectors, depending on the nature of the report. Employees submitting reports may choose to keep their identities confidential or request that they not be disclosed. In such cases, the processes are carried out without revealing the identity of the reporting person.

In 2025, 123 reports submitted to the Ethical Banking Hotline were evaluated.

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Audit Committee Report

Akbank Audit Committee held 5 meetings in 2025. At these meetings, Akbank Audit Committee worked to fulfil its duties and responsibilities, which are listed on page 113 of the integrated annual report.

At the Bank, internal audit, internal control, risk management and legal compliance activities are carried out by the Board of Inspectors, Internal Control Department, Compliance Department, and Risk Management Department, duties and responsibilities of which are separated and which report directly to the Board of Directors, and are organizationally independent from but working in coordination with each other.

Evaluating the internal systems established to cover all branches and units and subsidiaries subject to consolidated audit and ensuring the continuity of their functioning, adequacy and effectiveness are among the top priority responsibilities of the Akbank Board of Directors. Within the scope of internal systems, the duties and responsibilities of the Board of Directors are carried out by the Board of Directors, Audit Committee, Senior Risk Committee, Internal Audit, Internal Control, and the Officer in charge of Risk Management activities and Internal Systems.

The Board of Inspectors made significant contributions to the management of risks that may arise from the Bank’s activities, the compliance of transactions, practices, systems and models with internal and external legislation, the improvement of service quality, efficiency and performance, the improvement of cost management, the protection of assets, and the protection of the Bank’s reputation and brand value.

Planning and executing its activities with a risk-oriented perspective and in line with legal obligations, the Board of Inspectors evaluates possible risks in branches, affiliates, Headquarters units and all Bank activities and practices, identifies areas that are open to development and improvement, and reviews whether internal control, risk management, and corporate governance are in compliance, effective, and adequate. Reporting of the findings reached as a result of the audits is not the only process that is followed, and all kinds of recommendations for development and improvement as well as for reinforcing the internal systems, and value added suggestions are also made, and the outcome of the actions taken in relation to them is monitored effectively and continuously.

The Board of Inspectors carries out its internal audit activities in accordance with the International Internal Audit Standards and Professional Ethics rules determined by the International Institute of Internal Auditors (IIA). As a matter of fact, as a result of the Quality Assurance Evaluation Study carried out by the independent external evaluation, it has been confirmed that the efficiency, quality and value-added to the institution of internal auditing are at the level of International Internal Audit Standards. The Board of Inspectors uses technology intensively in every field in order to continuously develop and improve its activities, creates certification and training opportunities for the professional development of inspectors, and makes sure to contribute to the Bank with its experienced, trained, qualified and equipped human resources.

As a result of the audits and evaluations carried out in 2025, no significant factor has been identified that may adversely affect the Bank's operations and prevent it from fulfilling its obligations. It has been determined that the Bank's internal control, risk management and corporate governance are working successfully and effectively, operations are generally low-risk, financial and legal reports are correct, and the legislation is complied with.

As a result, the internal audit system is effective and successful in preventing, detecting and eliminating risks with its risk-oriented approach, qualified human resources, intensive use of technology, experienced and prudent management, thanks to its strong, experienced and competent management staff.

The main purpose of the Internal Control Department is to ensure that the Bank's activities are carried out effectively and efficiently in compliance with the laws and other regulations within a strong internal control environment. In this context, control testing activities were carried out by internal control employees who are competent and experienced in their fields, in branches and Headquarters units, both locally and centrally, supported by smart monitoring systems.

In the studies carried out; the internal control system continued to be continuously developed and updated, the effectiveness of controls over information technology processes and systems was evaluated, adequacy assessments and technical analyses were performed for outsourced services, and control tests were carried out both locally and centrally at selected Bank branches based on a risk-focused approach.

Studies carried out by the Internal Control Department made significant contributions to keeping the losses arising from operational risks at low levels, and to the continuation of our activities in an effective, efficient, regulatory and effective control environment.

The Compliance Department ensures that our Bank is fully compliant with the Banking Law and its sub-regulations, regulations on Competition Law and Protection of Personal Data, the responsibilities of the Precious Metals Supply Chain Internal Control and Compliance Officer, and the national and international regulations on financial crime risks. In its works within the scope of prevention of financial crime risks, by taking into account international standards, it establishes and implements protective and preventive policies and control standards for the prevention of money laundering, financing of terrorism, international financial sanctions, bribery and corruption. Within the scope of the regulations, in the planning of our efforts to ensure legal compliance, we act with the Financial Group Compliance Program approach, which covers all our domestic and foreign units, and our units and employees undertake the necessary responsibilities within the framework of the Financial Group Institution Policy. Regular and comprehensive training activities are carried out in order to increase the awareness of our employees on legal compliance and to update their knowledge.

This year, the Compliance Department, which has an important function in the management of our legal compliance and reputational risk, continued to take effective measures against money laundering and financing of terrorism, maintain monitoring and control activities, monitor developments regarding international financial sanctions, take preventive measures, control risky business and transactions, provide consultancy, direction and solutions to the Bank's management and business units on risk-related transactions, operations, and applicable regulations. In this context, the Compliance Department assumes important roles and responsibilities in developing and presenting our new banking products and services designed with our current activities in line with the banking legislation. The Financial Group Compliance Program and the Competition Group Compliance Program, which includes both banks and financial group companies to cover our activities, were implemented in 2021.

Our efforts to implement the subjects in our areas of responsibility at the Financial Group continue, and the KVK Compliance Program is planned to be implemented by the Group.

The Risk Management Department continued its efforts to calculate and report the risks that the Bank may be exposed to in the most reliable way, within the framework of the materiality criterion, thanks to effective risk management measurements and techniques. Financial and economic developments in our country and world markets, Basel Principles and other international regulations and developments in the field of risk management were followed and improvements were made in current practices.

The Risk Management Department, with its qualified and competent staff, increases its contribution to the Bank by closely following the changes and innovations in internationally accepted risk management principles, regulations and models. Analyses, calculations, simulations, scenarios, stress tests and other studies carried out within the scope of risk management provide continuous and systematic input to the strategic decision-making process of the Bank's Board of Directors and senior management and support the decision-making mechanism.

The 2025 ICAAP report, which was prepared under the coordination of the Risk Management Department, and the validation and audit reports related to the report were evaluated and approved by the Audit Committee, and the 2025 ICAAP report set was sent to the BRSA following the approval of the Board of Directors. In addition, the "Measure Plan" study and audit report requested by the BRSA from systemically important banks were submitted to the Agency after receiving the approval of the Board of Directors as of the end of June 2025.

Bank information risk and fraud risk management activities are carried out by the Information Risk Management Department. Within the scope of the activities, there are processes related to monitoring, detection, measurement, system management, reduction, and reporting of information security and external fraud risks. Information Risk Management Department determines policies, manages and implements security systems in order to ensure that the information processed and managed within the Bank or shared with external parties on the Bank's information systems is reliable, complete, traceable, consistent and in a way that meets the Bank's requirements. In addition, all kinds of external fraud monitoring, detection, prevention and reduction activities are also carried out by the Information Risk Management Department.

Studies carried out by the Information Risk Management Department made significant contributions to keeping the risks arising from information systems and external fraud risks at manageable levels, and to establish an effective control environment for the Bank's activities to be carried out effectively, efficiently, safely and in compliance with the legislation. When the activities and functioning of Akbank's internal control, internal audit, legal compliance and risk management systems in 2025 are evaluated in general; it is thought that the studies carried out are quite successful, effective, value-added, qualified and satisfactory.

Committee Members	Titles of Committee Members	Responsibilities
Eyüp Engin	Board Member	Chairman
Levent Demirağ	Board Member	Member

Information About Legal Actions Against The Bank

There were no significant lawsuits filed against our Bank during the 2025 fiscal year.

Disclosures on Administrative or Judicial Sanctions Imposed on the Bank and Its Management Due to Regulatory Violations

In 2025, regulatory and supervisory authorities imposed a total administrative fine of TRY 492,089,624.00 on our Bank. Taking advantage of the early payment discount, a reduced amount of TRY 365,129,988.00 was expensed and paid in 2025.

Statement of Responsibility

STATEMENT OF RESPONSIBILITY FOR THE INTEGRATED ANNUAL REPORT AND CORPORATE GOVERNANCE REPORTS FOR THE PERIOD JANUARY 1, 2025 - DECEMBER 31, 2025

The Integrated Annual Report for the period 01.01.2025 - 31.12.2025 prepared by our company in accordance with the Communiqué on Financial Reporting Principles in the Capital Markets (Communiqué) numbered II-14.1 of the Capital Markets Board (CMB) and the Corporate Governance Reports consisting of the Corporate Governance Compliance Report (KYUR) and the Corporate Governance Information Form (KYBF), which were prepared in accordance with the Capital Markets Board's (CMB) decision dated 10.01.2019 and numbered 2/49, were submitted to our review pursuant to Article 9 of the Communiqué;

a) Integrated Annual Report and Corporate Governance Reports have been reviewed by us,

b) Within the framework of the information we have as per our scope of duty and responsibility in the Bank, the Annual Report and the Corporate Governance Reports do not contain any untrue statement on important matters or any deficiencies that may result in misleading information as of the date of the disclosure,

c) Within the framework of the information we have as per our scope of duty and responsibility in the Bank; We disclose to the public that;

- The Integrated Annual Report, prepared in accordance with the Communiqué, honestly reflects the development and performance of our Company, as well as the financial position of those within the scope of consolidation, together with the significant risks and uncertainties faced,
- Corporate Governance Reports provide sufficient information to our stakeholders about our corporate governance practices in line with the criteria determined in the Corporate Governance Principles and relevant regulations of the CMB,

and we declare that we are responsible for the statements made.

Eyüp Engin
Denetim Komitesi Başkanı

C. Kaan Gür
Genel Müdür

Türker Tunalı
Genel Müdür Yardımcısı

Our Credit Tracking Applications

At Akbank, we have an integrated Credit Monitoring and Tracking process consisting of credit evaluation, analysis, reporting, early warning, monitoring, and follow-up systems designed in accordance with the relevant article of the Banking Law, BRSA regulations and International Banking Standards.

This process, which has been approved by our Board of Directors, operates according to the main policy text and detailed workflow texts adapted to this text. The job and role descriptions for each business step in this process are clearly included in our relevant policy document. All our employees involved in the credit monitoring and follow-up process have access to the policy document. Our monitoring and follow-up organization works under a separate Executive Vice President in the bank, reporting to the CEO and at the same time to the Executive Member of the Board of Directors responsible for loans.

We provide all the necessary restructuring facilities to all our customers, whether they are retail banking, corporate, or commercial customers, who have problems in their loan repayments or who we consider to be likely to experience problems, in addition to taking risk monitoring and collection actions within the limits determined by the banking authority in the country and in accordance with our Bank's credit policies.

It is among our main priorities that our personnel involved in credit monitoring and follow-up operations complete all the necessary vocational training sessions in accordance with their field of expertise. In addition, every year, in accordance with our Bank's "training" and "personal development" strategies, our credit monitoring and follow-up team can participate in training programs, conferences and other internal or external activities determined for them for professional or personal development, at the rate of quotas determined.

Other Disclosures on Corporate Governance

Below is the independence declaration of Tuğrul Belli, who was elected as an Independent Member of the Board of Directors at the 2025 Ordinary General Assembly Meeting.

"I am a candidate to serve as an "independent member" on the Board of Directors of Akbank T.A.Ş. (THE Company) within the scope of the criteria set out in the legislation, articles of association and the Corporate Governance Principles announced by the Capital Markets Board. I declare as follows:

a) In the last five years, in terms of the relations between the company, the partnerships in which the company has management control or significant influence, the shareholders who hold the management control of the company or have significant influence in the company, and the legal entities over which these shareholders have management control, and myself, my spouse and my relatives by blood and marriage up to the second degree, there has been no employment relation involving a managerial position which would require the assumption of important duties and responsibilities; more than 5% of the capital or voting rights or preference shares are not owned jointly or individually, and no significant commercial relationship has been established,

b) In the last five years, in companies where the company has purchased or sold significant amount of services or products within the framework of the agreements made, especially in relation to audit (including tax audit, legal audit, and internal audit), rating and consultancy services for the company, I have not been a shareholder (with a shareholding of 5% or more), a member of the board of directors, or a manager who would assume important duties and responsibilities,

c) I have the professional training, knowledge and experience to properly fulfil the duties I will undertake due to being an independent member of the board of directors,

ç) I am not currently working full-time in public institutions and organizations and I will also not work in such places if I am elected as an Independent Board Member,

d) According to the Income Tax Law (G.V.K.) dated 31/12/1960 and numbered 193, I am deemed a resident of Türkiye,

e) I have strong ethical standards, professional reputation and experience that allow me to make positive contributions to the activities of the company, maintain my impartiality in conflicts of interest between the company and the shareholders, and make decisions freely by considering the rights of stakeholders,

f) I will be able to devote enough time to the affairs of the company to follow the operation of the company's activities and fully satisfy the requirements of the duties I have assumed,

g) I have not been a member of the board of directors of the company for more than six years in the last ten years,

ğ) I do not serve as an independent member of the board of directors in more than three of the companies in which the same person, company, or the shareholders who hold the management control of the company have management control, and in more than five of the companies traded on the stock exchange in total,

h) I have not been registered and announced on behalf of the legal entity that is elected as a member of the board of directors."



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Our Sustainability Strategy

We continue to support our customers and other stakeholders in the transition to an inclusive and green economy by shaping our entire business practices, with the goal of leaving a more livable world for future generations.

Our vision “To be the leading bank that brings Türkiye into the future” is based on developing sector-transforming solutions in line with our goal of being the trusted advisor for our customers in every aspect, establishing a robust global footprint, maintaining a solid financial structure, enhancing technological capabilities, and being the most desirable workplace. In this regard, we have two strategic priorities: **Core Banking Focus** and **Next Generation Game Plan**. The Core Banking Focus addresses evolving customer needs, seamless digitalization, and investment in people. In the scope of Next Generation Game Plan, we prioritize capital-efficient and high-yield new business models, enhancing corporate resilience by investing in future technologies, and pursuing sustainable growth opportunities.

In alignment with our Bank’s strategy, we have developed our sustainability strategy around four main focus areas: "**Sustainable Finance**", "**Climate Change**", "**People and Community**", and "**Ecosystem Management**". By determining our long-term targets according to these focus areas, we take into account the global agenda and stakeholder expectations while following national and international regulations in the field of sustainability.

Within the scope of our strategic priorities, we aim to maintain and strengthen our core banking capabilities while making a difference with the new business models we create.

Strategic Vision

- Customers' bank of advisors in all matters
- Solutions and initiatives transforming the industry
- Global footprint
- Sound financial structure
- Technology to compete with BigTech
- The most desired organization to work for

Strategic Priorities

A Core Banking Focus

1. **Redesign of business models** according to transforming **customer needs**
2. **Seamless digitalization,** seamless **customer experience** and high **operational efficiency**
3. **Investment in people** and strong **organizational synergy**

B Next Generation Game Plan

4. **Capital light, high return** new business models
5. Investment in **future technologies and resilience**
6. **Sustainability-focused** growth opportunities

Sustainable Finance

Responsible Products & Services
Impact Investing

Ecosystems Management

Digitilazition
Financial Inclusion

To be the leading bank that drives Türkiye into the future

People & Community

Future of Work
Diversity, Equity and Inclusion
Community Investment

Climate Change

Operational Emissions
Portfolio Impact
Portfolio Exposure

Integrated Governance

Financial Performance

Why Sustainable Finance?

According to the 2025 Sustainable Development Report of the United Nations Sustainable Development Solutions Network (SDSN), which analyzes the pace of progress since the adoption of the Sustainable Development Goals (SDGs) by the international community in 2015, it is predicted that none of the 17 SDGs will be achieved by 2030.[1] This highlights the critical importance of financing sustainability agendas.

According to the Organisation for Economic Co-operation and Development (OECD), an average of USD 6.9 trillion should be invested annually until 2030 for sustainability issues such as reducing inequalities, preventing climate change, and ensuring prosperity.[2] This presents an opportunity especially amplified by the growing sensitivity of new-generation investors toward sustainability-themed products and issues such as climate change and inequality.

Financial institutions like us, which are pioneers in the field of sustainability, have significant responsibilities in meeting the financing needs in order to achieve national and international sustainability goals. In this context, we, as financial institutions, will have an important driving force and play an active role in this transformation. As Akbank, we aim to increase the amount of sustainable financing support we offer and our products from year to year in order to accelerate Türkiye's transition to a sustainable economy.

For more detailed information, please refer to the **Sustainable Finance Section** of this report.

[1] The United Nations Sustainable Development Solutions Network 2025 Sustainable Development Report is available here: https://sdgtransformationcenter.org/reports/sustainable-development-report-2025.

[2] The OECD's Financing Climate Futures report is available here: https://sdgtransformationcenter.org/reports/sustainable-development-report-2025.

Why Climate Change?

According to the World Economic Forum's 2026 Global Risks Report, environmental risks continue to be a priority as in the previous year. According to the research, extreme weather events, biodiversity loss and ecosystem collapse, critical change to Earth systems, natural resource shortages, and pollution constitute five of the ten most critical risks expected to be encountered in the next decade.[3] At COP30 held in 2025, the seriousness of climate change risks and the need to close the implementation gap to maintain the 1.5°C target were emphasized, while a call was made to at least triple adaptation financing by 2035. In this context, urgent actions, such as expanding renewable energy, enhancing energy efficiency, transitioning away from fossil fuels, and safeguarding natural ecosystems, are emphasized as essential.

In line with the 2053 Net Zero Target, Türkiye is preparing to implement a carbon pricing system at the national level in the near term. Within the framework of the Green Deal Action Plan published in 2021, infrastructure and legislative studies for the establishment of an emission trading mechanism is ongoing. The Emission Trading System to be implemented in our country, along with additional funds and liquidity opportunities accessible through special sustainability products, as well as possible incentives provided by the public sector, also create opportunities for financial institutions. In all the activities we finance, we consider minimizing the effects of climate change, protecting natural ecosystems, and supporting biodiversity and nature-based solutions as a fundamental responsibility. In line with our target of becoming a Net Zero Emissions Bank by 2050, we make an effective contribution to the transformation of the business world with our financial intermediary role.

For more detailed information, please refer to the **Climate Change Section** of this report.

[3] The World Economic Forum's 2026 Global Risks Report is available here: https://reports.weforum.org/docs/WEF_Global_Risks_Report_2026.pdf.

Why People and Community?

We position human capital and the employment of a qualified workforce, which are among the most critical issues of our time, as a key focus area for the sustainability of our Bank. The emigration of educated and skilled workforce to developed countries has recently emerged as a significant agenda item for our country in recent years. One of the most profound impacts of brain drain is the deceleration of development in countries losing talent, while the recipient countries experience accelerated economic and technological growth. According to the 12th Development Plan of the Office of the President of the Republic of Türkiye, it is stated that qualified human resources will be one of the crucial elements of the projected stable growth. According to the Plan, increasing the qualifications of the workforce and including women and young people in employment by equipping them with the necessary skills in the labor market are among the main priorities. In 2028, the Unemployment Rate in the Labour Market is expected to fall to 7.5%, the Employment Rate to reach 52.5%, and the Labour Force Participation Rate to 56.7%.

With the awareness that an educated and competent workforce lies at the basis of the developing economy, we implement educational, cultural and artistic practices that will provide added value for the society we live in, especially for our employees.

For more detailed information, please refer to the **People and Community Section** of this report.

[4] The Twelfth Development Plan (2024-2028) published by the Presidency of Strategy and Budget of the Republic of Türkiye can be found here: https://www.sbb.gov.tr/wp-content/uploads/2023/12/On-Ikinci-Kalkinma-Plani_2024-2028_11122023.pdf.sustainable-development-report-2025.

Why Ecosystem Management?

Ecosystem management, which helps banks adapt to a constantly changing and evolving world and rapidly deliver innovative solutions, plays a critical role in enhancing customer experience, improving data management, and accelerating innovation. According to the World Economic Forum's 2026 Global Risks Report, the risks of misinformation, disinformation, and cyber threats are among the top 10 anticipated risks over the next two years. It is especially noted that cyber threats are among the primary factors threatening the digital infrastructure and stability of financial systems. To mitigate these risks, banks must foster close collaboration with their stakeholders and adopt a flexible ecosystem management strategy. As Akbank, we have adopted an ecosystem architecture approach to best respond to customer expectations and to create a broad ecosystem involving a wide range of stakeholders. This approach enables the development of many products and services to meet the expectations of all types of customer segments and expands the bank's access to financial solutions.

For more detailed information, please refer to the **Ecosystem Management Section** of this report.

We have adopted an ecosystem architecture approach to best respond to customer expectations and create a broad ecosystem involving a wide range of stakeholders.

Our Sustainability Governance

We conduct our activities within the framework of our strategic focus areas of "**Sustainable Finance**", "**Climate Change**", "**People and Community**" and "**Ecosystem Management**", which we have integrated into our business model. By evaluating our direct and indirect impacts on climate change, we shape our work with the aim of creating a sustainable impact across our entire value chain, and support Türkiye's transition to a sustainable economy with the sustainable financing solutions we offer. In this direction, together with our stakeholders, including our subsidiaries and affiliates, we are promoting sustainable business models in the financial sector and continuing our efforts to create a low-carbon and inclusive economic structure.

Our Board of Directors is responsible for the oversight of sustainability and climate issues in our Bank. Our Board of Directors works in cooperation with our Sustainability Committee and Sustainability Preliminary Committee to ensure that sustainability practices are managed effectively and holistically.

Primarily led by our Sustainability Committee, the committees and units supporting our Board of Directors regularly report to the Board on specific topics related to sustainability and climate-related risks and opportunities, within the scope of the Bank's sustainability strategy. These reports are addressed and discussed as agenda topics during our Board meetings. In the meetings held in 2025, sustainability and climate topics were brought to the Board's agenda. Within this context, the progress of our sustainability targets, including the expansion of our sustainability strategy to our subsidiaries, alignment with the strategy, and climate-related risks and opportunities were reviewed.

We updated our sustainability governance structure in 2025 and plan to continue our activities under our new governance structure in 2026.

The responsibility for implementing and monitoring the Bank's sustainability activities lies with our Chief Financial Officer (CFO). Our Investor Relations and Sustainability Department, which reports to the CFO, oversees the overall sustainability coordination and monitoring of our Bank, regularly evaluates and improves the sustainability strategy by coordinating the Bank-wide efforts with a holistic ESG approach to achieve common sustainability goals, and identifies material topics through Double Materiality Analysis.

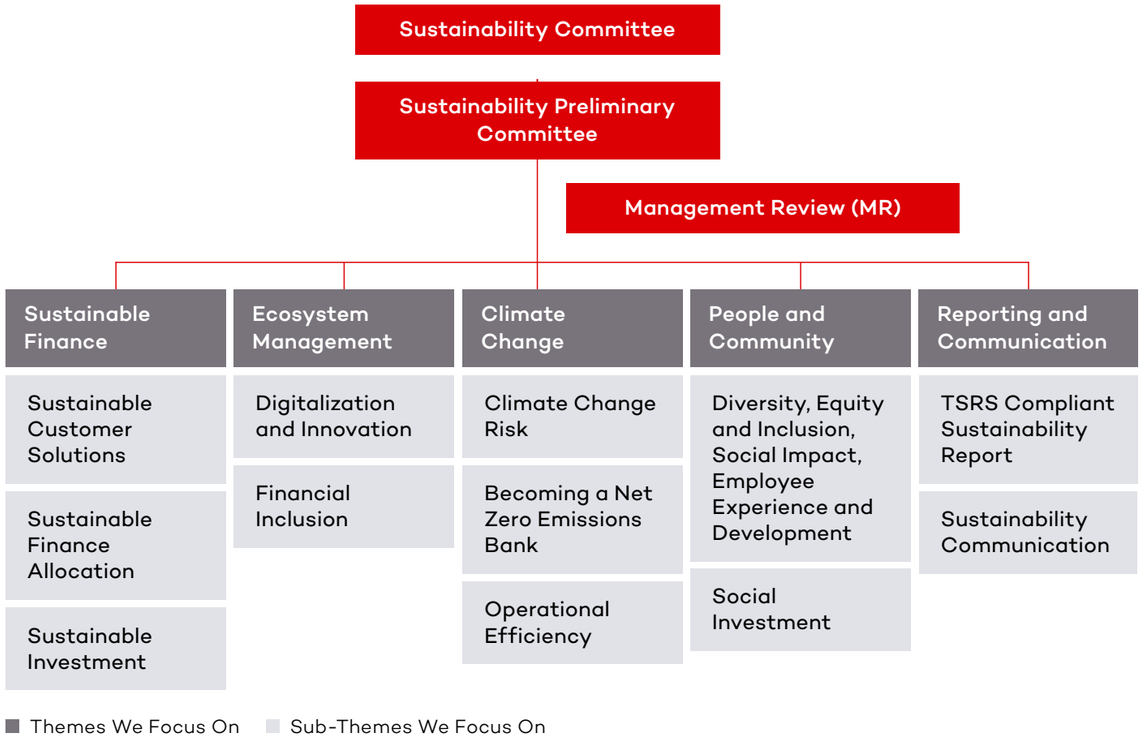
You can access our Bank's policies that support our sustainability governance in the Our Policies Section of this report.

Our Sustainability Committee

The Sustainability Committee carries out its activities with its permanent members consisting of the Vice Chairman and Executive Board Member, the Board Member, CEO, CFO, and the Senior Vice President of Investor Relations and Sustainability. Our Committee regularly reports to the Board of Directors to track the progress of our goals and performance, while also identifying, assessing, and managing potential risks and opportunities that the Bank may face.

Our Investor Relations and Sustainability Department, responsible for the overall coordination and monitoring of the Bank's sustainability efforts, prepares the agenda for the Sustainability Committee meetings, which are held at **least twice a year**, and tracks the implementation process of decisions taken.

Our Sustainability Committee regularly updates our Board of Directors by monitoring the progress of our goals and our performance.



Responsibilities of Our Sustainability Committee

- Preparing a sustainability strategy in line with our Bank's business strategy, market conditions and developments.
- Carrying out all sustainability activities within the framework of our Bank's sustainability strategy, priority areas and targets and strengthening the Bank's sustainability performance.
- Integrating sustainability into all our ways of doing business, identifying relevant risks and opportunities, ensuring that our Bank's priority issues are aligned with sustainability issues.
- Progress of our Bank in harmony with the Sustainability Principles and other relevant legislation, follow-up and communication of the legislation.
- Ensuring risks and opportunities arising from climate change are prioritized and managed.
- Monitoring national and international legislation and standard approaches related to environmental and social risks taken into account in the Bank's lending process.
- Ensuring sustainability-related policies are integrated into business processes.
- Providing opinions and suggestions to the Board of Directors regarding the activities carried out throughout the Bank in the field of sustainability.
- Determining and monitoring the relations within the framework of sustainability with national and international organizations and regulatory institutions related to sustainability.
- Establishing and monitoring an honest and transparent communication platform with our Bank's stakeholders on sustainability.
- Ensuring that reports containing our Bank's sustainability activities and performance indicators, our corporate website and similar promotional channels are prepared and supervised in accordance with the Corporate Governance Principles and Sustainability Principles.

Sectoral emission reduction targets were approved by the Board of Directors within the scope of our target of becoming a Net Zero Emissions Bank by 2050.

Our Sustainability Committee convened 2 times in 2025.

Some topics evaluated by our Sustainability Committee in 2025:

1. Prominent developments, legislation and regulations related to sustainability in the World and in Türkiye.

2. Our Bank's reports in accordance with international standards within the scope of corporate governance and its performance in sustainability rating agencies.

3. Improvement activities planned to be carried out under the headings of environment, social and governance in sustainability ratings.

4. Our strategy within the scope of the climate change focus area and our target of becoming a Net Zero Emissions Bank.

To strengthen and enhance the effectiveness of our sustainability governance, we reviewed our governance structure in 2025. As part of this, we consolidated the Preliminary Committees established for each of our focus areas under a single umbrella by forming the **Sustainability Preliminary Committee**. This committee, which will include all relevant Executive Vice Presidents and Senior Vice Presidents, will convene twice a year. It aims to mature opinions and recommendations on sustainability and contribute to our Sustainability Committee.

Our Sustainability Preliminary Committee

Our Sustainability Preliminary Committee was established to ensure the implementation of the Bank's sustainability strategy in alignment with business strategies and to effectively manage sustainability-related risks and opportunities. The Committee consists of our Vice Chairman of the Board and Executive Board Member, the Executive Board Member of the Board, our General Manager, the Executive Vice Presidents of Financial Management, Executive Vice Presidents responsible for Corporate, Credit Allocation, and Risk, our Human Resources Department, and, as needed, other Executive Vice Presidents and Senior Vice Presidents. The Committee is planning to meet twice a year and report its activities to the Sustainability Committee.

Responsibilities of Our Sustainability Preliminary Committee

- Monitor sustainability activities aligned with the Bank's business strategy, sustainability strategy, priority areas, and targets, and track actions to strengthen sustainability performance.
- Ensure creation and implementation of compliance processes with sustainability regulations.
- Ensure integration of sustainability-related policies into business processes.
- Provide opinions and recommendations to the Sustainability Committee regarding the Bank's sustainability initiatives.
- Ensure establishment of relationships with national and international authorized institutions regarding sustainability.
- Follow up on prioritization, management, and integration of risks and opportunities arising from climate change into business processes.

Sustainability Governance in Our Subsidiaries

We prioritize the implementation of sustainability governance structures in our subsidiaries as well. Our Investor Relations and Sustainability Department guides our subsidiaries in line with our Bank's sustainability strategies and facilitates necessary communication. At the end of 2025, we initiated a series of meetings coordinated by the Investor Relations and Sustainability Department, with the participation of subsidiaries.

Sustainability teams within our subsidiaries are responsible for overseeing the implementation of sustainability strategies within their respective organizations and for managing sustainability and climate-related risks and opportunities in collaboration with relevant departments, based on sector and geographical considerations, collecting sustainability data, and reporting to the Investor Relations and Sustainability Department.

ESG Performance Criteria in Senior Management Remuneration

Our Bank's remuneration practices are overseen, audited, and reported by the Remuneration Committee on behalf of the Board of Directors. Our Committee is responsible for reviewing the remuneration policy at least once a year and updating it when necessary, and aligning the said policies with our Bank's overall strategies. Performance-based incentive systems are evaluated and updated annually based on sustainability indicators and risk analyses.

The policy sets out the principles and rules applicable to the remuneration of the Board of Directors, the General Manager (CEO), Executive Vice Presidents, and all Bank employees. Our Bank's Remuneration Policy and practices are designed to create long-term value within the scope of sustainability principles in a way that supports employee engagement and performance development. In this direction, short and long-term performance-based reward systems are implemented.

For more detailed information, please refer to Remuneration Policy here.

In remuneration practices, it is ensured that remuneration is based on measurable performance criteria, taking into account environmental, social and societal benefits in line with sustainability principles.

The remuneration to be paid to our Senior Management, including our Board of Directors, and all other employees is in line with our Bank's ethical values, internal balances and strategic goals. All our employees are paid according to the responsibilities they undertake.

Our performance evaluation system covers performance indicators related to sustainability and climate. We have included all our employees in incentive mechanisms to support the realization of these goals.

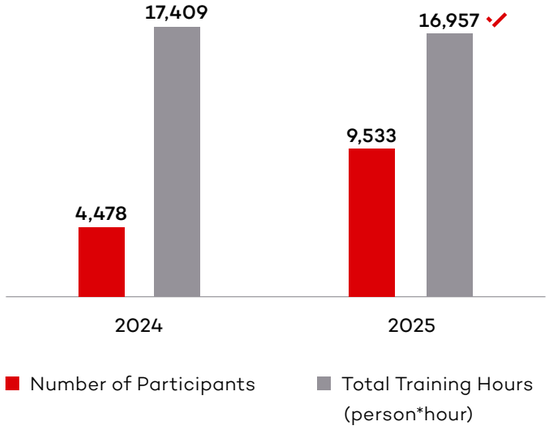
Incentives related to sustainability hold a 5% weight in the Bank's scorecard and affect Executive Vice Presidents' performance assessments by 4.5 to 5%.

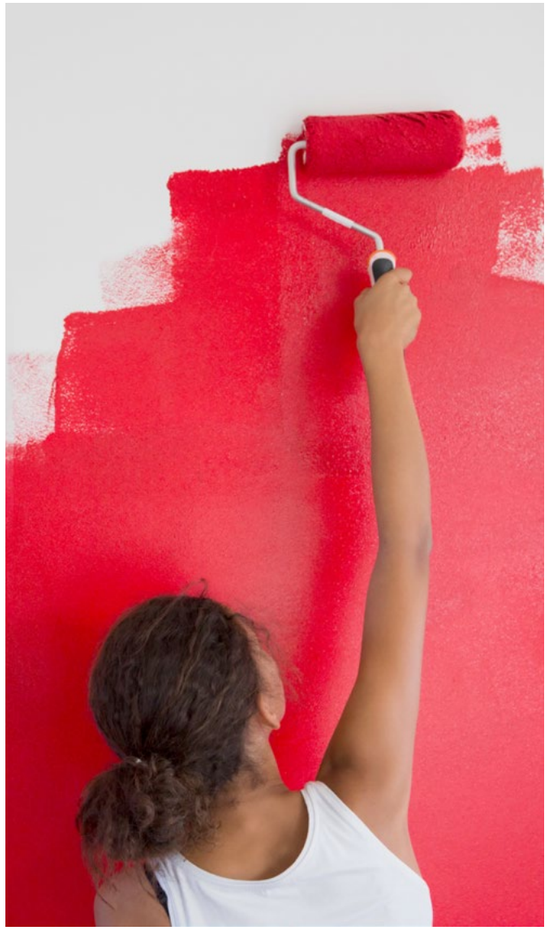
Our Sustainability Trainings

As one of the key elements of integrating sustainability into our corporate strategies and governance structure, we offer sustainability-focused training to our employees and managers at all levels. With our sustainability trainings implemented in 2025, we continued to develop the awareness and competencies of all our employees in environmental, social, and governance areas.

A total of 9,533 employees benefited from our sustainability trainings in 2025.

Sustainability Trainings Number of Participants and Total Training Hours





Our Double Materiality Analysis

In 2025, in line with the CSRD requirements and the European Sustainability Reporting Standards (ESRS), we updated our Double Materiality Analysis. Within this framework, we identified the **impacts, risks, and opportunities** related to sustainability topics for our Bank through a **holistic approach** that also takes into account the views of our stakeholders. Our double materiality approach consists of two key dimensions:

- **Impact Materiality**: Encompasses the positive and negative effects of our Bank's activities on the environment and society.
- **Financial Materiality**: Refers to the potential financial impacts of sustainability-related risks and opportunities on our Bank's financial performance, financial position, and cash flows.

Our Bank evaluates a sustainability topic as "material" if it meets one or both of these perspectives by considering both impact and financial materiality together.

Unlike previous years, our 2025 Double Materiality Analysis comprehensively examined impacts, risks, and opportunities based on the topics defined within the ESRS framework. As a result of this analysis, we identified the issues deemed material to our Bank.

Our Double Materiality Analysis comprises the following five main steps:



1. Understanding the Context

Through a context analysis conducted under the double materiality scope, we addressed sustainability topics within the framework of our business model, value chain, strategic priorities, and operations. This analysis aims to accurately define and prioritize impacts, risks, and opportunities specific to our Bank. Using the sustainability topics outlined in the ESRS-1 application guidance, we mapped our business activities and value chain against these topics.

During the identification of significant impacts, risks, and opportunities, we considered all relevant contextual factors including our operating geographies, activity types, sector dynamics, and organizational structure. We assessed issues specific to our Bank's activities, strategic priorities, and prior period practices. Based on our evaluations, we analyzed 10 topics and their subtopics as specified within the standards.

2. Value Chain and Key Stakeholder Analysis

In the second step, we evaluated our entire value chain, from the design of financial products and services to their end, together with our subsidiaries and affiliates, adopting a holistic approach to the financial ecosystem. To effectively identify impacts, risks, and opportunities, we first defined **our key business activities and clarified the boundaries of activities** included in the analysis. Following this, we identified activities that have potential to generate significant impacts on the environment and society as well as meaningful effects on our financial performance and risk profile as key business activities and critical operations. To support the impact materiality evaluation, we mapped out key stakeholder groups aligned with the critical activities identified through the value chain work and our Bank's prioritized areas.

You can find detailed information about our stakeholder engagement approach in our Additional Information Report.

For more detailed information, please refer to the Akbank Value Chain Section of this report.

3. Identification of Impacts, Risks, and Opportunities

Within the scope of ESRS topics, we identified current and potential, positive and negative impacts of our activities on the environment and society, as well as environmental and social developments that pose risks and opportunities affecting our Bank's financial condition, performance, and forward-looking outlook. During the identification phase, we relied on sector-specific sustainability standards, guidance and directives published by banking regulators, and our Bank's internal assessment documents.

4. Evaluation of Impacts, Risks, and Opportunities

Impact Materiality

We conducted an online survey targeting eight critical stakeholder groups prioritized by our Bank to assess impact materiality. Alongside structured surveys, we carried out topic-based expert evaluations during the stakeholder engagement process. This enabled us to collect assessments on the positive and negative impacts of our Bank on the environment and society according to the criteria of impact magnitude (how significant the impact is), scope (the geographical or sectoral scope of the impact), and remediability of negative impacts (the extent to which negative impacts can be corrected).

Existing impacts refer to those that have already occurred or emerged in the past, whereas potential impacts denote those with a probability above a defined threshold and expected to occur in the future. We classified the time horizon for potential impacts as follows:

- Short-term: 0-3 years
- Medium-term: 3-5 years
- Long-term: 5 years and beyond

Thus, we evaluated both actual and potential impacts separately within the framework of risks and opportunities, taking into account their positive and negative qualities, and analyzed them according to their materiality levels.

Financial Materiality

As part of our financial materiality assessment, we developed a comprehensive inventory covering all risks and opportunities related to sustainability across our Bank's value chain. In compiling this inventory, we took into account sustainability standards and current developments relevant to the banking sector. We performed a thorough evaluation by analyzing our existing risk and opportunity inventory along with public disclosures of risks and opportunities by entities within our financial ecosystem.

In our financial materiality assessment, we first evaluated the estimated financial impact levels and likelihood of occurrence for risks and opportunities. We then analysed these results against the financial materiality threshold we determined. Our findings indicated no risks or opportunities exceeded the financial materiality threshold.

5. Determination of Material Topics

Following the impact, risk, and opportunity analysis conducted for the 10 sustainability topics under our Double Materiality Analysis, we developed our materiality matrix. Within this scope, we identified 5 out of the 10 assessed topics as material. We share a detailed overview of the impacts, risks, and opportunities related to our material topics in the table to the right.

ESRS Topics	Impact Materiality	Financial Materiality	Result
E1 Climate Change	Material	Followed	Material
E2 Pollution	Followed	Negligible	Followed
E3 Water	Followed	Negligible	Followed
E4 Biodiversity and Ecosystems	Material	Negligible	Material
E5 Resource Use and Circular Economy	Followed	Negligible	Followed
S1 Own Workforce	Material	Followed	Material
S2 Workers in the Value Chain	Negligible	Negligible	Negligible
S3 Affected Communities	Followed	Negligible	Followed
S4 Customers and End Users	Material	Followed	Material
G1 Business Ethics	Material	Followed	Material

Negligible Followed Material

In accordance with CSRD, we updated our Double Materiality Analysis in 2025 by reassessing our sustainability topics under the environmental, social, and governance categories defined by ESRS and aligning them with our 2024 material topics. We will base the 2026 report on this updated analysis and report our sustainability performance within the scope of these new material topics.

For more detailed information, please refer to the Annexes Section of this report.

Our Impacts, Risks and Opportunities

Materiality			
Very High	■■■■■	Low	■■□□□
High	■■■■□	Very Low	■□□□□
Medium	■■■□□		

Time Horizons	
Short Term	●○○
Medium Term	●●○
Long Term	●●●

Impact Materiality			ESRS Topics, Time Horizons and Value Chain Location	Financial Materiality		
Impact Materiality Score	Impact Disclosure	Impact Type		Type (Risk / Opportunity)	Risk/Opportunity Disclosure	Financial Materiality Score
■■■□□	Financing clients operating in carbon-intensive sectors who fail to implement their emission reduction investments in a timely manner may indirectly contribute to the continuation of high-emission production activities, thereby leading to an increase in the adverse impact on climate change.	Negative Impact	E1 Climate Change ●●○ Own Operations Downstream	Risk	Increased costs in carbon-intensive sectors under the CBAM may weaken customers' competitiveness and payment capacity. This situation may lead to an increase in expected credit losses in the Bank's loan portfolio.	■■□□□
				Opportunity	The growing financing needs of customers in carbon-intensive sectors covered by the CBAM for green transformation may increase demand for sustainable financing products. This situation may enable the Bank to expand its range of green products and increase its share in the sustainable finance market.	■■■□□
■■■■□	Supporting renewable energy and energy efficiency investments under climate finance may contribute to reducing portfolio-related emissions and energy consumption by accelerating customers' transition to a low-carbon economy.	**Positive Impact**		Risk	Disruption or stoppage of production and operational activities of customers or financed projects in the portfolio due to extreme weather events may weaken their loan repayment capacity and increase the risk of default.	■■■□□
				Risk	Declines in the fair value of collateral due to extreme weather events could weaken the Bank's collateral adequacy, leading to increased credit losses.	■■□□□
				Opportunity	Financing projects that support the transition to a low-carbon economy may strengthen the Bank's climate-resilient portfolio structure, enabling a reduction in portfolio-related emissions, an improvement in its risk profile, and increased access to sustainable funding sources.	■■■■□
■■■□□	In the event of cyber attacks or disruptions in data management processes, unauthorized access to customers' personal and financial information may lead to violations of individuals' privacy and financial losses.	Negative Impact	S4 Customers and End Users ●●○ Downstream	Risk	Security breaches leading to illegal access to personal data, data leaks, or identity theft could expose the Bank to legal sanctions and criminal proceedings and cause a loss of reputation.	■□□□□
■■■■□	When strong data and cybersecurity practices are implemented alongside transparent information processes for protecting personal data, this may contribute to safeguarding customers' personal and financial information against unauthorized access, thereby strengthening individuals' financial security.	**Positive Impact**		Risk	Interruptions that customers may experience in digital applications could lead to the Bank losing one out of every three financial transactions, resulting in revenue loss and a decline in customer satisfaction.	■■□□□
■■■■□	By providing simplified product information through mobile and digital channels, and by utilizing accessible content and visual communication techniques, customers' access to banking services can be facilitated and equal access to information for vulnerable customer groups can be supported.	**Positive Impact**		**Opportunity**	A robust data protection and cybersecurity infrastructure may increase customer trust and loyalty, reducing customer churn rates, strengthening long-term customer relationships, and enabling the secure scaling of digital banking services.	■■□□□
■■■□□	The failure to develop inclusive and sustainable financial products and services may slow down the sustainable development process.	Negative Impact		**Opportunity**	Developing accessible and user-friendly digital channels may strengthen the Bank's financial inclusion, enabling it to reach broader customer segments, improve the customer experience, and increase transaction volume through digital channels.	■□□□□
■■■■□	The development of digital, inclusive, and sustainable financial products and services, along with the use of non-discriminatory, accessible designs, may strengthen financial inclusion and inclusive economic participation by ensuring equal access to banking services for different socio-economic groups, thereby supporting economic and social value.	**Positive Impact**		**Opportunity**	Providing social financing with inclusive financial products may enable the Bank to reach wider customer segments, grow its customer base and achieve sustainable revenue growth through scalable, low-cost business models.	■■■■□
■■■■□	Adopting transparent and responsible marketing practices and implementing clear and understandable communication strategies may contribute to increasing customers' financial literacy, thereby supporting individuals in consciously choosing products that suit their risk profiles.	**Positive Impact**		Risk	The Bank's failure to adapt sufficiently to an agile innovation culture may cause it to lag behind the market, slow down the pace of new product and service development, and weaken its competitive strength.	■■□□□

Materiality			
Very High	■■■■■	Low	■■□□□
High	■■■■□	Very Low	■□□□□
Medium	■■■□□		

Time Horizons	
Short Term	●○○
Medium Term	●●○
Long Term	●●●

Impact Materiality			ESRS Topics, Time Horizons and Value Chain Location	Financial Materiality		
Impact Materiality Score	Impact Disclosure	Impact Type		Type (Risk / Opportunity)	Risk/Opportunity Disclosure	Financial Materiality Score
■■■■□	The adoption of ethical and clean banking practices and the spread of an ethical leadership culture support financial service users' access to fair, transparent, and reliable banking practices and may contribute to strengthening public trust in the financial system.	Positive Impact	G1 Business Ethics ●○○ Upstream Own Operations Downstream	Opportunity	An ethical and clean banking culture may increase investor confidence by reducing the Bank's compliance and reputation risks.	■■□□□
■■■□□	Inadequate ethical reporting mechanisms and weak oversight processes may lead to delays in detecting corruption, bribery, and illegal financial activities, damage institutional reputation, and make it difficult for stakeholders to access sustainable financing sources.	Negative Impact		Risk	Non-compliance with ethical and regulatory requirements may result in fines, increased legal proceedings, decreased investor and stakeholder confidence, and customer losses.	■■□□□
■■■□□	Adopting safe and fair working conditions along with inclusive hiring and talent management practices increases employees' psychological security, commitment, and competency development. These practices may contribute to reducing social inequalities by increasing inclusivity in workforce participation.	Positive Impact	S1 Own Workforce ●○○ Own Operations	Opportunity	An organizational culture that supports employee well-being and psychological safety may enable the Bank to reduce employee turnover rates, enhance its ability to attract and retain talent, and strengthen its operational efficiency.	■■□□□
■■■□□	Work environments with weak social dialogue, heavy workloads, and poor work-life balance may have a negative impact on employees' physical health and psychological well-being.	Negative Impact		Opportunity	Ensuring full alignment with diversity and inclusion issues integrated into the Bank's strategy may increase employee satisfaction.	■■□□□
				Risk	Inadequacies in working conditions and inclusion may negatively affect employee well-being and perceptions of equality, leading to talent loss and increased employee turnover.	■■□□□
■■■□□	Financing projects that meet environmental and/or social sustainability criteria may contribute to preserving habitat integrity, preventing land degradation, restoring ecosystems, and ensuring the sustainable use of biodiversity and natural resources.	Positive Impact	E4 Biodiversity and Ecosystems ●●○ Downstream	Risk	Deforestation may increase supply and cost risks in forest-based sectors, potentially weakening the financial performance of customers operating in these sectors. This could, in turn, increase the Bank's credit and portfolio risk.	■■□□□
■■■□□	Providing financing to sectors or projects that carry environmental or social risks may lead to disruption of ecosystem balance and overuse of natural resources.	Negative Impact				

Akbank Value Chain

Upstream

Shareholders
Sabancı Holding*
Investors and Analysts*

Suppliers
Technology Procurement*
Corporate Procurement
Corporate Communication Procurement
Energy Suppliers
Branch and Headquarters Building Management Suppliers

Public Institutions and Regulatory Authorities
Regulatory and Supervisory Authorities*
Credit Rating Agencies*

Financial Institutions and Creditors*

Akbank International Advisory Board*

Educational Institutions and NGOs
Universities
National and International NGOs

Chambers of Commerce and Unions

Our Operations

Senior Management and Employees
Board of Directors*
Senior Management*
Employees*
Branch Staff*

Subsidiaries
Akbank AG*
Ak Investment*
Ak Asset Management*
AkLease*
AkTech*
AkÖde*
Ak Ventures*
Stablex (Ak Investment Subsidiary)*

Core Banking Services
Corporate and Investment Banking*
Commercial Banking*
SME Banking*
Consumer Banking*
Private Banking and Wealth Management*
Credits Underwriting
Treasury and Financial Institutions
Digital Solutions and Strategy

Operational Support Activities
Law
Technology
Human Resources and Culture
Brand and Communication
Financial Management
Regional Directorates and Branches
Information Technologies

Risk, Internal Control and Compliance Management
Inspection Board
Risk Management and Internal Control
Compliance

Downstream

Customers
Corporate and Investment Banking Customers*
Commercial Banking Customers*
SME Banking Customers
Consumer Banking Customers
Digital Banking Customers
Private Banking Customers

Media

FinTech Ecosystem Partnerships*

* Critical activity / stakeholder

Our Value Creation Model

Capitals	Material Topics	Inputs	Our Operations	Outputs	Created Value	SDGs
Financial Capital Our Bank's financial assets and strong governance structure	G1 Business Ethics	• **TRY 310,169 Million** in Equity • **TRY 3,558,950 Million** in Total Assets • **TRY 5,200 Million** in Total Capital	In line with **our vision, mission and values,** we conduct our operations by taking into account global trends as well as economic and sectoral developments. **Our Strategic Priorities:** **Core Banking Focus** **Next Generation Game Plan** **Our Activities:** Corporate and Investment Banking Commercial Banking Consumer Banking Digital Solutions and Strategy SME Banking Private Banking and Wealth Management Banking > AKBANK AG Leasing > AKLease E-Money > AKÖde Brokerage > AKYatırım Asset Management > AKPortföy Corporate Venture Capital > AKBANK VENTURES Information Technologies > AKTech	• **21.5%** Return on Equity • **1.9%** Return on Assets • **19.03%** Capital Adequacy Ratio • **TRY 1,920,958 Million** (Consolidated) Total Cash Loans (Including Non-Performing Loans) • **TRY 546,374 Million** (Consolidated) Non-Cash Loans • **TRY 11,399 Million** Net Profit of of Affiliates	• Robust Equity and Strong Financial Foundation • Sustainable and Widespread Funding Base • Economic Value Created by High Credit Volume	8, 16, 17
Intellectual Capital Our practices in the field of digitalization and innovation, and our intellectual assets	S1 Own Workforce S4 Customers and End Users	• **Over 75 Years** of Deep-Rooted Corporate Experience • Digital and Technological Infrastructure • **>95%** Transactions Moved to Digital Channel • Responsible AI Manifesto: Responsible Ethical Framework for Innovation and Efficiency • Akbank Assistant with Artificial Intelligence Infrastructure • Extensive Range of Digital Products and Services • Investments in Value-Creating Technology and Innovation • A Dedicated Team Specializing in Data Science		• **13.2 Million** Digital Customers • **87%** Digital Penetration • **3** out of **4** New Customer Acquired Digitally • **24** Projects Launched within Akbank LAB • **2 Million USD** Investment Support through the Akbank+ Corporate Entrepreneurship Program • **Over 257 Million** Messages Exchanged via Akbank Assistant • **560 APIs** Available (Including 35 APIs Supporting Collaboration and Revenue Generation)	• Expansion in Retail and Corporate Digital Banking • Strong R&D and Innovation Culture	8, 9, 17
Manufactured Capital Operational assets such as ATMs, branches, headquarters and data centers	S4 Customers and End Users	• **647** Total Branches • **598** New Generation Akbank Branches • **818 Thousand** POS Terminals (Including Virtual POS) • **6,351** ATMs • Financial Inclusiveness Approach and Studies • Modern, Widespread Branch and ATM Network Initiatives • Loan and Deposit Options Tailored to Each Customer Group • Akbank Mobile Serving with 100+ Functions		• **10,973 Million** Number of Individual Credit Cards • Accessible Service Applications Implemented in **646** Branches • **18.4%** Market Share in Installment Commercial Loans (including Commercial Installments) • **29.5%** Market Share in Housing Loans	• 24/7 Uninterrupted Banking Services • Modern, Widespread Branch and ATM Network Ensuring Strong Financial Accessibility	8, 10, 16, 17
Social and Relational Capital Relations we have established with our stakeholders, culture and arts projects and social activities	S4 Customers and End Users	• **15.2 Million** Active Customers • Transformation Academy Studies for Customers • **More than 1,400** Akbank Volunteers • **2,402** Local Suppliers • Strategic Stakeholder Collaborations • Enhancing Customer Experience • Contributions to Education, Volunteering, Culture, and Arts		• High Brand Awareness • **92%** First Contact Resolution Rate • **11%** ✓ increase in the number of women SME customers • **52 thousand** young people reached through Akbank Youth Academy • **Over 200** with Akbank Jazz Festival Performance by the Artist • Supporting Financial Literacy and Financial Health	• Strong Relationships with Stakeholders • Impact-Driven Projects Based on Collaboration	4, 8, 9, 10, 16, 17
Human Capital Our employee-oriented corporate culture	S1 Own Workforce	• **12,591** ✓ Total Number of Employees • Encouraging Employee Well-being and Career Development Through Innovative Practices • Supporting Gender Quality and Fostering a Positive Work Environment • Hybrid Working Model		• **35%** ✓ Senior Management Positions Held by Women • Average **47** ✓ Hours of Training per Employee • **5,302** Hours of Total Training • **972** New Hires • **9%** ✓ Employee Turnover Rate • **2,047** Employees Promoted • **51%** Remote and **30%** Hybrid Working Rate of Headquarters Teams • Employee Health and Well-Being Initiatives	• A More Inclusive and Diversity-Focused Work Environment • Increased Employee Satisfaction and Loyalty • An Innovative and Learning-Oriented Corporate Culture	3, 4, 5, 8
Natural Capital Energy, water and other natural resources	E1 Climate Change E4 Biodiversity and Ecosystems	• Investment Decisions Considering Environmental and Social Risk Framework and ESG Criteria • Risks and Opportunities Management Approach Focused on Sustainability • Coal Phase-Out Commitment • Net Zero Strategy • Efficient Use of Natural Resources in Operations		• **27** ✓ Projects with Environmental and Social Impact Assessment • **TRY 681 Billion** in Sustainable Finance • Greenhouse Gas Emission Intensity: **1.21** ✓ tons CO_2e/ Number of Employees • **100%** ✓ Electricity Obtained from Renewable Sources • Emission Reduction Efforts Targeting Operations and Carbon-Intensive Sectors • MSCI ESG Score: **AA**	• Environmentally Conscious Banking Approach Contributing to a Low-Carbon Economy	6, 7, 11, 12, 13, 15, 17

Our Goals, Sustainability Performance and Contributions to the Sustainable Development Goals

Our Focus Areas and Material Topics	Our Targets	KPIs	2022	2023	2024	2025	Our Contributions	Related SDG	Related Capitals	Related Stakeholders
SUSTAINABLE FINANCE E1 Climate Change E4 Biodiversity and Ecosystems S4 Customers and End Users	• Providing TRY 800 billion in sustainable finance by 2030 • Achieve 100% sustainability wholesale funding by 2050	Amount of sustainable finance provided since 2021 (TRY billion)	87	276	416	681	**We are taking firm steps towards long-term goals in sustainable finance.** • We provided TRY 265 billion ✓ of sustainable finance.[1] • We have appointed Akbankers from each regional directorate as "Sustainable Finance Ambassador". • ESG-themed and ESG rated funds AuM reached TRY 36 billion, with 392 thousand investors.[2] • As the first financial partner of the Cool Up Program in Türkiye, we supported sustainable cooling investments through guidance and sustainable finance products. **Sustainability share in total wholesale funding transactions is at 46%[3].** • We issued TRY 3.9 billion (USD 100 million equivalent) of Mortgage-Backed Covered Bonds with a maturity of 5 years to the EBRD. • We issued the world's first gender equality digitally-native notes to IFC of USD 100 million with a 5 years maturity. • We signed a loan agreement with the EBRD for USD 130 million with a maturity of 5 years.	7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 13 CLIMATE ACTION 15 LIFE ON LAND 17 PARTNERSHIPS FOR THE GOALS	Financial Capital Natural Capital Manifactured Capital	Customers Public Institutions and Regulatory Authorities Investors and Analysts FinTech Ecosystem Partnerships
		Sustainability share in total wholesale funding transactions (%)	48	59	69	46 ✓				
		Number of projects with environmental and social impact assessment (#)	10	16	19	27 ✓				
		Number of projects rejected due to environmental and social impact assessment (#)	20	18	17	22				
		Number of site visits to projects due to environmental and social impact assessment (#)	24	25	29	10 ✓				
		Project financing renewable energy portfolio volume (million USD)	1,097	1,039	784	654				
		Installed capacity we finance according to renewable energy project types (MW)	HPP 3,163 WEP 1,037 GEP 320 SEP 181 Biomass 21 Total 4,722	HPP 3,163 WEP 1,682 GEP 320 SEP 190 Biomass 21 Total 5,376	HPP 3,179 WEP 2,692 GEP 320 SEP 225 Biomass 21 Total 6,437	HPP 3,179 WEP 2,698 GEP 320 SEP 248 Biomass 21 Total 6,466 ✓				
		Share of renewable energy in the project finance energy portfolio (%)	83	82	91	77				

[1] Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans, other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases

[2] ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, Metaverse and Digital Life Technologies Variable Fund, Robotics Technologies Variable Fund, Fintech and Blockchain Technologies Variable Fund, Travel and Leisure Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Agesa: Sustainability Equity Pension Fund

[3] Additional Tier 1 is not included in this calculation due to its capital status

Our Focus Areas and Material Topics	Our Targets	KPIs	2022	2023	2024	2025	Our Contributions	Related SDG	Related Capitals	Related Stakeholders
PEOPLE AND COMMUNITY S1 Employees S4 Customers and End Users	• To enhance the effectiveness of investments in our employees • Increase the social return on community investments • Enhance the impact of Akbank volunteering in community investments	Percentage of women employees (%)	52	52	53	53 ✓	**We strengthened the culture of Diversity, Equity and Inclusion (DEI).** • Our Executive Vice President of Treasury took over the role of Diversity, Equity and Inclusion Leader at our bank. • Through the 4th term of Akbank Role Model Program, we continued to provide training and mentorship to Akbankers, supporting their journey and promoting women's representation across all areas of society. • We became the only Turkish bank in the OMFIF[1] 2025 Gender Balance Index and ranked among the top 10 banks globally. **We have updated and published our DEI and Zero Tolerance for Violence guidelines.** • We have updated and published our new DEI Guide reflects our new projects and practices, and our Zero Tolerance Toward Violence Guide as a mobbing circular, in collaboration with BADV[2]. **We have implemented the Climate Ambassador Program for a sustainable and green future.** • We supported Akbankers with training and projects to raise climate awareness and advance solutions aligned with our sustainability goals. **With the Akbank Academy, we reached 52 thousand young people in 2025. (345 thousand since 2020)** • We assisted youth in competency development trainings. **We implemented the Upcycle - Transformation Holds the Future Project.** Throught upcycling efforts, we has been donated 18 thousand furniture from the Akbank's renovation project to 1,100 schools affected by the earthquake and reached 200 thousand students. **We organized Akbank Sanat's "Contemporary Art and Ecological Experiment" program.** • In the program, which is carried out by a different artist each month, we explored the human-nature relationship through contemporary art from the lens of political ecology and eco-materialism. [1] OMFIF: Official Monetary and Financial Institutions Forum [2] BADV: Business Against Domestic Violence	3, 4, 5, 8, 10, 17	Human Capital Social and Relational Capital	Senior Management and Employees Educational Institutions and NGOs Customers
		Percentage of women in senior management (%)	35	37	38	35 ✓				
		Percentage of women directly reporting to the CEO (%)	50	57	57	50				
		Training time provided per employee (hours/ person)	33	32	38	47 ✓				
		Return rate of employees who have used maternity and parenting leave (%)	100	100	99	99 ✓				
		Employee turnover rate (voluntarily resigned) (%)	7.21	6.16	5.76	5.18 ✓				
		Number of employees participating in internal volunteering activities (#)	Approximately 1,000	More than 1,000	400	234				
		Number of students reached through the Youth Academy since 2020 (thousand)	74	135	183	345				

Our Focus Areas and Material Topics	Our Targets	KPIs	2022	2023	2024	2025	Our Contributions	Related SDG	Related Capitals	Related Stakeholders
ECOSYSTEM MANAGEMENT S4 Customers and End Users G1 Business Ethics	• To popularize digital and innovative products and services • Increase the number of financially empowered individuals by 2030 • Increase the number of women-owned SME customers who gain access to at least one new financial product by 10% each year through 2030	Number of digital banking users (million people)	8.7	11.2	12.5	13.2	**We continued to empower women SMEs.** • We achieved an 11% increase in women-led SME customers in 2025 (outperformed our financial inclusion annual target of 10%). • Since the launch of our efforts in the women SME segment in 2022, we have increased our customer base by 125% and increased our loan balance eightfold. **We have enhanced our support for our women customers.** • Through the Akbanklı Kadınlar Platform, we pioneered a tailored banking program offering both financial and social benefits to women customers. **We continued to expand our financial and non-financial support for tech start-ups.** • In collaboration with an investment platform, we held our Mentor Check-Up event with 25 start-ups and 25 mentors. **We have enriched financial insights to empower our customers' financial literacy.** • We launched new insight and recommendation scenarios on Akbank Mobile, offering personalized financial insights based on spending habits to support their financial well-being. **We contributed to the Web3 literacy of young professionals.** • As part of the ReFi Türkiye program, "Web3 Economics Training" was carried out in cooperation with Sabancı University Center of Excellence in Finance. • More than 50 young professionals were introduced to Web3 and explored the use cases of blockchain technology in the 5-week training. **We strengthened the sustainable entrepreneurship ecosystem.** • We have invested a total of 2 million USD in 4 start-ups founded by Akbank intrapreneurs in Akbank+ spin-off program since 2023. **In cooperation with the UN, we supported the "AI for Good" ecosystem in Türkiye.** • As 1st Turkish partner of AI for Good Innovation Factory, Akbank LAB, in collaboration with UN, organized a demo day where start-ups competed to develop AI-based solutions addressing SDGs. • The selected start-up represented Türkiye at the AI for Good Global Summit in Geneva.	4 QUALITY EDUCATION 5 GENDER EQUALITY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 10 REDUCED INEQUALITIES 17 PARTNERSHIPS FOR THE GOALS	Intellectual Capital Financial Capital Social and Relational Capital	Suppliers Customers Educational Institutions and NGOs FinTech Ecosystem Partnerships Senior Management and Employees
		Number of SMEs reached by Akbank Transformation Academy since 2022 (thousand)	14	16	20	21				
		Rate of increase in active women-led SMEs compared to the end of the previous year (%)	—	23	19	11 ✓				

Our Focus Areas and Material Topics	Our Targets	KPIs	2022	2023	2024	2025	Our Contributions	Related SDG	Related Capitals	Related Stakeholders
CLIMATE CHANGE E1 Climate Change E4 Biodiversity and Ecosystems	• Becoming a Net Zero Emissions Bank by 2050 through reducing our operational and portfolio emissions	Water consumption (m^3)	184,583	170,542	168,335	152,007 ✓	**We have taken steps in our loan portfolio towards the target of becoming a Net Zero Emissions Bank by 2050.** • We disclosed interim emission reduction targets in line with PCAF[1] methodology for 4 asset classes and 4 prioritized carbon intensive sectors. • We published our Net Zero Strategy, together with our loan portfolio baseline emissions and sectoral roadmap and interim targets. • We committed to phasing out coal by 2040, considering the principles of a just transition. • Loan portfolio oversight is maintained at the Board level, aligned within the scope of sectoral targets. • We continued to track our priority sector customers in 4 groups: climate solutions, aligned, aligning and managed phase-out, in line with our net zero strategy. • We enabled our export clients to access consultancy and CBAM reporting services at discounted rates. **We have carried out studies on reducing our operational emissions.** • We have set our interim emission reduction target in line with 1.5°C scenario: Reduce absolute Scope 1 and Scope 2 GHG emissions 90% by 2030 from 2019 base year. • 100% of bank's electricity sourced from renewable resources since the beginning of 2023. • Within the scope of the Integrated Management System (ISO 14001, ISO 45001, ISO 50001), all our locations have been certified with international accreditation. • Akbank Data Center and Şanlıurfa branch have been certified with LEED Gold; Sabancı Center Akbank Tower has been certified with LEED CI Gold. [1] Partnership for Carbon Accounting Financials	7 AFFORDABLE AND CLEAN ENERGY 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION 14 LIFE BELOW WATER 15 LIFE ON LAND	↗ Natural Capital	Customers Subsidiaries Public Institutions and Regulatory Authorities
		Scope 1 emissions (tCO_2e)	30,983	15,499	16,535	15,236 ✓				
		Scope 2 emissions (market-based) (tCO_2e)	15,415	0	0	0				
		Scope 3 emissions* (tCO_2e)	11,195	9,971	11,100	17,053** ✓				
		Reduction rate in operational emissions (Scope 1 and 2) compared to 2019 (%)***	56	78	77	79				
		Percentage of electricity sourced from renewables (%)	80	100	100	100 ✓				

* Scope 3 emissions include indirect emissions from purchased materials and services, fuel and energy, business travel, employee transportation, and after-use of products sold. The emissions stated here include operational emissions only, while portfolio emissions are specified in the relevant section of the report.

** In 2025, unlike other years, emissions caused by accommodation caused by business trips are also included in the account, as the scope has been expanded and data accessibility has been ensured.

*** In the 2025 reporting year, the greenhouse gas emission inventory was updated and emissions from refrigerant gas were included in the inventory. Decrease rates by recalculating previous years, including the base year 2019 updated.



Climate Change

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Our Approach to Combating Climate Change

We are actively integrating our climate change mitigation measures into our strategy and identifying this as one of our high-material issues. Our target is to become a **"Net Zero Emissions Bank"** by 2050, minimizing the climate impact of all our activities, including our loan portfolio.

As the effects of climate change become more visible day by day, efforts to combat climate change and the transition to a low-carbon society are expected to accelerate. The 2026 Global Risks Report published by the WEF identifies geoeconomic conflict as the most critical global risk in the short term, stating that these risks will deepen environmental pressures and increase the impact of climate-related threats. In this report, it is emphasized that environmental risks will become increasingly evident in the long-term and the systemic effects of climate change will be felt more strongly on a global scale.[1] In this process, the financial sector plays a critical role as a lever for transformation by directing capital, managing risks, and encouraging sustainable investments.

Recognizing the role of the banking sector, we committed in 2022 to become a "Net Zero Emissions Bank" by 2050. We are aware that achieving this goal requires transformation not only in our own operations but also in the sectors where our customers operate. Considering the direct (our own operations) and indirect (financing and supply chain) negative impacts of our activities, we contribute to the transition to a low-carbon economy with the products and services we develop while working to reduce our environmental footprint. In this context, we act in line with our **Environmental Policy**, which is based on our environmentally friendly approach, and take into account the fight against climate change at every stage of our business model and integrate it into our decision-making mechanisms.

For more detailed information, please refer to our Environmental Policy **here**.

[1] You may access the World Economic Forum's 2026 Global Risks Report via the link below:
https://reports.weforum.org/docs/WEF_Global_Risks_Report_2026.pdf.

We shape our climate change-related practices within the Bank in line with our goals of strengthening a sustainable corporate culture, identifying climate risks and opportunities, and supporting digital transformation. We meticulously examine the use of all resources and materials, from the energy and water efficiency of our buildings to the environmental impacts of the paint materials used in their interior and exterior facades, and conduct studies to reduce environmental impact when necessary.

Within the scope of the Sustainable Finance Declaration of the **UNGC**, which was expanded in 2021 and which we are a signatory of, we have established our commitments to develop sustainable financing mechanisms, strengthen the competitive advantage of the Turkish industry, convey climate risks and opportunities to our stakeholders, and offer innovative products to reduce the carbon footprint of our customers. We have set our 2030 interim reduction targets for the priority sectors we will focus on in our credit portfolio and our operations as part of our efforts to combat climate change. These targets also include the targets for the sectors we will focus on in our portfolio.

We work closely with our customers to support their low-carbon transformation journey. We evaluate all our loan processes in line with our **Akbank Environmental and Social Risk Framework.** In addition, we systematically check whether business loans violate our "**Non-Financing Activity List**".

For more detailed information, please refer to our Environmental and Social Risk Framework **here**.

For more detailed information, please refer to our Non-Financing Activity List **here**.

For more detailed information on our Environmental and Social Impact Assessment please refer to the **Sustainable Finance Section** of this report.

Considering the just transition principles, we shared our **Coal Phase-Out Commitment** by 2040 with the public. In this context, we have decided not to finance new coal-fired thermal power plant projects, capacity increases at existing thermal power plants, or new coal mine investments.

To combact climate change, we have set our 2030 interim reduction targets for our loan portfolio and operations.

In 2025, we ranked among the world's sustainability leaders by achieving an "A" rating in three areas: Climate Change, Water Security, and Forests. For more detailed information, please refer to our 2025 CDP Report here.

Portfolio Impact and Exposure

We continue our efforts to minimize the impact of all our activities, including our loan portfolio, on climate change and to achieve our goal of becoming a “Net Zero Emissions Bank” by 2050.

As Akbank, we consider it a fundamental responsibility to minimize the environmental and social impacts of all the activities we finance, to protect natural ecosystems; and to support biodiversity and nature-based solutions. In this context, we find it important to act with an environmentally friendly approach and to prevent biodiversity loss.

We evaluate and manage the activities we finance with the Akbank Environmental and Social Risk Framework with a proactive approach in terms of environmental and social risks. We structure our framework on the basis of environmental and social principles, and criteria aligned with national legislation, international agreements to which our country is a party and best practices published by international organizations. Within this scope, we evaluate our customers' ESG risk profiles from a holistic perspective, taking into account the environmental and social impacts arising from their fields of activity, climate risks, production processes, product and service quality, governance structures, and relations with stakeholders.

Our **Environmental and Social Credit Policies (ESCP)** Team is responsible for the effective execution of the Akbank Environmental and Social Risk Framework. Our ESCP Team develops tools and documents that support the healthy operation of the system by enhancing the effectiveness and efficiency of the systemic processes developed for the implementation of our framework. Our **Environmental and Social Impact Assessment (ESIA)** Team, operating under our ESCP Team, determines the appropriate risk management approach for projects and investments within the scope of ESIA by assessing environmental and social impacts from end to end, taking into account the risk level and the environmental and social management maturity of our clients.

In our credit allocation processes, we aim to mitigate the impacts of transactions with a high negative environmental and social impacts in lending with appropriate management plans, we pay attention to prioritize projects with positive environmental and socioeconomic impacts such as renewable energy investments, environmentally friendly technology projects, circular economy investments, resource efficiency, waste management, gender equality, access to basic social services and investments that provide employment.

In line with our Environmental and Social Risk Framework, which we updated in 2025, we announced to the public that we will not finance unconventional oil and gas activities (exploration, production, and transportation) in the Arctic Ocean Exploration, production, and transportation of tar sands. In our green financing decisions, we prioritize ensuring that activities contributing to climate goals do not harm other environmental and social objectives, based on compliance with the “Do No Significant Harm (DNSH)” Principle and “Minimum Social Safeguards (MSS)” under the EU Taxonomy. In this regard, we take the following into account for our customers operating in sectors with a high impact on climate change and causing intensive greenhouse gas emissions, as assessed by the ESIA Team:

- Senior Management’s responsibility on climate change,
- Commitments on climate change,
- Short, medium, and long-term strategic targets for reducing greenhouse gas emissions,
- Reporting process towards these goals and disclosures to official/international institutions,
- We obtain emissions data covering the past three years, evaluate the presence of emission control mechanisms, and closely monitor the emission levels of our customers and the projects we finance.

To support our customers in managing the impacts of climate change within their projects, we ensure that information on climate-related risks both physical and transition risks as defined by the TCFD is incorporated into independent consultant reports for all Category A (Very High) and eligible Category B1 (High) large-scale projects included in our ESIA process. We require high-risk customers and projects to carry out climate risk assessments and closely monitor the implementation of these processes.

For project finance loans with significant environmental and social impacts, we require our clients to manage these impacts by assessing environmental issues such as working conditions, pollution prevention, resource efficiency, public health and safety, and biodiversity, as well as the environmental and social impacts on cultural heritage and local communities. Through periodic monitoring, we aim to enhance our clients’ ability to manage these impacts.

Nature and Biodiversity-Based Approach

Our Bank aims to prevent biodiversity loss by acting with a nature-based approach. To this end, it is one of our prerequisites that the projects we finance have environmental and social licenses. Within the scope of our ESIA process, we evaluate the impacts of category **A** and **B1** projects on biodiversity and request our customers to prepare and implement a management plan when we deem necessary. We do not credit new investments in **Alliance for Zero Extinction (AZE)** regions and recommend measures to reduce negative impacts on biodiversity. In addition, in line with the **UNEP-FI Sustainable Blue Economy Finance Principles** and the **Equator Principles**, we encourage our customers to take precautions against activities that may harm aquatic biodiversity.

We do not provide financial support for unsustainable forestry activities. In cases where tree cutting is unavoidable, we assess the existence of compensation plans. In projects, we assess the reduction of tree felling to a minimum level, the existence of a plan to compensate for the number of trees to be felled and the forest area to be destroyed if it is unavoidable, and the amount of additional greenhouse gas emissions that high-risk projects will generate during the operational period in terms of greenhouse gas emissions and the resulting carbon cost.

Akbank Coal Phase-Out Strategy

The continued high use of thermal coal in energy production in developing countries, and the increase in energy demand, is making the transition away from this source a long-term and multi-dimensional transformation process. In this process, while ensuring the continuity and economic accessibility of energy supply, accelerating the transition to renewable energy sources is emerging as a fundamental requirement. Within this framework, our Bank is committed to actively participating in our customers' transition plans, ensuring clarity on financing criteria, and supporting the technological and infrastructural investments required for the transition.

In the coal phase-out process, we take into account the Just Transition Principles, safeguarding the livelihoods and well-being of workers, communities, and supply chain stakeholders, and are committed to a transformation process that leaves no one behind and promotes decent work opportunities.

In 2024, we shared our commitment to phase out coal by 2040 with the public, while also considering the just transition principles. In this context, we decided not to finance new coal-fired power plant projects, capacity increases at existing thermal power plants, or new coal mine investments.

By 2040, we aim to support the phased elimination of the climate-related risks of all our customers who own thermal power plants in our portfolio and are involved in thermal coal production and combustion. In this regard, we have assessed whether our customers derive 5% or more of their revenues from coal and divided coal-related activities into three categories, establishing different timelines and roadmaps specific to these activities.

These activities are:

- Thermal power plants[2] and mining companies that mine coal for thermal power plants
- Mining companies that produce and trade metallurgical coal[3]
- All companies in the coal-related value chain, including coal for heating

We will continue to finance the investment financing requests of our customers who have a net zero emissions target, have concrete investments aimed at this goal, and embrace the principle of a just transition, provided these requests do not involve new coal-related facilities or capacity increases, and are aimed at significantly reducing greenhouse gas emissions, carbon capture, utilization, and storage (CCUS) technologies, green hydrogen, and similar investment financing requests.

[2] All companies that produce and trade in this scope, with more than 5% of their income in this scope. In addition, if the income of companies that have TPP within their structure for domestic consumption purposes and also produce for the grid is 40% in this scope, these companies will also be considered as TPP.

[3] Metallurgical coal or coking coal is used in the process of producing coke, which is essential for iron and steel manufacturing. Coke is a porous, hard black rock composed of concentrated carbon, obtained by heating bituminous coal to extremely high temperatures in an oxygen-free environment

Just Transition Principles

In accordance with the Just Transition Principles, we are committed to a transformation process that ensures no one is left behind, promotes decent work opportunities, and safeguards the livelihoods and well-being of workers, communities, and supply chain stakeholders during our transition away from coal.

We expect our customers to adopt policies and actions in line with the principles and international standards listed below, and we make every effort to carry out our due diligence processes:

- Rights-Based Approach and Protection of Vulnerable Groups
- Participatory and Inclusive Decision-Making
- Just Transformation in the Supply Chain
- Impact Assessment and Prioritization
- Access to Information and Transparency
- Research, Development, and Knowledge Production

Climate Risk Analysis of Our Portfolio

We address climate-related risks within our holistic risk management approach, which is an integral part of our banking activities. We assess climate-related risks in two main categories in accordance with the TCFD framework: physical and transition risks.

Physical Risks

These risks are classified as acute or chronic. Acute risks include droughts, floods, excessive rainfall and wildfires, while chronic risks include rising temperatures, the spread of tropical pests and diseases to temperate regions, and rapidly increasing biodiversity loss.

Transition Risks

These refer to the risks associated with the transition to a low-carbon economy. These risks represent changes that could cause, increase, or reduce climate-related changes, and also include changes in government policies, technology, the market, and customer expectations.

Under our Environmental and Social Risk Framework, we analyze climate risks according to the physical and transition risk categories, conduct sector and transaction-based assessments, and monitor risks regularly. In this context, analyses conducted primarily through project-based physical risk assessments carried out via the ESIA system are addressed with a comprehensive risk management approach that will also provide input to the ICAAP process. While continuing project-based physical risk assessments in 2025, we plan to focus on data collection, processing, and strengthening analytical capacity related to climate risks in 2026. Each year, within the scope of ICAAP, we assess climate risks arising from our operations and portfolio from a consolidated perspective and report them in line with the relevant legal frameworks.

When identifying sustainability and climate-related risks and opportunities, we assess their impact on our business model and value chain using sector reports, current sustainability developments, sector-based metrics, and outputs from the environmental and social management system we use in our credit processes. Our work on the 2025 TSRS reporting continues.

For more detailed information, please refer to our 2024 Sustainability Report in Compliance with TSRS **here**.

To monitor and assess the climate-related risks of our portfolio, we use heat maps, which we prepared in 2022 and review annually, for climate vulnerability.

Climate Vulnerability Heat Map

In 2022, we created heat maps to identify climate vulnerability and examine the quantitative effects of climate change-related risks and opportunities on our credit portfolio, taking into account the TCFD framework. In creating these maps, we divided our portfolio into 13 main sectors in order to manage our credit portfolio more effectively in terms of climate risks. For each of these 13 sectors, we assessed the levels of exposure to physical and transition risks, considering the vulnerabilities defined in the Representative Concentration Pathways (RCPs) and Shared Socio-economic Pathways (SSPs) scenarios. We conducted our study based on the potential impacts that could arise by 2030 under the 1.5°C and 3.5°C global temperature increase scenarios, which are expected to have the greatest impact on our portfolio.

When creating the climate vulnerability heat map, we used a five-level risk scale for physical and transition risks and assessed the extent to which each sector is exposed to these risks. This enabled us to generate climate risk scores on a sector-by-sector basis. For our customers operating under the NACE codes defined in the Guide to Creating Heat Map Methodologies published by the Banks Association of Türkiye (Türkiye Bankalar Birliği, TBB), we also began using the vulnerability scores included in the guide.

We enriched our analyses by evaluating two different heat maps created on a five-point scale together. We calculated the total climate risk score for each sector by combining the scores received by the sectors under each evaluation heading.

Based on the climate scores we obtained, we classified the climate-related risk levels of sectors as “low,” “moderately low,” “moderate,” “moderately high,” and “high.” Additionally, we began tracking the risk scores on the heat map alongside sector concentration data to monitor private sector bonds in the context of climate risks.

Climate Vulnerability Heat Map - Physical Vulnerabilities

■ Risk and Opportunity ■ Opportunity ■ Risk

		Sector Vulnerability	Construction and infrastructure	Manufacturing and electrical equipment	Cement	Non-renewable energy	Renewable energy	Agriculture and food	Natural resources including metals & mining	(Petro) Chemicals	Retailer	Textile	Tourism	Transportation and logistic
Physical	Acute	Increase in extreme precipitation and weather events	■	■		■	■	■	■	■	■		■	■
		Wildfires	■			■	■	■					■	■
		Increase in heat waves	■	■		■	■	■	■	■	■	■	■	■
		Draughts (dry-spells and/or low riverine water levels)		■	■	■	■	■	■	■		■	■	■
	Chronic	Biodiversity loss						■		■			■	
		Water scarcity (chronic droughts, low water levels, etc.)			■	■	■	■	■	■		■	■	■
		Increase in mean temperatures						■					■	■
		Sea level rise	■										■	■
		Land scarcity, soil erosion, and degradation	■				■	■	■				■	

Climate Vulnerability Heat Map - Transition Vulnerabilities

■ Risk and Opportunity ■ Opportunity ■ Risk

		Sector Vulnerability	Construction and infrastructure	Manufacturing and electrical equipment	Cement	Non-renewable energy	Renewable energy	Agriculture and food	Natural resources including metals & mining	(Petro) Chemicals	Retailer	Textile	Tourism	Transportation and logistic
Transition	Regulatory	Mandatory labeling	■	■	■	■	■	■	■	■	■	■	■	■
		Regulation /pricing on GHG emissions	■	■	■	■	■	■	■	■				■
		Regulation/pricing on water usage		■	■	■		■	■	■		■	■	
		Exposure to litigation	■		■	■			■	■				
	Technological	Development or new low-carbon technologies or solutions	■	■	■	■	■	■	■	■		■		■
		CCUS feasibility		■	■	■				■				
	Market	Shift in consumer expectation	■			■	■	■			■	■	■	■
		Shift in business partners (suppliers, alliances partners) expectation	■	■	■	■	■	■	■	■	■	■		■
		Resource scarcity	■	■	■	■	■	■	■	■	■	■		■
	Reputation & social	Reputation impact	■	■	■	■	■	■	■	■	■	■	■	■
		Increase in social issues (migration, disease, modern slavery)	■	■				■	■		■	■	■	

Calculation of Capital Requirement

To reflect climate risks in our capital adequacy calculations and support our target of becoming a Net Zero Emissions Bank by 2050, we decided to include climate-related risks in our capital requirements starting in 2023. Since then, we have been taking into account the amount of capital that needs to be set aside for climate-related risks in our capital planning as part of our ICAAP work. In this process, we analyze physical and transition risks caused by climate change on a sector-by-sector basis, using the sectoral heat map study developed in line with the TCFD and the Intergovernmental Panel on Climate Change (IPCC) as a basis. Through the methodology we have developed, we quantitatively assess the financial impact of climate-related risks and calculate the capital requirement that should be allocated for the relevant risk type. The heat map used in the capital requirement calculation is reviewed and updated annually to reflect developments related to climate-related risks.

Impact on Customer Ratings

In the credit allocation process, we base our assessment on the evaluation of climate-related risk management plans and ensure that these assessments are reflected in company ratings.

Through the methodology we developed, we quantified the impact of climate-related risks and calculated the capital requirement that needs to be allocated for the relevant risk type.

Risk Appetite Indicators

In our heat map study, conducted to assess the impact of climate risks on our portfolio, we assign scores to sectors based on their level of exposure to climate risk. We convert these scores into a weighted average climate risk score, taking into account the weight of each sector within our portfolio. We include this quantified climate risk score in our risk appetite indicators and regularly monitor our portfolio's climate risk score against defined threshold values.

Determination of Risk Limits

As part of managing and monitoring climate-related risks, we have integrated risk limits into our Bank's risk limit framework for monitoring purposes. To ensure effective management of climate risks, we have expanded the set of risk limits, which we review annually, to cover all climate-sensitive key sectors in our portfolio. We use the following criteria when determining these limits on a sector basis:

- Under the "Emission Trading System", sectors that may be exposed to potential carbon costs
- Sectors found risky in terms of transition risk in the heat map created with the consultant company

Our Portfolio's Climate Change Impact

Our Target of Becoming a Net Zero Emissions Bank

In line with our target of becoming a Net Zero Emissions Bank by 2050, announced in 2022, we actively support our customers' in their transition efforts.

In line with our commitment to becoming a Net Zero Emissions Bank, we have embarked on a transformation process based on science and in line with sectoral roadmaps. In this context, as of 2023, we started to monitor all of our commercial loan portfolio emissions using the Partnership for Carbon Accounting Financials (PCAF) and Greenhouse Gas Protocol (GHG) methodologies for the financial sector. After the analysis, we set a target in line with the 1.5°C target of the Paris Agreement and the methodologies of the Science Based Targets Initiative (SBTi) and shared our 2030 emission reduction targets with the public. In addition, we only follow the principles published as a result of the NZBA, of which we became a member in 2024, leaving the membership-based association in 2025. Accordingly, we have created our Net Zero Strategy by taking into account the Glasgow Financial Alliance for Net Zero (GFANZ) guidelines, along with our base year calculations and sector analyses.

For more detailed information, please refer to our Net Zero Strategy **here**.

We have built our Net Zero Strategy on four main approaches:

- Building a sustainable finance culture
- From risks to opportunities
- Data management
- Partnerships

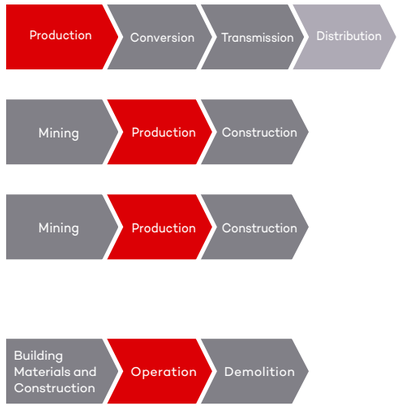
Our Net Zero Strategy provides an integrated framework for the climate risk management of our loan portfolio, the decarbonization of our loan portfolio and our operational emission reduction efforts. In line with this framework, we support a sustainable finance culture, identify climate risks and opportunities, turn risks into opportunities, and support the entire process with effective data management. Through our sustainable finance ecosystem, we offer products, services, and partnerships that support our customers' transition to low-carbon activities. Walking alongside our customers in the green transition forms the basis of our credit portfolio decarbonization strategy.

The energy, iron and steel, cement and real estate sectors, for which we have set emission reduction targets, correspond to 12% of our commercial cash loans in 2024.

In our Net Zero Strategy, we are basing our approach on the International Energy Agency's Net Zero 2050 Scenario (IEA NZE2050). This scenario provides a roadmap for the global energy sector to achieve net zero emissions by 2050, supporting key energy-related SDGs and aiming to limit global temperature rise to 1.5°C. In line with the NZE2050 Scenario, we assessed the energy, iron and steel, cement, and real estate sectors in our credit portfolio in terms of absolute carbon emissions and carbon intensity and identified them as priority sectors for decarbonization. We set 2030 reduction targets for these sectors based on emission intensity compared to the 2021 base year. These targets demonstrate our commitment to supporting our business partners operating in these four priority sectors on their decarbonization journey through both financial and non-financial products and services.



Sector	Scenario	Unit	Reduction Target by 2030[4] (%)
Energy[5]	IEA NZE2050	$kgCO_2e$ / MWh	-60
Cement	IEA NZE2050	$kgCO_2e$ / tons-cement	-23.8
Iron & Steel	IEA NZE2050	$kgCO_2e$ / tons-steel	-29
Real Estate - Service Buildings	IEA NZE2050	$kgCO_2e$ / m^2	-40.8
Real Estate - Residential Buildings	IEA NZE2050	$kgCO_2e$ / m^2	-49.3



[4] Based on the 2021 base year.

[5] The target includes the asset classes of business loans and project finance loans.

As part of our Net Zero Strategy, we will share the progress of our emission reduction targets for the cement, energy, iron and steel, and real estate sectors with the public in 2026. As our portfolio has improved in terms of data accessibility compared to previous years, an increase has been observed in PCAF Data Quality for some asset groups. We anticipate that our credit portfolio emission figures and sectoral targets may be revised based on this increase in data quality. When we share the progress of our emission reduction targets with the public in 2026, we will also share our revised sectoral targets in line with the changing PCAF Data Quality and current climate scenarios.

Credit Portfolio Calculation Methodology

To strengthen the foundation of our journey towards becoming a Net Zero Emissions Bank with data, as of 2023, we began tracking our credit portfolio under four main asset groups (project finance, commercial real estate, motor vehicle loans, and business loans) using the PCAF Global Greenhouse Gas Accounting and Reporting Standard for the Financial Industry. In this regard, we calculated our financed emissions for 2021 and set 2021 as the base year for our credit portfolio emissions tracking.[5] For our base year, we included investment loans with an investment amount exceeding USD 10 million, loans for commercial real estate investment, loans for commercial motor vehicle purchases, and all other loans (including general-purpose financing).

In line with the PCAF methodology, we perform our calculations based on customer-specific real data, subject to data availability at our Bank, and with the highest possible data quality.

In cases where data availability is limited, we perform approximate calculations based on activity data and physical comparative analyses (benchmarks)[6]. We monitor the reliability of our portfolio emissions calculations and the quality of the data used in the calculations in line with the PCAF Data Quality methodology, and we are working to improve data quality at our Bank.

The governance structure of our financed emissions includes sharing and evaluating the work of the Sustainable Finance Team with the Sustainability Committee on an annual basis and with the Credit Allocation Committee twice a year. Additionally, Branch and Regional Sustainable Finance Ambassadors report loans to the Sustainable Finance Team four times a year, quarterly, as part of our commitment to becoming a Net Zero Emissions Bank.

Credit Portfolio Distribution	Financed Emissions (tCO_2e)[7]	PCAF Data Quality
	2021	2021
Business Loans	25,590,985	4.1
Project Finance	2,526,926	3.7
Commercial Real Estate (CRE)	55,766	4.0*
Motor Vehicle Loans (MVL)	77,245	4.1
Total	28,250,922	4.0

* The data that was inadvertently reported incorrectly in the 2024 Integrated Annual Report has been updated in line with the Net Zero Strategy.

In 2025, we focused on improving our calculation methodology. We evaluated external data sources with the aim of ensuring the highest possible data quality, concentrating particularly on improvements to our energy and project finance portfolios.

We completed the data usage agreement process with a trusted partner. We will continue our efforts to improve the credit portfolio calculation methodology and data accessibility in 2026.

[5] The limited assurance service process for the 2021 base year credit portfolio emissions accounts commenced in 2024. Minor changes may occur in the credit portfolio emissions results, if necessary as part of the ongoing verification process.

[6] In cases where data availability is limited, calculations can be performed using IPCC emission factors, Exiobase regional and sector-specific income-based emission factors.

[7] In accordance with the PCAF methodology, our portfolio emissions are calculated based on the year-end balance sheet data of the companies we finance. Following the date on which our customers' year-end financial statements are disclosed to the public in accordance with the relevant regulations, our portfolio emissions for 2025 will be calculated and reported.

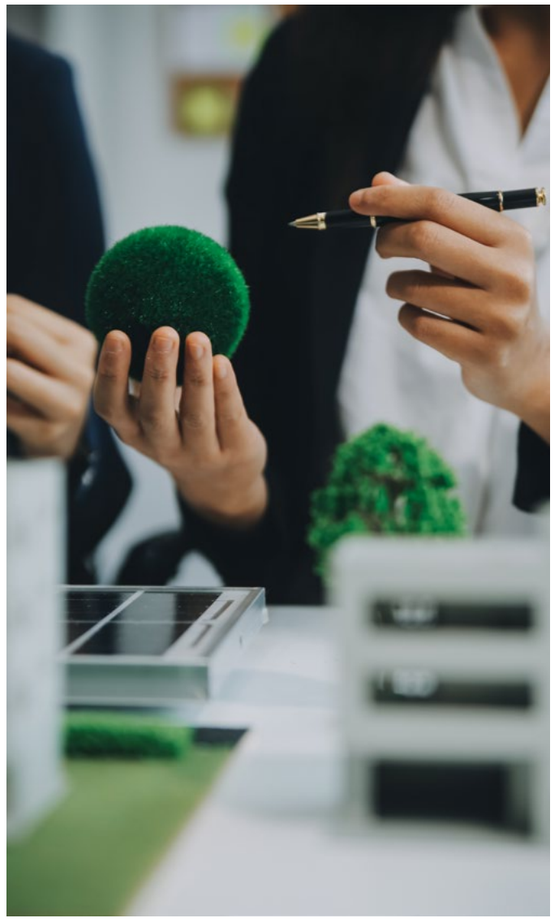
Our Efforts for Green Transformation in Our Portfolio

Through our sustainable finance ecosystem, we offer products, services, and partnerships that support our customers' transition to low-carbon activities. Our credit portfolio is based on our decarbonization strategy, which focuses on working together with our customers on green transition. We develop tailored solutions by offering financing products and services suited to different maturity levels on our customers' net zero emissions transformation journey. We know our customers and the sectors in which they operate closely, and we assess their transition plans and targeted actions, where available, to ensure alignment with our portfolio targets. We identify customer-specific risks and opportunities and inform our customers of these risks and opportunities. This approach enables us to actively manage risks and opportunities across our portfolio. We support our customers in managing their risks and capitalizing on emerging opportunities. Through this approach, we aim to support our customers' transition to a low-carbon economy.

Starting in 2024, we began conducting customer-based climate change assessments for the seven priority sectors (coal, cement, iron and steel, oil and natural gas, aluminum, transportation, and agriculture, excluding energy and commercial real estate) under the **Net Zero Banking Initiative** Principles. For 2025, we deepened our assessments on a portfolio basis using the Green Transformation Score process, focusing on our target sectors. We conducted our assessment to include critical steps in the sector-based value chain.

Our Green Transformation Score framework provides green transformation performance assessment outputs in carbon-intensive and transformation-priority sectors, while also enabling company-level needs analyses. In this regard, it serves as a key lever supporting the green transformation of our portfolio.

We will continue to support our customers throughout their transition journey, particularly those setting net zero targets, seeking financing for climate transition, and planning carbon reduction investments.



Green Transformation Score

As Akbank, we focused on integrating our Net Zero Strategy into our internal processes in 2025, as we did in 2024. During this process, we strengthened our technological infrastructure to support effective data management and credit portfolio tracking. While strengthening our technological infrastructure in 2024, we also continued our green transformation performance evaluation and needs analysis studies in priority sectors undergoing carbon-intensive transformation.

In 2025, we continued our technological infrastructure development efforts and launched the **Green Transformation Score** application for our customers operating in target sectors as of 2025.

We designed the Green Transformation Score as a performance indicator that evaluates our credit portfolio customers falling within our 2030 targets on a company basis and ranks them according to their green transformation performance. We conducted the assessment to cover the critical steps of the sector-based value chain. As of the third quarter of 2025, we established portfolio-level benchmarks using the customer-based Green Transformation Score. Green Transformation Scores have been integrated into our credit processes, and we have started using them as a parameter to support decision-making in proposal processes at the Board of Directors level. In this context, the total number of companies we evaluated in 2025 reached 516. You may review the sectoral breakdown of the companies we evaluated in the table below.

Credit Portfolio Distribution	Number of Companies Evaluated	
	2024	2025*
Energy	-	80
Coal	49	72
Cement	15	40
Iron and steel	20	212
Oil and natural gas	10	-
Aluminum	11	-
Transportation	14	-
Agriculture	3	-
Real Estate	-	112
Total	**122**	**516**

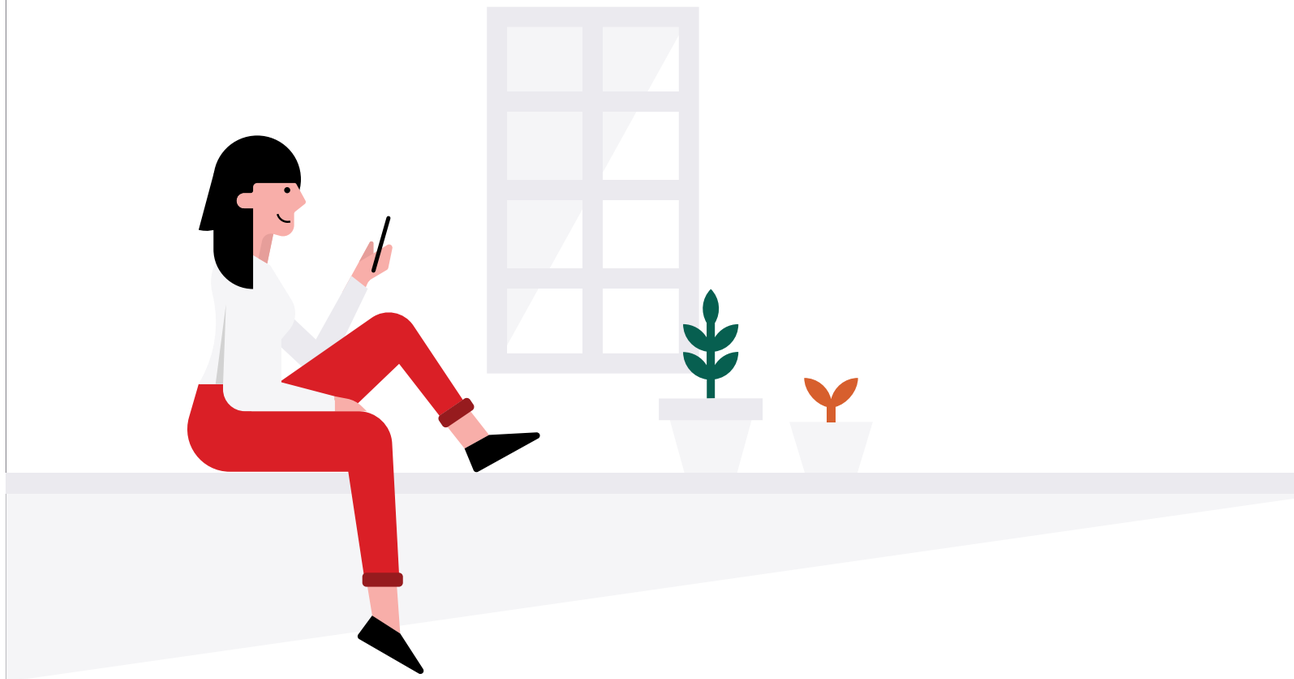
* The focus was on target sectors in 2025.

We aim to reach a sufficient level of data maturity to contribute to the creation of the Green Transformation Score, which will enable us to monitor our customers' performance progress in green transformation more systematically after 2026. Furthermore, through customer-based Green Transformation Scores, we will track our credit portfolio in three main groups: "**climate solutions**," "**aligned**" and "**aligning**."

As Akbank, we are aware that achieving our target of becoming a Net Zero Emissions Bank requires strong cooperation across all sectors and stakeholders. To this end, we are developing products and services that will enable our customers to align with our goals.

We view energy efficiency initiatives as a priority action in the decarbonization journey of the real sectors. We serve our customers through critical partnership structures we have developed to support energy efficiency activities. For this purpose, we will continue to support our industry stakeholders in their decarbonization journeys with our partners who offer energy efficiency monitoring and automation expertise and provide energy audit services.

In line with our strategic approach, we began integrating projected carbon costs into customer and project-based cash flows within our project financing portfolio as a pilot application in 2025.



Environmental Footprint of Our Operations

Taking into account the effects of climate change on our Bank's operational activities, we consider and implement practices that will reduce our environmental footprint. When managing the environmental footprint of our operations, we evaluate raw material and natural resource usage along with the waste generated. In this regard, we base our approach on sustainable raw material and natural resource management, waste management, and sustainable procurement principles. We shape our operational decisions with a sustainability approach, considering efficiency practices that can be implemented at our Headquarters building, branches, and cash operation centers, and integrate them into our processes.

We address our sustainability approach within a corporate governance framework and have been diligently continuing our Integrated Management System efforts since 2021, covering the ISO 14001 Environmental Management System, ISO 50001 Energy Management System, and ISO 45001 Occupational Health and Safety Management System, with the aim of embedding operational transformations into a systematic and sustainable structure. We have completed the establishment, operation, and audit processes of the Integrated Management System at our Headquarters building, Akbank Banking Center, Silivri Archive building, Aksanat building, and 688 locations (branches, regional offices, and cash operation centers). Although the number of locations where our Integrated Management System is implemented has decreased in 2025 compared to 2024 due to the closure of some of our branches, we have still carried out our certification processes this year with accreditation that is internationally valid by an independent certification body.

We have completed the installation, operation, and audit processes of our Integrated Management System at all Akbank locations and are implementing this system.



Our Emissions Management

On our journey to becoming a Net Zero Emissions Bank, we aim to reduce our Scope 1 and Scope 2 greenhouse gas emissions by 90% by 2030 compared to the 2019 base year.

In the process of combating climate change and transitioning to a low-carbon economy, we prioritize reducing greenhouse gas emissions from our operations. We structure our emissions management in line with science-based targets and international best practices, regularly measuring, monitoring, and reporting our performance.

Taking into account the emissions from our operational activities, we have defined concrete and measurable interim targets to achieve our target of becoming a Net Zero Emissions Bank by 2050. In this context, we have committed to reducing our Scope 1 and Scope 2 greenhouse gas emissions by 90% by 2030 compared to 2019 levels, in line with the Paris Agreement's 1.5°C scenario and the SBTi methodology, for emissions from our operations. Within this scope, we reduced our Scope 1 and Scope 2 greenhouse gas emissions by 79% compared to the base year in 2025.

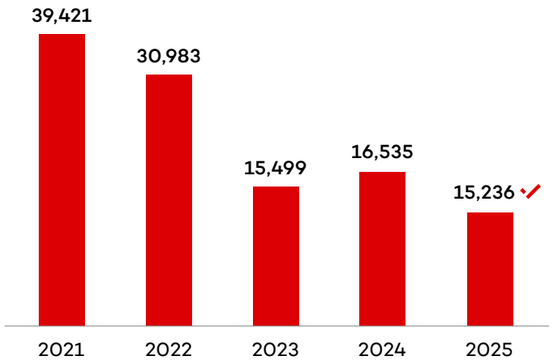
In line with our emissions target, we are making improvements to our technology, infrastructure, and processes to reduce our operational emissions. We are carrying out our efforts to reduce greenhouse gas emissions through the coordination and collaboration of our Architectural Solutions, Information Technology, and Sustainability teams.

How Will We Become Net Zero in Our Operational Emissions?

- We will use the energy we consume consciously.
- We will invest in renewable energy sources.
- We will raise awareness among our employees on climate change.
- We will integrate resource efficiency into our operations.

In line with our target of becoming a Net Zero Emissions Bank, we are reducing Scope 2 emissions to zero by using 100% renewable energy from 2023 onwards to reduce greenhouse gas emissions from our operations. We have also established a roadmap for our Scope 1 emissions to be achieved by 2030. In 2025, we analyzed our Scope 3 emissions and expanded the scope of our business travel-related emissions to include accommodation-related emissions and began reporting on them.

Total (Scope 1 and 2) Greenhouse Gas Emissions (tCO_2e)



Our emissions intensity per employee decreased by 7% in 2025 compared to 2024.

Our Energy Management

We focus on reducing our energy consumption by increasing energy efficiency in all our buildings.

We aim to make all our energy consumption, primarily electricity, natural gas, and fuel oil, more efficient, while focusing on reducing our energy dependence in our operations and improving the performance of the equipment and systems used.

As part of the **Ak-E4 Project**, we are developing applications to increase energy efficiency, particularly in our branch and central buildings, by remotely monitoring the electricity consumption of our entire branch network. We are also upgrading our technological infrastructure and implementing projects to reduce consumption at different locations.

In 2022, we installed a Solar Power Plant on the roof of the Akbank Banking Center, which generated 501,240 kWh of electricity in 2025. This enabled us to meet 5% of our campus' electricity demand, excluding the Data Center.

Through our LED fixture conversion in 2025, we achieved a 45% reduction in electricity consumption (698,544 kWh).

Energy Efficiency Practices as of 2025

Number of Locations with LED Fixture Replacements

580

Number of Air Conditioner Replacements

1,109

Number of Branches with Boiler Replacements

40

Our Energy Management Goals

We plan to implement LED fixture conversion in 100 branches and boiler replacement in 244 branches by 2026.

We aim to complete the renewal of air conditioning systems and LED fixture conversion in all branches by the end of 2027.

Our Data Center has the best performance level achievable among buildings of similar scale in Istanbul with an energy efficiency rate of 1.4.

Share of renewable energy in the electricity we use at all our locations in 2025

100%

The energy savings we achieved by replacing 300 old-style air conditioners with new ones in 2025

40%

Energy savings achieved by replacing old-style compact fluorescent lighting with LED fixtures in 2025

45%

Energy savings achieved by replacing old-generation natural gas boilers with new-generation boilers in 40 branches under the Net Zero Project in 2025

50%

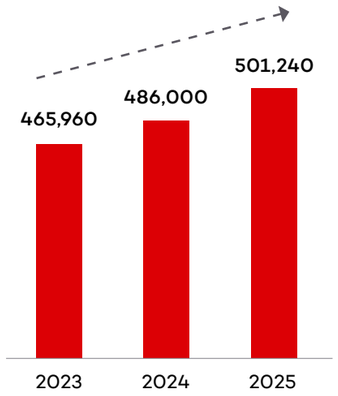
Akbank Data Center

Through the Akbank Data Center, we are able to monitor the carbon footprint of all our operations. Since 2010, this building has been a key focus of our carbon neutrality initiatives and holds a LEED Gold certification. We utilize “free cooling” technology to enhance energy efficiency. Additionally, we collect rainwater and store it in underground reservoirs with a total capacity of 190 thousand liters, using it as required. For building lighting, we prioritize energy-efficient LED solutions. In landscaping, we select water-efficient tree species, and we apply a special coating on the building’s roof to reduce heat radiation.

While implementing energy efficiency projects in line with our Scope 1 and Scope 2 greenhouse gas emission targets, we also transform the source of the energy we use. As of 2023, we switched to 100% renewable energy for the electricity we consume in our own operations and started to obtain the International Renewable Energy Certificate (IREC). In 2025, we neutralized our Scope 2 emissions by purchasing a total of 86,873,000 kWh ✓ of renewable energy.

For more detailed information, please refer to the Annexes Section of this report.

Renewable Energy Generation (kWh)



In 2025, we reduced our energy intensity by 35% ✓ compared to 2024.

For more detailed information, please refer to the **Annexes Section** of this report.



Our Waste Management

We sort waste on-site to enable recycling.

We base our waste management practices on the zero-waste principle to reduce our environmental footprint. In this context, we aim to minimize waste generation as much as possible and to contribute to the circular economy by reusing, recycling, and recovering the waste that is generated. Accordingly, we integrate practices into our processes that ensure waste is separated at source, collected correctly, and managed through licensed recycling companies in the buildings where our banking activities are conducted. In line with this approach, we have been implementing a Zero Waste Management System in our Headquarters building at Sabancı Center since 2021, in compliance with the Zero Waste Regulation. As part of these efforts, we have earned the "**Zero Waste Basic Level Certificate**."

As part of our waste management initiatives, we collect waste such as used paper, plastic, glass, and metal in special boxes and direct them to recycling. We classify and collect various types of waste such as batteries, cells, paper, oil, toner, and fluorescent in special boxes. In addition, thanks to the grease traps located between the wastewater line of our dining hall kitchen and the city sewer line, we collect waste oils and send them to recycling stations for recycling. Toner cartridges collected from all our buildings, including our branches, are also recycled. We communicate with the recycling companies through the Integrated Environmental Information System and receive the relevant waste from Akbank Banking Centre.

In line with our recycling-focused environmental approach, we manage our end-of-life electronic equipment and operational waste in a way that minimizes environmental impact. We send unused electronic items (computers, monitors, printers, POS equipment, ATMs, etc.) to appropriate recycling facilities, and we evaluate some devices that are in reusable condition through donations.

We aim to continuously improve our waste management performance by monitoring it on an annual basis. In line with this approach, we regularly monitor our waste volumes and recorded **795 tons** ✓ of non-hazardous waste and **675 tons** ✓ of hazardous waste in 2025.

As part of the same holistic resource management approach, we regularly monitor our paper and plastic consumption and focus on managing resource use effectively.

For more detailed information, please refer to the **Annexes Section** of this report.

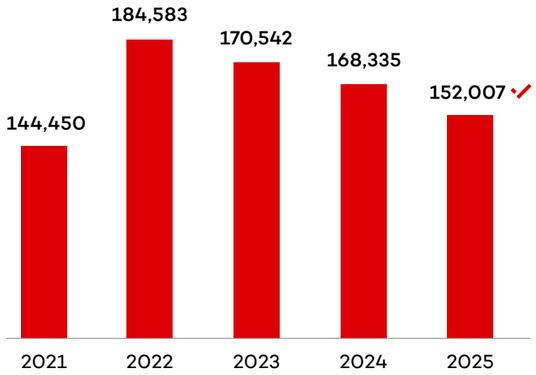
Our Water Management

We address water consumption, a key component of our environmental footprint, with a focus on protecting natural resources and enhancing operational efficiency. We periodically monitor our water consumption and ensure the verification of data. By analyzing the measurement and monitoring results we obtain, we identify areas for improvement and incorporate efficiency measures aimed at reducing water consumption into our processes based on these findings. We monitor faults daily to reduce losses and leaks and intervene quickly when necessary.

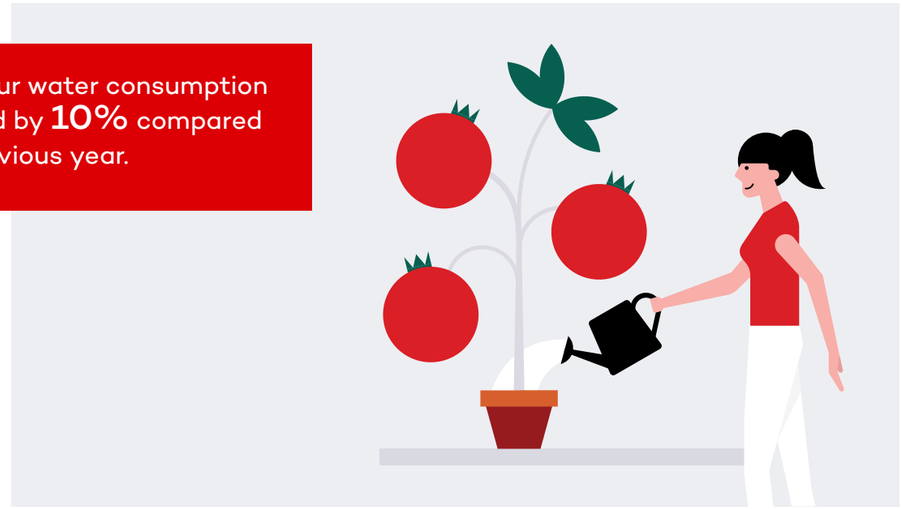
We use the water we obtain from the city network for domestic consumption and for watering green areas. At the Akbank Data Center, we collect rainwater in underground reservoirs and use it in reservoirs and for watering green areas. We do not place any pressure on any special water sources other than the mains water supply in our business units. We also regularly monitor wastewater discharges and track the process with periodic tests and measurements.

In 2025, our total water consumption was approximately 152,007 m^3. We aim to reduce our water consumption by using sensor-activated faucets and sensor-equipped fixtures.

Water Consumption (m^3)



In 2025, our water consumption decreased by **10%** compared to the previous year.



Business Continuity and Climate Risk Management in Our Operations

When planning our operations, we assess in advance the potential disruptions that physical risks associated with climate change, such as floods, droughts, water stress, and extreme weather events, could cause to our activities, and we regularly monitor our critical locations in light of these risks. In these assessments, we use international references such as the climate scenarios outlined by the IPCC and the Aqueduct tool developed by the World Resources Institute (WRI). In this context, we review physical risks such as water stress and drought for our Data Centers, Akbank Banking Center, Headquarters, and Silivri Archive buildings, and systematically analyze the potential impacts in terms of legislation and reputation.

We adopt a risk-based and proactive approach to manage the potential impacts of climate change on operational continuity. We create “Business Continuity Plans” to minimize interruptions in our critical processes and provide uninterrupted service. Our bank also assesses climate risk as part of business continuity risks; we identify natural disaster risks such as floods and storms that could cause operational disruptions due to climate change and prepare appropriate “Crisis Response Plans.”

We regularly conduct risk assessments and address natural disaster-related risks as one of our key focus areas in terms of operational continuity. We evaluate potential threats such as earthquakes, floods, and soil erosion that could disrupt our operations. If our existing branches are classified as high risk based on these parameters, we implement measures such as relocation or evacuation to ensure uninterrupted service delivery.

Within the scope of natural disaster risks, we focus particularly on critical events such as earthquakes, landslides, and forest fires. To ensure service continuity even if our Primary Data Center (Akbank Data Center) is affected, we also ensure the continuity of our operations through our Secondary Data Center, the Ankara Credit Bureau, and our Capital Data Center in Ankara.



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Employee-Oriented Corporate Culture

As Akbank, we have adopted human-centered approach since our inception, guided by our vision to be the leading bank that drives Türkiye into the future.

We understand that an educated and skilled workforce is essential for a sustainable economy. In this context, our top priority is to prepare our employees not only for today's needs but also for the dynamics of the future, equipping them with the technical, digital and behavioral competencies required in a rapidly evolving business environment. We design our people and culture strategy through a holistic approach built on competence, continuous development, inclusiveness and sustainable high performance. In addition to training and development programs, we are committed to supporting the cultural development of our employees through our culture and the arts initiatives. Each year we expand our contributions in this area by introducing new initiatives and activities.

Our employees';

Average banking sector experience approximately

12 years

Average experience at Akbank

11 years

Average age

38 years

With our people and culture strategy, we;

- Strive to attract and retain the most talented and capable bankers in their respective fields,
- Continually enrich our corporate culture, which values people, encourages participation, fosters innovation, and promotes lifelong learning, thereby adding value to our customers, business partners, and the community,
- Invest in our people and support their continuous development to prepare them for the future of work and emerging competencies,
- Recognize and reward exceptional and sustainable performance through a transparent, fair, and equitable performance management system,
- Foster a collaborative environment that encourages initiative and teamwork,
- Aim to enhance employee satisfaction and build long-term, mutually beneficial working relationships.

These objectives serve as the foundation for shaping our people and culture strategy, policies, and principles, guiding us in creating value for our stakeholders.

With our skilled workforce, which is a key element of our competitive edge, we continue to make a meaningful impact in our industry.

Investing in the Skills and Competencies of the Future

In today's rapidly evolving world, we are dedicated to investing in the skills and competencies of the future through our training and development initiatives. We recognize that adaptability is key to staying relevant, and we implement career and development programs underpinned by data- and analytics-driven methodologies.

In light of the mounting significance of adapting to new technologies, alongside the evolving customer needs and business practices, we believe that enhancing the competencies of our employees, who will develop new products and processes to meet customer demand, is essential. With this awareness, we regularly review our Akbank competencies in line with the requirements of the era and assess them through objective measurement tools.

Through the **assessment center** process, we have designed for employees aspiring to critical leadership roles such as Executive Vice Presidents and Senior Vice Presidents, we aim to address the Bank's future leadership strength through a holistic perspective. Using differentiated tools tailored to each level, we seek to make candidates' competencies, leadership approaches and potential contributions to the organization more visible. We position this process not merely as an evaluation tool, but as a comprehensive leadership journey in which potential is revealed and development is guided in alignment with our strategic priorities.



Atlas Program: Future Readiness

With our Atlas program, we define target competencies for around **2,425 distinct roles** within our Bank, considering future trends and the evolving requirements of the new era. Aligned with our Bank's strategic priorities and targets, we regularly encourage all employees to assess their proficiency including both their defined performance targets and the future-oriented competencies. The system covers **over 700 competency sets across 10 competency centers**, including innovative fields such as **Analytics, Digital, Marketing, Design, Technology, Project Management**, and **Change Management.** By analyzing this big data, we can pinpoint competency needs across various levels and assess the compatibility between roles and employees. We then create personalized career maps, career opportunities, and development paths for our employees, ensuring equal access to a fair, transparent, and open career progression process for all.

"Geleceğin Aynası Akbanklı" Program

Our efforts on social and cognitive competencies are structured under the "**Geleceğin Aynası Akbanklı**" (Akbank Employees Mirroring the Future) program. Under the motto "**Development is not just education**" we enable our employees' individual upskilling by giving them resources that improve their social and cognitive skills, turning their potential into measurable output. Through our Geleceğin Aynası Akbanklı Program, we offer all Akbank employees the opportunity to discover their strengths and areas for development.

Transparency in Career Opportunities

Thanks to the career opportunities that we disclose openly and transparently, every Akbank employee can easily explore new internal job openings that align with their expertise and plan their careers consciously. Our employees can evaluate these opportunities by comparing the requirements of the postings with their own competencies and expertise, and they can track the application processes transparently from end to end through the system. Thanks to our system infrastructure, we can set up notifications for positions of interest and proactively inform employees when relevant postings are published. In addition, through the "**I want to improve myself**" option we offer for suitable positions, we can directly submit targeted training requests for job requirements through the system.

Center of Excellence

In an environment where adapting to new technologies is becoming increasingly important and these developments are transforming customer needs and business practices, we act with the awareness that our employees' competencies play a critical role in developing new products and processes that will most effectively meet customer demand. With this awareness, we prioritize enhancing and developing our employees' competencies as a key focus area. We continue to diversify our "**Center of Excellence**" programs designed to proactively prepare our employees for the competencies of the future. Within the scope of these programs, we continued to roll out training in advanced analytics, design thinking, innovation, and behavioral science for business analysts. In 2025, we also launched new training programs in artificial intelligence and crypto, with 917 participants in the AI program and 1,789 in the cryptocurrency program. **Over the past three years, a total of 3,361 participants** attended our Center of Excellence trainings. **Of the 2,045 employees who participated, 55% either moved to different roles** or **were promoted**.

As of 2025:

We published a total of

223 job postings

We conducted one-on-one interviews with

233 candidates

We successfully facilitated job transitions for

91 individuals

Case Club Program

The "**Case Club Program**" plays a key role in enhancing leadership competencies by examining the successful leadership practices of globally recognized companies through award-winning **Harvard Business School** case studies. In 2025, we successfully completed the **third round of the Case Club and initiated the fourth term**. A total of **86** Akbank employees participated in the program during the fourth term.

Different Career Path and New Competencies

In 2025, we also continued our rotation programs, offering Akbank employees the opportunity to explore different career paths and develop new competencies through a multidisciplinary approach. These programs foster greater understanding and collaboration across departments, supporting our culture of learning from one another. We encourage our employees to leverage their newly acquired competencies to pursue career opportunities within our Bank.

- In 2025, we included **388 employees** in **5 short-term rotation programs** across various business processes, providing them with new experiences and perspectives.
- Last year, we launched our long-term (3 or 6 months) **internal rotation program in collaboration with Patika**, through which we onboarded **34 Akbank employees**.

Future Together Program

We launched the "**Future Together Program**", a unique initiative designed specifically for our Bank, in collaboration with Sabancı University Executive Development Unit (EDU) in 2024 to support the development of Akbank employees. By offering modules across areas such as strategy, digitalization, innovation and design thinking, the program aims to strengthen the employees in mastering tomorrow's technologies, innovative perspective and strategic contribution. To date, **40 Akbank employees graduated** from this six-month program.

Stakeholder Opinion

Seyide Apaydın

Akbank - 1 to 1 Banking Manager

The foundation of my nearly 20-year journey at Akbank, working with the same enthusiasm, has been a sense of trust, recognition, and cultural alignment.

Akbank offers a transformative learning experience that places our personal and professional development at the center. This year, I joined the "Future Together Program", conducted in collaboration with Sabancı University Executive Development Unit (EDU) and Akbank Academy. The program has reshaped my perspective on leadership, teaching me that leadership is not just about delivering results, but about managing people, change, and the future together.

Additionally, between 2021 and 2023, I had the opportunity to create meaningful social impact as an Akbank Climate Ambassador. I translated climate change awareness into actionable learning for children, providing educational sessions to primary school students, including those in village schools. Through this, I contributed to cultivating environmental consciousness from an early age. This experience was a powerful example of how Akbank encourages its employees to generate positive social impact.

With its culture of trust, development-oriented environment, and opportunities to create social value, Akbank provides a sense of belonging that engages not only our professional commitment but also our hearts.

Certificate Programs and Fully Funded Executive MBA Support

We also assist our employees in certifying their competencies through national and international certifications. Furthermore, we continue to provide development opportunities such as individual training and seminars, platform memberships, professional coaching, mentoring, technical and personal upskilling, and certification programs. In 2025, we expanded our Executive MBA (EMBA) and other master's programs aligned with employees' roles, offering **full scholarships** to **13 Akbank employees** who participated in these programs.

Next Generation Leadership Program

Through our **Next Generation Leadership Program**, we aim to foster the leadership competencies of our current and future leaders. We support the program we conduct for Akbank employees in Senior Vice Presidents, Manager, and Executive positions not only through classroom training, but also with pre- and post-program assignments and surveys. In 2025, a total of **313** Akbank employees participated in our leadership programs.

Switch Reverse Mentoring Program

For more than 11 years, our **Switch Reverse Mentoring** program has allowed experienced leaders to gain fresh perspectives from younger mentors, fostering better management of intergenerational differences and equipping them with future-oriented competencies by following new trends. The program pairs young Akbank employees, with a maximum of three years of experience, with senior leaders such as Executive Vice Presidents, Senior Vice Presidents, and Regional Managers. Launched to strengthen our culture of learning from one another, our program aims to accelerate the onboarding of employees appointed to new roles, encourage experienced employees to share their knowledge and expertise, and support participants' self-confidence, problem-solving skills, and alignment with Akbank's culture through mentoring. In 2025, **24** Akbank employees participated in the Switch Reverse Mentoring Program.

Psychological Safety Support

We also emphasize the significance of **Psychological Safety Through E-learning Platforms** to support our leaders in developing their leadership competencies. To date, **571** of our leaders have completed our e-learning program.

Development Hour Program

As part of our intensive development programs, we support Akbank employees in allocating time to their personal or professional growth through the "**Development Hour**" initiative, allowing them to dedicate one hour per week at a time of their choosing.



While focusing on the future of work and preparing our employees for future competencies, we also implement role-based and customized development programs that address today's needs and expectations, along with training sessions and events covering current economic, social and regulatory developments:

- We consider raising awareness of information security as a critical requirement to minimize potential risks. Accordingly, information security trainings are assigned to all Bank employees. In addition, training requests regarding the detection and reporting of cyber incidents or data security breaches are communicated to the Academy by the relevant units. Within this scope, our employees participated in **30 different individual information security training programs** in 2025.

- In 2025, we organized customized training programs in areas such as **loan management, non-cash loans, customer experience** and **foreign trade**. These programs were supported by experience-sharing events, Q&A sessions, reminders and on-the-job applications.

- Through on-the-job training, we explain the key considerations in credit analysis and loan disbursement processes, while our quarterly **Experience Sharing** sessions highlight current topics on the agenda.

- We also organized training on **inflation accounting** due to regulatory changes this year, supporting accurate analysis in business processes.

While designing our programs, we conducted a thorough analysis of business processes and performance targets, focusing on how to facilitate progress in achieving these targets more effectively. In addition to case-based product and process explanations, we developed training sessions where participants could share their own experiences in the classroom, explore areas for improvement, and develop practical solutions through real-life case studies. Through these efforts, we reached a total of **2,849** participations in 2025.

Additionally, we offer tailored development solutions informed by Education Analytics, ensuring they meet the needs of our employees. In 2025, we continued the "**Development Score**" initiative across the entire Bank to support our culture of development, foster a continuous passion for learning, and enhance the overall learning experience. The Development Score reflects our ongoing commitment to cultivating a culture of learning at Akbank.

The Development Score is calculated based on a range of criteria, including employees' completion rates of mandatory training programs; their participation in career and development trainings throughout their professional journey at Akbank; the time they allocate to resources within the Akbank Academy training catalog and the consistency of this engagement; and their involvement in peer-learning practices such as serving as internal trainers, coaches, or mentors. We observe that this score is directly correlated with Akbank employees' motivation to learn. Employees can now track their scores via the Academy Portal, with scores being updated daily. Since its launch in February 2024, our employees have enhanced their development journeys, increasing the annual average training hours by 9 hours in 2025 compared to the previous year.

Employees Engaged in Training
12,511

Number of Events Held
6,508

Average Training Hours per Person
47

Improving Employee Experience

Recruitment

Our Diversity, Equity and Inclusion Policy forms the foundation of all our human resources practices. In alignment with our Recruitment Policy, we uphold equal pay for equal work principle, ensuring that compensation is based on the responsibilities associated with each role, without discrimination on the grounds of religion, language, race, gender, or age.

Through this approach, we aim to create an inclusive work environment where every member of the Akbank family can contribute and be recognized for their competencies and potential. Through **the Akbank Inclusive Recruitment Guide**, we provide guidance to leaders conducting hiring interviews. We do not allow factors such as marital or parental status to influence our recruitment and career decisions.

In 2025, a total of **1,122 new employees** joined our organization. Of these, **34% were recent university graduates and 18% were students**. During the same year, **137** young individuals participated in internships at our bank.

For more detailed information, please refer to Diversity, Equity and Inclusion Policy here.

Career and Development

Our career and development processes are designed and executed with a focus on investing in the skills and competencies required for the future.

For more detailed information, please refer to the Investing in the Skills and Competencies of the Future Section of this report.

Performance Management

To effectively manage our employees' individual experiences and performance in alignment with our corporate objectives, we implement a transparent, flexible, and development-oriented **Performance Management System** that can quickly respond to changing employee needs. Within this scope, we conducted performance evaluation processes with all our employees in 2025.

- For field employees, we establish **Key Performance Indicators (KPIs)** on a quarterly basis, distributing targets accordingly. Throughout the period, we review KPIs and their relative weights in alignment with our strategies, targets, and market conditions, conducting performance evaluations twice a year.
- In 2023, we introduced a pilot of the **Objectives and Key Results (OKR)** performance process to transition from a KPI-based system for Headquarters employees. Since 2024, we have applied this process to all Headquarters staff. By adopting the OKR framework, which focuses on shared targets, we made a significant move towards creating a more effective, transparent, agile, and feedback-driven performance structure. Currently, the performance of **4,507** Akbank Headquarters employees is measured through **18,866 objectives** and **58,293 key results (OKRs).**

Effective Listening and Continuous Improvement of Experience

To enhance the Akbank employee experience, we prioritize one-on-one communication and continuous feedback, gathering our employees' insights throughout the year through various channels.

Through the **Employee Engagement Survey (EES)** and **Pulse Surveys** conducted annually, we assess the satisfaction of Akbank employees and the factors influencing their experience. These surveys cover key topics related to HR practices, work dynamics, and bank policies concerning diversity and inclusion. Following a thorough analysis of the survey results, broken down by factors such as gender, experience, role, and age, we identify areas for improvement and take targeted actions specific to the bank, unit, or team. We then engaged in detailed discussions with Akbank employees to address these findings. Inspired by the **Akbank's Red Book**, we conducted focus group sessions with business units where we identified a decline in Employee Engagement Survey scores and developed corresponding action plans to collectively strive for better outcomes. In 2025, we held meetings with approximately 30 Akbank employees. In 2026, we plan to expand this initiative to cover 16 business units, reaching a total of 320 employees.

For more detailed information, please refer to the Investing in the Skills and Competencies of the Future Section of this report.

Our 2025 Practices

Furthermore, in 2025, a total of **6,709** Akbank employees participated in our "**Nasıl Oluyor?**" **(How Does It Happen?)** webinar series, where we outlined HR practices and answered questions from Akbank employees.

In 2025, we engaged with a total of **6,951 Akbank employees** through various platforms, including workshops, career meetings, field visits, and coffee chats, and gathered their feedback.

Remuneration and Fringe Benefits

We adhere to the principle of "**equal pay for equal work**" and **do not allow any gender-based pay discrimination** in our Bank's remuneration policies and practices. In our remuneration processes, we base our decisions on objective criteria such as the nature of the role, level of responsibility, job description, performance, experience, and competencies.

Taking into account our employees' responsibilities, experience, competencies, and the strategic importance of their roles, we implement a fair, equitable, and incentive-driven remuneration policy across all branches and service points. Through this approach, we aim to retain high-performing employees and attract new talent to our Bank. We design our Remuneration Policy with consideration for environmental, societal, and social impact.

Through our performance-based bonus system, we encourage both individual and team success, contributing to the achievement of our corporate targets. We reward our employees based on their performance. Headquarters employees receive performance bonuses on an annual basis, while employees in Regional Directorates and Branches receive performance bonuses on a biannual basis, based on their individual performance. Additionally, a long-term bonus system, known as the Leadership Bonus, is available for Akbank leaders, which is linked to the value of Akbank shares.

For detailed information, please refer to the Diversity, Equity, and Inclusion Section of this report.

Other Benefits Provided to Our Employees

We offer a comprehensive range of benefits to our employees, including foreign language compensation, remote work support payments, and meal allowances, as well as various additional benefits that differ by job location. These may include cash compensation, vehicle and fuel allowances, OGS/HGS, mobile phone allowances, and more. Additionally, we provide social assistance benefits such as relocation compensation, furniture moving fees, death and injury compensation, and support in the event of natural disasters.

The fund's total assets have reached

TRY 20,327 million

The number of members receiving pension payments has reached

16,258

A total of

TRY 6,858 million

has been paid to retirees, disabled individuals, widows, and orphans.

Healthcare assistance totaled

TRY 2,227 million

during the year.

As of 2025, **7,996** of our employees are enrolled in the **Private Pension System (PPS)**.

Aksandık Application

22,436
Our Active Members

23,348
Our Retired Members

Efforts are ongoing to enhance healthcare services, which are crucial for the well-being of Akbank employees. We have established principles for continuously and effectively gathering feedback from Akbank employees regarding the healthcare services managed by the **Akbank T.A.Ş. Personnel Pension Fund Foundation (Aksandık)**. This process includes determining and monitoring performance metrics, as well as adapting to member requests and industry competition.

Additionally, we have worked together on every aspect, from designing Aksandık's updated **website and mobile apps** to developing the supporting systems. Significant improvements have been made in the scope of services, communication, and solution center applications.

Through the Aksandık, our active and retired employees, along with their dependents, continue to receive treatment in the Renewed Health Center, which boasts modern, spacious, and comfortable facilities and is staffed by experienced physicians.

We expanded coverage by revising health limits. We ensured that prescription medications could be obtained for longer periods at a time and that monthly doses could be updated to three-month doses. We defended our employees' children's right to vaccination with the HPV vaccine program. With referral flexibility, the requirement to visit Aksandık Health Centers has been eliminated within certain limits. We have updated the conditions for In Vitro Fertilization (IVF) treatment, which were previously subject to multiple requirements, thereby facilitating access significantly.

Improvements at Aksandık are ongoing, with continuous efforts aimed at providing Akbank employees and their families with an enhanced healthcare experience.

In 2024, we introduced a new insurance policy, the "**Akbank Employee Health Support Insurance**", designed to complement the Aksandık healthcare practices and cover the healthcare expenses of Akbank employees. This policy, provided by Aksigorta, is available to all Akbank employees, regardless of their Aksandık coverage, as well as to their spouses and children under the age of 26.



Professional Transition and Career Separation

We strictly adhere to the notice and notification periods specified in the relevant legislation, which vary according to seniority, when making significant changes to our employees' employment contracts. During the departure process, we conduct one-on-one interviews to thoroughly evaluate the reasons for departure without putting any pressure on our employees. Based on the outcomes of these evaluations, we determine improvement actions.

We express our gratitude to our departing employees for their contributions to our Bank by making donations to the Turkish Foundation for Combating Erosion, Reforestation and Protection of Natural Assets (TEMA) on their behalf. We aim to reconnect with our former employees within the first six months following their departure to support them in their career journeys. We also encourage former employees to participate in training and events by gifting them membership to the **Akbank Family Academy**.

In 2025, as of the end of November, we donated saplings to TEMA Foundation on behalf of 855 employees.

Within the scope of current legal regulations, we do not intervene in our employees' processes of joining or leaving labor unions. Our employees are free to exercise their rights to organize, become union members, and engage in collective bargaining. Information on this matter is available on our Human Resources portal.

In 2025, the Akbank Family Academy

organized **67** events

Participants **7,694**

Rewards

We implement various reward mechanisms to encourage individual success, teamwork, and a culture of collaboration

In this context:

- **The Person-to-Person and Team-to-Team Thank You** awards for Akbank employees to thank each other and their teams for their support during their work
- "**Outstanding Akbank Employee**" scheme is used to reward the achievements of Akbank employees
- As part of our efforts, the **Clean Banking** initiative was developed to highlight and promote behaviors aligned with banking principles
- Based on the experience score, which is calculated by considering a variety of metrics, we award our successful colleagues with an **Experience Report Card**
- "**Stars Club**" is used to reward high performance in the field

In 2025, a total of 2,005 Akbank employees received material and experience rewards through these applications. Additionally, to encourage gaining experience at our Bank and to thank long-serving Akbank employees, we give the **İz Bırakan Akbanklı Awards** to our employees completing their 10th, 15th, 20th, 25th, 30th, and 35th years.

Work-Private Life Balance

We offer various development channels to support our employees' social lives. We raise awareness by bringing together leading experts and our employees through Akbank Meetings. Through the Akbank Family Academy platform, we enable our employees and their families to benefit from training and activities in areas such as child development, healthy living, STEM*, culture and arts, diversity, and the environment.

*STEM (Science, Technology, Engineering, Mathematics) refers to educational and professional fields that encompass science, technology, engineering, and mathematics disciplines.

Work-Life Balance and For Your Wellness

Through our **"For Your Wellness"** healthy living program, we support the physical, mental, emotional, social, digital, and intellectual well-being of our stakeholders. Our employees can access the **Meditopia** wellness app for free. Through Meditopia, they can access content, podcasts, and competitions in areas such as health, sports, professional and personal development, relationships, budget management, and travel, and participate in **over 70 online live sports classes** per month. In addition, our employees can benefit from free expert support through one-on-one consultations with sports consultants, dietitians, and psychologists. Furthermore, unlimited veterinary services, financial consulting, and legal & regulatory consulting are also offered as part of the program. We manage our employee clubs through the Meditopia platform.

We have **23 employee clubs** active in areas such as theater, underwater sports, nature sports, and dance. We regularly receive feedback and suggestions from our employees through the **"For Your Wellness Ambassadors"** and shape our actions together based on these contributions. We also implement discount agreements for technology, grocery products, education, and household consumption products to support our employees' daily lives. In this context, we have carried out **over 130 partnerships in 2024 and more than 140 partnerships in 2025.**

To strengthen the social and cultural well-being of Akbank employees, we encourage them to participate in cultural and artistic events with their loved ones. Through ticket raffles organized on the **Kolektif** platform, we enable our employees to attend the events they want with a loved one. Taking advantage of this opportunity, **1,700 Akbank employees** attended **over 200 cultural and arts events** with a companion. Additionally, as part of our special campaigns for Akbank employees, we support parents with nursery and kindergarten discount agreements.

We are constantly improving our leave policies to support the well-being of our employees:

- We provide 3 days of end-of-marriage leave in the event of a divorce.
- We offer up to 3 months of paid caregiver leave if a close relative requires care.
- We have increased the bereavement leave period from 5 days to 10 days.
- We have expanded the scope of paternity leave and updated it to 20 working days.
- We grant our employees 7 working days of leave under the study leave scheme.
- In the event of adoption, we grant one parent 8 weeks of leave for children under the age of three.
- We have updated the advanced leave application period for new Akbank employees to 15 working days, allowing them to use their leave after 3 months of employment without waiting for a full year to pass.
- Akbank employees whose annual leave entitlement has been accrued can use their leave entitlement for the following year as advance leave without waiting for the accrual date of the next year.

We prioritize celebrating our employees' special moments in a way that creates social impact. For example, in 2025, we organized socially impactful celebrations by making donations to the Tohum Autism Foundation on Mother's and Father's Day, and to the Foundation for the Support of Women's Work (KEDV) on International Women's Day. On Teacher's Day, we donated to Darüşşafaka for the first-degree relatives of Akbank employees who are teachers. We also send employees an email on their birthdays, providing them with three NGO options, and we make a donation to the NGO of their choice as a meaningful birthday gift. We also offer employees a one-day birthday leave, which they can use during their birth month.

Investing in the Future of Work

Akbank Culture

Considering the future dynamics of work and cultural codes, we start each new day with the understanding of contributing to something better. Guiding us on this journey, **Akbank's Red Book** defines the attitudes and behaviors of the future that will strengthen our culture, providing all Akbank employees with a clear framework for behavioral principles.

The handbook defines 19 key Akbank behaviors, including "**We learn from every experience and grow as a team,**" "**We believe in plurality, not hierarchy,**" "**Trust is fundamental in our relationships,**" and "**We unite around a common purpose and work together to create long-term benefits.**" To promote these behaviors, we held **Akbank's Red Book sessions** with our employees at the manager and below level in 2025. At these meetings, attended by approximately **2,000 employees**, we discussed the responsibilities of each Akbank employee to spread the ideal Akbank culture. We plan to meet with **4,400 Akbank employees** in 2026.

Through our corporate platform, Kolektif, we strive to integrate our culture into the daily lives of all Akbank employees. We strengthen communication through social walls and support employees in planning their careers in line with their competencies through transparent promotion processes and career maps.

As Akbank, we are committed to creating value not only for our employees but also for the broader business world, contributing to the advancement of the sector. In this context, we share the books we have added to the Turkish language with leaders and opinion leaders; we aim to raise awareness by publishing press releases.

Stakeholder Opinion

Erdem Çakan

Akbank - Experienced Software Specialist

Having been part of this family for over three years, I am delighted to contribute to our Bank's visionary structure, which delivers innovation and customer focus end-to-end. Our clean banking principles and sustainability focus, together with a culture of equality, diversity, and inclusion, shape our business processes. The Akbank's Red Book and the ethical, supportive approach of the Human & Culture unit provide a secure and empowering work environment.

The supportive attitude of our managers allows us to openly discuss our development areas. Thanks to the Future Club Program, which I recently joined, I had the opportunity to present innovative ideas to the CEO and Executive Vice Presidents, contributing to the Bank with my insights. The training opportunities offered by the Academy team, expert-led discussions, and entrepreneurship projects conducted under Akbank LAB enhance our professional development and strengthen our engagement. In particular, my participation in the Akbank+ Program provided me with valuable in-house entrepreneurial experience.

Looking ahead, I believe that the growing sharing of expertise on digital platforms and the expansion of volunteer-based social impact models will further reinforce the sense of pride in being an Akbank employee: "I am glad to be an Akbank employee."



Akbank Culture Magazine

Since July 2023, we have published 15 editions of the Akbank Culture magazine on a bi-monthly basis, featuring content inspired by careers, development, hobbies, and daily life stories of Akbank employees.

The magazine includes interviews, opinion pieces, editorial content, and selected quotations, along with creatively curated program highlights designed for Akbank employees. It is distributed across our Headquarters, branches, and regional offices, while the digital version is accessible to all Akbank employees.

Employee Analytics

With our 1Bilen chatbot, we provide support on our corporate portals, enabling all Akbank employees to easily ask questions and complete various HR-related tasks.

We track new event and meeting data types and metrics for HR Contact History, and examine our meeting frequency with employees across different groups. We organize our meetings with Akbank employees to gather feedback from different teams, working to transform HR activities into an inspiring, motivating, and productive experience.

Next Generation Business Environment

We operate under three distinct work models remote, hybrid, and in-office leveraging the flexibility and efficiency these approaches offer. Currently, 51% of our Headquarters teams work remotely, while 30% follow a hybrid model. Employees in remote and hybrid roles also have the flexibility to work from different cities within the country on their designated remote workdays.

In coordination with their teams and managers, employees can plan their working hours flexibly by selecting from three designated time slots. So, they can structure their work schedules in a way that supports both productivity and work-life balance.

For our remote employees, we have established collaborative routines to help maintain our corporate culture and employee engagement, sustain teamwork, and support the on-boarding and integration of new colleagues into the Bank and their teams. To further support these efforts, we have established a next-generation collaborative workspace in Kadıköy.



Through the “**Renovation Project**”, we aimed to foster open communication and enhance social interaction by implementing a technology-driven, human-centered architectural transformation, ensuring accessibility and inclusivity. As part of this initiative, we removed physical barriers between workspaces and teams, ensuring greater transparency in senior executives’ offices to facilitate open communication. We also introduced wide-access turnstiles at building entrances, sensor-operated sliding doors for work areas, height-adjustable desks, and ergonomic chairs to enhance employee comfort. Additionally, we automated ventilation, lighting, and curtain systems, enabling personalized adjustments based on individual needs.

We made a significant contribution to the project by installing Refik Anadol’s digital artwork, which blends art and technology, in the lobby area. Upon entering the tower, employees and guests are welcomed by the artwork displayed on the lobby walls. The piece, composed of four distinct sections, incorporates data representing Akbank, images from the Bank’s photo archive, elements from the artist’s work “Coral Dreams”, and weather data collected via a sensor installed at Sabancı Center. The artwork stands out as the first of its kind in Türkiye and one of the three largest permanent digital art installations by Refik Anadol globally.

In the final phase of the Renovation Project, we created a new space at the Sabancı Center campus, serving as the Akbank Campus. This building is designed to integrate work, learning, and social interaction. Opened for use in the first quarter of 2025, the three-story facility includes a library, fitness center, training classrooms, meeting rooms, workspaces, coffee corners, and areas for events and socializing.

Our new work models, designed in response to changes in the workplace and the evolving expectations of our colleagues, support and reinforce our corporate culture.

Diversity, Equity and Inclusion

As Akbank, we believe in the importance of building a more equitable, diverse-respecting, and inclusive society. In this context, we established our Diversity, Equity and Inclusion Policy based on our Bank's policy and implementation principles, applicable legislation, and the principles and policies of international organizations such as the UNGC, the ILO Declaration on Fundamental Principles and Rights at Work, and the WEPs.

For more detailed information, please refer to the Diversity, Equity and Inclusion Policy Guide here.

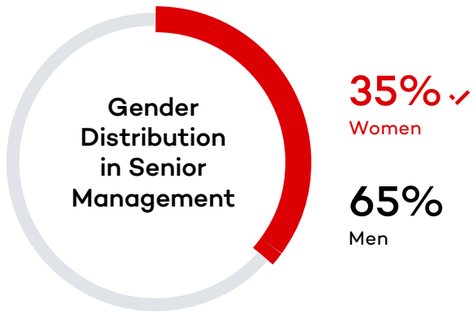
In line with our policy, we developed a guide in 2022 that outlines the projects, collaborations, and practices we implement, and we update it annually with new studies and initiatives. As a WEPs signatory, we aim to ensure women's participation at every level of economic life. In this regard, we have defined the position of **Executive Vice President Responsible for Diversity, Equity and Inclusion**, who is accountable for monitoring diversity and inclusion performance and ensuring the implementation of necessary actions. This responsibility is rotated among **Executive Vice Presidents** on a two-year basis.

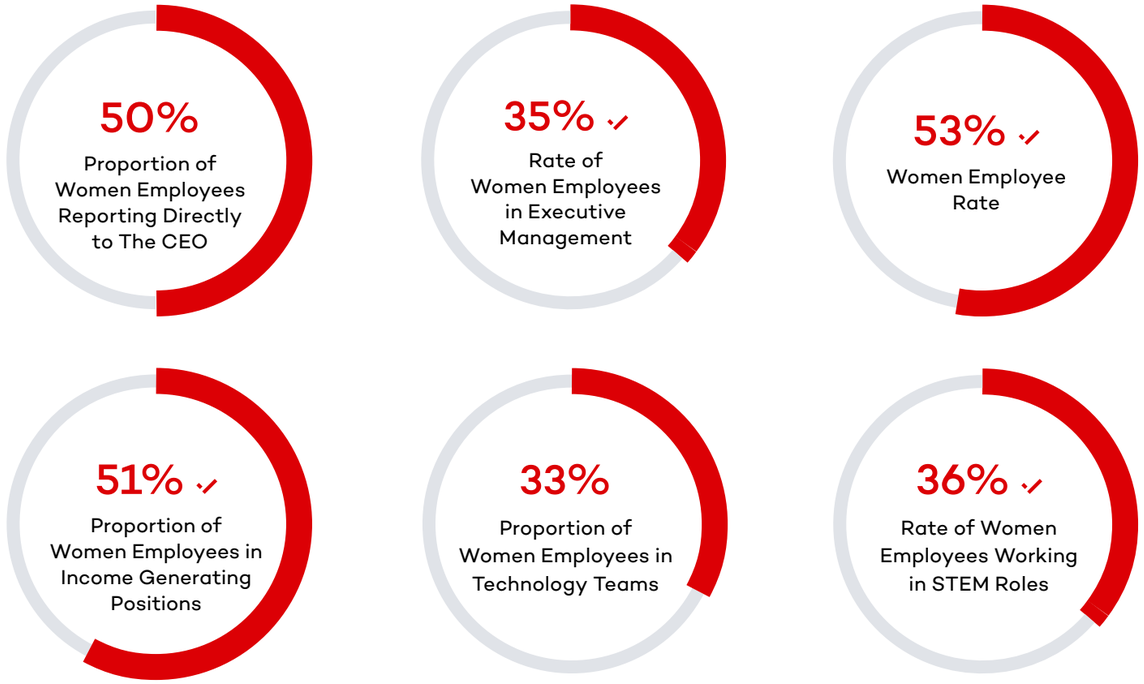
For more detailed information, please refer to the Women's Empowerment Principles (WEP's) Progress Report Progress Report and GRI Content Index here.

As part of our commitment to gender equality, we joined the **UN Global Compact Target Gender Equality Program** and set ambitious targets in areas such as women's representation, equal pay, and leadership, supported by concrete action plans. Additionally, independent pay equity analyses conducted in 2024 and 2025 confirmed that the principle of equal pay for equal work is applied at Akbank.

For more detailed information, please refer to the Additional Information Report.

We regularly monitor the ratio of women employees across management levels, revenue-generating roles, and future-oriented expertise areas such as technology, design and analytics. In this context, the proportion of women working in revenue-generating roles reached 58% in 2025. All job applications are evaluated without discrimination and within the framework of equal opportunity.





To help integrate gender equality more easily into daily working life, we prepared the **Inclusive Language in the Workplace Guide**. Through this guide, we aim to foster an environment where all individuals are equally represented and benefit from opportunities on an equal basis. In addition, with the **Child Development Guide** we prepared for Akbank employee parents, we aim to raise awareness about gender-sensitive parenting.

For more detailed information, please refer to the Workplace Guide here.

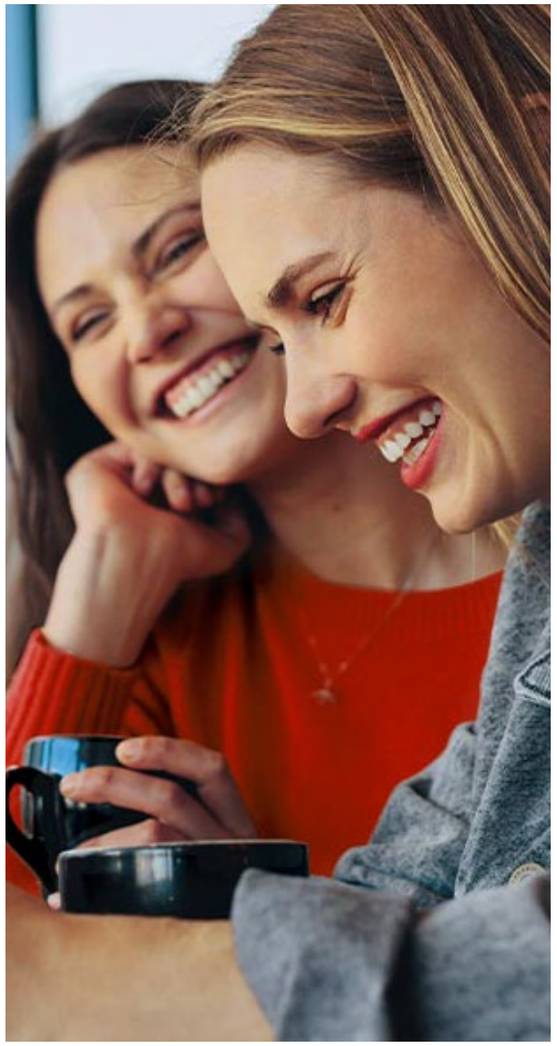
Our remuneration practices are regularly assessed by independent third-party organizations. The gender pay gap for 2023 was evaluated by an independent third party, while the datasets for 2024 and 2025 underwent a limited assurance audit under the GDS 3000 framework conducted by an independent audit firm.

The year-end salary comparisons are made based on median and average values. When comparing job levels, the average salary ratio between women and men ranges from **0.93 to 1.11**, while the median ratio ranges from **0.88 to 1.16**. These results show that no gender-based pay policy is applied among employees in equivalent positions. These results show that no gender-based pay policy is applied among employees in equivalent positions.

We aim to continuously improve pay equity through transparent monitoring, increase the number of women leaders to strengthen gender equality in management, and raise the proportion of women candidates in all roles, particularly in field and technology positions. We are working to increase the proportion of women candidates in the legal segment candidate pools in the field and in technology roles at the Headquarters. In this context, we have reached a 50% women candidate ratio in the SME and Commercial Customer Relations Manager candidate pools and a 33% ratio in the technology team manager candidate pools.

Year	Category	Women Salary Average / Men Salary Average [1]	Women Salary Median / Men Salary Median [1]
2025	Senior Vice Presidents and Comparable Positions [4]	1.01 [5] ✓	1.00 [5] ✓
	Senior Management [2-4]	1.11 [5] ✓	1.15 [5] ✓
	Other Positions [3-4]	0.96 [5] ✓	0.94 [5] ✓
	General [4]	**0.86 [5] ✓**	**0.86 [5] ✓**
2024	Senior Vice Presidents and Comparable Positions [4]	0.97	0.94
	Senior Management [2-4]	1.11	1.14
	Other Positions [3-4]	0.96	0.94
	General [4]	**0.86**	**0.85**
2023	Senior Vice Presidents and Comparable Positions [4]	1.04	1.11
	Senior Management [2-4]	1.11	1.13
	Other Positions [3-4]	0.95	0.94
	General [4]	**0.86**	**0.84**

[1] Based on fixed base salaries.
[2] Senior Management: Includes General Managers, Directors, Regional Managers, Branch Managers, and equivalent roles.
[3] Other: Includes other positions (Supervisor, Supervisor 2, Assistant Supervisor, Authorized Personnel, and equivalent roles)
[4] Technology roles were not included in the calculations.
[5] All items marked with a red check above have been audited by DRT Bağımsız Denetim ve SMMM A.Ş. ("Deloitte").



In line with our Diversity, Equity and Inclusion approach, we act with the awareness of the importance of individuals feeling safe both in their professional and personal lives. In this context, we implement a **Zero Tolerance Policy** against violence and abuse. To raise awareness in the fight against violence against women and contribute to the dissemination of good practices, we joined the **Business Against Domestic Violence** corporate network, which operates under the hosting of the Turkish Industry and **Business Association (TÜSİAD)**, with the support of the **United Nations Population Fund (UNFPA)** and the **Sabancı Foundation**, and under the coordination of the **Sabancı University Corporate Governance Forum**. Within this framework, we completed our train-the-trainer programs and strengthened our existing **Zero Tolerance to Violence guide**.

We aim to foster a safe and supportive work environment for all employees. Through our "**Zero Tolerance to Violence Hotline**", we ensure that negative incidents and behaviors are promptly reported and addressed. In 2025, we received **21 reports related to psychological and domestic violence** through this hotline, with action taken on all of them. There are no reports for which action has not been taken.

Through our e-learning program supporting our Zero Tolerance for Violence approach, we reached **4,266 employees**. In 2025, **113 leaders** participated in a webinar designed for those who had not previously completed the training, while **411 leaders** attended a refresher webinar held for reinforcement purposes.

Going beyond legal requirements, we create value-added employment opportunities to support the inclusion of individuals with disabilities. Under the "**Accessible Akbank**" program, we carried out a dedicated survey among our disabled employees, analyzed the results, and identified areas for improvement in 2024. We implemented the necessary actions in 2025, in line with our design standards, to address the improvement recommendations identified in the survey results. We also conduct regular audits to ensure our work environments are accessible. To reduce inequalities and ensure that our customers with disabilities can access our services effectively, we are working to enhance accessibility to our branches and ATMs.

Detailed information about the high-quality services and products we offer, including those tailored for disadvantaged groups, is available in Financial Inclusion Section of this report.

At Akbank, we support work–life balance by allowing parents of children receiving report cards to take time off to share in these important moments, and by granting leave to parents whose children are starting school. Our "**Restart**" program provides mentoring support to women employees returning from maternity leave, helping them quickly reintegrate into the workplace. In addition, our "**Gender Equality Guide in Parenting**" offers practical advice to help parents raise children in an environment free from gender biases and respectful of diversity.

In 2025, **three new mothers** received mentoring support through our Restart program.

Within the scope of our membership to the UN Women Unstereotype Alliance, we carry out the "**Second Spring Project**" to support women re-entering the workforce after career breaks. Within the scope of the project, we completed 16 hires in 2025 to support the employment of women who had taken a career break for a certain period and wished to return to professional life.

With the "**Role Model Akbank Program**", we aim to strengthen women's representation in all areas of society and create a value network for an inclusive future. We launched the program in its third phase, stating that we need the support of all Akbank employees for a future where gender equality is achieved, and our men employees were also included in the program. We are continuing with the same focus in the fifth phase, which began in 2025. In the program, we aim to expand the social impact area through diversity and inclusion, gender equality-focused training, as well as projects and mentoring processes aimed at empowering women. In 2025, our **16 participants** in the fourth phase completed the mentoring and project processes, and we started the program with **21 new participants** in the fifth phase.

As part of our approach to diversity, equity, and inclusion, we are the founding supporter of the "**Mentor for Million Women Program**" which brings together young women aged 15-25 who are studying at university or working with industry leaders. We continue to shine a light on the lives of young women with nearly **130 volunteer** Akbank mentors.



Occupational Health and Safety

At Akbank, aligned with our **Occupational Health and Safety Policy**, we remain steadfast in our commitment to providing a safe and healthy work environment that meets both national and international standards.

For more detailed information, please refer to the Occupational Health and Safety Policy here.

We carry out our Occupational Health and Safety (OHS) processes under the supervision of Senior Management, with our occupational safety experts and workplace physicians working in our Headquarters buildings. The **OHS Committee**, which meets every three months, regularly monitors our processes and reports developments regarding workplace accidents, training activities, inspections, and preventive actions to the Board of Directors through the **OHS Information Report** prepared on a quarterly basis. We ensure that pre-employment medical examinations and regular health screenings are carried out to support our employees' well-being.

We ensure that proactive hazard analyses are conducted in all our work environments, rate the identified risks using the Fine Kinney Method, and define the necessary control measures. Based on these analyses, we ensure that risk assessments and emergency plans are developed and that regular field inspections are carried out by OHS professionals at all our locations.

We monitor the effectiveness of the actions taken and update risk assessments periodically.

The "**Occupational Health and Safety Notification**" screen allows the Headquarters and field teams to quickly report hazardous situations, near misses, and workplace accidents. This enables us to swiftly take the necessary measures, analyze the root causes of accidents, and prevent more serious incidents.

We conduct OHS field visits to develop an OHS culture, establish closer contact with our employees, and contribute to Akbank's corporate culture. With these visits, we aim to develop the perspective of our employees working in branches and other service buildings towards OHS. In this context, we organize emergency drills and related awareness training once a year in all our branches and other service buildings to ensure that our employees are prepared for emergencies and to increase their awareness.

With our **#Aklımda** internal communication program, launched in 2024, we are raising our employees' awareness of natural disasters. As part of the program, we provide our employees with disaster awareness training, organize webinars with leaders as speakers, and share awareness content with the aim of increasing our employees' resilience in the face of a possible disaster.

Emergency Response Application

In 2024, in line with our approach centered on employee well-being and safety, we launched an Emergency Response Application to be used in potential disaster scenarios.

Throughout 2025, to enhance the application's effectiveness and increase organization-wide awareness, we conducted communication campaigns, training sessions, and drills covering all geographic regions for emergency coordinators and employees. The Emergency Response Application was also used as a communication channel during natural disasters in 2025. These efforts supported correct and effective use of the application and improved our preparedness for potential disaster scenarios. Lessons learned have been integrated into the continuous improvement of the application.

In 2025, within the scope of the Integrated Management System, we conducted interim audits at 25 locations for the "ISO 45001 Occupational Health and Safety Management System". With these audits, we successfully completed the certification processes at Sabancı Center, Akbank Banking Center, Silivri Archive building, Aksanat building, and 689 other locations, including branches, regional directorates, and cash operations centers.

Of the 20,205 individuals included in our OHS system, **62.3%** are Akbank employees and **37.7%** are outsourced staff.

We communicate our OHS policies and practices through the **Bizbize Akbank Portal**, **Kolektif**, **Akbank Academy**, and **email** channels.

At Akbank Academy, we conduct monthly in-person and remote OHS trainings. Through the Academy, we develop videos to prepare all employees for emergencies such as fires and earthquakes and provide hands-on training for emergency teams in protection, rescue, firefighting, and first aid. Additionally, we provide regular updates on epidemics and major diseases via the Aksandık website and continue our fire and earthquake drills and disaster preparedness trainings.

In 2025, through in-person and e-learning training, we reinforced OHS awareness for a total of **4,399** employees.

In 2025:

A total of **4,399** employees participated in OHS trainings

Interim audits within the scope of ISO 45001 were conducted at **25** locations

Certification process was successfully completed at **693** locations

Community Investments

At Akbank, we approach sustainability as a holistic concept that integrates environmental, economic, and social impact with a human-centered focus. As such, we do not confine sustainability to environmental concerns alone; we view it as a responsibility that enhances the quality of life and fosters equality and inclusivity. In line with our "**Sustainability is for people, for all of us**," approach, we are steadfastly managing initiatives to reduce our environmental footprint, while investing in people and running long-term projects in areas such as women, youth, and education to support financial well-being and societal development.

We implement our social investments under four main pillars, "**education**", "**entrepreneurship**", "**culture, arts**" and "**volunteering**" creating lasting value across all areas of life.

Training

At Akbank, we firmly believe that strategic investments in people's development drive the success of corporate processes, ensure continuity, and ultimately benefit stakeholders and society. In this regard, we consider equipping young people with the skills they will need in the future workplace a strategic priority. With this vision, we have launched the Akbank Youth Academy, which aims to strengthen the skills of university students and support young people in emerging fields such as artificial intelligence, advanced analytics, robotics, and design thinking. To achieve our goals, we collaborate with various social initiatives and institutions.

Through the Akbank Youth Academy website, students can review announcements regarding the Academy's training and programs, register as members, and apply for programs of interest. In addition, we provide access to detailed information about our training and programs through blog posts. Since 2023, **over 60,000 young people** have registered on our website.

Within the Akbank Youth Academy, we offer **Competency Development Programs** structured through strategic partnerships, delivering long-term, project-based trainings that bring young people together with industry experts. In 2025, we organized a total of **six programs**, including **Cybersecurity Analyst**, **Banking Development Program**, **AI First Developer**, **Technology Literacy**, and **Data Analysis**, reaching **more than 3,000 students**. Additionally, we launched the **Banking Development Program** for the first time this year.

Beyond introductory competency training and structured long-term programs, we provide application-focused programs and activities that enable young people to learn through hands-on experience. Moreover, we offer internship, part-time, and full-time career opportunities at Akbank for young individuals who successfully complete our programs. Through **337 events** and programs conducted to date, we have reached **over 345,000 young people** from **208 universities**, with **60% women** and **40% men** participants.

To support young people's innovative ideas, the **Akbank Youth Academy's Thinking Club** continued to nurture the idea generation and development potential of students in its 16th term. This year, the program focused on "**Inclusive Banking**" and spanned nine weeks, culminating in evaluations by a jury composed of experts from various sectors and Akbank leaders. As a result, the first-place winner in 2025 was awarded the prestigious **Harvard Summer School** scholarship. With this achievement, the total number of Akbank Thinking Club members who have attended Harvard Summer School over the past **16 years** has reached **36**.

The Akbank Youth Academy's university-focused program, **Akbank on Campus**, met with university youth for the fourth time in 2025. Members or boards of university clubs and organizations worked in teams to develop ideas aimed at addressing a problem they observed on their campus or in their surroundings, focusing on one of three categories. We supported their efforts through various training and mentoring sessions. University students who developed their ideas and transformed them into projects in the categories of entrepreneurship & innovation, sustainability & social impact, and digital & technology presented their projects to a jury on the final day, and three successful projects were awarded.

Strengthening our academic collaborations, the **partnership built with Akbank and Yeditepe University** in 2025, offered a 3-credit, 14-week elective course in the International Finance Department, where Akbank leaders provided practical examples of modern banking. In addition, we continued to support students' project processes alongside our leaders.

We **successfully completed the 4th term** of the **Akbank Fellowship Program**, designed to build a long-term learning community with young talent, and **launched the 5th term**. The **10-month program** runs with **20 fellows** each year and includes reverse mentorship, peer learning, social venture design, inspirational sessions, networking, and various training opportunities.

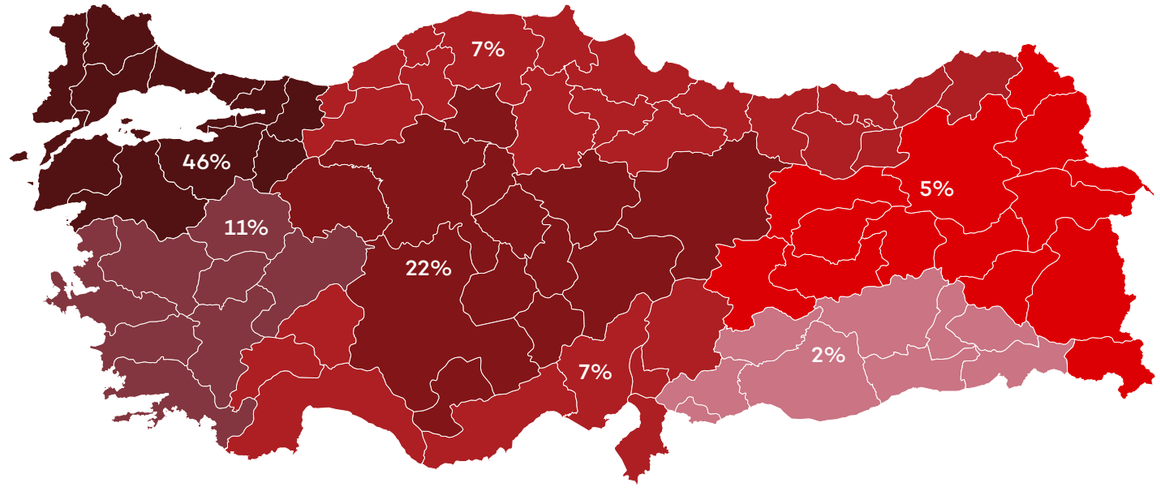
As part of the **10Million.AI** social responsibility project, which we have supported as a national **Platinum Training Partner** for the past three years, we continued in 2025 to facilitate Turkish youths' access to high-quality education in artificial intelligence through the Akbank Youth Academy.

As part of our employer branding efforts, we designed the **Akbank Case Marathon**, a competitive program where university students solve real business problems alongside Akbank experts. In our program carried out in collaboration with university clubs, we work with young participants to solve real business challenges prepared by our teams across various areas, from digital banking to sustainable finance, and from innovation to payment systems. Working in teams, young participants have the opportunity to develop both their analytical thinking and teamwork skills. Throughout the Case Marathon, we not only provide a problem-solving experience but also provide the opportunity to experience "A Day as an Akbank Employee" through campus visits or on-site activities at Akbank Headquarters. At the end of the program, solutions are evaluated by a jury and top teams are awarded. In 2025, we conducted **18 Case Marathons** across **16 universities**, engaging **733** students.

Under our **Introduction to Competencies 101 trainings**, we reached university students across Türkiye to provide foundational skills in areas such as AI and ethical use, banking fundamentals, innovation and entrepreneurship, cybersecurity, next-generation competencies, sustainability and sustainable finance, as well as diversity, equity, and inclusion. In addition to online training, we held **"Campus 101"** events in five different campuses, three of which were in earthquake-affected regions, allowing direct engagement with students. Over the course of the year, **more than 7,000 students** benefited from these programs with the contributions of **67 Akbank volunteers** and leaders.

Distribution of Training Participation by Region for 2025

Participation by Region



As Akbank, we have been continuing our development investments not only for young people but also for commercial enterprises and women entrepreneurs under the **Akbank Transformation Academy** since 2021. Within this scope, our capacity-building activities in 2025 are listed below:

- In Istanbul and Ankara, we organized the "Crossing Boundaries in Exports" training programs in collaboration with the Istanbul Ikitelli Organized Industrial Zone and the Middle East Industry and Trade Center (OSTİM).
- In collaboration with the chambers of industry and commerce in Antalya, Konya and Eskisehir, we delivered "E-SME: Digitalization in Export" training programs. Participants who successfully completed the training were granted the opportunity to benefit from the Akbank SME Advantage Package.
- We implemented a six-month hybrid training program, including training and mentorship support, specifically designed for 20 women entrepreneurs operating in İzmir and Bursa. At the beginning of the program, we conducted company visits and performed SWOT analyses to identify areas for development. The program then continued with online training modules and mentorship support. By addressing topics such as foreign trade, digital marketing, sustainable finance, e-commerce and entrepreneurship, we aimed to support women entrepreneurs in making their businesses more sustainable, enhancing their competencies and expanding their business potential, while contributing to gender equality and equal opportunity in the business world.
- For the first time in Gaziantep, we organized a one-day Foreign Trade Panel for SMEs in collaboration with the Gaziantep Chamber of Industry and İnovakademi. At the end of the panel, participants were provided with one-on-one networking opportunities with speakers and other professionals.

Transformation Holds the Future Project

The renovation process of Akbank's Headquarters building gave life to an upcycling project that added value to the educational experience and environment of children and young people in the disaster zone in Hatay. We considered furniture that had completed its function in Akbank offices as a resource and launched Türkiye and Europe's largest and most comprehensive **upcycling** project under the name "**Transformation Holds the Future Project**". By reevaluating the furniture through advanced recycling, we contributed to the renovation of classrooms in primary schools in the earthquake-affected region and ensured the continuity of education.

As an important part of this initiative, we established an advanced recycling workshop at the İskenderun Vocational and Technical Anatolian High School, which was damaged in the 2023 earthquakes, in collaboration with the Ministry of National Education. Led by teachers, this workshop enabled vocational high school students to gain technical and practical knowledge in the field of upcycling, as well as their first work experience. In doing so, we supported young people in acquiring skills compatible with future job models and adopting environmentally friendly ways of working that focus on sustainability, while also contributing to the development of long-term employment in the region.

To date, under the "Transformation Holds the Future Project" initiative:

- **We have upcycled 33 truckloads of materials**.
- We produced over **17,000 pieces of school furniture** and delivered them to **1,029 schools**.
- We enabled over **190,000 students** to receive education in refurbished classrooms.

According to our environmental impact analysis, the Transformation Holds the Future Project has prevented 406 tons of carbon emissions and saved 6 million liters of water.

Stakeholder Opinion

Oylum Tala

Zon Project Management - CEO

The "Transformation Holds the Future" project that we implemented together with Akbank is a social innovation model carried out in cooperation with the Ministry of National Education. As a tangible reflection of Akbank's human-centric approach, the project brings together the principles of the circular economy with social benefit.

Furniture from Akbank's Headquarters is given a new life through upcycling techniques by the students of İskenderun Vocational High School. Through this process, students not only develop their craftsmanship skills but also gain hands-on experience in sustainable production practices, preparing them for the workforce of the future. The refurbished furniture is then delivered to schools in need across the earthquake-affected region, contributing to the improvement of educational environments. Rather than a one-way donation, this circular model creates a value chain in which every stakeholder benefits. By bringing together efficient resource use, the strengthening of vocational education, and social solidarity, the project demonstrates a holistic approach to social impact. We believe that through such social innovation initiatives, Akbank's human-centric approach can be extended to reach even wider audiences.

Akbank Hopeful Future Movement

Following the earthquakes of 6 February 2023, Akbank launched a program in cooperation with the Community Volunteers Foundation to support long-term recovery in the region. The program provides young people with psychosocial support while also equipping them with next-generation skills. In this way, we adopted a holistic approach to addressing young people's critical needs in the extraordinary post-disaster conditions, such as building social connections, expressing themselves, and continuing their education without interruption, while also supporting their emotional well-being.

At the **Mobile Youth Center**, young people participated in various programs carried out through the collaboration of the Akbank Youth Academy, Akbank Art and Akbank Career teams. They attended seminars and training sessions on topics such as innovation and entrepreneurship, artificial intelligence, CV preparation, interview techniques, financial literacy, and gender equality. In addition, they had the opportunity to develop their creativity through special programs that bring together art and technology, including stop-motion films and short-film workshops. With its inclusive support mechanisms, the project serves as a model intervention that directly addresses the fundamental needs of young people in the post-disaster recovery process, while also creating sustainable social impact by supporting their future career development.

- Through the Beautiful Tomorrows Movement, we reached **20,642 young people** over two years through **1,293 events** organized at our mobile support center in Adıyaman, Hatay, Kahramanmaraş, Gaziantep, and Malatya.

Strengthening the Financial Ecosystem

We view strengthening the financial ecosystem and enhancing financial literacy across society as a core responsibility. In line with this commitment, we actively support progress in this area through the **Center of Excellence in Finance (CEF)**, established in 2016 under our founding sponsorship at Sabancı University. Each year, we continue to expand our initiatives to broaden the impact of financial education.

CEF serves as a hub for dialogue between academics, financial market participants, and investors, transforming theoretical knowledge into practical applications. Through our certificate programs, conferences, seminars, published research, and YouTube channel content, we contribute to the development and deepening of financial literacy in Türkiye.

In 2025, 154 people participated in the 7 certification programs we organized, and we increased the number of people reached by CEF since 2016 to 34,597 through our seminars, conferences, and other training activities. During this period, we published a total of 14 videos on CEF's YouTube channel, including 12 educational videos and 2 live broadcasts. At the same time, we presented four different reports examining the relationship between the carbon emissions of companies operating in Turkey and their returns, the effect of investor memory on returns on the Borsa Istanbul, descriptive results related to companies' inflation expectations, and the existence of behavioral anomalies in Borsa Istanbul shares.

For a greener future and sustainable tomorrow, we launched the "**Climate Ambassador Program**" in 2025 as part of our climate change approach one of the focus areas of our ESG strategy. The program aims to raise awareness of climate action and develop solutions that will support progress toward our targets. Within the program, we address the current global landscape—from the climate crisis to decarbonization, from climate justice to systemic transformation—and discuss sector-specific risks and challenges. Through webinars and workshops, participants come together to collaborate and implement project initiatives. The program is currently continuing with 21 Climate Ambassadors who are developing project ideas.

Entrepreneurship

Through our activities under Akbank LAB, we continue to expand and develop programs that contribute both to the entrepreneurship ecosystem and to strengthening the culture of innovation within our organization.

As part of the "**Boost The Future**" start-up acceleration program organized in collaboration with Endeavor Türkiye, Akbank provided a comprehensive three-month mentorship and training program to eight start-ups in the program's seventh round, supporting them in their growth journeys. In addition, with the 10th round of the CaseCampus Program, which is supported by rich content including live case studies, entrepreneurship and innovation workshops organized in collaboration with Endeavor, the program has reached a total of 702 alumni.

Our Internal Innovation Culture

We continue to offer our employees the opportunity to dedicate themselves full-time to entrepreneurial ideas through the "**Akbank+ Program**", which is the first of its kind in Türkiye. In the first round of the program, both Waste Log, which digitizes waste processes, and Voltla, a platform for electric vehicle users to locate charging stations, create routes, and find payment solutions, each secured an investment of USD 500,000. In the second round of the program, investments of USD 400,000 were made in each of two start-ups: Metriqus, which offers an AI-powered analytics platform for mobile game studios, and Fundero, which provides e-commerce sellers with access to alternative financing.

By 2025, the total investment for start-ups developed by Akbank employees reached USD 2 million, and 31 Akbank employees earned the title of Innovation Ambassadors as part of the program. As of the end of 2025, we have introduced four start-ups to the ecosystem.

Culture-Art

At Akbank, we have been dedicated supporters of the arts for over half a century. In 2025, we proudly celebrate 32 years of Akbank Art. Our mission is to make art accessible to all, while preserving and promoting both local and global heritage for future generations. We actively collaborate with leading institutions, such as Sabancı University and Sakıp Sabancı Museum, contributing to the growth and enrichment of Türkiye's cultural and artistic landscape. With its innovative and visionary identity and its significant contributions to the arts, Akbank Art is preparing to relocate to its new address, Karaköy Yeni Han in Galata, following the completion of an architectural renovation process. During this transition, we continue our artistic activities uninterruptedly across various venues under the motto "**Akbank Art is Everywhere**."

Each year, we organize more than **700 events** and aim to create lasting value for the future through initiatives that particularly focus on young people and emerging artists. In 2025, we brought together tens of thousands of art enthusiasts and artists through hundreds of events. With a diverse program ranging from exhibitions and performance arts to jazz concerts, film screenings, talks, seminars and workshops, we were honored with the "**Special Award**" presented by the Ministry of Culture and Tourism of the Republic of Türkiye in the same year. We regard this award as an important recognition of our multidisciplinary and sustainable approach to the arts.

Key cultural and arts initiatives implemented in 2025 include:

- Through Akbank Children's Theatre, which celebrated its 53rd anniversary, we presented our play "What Will I Be?", designed to nurture children's imagination, to young audiences throughout the year at Akbank Art and various venues.
- We held the 35th edition of the Akbank Jazz Festival, one of Türkiye's most established jazz festivals, between 27 September and 12 October. With more than 30 concerts featuring over 200 musicians across the city, we hosted 15,000 music lovers. Through the JAmZZ Masterclass program organized within the festival, we also supported emerging artists, contributing to a sustainable arts ecosystem.
- In recognition of the pioneering role of short films within cinema, we organized the 21st edition of the Akbank Short Film Festival between 17–27 March. The festival received 2,346 short film submissions from 73 countries. We presented 87 short films from 41 countries and 3 feature films to audiences. Following the festival, through our "Award-Winning Film at Your University" program, we screened three award-winning short films at 50 university campuses in 32 cities across Türkiye, reaching more than 5,000 young people.

Strong Contribution to Contemporary Art

The **20th edition of Contemporary Istanbul**, where Akbank has proudly been the main partner for 20 years, attracted a lot of international attention. At the Akbank Art stand, the solo exhibition "**Half of the Long Story**," curated by Prof. Dr. Hasan Bülent Kahraman, **presented 17 works by Jannis Kounellis**—brought together for the first time globally.

We hosted the exhibition "**dot / line / dot: S.O.S**", curated by Prof. Dr. Hasan Bülent Kahraman and featuring works by Deniz Aktaş, Arda Diben, Tuğçe Diri and Lara Sayılgan, at Akbank Art between 15 March and 9 May 2025.

In addition, we brought the **43rd Contemporary Artists Prize Exhibition** to art lovers at Akbank Art between 30 May and 31 July 2025. Curated by Ceren Erdem and featuring works by 27 artists, the exhibition supports the development of contemporary art by offering a platform for young and talented artists and by supporting the development of contemporary art through its long-standing contribution. Through this exhibition, we helped enhance the visibility of innovative approaches that will shape the future of contemporary art.

Stakeholder Opinion

Yeşim Yaşar

Contemporary Istanbul - Business Development & Strategic Partnerships Director

Our partnership with Akbank, which has continued for nearly 21 years, represents a significant collaboration in the field of contemporary art in Türkiye and has played an important role in the growth of Contemporary Istanbul into an international platform. Exhibitions organized in collaboration with Akbank Art during the fair period, collector-focused programs carried out in partnership with Akbank Private Banking, and projects designed for university students highlight the multi-layered and inclusive nature of our collaboration.

Akbank's long-standing and consistent investment in culture and the arts, together with its sustained support for contemporary art, demonstrates that the Bank views art not merely as a communication tool but as a value domain that contributes to social development. This approach has positioned Akbank as a benchmark brand within the financial sector in the field of culture and arts.

Looking ahead, we believe that expanding Akbank's engagement with young artists and audiences through digital and hybrid models, developing long-term collaborations with international art networks, and focusing on projects that increase the global visibility of contemporary art produced in Türkiye will further strengthen the Bank's leadership in this field. We also believe that innovative projects developed at the intersection of sustainability, technology, and art will create significant impact both for the sector and for society.

Volunteering

We place great emphasis on volunteering, which we see as one of the fundamental elements of sustainable living, and we carry out our work in this area in line with our **Volunteering Policy**. Through the **Akbank Volunteers** platform we established in 2012, we develop projects that create social impact in collaboration with our customers, business partners, and other stakeholders.

With **over 1,400 Akbank Volunteers**, we implement high-value-added projects in many areas ranging from health to education, accessible living to the environment, together with local communities, NGOs, and local governments. Through the digital platform we launched in 2022, we enable our volunteers to develop their own projects and measure the impact of our volunteer work through regular reports we receive via the platform. As a result, by 2025, we have reached a total of 5 ideas developed and 10 projects implemented through the platform.

In line with these efforts, Akbank Redrunners team contributes to social development by harnessing the unifying power of sports. Our team has earned recognition in marathon history as "the group that raised the most donations, reached the highest number of donors, and formed the largest corporate running team". In 2025, Akbank Redrunners supported the TEMA (The Turkish Foundation for Combating Soil Erosion, for Reforestation and the Protection of Natural Habitats) Foundation with 55 runners at the Istanbul Marathon and Koruncuk Foundation with 70 runners at the Runatolia (Antalya) Marathon. Across both events, we raised a total of **TRY 288,148** in donations.

As Akbank, guided by our "**Sustainability for All**" approach, we continue to create social value by placing people at the center of everything we do. One of the strongest examples of this approach is our the **Good State of the City Project**, through which we have worked in the field alongside **more than 23,000 young volunteers** to support the activities of non-governmental organizations to date.

The Good State of the City

At Akbank, we launched the **Good State of the City Project** in 2015 with the aim of empowering young people to take action on issues that matter to them and to raise awareness about the importance of volunteering. Through this platform, we work to foster a strong sense of volunteerism among young people and encourage them to engage in volunteer activities in areas they are passionate about. We carry out initiatives across a wide range of areas—from supporting the social development of individuals with Down syndrome and distributing food as part of efforts to combat homelessness, to meet the needs of animals in need and promoting sustainable living and the protection of ecosystems. Through these efforts, we aim to reach more young people each year, expand the culture of volunteering, and transform this awareness into a lasting social value.

Through the Good State of the City Project, which aims to encourage young people's active participation in society, promote volunteering as a way of life, and create a broader social impact, Akbank brought together young people with non-governmental organizations working in various fields such as environment, social inclusion, disaster resilience, and animal rights in 2025. In the 11th year of the project, we continued to provide opportunities for young people to raise awareness on social issues through volunteering and to take an active role in the field. In 2025, within the scope of the **Good State of the City Project:**

- We organized **25 events** and received **6,623 applications**.
- We engaged **615 young volunteers** aged 18–22 from **215 universities** in our activities.
- We awarded volunteering certificates to the young participants who successfully completed the program.
- We concluded the project for 2025 by celebrating volunteering with a Madrigal concert attended by **1,000 participants**.







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Our Sustainable Finance Approach

We aim to become a "**Net Zero Emissions Bank**" until 2050 by reducing the impact of our loan portfolio on climate change. We identified the prioritized sectors to focus on throughout this journey, and set 2030 sectoral carbon reduction targets for these sectors.

As of 2023, we reached our sustainable financing target of TRY 200 billion by 2030, which we announced at the beginning of 2021, and revised our 2030 target to TRY 800 billion. We provided TRY 265 billion ✓ in sustainable finance in 2025, and achieved 85% of our target by providing a total of TRY 681 billion in sustainable finance between 2021 and the end of 2025. We continue our efforts toward the target of increasing sustainability wholesale funding by 2050. In 2025, sustainability share in total wholesale funding transactions is at 46%.

We expanded our sustainable financing ecosystem with our strategic stakeholders.

In line with sustainability trends, we continue to develop our sustainable financing practices in alignment with international financial institutions, investors and market expectations. Through our **Sustainable Financing Framework**, published in 2021 and updated in 2023, we apply green and social criteria to categorize the projects we finance sustainably, in line with international principles. Under this framework, we issue bonds in compliance with the International Capital Market Association (ICMA) Green Bond Principles, Social Bond Principles, and Sustainability Bond Guidelines. We also provide green and social loans in line with the Loan Market Association (LMA) Green Loan Principles and Social Loan Principles, ensuring compliance with ICMA Harmonized Impact Analysis Criteria and the International Finance Corporation (IFC) Blue Finance Guidelines.

Under our Sustainable Financing Framework, we classify all financing provided to customers that generate at least 90% of their revenues from activities aligned with our framework as sustainable financing. Additionally, we consider the portion of financing provided to customers whose revenues are at least 50% aligned with our framework as sustainable financing.

In line with the goal of ensuring affordable, reliable, sustainable and modern energy access for everyone, we support inherently green customers engaged in renewable energy production.

This commitment earned us the title of "**Türkiye's Best Sustainable Finance Bank**" with 7 rewards by **Global Finance Magazine** under the **Sustainable Finance Awards 2025**. We also take pride in being recognized as a leading bank in the "**Sustainable Infrastructure Financing**" and "**Supporting Sustainable Communities**" categories in the Central and Eastern European Region.

As part of Akbank's Net Zero Strategy, we focus on climate risk mitigation, decarbonization and emissions reduction within our loan portfolio. With our Sustainable Finance Ecosystem, we offer products, services and collaborations that support our customers' transition to low-carbon activities and accompany them on their green transformation journey. As a result of all these efforts, we are proud to have been named the "**Best Bank for Net Zero Transition Strategy in Central and Eastern Europe and Türkiye**" by the **Euromoney Awards for Excellence**.

Responsible Products and Services

We classify our sustainable finance products and services under the categories of "mitigating climate change impacts" and "climate change adaptation" within the scope of our sustainable finance strategy, considering all ESG factors for our corporate, commercial, SME and individual customers. Through strategic partnerships, we support our customers in calculating, reporting, monitoring and reducing their carbon footprint in these areas.

Instead of considering sustainable finance as an area limited solely to loan products, we implement a holistic ecosystem approach that encompasses financing, technical assistance, digital solutions and capacity building. In this context, we supported our sustainable finance products and services through strategic collaborations developed with international development finance institutions, technology providers and industry stakeholders.

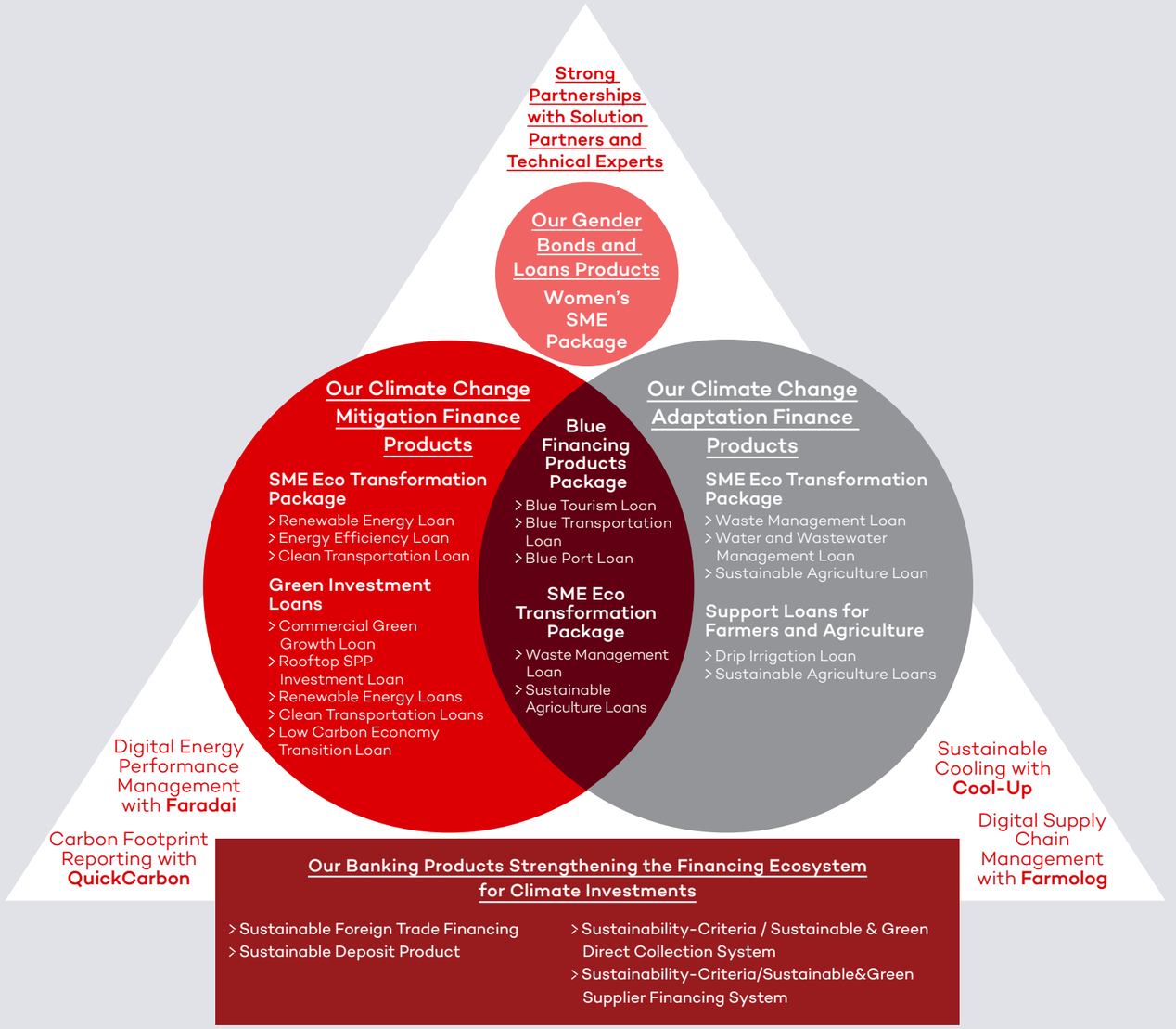
We continue to focus on green technology investments and clean transportation (including energy efficiency and renewable energy), addressing regulatory, technological, and market expectations, which are transition risks impacting our portfolio, particularly in carbon-intensive sectors. We support financing solutions provided in areas such as energy efficiency, renewable energy, climate change adaptation and supply chain transformation with technical advisory, digital measurement and reporting tools. In this way, we aim to enhance the quality of investments and increase their positive environmental impact. Through this approach, we also encourage our customers to carry out their sustainability investments in a measurable and traceable manner aligned with international standards.

With our sustainable finance ecosystem approach, and in line with our vision to support net zero targets, manage climate-related financial risks and accompany the real sector's transition to a low-carbon economy in 2025, we support long-term and impact-oriented value creation by delivering financial products and complementary services through a cohesive and integrated model.

The Sustainable Finance Team is responsible for efforts related to emissions reductions in the loan portfolio, including target monitoring. The Sustainable Finance Team implemented the "**Green Transformation Score**" to be used in tracking these targets.

For more detailed information, please refer to the Climate Change Section of this report.

Our Sustainable Finance Ecosystem



Sustainability-Linked Financing Mechanisms

We design our sustainability-linked loan mechanisms to enhance the corporate-level sustainability performance of our loan portfolio customers and to create a competitive advantage in the market.

Our sustainability-linked loan mechanisms also enable and accelerate our real sector stakeholders' access to green financing resources. In this context, we also undertook Sustainability Agent roles in sustainability-linked loan facilities structured with multiple banks. We increased the number of our sustainable financing products and services from 23 in 2024 to 26 in 2025.

Tailored Financing Solutions for SMEs

SME Eco Transformation Package

- Renewable Energy Loan
- Energy Efficiency Loan
- Waste Management Loan
- Water and Wastewater Management Loan
- Clean Transportation Loan
- Sustainable Agriculture Loan

Women's SME Package

Our Sustainable Financing Products and Services

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Our Corporate and Commercial Products

Blue Financing Product Package

- Blue Tourism Loan
- Blue Transportation Loan
- Blue Port Loan

Green Investment Loans

- Green Growth Loan
- Rooftop SPP Investment Loan
- Renewable Energy Loans
- Clean Transportation Loans

Low Carbon Economy Transition Loan

Our Sustainable Financing Services

- Sustainable Foreign Trade Financing
- Sustainability-Criteria / Sustainable & Green Supply Chain Financing
- Sustainability-Criteria / Sustainable & Green Direct Lending System
- Sustainable Deposit Product
- İGE-Akbank Green Transition Finance Support Package

Digital Sustainability Services

Support Loans for Farmers and Agriculture

- Drip Irrigation Loan
- Sustainable Agriculture Loans

Sustainable Deposit

As we transform our banking products with a focus on sustainability, we remain at the forefront of innovation in the deposit and conventional banking sectors. Launched in 2023, the **Sustainable Deposit** product allows our commercial customers to fund projects that provide both social and environmental benefits. This product supports a variety of initiatives by our customers, including improving access to basic services, empowering women-led SMEs, reconstructing the earthquake region, and promoting circular economy and clean transportation. Therefore, Akbank's commercial clients can benefit from flexible maturity options ranging from 92 days to 365 days, while contributing to projects that generate positive environmental and social impacts. Within this scope, **Akbank's Sustainable Finance Allocation and Impact Report 2024** outlines the methodologies used to allocate sustainable deposits and presents the social and environmental outcomes achieved. The report highlights contributions to areas with social benefits, including renewable energy, clean transportation, circular economy, SME financing, microfinance, and disaster relief. Through this report, we underscore our leadership in sustainability and commitment to transparency.

We continue to enhance our sustainable financing efforts with the **Sustainable Deposit** product, offering customers a sustainable cash management solution.

Green Financing

We are developing products and services that can support our customers throughout their sustainability journey. By strengthening our collaboration with firms engaged in clean production, the circular economy, and renewable energy, we have expanded our pool of inherently green firms. We supported our customers in their transition to low carbon with our Renewable Energy Loan, Low Carbon Economy Transition Loan, and Rooftop SPP Investment Loan products. While our Low Carbon Economy Transition Loan serves our Corporate, Commercial, and SME segments, we worked to ensure that our Rooftop SPP loan serves all segments. Through the Rooftop SPP Investment Loan, we facilitated partnerships with Türkiye's leading engineering, procurement, and installation firms to support our customers' green transformation journeys.

Through our Low Carbon Economy Transition Loan, we primarily supported carbon-intensive sectors exporting to EU countries in reducing their carbon footprints. We encouraged them to take proactive steps to transform potential risks and obligations under the Carbon Border Adjustment Mechanism (CBAM) into opportunities.

In 2025, we added the Commercial Green Growth Loan to our product portfolio, aiming to accelerate firms' investments in renewable energy, energy and resource efficiency, and clean transportation. This supports firms in reducing their carbon footprints and steadily progressing toward their net zero targets. The Commercial Green Growth Loan is offered to high energy-consuming sectors, including textiles, automotive, cement, metal, chemicals, plastics, food, and real estate. Additionally, within the **Akbank Sustainable Financing Ecosystem**, we offer financing to commercial segment customers planning energy efficiency investments through this loan.

Sustainable Agricultural Financing

Agriculture and food systems play a critical role in achieving the SDGs by ensuring food security, protecting natural resources, and combating climate change. At Akbank, we place strong emphasis on financing sustainable agricultural practices to ensure the environmentally sustainable management of living natural resources and land use. Our sustainable agricultural loans aim not only to reduce carbon emissions but also to support producers in transitioning to climate-resilient agricultural practices by mitigating risks of yield and quality losses, particularly in basins with high climate vulnerability and regions exposed to drought, extreme weather events, and soil degradation.

We guide our customers in adopting sustainable agricultural practices, including soil improvement, erosion reduction, water recovery, reduction of chemical fertilizers and pesticide use, and waste minimization, as well as transitioning to specialized certifications such as Organic Agriculture and Global G.A.P. **In this context, the volume of loans extended in the sustainable agriculture category reached approximately TRY 650 million in 2025.**

Digital traceability in agricultural supply chains is considered a key tool for the effective implementation of sustainable agriculture practices. Through our partnership with Farmolog, we aim to contribute to a sustainable world **#foreveryone**. Our collaboration with Farmolog includes a traceable supplier management system, advanced supplier reporting, supplier-based greenhouse gas emissions inventories, waste management structures, farm-to-table strategies, contract farming management, advanced payment solutions for farmers, and improved access to climate finance.

To increase agricultural productivity, optimize resource use, and manage climate risks effectively, we develop partnerships that support digital agriculture solutions. Through our collaboration with Vodafone, we support our customers' access to digital agriculture solutions that enable data-driven monitoring and management of agricultural activities.

Through financial solutions that support energy and resource efficiency in agriculture, we contribute to the protection of water resources. In this context, we offer **Drip Irrigation Loans** to prevent uncontrolled irrigation and promote efficient irrigation practices. In addition, through agreements with tractor manufacturers, we support agricultural mechanization investments by offering **Tractor Loans** with competitive interest rates and flexible repayment plans. To enhance the resilience of the agricultural sector against climate and natural disaster risks, we facilitate easy access to **TARSİM Agricultural Insurance**, 50% of which is subsidized by the government. Through these policies, our customers can secure their production activities against risks such as hail, storms, tornadoes, fires, earthquakes, landslides, floods, and inundation. Furthermore, through the **Akbank Agricultural Card**, we provide solutions aligned with the cash-flow cycles of agricultural activities, allowing card payments to be deferred until the harvest period. Essential agricultural inputs such as fuel, fertilizer, pesticides, seedlings, and seeds can be obtained immediately from contracted merchants, with payments scheduled for the harvest season.

Blue Finance

Through our Blue Financing, including Blue Tourism, Blue Port, and Blue Transportation Loans, we support our customers in reducing their environmentally negative impacts and encourage them to enhance their sustainability performance, both in terms of reducing climate change impacts and adapting to it.

As part of our blue financing efforts, we continue our work to protect marine ecosystems by encouraging our customers to adopt measures that mitigate activities harmful to marine biodiversity.

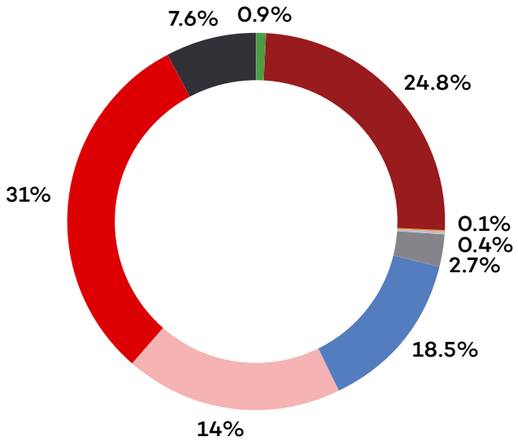
By the end of 2025, nearly all of our hotel portfolio supported through project finance (**99%**) comprised projects categorized under blue financing.

This strong sustainability focus established within our project finance portfolio also supports our overall sustainable tourism lending. In 2025, our sustainable tourism loans reached approximately **TRY 3.9 billion**.

Through our sustainable agricultural loans, we support energy and resource efficiency in agriculture by providing Drip Irrigation Loans to prevent inefficient irrigation practices and protect water resources.

To support our SME customers in their green transformation journey and meet their financing needs, we designed six sustainable financing products under the "SME Eco Transformation Package." This package aims to accelerate their transition to a low-carbon economy, help develop their climate adaptation strategies, and reduce carbon emissions.

Green Financing Categories at the end of 2025*



- Circular Economy
- Energy Efficiency
- Project Finance Credits with ESG Criteria
- Water and Wastewater Management
- Sustainable Agriculture and Forestry
- Sustainable Tourism
- Clean Transportation
- Renewable Energy
- Green Buildings

In 2025, our Project Finance Credits continued to serve as one of the strongest drivers of our green transformation portfolio. As of year-end 2025, Project Finance Credits accounted for 69% of our total green loan portfolio. 46% of our overall green loan risk balance is made up of corporate loans and 48% of commercial loans, demonstrating that the green transition is being implemented in a balanced manner across customer segments.

* As of the end of 2025, sustainable financing includes cash loans.

Social Financing

Within the framework of the Sustainable Finance Framework, Akbank offers Social Bonds and Loans, Sustainability Bonds and Loans as well as Gender Equality Bonds and Loans which include bonds, loans, syndicated loans, and treasury financing designed to fund or refinance eligible social projects aligned with the product's targets.

Through our **Gender Equality Bonds and Loans**, we support projects that promote women's advancement, empowerment, and equality by financing and/or refinancing eligible social initiatives. We provide social loans through these bonds and credit facilities for project categories such as job creation, financial inclusion, access to basic services for socioeconomically less developed regions[1] and underserved populations[2], access to adequate basic services and affordable basic infrastructure, affordable housing, food security for socioeconomically less developed regions[3], and socioeconomic progress and empowerment.

For more detailed information, please refer to the Ecosystem Management Section of this report. Additionally, our sustainable finance products for corporate, commercial, SME, and individual clients are available on our Sustainable Finance website.

[1] Socioeconomically less developed regions are classified as regions with a gross domestic product (GDP) lower than Türkiye's average GDP. GDP statistics by province are published by the Turkish Statistical Institute (TÜİK). Please refer to https://data.tuik.gov.tr/Bulten/Index?p=Il-Bazinda-Gayrisafi-Yurt-Ici-Hasila-2020-37188

[2] Underserved populations refer to those residing in inner or isolated regions that lack access or connection to essential social infrastructure, basic goods, and services (such as electricity, water, telecommunications, and transportation).

[3] Socioeconomically less developed regions are classified as regions with a gross domestic product (GDP) lower than Türkiye's average GDP. GDP statistics by province are published by the Turkish Statistical Institute (TÜİK). Please refer to https://data.tuik.gov.tr/Bulten/Index?p=Il-Bazinda-Gayrisafi-Yurt-Ici-Hasila-2020-37188

Sustainable Project Financing

Investment Banking plays a significant role in generating positive environmental and social impacts, particularly in large-scale infrastructure, hospitality, bridge, highway, and energy projects. In line with our Sustainable Project Financing strategy, Akbank structures project financing transactions through Special Purpose Vehicle (SPV) mechanisms, ensuring that loans are repaid through project-generated cash flows in an environmentally and socially sustainable manner.

Within financing structures where sustainability considerations are integrated, we also protect project cash flows against climate change and broader sustainability-related risks.

Project Financing Renewable Energy Projects Breakdown	Total Installed Capacity (MW)		Loan Balance* (USD million)	
	2024	2025	2024	2025
HEPPs	3,179	3,179	176	99
WPPs	2,692	2,698	519	461
GPPs	320	320	29	25
SPPs	225	248	52	63
BPPs	21	21	8	6
Total	**6,437**	**6,466**	**784**	**654**

We significantly increased the volume of Sustainable Project Financing Loans within our project financing portfolio.

* As of the end of 2025, sustainable financing includes both cash and non-cash loans.

By providing long-term financing for corporate investments, we continue to support the economy and promote new investments. Within our sustainable project financing portfolio, we focus on generating long-term benefits for society and the environment, contributing to the expansion of renewable energy capacity, the wider adoption of clean transportation solutions that combat climate change, women's empowerment, and sustainable growth in less developed and developing regions. In line with the SDGs, we aim to increase the share of investments with positive environmental and social impacts within our financing portfolio in order to address global challenges. As Akbank, we will continue to maintain our leadership in the sector and remain a pioneer in financing sustainable investments in the years ahead.

Within our project financing portfolio, we have financed only renewable energy projects since 2016. As of the end of 2024, renewable energy accounted for 91% of our energy project financing portfolio. In 2025, the share of renewable energy production stood at 77%, reflecting an increase in the share of energy distribution loans within the portfolio. This change is attributable to portfolio diversification, while our strategic focus on financing renewable energy production remains unchanged. By the end of 2025, the number of renewable energy projects supported through our project finance energy portfolio reached 193.

The share of green loans within our project finance portfolio increased from 38% in 2024 to **42%** in 2025. In addition, green loans accounted for **61%** of the project finance energy portfolio this year. In 2025, in line with our long-term value creation approach, we expanded our project finance infrastructure portfolio by adding **two new highway** projects structured with sustainability-linked financing.

Accelerating the Green Transformation Through Carbon Markets Financing

With the entry into force of the Carbon Border Adjustment Mechanism in 2026, transition finance and supply chain transformation are expected to accelerate, particularly in carbon-intensive sectors. Recent developments — including the introduction of the International Sustainability Standards Board (ISSB) standards and the adoption of the TSRS into national regulation, the publication of the Green Taxonomy draft, and the establishment of the legal framework for the Climate Law and the national Emissions Trading System (ETS) — signal rapid progress in this area. Based on draft regulations related to the Emissions Trading System and carbon markets, the reduction and avoidance of carbon emissions will become increasingly critical. In this context, carbon markets present significant opportunities for our customers. As Akbank, we view these developments not merely as compliance requirements but as an opportunity to redefine Türkiye's competitive advantage. Financing will serve both as an accelerator and a driver of this transformation. Through our strategic partnerships in sustainable finance ecosystem, we will continue to support and guide our customers in financing this transition and strengthening their global competitiveness.

Antalya-Alanya Highway Project

We acted as a financier in the Antalya-Alanya Highway Project, one of Türkiye's most significant infrastructure investments. As Akbank, we take great pride in being part of this strategic project. Within the project, we further reinforced our sector leadership by assuming the role of local and international security agent, responsible for managing the collateral processes among the project stakeholders. The sustainable financing provided for the Antalya-Alanya Highway represents an investment model with long-term environmental and economic impacts. This transaction also constitutes a significant step toward our target of providing TRY 800 billion in sustainable finance by 2030, and stands as a strong demonstration of our contribution to Türkiye's sustainable development journey.

Stakeholder Opinion

Murat Gördeslioğlu
Borusan EnBW Energy - CFO

Our collaboration with Akbank, which began in 2007 with the establishment of Borusan Enerji, continues today as a strong and strategic partnership under Borusan EnBW Enerji. We completed our first project financing transaction in 2010 in connection with the Yedigöl Hydroelectric Power Plant project. More recently, our cooperation continued through the internationally recognized syndicated financing transaction in 2023, which received two global awards, and through green loan financing provided in 2024 for the Balabanlı Wind Farm capacity increase and the Pelit Wind Farm investments.

In the fight against the climate change and ecological crisis threatening our planet, the rapid deployment of renewable energy investments is of critical importance. In this context, our cooperation with Akbank directly contributes to our sustainable growth targets by accelerating our renewable energy investments. Through the green financing provided by Akbank, we have accelerated our renewable energy projects and expanded the scope of our environmentally friendly investments. These investments not only increase our energy production capacity but also contribute to creating long-term value for society, the environment, and the national economy.

Ankara-Kırıkkale-Delice Highway Project

We assumed both the financier and sustainability agent roles in the financing of the Ankara–Kırıkkale–Delice Highway Project, located along one of Türkiye's key transportation corridors. Given the strategic importance of this project in connecting the industrial and agricultural potential of Central Anatolia to global markets, we worked to integrate sustainability criteria into the financing structure. By incorporating a sustainability approach that emphasizes positive environmental and social impacts into the project finance structure, we aim to contribute to long-term development targets.

Our Awareness Activities for Sustainable Finance

As part of our commitment to cultural and human-centered sustainability, we continued our efforts throughout 2025 to protect and promote cultural and social values, while improving quality of life, aiming to leave a more livable world for our employees, customers, and the wider community.

For our employees:

- Sustainable Finance Ambassadors Program,
- Sustainable Finance Training for Branches,
- Green Transition Score Training Programs.

Green Transition Score

As part of our target to become a **Net Zero Emissions Bank by 2050**, we conducted various internal trainings to support the integration of our sustainability strategy into internal processes.

In 2025, we delivered process training to our corporate and commercial banking marketing, sales, and credit approval teams on the **Green Transition Score**, which was introduced and integrated into credit processes during the year. We will continue these training programs in 2026.

Sustainable Finance Ambassadors Program

To support the regional dissemination of Türkiye's sustainable finance and green transformation targets, we developed the **Sustainable Finance Ambassadors Program**. Within this framework, we appointed 19 Akbank employees (one sales coach from each of our 19 regional directorates) as Sustainable Finance Ambassadors. Following the completion of the initial training sessions, the program was launched. Throughout 2025, our Sustainable Finance Ambassadors played an active role in delivering sustainable finance solutions tailored to local and seasonal customer needs, raising awareness of climate finance and promoting the Bank's sustainability initiatives in their regions.

The Sustainable Finance Ambassadors Program has made a tangible contribution to expanding sustainable finance by strengthening Akbank's capacity to implement customer and stakeholder solutions at the local level. In the coming years, we aim to further expand this strategically valuable program across the Bank as an innovative initiative supporting our sustainable financing target of TRY 800 billion by 2030 and becoming a Net Zero Emissions Bank by 2050, while accelerating the green transformation and strengthening the sustainable finance ecosystem.

For our customers:

- Sustainable Finance briefings for our corporate customers, covering market trends, regulations, products, and services,
- We held meetings with our customers in carbon-intensive sectors, focusing on their net zero targets.

Together for the Future Meetings

Throughout 2025, within the scope of the "**Together for the Future Meetings**", we provided our customers with information on access to finance, digitalization, and the green transformation. With the participation of business and public sector leaders as well as our Senior Management, the meetings addressed innovative solutions designed to respond to the needs of businesses in critical areas such as sustainable finance, green transformation, and digital transformation. Approximately 370 participants attended the 5th Together for the Future Meeting, which we held in Manisa in 2025.

Entrepreneurial Women Program

Through the "**Entrepreneurial Women Program**", which we launched with the aim of supporting women business owners and contributing to economic and social transformation, we sought to strengthen the capabilities required for entrepreneurial women to grow their businesses. Within the program, we also organized "Green Transformation and Sustainable Finance" sessions to inform participants about the role of sustainability and green transformation in access to finance.

Industry Transformation Meetings

In 2025, through our **Industry Transformation Meetings**, we aimed to become a solution partner to all organized industrial zones, leveraging Akbank's deep financial expertise and innovative technology infrastructure. We explained our products, the importance of digitalization in financial transactions, and sustainable finance to our commercial customers.A total of 360 participants attended the three meetings held in 2025.

Sustainable Finance Mini MBA

In 2024, through the **Sustainable Finance Mini MBA Program**, organized in collaboration with Istanbul Chamber of Industry Academy and Akbank Transformation Academy, we introduced our customers to the fundamentals of sustainable finance. The program covered reporting and risk-focused approaches, sustainable finance in energy investments, infrastructure, and real estate, as well as sustainable finance in syndication and acquisition transactions.

In 2025, the program concluded with the panel titled "Financing Sustainable Production: Outlook for 2025 in Light of Global Developments," with the participation of representatives from the Ministry of Environment, Urbanization and Climate Change, the Ministry of Trade, Turkish Industry and Business Association (TUSIAD), and industry stakeholders.

Beyond Borders in Export

As part of our collaboration with the Turkish Exporters Assembly, we organized "**Beyond Borders in Export**" training sessions for exporters. These trainings covered foreign trade, payment methods, green transformation, digital marketing, and e-commerce, as well as "Green Transformation and Sustainable Finance". In 2025, a total of 98 commercial enterprises participated in the two training sessions held.



For Our Future – For Students:

- We delivered various awareness programs for students through: Sustainable Finance Youth Academy Case Club,
- Microphone 101 Project. Detailed information is available here.

Sustainability and Sustainable Finance 101

We believe that the long-term success of sustainable finance depends not only on financial instruments but also on qualified human capital and a strong capability ecosystem. Accordingly, we implemented capacity-building initiatives in this field. Under the "Akbank Youth Academy", we organized a sustainable finance-focused case study competition. Within the scope of the competition, university students developed solution proposals based on real-life scenarios related to climate change, green transformation, sustainable finance products, and impact investing approaches. Through this initiative, we strengthened young people's sustainability perspectives and increased their awareness of the role of the financial sector in the green transition. This initiative represents an important reflection of our Bank's vision to grow the sustainable finance ecosystem together with future generations.

Sustainable Finance Awareness for University Students

We partnered with Yeditepe University as part of the Banking of the Future with Akbank course lecture series. Akbank provided lectures on sustainable finance and responded to the university students' questions. In addition, we delivered lectures at Bilkent University to increase students' awareness of sustainability and sustainable finance.

As part of the Akbank Case Marathon Program, held in October 2025, we met with students from the Faculty of Economics and Administrative Sciences and the Department of Environmental Engineering at Istanbul University. Through a sustainable finance-focused case study, students experienced what it is like to work at Akbank for one day. During the event, students developed innovative solution proposals related to sustainable finance that could be integrated into banking practices. A total of eight teams participated in the program, and the team presenting the most creative and feasible solution received a monetary award.

Our Collaborations Supporting the Sustainable Finance Ecosystem

Collaboration with the Banks Association of Türkiye Sustainability Working Group

To enhance the transparency of sustainability data in the banking sector, we actively contributed to the development of accurate and effective reporting methodologies for the Green Asset Ratio (GAR) by participating in the Sustainability Working Group and the Green Asset Ratio Working and Sub-Working Groups under the coordination of the Banks Association of Türkiye (TBB). In line with the Communiqué on the Green Asset Ratio Reporting of Banks published by the Banking Regulation and Supervision Agency (BRSA), we began classifying our assets according to environmentally sustainable economic activities. We also implemented "Do No Significant Harm" (DNSH) and "Minimum Safeguard" (MS) criteria for green and social loans within our sustainable finance framework. Furthermore, the Climate Transformation Financing Working Group, established under Akbank's leadership within the Banks Association of Türkiye, has commenced work on sectoral low-carbon technologies and climate financing.

Stakeholder Opinion

Ata Kıvanç Evsen

Sales Manager, Enerjisa Üretim / QuickCarbon

For nearly two years, we have been working in collaboration with Akbank to develop solutions aimed at accelerating the transformation of SMEs, particularly in the areas of sustainability, corporate carbon footprint, and CBAM compliance. During this process, we have implemented applications that make companies' environmental impacts tangible and manageable by combining Akbank's strong financial infrastructure with QuickCarbon's technical expertise in measurement, reporting, and regulatory compliance.

To further strengthen Akbank's sustainability performance, expanding simplified carbon footprint solutions tailored specifically for SMEs and integrating these solutions with financing products will serve as an important lever.

In the coming period, we aim to support SMEs in improving regulatory compliance by analyzing their current conditions through on-site visits and direct engagement. In addition, the standardization of digital monitoring and reporting tools in preparation for CBAM and similar regulations will both enhance companies' competitiveness and reduce financial risks. Together with Akbank, we aim to position sustainability not only as a compliance requirement but also as a strategic growth area for SMEs.

Digital Innovation Partnerships

With initiatives like the EU Green Deal, the Paris Agreement, and Türkiye's net zero target by 2053, we recognize the growing need for all sectors to embrace digital products and services as part of the green transformation. Digital tools are now crucial for effectively managing sustainability performance through data-driven insights. In 2025, we aimed to take a more holistic approach to sustainability and climate change with our non-financial services, accelerating the innovative solutions we provide to our customers. To support this, we expanded the range of services we offer.

1. Sustainable Agriculture Instrument for the Agricultural Sector and Supply Chain

In collaboration with **Farmolog**, one of Türkiye's leading agricultural start-ups specializing in digital traceability across the agricultural supply chain, we have implemented a traceable supplier management system and enhanced supplier reporting. This includes developing a supplier-based greenhouse gas emissions inventory, a waste management structure, a farm-to-table strategy, contract farming management, advance payment solutions for farmers, and improved access to climate finance.

2. Digital Carbon Footprint Reporting and Consultancy Services

In 2025, through our collaboration with Enerjisa Üretim **QuickCarbon**, we offered the QuickCarbon platform to our customers under tailored conditions. Through the QuickCarbon platform, we aim to enable our commercial and corporate customers - particularly SMEs - to manage critical needs such as carbon footprint calculation, emissions reporting, CBAM compliance processes through a digital and accessible structure, while supporting the sustainability journeys of our exporting customers.

3. Digital Energy Management and Efficiency-Focused Collaboration

Expanding digital solutions that help our customers identify their energy efficiency potential and manage energy resources more effectively is among our strategic priorities. In this context, in 2025 we strengthened our existing collaboration with Faradai and enabled these services to be easily accessed through digital application channels. Within the scope of our collaboration with Faradai, we provide customers with data-driven solutions in areas such as digital energy management, energy consumption analysis, identification of efficiency opportunities and determination of improvement areas. Through this collaboration, we aim to make our customers' energy performance more transparent, traceable, and measurable, thereby supporting stronger investment decisions based on energy efficiency. Considering that energy efficiency represents a critical transformation area for businesses in terms of both cost reduction and the mitigation of climate-related risks, our collaboration with Faradai aims to make our customers' green transition potential more visible and enable the realization of tangible and impact-oriented investments supported by sustainable finance products.

Akbank: First Financial Partner of the UNDP Türkiye Cool-Up Programme

In parallel with our efforts to support sustainable cooling solutions, which represent a critical transformation area in both climate change mitigation and adaptation, we became the first financial partner in Türkiye of the Cool Up Programme, implemented in collaboration with the United Nations Development Programme (UNDP). Within the scope of this partnership, we initiated activities aimed at capacity building and awareness raising in the field of sustainable cooling.

Considering the high energy consumption of cooling systems and the impact of refrigerants with high global warming potential on emissions and energy demand, we recognize that transformation in this area represents a priority need for both emissions reduction and climate resilience. Within the scope of the Cool-Up partnership, we aim to strengthen the role of the financial sector in this transition by supporting knowledge sharing and capacity building on sustainable cooling technologies, energy efficiency, and solutions based on natural refrigerants.

In 2026, we will continue to position this partnership as a thematic and impact-oriented component of our sustainable finance approach, aligned with our target of directing the real sector toward low-carbon and climate-resilient investments.

GEFF Türkiye II Within the Scope of Sustainable Finance Strategy

In line with our targets of providing TRY 800 billion in sustainable finance by 2030 and becoming a Net Zero Emissions Bank by 2050, we continued to strengthen our collaborations with international development finance institutions. In this context, we joined the Türkiye Green Economy Financing Facility II (GEFF Türkiye II) implemented in cooperation with the European Bank for Reconstruction and Development (EBRD). In 2025, with the contribution of the programme's technical consultants, we implemented a comprehensive and multi-layered training programme aimed at further embedding our sustainable finance approach across the organization. Through the technical consultancy support provided under the programme, we strengthened our Bank's institutional capacity while offering free green transition consultancy services to our customers. The programme covered 16 key topics, including energy efficiency, renewable energy, resource efficiency, CBAM and innovative financing mechanisms. The training reached a broad group of employees working across various functions including sales, marketing, and credit allocation, as well as customer relationship managers across our 19 regions. We also delivered training sessions to our German subsidiary, Akbank AG and AkLease focusing on sustainability, sustainable finance, climate change, and relevant regulations. Through knowledge and experience sharing, we worked toward the development and enhancement of sustainable finance products and services.

In addition to financing services provided to our customers through our partners, we raise awareness by informing our customers about regulatory requirements such as carbon emissions reporting and CBAM. At the same time, we maintain year-round engagement with our customers on sustainability-related risks and opportunities.

Through this programme, sustainable finance has become an integral part of the agenda for all Akbank employees, particularly customer-facing teams. Through our training programmes, we will continue to prioritize enhancing Akbank employees' technical capacity, deepening their awareness, and integrating sustainable finance into our ways of working.

Collaboration with EBRD under the Sustainable Supplier Financing Programme

We approach the green transition journey on a value chain basis and aim to accelerate sectoral transformation through our sustainable supply chain financing solutions. We support the sustainable supply chain financing programme we develop on a sector and customer basis with funding from international financial institutions.

In 2024, we launched the "Sustainable Supplier Financing" programme, taking an end-to-end approach to support the sustainability journeys of our corporate and commercial customers. Within the scope of the programme implemented in cooperation with EBRD, we initiated a supply chain financing solution with ŞOK Marketler, supporting supply chain continuity by facilitating liquidity access, particularly for suppliers with limited access to finance. The project covers suppliers located in the earthquake region that provide products to the retail sector. The defined KPIs focus on capacity expansion, growth and retention of qualified workforce, improvement of human resources practices, emissions reduction and improved **reconstruction** outcomes.

In 2025, within the scope of our sustainable finance strategy, we continued to implement supply chain financing solutions aimed at strengthening ecosystems between large-scale companies and their suppliers. Accordingly, we expanded the programme in 2025 to also include DeFacto's supply chain. By combining EBRD's risk-sharing mechanisms and technical support with Akbank's financial expertise, we provided timely and cost-effective financing to suppliers, the majority of which are SMEs. This programme is the first initiative in Türkiye to bring European Union resources together with suppliers through an incentive-based structure.

The programme benefits the ecosystem as a whole. Suppliers, particularly those in the SME segment, gain access to new working capital financing and are encouraged by their corporate buyers to improve their sustainability practices. Areas for improvement are assessed with tailored consultancy for each business. Actions are then projected, monitored, implemented, and measured, with cash incentives offered to firms that meet performance criteria. The resources supported by the EBRD will be funded by the EU's EUR 2.8 billion IPA II fund (EU pre-accession fund), directly aiding our customers' transformation towards sustainability. Additionally, SMEs will receive support through consultancy projects (such as digital transformation and workforce development programmes) in collaboration with development agencies and the Ministry of Industry.

Financing and Investment Decisions Considering the ESG Criteria

In line with our commitment to responsible banking and sustainability, we strive to minimize our environmental footprint across all activities while enhancing our positive impact on nature and society. We apply the **Environmental and Social Management System** framework to all commercial customers.

In line with Akbank's Environmental and Social Risk Framework, we manage our assessment processes through the Environmental and Social Management System (ESMS) and the Environmental and Social Impact Assessment (ESIA) System to identify and effectively manage potential environmental and social risks and/or opportunities arising from the financing we provide. As part of these processes, we evaluate our clients across various ESG-related aspects, including climate change, supply chain management, regulatory compliance, resource management, employee rights, public health and safety, land acquisition, biodiversity, and cultural heritage. Environmental, social, and governance analyses of the Bank's commercial loan portfolio are conducted by the Environmental and Social Credit Policies Team, independently from sustainable finance activities.

Since 2022, under our ESMS, we have implemented IT enhancements in our credit proposal systems to determine an Environmental and Social Risk Score for all commercial clients based on their sectoral activities. This enables systematic tracking of due diligence processes, assignment of corrective actions, and monitoring of assigned actions within our framework. For credit approvals, we present loans to either the Board of Directors' Credit Committee or the authorized Credit Allocation Unit. For transactions under the ESIA system, our technical team briefs the allocation teams and the Credit Committee on environmental and social risks, along with necessary precautionary measures. Our policy, reviewed annually with Board approval, is updated to ensure alignment with evolving national and international standards.

In 2025, in order to ensure that our policies support a more systematic management of credit processes, we:

- Strengthened sector-based risk classifications within ESG risk assessment processes,
- Implemented enhanced sustainability analyses for our highest-risk customers,
- Integrated controls related to our Coal Phase-Out Strategy into credit processes,
- Developed AI-based due diligence processes within the ESMS as **a pioneering practice in the sector**.

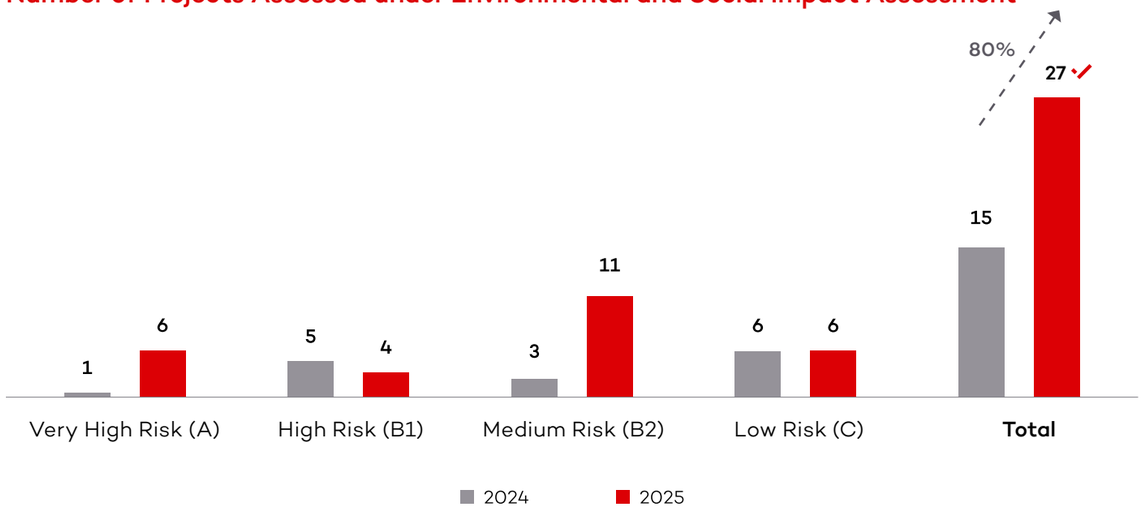
In 2026, we will continue system enhancements aimed at integrating environmental and social risk action tracking and control mechanisms into our credit systems, with a primary focus on the ESIA System while further strengthening the ESMS.

We will also continue to monitor the effectiveness of our AI-based system and expand its implementation.

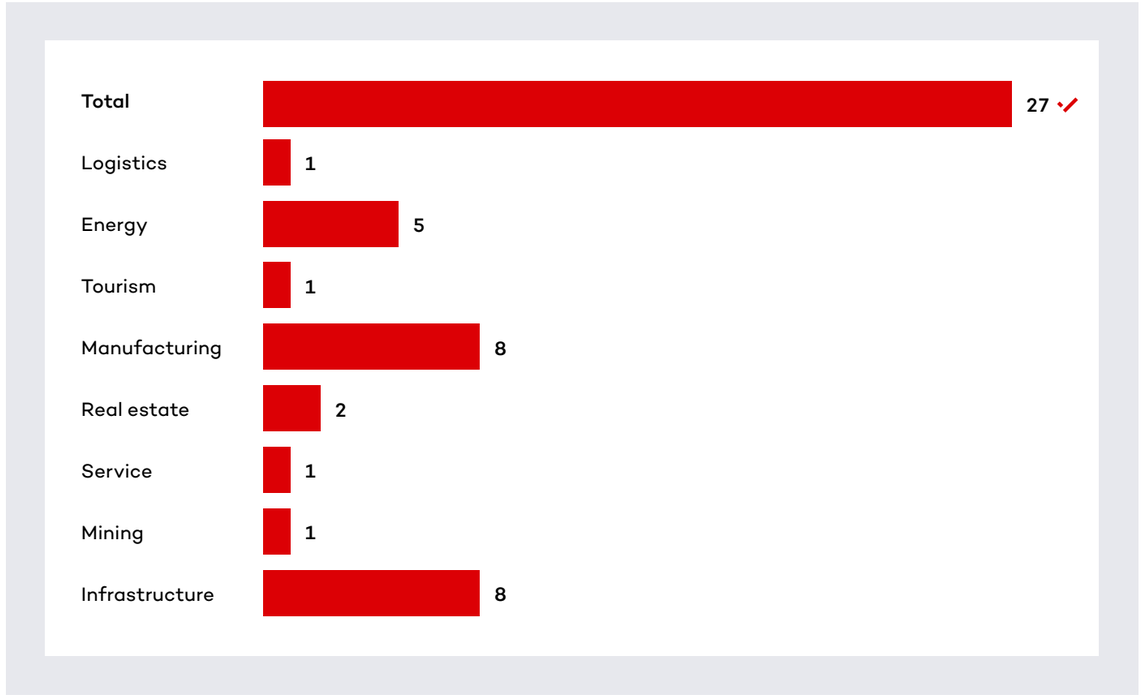
Environmental and Social Risk Assessments are conducted by the Environmental and Social Credit Policies Unit, which is responsible for implementing Akbank's Environmental and Social Risk Framework, and are applied to all commercial customers with credit exposure. All project finance loans in sectors listed under the Category A Activities List or in sectors known to carry high environmental and social risks, as well as new investment loan requests with maturities of 36 months or longer and investment amounts of USD 10 million or more or loan amounts of USD 5 million or more, are evaluated under the ESIA System, which provides a more detailed assessment than the ESMS and is aligned with international best practices and standards.

We assess new investment projects (or credit applications) submitted for financing based on their potential environmental and social impacts and classify them as Very High Risk (A), High Risk (B1), Medium Risk (B2), or Low Risk (C). Within the scope of the "Non-Financing Activity List", all commercial loans we extend are assessed through system-based controls, regardless of the loan amount. As a result of these assessments, 22 loan applications were rejected in 2025 because the related activities were included in the "Non-Financing Activity List". The number of projects assessed under the ESIA framework in 2025 and the breakdown by risk category are presented in detail in the chart below.

Number of Projects Assessed under Environmental and Social Impact Assessment



Number of Loans Assessed under Environmental and Social Impact Assessment by Sector – 2025



Within the scope of the ESIA, 42% of the actions assigned to loans under follow-up have been completed, 40% have been partially completed, and 18% have not yet been completed. However, we will continue to follow up the action completion rates of customers who have committed to fulfilling these actions throughout the loan maturity.

Within the scope of the ESIA, 42% of the actions assigned to loans under follow-up have been completed.

As part of our commitment to comprehensive project financing evaluations in ESIA system, we engage independent consultants based on project risk assessments. We base decisions on factors such as labor conditions, resource management, pollution control, expropriation, public health, biodiversity, and cultural heritage. We ensure compliance with international standards, such as the Universal Declaration of Human Rights, on issues like child labor, forced labor, collective bargaining, and equal opportunity. If prohibited activities are identified, we do not finance the project without further environmental and social assessments. In 2025, we strengthened our evaluation of environmental and social risks in renewable energy investments. By enhancing measures against forced labor and child labor in the procurement of photovoltaic cells for solar power plants, we further contribute to sustainable financing processes. To ensure green growth proceeds in a socially and environmentally responsible manner, our Green Finance decisions are evaluated based on adherence to the “Do No Significant Harm (DNSH)” principle under the EU Taxonomy and Minimum Social Safeguard (MSS) standards. In line with NZBA principles and the Bank’s Net Zero targets, we have **committed to a coal phase-out by 2040**, taking into account just transition principles.

We are committed to a coal phase-out by 2040.

Regarding human rights, we continue to support the thorough examination of the impacts of our customers, particularly those involved in developing new infrastructure projects, and work to improve their processes. In cases where there are impacts on expropriation or livelihoods, our teams review resettlement action plans and livelihood restoration action plans. We also regularly seek information on sector-specific best practices beyond our national legislation. To streamline our assessment processes and improve tracking, we developed comprehensive question sets and enhanced our preliminary assessment procedures. As we measure our customers' environmental and social impacts, we aim to strengthen their management capacity in these areas by implementing updates aligned with national legislation and international standards.

We evaluate projects to minimize impacts on wildlife, animal welfare, and biodiversity. We ensure that projects financed align with the Kunming-Montreal Global Biodiversity Framework. Before making any financing decisions, we assess whether projects are located in areas critical to endangered species, and we do not finance projects or activities involving the trade of endangered species. For projects impacting biodiversity, we require a biodiversity action plan, ensuring its preparation and implementation by qualified experts if one does not already exist. We analyze the impacts on terrestrial, aquatic, and aerial species to identify mitigation measures and monitor their effectiveness. For more detailed information, please refer to the Portfolio Impact and Exposure Section of this report.

Responsible Lending and Financial Access

By offering digital solutions, we simplify our customers' daily banking transactions, enhancing operational efficiency and expanding financial access. We support sustainable production and consumption, as well as innovative and social enterprises.

We incorporate the requirements of our Environmental and Social Credit Policies into the General Credit Agreement by updating the relevant sections with the latest policy clauses.

We secured a total of USD 1.1 billion in sustainable syndicated loans, with USD 750 million in the first half and USD 344 million in the second half of 2025.

We set a target to achieve 100% sustainability wholesale funding by 2050.

› We issued a sustainability-linked T2 bond worth **USD 500 million.**

› We issued **TRY 3.9 billion** sustainability-linked/green mortgage-backed covered bonds.

› We secured a total of **USD 1.1 billion** in sustainable syndicated loans, with USD 750 million in the first half and USD 344 million in the second half of 2025.

› In total, we issued **USD 203 million across 6 sustainability private placements** allocated to qualified investors.

› We issued a **USD 100 million** gender equality-themed digital bond.

› We set a target to achieve **100%** sustainable funding by 2050.

› We secured loans totaling **USD 130 million** to support women and young entrepreneurs, as well as the digital transformation of SMEs.

Our Policy Practices Enabled by Developing Competencies and Awareness

To ensure effective assessment of environmental and social risks, align practices with current international standards, and stay up to date with the latest developments, we continue to equip our staff with the necessary skills. In 2025, our Environmental and Social Credit Policies Team stayed informed on emerging topics by participating in 8 trainings.

To closely monitor sustainability developments in international capital markets and enhance the knowledge of our bank employees in this field, two members of our wholesale funding team participated in the “Green Bond” training organized under the IFC’s “Green Bond Technical Assistance” programme, and one employee took part in the “Finance a Just Transition with Nature, Biodiversity, and Social Impact” training.

Additionally, we continue to engage with official institutions and organizations and actively participate in stakeholder engagement events to raise awareness.

- CEF - Fundamentals of Finance - Investment Training
- EBRD Climate Change and Transition Financing Training
- Harvard Business Review (HBR) Sustainability Summit
- Sabancı Holding Climate Risk Workshop
- Sustainability Sub-Working Group of the Banks Association of Türkiye
- Technical Assistance Project for the Development of the Turkish Green Taxonomy led by the Ministry of Environment, Urbanization and Climate Change Climate Change Presidency
- Training on Organization-Level Calculation, Consolidation and Reporting of Greenhouse Gas Emissions and Removals
- Social Impact Training
- Turkish Sustainability Reporting Standards-Aligned Sustainability Reporting Training

Furthermore, to integrate our Environmental and Social Credit Policies into our corporate culture, we updated our ESMS and ESIA e-learning courses with the latest policy practices and requirements, and we continued to roll these out in 2025. In 2026, we aim to build on our efforts and further enhance their impact.

We are working to integrate our Environmental and Social Credit Policies into our corporate culture.



Sustainability Wholesale Funding

We continue our efforts toward the target of increasing sustainability wholesale funding by 2050. To enhance our sustainable financing efforts, we collaborate with a range of international financial institutions, including the IFC, EBRD, the European Investment Bank (EIB), the U.S. International Development Finance Corporation (DFC), the Asian Infrastructure Investment Bank (AIIB), Asian Development Bank (ADB), Proparco, and Finance in Motion (FiM).

In 2025:

- In March, we completed a market issuance of a USD 500 million sustainability-themed subordinated Eurobond.
- In total, we completed six sustainability private placements, with maturities longer than one year, amounting to USD 203 million.
- In the first half of the year, with the participation of 51 banks from 21 countries, we secured a USD 750 million sustainability-themed syndicated loan with maturities of 1, 2 and 3 years, under our Sustainable Finance Framework, to be utilized for the financing of foreign trade.
- In the second half of the year, with the participation of 14 banks from 7 countries, we secured a USD 344 million sustainability-themed syndicated loan with maturities of 2 and 3 years, under our Sustainable Finance Framework, to be utilized for the financing of foreign trade.
- We issued TRY 3.9 billion sustainability/green-themed mortgage-backed covered bonds. With this issuance, we reopened the market for this type of bond in Türkiye after a long period.
- We issued USD 100 million Digital Bonds (Digitally Native Notes – DNN). This issuance represents the world's first gender equality-themed digital bond.
- We secured USD 130 million in financing from EBRD to support women-owned SMEs and young entrepreneurs and to contribute to the digital transformation of SMEs.
- We signed a USD 100 million loan agreement with ADB. This loan represents the first private sector transaction in Türkiye approved by the ADB Board of Directors. The funds will be used to provide financing support to SMEs, women-owned SMEs, and SMEs operating in earthquake regions and regions targeted for inclusive growth.
- As of year-end, our total wholesale funding amounted to USD 9.8 billion, including USD 4.9 billion in long-term funding and USD 5 billion in short-term funding, representing a key indicator of our funding strength. The fact that **46% of** this amount consisted of sustainability wholesale funding demonstrates the successful implementation of our sustainable growth strategy. We aim to further increase this ratio through innovative international funding instruments and to achieve our 2050 target of 100%.
- Under our Sustainable Finance Framework, the total amount of funding secured from international markets reached USD 3.8 billion. Within this scope, social projects include financing support for SMEs, regional development, employment and capacity-building initiatives, while green projects include renewable energy, clean transportation and the sustainable management of natural resources.

Impact Investing

As Akbank we declare that we will not use the funds obtained through Sustainable Finance Debt Instruments to finance activities listed in our Non-Financing Activity (prohibited activities)[4], general credit policies, sustainable lending policies, and the minimum environmental and social requirements prescribed by national laws and regulations. Additionally, within the scope of sustainable finance, all coal-related activities are excluded from financing. This means that any borrower, client, or entity receiving financing from a borrower engaged in the following economic activities will also not be financed:

- Coal mining,
- Coal transportation,
- Coal-fired power plants,
- Infrastructure services dedicated solely to supporting any of these activities.

Sustainability share in total wholesale funding transactions is at 46%.

We support the impact investing ecosystem by offering investment solutions that channel our clients' savings into environmentally responsible companies. An increasing number of investors consider, with a strong focus on sustainability, how their investments contribute to specific projects when allocating their capital. We encourage investors in Türkiye to direct their capital toward areas and companies that contribute to the well-being of the planet.

Sustainable Investments

To enable our clients to invest in projects focused on environmental, social, and governance factors, we offer a range of investment options, including funds, bonds, and stocks, catering to different asset and risk preferences.

To raise investor awareness and ensure more transparent evaluation of our funds in line with ESG fund criteria, Ak Portföy continues to expand its investment universe by obtaining ESG ratings for selected funds through leading global financial data providers, **LSEG** and **MSCI**. By sharing these ratings with investors, we aim to contribute to the broader adoption of reliable rating mechanisms across the sector.

We increased the number of funds with an ESG score from 5 in 2024 to 9 in 2025.

[4] The Non-Financing Activity List can be accessed at: https://www.akbankinvestorrelations.com/en/images/pdf/akbank-non-financial-activity-list.pdf

Sustainable Investments Practices Since 2021

In 2021, we launched the Ak Portföy Investment Funds under the umbrella of “Investments of the Future”, offering Alternative Energy, Healthcare, and Domestic & International High Technology themes to investors.

In 2022, we expanded our portfolio by introducing the Electric & Autonomous Vehicle Technologies Fund and the Agriculture & Food Technologies Fund, further diversifying our sustainable investment options. We became the first institution in Türkiye to obtain ESG ratings from Refinitiv and MSCI for these four sustainability-linked funds. Additionally, we included the **Sustainability Equity Pension Fund**, managed by Ak Portföy, in our reporting, allowing investors to allocate their savings in stocks of companies with strong sustainability practices. Moving forward, we aim to enhance our sustainability assessment processes through independent evaluations for our investment funds, ensuring continuous improvement and alignment with global best practices.

Through www.iyigelecegeyatirim.com, which we launched in 2024, we continued in 2025 to expand our Environmental, Social and Governance initiatives, creating added value in areas that benefit both society and the environment. The website provides information on ESG-linked products, raising awareness and encouraging investments in these areas.

At the end of 2024, a regulatory requirement was introduced by the Capital Markets Board for portfolio management companies regarding the publication of responsible investment principles. Within this scope, we completed the competitive analysis in close coordination with our subsidiary Ak Portföy. Following these efforts, Ak Portföy publicly disclosed its Responsible Investment Principles on 31 December 2024.

In 2025, Ak Portföy FinTech and Blockchain Technologies Variable Fund (ZFB), Ak Portföy Tourism and Travel Sector Variable Fund (TGR), Ak Portföy Metaverse and Digital Life Technologies Variable Fund (MTV), and Ak Portföy Robotics Technologies Variable Fund (DTZ) also received ESG scores, increasing the number of our funds with ESG ratings to 9. This development has made a significant contribution to the growth in both total fund size and the number of customers investing.

In 2025, we continued our efforts to increase visitor traffic to www.iyigelecegeyatirim.com, aiming to strengthen interest in ESG by featuring innovations and key developments in this field. Detailed information on the Funds of the Future is available on the Ak Portföy and Akbank websites.





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Digitalization and Innovation

Focusing on digitalization and technological innovation, we transform our operational activities with technologies such as RPA, OCR, and GenAI to fully digitize customer and employee experience.

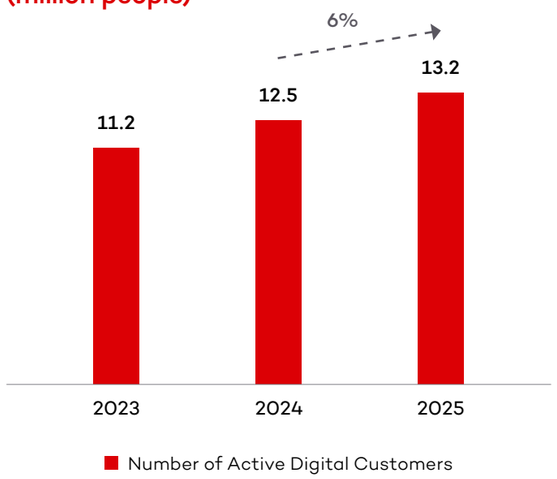
The increasing competition in the banking sector, rapidly evolving technologies, and customers' shift towards digital channels make digital transformation and innovation a strategic priority. In this context, we aim to expand the reach of our digital and innovative products and services, create value for different customer segments by increasing accessibility to our products and services, and contribute to sustainable growth. By accurately analyzing changing trends and customer expectations, we develop innovative digital products and services to offer an easy, simple, technology-driven, unique, and practical banking experience.

As Akbank, in line with our vision of digitalization and innovation, we view technology as a force that simplifies people's lives, provides security, and creates value. Within this framework, we advanced our internal practices and established AkTech Yazılım Teknolojileri A.Ş (AkTech), a wholly owned subsidiary, in 2025 to provide holistic and effective technology solutions to our subsidiaries.

AkTech works to develop innovative technology solutions that make a difference and accelerate the digital transformation of our subsidiaries, aiming to become a global brand contributing to our country's technological exports and employment. For more detailed information, please refer to the Our Subsidiaries Section of this report.

With the acceleration of our activities in digitalization and innovation, the number of active digital customers increased by 6% compared to 2024, reaching 13.2 million customers in 2025.

Number of Active Digital Customers (million people)



Transaction Channel	2021	2022	2023	2024	2025
Number of ATM Transactions	286,398,856	314,798,356	247,620,321	265,500,432	253,100,231
Number of Internet Banking Transactions	19,108,439	18,937,680	22,265,243	19,052,867	18,083,340
Number of Mobile Banking Transactions	392,507,347	603,306,385	872,347,265	1,059,327,926	1,103,080,689

Stakeholder Opinion

Cansu Özdemir

Label and More - Company Executive

I have been working with Akbank individually for 12 years and for 6 months at the corporate level. I believe Akbank will continue its successful performance in internet and digital banking by taking even more innovative steps, just as it has in its card campaigns.

In line with Akbank's approach to sustainability, I find its operational sustainability as well as the applications and support offered to customers particularly positive. While many new entrepreneurs and SMEs in our country make significant efforts in sustainability, insufficient financial support makes it difficult for these firms to continue their activities. Therefore, Akbank's development of financial support and sustainability programmes for SMEs provides significant benefits for both sides.

Our Products and Services

Technology at Akbank

In line with our vision to be the leading bank that brings Türkiye into the future, we respond to rapid technological transformation in the sector with agility and focus on making our performance in digitalization and innovation sustainable. Beyond meeting today's needs, being prepared for the uncertainties of tomorrow forms the cornerstone of our technological approach. Thanks to our platform approach supported by cloud- and microservice-based infrastructures, we gain agility, maximizing performance, security, and operational continuity through our enhanced data center infrastructure.

We enhance operational efficiency, support decision-making processes, and improve customer experience by using data and artificial intelligence technologies within a framework of responsible, ethical, and reliable principles. We actively deploy AI solutions across a wide range of areas, from customer services to operations, and from software development lifecycle to document management.

Through an open innovation and **API-focused** approach, we design our products and services to be open to collaborations; we expand ecosystem collaborations, particularly in **service and API banking**. We develop secure, sustainable, and value-oriented solutions in emerging areas such as investment services, digital assets, and blockchain technologies, moving forward with an understanding that makes technology meaningful for people.

For more detailed information, please refer to the Our Activities and Our Subsidiaries Sections of this report.

Our digital infrastructure, along with our innovation collaborations, creates a positive impact on our stakeholders and increases added value. By accurately analyzing changing trends and customer expectations, we strive to create an easy, simple, and practical banking experience through personalized solutions. In 2025, with an **87% digital penetration** rate and our cultural transformation programme supporting digital transformation, we continued to provide our customers with uninterrupted, high-quality service.

As part of our collaboration with FinTech companies, we offer affordable platforms for businesses wishing to operate in e-commerce through IdeaSoft, an e-commerce infrastructure provider offering web- and mobile-based software solutions. In addition, we provide SMEs with our financial package that includes virtual POS, low-interest loans to support working capital, and commercial credit cards with special campaigns for product purchases. With our "**Secure Payment System**", we eliminate the risk of cash handling in second-hand vehicle sales, ensuring the simultaneous and secure exchange of motor vehicle registration and sales amount.

Our Robotic Process Automation (RPA) efforts, which began in 2018 to create higher value tasks, improve experiences, and reduce our employees' operational workload across ATMs, POS terminals, merchant network, credit cards, money transfers, insurance, and internal system controls, continued in 2025 with approximately 25 virtual colleagues.

We provide SMEs with comprehensive financial solutions, including virtual POS terminals, loans with favorable interest rates, and commercial credit cards.

Akbank E-Document Product Family

Through the Akbank E-Document Product Family, we streamline and digitize the payment collection processes for our member workplaces through Android-based POS devices and mobile apps, providing cost advantages.

Our customers can access comprehensive payment solutions, including cart creation, payment collection, and e-document services, all through a single POS app. Additionally, many functions of the product can be managed via the web portal. These products are available to all commercial customers from sectors that have transitioned to the e-invoice system.

Juzdan

In 2017, we launched Axess Mobil, and in 2022, we completely renewed it, transforming it into a brand-new, bank-independent digital wallet called **Juzdan**. With the Juzdan app, which allows users to add bank and credit cards from all banks operating in Türkiye, customers can make single-click payments using the "**Pay with Juzdan**" feature without having to re-enter their card details.

In 2025, to improve its bank-agnostic structure, we continued to develop and implement an inclusive bank-agnostic strategy by enabling Masterpass users to make transactions with any of their cards via QR code.

Digital Slip Paperless Shopping

The **digital slip** feature has taken our commitment to environmental sustainability even further. All cardholders and POS users can now help reduce paper waste by choosing digital transaction receipts via Akbank Mobile. This new feature allows customers to easily archive and review their transaction history directly through the app.

Eco-Friendly Card

Through our "**Eco-Friendly Card**" project, which is led by Axess and covers all Akbank credit and debit cards, we produce our entire portfolio, including commercial and individual cards with instant digital use capabilities, from recycled plastic and other materials such as envelopes and holders used in card delivery from recycled paper. Since the end of 2021, we've been committed to reducing natural resource consumption and environmental impact by recycling and reusing available materials. Today, nearly **31.8 million eco-friendly cards** are in use by our customers, significantly reducing plastic usage.

Our Instant Digital Use Cards

In 2020, we continued our digital transformation journey, which we started by launching Türkiye's first and the world's third instant digital personal credit card, by adding the same feature also to our debit and commercial credit cards. Our cards, which can be used for both internet shopping and in-store mobile payments before the physical card reaches the customer, accounted for **24%** of our sales in 2025.

The Center of Our Innovation Efforts: Akbank Innovation Center

Since 2016, we have been delivering tangible results in open innovation and intrapreneurship through Akbank LAB. Each year, we engage with over a thousand players from the ecosystem. By adopting the “Venture Client” model, we run a product development factory.

At Akbank LAB, our open innovation activities are governed by a model where we collaborate with FinTechs and technology start-ups. After conducting proof-of-concept (PoC) studies with these start-ups, we launch projects that show promise, positioning them as business partners of the bank.

To date, we have conducted **50 proof-of-concept studies** from **hundreds of ideas** generated by Akbank LAB and our business units. Following these studies, we have implemented **24 successful projects**. As part of our latest innovation cycle, we have implemented **4 new proof-of-concept studies** that have been approved, while continuing our research for new projects.

By 2025, the total investment for start-ups developed by Akbank employees reached USD 2 million, and 31 Akbank employees earned the title of Innovation Ambassadors as part of the program. As of the end of 2025, we have introduced four start-ups to the ecosystem.

Akbank+ Program

We continue to offer our employees the opportunity to dedicate themselves full-time to entrepreneurial ideas through the “**Akbank+ Program**”, which is the first of its kind in Türkiye. This program protects the personal rights of our intrapreneurs while allowing them to work full-time on their ventures.

During the 8-week incubation phase, 3 out of 6 ideas that progress through the “empathy”, “definition”, and “idea generation” stages move on to the MVP and testing phases in the 16-week second stage. Employees who successfully complete this program, which includes intensive training and mentoring sessions, have the chance to secure investment and launch their own companies. For more detailed information, please refer to the **People and Community Section** of this report.

ReFi Türkiye

We have completed the 4th edition of the **ReFi Türkiye program**, a Social Innovation Platform which focuses on Regenerative Finance and is conducted in collaboration with İmece. This program explores the use of innovative technologies such as blockchain and AI for Good.

Fore more detailed information, please refer **here**.

With the aim of building a sustainable future where technology serves as a tool, we produce content through various channels to raise awareness and broaden perspectives in this area. This year, we share the newsletters from the first round as weekly content on Substack.

Following our participation in the AI for Good Global Summit in Geneva in 2024, we decided to bring a part of this event to Türkiye. In 2025, in collaboration with the United Nations' International Telecommunication Union (ITU), we launched “AI for Good Innovation Factory Türkiye”. We called on AI companies in Türkiye that focus on the “good” in areas such as health, education, and inclusivity. Together with ITU, we streamed presentations of the selected finalists live online. The session featured a jury composed of experts in their fields, including Altan Çakır, Co-Chair of the Türkiye Artificial Intelligence Platform (AITR), Didem Ün Ateş, founder of Lotus AI and collaborator on Akbank's AI Manifesto, and Barbaros Günay, Customer Success Account Manager at Microsoft Türkiye.

After the demo presentations of the finalists, Viseur AI was selected as the winner by the jury, earning the right to participate in the United Nations' acceleration program and represent Türkiye at the global event in Geneva. Viseur AI presented its solution at the AI for Good Global Summit in July 2025, an event attended by 16 thousand people from around the world.

With the ReFi Türkiye Program, we position Akbank at the intersection of finance, technology, and impact ecosystems.

Following the renovation of our office, we continued to hold our community meetings, now called “**ReFriday**”, at the Akbank LAB office. This year, our ReFriday events focused on three topics, “**FinTech is Femme**”, where we hosted American journalist and author Nicole Casperson and organized a book signing; “**Web3 Economy Education Alumni Gathering**”, bringing together graduates from all program cycles; and “**ReFriday Circles: The Tech Trio**”, where we discussed the intersection of blockchain, artificial intelligence, and quantum technologies.

We partnered with the Be Node Research Project, a project by the Turkish Informatics Foundation’s Be Node Team that aims to bring institutions together with academics in Türkiye and abroad. Within this framework, we collaborated with two academics, one in Türkiye and the other abroad, to support them in writing reports on AI for Good and Blockchain for Good as part of the ReFi Türkiye Program.

The report titled “**AI for Good: The Strategic Role of Data Spaces in Safe and Ethical AI Applications**” was prepared by Dr. Merve Ayyüce Kızrak and Assoc. Prof. Dr. Nazım Kemal Üre, while the report titled “**Coding for the Public Good: A Governance Revolution with Blockchain**” was prepared by Prof. Dr. Deniz Sert and Dr. Muhammed Ali Bingöl. For more detailed information, please refer **here**.

In 2025, we introduced Web3 components and the economy to 50 young professionals from various sectors, ranging from law to defense, through a 5-week “**Web3 Economy Training**” in partnership with Sabancı University Center of Excellence in Finance.

Akbank's Innovative Project Call: Akbank PoChallenge

This year, we once again held the Akbank PoChallenge, a global call to find Akbank LAB's next business partners. With PoChallenge, we invited FinTechs, start-ups, and technology companies from around the world to collaborate on project development, with the target of making Akbank the "**first bank that comes to mind for collaboration**" in the fields of technology and innovation, thereby bringing new-generation products and services to life together.

In response to our call to add to the **50 PoC** projects we have implemented to date, **70 companies from 12 different countries** applied in 2025. **18 start-ups** were shortlisted and evaluated by our Banks's business units, and **8 of them** were invited to Demo Day held on November 7 at the Akbank Headquarters Campus.

We supported Demo Day with recognized speakers from around the world. Cassie Kozyrkov, Google's first Chief Decision Scientist and CEO of Kozyr, spoke about the transformative impact of artificial intelligence on decision-making processes. Burcu Ağma, Founder of BBA Strategic Brand Consulting, highlighted the potential arising from the combination of human creativity and the limitless possibilities offered by artificial intelligence.

The Demo Day jury included Şebnem Dağ Güven, Executive Vice President of Digital Solutions and Strategy at Akbank; Gökhan Gökçay, Executive Vice President at Akbank Technology; Assoc. Prof. Dr. Dicle Yurdakul, Director of AUINOVA; Cavit Yantaç, Customer Success Lead at Microsoft; and Aslıhan Kurul Türkmen, Managing Director of Endeavor Türkiye.

Following the jury evaluation at Demo Day, **4 start-ups** were awarded:

- Revenir.ai received **USD 15,000** for its AI-powered solution that automates tax refund processes for products purchased from abroad.
- Nudgyt received **USD 10,000** for its approach that enhances customer experience through behavioral science and AI-based decision models.
- ComplyLab received **USD 10,000** for its solution that reduces costs and risks by automating corporate compliance checks with artificial intelligence.
- SupportLogic received **USD 5,000** for its solution that eliminates customer churn risks and operational inefficiencies resulting from customer complaints and survey results through AI agents.



Value Propositions of the Other Finalist Start-ups at Demo Day

Finalytics.ai

Provides a platform focused on enabling financial institutions to offer their customers real-time and personalized experience through data analytics and artificial intelligence.

eexpand

Helps companies access AI-powered data and establish partnerships for their international trade operations.

Novus

Supports companies' strategic decision-making processes by offering solutions that optimize business processes through data analytics and AI technologies.

Quin

Offers an innovative platform that enables companies to develop faster, more reliable, and user-friendly experiences by predicting user behavior in real time.

Following Demo Day, we initiated efforts to conduct proof-of-concept studies with the invited companies.

Endeavor

We continue to support the entrepreneurship ecosystem in partnership with Endeavor. In the 7th round of the "Boost the Future" entrepreneurship acceleration program, organized in collaboration with Akbank and Endeavor Türkiye, we provided 8 entrepreneurs with a comprehensive three-month mentoring and training program to support their growth.

In the 10th round of the CaseCampus Program, also organized with Endeavor, 42 program graduates explored the entrepreneurship ecosystem through an exclusive training program. This program, enriched with various events, case studies, and discussions, inspired young people as they embarked on their entrepreneurial journeys. The total number of graduates from the CaseCampus Program reached 702.

With PoChallenge, we invited FinTechs, start-ups, and technology companies from around the world to collaborate on project development, with the target of making Akbank the "first bank that comes to mind for collaboration" in the fields of technology and innovation, thereby bringing new-generation products and services to life together.

Financial Inclusion

With a focus on financial inclusion, we aim to design all our products and services in the simplest and most understandable way, prioritizing accessibility for all.

Financial inclusion, a fundamental element of sustainable growth, social welfare, and economic stability in the banking sector, enables banks to offer accessible and reliable financial products and services to broad segments of society, strengthening the economy and enhancing its resilience. In particular, digital banking applications and innovative financial solutions facilitate access to financial services for customers across different income groups and geographies, contributing to the transformation of the banking sector into an inclusive and responsible structure.

The growth of digital banking in Türkiye offers a significant advantage in enhancing inclusivity. As mobile banking users continue to rise each quarter, a substantial portion of banking transactions now take place through digital platforms. According to the BAT Digital Banking Statistics Report, as of September 2025, the total number of active digital banking customers reached 126.104 million. While 1.182 million customers conducted transactions “only through internet banking”, 118.300 million customers conducted transactions “only through mobile banking”.

Even though many of our customers have embraced digitalization, some customers within certain age groups still prefer to use physical channels for their financial transactions. At the same time, while our younger customers can quickly access digitalized products, services, and financial tools, we observe that they still have room for improvement in terms of financial literacy. In this context, we have been working to make our products and services more user-friendly since 2019. Our customers can access their daily banking transactions quickly and easily through the Akbank Mobile home screen, while **more than 300 transactions** can be completed through the mobile application with the help of “**Akbank Assistant**” and **smart search functions**.

To simplify the application experience, we anticipate potential user mistakes by keeping financial terminology in the background and focusing on delivering a user-friendly experience. Through the services we offer, customers can consolidate and view their accounts from other banks via Akbank Mobile and Akbank Internet, monitor their financial status holistically, easily manage their accounts through our channels, and transfer money from all their bank accounts.

Through service model banking, we will continue to enhance access to financial services by offering inclusive solutions via a seamless, end-to-end experience across various platforms. Through partnerships with FinTechs, we aim to further enhance the financial inclusion of our ecosystem by integrating financial solutions into non-financial platforms.



Our chatbot, Akbank Assistant, is used over 1.5 million times per month, while the smart search function in our mobile application averages more than 6 million uses monthly.

Through Akbank Mobile, we provide financial notifications to an average of over 40 million people per month and offer more than 45 educational videos to our customers via our website, YouTube, and various channels.

Our Solutions Strengthening Financial Inclusion

We do not view financial inclusion as being limited to providing access to banking products. Instead, we approach it as a holistic value proposition that responds to the unique needs of different age groups, women, youth, SMEs, and stakeholders focused on social benefit.

Youth Banking

As Akbank, we support young people in preparing for the future by addressing both their social and financial needs. We categorize youth into two groups, "**Ready to Kick Off**" and "**Just Starting Out**", and tailor our solutions to meet the unique financial and social requirements of each group, fostering deeper engagement. At the same time, we aim to go beyond young customers' expectations by helping them develop sound investment and savings habits, while continuing to offer campaigns and services that make their social lives easier.

Launched in 2022 and specifically designed for university students aged 18-26, our "University Student with Akbank" program offers value propositions such as free banking transactions, free overdraft accounts, free ATM usage, discounts on digital platforms, and discounts on gaming expenses, facilitating access to financial transactions. Over the past 3 years, **our young customer base has grown 1.5 times, with the number of university student customers increasing 4 times**.

At Akbank, we actively listen to the demands and expectations, dynamically managing the scope of our services. We reiterate our target of becoming the first-choice bank for young customers by continuously enhancing the quality of our services.

Akbank Women's Platform

We believe that supporting women's empowerment in financial life and offering them new opportunities is extremely important. We also believe that the impact and strength of women in the financial world should be recognized and appreciated. Therefore, this year, we launched the "**Akbank Women's Platform**", where we stand by women in their financial and social lives.

Through this platform, designed specifically around women's needs, we provide access to 6 financial and 9 non-financial opportunities via Akbank Mobile. Launched with the motto "**Akbank Women Add Value to Their Lives**", this platform offers financial benefits through our "**Winning Akbank Women**" campaign, which provides up to TRY 12,000 in chip money to women who transfer their income to Akbank, and our "**Rewarding Allowance**" application, which grants chip money equivalent to the EFT fee of the allowance transfer to women with children. For women investing in their future, we offer alternatives such as **TRY 3,000 in additional contributions to Private Pension Accounts** and **a reward-based flexible savings account**. We prioritize women's health by offering **free mammography, breast ultrasound**, and **smear tests**, and we continue to stand by our customers with value propositions beyond banking services. Through the Akbank Women Platform, we are pleased to add value to women's lives and support them on this journey with the solutions we develop.

By focusing on creating social impact through program engagement, we support young women's careers through our "**Mentor for Million Women**" program. For every woman who joins the platform, we make a donation to the "**Pads on a Hanger**" program, growing through women supporting women. Through our social impact initiatives, we continue working toward our target of building a strong community where women empower one another.

Our Tosla Application

Through the Tosla application of our subsidiary AkÖde, we continue to offer fast and accessible financial services to individual and corporate customers. Users can add their Tosla accounts to different banking and wallet applications and view their account transactions. In line with our sustainability vision, we continued to offer environmentally friendly solutions through digital card projects. With Tosla İşim, we provide solutions such as Virtual POS, Payment Link, Cash Register POS, and Credit Payment Gateway to meet the payment service needs of SMEs and businesses. In this way, we offer our customers an end-to-end, flexible, and secure payment experience, contributing to the uninterrupted and sustainable support of commerce.

In 2025, we continued to enhance the financial services we offer to individual and corporate customers under the Tosla and Tosla İşim brands through digitalization, operational efficiency, and a strong governance approach. Thanks to digital cards and digital onboarding, we reduce resource consumption through paperless processes.

We brought all source code from the Payment Facilitator infrastructure, where Tosla İşim operations are conducted, in-house through the collaboration of AkÖde and AkTech. Through this transformation, we increased the level of control and security, successfully integrated the Payment Facilitator infrastructure into the Akbank ecosystem, and established a sustainable management model that reduces external dependence.

Our subsidiary Ak Investment continues its work on the #FinanceforAll project to strengthen financial inclusion and contribute to increasing financial literacy across all segments of society.

As part of the project, a 33-episode YouTube video series explaining financial concepts in simple and clear language was prepared and made available to the public. While publishing content specifically designed for young people in e-book format, Ak Investment also prepared videos available in sign language for visually impaired children and young people, focusing on accessibility, and converted these materials into Braille format.

With the #FinanceforAll project, the aim is to make financial knowledge accessible to everyone, and these efforts were recognized with the Golden Sardis Award in the "Finance-Focused Social Initiatives" category at the 2025 Sardis Awards.

Multiplying Chip-Money in Donation Payments

With the multiplying chip-money feature on Akbank personal credit cards, we make it easier for our customers to donate. This feature multiplies chip-money by 5 for donation payments, and donations are automatically processed using the multiplied chip-money within the promotional period.

Fully aligned with our ESG inclusivity targets, this process has enabled us to launch 10 donation campaigns throughout 2025, in collaboration with organizations such as the Kurtaran Ev Association, Türkiye Down Syndrome Association, Make-A-Wish Türkiye, Spastic Children's Foundation of Türkiye, Tohum Autism Foundation, and Community Volunteers Foundation. In this way, Akbank personal credit cards not only offer financial solutions but also create lasting value for society and the environment by supporting sustainable development.

Our Accessible Banking Approach

We prioritize equal access to banking services for all our customers and continue our impactful collaboration with **BlindLook**, a social enterprise that develops technologies for the visually impaired. Thanks to BlindLook's voice simulation technology, our visually impaired customers can now navigate Akbank Mobile and Internet with greater ease. We aim to create flawless customer experience by analyzing the experience of our visually impaired customers across our channels on a monthly basis. Moreover, through our efforts since 2023, we completed the integration process for accessible versions of all banking contracts and request forms on our website, available in both voice and sign language for our hearing and visually impaired customers. We continue our efforts to ensure that our customers with disabilities have seamless and easy access to all functions and services across both our physical and digital channels. Through the “Inclusive and Accessible Communication” e-training, available to all bank employees, we continue to foster effective communication with our employees and customers with disabilities. As part of our accessible banking initiatives, all accessibility features for the disabled are available across all **646** of our branches.

Disabled Access Applications	Number of Branches
Tactile paving application	646
Non-slip tape application	646
Disabled assistance call button	528
Yellow-black stripe application	476
Induction loop system	530
Audible and visual emergency exit guidance	215
Braille alphabet handrail signage	475
Elevator operation instructions in Braille	34

Our SME Inclusion and Thematic Banking

Green Transformation

We aim to encourage and finance activities that help SMEs, particularly those exporting products to EU countries, reduce their carbon footprints and minimize potential carbon costs that may arise under CBAM.

According to the SHURA Energy Transition Center's report, “Financing Energy Transition in Türkiye in the Context of the Green New Deal”, Türkiye requires USD 135 billion in energy transition investments between 2022 and 2030, with an estimated financing need of USD 107 billion. While CBAM increases cost pressures on SMEs' processes due to carbon-intensive production structures and creates additional risks that place pressure on competitiveness, it also necessitates that companies move toward low-carbon investments. In line with our vision of becoming a bank that supports SMEs at every stage of their green transformation, we launched the **SME Eco-Transformation Package**. Within the scope of this package:

- Investments aimed at reducing carbon footprints are supported,
- Efforts to lower energy costs are encouraged,
- Cost-effective financing is provided.

We offer our loans with maturities of up to 72 months, structured in line with SMEs' cash flows and supported by resources obtained from international financial institutions.

Stakeholder Opinion

Abdullah Akar
Akar Unlu Mamülleri İnşaat Beyaz Eşya ve Nakliye

We have been collaborating with Akbank for approximately 13 years, and during this journey, we have built a strong relationship based on mutual trust. Whenever we sincerely share our business ideas and financial needs, we see that Akbank consistently responds with the right, reliable, and appropriate solutions. We meet regularly, evaluate the most appropriate steps together, and move forward with a partnership mindset.

At our new facility opened in 2025, we introduced electric vehicle charging stations, outside our core sector, in line with our “Green Energy” approach, to meet our customers' needs and provide them with a more enjoyable experience. All our investments in charging stations were implemented through contracts signed within our own organization, with Akbank's support and with the target of achieving maximum profitability. As of December 2025, this investment has produced tangible results.

With the support we received from Akbank and the trust we place in it, we have turned to renewable energy to reduce our electricity costs, which represent a significant expense item for our company, after beginning this investment one year ago. Within this scope, we have been laying the foundations of our solar power plant with the target of producing electricity without external dependence and without harming the environment.

Women's SME Package

We aim to expand our customer base and loan volume, and build long-term customer relationships by making our service model more responsive to entrepreneurial women. We aim to achieve a 10% annual growth in the number of women-owned SME customers who gain access to at least one new financial product by 2030.

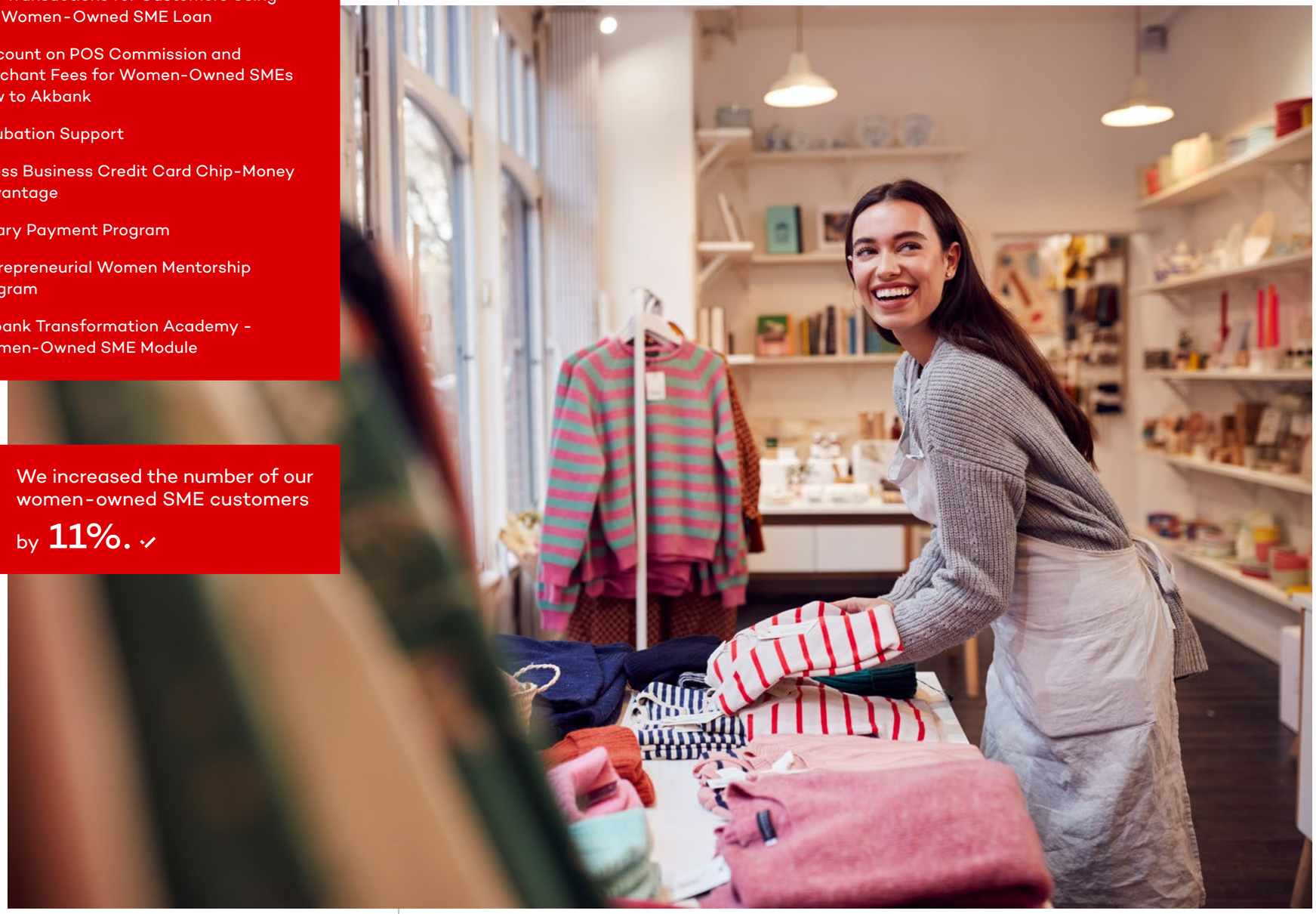
As of 2022, through the "**Women's SME Package**", which we established with **USD 470 million** in funding obtained from international financial institutions and our own equity, we continue to support women entrepreneurs in line with the SDGs and Türkiye's 12th Development Plan. Since the establishment of the Women's SME segment, we have increased our customer base by 125% and expanded our credit balance eightfold. In this context, in 2025, we have exceeded our annual 10% growth target in financial inclusion, increasing the number of our women-owned SME customers by 11%.

Under the "**Binyaprak Women's SME Mentorship Program**", which we carry out in collaboration with Turkishwin, a total of 200 women-owned SMEs have received free one-on-one mentorship to date. In 2026, we plan to extend the same support to 50 additional entrepreneurial women. In addition, we continue to offer free training programs in areas such as Foreign Trade, Digital Marketing, and E-Commerce under the Akbank Transformation Academy's Entrepreneurial Women Program.

Products and Services Offered under the Women's SME Package

- Women-Owned SME Loan
- 100 Free Money Transfers + 100 Free EFT Transactions for Customers Using the Women-Owned SME Loan
- Discount on POS Commission and Merchant Fees for Women-Owned SMEs New to Akbank
- Incubation Support
- Axess Business Credit Card Chip-Money Advantage
- Salary Payment Program
- Entrepreneurial Women Mentorship Program
- Akbank Transformation Academy - Women-Owned SME Module

We increased the number of our women-owned SME customers by **11%.**



Stakeholder Opinion

Dilek Kaleci

PatiLabs Teknoloji Ar-Ge ve İnovasyon Merkezi - Founder & CEO

My journey with Akbank began in February 2024 through an accelerator program. Since the very first day of our collaboration with the Akbank Entrepreneurship Branch, Akbank has been not only a supporter of my entrepreneurial journey but also an inspiring companion along the way. The accelerator programs and mentorship processes I participated in have made significant contributions both to my personal development and toPatiLabs' corporate transformation.

Akbank's sustainability approach is based on a holistic vision that encompasses not only environmental benefits but also social impact and the entrepreneurship ecosystem. As a business partner, I have directly experienced this vision, and Akbank's support for women's entrepreneurship, social impact, and innovation, along with its green loan products and sustainable financing models, acts as a powerful leverage for socially and environmentally conscious enterprises.

I believe that Akbank's leadership in this area will be further strengthened by reinforcing local networks established with entrepreneurs across different regions of Türkiye, expanding visionary programs such as the Transformation Academy, deepening sectoral expertise, making digital content more accessible, and establishing long-term mentorship structures.

Tech Start-ups

In the Technological Entrepreneurship Package, we support technology start-ups and ventures throughout all stages, from their establishment to global expansion, offering banking, non-banking, and growth-oriented support. This allows us to support potential ventures that are technology-driven, innovative, and capable of creating added value. In 2023, we announced at our press conference that we had brought together a new-generation service model for tech start-ups and entrepreneurs under Akbank's Entrepreneurial Banking. Through our new organizational structure, which includes dedicated customer representatives for start-ups, we provide services at 6 branches located in Istanbul, Ankara, and İzmir.

Within the scope of the Technological Entrepreneurship Package, we offer entrepreneurs a range of advantages, including chip-money rewards for rent payments, advantageous commission rates for virtual POS services, tailored salary agreements, special letter of guarantee rates for grants and funds, chip-money support for TÜBİTAK BiGG ventures, and free money transfers. In addition, we have redesigned our credit processes according to the needs of entrepreneurs and applied credit assessments based on business plans. To date, we have established nearly 30 collaborations and participated as a sponsor and/or participant in more than 40 events.

We initiated a strategic partnership with Ak Asset Management and Arya Investment Platform, preparing to offer end-to-end services to help start-ups strengthen businesses and expand into international markets. This allows entrepreneurs and tech start-ups to access all the necessary financial products, mentoring, networking, and consulting services from a single point of contact. Within this framework, we reached an agreement with Ak Asset Management regarding a venture capital fund of USD 20 million, which will include customers of Akbank's Entrepreneurial Banking as well. In collaboration with the Arya Investment Platform, we designed a system that enables Akbank's Entrepreneurial Banking customers to join a network of mentors and angel investors. Together with the Arya Investment Platform, we organized a total of 14 events and programs, including 6 workshops, 2 academies, 2 mentor check-ups, 2 Investment Readiness Programs, and 2 Step Into events. We received more than two thousand start-up applications, nearly one thousand of which were accepted into our programs. We made a difference not only through our programs but also through tangible collaborations. While our Bank supported two ventures that graduated from the Arya Program as customers, we collaborated with 4 start-ups and provided marketing support to 8 start-ups. In 2026, we will continue to support entrepreneurs with new programs and products.

Stakeholder Opinion

Ali İncir

Telepati Yazılım Ticaret - Founding Partner

We have been working with Akbank for approximately 5 years. We consider it highly valuable that the entrepreneurial banking services offered by Akbank support the growth of start-ups like ours, and the special advantages provided within this framework help us see our future more clearly. We are very satisfied with our collaboration with the teams at Akbank. We believe that we are being guided very well and that we are able to seize advantages that will benefit our business. Thanks to their knowledge of entrepreneurial banking and close monitoring of financial products that will benefit our business, we are able to make our investments at the right time and under more advantageous conditions. The fact that they approach us not just as a bank customer, but as a business partner, strengthens our loyalty to Akbank.

The “mobile approval” feature offered through Akbank Mobile truly makes our business life easier; instead of dealing with traditional wet signature procedures, being able to complete everything quickly through our phones saves us a great deal of time. In the future, we expect mobile approval processes to become even more widespread and the need for wet signatures to be completely eliminated.

Financial Literacy

Akbank Mobile “**For You**” offers a comprehensive structure that supports financial literacy through a natural user experience by combining banking services with themes related to customers' daily lives. The “My Expenses”, “My Home”, “My Car”, and “My Travel” categories gather information, transactions, and services for basic needs under one roof, helping everyone manage their financial lives more easily. Thus, banking becomes a more understandable and accessible support mechanism in the customers' daily lives.

Through collaborations that expand the diversity of our services, we are building a holistic ecosystem that creates value for users beyond banking. By offering services from different sectors in a reliable, simple, and integrated structure, we enable customers to access the information and transactions they need from a single point. We achieve this through a total of 76 services across banking, e-state, and partner services.

This structure, centered on increasing financial literacy, offers a value proposition beyond traditional product-focused banking, embracing a beyond-banking approach. Our ecosystem supports our customers in better understanding their financial behaviors, managing their daily financial decisions more consciously, and making Akbank Mobile a natural part of their lives.

Expanding our financial literacy mission, we introduced quiz content in the Akbank Mobile Story section to enhance financial knowledge. Through Microfon.co, Türkiye's largest education financing platform, we provide financial literacy training for young people and offer these trainings as a gift to our new customers. Additionally, **in collaboration with FODER**, we organize financial seminars for retirees and housewives, raising awareness on savings, wealth accumulation, and investment strategies.

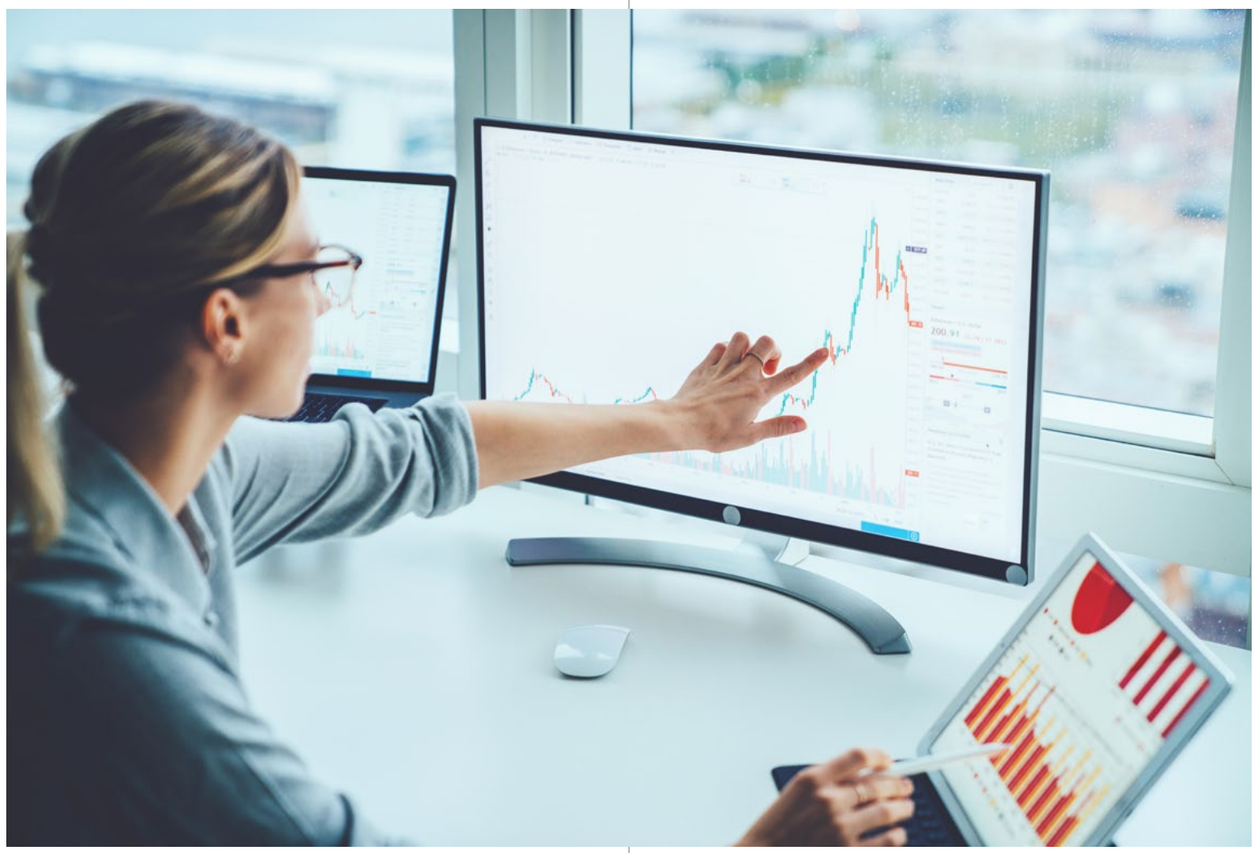
Customer Experience and Journey

We continue to leverage next-generation technologies to transform customer experiences.

Effectively managing customer experience and journey plays a critical role in standing out from competitors and ensuring long-term customer loyalty in an increasingly competitive environment. With the widespread adoption of digital channels, we recognize that every touchpoint where customers interact with our Bank to deliver a fast and personalized experience contributes to increasing customer satisfaction, improving operational efficiency, and creating sustainable value. In this regard, we continue to design end-to-end, next-generation customer and employee experiences based on the expectations of customers, employees, and the organization.

By adhering to our established design principles, we drive initiatives aimed at supporting digitalization, automation, simplification, and mobility, all while boosting sales and enhancing experiences.

Through our comprehensive E2E service design efforts, we are shaping new and adaptable business models that align with our future vision. We conduct in-depth process and experience studies for various customer segments, enriching these with next-generation technologies. Our commitment remains to create optimal, innovative business models supported by new service touch points.



Customer Experience Management

In 2025, we continued our efforts to enhance customer experiences across all service channels, including branches, mobile banking, internet banking, ATMs, the Customer Contact Center, while also improving how we measure the impact of these experiences on customer satisfaction.

In 2025, we advanced our customer experience to a more AI-powered, proactive, and holistic structure. We now operate with an architecture that measures and monitors not only transactions or complaints, but also the customers' real-time experiences. We adopted a flexible experience management approach that considers the unique constraints and opportunities of each channel and is sensitive to product and channel differences.

In addition to our existing channel-based monitoring, we simultaneously track and optimize core journey experiences that cover every type of interaction with our Bank and place the customer lifecycle at the center. In this context, we analyze our customers' experiences across all touchpoints from a holistic perspective and rapidly implement proactive improvement actions to address the development areas we identify.

Through our holistic customer experience approach, we will continue to gather a greater volume of customer feedback by further strengthening AI support and designing our service models accordingly. By 2026, we aim to triple the amount of customer feedback instances we collect, increase our data volume by at least 10%, and implement an AI-powered end-to-end data flow architecture that processes all data in real time.

To manage the increasing volume of customer feedback more effectively, we initiate a Proof-of-Concept (POC) study for an AI-powered customer experience management platform. This platform automatically categorizes customer feedback, understands context, and generates insights that support decision-making processes capable of positively influencing customer experience. Within this framework, we build a structure that provides a holistic view of the root causes behind the points where our customers experience satisfaction or dissatisfaction and measures the impact of these causes on customer experience scores, allowing us to evaluate the customer experience end-to-end. In addition, we focus on increasing our ability to detect potential crisis situations at an early stage through social media data. By analyzing the potential impact of improvement suggestions for areas where satisfaction declines, we aim to make the contribution of customer experience to financial outcomes more visible. Throughout the POC process, we aim to test the platform's capabilities in deep analytics, root cause identification, and emergency response, with the target of transforming our customer experience management decision-making and action processes into a more proactive and data-driven structure.

We continuously enhance the Customer Experience Platform that we launched in 2017 by updating it with new text analytics tools in line with our continuous improvement approach, enabling our users to access AI-driven customer insights more quickly and easily. Through this platform, we effectively monitor satisfaction metrics such as NPS and CSAT and carry out actions to resolve customer dissatisfaction. We have retained records of customer interactions for 18 months.

To more comprehensively analyze customer perception and expectations in digital media, we have partnered with a social media analytics platform. This allows us to regularly monitor posts about Akbank and the sector across social media and digital platforms from a customer experience perspective and continuously analyze real-time customer sentiment and emerging topics.

In addition, we conduct numerous research activities, including channel and segment studies as well as strategic research projects carried out with the business units we collaborate with, and continuously improve ourselves by taking the broader sector into account. This year, we conducted 35 ad-hoc research projects to capture customer feedback regarding satisfaction levels and product usage behaviors. We develop different experience maps in line with segment-based targets and the expectations of all customer groups. Beyond reporting experience metrics, establishing a systematic improvement cycle through the insights provided by these metrics will be one of our main focuses in 2026.



Next Generation Sales and Service Design

With the support of next-generation technologies, we continue our efforts to improve the services we offer to our customers and to embrace digital transformation. For customer-centric service management, we proactively resolve customer requests and complaints at the first point of contact and through self-service channels. Furthermore, we provide faster and more automated solutions using next-generation technologies such as RPA, OCR, and AI.

We enhance our new product and service journeys by integrating critical offerings, such as commercial loans, with next-generation technologies like AI.

As part of our next-generation operational vision, we aim to complete specialized transactions, such as foreign trade, during the initial interaction with our customers.

We digitize manual processes using next-generation technologies and redirect them to self-service channels. Furthermore, we leverage analytical models to predict workloads and ensure effective resource allocation. Across more than 20 specialized business units, including the Operations Center, Customer Contact Center, Merchant Network, and ATMs, we execute nearly 200 processes with fully integrated end-to-end solutions.

- **We analyze ATM images with AI to identify maintenance needs.**
- **We read requests from official institutions and our customers using OCR and interpret them with AI.**
- **We categorize requests on card fees using AI and evaluate them via robots according to pre-defined criteria.**

Through these efforts, we improve our service quality and digitize our operations, enabling our employees to focus on higher-value tasks. Guided by our paperless banking vision, one of our primary targets in all activities, we continue to support human-centered sustainability.

Next Generation Akbank

With our Next Generation Akbank vision, we have made it a priority to keep our employees informed about the latest innovations, improvements, and key topics we aim to raise awareness of. In 2025, we added value to our workforce by sending 300+ informative emails on various subjects, thus strengthening internal communication across the bank.

Through our regional and branch visits throughout the year, we aimed to listen to experiences directly on-site, identify areas for development at their source, and implement improvements collaboratively. Our participatory approach has not only enhanced employee satisfaction but also enabled us to make substantial progress toward operational excellence.

The **1001 Ideas Suggestion System**, a cornerstone of our innovation culture, has now entered its 16th year. Over this period, we have gathered suggestions from both employees and customers, transforming innovative ideas into tangible projects. **With over 12 thousand suggestions** evaluated to date, we have made a significant impact on both employee and customer experiences.

In our efforts to accelerate our customers' digital transformation, we launched the "**Kolayı Dijitalde**" app, positioning our branch employees as digital ambassadors. Through email communications to our branches, we consolidated updates and innovations from the digital world under a single platform. We provided information on 39 different improvements and innovations implemented across our digital channels. Thanks to the integration of this initiative with our core banking sales service platform, Integro, we increased our branches' awareness of transactions available through digital channels, continuing to facilitate our customers' adaptation to the digitalization process.

Akbank Design Office

As the Design Office, in 2025, we contributed to delivering more satisfying customer experiences across our branches by carrying out design activities in numerous projects addressing the needs of the corporate segment. Key projects expected to show impact in 2026 include screens designed to visualize the customer ecosystem and relationship networks for monitoring cash flows, an evaluation screen that enables monitoring customers' credit rating, risk, and limit information on a single platform, design activities aimed at improving foreign trade processes, and the enrichment of corporate customer overview screens. We also plan to continue the design work initiated in 2025 for the end-to-end renewal of the commercial loan process and roll it out to users in phases throughout 2026.

We designed and developed our in-house system from scratch, used by all our branches and relevant Headquarters teams, with our Customer Satisfaction team as the main user, to track and resolve customer notifications received through all communication channels.

Within our ongoing rollout project, called **Solveo**, we designed different screens according to the needs of users in our Customer Satisfaction Department, which receives notifications, manages the resolution process, and oversees the platform, as well as our branch and Headquarters teams that contribute to resolving notifications.

In 2024, we had completed the design of **Navika**, a gamification platform aimed at improving collaboration, performance, employee engagement, and training within the Customer Contact Center. In 2025, we conducted two surveys with representatives to gauge user experience, measuring Navika's usage frequency, impact on motivation, the most motivating game elements, and suggestions for improvement. The findings provided significant guidance for future improvements and shaped our design plans for 2026.

We continued the design process, which we began in 2024, for the renewal of our Akbank Career web site, our portal for welcoming future Akbank employees, and our **Recruitment** platform, which manages the entire hiring process, in parallel with the detailed analysis and development work carried out by our technology teams. In 2025, we designed the Career website screens for job posting, applications, and candidate profiles, screens for career teams to manage internal job postings, and screens for recruitment specialists to handle administrative processes. The testing phase is ongoing, and the project, planned to launch in the first quarter of 2026, is being optimized for mobile, tablet, and desktop devices, with design revisions applied where necessary to enhance the new system.

In line with our vision of being an organization preferred by designers, we contributed as speakers at prominent conferences and events in the sector, served as jurors in design competitions reaching university students, shared our experiences as guest instructors in classes, and held design-focused sessions at career days. We continue to actively maintain our design-centered social media platforms, including our Medium Blog.

In-House Awareness Activities

We introduced the "**Customer Insights Hub**", designed to make customer experience more accessible, enjoyable, and sustainable for everyone across our Bank. As part of this program, we made the Customer Insights Hub screen available to our branch employees through Integro, our most frequently used banking application. This screen, updated daily and featuring branch experience performance, post-sales satisfaction metrics, and customer feedback, contributes significantly to fostering our experience-oriented culture. Building on the rich dataset obtained from the Customer Insights Hub, we implemented the **Experience Scorecard** project, an innovative model pioneering in the banking sector. Within the scope of this project, we approached customer experience holistically, transforming experience orientation from an abstract target into tangible and measurable experience performance outcomes. Employees who excel in driving customer experience are recognized and rewarded in a large-scale ceremony.

Our initiatives under Customer Insights Hub were awarded **first place at the 6th EX Awards Turkey**. We continue to conduct many experience-focused internal communication activities through **Posti, our experience ambassador**. Throughout the year, we analyzed the feedback gathered from all bank channels and shared our **Almanac** study, which we compiled in a fun and sincere format, with all our employees.

By expanding our "**Experience Tracking Cycle (Close the Loop) Project**", focusing on customer insights, we connected with customers who showed dissatisfaction with their experience at any branch, allowing us to take action to improve their experience.

Having completed the pilot phase of the "**Building Customer-Centric Experiences**" training in 2024, we expanded it across the field in 2025, providing training to **over 700 colleagues**. In 2026, we will continue to expand these trainings across the field to further enhance customer experience and strengthen a customer-centric culture.

Our Customer-Oriented Service Management

As Akbank, in alignment with our OKR (Objective Key Result) of "**Providing the Best Customer Experience**", we centralize the resolution of all complaints, objections, and requests from a single point. Our approach focuses on addressing issues at the source or first contact point, ensuring continuous development.

Customer complaint management processes are monitored and audited by internal systems teams reporting to the Board of Directors. Legal compliance issues are overseen by the Compliance and Information Risk Management departments. Throughout the year, our Senior Management closely monitors customer complaints, expectations, and needs. These developments are shared with our bank organization monthly, and quarterly updates are provided to the Customer Experience and Clean Banking Committee, the Audit Committee, and relevant official institutions (BAT/ BRSA).

In 2022, we had launched SLA 360, a dynamic working model aimed at creating a more inclusive, transparent, and data-driven approach to improving customer experience and enhancing service quality. With SLA 360, we measure **52 critical customer journeys** online, end-to-end, track station-based durations, and identify areas for improvement. We continue to collaborate with all stakeholders to further enhance customer experience.

We receive complaints from **1%** of our active customers and resolve **92% of these complaints at the first point of contact**. In this process, we leverage AI, robotic applications, workload optimization solutions, and analytical indices for effective resolution. We ensure that complaints are resolved within the target timeframe in compliance with legal deadlines.

We receive complaints from 1% of our active customers and resolve 92% of these complaints at the first point of contact.

In addition to our branches, Mobile and Internet Banking, ATMs, and Customer Contact Center,, we track customer complaints, objections, and requests using the **Customer Effort Score (CES)** metric. During this process, we continue our work from multiple perspectives by listening to the expectations of the field and Headquarters teams we collaborate with, using internal customer satisfaction surveys.

Under the "**Customer Complaints Management**" initiative of the Banks Association of Türkiye, we report customer complaint data four times a year.



Our Purchasing Approach

By supporting our local suppliers, we aim to contribute to the economy of the country and the region and to build the future of our business on solid foundations.

In our procurement processes, we make a conscious effort to work with local suppliers, reinforcing their role in the economy and fostering sustainable development. In this way, by supporting our local suppliers, who are one of the main players in our economy, we aim to contribute to the economy of the country and the region and to build the future of our business on solid foundations. In 2025, approximately 92% of our total supplier payments of TRY 29.1 billion, which amounts to TRY 26.8 billion, were made to local suppliers.

By managing our procurement activities in line with our sustainability policies, we mitigate risks that could expose our Bank to adverse external impacts. We uphold human rights principles by requiring our suppliers to commit to ethical business practices, explicitly prohibiting child labor and forced labor. We actively monitor compliance with these principles throughout our business relationships. By upholding our ethical standards, we ensure transparent and accountable operations, maximizing the value and impact we create.

In line with the UN Global Compact, we require our suppliers to be environmentally conscious and act in accordance with ethical principles.



As Akbank, we conduct our procurement processes in line with ethical principles and our published policies.

- **We assess the working conditions of third-party employees against international standards and monitor compliance through commitments and surveys.**
- **We communicate our general ethical principles to our suppliers and implement effective mechanisms to prevent conflicts of interest.**
- **We prioritize environmentally responsible suppliers while ensuring a balance between quality and cost in our procurement decisions.**

We carry out all our procurement transactions within the financial authorities set by our Board of Directors.

Total Number of Suppliers
2,967

Total Payments to Suppliers
TRY 29.1 billion

Number of Local Suppliers
2,402

Payments to Local Suppliers
TRY 26.8 billion

Number of New Suppliers
233

The number of suppliers from whom purchases were made using credit cards is **285**, and this number is not included in the domestic/ international distribution.



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Financial Information and Risk Management

Summary Financial Results for 2025 and the Bank's Future Outlook

Akbank strategically positioned its balance sheet in line with its 2025 sustainable profitability target and continued its growth with a disciplined balance sheet management approach.

Akbank has achieved significant success in expanding its customer base within the scope of its three-year strategic targets announced at the end of 2022. Akbank has recorded an 80% increase in net active customers by 6.7 million since the end of 2021, while doubling its active digital customer base during the same period. As a result of Akbank's organic growth targets and digital strategy, customer-based revenue generation has also continued to strengthen. Thus, net fee and commission income increased by 64% in 2025 compared to the previous year, exceeding year-end expectations. As of 2025, Akbank increased its net fee and commission income/operating expenses ratio to 106%, a 48-point increase since 2022, while increasing its net fee and commission market share among private banks by approximately 4 points to 17.8% during the same period.

In 2025, the consolidated total assets increased to TRY 3 trillion 559 billion. During the same period, loans reached a total of TRY 2 trillion 467 billion, of which TRY 1 trillion 921 billion was in cash. The Bank's total deposits reached TRY 2 trillion 173 billion.

Akbank continued to manage asset quality steadily in 2025 by maintaining its effective and prudent risk management approach. Thanks to its risk-return focused growth strategy, the bank maintained its share of stage 2 and 3 loans in total lending portfolio at a limited level of 10.8%. The limited share of restructured loans in the total and the prudent loan allocation approach were among the factors that strengthened the quality of the loan portfolio.

Through its solid financials and strong position in the sector, Akbank continued to support the national economy in 2025 with long-term external funding from international markets. With total wholesale funding reaching USD 9.8 billion and a consolidated capital adequacy ratio reaching 19%, it maintained its solid capital structure in 2025. In line with its strategic growth targets, Akbank increased its market share in total business loans, particularly in the second half of the year, laying the foundation for its 2028 strategic targets. At the same time, it supported sustainable revenue growth with a strong 19.1% market share in general-purpose loans (excl. overdraft). Approximately 90% of general-purpose loans and more than 95% of business banking installment loans were sold through digital channels.

2025 Expectations Summary Table

	2025G	2025
TRY Loan Growth	> 30%	41.8%
FX Loan Growth (USD)	Mid-single digit	10.1%
NIM (swap adj.)	3-3.5%	2.5%
Net Fees & Com. Growth	~ 60%	64.1%
Opex Growth	~ 40%	33.1%
Cost / Income[1]	High-40%'s	50.6%
NPL	~ 3.5%	3.4%
Net total CoC (excl. ccy impact)	150-200 bp	214 bp
Return on Equity	> 25%	21.5%

2026 Expectations

	2026G
TRY Loan Growth	> 30%
FX Loan Growth (USD)	> 10%
NIM (swap adj.)	~ 4%
Net Fees & Com. Growth	> 30%
Opex Increase	Low-30%'s
Cost / Income[1]	Low-40%'s
NPL	~ 3.5%
Net total CoC (excl. ccy impact)	~ 200 bp
Return on Equity	High-20%'s

[1] CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions.

Credit Rating Notes

Moody's (30 July 2025)	Current
Outlook	Stable
Long-term Local Currency Counterparty Risk	Ba3
Long-term FC Counterparty Risk	Ba3
Long-term Local Currency Bank Deposit	Ba3
Long-term FC Bank Deposit	Ba3
Senior Unsecured	Ba3
Baseline Credit Assessment	b1
Adj. Baseline Credit Assessment	b1

Fitch (28 January 2026)	Current
Long Term Foreign Currency IDR	BB- / Positive Outlook
Long Term Local Currency IDR	BB- / Positive Outlook
Short Term Foreign Currency IDR	B
Short Term Local Currency IDR	B
Viability Rating	bb-
National Long Term Rating	AA-(tur) / Stable Outlook
Long Term Senior Unsecured Notes	BB-
Subordinated Notes	B
Subordinated Notes (AT1)	B-

Five-Year Summary Financial Information

Five-Year Summary Consolidated Financial Information	Unit	2021	2022	2023	2024	2025
Total Assets	TRY million	762,798	1,147,294	1,904,769	2,653,105	3,558,950
Loans	TRY million	396,750	616,109	962,081	1,375,995	1,920,958
Deposit	TRY million	453,551	721,562	1,292,914	1,632,597	2,173,421
Equity Capital	TRY million	75,959	153,606	211,219	240,384	310,169
Net Profit	TRY million	12,127	60,026	66,496	42,362	57,224

Five-Year Summary Unconsolidated Financial Information	Unit	2021	2022	2023	2024	2025
Total Assets	TRY million	708,911	1,075,186	1,789,174	2,515,597	3,336,007
Loans	TRY million	353,372	560,350	870,106	1,286,771	1,782,069
Deposit	TRY million	413,261	679,325	1,218,108	1,562,097	2,071,580
Equity Capital	TRY million	75,955	153,600	211,195	240,348	310,158
Net Profit	TRY million	12,126	60,024	66,479	42,366	57,247

Remarks on Post-Balance Sheet Events

The Unconsolidated Financial Statements, Explanations and Notes, and Independent Audit Report, prepared as of December 31, 2025, include relevant disclosures in Section V, Note IX. Additionally, the same information is provided in the Consolidated Financial Statements, Explanations and Notes, and Independent Audit Report, also in Section V, Note IX.

Auditor's Report

AUDITOR'S REPORT ON RISK ASSESSMENT COMMITTEE AND RISK MANAGEMENT

To the Board of Directors of Akbank T.A.Ş.
We have audited the activities of the Early Identification of the Risk System and Committee established by Akbank T.A.Ş. (the "Bank").

Responsibility of the Board of Directors
Pursuant to the first paragraph of Article 378 of the Turkish Commercial Code No. 6102 ("TCC"), the Board of Directors is obliged to establish a committee of experts and operate and improve the system for the purposes of early identification of factors posing a threat on the Bank's existence, development and continuation; implementation of necessary measures and solutions in this regard; and management of the risk.

Responsibility of the Independent Auditor
Our responsibility is to express a conclusion on the Early Identification of the Risk System and Committee based on our audit. Our audit was conducted in accordance with TCC and the "Principles on the Independent Auditor's Report on Early Identification of the Risk System and Committee" and ethical requirements as announced by Public Oversight Accounting and Auditing Standards Authority ("POA") of Turkey. These Principles require us to determine whether the early identification of the risk system and committee has been established, and if established, to evaluate whether the system and committee operate in accordance with Article 378 of TCC. Our audit does not involve auditing the appropriateness of the solutions on the risks identified by the Early Identification of the Risk System and Committee and the practices performed by the management against the risks.

Information Regarding the Early Identification of the Risk System and Committee
The Bank established the Early Identification of the Risk System and Committee, and its comprised of 3 permanent members and other participants. Meetings have been held at least twice a year, decisions have been made unanimously by the participants. The Committee has submitted the relevant reports for the period 1 January - 31 December 2025 to the Board of Directors that had been prepared for the purpose of early identification of risks that jeopardize the existence of the Bank and its development, applying necessary measures and remedies in this regard, and managing the risks.

Conclusion
Based on our audit, we have reached the conclusion, the early identification of the risk system and committee of Akbank T.A.Ş. for the year 2025 is, in all material respects, is sufficient in accordance with article 378 of the TCC.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of DELOITTE TOUCHE TOHMATSU LIMITED

Yaman Polat
Partner
Istanbul, 2 March 2026

Important Legislative Regulations Published or Implemented in 2025

Name of the Arrangement	Explanation	Link
Decision No. 11152 dated 13.02.2025 on the Amendment of the General Term Limits for Consumer Loans	Pursuant to this Decision, the general term limit for consumer loans falling within the scope of Article 12/3 of the Regulation on Loan Operations of Banks has been re-determined as follows: thirty-six months for loans with an amount of TRY 125,000 or less; twenty-four months for loans exceeding this amount but not exceeding TRY 250,000; and twelve months for loans exceeding TRY 250,000. It has also been stipulated that the same term limits shall apply in the restructuring of loans covered by the Decision.	https://www.bddk.org.tr/Mevzuat/DokumanGetir/1270
Decision No. 11158 dated 06.03.2025 on the Changing the Limits on Vehicle Loans	Amendments have been made to the term limits and the amounts forming the basis of the loan-to-value (LTV) ratios for loans extended for fully electric motor vehicles produced by taxpayers falling within the scope of Provisional Article 12 of the Corporate Tax Law. The final invoice value thresholds corresponding to terms of forty-eight, thirty-six, twenty-four and twelve months and LTV ratios of 70%, 50%, 30% and 20%, respectively, have been determined as follows: • For vehicles with a final invoice value of TRY 2,500,000 or less: term of 48 months and an LTV ratio of 70% of the final invoice value (previous regulation: TRY 1,600,000 or less). • For vehicles with a final invoice value exceeding TRY 2,500,000 but not exceeding TRY 5,000,000: term of 36 months and an LTV ratio of 50% of the final invoice value (previous regulation: exceeding TRY 1,600,000 but not exceeding TRY 3,000,000). • For vehicles with a final invoice value exceeding TRY 5,000,000 but not exceeding TRY 6,500,000: term of 24 months and an LTV ratio of 30% of the final invoice value (previous regulation: exceeding TRY 3,000,000 but not exceeding TRY 4,000,000). • For vehicles with a final invoice value exceeding TRY 6,500,000 but not exceeding TRY 7,500,000: term of 12 months and an LTV ratio of 20% of the final invoice value (previous regulation: exceeding TRY 4,000,000 but not exceeding TRY 5,000,000). It has also been stipulated that an LTV ratio of 0% shall apply to vehicles with a final invoice value exceeding TRY 7,500,000.	https://www.bddk.org.tr/Mevzuat/DokumanGetir/1278

Name of the Arrangement	Explanation	Link
Decision No. 11287 dated 13.11.2025 on the SME Definition and the Retail Loan Limit	Under the Decision regarding the SME definition and the retail loan limit to be applied within the scope of the 'Regulation on Measurement and Assessment of Capital Adequacy of Banks, the turnover threshold for the definition of small and medium-sized enterprises ("SMEs") has been set at TRY 1 billion for domestically resident SMEs. In addition, the retail loan limit applicable to SMEs within the scope of banks and their consolidated financial subsidiaries has been updated to TRY 50 million.	https://www.bddk.org.tr/Mevzuat/DokumanGetir/1318
Amendments Regarding Currency Protected Deposit Accounts	In the 2025 Monetary Policy text, the Central Bank of the Republic of Türkiye (CBRT) stated that it aims to terminate the FX-Protected Deposit scheme within the year and adopted a strategy for a gradual exit from FX-Protected Deposit accounts in parallel with the increase in the share of Turkish lira deposits. Within this scope, renewal and opening transactions for corporate FX-Protected Deposit accounts were terminated in February. As of 23 August 2025 (excluding YUVAM accounts), it was also decided to terminate the opening and renewal of FX-Protected Deposit accounts for natural persons.	https://www.tcmb.gov.tr/wps/wcm/connect/tr/tcmb+tr/main+menu/duyurular/basin/2025/duy2025-12
Required Reserves	In order to support the transition to TRY, strengthen macrofinancial stability, and enhance the monetary transmission mechanism, the reserve requirement ratios to be applied in 2025 were determined pursuant to the Communiqué (No. 2025/15) Amending the Communiqué on **Required Reserves** (No. 2013/15) within the macroprudential framework by the CBRT. In addition, within the framework of the strong monetary tightening process initiated in June 2023 following the start of the disinflation process, the CBRT implemented additional tightening measures supporting its tight monetary policy stance. On 07.03.2024, the CBRT replaced the securities maintenance requirement with a system of additional reserve requirements based on credit growth to increase the effectiveness of macroprudential practices. Among the recent significant amendments are the increase of the monthly growth limit for foreign currency commercial loans from 0.5% to 1%; setting the monthly growth limits for TRY commercial loans at 5% for SME loans (previously 2.5%), 3% for other commercial loans (previously 1.5%), and 4% for vehicle and consumer loans extended to consumers (previously 2%); taking into account the amendment made to the SME definition under the Regulation on the Amendment of the Regulation on Small and Medium-Sized Enterprises in the reserve requirement implementation; and extending the calculation period for reporting purposes from four weeks to eight weeks.	https://www.tcmb.gov.tr/wps/wcm/connect/TR/TCMB+TR/Main+Menu/Banka+Hakkinda/Mevzuat/Bankacilik/

Name of the Arrangement	Explanation	Link
Communiqué Regarding Principles on the Establishment and Operation Of Crypto Asset Service Providers (III-35/B.1)	The Communiqué regulates the procedures and principles regarding the establishment and operations of crypto asset service providers ("CASPs"). It includes detailed provisions regarding the establishment and operation permits of CASPs; requirements for founders, managers and personnel; organizational structure and capital adequacy requirements; internal control, risk management and audit processes; information systems and cybersecurity obligations; outsourcing arrangements; and changes in shareholding structures. Among the provisions affecting banks are the requirement to obtain a favorable preliminary opinion from the Banking Regulation and Supervision Agency (BRSA) for the evaluation of banks' applications to provide crypto asset custody services, the obligation for banks to apply to the BRSA for an expansion of activity following the Board's evaluation of their custody service applications, and the requirement that the provision of crypto asset custody services by banks is subject to the BRSA's approval for expansion of activity. It is also stipulated that custody institutions included in the "List of Active Institutions" as of the date of publication of the Communiqué, as well as those that applied prior to such date, must apply for an operating license by 30.06.2025. Pursuant to the Capital Markets Board Decision published in the CMB Bulletin dated 04.12.2025 and numbered 2025/61, the deadline for the agreements to be executed between platforms and custody institutions and submitted to the Board has been extended until 31.03.2026.	https://spk.gov.tr/data/67d281ad8f95db1558974f68/Kripto_13032025.pdf
Communiqué Regarding Operating Procedures And Principles And Capital Adequacy of Crypto Asset Service Providers (III-35/B.2)	This Communiqué regulates the services and activities that may be provided by CASPs, the principles governing such services, the listing principles of crypto assets, reconciliation systems, and the principles regarding their capital and capital adequacy. Other services that may be provided by CASPs include trading, initial sale or distribution, exchange, transfer and custody transactions for non-fungible and unique digital assets used to represent and record ownership, as well as assets used solely within virtual games to create or obtain various elements, in addition to financial analysis and general advisory services regarding crypto assets. The Communiqué also sets out the procedures and principles applicable to platform activities, including the receipt of customer orders regarding crypto assets, their execution either through matching or as counterparty, settlement, initial sale or distribution, transfer, the custody services required for such transactions and other related operations.	https://spk.gov.tr/duyurular/basin-duyurulari/2025/kripto-varlik-hizmet-saglayicilarina-iliskin-iki-teblig-yayimlandi

Name of the Arrangement	Explanation	Link
Communiqué Regarding Procedures and Principles of Management of Information Systems (VII-128.10)	The purpose of the Communiqué is to determine the procedures and principles governing the management of information systems of the institutions, organizations and partnerships within its scope, which also includes CASPs. The Communiqué introduces an obligation to keep primary and secondary systems within Türkiye. CASPs may use domestic cloud services for all or part of their activities. Platforms, however, may use foreign cloud services for environments where customer orders are matched, provided that the cloud service provider has a representative office in Türkiye. In any case, it is mandatory that all records generated within foreign cloud service providers be transferred to domestic systems at the end of each day.	https://www.resmigazete.gov.tr/eskiler/2025/03/20250313-8.htm
Guideline on Enhanced Measures	The "Guideline on Enhanced Measures", which entered into force on 01.03.2021 to guide obliged parties under Law No. 5549 on Prevention of Laundering Proceeds of Crime and the relevant legislation, was updated and re-published on 30.09.2025. The Guideline introduces comprehensive updates on several topics, including: • High-risk customers and transactions; • Measures to be taken against technological risks; • Financial relations with high-risk countries; • Measures to be applied in business relationships with CASPs; and • Additional obligations concerning payment and electronic money institutions and terminal services.	https://masak.hmb.gov.tr/duyuru/sikilastirilmis-tedbirler-rehberi-guncellendi-ve-yayimlandi

Name of the Arrangement	Explanation	Link
Cybersecurity Law	The Cybersecurity Law No. 7545 entered into force upon its publication in the Official Gazette dated 19 March 2025. The Law was prepared based on the principles adopted in various strategy and policy documents, primarily the "National Cybersecurity Strategy and Action Plan (2024-2028)". The Law regulates the principles aimed at reducing the potential impact of cyber incidents; the necessary measures for protecting public institutions and organizations, professional organizations with public institution status, real and legal persons, and organisations without legal personality against cyber attacks; as well as the determination of strategies and policies to strengthen the country's cybersecurity and the establishment of the Cybersecurity Board. The Law also sets forth criminal and administrative sanctions for persons who fail to comply with cybersecurity obligations. Activities such as the unauthorized disclosure of personal or corporate data and the creation of misleading content related to cybersecurity with the intention of causing public concern, fear or panic in cyberspace despite the absence of a data breach are prohibited.	https://www.resmigazete.gov.tr/eskiler/2025/03/20250319-1.htm

Name of the Arrangement	Explanation	Link
Law on Amendments to the Turkish Criminal Code, Certain Laws and Decree Law No. 631	The Law on Amendments to the Turkish Criminal Code, Certain Laws and Decree Law No. 631, which entered into force upon its publication in the Official Gazette dated 25 December 2025, contains provisions introducing amendments to various laws, primarily the Enforcement and Bankruptcy Law, the Criminal Procedure Law, the Electronic Communications Law and the Law on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions. A notable amendment introduced to the Criminal Procedure Law No. 5271 stipulates that, where there is information or documentation giving rise to reasonable suspicion that the offences of aggravated theft, aggravated fraud or misuse of bank or credit cards have been committed, the relevant bank, payment service provider or crypto asset service provider may decide to suspend any account used in the offence or related to the attempted transaction for up to forty-eight hours. It is further stipulated that the natural or legal person deciding to suspend the account under this provision shall not incur liability. The suspension must be immediately notified to the Office of the Chief Public Prosecutor and to the account holder together with supporting documents. In cases where it is determined that the funds in the account have been transferred to another financial institution before the suspension process is completed, the relevant financial institution must be notified without delay in order for the transaction to be executed. In addition, it has been made mandatory to submit the information and documents requested by prosecutors, courts or judges within ten days in physical or electronic form during investigations and proceedings. A provision has also been introduced stipulating that an administrative fine ranging from TRY 50,000 to TRY 300,000 may be imposed on banks, payment service providers or crypto asset service providers if the requested information or documents are not submitted or are submitted incompletely.	https://www.resmigazete.gov.tr/eskiler/2025/12/20251225-33.htm
Decision of the Savings Deposit Insurance Fund Board dated 04.12.2025 and numbered 2025/706 published in the Official Gazette dated 13.12.2025	The amounts specified in the article titled “Scope and Amount of Insurance” under the section concerning the insurance of deposits and participation funds in the Regulation have been updated in line with the revaluation rate. Accordingly, the insured deposit and participation fund amount, which is currently TRY 950,000, will be applied as TRY 1,200,000 as of the beginning of the 2026 calendar year.	https://www.tmsf.org.tr/File Download?fileId=D6CB0619-5C00-4BF1-958C-41BA45166B6C&typeId=1

Name of the Arrangement	Explanation	Link
Communiqué on Banks’ Green Asset Ratio Calculation	The purpose of the Communiqué is to determine the procedures and principles regarding the calculation and reporting of the green asset ratio and other key performance indicators established to measure banks’ contribution to the financing of environmentally sustainable economic activities. The Communiqué sets out the criteria for calculating banks’ green, aligned and eligible assets and includes certain environmental objectives. Within this framework, it is stipulated that banks’ financial assets must contribute substantially to at least one environmental objective and must not cause significant harm to any of the remaining environmental objectives. The Communiqué also requires banks to establish documentation, classification, monitoring and control processes and relevant policies regarding the assets constituting the numerator and denominator of the green asset ratio, to make the necessary adjustments in their databases and to establish a reporting system. Reporting to the BRSA is stated to commence on 30.06.2025.	https://www.resmigazete.gov.tr/eskiler/2025/04/20250411-4.htm
Climate Law No. 7552	The purpose and scope of the Law is to combat climate change in line with the green growth vision and the net-zero emission target and to determine the legal and institutional framework for the reduction of greenhouse gas emissions, climate change adaptation activities, and planning and implementation tools forming the basis of climate action. The Law adopts a comprehensive and holistic approach to combating climate change and introduces concrete regulations in many areas such as the reduction of greenhouse gas emissions, climate change adaptation, energy efficiency, the use of renewable energy and green financing mechanisms. Structural reforms such as the establishment of the Climate Council, the creation of a national emissions trading system and the promotion of green transformation practices are also included within the scope of the Law. With the enactment of this Law, Türkiye has provided a legal basis for its environmental and climate policies in line with its low-carbon development objectives.	https://www.resmigazete.gov.tr/eskiler/2025/07/20250709-1.htm

AKBANK T.A.Ş.

PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 31 DECEMBER 2025 TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

(Convenience translation of publicly announced unconsolidated financial statements, related disclosures and auditor's review report originally issued in Turkish, See Note. I.b of Section three)

(CONVENIENCE TRANSLATION OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of Akbank T.A.Ş.

A) Report on the Audit of the Financial Statements

1) Opinion

We have audited the financial statements of Akbank T.A.Ş. (the "Bank"), which comprise the balance sheet as at 31 December 2025, and the statement of profit or loss, statement of profit or loss and other comprehensive income, statement of changes in shareholders' equity and statement of cash flows for the year then ended and, notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with "the Banking Regulation and Supervision Agency (BRSA) Accounting and Reporting Regulations" including the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No.26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by BRSA and Turkish Financial Reporting Standards (TFRS) for the matters not legislated by the aforementioned regulations.

2) Basis for Opinion

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and Standards on Independent Auditing (SIA) which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority (POA). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with *the Code of Ethics for Independent Auditors* (Code of Ethics) published by the POA, together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3) Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	How the matter was addressed in the audit
Impairment of loans in accordance with TFRS 9 Financial Instruments Standard ("TFRS 9") Impairment of loans is a key area of judgment for the management. The Bank has the total loans amounting to TL 1.782.068.947 thousands, which comprise 53% of the Bank's total assets in its financial statements and the total provision for impairment amounting to TL 70.544.082 as at 31 December 2025. As of 1 January 2018, the Bank has started to recognize provisions for impairment of loans at amortized cost in accordance with TFRS 9 and also "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. In accordance with the related legislation of BRSA as mentioned in the Section 3 Note VIII of Explanation on Accounting Policies, the expected credit loss estimates are required to be unbiased, probability-weighted and should include supportable information about past events, current conditions, and forecasts of future economic conditions. The Bank exercises significant decisions using judgment, interpretation and assumptions over calculating loan impairments. These judgments, interpretations and assumptions are key in the development of the financial models. Not fulfilling the requirements of the TFRS 9 is a potential risk for the Bank. Failure in determining the loans and receivables that are impaired and not recording the adequate provision for these impaired loans is the aforementioned risk. Accordingly, impairment of loans and receivables is considered as a key audit matter. Related explanations relating to the impairment of loans and receivables are presented in Section 5 Note I.f.	As part of our audit work, the following procedures were performed: We assessed and tested the design, implementation and operating effectiveness of key controls applied by the Bank with respect to classification of loans and determination and calculation of impairments. Our information system experts have also participated to perform these procedures. We have assessed and analyzed the relevant contract terms to assess management's accounting policy and classification of the instrument for selected samples. We have performed loan review procedures on selected samples of loans and receivables with the objective of identifying whether the loss event had occurred and whether the provision for impairment has been recognized in a timely manner within the framework of the provisions of the relevant legislation. We have tested relevant inputs and assumption used by the management in each stage of the expected credit loss calculation by considering whether the inputs and assumptions appear reasonable, the relationship between the assumptions and whether the assumptions are interdependent and internally consistent, whether the assumptions appropriately reflect current market information and collections, and whether the assumptions appear reasonable when considered collectively with other assumptions, including those for the same accounting estimates and those for other accounting estimates. We have tested historical loss data to validate the completeness and accuracy of key parameters. We have tested whether the model is applied to appropriate segments of assets which share credit risk characteristics and whether the historical loss rates were incurred under economic conditions representative of those that may exist during the assets' exposure periods. We tested the application of the model to the relevant inputs and the mathematical integrity of each stage of the expected credit loss calculation. Based on our discussions with the Bank management, we evaluated whether the key assumptions and other judgements underlying the estimations of impairments were reasonable. We assessed expected credit losses determined based on individual assessment per the Bank's policy by means of supporting data and evaluated appropriateness via communications with the Bank management. Our specialists are involved in all procedures related to models and assumptions. We have reviewed disclosures made within the TFRS 9 framework in the financial statements of the Bank with respect to loans and receivables and related impairment provisions.

Pension fund obligations Defined benefit pension plan ("Plan") that the Bank provides to its employees is managed by Tekaüt Sandığı Vakfı ("Fund") which is established by the 20th provisional article of the Social Security Law numbered 506 (the "Law"). In the unconsolidated financial statements as of 31 December 2025, the Bank has provided a provision of TL 1.682.802 thousand for Pension Fund Obligations. Explanations regarding the provision are provided in Section Three, Note XVII-b of the accompanying financial statements. As disclosed in the related note, the Plan consists of benefits which are subject to transfer to the Social Security Institution ("SSI") as per the Social Security Law no.5510 provisional article 20, and other social rights and pension benefits provided by the Bank that are not subject to transfer. The President of the Republic of Türkiye has been authorized to determine the transfer date. Following the transfer to the SSI, the funds and the institutions that employ the funds' members will cover other social rights and pension benefits provided that are not covered by SSI despite being included in the foundation voucher. As of 31 December 2025, the Bank's transferrable liabilities are calculated by an independent actuary using the actuarial assumptions determined by the Law, and in accordance with the Decision of the Council of Ministers announced in the Official Gazette dated 15 December 2006 and No.26377. The valuation of the Fund liabilities requires judgment in determining appropriate assumptions such as defining the transferrable social benefits, discount rates, salary increases, inflation levels, demographic assumptions, and the impact of changes in the Plan. Management uses the expert opinion of the independent actuary in the assessment of the uncertainties related to the calculation of the Pension Fund liabilities and appropriate assumptions and estimates. As described in Section V Note II-h considering the subjectivity of key judgments and assumptions, plus the uncertainty around the transfer date and basis of the transfer calculation given the fact that the technical interest rate is prescribed under the Law, we considered this as a key audit matter.	Our audit work included the following procedures: Reconciliations and tests were performed on the accuracy of the retiree and employee data used in the calculation of Pension Fund liabilities and provided by the Bank management to an external consulting firm. Furthermore, the actual existence and valuation of the assets and liabilities in the balance sheet of the Pension Fund were reconciled and tested by sampling. The actuarial assumptions used in the calculation are assessed to determine whether there have been any significant changes in employee benefits, plan assets and liabilities and valuations during the period and whether the assumptions are reasonable. An independent internal expert (actuary) was included in our audit team to assess the appropriateness of the assumptions and valuations used in the calculation of the liability by the expert actuaries used by the Bank. We also assessed the adequacy of the disclosures related to the Pension Fund in the accompanying financial statements.

Information technologies audit
 	
The Bank is dependent on the IT-infrastructure and services for the continuity of its financial operations, and the demand for technology-enabled business services is rapidly growing in the Bank. Controls over reliability and continuity of the electronic data processing are within the scope of the information systems internal controls audit. The reliance on information systems within the Bank means that the controls over access rights, continuity of systems, privacy and integrity of the electronic data are critical and found to be key area of focus as part of our risk-based scoping.
	Procedures within the context of our information technology audit work:
	• We identified and tested the Bank's controls over information systems using a risk-based approach as part of our audit procedures.
	• Information generation comprise all layers of information systems (including applications, networks, transmission systems and database). The information systems controls tested are categorized in the following areas:
	  • Security Management
	  • Change Management
	  • Data Center and Network Operations
	• We selected high-risk areas as, database logging and change management control activities, to prevent and detect whether accesses to financial data had been identified in a timely manner.
	• We tested the accesses and logging controls underlying all applications that have direct or indirect impacts on financial data generation.
	• Automated controls and integration controls were tested to understand the underlying process of financial data generation, evaluate changes, identify access, and assess the data generation process.
	• We also tested the appropriateness and accuracy of the information produced by the entity and information used in controls reports as inputs to our controls and outputs generated by the Information Technology components.
	• Finally, we understood and tested the controls over database, network, application and operating system layers of applications.

4) Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank Management is responsible for the preparation and fair presentation of the financial statements in accordance with the BRSA Accounting and Reporting Regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

5) Auditor's Responsibilities for the Audit of the Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. (The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Other Responsibilities Arising From Regulatory Requirements

In accordance with paragraph four of the Article 402 of the Turkish Commercial Code No. 6102 ("TCC"), nothing has come to our attention that may cause us to believe that the Bank's set of accounts for the period 1 January - 31 December 2025 does not comply with TCC and the provisions of the Bank's articles of association in relation to financial reporting.

In accordance with paragraph four of the Article 402 of TCC, the Board of Directors provided us all the required information and documentation with respect to our audit.

Additional paragraph for convenience translation to English:

BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

İstanbul, 2 February 2026

CONVENIENCE TRANSLATION
OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS, RELATED DISCLOSURES ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

THE UNCONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 31 DECEMBER 2025

Address : Sabancı Center 34330, 4. Levent / İstanbul
Telephone : (0 212) 385 55 55
Fax : (0 212) 319 52 52
Website : www.akbank.com
E-mail : https://www.akbank.com/en-us/Content/Pages/Contact-Us.aspx

The unconsolidated financial report, prepared in accordance with "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" as regulated by the Banking Regulation and Supervision Agency, is consist of the sections listed below.

- **Section One** - GENERAL INFORMATION ABOUT THE BANK
- **Section Two** - UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- **Section Three** - EXPLANATIONS ON ACCOUNTING POLICIES
- **Section Four** - INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- **Section Five** - INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- **Section Six** - OTHER EXPLANATIONS
- **Section Seven** - INDEPENDENT AUDITOR'S REPORT

The accompanying unconsolidated financial statements and notes to these financial statements which are expressed, unless otherwise stated, in thousands of Turkish Lira (TL), have been prepared based on the accounting books of the Bank in accordance with the Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and have been independently reviewed.

2 February 2026

Suzan SABANCI	Eyüp ENGİN	Levent DEMİRAĞ	Cenk Kaan GÜR	Türker TUNALI	Gökhan KAZCILAR
Chairman of the Board of Directors	Head of the Audit Committee	Member of the Audit Committee	CEO	Executive Vice President	Senior Vice President

Contact information of the personnel in charge of addressing questions regarding this financial report:

Name-Surname / Title : Gökhan KAZCILAR / Senior Vice President
Phone No : (0 212) 385 55 55
Fax No : (0 212) 325 12 31

SECTION ONE

General Information about the Bank

I. Bank's foundation date, start-up status, history regarding the changes in this status
II. Explanation about the Bank's capital structure, shareholders of the Bank who are in charge of the management and/or auditing of the Bank directly or indirectly, changes in these matters (if any) and the Group that the Bank belongs to
III. Explanation on the board of directors, members of the audit committee, president and executive vice presidents, if available, shares of the Bank they possess and their areas of responsibility
IV. Information on the individual and corporate shareholders having control shares of the Bank
V. Information on the Bank's service types and fields of operation
VI. Existing or potential, actual or legal obstacles to immediate transfer of shareholder's equity between Parent Bank and its subsidiaries or repayment of debts

SECTION TWO

Unconsolidated Financial Statements of the Bank

I. Balance sheet
II. Off Balance Sheet Commitments
III. Income statement
IV. Income and expenses accounted under shareholders' equity
V. Statement of changes in shareholders' equity
VI. Statement of cash flows
VII. Statement of profit appropriation

SECTION THREE

Explanations on Accounting Policies

I. Explanations on basis of presentation
II. Explanations on strategy of using financial instruments and explanations on foreign currency transactions
III. Explanations on equity investments
IV. Explanations on forward transactions, options and derivative instruments
V. Explanations on interest income and expense
VI. Explanations on fee and commission income and expenses
VII. Explanations on financial assets
VIII. Explanations on expected credit losses
IX. Explanations on offsetting financial instruments
X. Explanations on sales and repurchase agreements and securities lending transactions
XI. Explanations on assets held for sale and related to discontinued operations(Net)
XII. Explanations on goodwill and other intangible assets
XIII. Explanations on property and equipment
XIV. Explanations on leasing transactions
XV. Explanations on provisions and contingent liabilities
XVI. Explanations on contingent assets
XVII. Explanations on obligations related to employee rights
XVIII. Explanations on taxation
XIX. Explanations on borrowings
XX. Explanations on issuance of share certificates
XXI. Explanations on avalized drafts and acceptances
XXII. Explanations on government grants
XXIII. Explanations on segment reporting
XXIV. Profit reserves and profit distribution
XXV. Earnings per share
XXVI. Related parties
XXVII. Cash and cash equivalent assets
XXVIII. Reclassifications

SECTION FOUR

Information Related to Financial Position and Risk Management of the Bank

I. Explanations on equity
II. Explanations on credit risk
III. Explanations on currency risk
IV. Explanations on interest rate risk
V. Explanations on position risk of equity securities
VI. Explanations on liquidity risk management, liquidity coverage ratio and net stable funding ratio
VII. Explanations on leverage ratio
VIII. Explanations on presentation of financial assets and liabilities at their fair values
IX. Explanations on the activities carried out on behalf and account of other persons
X. Explanations on risk management target and policies
XI. Explanations on hedge transactions
XII. Explanations on qualitative disclosures on remuneration policies
XIII. Explanations on business segments

SECTION FIVE

Information and Disclosures Related to Unconsolidated Financial Statements

I. Explanations and notes related to assets
II. Explanations and notes related to liabilities
III. Explanations and notes related to off-balance sheet accounts
IV. Explanations and notes related to income statement
V. Explanations and notes related to unconsolidated statement of changes in the shareholders' equity
VI. Explanations and notes related to statement of cash flows
VII. Explanations and notes related to risk group that the Bank belongs to
VIII. Explanations and notes related to domestic, foreign, off-shore branches and foreign representatives of the bank
IX. Explanations and notes related to subsequent events

SECTION SIX

Other Explanations

I. Other explanations

SECTION SEVEN

Explanations on Auditor's Report

I. Explanations on auditor's report
II. Explanations on notes prepared by independent auditors

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. BANK'S FOUNDATION DATE, START-UP STATUS, HISTORY REGARDING THE CHANGES IN THIS STATUS:

Akbank T.A.Ş. ("the Bank" or "Akbank") was established on 30 January 1948 as a private commercial bank, in accordance with the decision of the Council of Ministers, No.3/6710 and is authorized to perform all economic, financial and commercial activities which are allowed by the laws of the Turkish Republic ("T.C."). The status of the Bank has not changed since its foundation.

II. EXPLANATION ABOUT THE BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THAT THE BANK BELONGS TO:

The Bank's shares have been quoted on the Borsa Istanbul ("BIST") since 1990. In 1998, 4,03% of the outstanding share capital of the Bank was offered and sold in an international offering outside of Türkiye in the form of Ordinary Shares and American Depository Receipts ("ADRs"). As of 31 December 2025, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2024: 52%).

The major shareholder of the Bank, directly or indirectly, is Sabancı Group.

III. EXPLANATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, PRESIDENT AND EXECUTIVE VICE PRESIDENTS, IF AVAILABLE, SHARES OF THE BANK THEY POSSESS AND THEIR AREAS OF RESPONSIBILITY:

Title	Name	Responsibility	Education
Chairman:	Suzan SABANCI	Chairman of the Board of Directors	Graduate
Board of Directors:	S. Hakan BİNBAŞGİL	Vice Chairman and Executive Board Member	Graduate
	A. Fuat AYLA	Executive Board Member	Undergraduate
	Eyüp ENGİN	Board Member	Undergraduate
	Ş. Yaman TÖRÜNER	Board Member	Undergraduate
	Emre DERMAN	Board Member	Graduate
	N. Orhun KÖSTEM	Board Member	Graduate
	Mehmet Tuğrul BELLİ	Board Member	Graduate
	Levent DEMİRAĞ	Board Member	Undergraduate
	C. Kaan GÜR	Board Member and CEO	Graduate
CEO:	C. Kaan GÜR	CEO	Graduate
Head of Internal Audit:	Savaş KÜLCÜ	Head of Internal Audit	Graduate
Executive Vice Presidents:	Bülent OĞUZ	People and Culture	Graduate
	Türker TUNALI	Financial Management	Undergraduate
	Yunus Emre ÖZBEN	Corporate and Investment Banking	Graduate
	Gamze Şebnem MURATOĞLU	Treasury and Financial Institutions	Graduate
	Zeynep ÖZTÜRK ŞARSEL	Corporate and Commercial Loan Allocation	Graduate
	Gökhan GÖKÇAY	Technology	Graduate
	Çetin DÜZ	Credit Monitoring and Follow-up	Graduate
	Dalya KOHEN	Private Banking and Wealth Management	Undergraduate
	Alper BEKTAŞ	SME Banking	Undergraduate
	Burcu ÇALICIOĞLU	Retail Loans Analytics and Individual Microloans Allocation	Graduate
	Özlem ATİK KAPTANOĞLU	Commercial Banking	Undergraduate
	Emre ÇİFT	Consumer Banking	Graduate
	Şebnem DAĞ GÜVEN	Digital Solutions and Strategy	Graduate
Internal Audit Committee:	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
	Levent DEMİRAĞ	Member of the Audit Committee	Undergraduate

The management stated above does not hold any material shares of the Bank

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

IV. INFORMATION ON THE INDIVIDUAL AND CORPORATE SHAREHOLDERS HAVING CONTROL SHARES OF THE BANK:

Name/Commercial Title	Share Amounts (Nominal)	Share Percentages	Paid-in Capital (Nominal)	Unpaid Portion
Hacı Ömer Sabancı Holding A.Ş.	2.119.027	40,75%	2.119.027	-

V. INFORMATION ON THE BANK'S SERVICE TYPES AND FIELDS OF OPERATION:

The Bank's core business activities consist of consumer banking, SME banking, commercial banking, corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (treasury transactions) and international banking services. In addition to regular banking operations, the Bank also provides insurance intermediary services as an agency of Aksigorta A.Ş. and AgeSA Hayat ve Emeklilik A.Ş. As of 31 December 2025, the Bank has 646 branches dispersed throughout the country and 1 branch operating abroad (31 December 2024: 693 branches and 1 branch operating abroad).

As of 31 December 2025, the Bank has 12.591 employees (31 December 2024: 12.778).

VI. EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES TO IMMEDIATE TRANSFER OF SHAREHOLDER'S EQUITY BETWEEN PARENT BANK AND ITS SUBSIDIARIES OR REPAYMENT OF DEBTS:

None.

AKBANK T.A.Ş.
I. UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

	ASSETS	Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**628.774.510**	**538.748.995**	**1.167.523.505**	**568.821.495**	**352.738.909**	**921.560.404**
1.1	**Cash and Cash Equivalents**		**294.968.080**	**298.488.806**	**593.456.886**	**287.113.554**	**205.006.730**	**492.120.284**
1.1.1	Cash and Balances with Central Bank	(I-a)	294.966.636	264.466.606	559.433.242	287.109.821	169.439.298	456.549.119
1.1.2	Banks	(I-d)	1.444	34.022.366	34.023.810	3.909	35.567.911	35.571.820
1.1.3	Money Markets		-	-	-	-	-	-
1.1.4	Expected Loss Provision (-)		-	166	166	176	479	655
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(I-b)**	**21.531.621**	**7.133.087**	**28.664.708**	**9.399.533**	**4.022.683**	**13.422.216**
1.2.1	Government Debt Securities		11.706.346	3.551.862	15.258.208	1.752.100	1.334.296	3.086.396
1.2.2	Equity Instruments		-	2.757.347	2.757.347	69	1.884.348	1.884.417
1.2.3	Other Financial Assets		9.825.275	823.878	10.649.153	7.647.364	804.039	8.451.403
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(I-e)**	**263.795.602**	**204.414.630**	**468.210.232**	**229.322.617**	**128.631.262**	**357.953.879**
1.3.1	Government Debt Securities		232.939.807	141.344.359	374.284.166	188.584.742	99.419.283	288.004.025
1.3.2	Equity Instruments		169.848	109	169.957	133.130	109	133.239
1.3.3	Other Financial Assets		30.685.947	63.070.162	93.756.109	40.604.745	29.211.870	69.816.615
1.5	**Derivative Financial Assets**	**(I-c, I-l)**	**48.479.207**	**28.712.472**	**77.191.679**	**42.985.791**	**15.078.234**	**58.064.025**
1.5.1	Derivative Financial Assets at Fair Value Through Profit or Loss		12.923.644	28.237.250	41.160.894	10.867.395	13.790.291	24.657.686
1.5.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		35.555.563	475.222	36.030.785	32.118.396	1.287.943	33.406.339
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**1.456.026.862**	**493.350.319**	**1.949.377.181**	**1.074.287.231**	**367.839.193**	**1.442.126.424**
2.1	**Loans**	**(I-f)**	**1.300.821.107**	**481.247.840**	**1.782.068.947**	**923.754.549**	**363.016.308**	**1.286.770.857**
2.2	**Lease Receivables**	**(I-k)**	**-**	**-**	**-**	**-**	**-**	**-**
2.3	**Factoring Receivables**		**-**	**-**	**-**	**-**	**-**	**-**
2.4	**Other Financial Assets Measured at Amortised Cost**	**(I-g)**	**223.003.871**	**14.895.630**	**237.899.501**	**192.312.853**	**9.212.492**	**201.525.345**
	Government Debt Securities		223.003.871	6.144.150	229.148.021	192.312.853	8.522.344	200.835.197
	Other Financial Assets		-	8.751.480	8.751.480	-	690.148	690.148
2.5	**Expected Credit Loss (-)**		**67.798.116**	**2.793.151**	**70.591.267**	**41.780.171**	**4.389.607**	**46.169.778**
III.	**ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(I-q)**	**3.632.985**	**-**	**3.632.985**	**3.464.212**	**-**	**3.464.212**
3.1	Held for Sale Purpose		3.632.985	-	3.632.985	3.464.212	-	3.464.212
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**25.450.969**	**64.759.554**	**90.210.523**	**15.736.023**	**45.103.054**	**60.839.077**
4.1	**Investments in Associates (Net)**	**(I-h)**	**20.956**	**-**	**20.956**	**20.956**	**-**	**20.956**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		20.956	-	20.956	20.956	-	20.956
4.2	**Subsidiaries (Net)**	**(I-i)**	**25.430.013**	**64.759.554**	**90.189.567**	**15.715.067**	**45.103.054**	**60.818.121**
4.2.1	Unconsolidated Financial Subsidiaries		25.298.388	59.996.646	85.293.034	15.715.067	41.320.146	57.035.213
4.2.2	Unconsolidated Non-Financial Subsidiaries		131.625	4.764.908	4.896.533	-	3.782.908	3.782.908
4.3	**Joint Ventures (Net)**	**(I-j)**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**PROPERTY AND EQUIPMENT (Net)**	**(I-m)**	**49.965.216**	**116.182**	**50.081.398**	**36.503.343**	**83.877**	**36.587.220**
VI.	**INTANGIBLE ASSETS (Net)**	**(I-n)**	**10.340.581**	**-**	**10.340.581**	**6.447.391**	**-**	**6.447.391**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		10.340.581	-	10.340.581	6.447.391	-	6.447.391
VII.	**INVESTMENT PROPERTY (Net)**	**(I-o)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**		**-**	**-**	**-**	**680.721**	**-**	**680.721**
IX.	**DEFERRED TAX ASSET**	**(I-p)**	**-**	**413.253**	**413.253**	**-**	**1.388.042**	**1.388.042**
X.	**OTHER ASSETS (Net)**	**(I-r)**	**62.725.840**	**1.701.242**	**64.427.082**	**40.212.448**	**2.290.715**	**42.503.163**
	TOTAL ASSETS		**2.236.916.963**	**1.099.089.545**	**3.336.006.508**	**1.746.152.864**	**769.443.790**	**2.515.596.654**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

	LIABILITIES	Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
I.	**DEPOSITS**	**(II-a)**	**1.355.137.392**	**716.443.031**	**2.071.580.423**	**1.086.801.556**	**475.295.816**	**1.562.097.372**
II.	**FUNDS BORROWED**	**(II-c)**	**489.164**	**144.015.868**	**144.505.032**	**181.662**	**95.201.881**	**95.383.543**
III.	**MONEY MARKETS**		**146.151.923**	**183.393.390**	**329.545.313**	**212.268.616**	**112.101.416**	**324.370.032**
IV.	**SECURITIES ISSUED (Net)**	**(II-d)**	**3.944.759**	**195.412.410**	**199.357.169**	**-**	**95.214.817**	**95.214.817**
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		3.944.759	195.412.410	199.357.169	-	95.214.817	95.214.817
V.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(II-b, II-g)**	**16.367.056**	**8.257.888**	**24.624.944**	**11.452.934**	**5.227.173**	**16.680.107**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		16.174.751	8.257.888	24.432.639	10.894.364	5.227.173	16.121.537
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		192.305	-	192.305	558.570	-	558.570
VIII.	**FACTORING LIABILITIES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE LIABILITIES (Net)**	**(II-f)**	**3.466.161**	**-**	**3.466.161**	**2.620.129**	**-**	**2.620.129**
X.	**PROVISIONS**	**(II-h)**	**7.211.507**	**1.054.449**	**8.265.956**	**6.256.385**	**893.636**	**7.150.021**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		4.121.145	-	4.121.145	2.917.096	-	2.917.096
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		3.090.362	1.054.449	4.144.811	3.339.289	893.636	4.232.925
XI.	**CURRENT TAX LIABILITY**	**(II-i)**	**13.928.644**	**-**	**13.928.644**	**8.281.151**	**160.535**	**8.441.686**
XII.	**DEFERRED TAX LIABILITY**	**(II-i)**	**13.329.824**	**-**	**13.329.824**	**966.784**	**-**	**966.784**
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO THE DISCONTINUED OPERATIONS (Net)**		**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**(II-j)**	**-**	**82.804.217**	**82.804.217**	**-**	**49.633.272**	**49.633.272**
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	82.804.217	82.804.217	-	49.633.272	49.633.272
XV.	**OTHER LIABILITIES**	**(II-e)**	**92.563.636**	**41.878.999**	**134.442.635**	**77.126.587**	**35.564.413**	**112.691.000**
XVI.	**SHAREHOLDERS' EQUITY**	**(II-k)**	**335.210.830**	**(25.052.640)**	**310.158.190**	**256.882.575**	**(16.534.684)**	**240.347.891**
16.1	Paid-in capital		5.200.000	-	5.200.000	5.200.000	-	5.200.000
16.2	Capital Reserves		5.400.628	-	5.400.628	5.400.628	-	5.400.628
16.2.1	Share Premium		3.505.742	-	3.505.742	3.505.742	-	3.505.742
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		1.894.886	-	1.894.886	1.894.886	-	1.894.886
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		26.793.474	1.010.846	27.804.320	18.810.454	620.683	19.431.137
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		40.853.566	(26.063.486)	14.790.080	21.446.676	(17.155.367)	4.291.309
16.5	Profit Reserves		199.716.101	-	199.716.101	163.658.747	-	163.658.747
16.5.1	Legal Reserves		4.357.935	-	4.357.935	3.748.495	-	3.748.495
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		179.433.499	-	179.433.499	143.921.942	-	143.921.942
16.5.4	Other Profit Reserves		15.924.667	-	15.924.667	15.988.310	-	15.988.310
16.6	Profit or (Loss)		57.247.061	-	57.247.061	42.366.070	-	42.366.070
16.6.1	Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2	Current Period Profit or (Loss)		57.247.061	-	57.247.061	42.366.070	-	42.366.070
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1.987.798.896**	**1.348.207.612**	**3.336.006.508**	**1.662.838.379**	**852.758.275**	**2.515.596.654**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.
II. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

		Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS (I+II+III)**		**2.654.147.692**	**2.348.341.809**	**5.002.489.501**	**1.592.375.704**	**1.514.062.682**	**3.106.438.386**
I.	**GUARANTEES AND WARRANTIES**	**(III-a-2, 3)**	**344.323.054**	**201.209.514**	**545.532.568**	**224.611.468**	**125.866.602**	**350.478.070**
1,1	Letters of Guarantee		248.475.163	144.203.295	392.678.458	162.730.118	87.698.654	250.428.772
1.1.1	Guarantees Subject to State Tender Law		1.951.834	36.248.345	38.200.179	1.447.554	15.564.528	17.012.082
1.1.2	Guarantees Given for Foreign Trade Operations		-	15.713.129	15.713.129	-	4.629.790	4.629.790
1.1.3	Other Letters of Guarantee		246.523.329	92.241.821	338.765.150	161.282.564	67.504.336	228.786.900
1.2	Bank Acceptances		-	837.612	837.612	-	697.572	697.572
1.2.1	Import Letter of Acceptance		-	837.612	837.612	-	697.572	697.572
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	49.403.913	49.403.913	8.835	33.336.678	33.345.513
1.3.1	Documentary Letters of Credit		-	43.959.634	43.959.634	8.835	29.367.034	29.375.869
1.3.2	Other Letters of Credit		-	5.444.279	5.444.279	-	3.969.644	3.969.644
1.4	Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7	Factoring Guarantees		-	39.785	39.785	-	36.994	36.994
1.8	Other Guarantees		18.843.309	6.716.695	25.560.004	10.635.436	4.093.178	14.728.614
1.9	Other Collaterals		77.004.582	8.214	77.012.796	51.237.079	3.526	51.240.605
II.	**COMMITMENTS**	**(III-a-1)**	**1.722.982.032**	**108.867.070**	**1.831.849.102**	**1.012.042.439**	**59.097.962**	**1.071.140.401**
2.1	Irrevocable Commitments		1.696.619.717	108.867.070	1.805.486.787	991.848.997	59.097.962	1.050.946.959
2.1.1	Asset Purchase Commitments		33.061.381	76.058.196	109.119.577	14.893.022	31.336.997	46.230.019
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		60.395.965	24.947.214	85.343.179	35.406.604	8.477.552	43.884.156
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		16.153.370	-	16.153.370	11.912.002	-	11.912.002
2.1.8	Tax and Fund Liabilities from Export Commitments		20.963	-	20.963	5.575	-	5.575
2.1.9	Commitments for Credit Card Limits		1.274.624.608	-	1.274.624.608	752.010.443	-	752.010.443
2.1.10	Commitments for Credit Cards and Banking Services Promotions		672.825	-	672.825	492.036	-	492.036
2.1.11	Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		311.690.605	7.861.660	319.552.265	177.129.315	19.283.413	196.412.728
2.2	Revocable Commitments		26.362.315	-	26.362.315	20.193.442	-	20.193.442
2.2.1	Revocable Loan Granting Commitments		26.362.315	-	26.362.315	20.193.442	-	20.193.442
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	**(III-b)**	**586.842.606**	**2.038.265.225**	**2.625.107.831**	**355.721.797**	**1.329.098.118**	**1.684.819.915**
3.1	Hedging Derivative Financial Instruments		75.103.601	248.583.067	323.686.668	64.881.665	190.200.365	255.082.030
3.1.1	Fair Value Hedges		22.407.026	147.087.470	169.494.496	1.014.815	100.485.713	101.500.528
3.1.2	Cash Flow Hedges		52.496.575	101.495.597	153.992.172	63.866.850	89.714.652	153.581.502
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		511.739.005	1.789.682.158	2.301.421.163	290.840.132	1.138.897.753	1.429.737.885
3.2.1	Forward Foreign Currency Buy/Sell Transactions		75.732.945	93.289.652	169.022.597	34.513.930	58.965.999	93.479.929
3.2.1.1	Forward Foreign Currency Transactions-Buy		19.530.458	63.448.459	82.978.917	15.030.352	31.268.935	46.299.287
3.2.1.2	Forward Foreign Currency Transactions-Sell		56.202.487	29.841.193	86.043.680	19.483.578	27.697.064	47.180.642
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		341.441.568	1.111.445.812	1.452.887.380	219.486.397	781.297.956	1.000.784.353
3.2.2.1	Foreign Currency Swap-Buy		21.530.930	364.810.215	386.341.145	24.117.769	241.787.738	265.905.507
3.2.2.2	Foreign Currency Swap-Sell		132.902.534	445.533.425	578.435.959	81.433.418	261.494.322	342.927.740
3.2.2.3	Interest Rate Swap-Buy		93.504.052	150.551.086	244.055.138	56.967.605	139.007.948	195.975.553
3.2.2.4	Interest Rate Swap-Sell		93.504.052	150.551.086	244.055.138	56.967.605	139.007.948	195.975.553
3.2.3	Foreign Currency, Interest Rate and Securities Options		64.216.874	279.378.311	343.595.185	22.310.828	157.438.482	179.749.310
3.2.3.1	Foreign Currency Options-Buy		29.861.411	130.550.771	160.412.182	11.594.085	70.764.731	82.358.816
3.2.3.2	Foreign Currency Options-Sell		34.355.463	123.783.296	158.138.759	10.716.743	71.185.427	81.902.170
3.2.3.3	Interest Rate Options-Buy		-	12.522.122	12.522.122	-	7.744.162	7.744.162
3.2.3.4	Interest Rate Options-Sell		-	12.522.122	12.522.122	-	7.744.162	7.744.162
3.2.3.5	Securities Options-Buy		-	-	-	-	-	-
3.2.3.6	Securities Options-Sell		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		29.100.580	26.150.916	55.251.496	13.091.700	10.912.559	24.004.259
3.2.4.1	Foreign Currency Futures-Buy		-	26.150.916	26.150.916	117.104	10.813.386	10.930.490
3.2.4.2	Foreign Currency Futures-Sell		29.100.580	-	29.100.580	12.974.596	99.173	13.073.769
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6	Other		1.247.038	279.417.467	280.664.505	1.437.277	130.282.757	131.720.034
B.	**CUSTODY AND PLEDGES RECEIVED (IV+V+VI)**		**5.703.862.366**	**2.623.358.768**	**8.327.221.134**	**3.938.994.670**	**2.191.173.100**	**6.130.167.770**
IV.	**ITEMS HELD IN CUSTODY**		**650.732.157**	**623.060.873**	**1.273.793.030**	**425.792.433**	**410.458.321**	**836.250.754**
4.1	Customer Fund and Portfolio Balances		375.691.353	269.711.003	645.402.356	257.461.209	152.118.474	409.579.683
4.2	Investment Securities Held in Custody		33.162.349	79.169.094	112.331.443	5.969.260	52.352.735	58.321.995
4.3	Cheques Received for Collection		213.376.939	26.553.664	239.930.603	142.830.769	17.528.688	160.359.457
4.4	Commercial Notes Received for Collection		27.777.987	41.641.915	69.419.902	18.802.847	29.086.588	47.889.435
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		723.529	205.985.197	206.708.726	728.348	159.371.836	160.100.184
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGES RECEIVED**		**1.227.314.046**	**470.010.866**	**1.697.324.912**	**929.805.506**	**500.697.416**	**1.430.502.922**
5.1	Marketable Securities		3.975.984	36.973.707	40.949.691	2.694.874	15.078.975	17.773.849
5.2	Guarantee Notes		2.373.948	2.514.687	4.888.635	2.395.064	1.434.002	3.829.066
5.3	Commodity		2.400.000	70.695	2.470.695	2.460.000	193.967	2.653.967
5.4	Warranty		-	-	-	-	-	-
5.5	Immovables		899.419.690	316.529.013	1.215.948.703	651.273.803	395.829.572	1.047.103.375
5.6	Other Pledged Items		319.144.424	113.922.764	433.067.188	270.981.765	88.160.900	359.142.665
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTEES**		**3.825.816.163**	**1.530.287.029**	**5.356.103.192**	**2.583.396.731**	**1.280.017.363**	**3.863.414.094**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**8.358.010.058**	**4.971.700.577**	**13.329.710.635**	**5.531.370.374**	**3.705.235.782**	**9.236.606.156**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
III. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

	INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD (01/01-31/12/2025)	PRIOR PERIOD (01/01-31/12/2024)
I.	**INTEREST INCOME**	**(IV-a)**	**628.173.603**	**480.072.926**
1.1	Interest Income on Loans	(IV-a-1)	395.028.739	295.053.096
1.2	Interest Income on Reserve Requirements		63.514.521	31.528.387
1.3	Interest Income on Banks	(IV-a-2)	2.068.216	3.072.712
1.4	Interest Income on Money Market Transactions		1.656.758	2.091.739
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	164.066.609	146.596.567
1.5.1	Fair Value Through Profit or Loss		4.119.709	384.670
1.5.2	Fair Value Through Other Comprehensive Income		102.050.275	83.479.895
1.5.3	Measured at Amortised Cost		57.896.625	62.732.002
1.6	Financial Lease Interest Income		-	-
1.7	Other Interest Income		1.838.760	1.730.425
II.	**INTEREST EXPENSE (-)**	**(IV-b)**	**526.958.597**	**415.027.991**
2.1	Interest Expense on Deposits	(IV-b-4)	440.525.627	349.253.032
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	7.341.804	7.498.287
2.3	Interest Expense on Money Market Transactions		64.016.651	48.817.277
2.4	Interest Expense on Securities Issued	(IV-b-3)	14.325.046	7.389.566
2.5	Interest Expense on Leases		556.269	330.395
2.6	Other Interest Expenses		193.200	1.739.434
III.	**NET INTEREST INCOME (I - II)**		**101.215.006**	**65.044.935**
IV.	**NET FEES AND COMMISSIONS INCOME**		**114.402.397**	**69.162.482**
4.1	Fees and Commissions Received		140.105.160	88.406.460
4.1.1	Non-cash Loans		3.313.584	2.671.447
4.1.2	Other		136.791.576	85.735.013
4.2	Fees and Commissions Paid (-)		25.702.763	19.243.978
4.2.1	Non-cash Loans		33.331	5.458
4.2.2	Other		25.669.432	19.238.520
V.	**DIVIDEND INCOME**	**(IV-c)**	**61.337**	**33.103**
VI.	**TRADING INCOME /(LOSS) (Net)**	**(IV-d)**	**(12.975.010)**	**(1.356.377)**
6.1	Trading Income / (Loss) on Securities		9.035.576	8.837.430
6.2	Income / (Loss) on Derivative Financial Transactions		(813.080)	(34.580.822)
6.3	Foreign Exchange Income / (Loss)		(21.197.506)	24.387.015
VII.	**OTHER OPERATING INCOME**	**(IV-e)**	**6.367.158**	**11.132.073**
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**209.070.888**	**144.016.216**
IX.	**EXPECTED CREDIT LOSS (-)**	**(IV-f)**	**39.647.386**	**23.034.855**
X.	**OTHER PROVISION EXPENSES (-)**		**31.246**	**447.397**
XI.	**PERSONNEL EXPENSE (-)**		**36.000.575**	**28.821.184**
XII.	**OTHER OPERATING EXPENSES (-)**	**(IV-g)**	**70.699.385**	**51.461.442**
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**62.692.296**	**40.251.338**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**			
XV.	**INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**11.429.065**	**9.635.626**
XVI.	**INCOME/(LOSS) ON NET MONETARY POSITION**		**-**	**-**
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)**	**(IV-i)**	**74.121.361**	**49.886.964**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(IV-j)**	**16.874.300**	**7.520.894**
18.1	Current Tax Provision		2.529.783	4.147.642
18.2	Deferred Tax Expense Effect (+)		19.399.530	8.097.719
18.3	Deferred Tax Income Effect (-)		5.055.013	4.724.467
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(IV-k)**	**57.247.061**	**42.366.070**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		**-**	**-**
20.1	Income from Non-current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	**EXPENSES FOR DISCONTINUED OPERATIONS (-)**		**-**	**-**
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
XXII.	**PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX-XX)**	**(IV-i)**	**-**	**-**
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**	**(IV-j)**	**-**	**-**
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	**CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)**	**(IV-k)**	**-**	**-**
XXV.	**NET PROFIT/(LOSS) (XIX+XXIV)**	**(IV-l)**	**57.247.061**	**42.366.070**
	Earning/(Loss) per share (in TL full)		0,11009	0,08147

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

		CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
.	**CURRENT PERIOD PROFIT/LOSS**	**57.247.061**	**42.366.070**
I.	**OTHER COMPREHENSIVE INCOME**	**18.880.920**	**(3.265.226)**
.1	**Not Reclassified Through Profit or Loss**	**8.382.149**	**5.598.160**
.1.1	Property and Equipment Revaluation Increase/Decrease	9.554.295	8.375.839
.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
.1.3	Defined Benefit Plan Remeasurement Gain/Loss	287.869	(1.661.234)
.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	341.798	(150.606)
.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(1.801.813)	(965.839)
.2	**Reclassified Through Profit or Loss**	**10.498.771**	**(8.863.386)**
.2.1	Foreign Currency Translation Differences	16.485.586	5.045.302
.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	8.995.435	(14.103.987)
.2.3	Cash Flow Hedge Income/Loss	(1.290.876)	(785.398)
.2.4	Foreign Net Investment Hedge Income/Loss	(16.409.065)	(4.901.720)
.2.5	Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	2.717.691	5.882.417
II.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**76.127.981**	**39.100.844**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Foreign Currency Translation Differences	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Shareholders' Equity
	CURRENT PERIOD (31/12/2025)															
I.	**Prior Period End Balance**		5.200.000	3.505.742	-	1.894.886	21.391.086	(3.191.137)	1.231.188	31.786.935	(11.791.030)	(15.704.596)	163.658.747	-	42.366.070	240.347.891
II.	**Corrections Made As Per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**		5.200.000	3.505.742	-	1.894.886	21.391.086	(3.191.137)	1.231.188	31.786.935	(11.791.030)	(15.704.596)	163.658.747	-	42.366.070	240.347.891
IV.	Total Comprehensive Income		-	-	-	-	7.838.843	201.508	341.798	16.485.586	6.403.144	(12.389.959)	-	-	57.247.061	76.127.981
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	36.718	-	-	-	-	-	-	36.718
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(45.684)	-	-	-	-	-	45.684	-	-	-
XI.	Profit Distribution	(V-a)	-	-	-	-	-	-	-	-	-	-	36.011.670	-	(42.366.070)	(6.354.400)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(6.354.400)	(6.354.400)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	36.011.670	-	(36.011.670)	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200.000**	**3.505.742**	**-**	**1.894.886**	**29.184.245**	**(2.989.629)**	**1.609.704**	**48.272.521**	**(5.387.886)**	**(28.094.555)**	**199.716.101**	**-**	**57.247.061**	**310.158.190**

The accompanying explanations and notes form an integral part of these financial statements

AKBANK T.A.Ş.
V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2024
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Accumulated Other Comprehensive Income or Expense Not Reclassified Through Profit or Loss: Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Foreign Currency Translation Differences	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss: Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Shareholders' Equity
	PRIOR PERIOD (31/12/2024)															
I.	**Prior Period End Balance**		5.200.000	3.505.742	-	1.894.886	14.488.487	(2.028.273)	1.359.174	26.741.633	(1.863.324)	(11.723.614)	107.141.776	-	66.478.940	211.195.427
II.	**Corrections and Accounting Policy Changes Made According to TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**		5.200.000	3.505.742	-	1.894.886	14.488.487	(2.028.273)	1.359.174	26.741.633	(1.863.324)	(11.723.614)	107.141.776	-	66.478.940	211.195.427
IV.	Total Comprehensive Income		-	-	-	-	6.911.630	(1.162.864)	(150.606)	5.045.302	(9.927.706)	(3.980.982)	-	-	42.366.070	39.100.844
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	22.620	-	-	-	-	-	-	22.620
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(9.031)	-	-	-	-	-	9.031	-	-	-
XI.	Profit Distribution	(V-a)	-	-	-	-	-	-	-	-	-	-	56.507.940	-	(66.478.940)	(9.971.000)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(9.971.000)	(9.971.000)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	56.507.940	-	(56.507.940)	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200.000**	**3.505.742**	**-**	**1.894.886**	**21.391.086**	**(3.191.137)**	**1.231.188**	**31.786.935**	**(11.791.030)**	**(15.704.596)**	**163.658.747**	**-**	**42.366.070**	**240.347.891**

The accompanying explanations and notes form an integral part of these financial statements

AKBANK T.A.Ş.
VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Note (Section Five)	CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	Operating Profit before changes in operating assets and liabilities		74.967.727	15.737.926
1.1.1	Interest received		569.879.381	405.780.690
1.1.2	Interest paid		(540.752.774)	(399.711.409)
1.1.3	Dividend received		61.337	33.103
1.1.4	Fees and commissions received		134.276.465	93.201.105
1.1.5	Other income		8.222.496	12.987.451
1.1.6	Collections from previously written-off loans and other receivables		19.118.618	19.654.648
1.1.7	Cash Payments to personnel and service suppliers		(39.768.480)	(31.599.312)
1.1.8	Taxes paid		(8.023.509)	(17.759.046)
1.1.9	Other	(VI-b)	(68.045.807)	(66.849.304)
1.2	Changes in operating assets and liabilities		(91.588.118)	25.302.656
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss		(13.622.564)	(6.539.157)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions		5.813.037	410.251
1.2.3	Net (increase) / decrease in loans		(517.984.433)	(431.899.319)
1.2.4	Net (increase) / decrease in other assets		(137.594.588)	(157.939.249)
1.2.5	Net increase / (decrease) in bank deposits		45.761.130	49.343.033
1.2.6	Net increase / (decrease) in other deposits		477.709.160	282.654.850
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		46.844.324	1.512.149
1.2.9	Net increase / (decrease) in payables		-	-
1.2.10	Net increase / (decrease) in other liabilities	(VI-b)	1.485.816	287.760.098
I.	Net cash provided from banking operations		(16.620.391)	41.040.582
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	Net cash provided from investing activities		(117.973.036)	(129.202.208)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		(1.615.000)	(120.000)
2.2	Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment		(11.563.451)	(8.869.928)
2.4	Disposals of property and equipment		297.387	148.809
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(284.947.399)	(213.940.458)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		195.915.200	108.314.934
2.7	Purchase of Financial Assets Measured at Amortised Cost		(7.916.920)	-
2.8	Sale of Financial Assets Measured at Amortised Cost		7.050.358	12.525.826
2.9	Other		(15.193.211)	(27.261.391)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	Net cash provided from financing activities		125.758.321	69.688.195
3.1	Cash obtained from funds borrowed and securities issued		189.850.129	92.632.336
3.2	Cash used for repayment of funds borrowed and securities issued		(55.420.945)	(11.471.789)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		(6.354.400)	(9.971.000)
3.5	Payments for finance leases		(2.316.463)	(1.501.352)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	(VI-b)	16.821.542	9.148.618
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)		7.986.436	(9.324.813)
VI.	Cash and cash equivalents at beginning of the period	(VI-a)	45.251.115	54.575.928
VII.	Cash and cash equivalents at end of the period	(VI-a)	53.237.551	45.251.115

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
VII. PROFIT APPROPRIATION STATEMENT
(Amounts are expressed in thousands of Turkish Lira (TL)).

		CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
I.	**DISTRIBUTION OF CURRENT YEAR INCOME**		
1.1	CURRENT YEAR INCOME	74.121.361	49.886.964
1.2	TAXES AND DUTIES PAYABLE	16.874.300	7.520.894
1.2.1	Corporate Tax (Income Tax)	2.529.783	4.147.642
1.2.2	Income Withholding Tax	-	-
1.2.3	Other taxes and duties	14.344.517	3.373.252
A.	**NET INCOME FOR THE YEAR (1.1-1.2)**	**57.247.061**	**42.366.070**
1.3	PRIOR YEAR LOSSES (-)	-	-
1.4	FIRST LEGAL RESERVES (-)	-	-
1.5	OTHER STATUTORY RESERVES (-)	-	-
B.	**NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)]**	**57.247.061**	**42.366.070**
1.6	FIRST DIVIDEND TO SHAREHOLDERS (-)	-	260.000
1.6.1	To Owners of Ordinary Shares	-	260.000
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.7	DIVIDENDS TO PERSONNEL (-)	-	-
1.8	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9	SECOND DIVIDEND TO SHAREHOLDERS (-)	-	6.094.400
1.9.1	To Owners of Ordinary Shares	-	6.094.400
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.10	SECOND LEGAL RESERVES (-)	-	-
1.11	STATUTORY RESERVES (-)	-	-
1.12	EXTRAORDINARY RESERVES	-	35.402.230
1.13	OTHER RESERVES	-	609.440
1.14	SPECIAL FUNDS	-	-
II.	**DISTRIBUTION OF RESERVES**		
2.1	APPROPRIATED RESERVES	-	-
2.2	SECOND LEGAL RESERVES (-)	-	-
2.3	DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.3.1	To Owners of Ordinary Shares	-	-
2.3.2	To Owners of Privileged Shares	-	-
2.3.3	To Owners of Preferred Shares	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
2.4	DIVIDENDS TO PERSONNEL (-)	-	-
2.5	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III.	**EARNINGS PER SHARE (*)**		
3.1	TO OWNERS OF ORDINARY SHARES	0,110	0,081
3.2	TO OWNERS OF ORDINARY SHARES (%)	11,0	8,1
3.3	TO OWNERS OF PRIVILEGED SHARES	-	-
3.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-
IV.	**DIVIDEND PER SHARE**		
4.1	TO OWNERS OF ORDINARY SHARES	-	0,012
4.2	TO OWNERS OF ORDINARY SHARES (%)	-	1,2
4.3	TO OWNERS OF PRIVILEGED SHARES	-	-
4.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-

(*) Amounts are expressed in TL.

NOTES:

(1) Authorized body for profit appropriation of the current period is the General Assembly. On the preparation date of these financial statements, yearly ordinary meeting of the General Assembly has not been held yet.
(2) Profit appropriation is being done according to unconsolidated financial statements.

The accompanying explanations and notes form an integral part of these financial statements.

SECTION THREE
EXPLANATIONS ON ACCOUNTING POLICIES

I. EXPLANATIONS ON BASIS OF PRESENTATION:

a. The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on Accounting Applications for Banks and Safeguarding of Documents:

The unconsolidated financial statements are prepared within the scope of the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" related with Banking Law numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency ("BRSA"), in case where a specific regulation is not made by BRSA, "Turkish Financial Reporting Standards" ("TFRS") and related appendices and interpretations put into effect by Public Oversight Accounting and Auditing Standards Authority ("POA"). The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" and "Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks" and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The unconsolidated financial statements have been prepared in TL, under the historical cost convention except for the financial assets and liabilities carried at fair value. Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.

The preparation of unconsolidated financial statements in conformity with TFRS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement. Assumptions and estimates that are used in the preparation of the accompanying financial statements are explained in the following related disclosures.

b. Explanation for convenience translation to English:

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which unconsolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these unconsolidated financial statements. Accordingly, these unconsolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

c. Accounting policies and valuation principles used in the preparation of the financial statements:

Accounting policies and valuation principles adopted when preparing financial statements are in line with the legislation, communiqué, explanation and circular released by BRSA concerning accounting and financial reporting, and, for matters which are not regulated by the foregoing, with the provisions of TAS/TFRS (together "BRSA Accounting and Financial Reporting Legislation) put into force by Public Oversight, Accounting and Auditing Standards Authority (POA).

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2025 should be prepared in accordance with the Financial Reporting in Hyperinflationary Economies ("TAS 29"), however, institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the applying of TAS 29. Based on this announcement of POA, BRSA, with its decision dated 12 December 2023 and numbered 10744, decided that the financial statements dated 31 December 2023 of banks and financial leasing, factoring, financing, savings financing and asset management companies should not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated 11 January 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will be applied inflation accounting as of 1 January 2025. However, in accordance with the later decision of the BRSA dated 5 December 2024 and numbered 11021, it was announced that inflation accounting would not be applied in 2025. Accordingly, the Bank has not applied TAS 29 inflation accounting in its financial statements for the year ended 31 December 2025.

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II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND EXPLANATIONS ON FOREIGN CURRENCY TRANSACTIONS:

The Bank's core business activities include consumer banking, SME banking, commercial banking, and corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (Treasury transactions) and international banking services. By nature, the Bank's activities are principally related to the use of financial instruments. As the main funding source, the Bank accepts deposits from customers for various periods and invests these funds in high quality assets with high interest margins. Other than deposits, the Bank's most important funding sources are equity, marketable securities issued, money market borrowings and mostly borrowings from foreign financial institutions. The Bank follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Bank's exposure to liquidity risk, interest rate risk, currency risk and credit risk while increasing profitability and strengthening the Bank's equity. The Asset-Liability Committee ("ALCO") manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Risk Committee ("ERC").

Foreign currency denominated monetary assets and liabilities are translated with the exchange rates prevailing at the balance sheet date. Gains and losses arising from such transactions are recognized in the income statement under the account of "Net foreign exchange gains/losses".

As of 31 December 2025, foreign currency denominated balances are translated into TL using the exchange rates of TL 42,8457 and TL 50,2859 for USD and EURO respectively.

III. EXPLANATIONS ON EQUITY INVESTMENTS:

Investments in associates and subsidiaries are accounted in accordance with the "Turkish Accounting Standard on Consolidated and Separate Financial Statements Standard" ("TAS 27").

Subsidiaries are accounted by using the equity method as described in the "Turkish Accounting Standard for Investments in Associates and Joint Ventures" ("TAS 28"). The carrying value of subsidiaries with the equity method is reflected to the financial statements considering the Bank's share of the net assets of the subsidiary. While the Bank's share on profits or losses of subsidiaries are accounted in the Bank's income statement, the Bank's share in other equity of financial subsidiaries are reflected in the Bank's shareholders' equity. Dividend income from those subsidiaries are accounted by reducing the book value of the subsidiary.

Non-financial associates are stated with their cost values at the financial statements in accordance with the "Turkish Accounting Standard on Consolidated and Separate Financial Statements Standard" ("TAS 27"). The right to receive dividends from non-financial subsidiaries is reflected to the income statement.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS:

The Bank's major derivative instruments consists of foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

The Bank classifies its derivative instruments as "Derivative Financial Assets and Derivative Financial Liabilities Measured at Fair Value Through Profit and Loss" in accordance with "TFRS 9 Financial Instruments" (TFRS 9).

Liabilities and receivables arising from the derivative instruments are followed in the off-balance sheet accounts at their contractual values.

Derivative instruments are remeasured at fair value after initial recognition. In accordance with the classification of the derivative instrument, if the fair value of a derivative financial instrument is positive, it is recorded to the account "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income"; if the fair value difference is negative, it is disclosed in "Derivative Financial Liabilities Measured at Fair Value Through Profit and Loss" or "Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income". Differences in the fair value of trading derivative instruments are accounted as income/loss from derivative financial transactions under "trading income/loss" item in the income statement. The basis on accounting of derivative instruments for hedging purposes are explained in Note XI of Section Four. The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

In accordance with the provisions of TFRS 9 Financial Instruments, the relevant regulatory provisions apply to all contracts that include a hybrid product linked to a financial instrument but cannot be transferred independently of the instrument by contract and

have the same economic characteristics and risks as the instrument. As of 31 December 2025, these bonds in the bank's portfolio, which contain credit risk, are classified as "Financial Assets at Fair Value through Profit or Loss" along with their derivative product characteristics and are accounted for in accordance with the valuation principles of the portfolio they belong to.

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE:

Interest income and expenses are recognized in the income statement by using the "Effective interest rate method". Starting from 1 January 2018, the Bank has started to calculate interest accrual on non-performing loans. Net book value of the non-performing loans (Gross Book Value – Expected Credit Loss) are rediscounted with effective interest rate and recognized with the gross book value of the non-performing loan. Non-performing loans rediscounts are evaluated on customer basis and are discontinued if there is in case of low collectibility.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

Fees and commission income/expenses are primarily recognized on an accrual basis or "Effective interest rate method" and TFRS 15 "Revenue from Contracts with Customers" according to the nature of the fee and commission, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Contract based fees or fees received for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection.

VII. EXPLANATIONS ON FINANCIAL ASSETS:

The Bank categorizes its financial assets as "Fair Value Through Profit/Loss", "Fair Value Through Other Comprehensive Income" or "Measured at Amortized Cost". Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated 19 January 2017 by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

Classification and measurement of financial assets

According to TFRS 9 requirements, classification and measurement of financial assets will depend on the business model within which financial assets are managed and their contractual cash flow characteristics whether the cash flows represent solely payments of principal and interest.

Assessment whether contractual cash flows are solely payments of principal and interest:

For the purposes of this assessment, "principal" is defined as the fair value of the financial asset on initial recognition. "Interest" is defined as consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Bank will consider the contractual terms of the instrument. This will include assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Bank consider:

- Contingent events that would change the amount and timing of cash flows;
- Leverage features;
- Prepayment and extension terms;
- Terms that limit the Bank's claim to cash flows from specified assets
- Features that modify consideration for the time value of money – e.g. periodic reset of interest rates.

The Bank fulfills the on-balance sheet classification and measurement criteria by applying the procedures described above for all financial assets.

Upon initial recognition each financial asset will be classified as either fair value through profit or loss, amortised cost or fair value through other comprehensive income.
The Bank recognize a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by Bank management and the nature of contractual cash flows of the financial asset are taken into consideration.

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When the business model determined by the Bank management is changed, all financial assets affected by this change are reclassified and the reclassification is applied in the future. In this case, no adjustment is made for the gain, loss or interest rates previously recognized in the financial statements.

a. Financial assets at the fair value through profit or loss:

"Financial assets at fair value through profit/loss" are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. 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 income statement.

b. Financial Assets at Fair Value Through Other Comprehensive Income

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

"Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When these securities are collected or disposed of, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement.

Equity instruments classified as financial assets at fair value through other comprehensive income are accounted at their fair values. Exceptionally, cost can be an appropriate estimation method in determining fair value. This is only possible if there is insufficient recent information on the measurement of fair value or if fair value can be measured by more than one method, and the cost reflects the fair value estimate in the best way. In the case of using this method, the accumulated fair value differences will not be reflected in the income statement.

During initial recognition the Bank can choose in an irrevocable was to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is taken into the financial statements as profit or loss.

c. Financial Assets Measured at Amortized Cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

"Fair value through other comprehensive income" and "measured at amortized cost" securities portfolio of the Bank include Consumer Price Indexed (CPI) Bonds. These securities are valued and accounted using the effective interest rate method based on the real coupon rates and the reference inflation index at the issue date and the estimated inflation rate. The reference indices used in calculating the actual coupon payment amounts of these assets are based on the Consumer Price Index (CPI) of prior two months. The Bank also sets the estimated inflation rate accordingly. The estimated inflation rate used is updated as needed within the year.

At the end of the year, the real inflation rate is used.

d. Derivative Financial Assets:

The major derivative instruments utilized by the Bank are foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

Derivative financial instruments of the Bank are classified under "TFRS 9 Financial Instruments" ("TFRS 9"), "Derivative Financial Assets Designated at Fair Value through Profit or Loss".

Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values.

Derivative transactions are valued at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative Financial Assets Designated at Fair Value Through Profit or Loss" or "Derivative Financial Assets Designated at Fair Value Through Other Comprehensive Income", if the fair value is negative, the amount is classified as "Derivative Financial Liabilities Designated at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities Designated at Fair Value Through Other Comprehensive Income". The fair value differences of derivative financial instruments are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions. The principles for the recognition of derivative transactions intended for hedging purposes are disclosed in the note numbered XI of Section Four. The fair value of derivative instruments is calculated by taking into account the market value of the derivatives or by using the discounted cash flow model. When inactive market conditions exist, observable inputs used in the determination of fair values are adjusted using appropriate assumptions and considering the volume and level of activity in the markets.

e. Loans

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortised cost using the "Effective Interest Rate (internal rate of return) Method".

1. Loans measured at amortised cost:

These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

Stage 1:

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of 12-month expected credit losses.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

2. Loans measured at fair value through profit or loss:

Loans at fair value through profit and loss, terms of the contract for loans, if at certain dates it does not result in cash flows involving interest payments arising from the principal and principal balances, it is recorded at fair value and is subject to fair value assessment following the recognition. Gains and losses resulting from the valuation are included in profit/loss accounts.

In certain circumstances cases, restructuring or altering the contractual cash flows of a financial instrument may result in the disposal of the existing financial asset in accordance with TFRS 9. A revised financial asset is considered as a new financial asset when the change in the financial asset is once excluded from the financial statement and the revised financial asset is recognized in accordance with TFRS 9.

The Bank assesses whether the new financial asset contains solely payments of principal and interest when the new conditions for the instrument have determined that there are significant changes compared to the initial conditions in the relevant contracts.

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In the event that the contractual conditions for the financial asset do not result in cash flows that include solely payments of principal and interest on certain dates, the related financial asset is recognized with its fair value and is subject to valuation.

Significant increase in credit risk:

If the credit risk of financial assets determined to be significantly increasing, afore-mentioned assets are transferred to the stage II. For stage I loans expected loss (provision) amounts are calculated for 1-year and for stage II loans expected loss (provision) is calculated for the remaining life of the loan.

In addition, the key considerations in determining whether a significant increase in the credit risk of financial asset and transferring it to stage 2, but are not limited with these, the following;

- Past due date is 30 or more
- Restructuring of loans
- If the loan classified as under follow-up
- Assessment of significant increase in the probability of impairment based on rating notes.

Definition of increase in the probability of default is the comparison between the probability of default on loan's opening date, obtained from bank's credit rating models and probability of default on reporting date. If the loan's estimated probability of default on reporting date exceeds the threshold values determined, it is considered to be worsening of the probability of default.

Definition of Default:

The Bank considers that there is a default on the relevant debt in the following two cases:

1. Objective Default Definition: It means that the debt is overdue by more than 90 days. The definition of default, which is applicable to the Bank and its consolidated financial institutions, is based on the criteria that the debt is overdue by more than 90 days.

2. Subjective Default Definition: It means the determination that the debt will not be paid. If it is determined that the borrower cannot fulfill its debts related to the loan, regardless of whether there is a balance in delay or the number of days of delay, the debtor is considered in default.

Write-off Policy:

Within the framework of the provisions of the "Regulation Amending the Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533 the portion of the loans that are classified under "Fifth Group-Loans with a Loss Qualification" and for which a lifetime expected loan loss provision or special provision is made due to the default of the borrower, for which there are no reasonable expectations for the recovery of the loans, within the scope of TFRS 9, as of the first reporting period (interim or year-end reporting period) following their classification in this Group, deducted from the records within the period deemed appropriate by the bank, taking into account the situation of the debtor. In determining the cluster within this scope, the following indicators are used;

- In the corporate, commercial, SME and consumer segment follow-up portfolio, with very low or no collection expectation
- Monitored in the 5th group as of the last reporting period,
- Having a provision rate of 90% or more,
- No active payment plans
- No Credit Guarantee Fund (CGF)/İGE secured loan

Loans and provision ratio of 100% all abusive and fraudulent tracking accounts are included in the deletion of the active account.

The process of write-off the loans is an accounting practice and does not result in waiving the right to receivable regarding the related loans. Existing administrative and legal follow-up processes regarding the loans deducted from the record are continued. Partial write-off transactions mean that the financial asset will be repaid at a certain rate by the debtor, and the remaining amount after the payment or the part within the Bank that is classified under group 5 and has no reasonable expectations for its recovery will be removed from the financial statements. Regarding the write-off (asset disposal) process; the effect of the amount written off during the period and the amount written off on the NPL ratio is disclosed in the footnotes of the financial statements.

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VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:

The Bank allocates impairment for expected loss on financial assets measured at amortized cost and measured at fair value through other comprehensive income.

As of 1 January 2018, the Bank recognize provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions.

Expected Credit Loss (ECL) Calculation – Input and Forecasting Methodologies

Expected Credit Loss (ECL) is calculated as 12 months or lifetime, depending on whether there is a significant increase in credit risk after initial recognition or whether an asset is considered as a credit loss. Expected Credit Loss is calculated by using the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) components.

- Exposure at Default: Specifies the amount of risk that the borrower should pay in case of default. It is kept in the system by constantly calculated until the maturity of the borrower. The amount of extra risk that can be incurred in the event of default is included in the calculations by using the credit conversion factor (CCF) calculated for the irrevocable commitment products.

- Probability of Default (PD): PD indicates the probability of default due to inability of the borrower to meet its debt obligations. It has been calculated for 12 months or lifetime depends on increase on borrower's credit risk. Calculation of the lifetime default rate is carried out by drawing the actual default rate figures to the long term using various functions, based on historical data.

- Loss Given Default (LGD): In case of default of the borrower, Loss Given Default has been calculated as dividing Expected Credit Loss to Exposure at Default (EAD). LGD models includes data such as product type, customer segment, collateral structure, customer repayment performance.

Expected Credit Loss is calculated over the remaining maturity using the PD, LGD and EAD components. Calculated values are discounted on a monthly basis using the original effective interest rate or an approximate value of the discount rate. The expected credit loss value is calculated for all customers over the maturity period. However, for those who do not have a significant increase in credit risk, the 12-month ECL is taken into account, and for those with a significant increase in credit risk, the ECL value calculated over the remaining period is taken into account.

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. During the reporting period, as part of the annual review process of TFRS 9 models, LGD model, PD model and criteria for significant increase in credit risk are recalibrated based on recent data and implemented. Loans that have similar characteristics are segmented in order to reflect the expected credit losses collectively in financial reports. When creating the segmentation structure, the following information of the loans is taken into consideration.

1. Customer type (retail or corporate / commercial)
2. Product type
3. Rating notes /scores
4. Customer credit performance
5. Collateral type
6. Collection Period
7. Exposure at default

In addition, in the calculation of Expected Credit Loss in accordance with TFRS 9, certain part of commercial and corporate loans are subject to individual assessment on a customer basis due to internal policies. This calculation is made by discounting the expected cash flows from the customer or the collateral sales to their present value with the effective interest rate. Within the scope of individual evaluations, regional developments are also taken into account as well as sectoral risks.

Macro-economic indicators are taken into account in determining the PD component in the expected credit loss calculation. Future macroeconomic forecasts are reflected in the ECLs using more than one scenario.

The risk parameters used in the TFRS 9 calculations include prospective macroeconomic information. While macroeconomic information is included, models and estimates reflecting the relationships between model risk parameters and macroeconomic variables are taken into consideration. The main macroeconomic indicator of these estimation models are the Gross Domestic Product (GDP) growth rate. Macroeconomic estimation models include more than one scenario and the related scenarios are taken into account in the expected credit loss calculations.

Expected credit loss calculations are reviewed at least once a year, the macroeconomic model used in the process has been updated and scenario weights have been no revised during reporting period.

The expected credit loss calculation is made by considering 3 different scenarios the best, the worst, and the base.

Within the scope TFRS 9, macroeconomic expectations directly affect provisions (Expected Credit Loss-ECL). Related impact is realized when the default ratio of the Bank moves the default rate calculated for each maturity up or down. The main parameters of default ratio model are macroeconomic variables and the provision figures change when prospective estimations are revised.

The PD values subject to the ECL calculation have been obtained for the following portfolios.

Consumer/Commercial	Portfolio
Retail	Consumer
Retail	Automotive
Retail	Mortgage
Retail	Credit Card
Retail	Overdraft Account
Commercial	Micro
Commercial	Company
Commercial	Commercial
Commercial	Corporate

In prospective expectations, 3 scenarios are being used as the base, the worst and the best. Final provisions are calculated by weighting on the possibilities given to the scenarios.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS:

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS:

Securities subject to repurchase agreements ("Repos") are classified as "Financial assets at fair value difference through profit or loss", "Financial assets at fair value difference through other comprehensive income" and "Measured at amortized cost" in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under "Funds provided under repurchase agreements" in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the "Effective interest (internal return) method".

Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from money market" in the balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest rate method".

As of 31 December 2025, the Bank has marketable securities amounting to TL 5.373.805 (31 December 2024: TL 3.984.699).

XI. EXPLANATIONS ON ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (NET):

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing receivables, and are accounted in the financial statements in accordance with the regulations of "Turkish Financial Reporting Standard for non-current Assets Held for Sale and Discontinued Operations (TFRS 5)".

The Bank has no discontinued operations.

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XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:

The Bank has no goodwill.

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated depreciation and the provision for value decreases.

Intangibles are amortized over three to fifteen years (their estimated useful lives) using the straight-line method. The useful life of the asset is determined by assessing the expected useful time of the asset, technical, technological and other kinds of wear and tear and all required maintenance expenses necessary to utilize the economic benefit from the asset.

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT:

Property and equipment is measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, property and equipment is carried at cost less accumulated depreciation and provision for value decrease.

The Bank has started to account properties under the tangible assets with their revalued amount instead of cost values in accordance with "TAS 16 Property, Plant and Equipment". The revaluation difference arising from the valuations made by the appraisal firms authorized by Capital Markets Board ("CMB") and BRSA is accounted in Investment Properties Revaluation Differences line under the Shareholders' Equity.

As of each reporting date, the Bank evaluates whether there is any indication that its assets may be impaired; If such indication exists , it estimates the recoverable amount of the related asset in accordance with TAS 36 - Impairment of Assets and if the recoverable amount is below the book value of the related asset, it reserves provision for impairment.

Depreciation is calculated over the cost of property and equipment using the straight-line method over estimated useful lives. The estimated useful lives are stated below:

Buildings	50 years
Vault	50 years
Transportation Vehicles	5-7 years
Other property and equipments	3-15 years

Gains and losses on the disposal of property and equipment are determined by deducting the net book value of the property and equipment from its sales revenue.

Expenditures for the repair and renewal of property and equipment are recognized as expense. The capital expenditures incurred in order to increase the capacity of the tangible asset or to increase the future benefit of the asset are capitalized on the cost of the tangible asset. Capital expenditures include the cost components that increase the useful life, or the capacity of the asset, increase the quality of the product or decrease its costs.

XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

With the "TFRS 16 Leases" standard which became effective as of 1 January 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognised under "Tangible Fixed Assets" as an asset (tenure) and under "Liabilities from Leasing" as a liability.

The Bank assesses whether the contract has the quality of a lease or whether the lease includes the transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Bank reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

Right of use assets:

The right to use asset is first recognized by cost method and includes:

a) The initial measurement amount of the lease obligation,

b) the amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;

c) all initial direct costs incurred by the Bank

When applying the cost method, the existence of the right to use:

a) accumulated depreciation and accumulated impairment losses are deducted and

b) Measures the restatement of the lease obligation at the restated cost.

The Bank applies the provisions of depreciation regulated under the TAS 16 Tangible Assets Standards, while depreciating the rights of use assets.

The Lease Obligations:

At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's average borrowing interest rates.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Bank measures the leasing liability as follows:

a) Increase the book value to reflect the interest on the lease obligation

b) Reduces the book value to reflect the lease payments made and

c) The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

The interest on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

Lease agreements for vehicles and ATMs, which are determined as low value by the Bank with short-term lease agreements with a duration of 12 months or less, have been evaluated within the scope of the exemption granted by the standard.

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES:

Provisions and contingent liabilities are accounted in accordance with the "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle.

A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements in which the change occurs.

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

a. Employment termination benefits and vacation rights:

Obligations related to employment termination and vacation rights are accounted in accordance with "Turkish Accounting Standard for Employee Benefits" ("TAS 19").

Under the Turkish Labor Law, the Bank and its subsidiaries operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law.

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According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity.

b. Retirement Rights:

The Bank's personnel are members of the "Akbank T.A.Ş. Personnel Pension Fund Foundation" ("Pension Fund") established in accordance with the Social Security Law numbered 506, temporary article No.20. Defined Benefit Obligations have been determined as of year ends by an independent actuary in accordance with the 38th article of the Insurance Supervisory Law and the "Actuarial Regulation" based on the same article.

Temporary 23rd article paragraph ("the paragraph") 1 of the Banking Law No 5411 published in the Official Gazette no. 25983 dated 1 November 2005 envisaged that Banks would transfer their pension funds to the Social Security Institution ("SSI") within three years following the publication date of the Banking Law, and regulated the principles of this transfer. The first paragraph of the related article was rescinded as from the 30 June 2007, the publication date of the decision of the Constitutional Court dated 22 March 2007. The reasoned decree regarding the rescission of the mentioned paragraph was published in the Official Gazette numbered 26731, dated 15 December 2007.

Following the publication of the reasoned decree of the Constitutional Court, Turkish Grand National Assembly ("TGNA") commenced to work on a new law regarding the transfer of the members of funds to the Social Security Institution; the related articles of the Social Security Law ("New Law") numbered 5754 regarding the transfer of the funds, were ratified by the TGNA General Meeting on 17 April 2008 and came into effect following the publication in the Official Gazette numbered 26870, dated 8 May 2008.

The main opposition party had appealed to the Constitutional Court for the cancellation of some of the articles of the New Law including transfer of the Funds to the SSI on 19 June 2008. The Constitution Court has dismissed the appeal with the decision taken in the meeting dated 30 March 2011. The reasoned decision has been published in the Official Gazette numbered 28156 dated 28 December 2011.

The New Law was requiring that present value of post-employment benefits at the transfer date shall be calculated by a commission consisting of the representatives of SSI, Ministry of Finance, Undersecretariat of Treasury, Undersecretariat of State Planning Organization, BRSA, SDIF and banks and funds, by using a technical discount rate of 9,8 percent taking into consideration the transferrable contributions and payments of the funds including any monthly payment differences paid by the funds above the limits within the framework of SSI regulations. Accordingly the transfer required by the New Law was to be completed until 8 May 2011. According to the decision of the Council of Ministers published on the Official Gazette dated 9 April 2011 no. 27900, the time frame for related transfer has been extended for two years. Within the postponement right granted to the Council of Ministers through the change in the first clause of the 20th provisional article of the "Social Insurance and General Health Insurance Law no. 5510" published on the Official Gazette no. 28227 dated 8 March 2012, the transfer process has been postponed for one more year with the decision of the Council of Ministers published in the Official Gazette no. 28987 dated 30 April 2014.The Council of Ministers has been authorized to determine the transfer date in accordance with the last amendment in the first paragraph of the 20th provisional article of Law No.5510 implemented by the Law No. 6645 on Amendment of the Occupational Health and Safety Law and Other Laws and Decree Laws published on the Official Gazette dated 23 April 2015 and numbered 29335. According to paragraph (I) of Article 203 of Law no. 703 which published on the Official Gazette no. 30473 dated 9 July 2018, the phrase, placed in 20th provisional article of Social Insurance and General Health Insurance Law no.5510, "Council of Ministers" is authorized to determine the date of transfer to the Social Security Institution has been replaced with "President".

According to the New Law, following the transfer of the members of the fund to the SSI, the funds and institutions will continue to provide the non-transferrable social benefits and payments which are included in the articles of association of the fund.

The total liabilities of the pension fund are calculated using separate methods and assumptions for the benefits to be transferred and the additional benefits that will remain the responsibility of the pension fund.

The Bank has booked provision in its financial statements within the scope of TAS 19 - Employee Benefits for the entire technical gap determined by the report prepared by an actuary registered in the actuaries register. This amount has been classified as other provision item.

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XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 31 December 2025, the current corporate tax rate is 30%. The corporate tax rate has been permanently increased to 25% for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in accordance with the publication of the Law No. 7394 in the Official Gazette dated 15 April 2022. However, with the Law No. 7456 published on 15 July 2023, the rate has been increased to 30% in order to be applied to the cumulative bases included in the declarations to be submitted as of 1 October 2023; the corporate tax rate is applied as 30% as of this date.

The corporate tax rate is applied to tax base which is calculated by adding certain non deductible expenses for tax purposes and deducting certain exemptions (like dividend income) and exclusion of deductions on accounting income. If there is no dividend distribution, no further tax charges are made.

Dividends paid to non-resident corporations, which have a place of business in Türkiye or are resident corporations, are not subject to withholding tax. Otherwise, dividends paid are subject to withholding tax at the rate of 15%. An increase in capital via issuing bonus shares is not considered as profit distribution and thus does not incur withholding tax.

Corporations calculate advance tax with their current rate on quarterly profits and pay until the evening of the same day by declaring until the 17th day of the second month following that period. Advance tax paid by corporations which is for the current period is credited against the annual corporation tax calculated on their annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be refunded or used to offset any other financial liabilities to the government.

A 75% portion of the capital gains derived from the sale of equity investments and a 50% portion of the capital gains derived from the sale of immovable properties held for at least two years is tax exempt, if such gains are added to paid-in capital or held in a special fund account under liability for five years. However, with the Law No. 7456 published on 15 July 2023, this exception has been abolished for real estate to be acquired after the publication date of the decision; If the real estates acquired before this date are sold after the effective date of the decision, 25% of the real estate sales revenue will be exempt from corporate tax.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns until the last day of the following fourth month after the closing of the accounting year to which they relate. Tax returns are open for five years from the beginning of the year following the date of filing during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

Current tax, related to items recognized directly in equity is also credited or charged directly to equity.

As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law (TPL). However, with the regulation made with the Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this; TPL financial statements for the 2021 and 2022 accounting periods have not been subjected to inflation adjustment, The 2023 accounting period is; While provisional tax periods are not subject to inflation adjustment, TPL financial statements dated 31 December 2023 are subject to inflation adjustment regardless of whether inflation adjustment conditions are met. Additionally; With the law number 7491 published in the Official Gazette numbered 32413 dated 28 December 2023, banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will be subject to inflation adjustments in the 2024 and 2025 accounting periods. Pursuant to temporary Article 37 added by Law no.7571 dated 25 December 2025, the application of inflation accounting has been abolished for the 2026 and 2027 accounting periods, including the 2025 accounting period, regardless of whether the conditions for inflation adjustment are met. Accordingly, the calculations performed within the scope of inflation accounting under the Tax Procedure Law for the year 2024 are not reflected in the financial statements; however, they continue to be monitored.

The amendments in duplicate Article 298/Ç and temporary Article 32 of the Tax Procedural Law allows for the permanent and temporary revaluation of companies. Accordingly, as of the beginning of the 2022 accounting period, our Bank first updated the value of its fixed assets recorded in company assets as per temporary Article 32 of the Tax Procedural Law, and then revalued them in accordance with duplicate Article 298/Ç of the Tax Procedural Law. Due to the fulfillment of inflation accounting

conditions, no revaluation was made after 31 December 2023 and inflation valuation was introduced. Due to the discontinuation of inflation accounting in the 2025 period, fixed assets were revalued. As a result, depreciation under the Tax Procedure Law subject to corporate income tax was calculated over the revalued carrying amounts in 2025.

b. Deferred Tax:

The Bank calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax is calculated over 30% as of 31 December 2025 (31 December 2024: 30%).

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized.

Deferred tax asset had not been provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. Deferred tax rate calculation has started to be measured over temporary expected provision losses differences according to TFRS 9 articles from 1 January 2018.

Deferred tax assets and liabilities are presented on a net basis by considering the domestic and foreign branches' financial statements separately.

Deferred tax, related to items recognized directly in equity is also credited or charged directly to equity.

XIX. EXPLANATIONS ON BORROWINGS:

Debt instruments with different characteristics such as syndicated and securitized borrowings and post-financing obtained from foreign financial institutions, marketable securities issued in domestic and foreign markets and money market borrowings are major funding source of the Bank. Mentioned borrowings are carried initially at acquisition cost and subsequently recognized at the discounted value calculated by using the "Effective interest rate method".

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

There is no share certificate issuance in 2025.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

Avalized drafts and acceptances shown as liabilities against assets are included in the off-balance sheet commitments.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 31 December 2025 and 31 December 2024, there is no government grant for the Bank.

XXIII. EXPLANATIONS ON SEGMENT REPORTING:

An operating segment is a component of an entity:

a. that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),

b. whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and,

c. for which discrete financial information is available.

Reporting according to the operational segments is presented in Note XIII of Section Four.

XXIV. PROFIT RESERVES AND PROFIT DISTRIBUTION:

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to the legal reserve requirement referred to below.

Under the Turkish Commercial Code, legal reserves consist of first legal reserve and second legal reserve. First legal reserve, appropriated at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of 10% of distributions in excess of 5% of issued and fully paid-in share capital, but Holding companies are

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not subject to such transaction. According to the Turkish Commercial Code, legal reserves can only be used to compensate accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital.

The Ordinary General Assembly Meeting of the Bank was held on 24 March 2025. At the Ordinary General Assembly, it was decided to distribute TL 6.354.400 of the unconsolidated net profit of TL 42.366.070 from 2024 operations to the Bank's shareholders as gross cash dividend. It was also transfer to TL 609.440 as legal reserves and TL 35.402.230 as extraordinary reserves.

XXV. EARNINGS PER SHARE:

Earnings per share disclosed in the income statement are calculated by dividing net profit for the period by the weighted average number of shares outstanding during the related period concerned.

	Current Period 31 December 2025	Prior Period 31 December 2024
Net Profit for the Period	57.247.061	42.366.070
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	**0,11009**	**0,08147**

In Türkiye, companies can increase their share capital by making a pro-rata distribution of shares ("Bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period. In case bonus shares are distributed after the balance sheet date but before the preparation of the financial statements, earnings per share is calculated considering the new number of shares.

No bonus shares issued in 2025 (2024: None).

XXVI. RELATED PARTIES:

Parties defined in Article 49 of the Banking Law No.5411 are deemed as related parties. Transactions with related parties are presented in Note VII of Section Five.

XXVII. CASH AND CASH EQUIVALENT ASSETS:

For the purposes of the cash flow statement, cash includes cash effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and cash equivalents include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

XXVIII. RECLASSIFICATIONS:

None.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. EXPLANATIONS ON EQUITY:

Total capital amount and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". Additionally, calculated according to BRSA regulations dated 19 December 2024, numbered 11038 and dated 12 December 2023, numbered 10747. As of 31 December 2025 based on recent regulation changes;

1) In the calculation of the amount based on credit risk, the CBRT exchange rate for 28 June 2024 can be used when calculating the valuation amounts in foreign currency,

2) In case the net valuation differences of the securities owned by banks and acquired before 1 January 2024 in the "Securities at Fair Value through Other Comprehensive Income" portfolio are negative, these differences may not be taken into account in the equity amount.

As of 31 December 2025, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 409.691.027 (31 December 2024: TL 306.385.359), and the capital adequacy ratio is 19,98% (31 December 2024: 21,14%). This ratio is above the minimum ratio required by the legislation.

a. Information about total capital items:

	Current Period 31 December 2025	Prior Period 31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.094.886	7.094.886
Share issue premiums	3.505.742	3.505.742
Reserves	199.716.101	163.658.747
Gains recognized in equity as per TAS	80.593.044	56.876.115
Profit	57.247.061	42.366.070
Current Period Profit	57.247.061	42.366.070
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	108.376	71.657
Common Equity Tier 1 Capital Before Deductions	**348.265.210**	**273.573.217**
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	28.691.736	22.357.447
Improvement costs for operating leasing	687.774	668.099
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	9.796.195	6.379.548
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	1.634.950	2.538.563
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	**40.810.655**	**31.943.657**
Total Common Equity Tier 1 Capital	**307.454.555**	**241.629.560**

	Current Period 31 December 2025	Prior Period 31 December 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	25.694.961	21.155.127
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	**25.694.961**	**21.155.127**
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.	-	-
Total of Net Long Positions of the 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	-	-
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 be 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 equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	**-**	**-**
Total Additional Tier I Capital	**25.694.961**	**21.155.127**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**333.149.516**	**262.784.687**
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	55.398.582	27.981.994
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	21.142.929	15.631.668
Tier II Capital Before Deductions	**76.541.511**	**43.613.662**
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	**76.541.511**	**43.613.662**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**409.691.027**	**306.398.349**
Deductions from Total Capital		
Deductions from Capital Loans granted contrary to the 50th and 51th 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	-	-
Other items to be defined by the BRSA (-)	-	12.990
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Deducted 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 be 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 be 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 be 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	-	-

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 2025	Prior Period 31 December 2024
TOTAL CAPITAL		
Total Capital	409.691.027	306.385.359
Total Risk Weighted Amounts	2.050.564.478	1.449.380.102
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,99%	16,67%
Tier 1 Capital Adequacy Ratio (%)	16,25%	18,13%
Capital Adequacy Ratio (%)	19,98%	21,14%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	2,50%	2,51%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,00%	0,01%
c) Systemic significant bank buffer ratio (*) (%)	0,00%	0,00%
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 (%)	7,01%	8,67%
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	(12.916.571)	421.258
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	30.204.185	24.932.964
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	21.142.929	15.631.668
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	-	-

(*) Systemically Important Bank Buffer ratio represented as 0.00% since it is necessary to fill systemically Important Bank Buffer Ratio for systematic important banks that are not obligated to prepare consolidated financial statements in accordance with the "Systemically Important Banks Regulation, Article 4 paragraph 4".

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

	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2355183091 / US00971YAJ91
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	21.366 million TL (in full TL amount)
Nominal value of instrument	21.366 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	22 June 2021
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 22 June 2031
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 22.06.2026. The reimbursement amount is 21.366 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	6,8%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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

	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2611747234
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.213 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2659197151/ XS2611752317
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	6.427 million TL (in full TL amount)
Nominal value of instrument	6.427 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 6.427 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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

	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2611752663
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.213 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS3013974533
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	21.406 million TL (in full TL amount)
Nominal value of instrument	21.406 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	4 March 2025
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 4 September 2035
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 04.06.2030. The reimbursement amount is 21.406 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	7,9%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş.
Identifier(s) (CUSIP, ISIN vb.)	XS2783589844
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	25.707 million TL (in full TL amount)
Nominal value of instrument	25.707 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347001 Accounting Number)
Issuance date of instrument	14 March 2024
Maturity structure of the instrument (demand/time)	Demand
Original maturity of the instrument	-
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	First repayment option is between 14.03.2029 and 14.06.2029 The reimbursement amount is 25.707 Million TL (full amount)
Subsequent call dates, if applicable	There is a repayment option on June 14 and December 14 of each year after the fifth year.
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,4%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down. If the Tier-I capital adequacy ratio falls below 5,125% determined by the BRSA, it will be subject to write-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	If any cancellation of default and Tier-I capital adequacy ratio being higher than 5,125%
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments and Tier-II capital.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 7.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 8.

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c. The difference between Total "Capital" and "Equity" in the unconsolidated balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts, by reducing 20% each year if the remaining maturity is 100% less than 5 year, are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. EXPLANATIONS ON CREDIT RISK:

a. Credit risk is the risk that the counterparties may be unable to meet the terms of their agreements. This risk is monitored by reference to credit risk ratings and managed by limiting the aggregate risk to any individual counterparty, group of companies and industry. Credit risks are determined for each individual customer, enterprise, business group and risk groups separately. While determining credit risk, criteria such as the customers' financial strength, commercial capacities, sectors, geographic areas and capital structure are evaluated. Analyses of the financial position of the customers are based on the statements of account and other information in accordance with the related legislation. Previously determined credit limits are constantly revised according to changing conditions. The type and amount of collateral and guarantees to be obtained are specified on a customer basis during the determination of credit limits.

During loan extensions, limits determined on a customer and product basis are essentially followed up; information on risk and limits is closely monitored.

For daily treasury operations limit allocation and follow-up is performed by the Treasury.Business Unit.

Credit worthiness of loan and other receivable debtors are watched regularly and in line with related regulations. In case of an increase in credit debtor's risk level credit limits are re-determined or additional guarantee is taken. For new credit accounts, account follow-up documents are taken in accordance with the related regulation.

The explanations on definition of overdue and impaired loans and information related to impairment and loan loss provisions are provided in Note X-c-4-a of Section Four.

Risk Classifications	Current Period Risk Amount (*)	Average Risk Amount
Conditional and unconditional receivables from central governments and Central Banks	1.069.832.363	996.548.455
Conditional and unconditional receivables from regional or local governments	663.369	814.595
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	9.997.818	9.112.737
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	356.997.641	332.152.229
Conditional and unconditional receivables from corporates	1.359.955.793	1.198.387.537
Conditional and unconditional receivables from retail portfolios	2.380.673.726	1.867.734.640
Conditional and unconditional receivables secured by mortgages	174.500.530	145.641.913
Past due receivables	23.712.971	21.528.664
Receivables defined under high risk category by BRSA	14.721.661	10.717.456
Collateralized securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-
Investments similar to collective investment funds	11.448.824	10.330.438
Equity security investments	94.021.888	79.579.286
Other receivables	137.622.886	114.155.023
Total	**5.634.149.470**	**4.786.702.973**

(*) The figures represent total risk amounts before Credit Risk Mitigation and before credit conversion factor.

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b. Control limits exist on forward transaction and option agreements and other positions that are held in terms of similar other agreements. Credit risk born out of these types of instruments is managed together with market risk

c. The risks of the forward, option and other similar type agreements are followed regulary and as deemed necessary based on the credit risk, the risks are tried to be minimized.

d. Non-cash loans turned into cash loans are included in the same risk group as overdue cash loans which are not collected upon maturity. Credit risk management is applied for all positions involving counterparty risk. Rescheduled or restructured loans are followed in their relevant groups until all receivables from the loans are collected. Monitoring also continues until the receivables from the loans are completely collected.

The Bank considers that long-term commitments are more exposed to credit risk than short-term commitments, and points such as defining risk limits for long-term risks and obtaining collateral are treated in a wider extent than short-term risks.

e. The Bank's banking activities in foreign countries and credit transactions do not constitute an important risk in terms of the related countries' economic conditions and activities of customers and companies.

When considered within the financial activities of other financial institutions, the Bank as an active participant in the national and international banking market is not exposed to significant credit risk concentration.

As seen in the Bank's balance sheet, the ratio of loans under follow-up to total loans is 3,7% (31 December 2024: 2,9%).

f. 1. The proportion of the Bank's top 100 and 200 cash loan customers' in total cash loans is 21% and 26% respectively. (31 December 2024: 25% and 30%).

2. The proportion of the Bank's top 100 and 200 customers' non-cash loan balances in total non-cash loans is 40% and 52%.(31 December 2024: 40% and 51%)

3. The proportion of the Bank's top 100 and 200 customers' cash and non-cash loan balances in total balance sheet assets and non-cash loans is 12% and 16% respectively. (31 December 2024: 13% and 17%)

g. The Bank provided a general excpected credit loss provision (Stage 1 and Stage 2) amounting to TL 28.947.945 (31 December 2024: TL 24.161.901).

h. Information on loan types and expected credit loss provisions:

	Commercial Loans		Consumer Loans		Credit Cards		Total	
Current Period- 31.12.2025	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**
Loans	**931.343.136**	**29.034.443**	**428.170.046**	**17.954.543**	**422.555.765**	**23.555.096**	**1.782.068.947**	**70.544.082**
Stage 1	863.927.149	2.478.902	356.330.425	3.321.986	353.429.040	6.242.195	1.573.686.614	12.043.083
Stage 2	38.322.894	5.180.162	54.311.202	4.784.927	50.467.398	6.939.773	143.101.494	16.904.862
Stage 3	29.093.093	21.375.379	17.528.419	9.847.630	18.659.327	10.373.128	65.280.839	41.596.137
Financial Assets	**740.234.851**	**921.771**	-	-	-	-	**740.234.851**	**921.771**
Other	**42.346.157**	**102.284**	-	-	-	-	**42.346.157**	**102.284**
Non-Cash Loans	**545.532.568**	**708.074**	-	-	-	-	**545.532.568**	**708.074**
Stage 1 and 2	538.731.085	232.185	-	-	-	-	538.731.085	232.185
Stage 3	6.801.483	475.889	-	-	-	-	6.801.483	475.889
Total	**2.259.456.712**	**30.766.572**	**428.170.046**	**17.954.543**	**422.555.765**	**23.555.096**	**3.110.182.523**	**72.276.211**

i. Information on the expected credit loss of loans: (***)

	Stage 1	**Stage 2**	**Stage 3**
Opening (31 December 2024)	**11.618.761**	**12.543.140**	**21.981.406**
Additions (*)	7.126.665	5.007.573	22.129.006
Disposal (**)	(2.878.653)	(3.744.632)	(9.099.866)
Effect of change in foreign exchange	437.009	821.991	-
Stage 1 and 2 movement			
Loans classified under Stage 1 in two periods (Model effect)	(3.821.000)	-	-
Loans classified under Stage 1 in two periods (Change in balance effect)	1.318.437	-	-
Transfers from Stage 1 to Stage 2 (Stating and balance change effect)	(1.489.923)	6.530.208	-
Loans classified under Stage 2 in two periods (Model effect)	-	(800.000)	-
Loans classified under Stage 2 in two periods (Change in balance effect)	-	(115.834)	-
Transfers from Stage 2 to Stage 1 (Stating and balance change effect)	189.974	(1.407.307)	-
Stage 3 movement			
Transfers from Stage 1 to Stage 3	(458.187)	-	11.442.414
Transfers from Stage 2 to Stage 3	-	(1.930.298)	8.161.704
Transfers from Stage 3 to Stage 2	-	21	(1.127)
Transfers from Stage 3 to Stage 1	-	-	-
Loans classified under Stage 2 in two periods (Change in balance and model effect)	-	-	(331.576)
Write-offs	-	-	(2.529.860)
Sold Portfolio effect	-	-	(10.155.964)
Closing (31 December 2025)	**12.043.083**	**16.904.862**	**41.596.137**

(*) Loans which are not included in the loan portfolio as of 31 December 2024 and included in the loan portfolio and calculated provisions as of 31 December 2025.
(**) Loans which are included in the loan portfolio and calculated provisions as of 31 December 2024 but which are not included in the loan portfolio as of 31 December 2025.
(***) In the calculations the transitions between the records in both periods have been considered by making additions and disposals.

j. Information on movement of loans:

	Stage 1	**Stage 2**	**Stage 3**	**Total**
Opening (31 December 2024)	**1.163.274.314**	**86.138.570**	**37.357.973**	**1.286.770.857**
Additions	1.472.761.467	82.023.585	21.632.216	1.576.417.268
Disposals	(1.115.365.370)	(53.670.832)	(3.386.691)	(1.172.422.893)
Sold portfolio	-	-	(10.155.964)	(10.155.964)
Write-offs	-	-	(2.529.860)	(2.529.860)
Transfers to Stage 1	5.465.118	(5.465.118)	-	-
Transfers to Stage 2	(40.220.771)	40.221.137	(366)	-
Transfers to Stage 3	(11.735.215)	(10.628.316)	22.363.531	-
Foreign exchange effect	99.507.071	4.482.468	-	103.989.539
Closing (31 December 2025)	**1.573.686.614**	**143.101.494**	**65.280.839**	**1.782.068.947**

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k. Information on debt securities, treasury bills and other eligible bills:

Current Period - 31 December 2025	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	-	-	-	**-**
Aa1, Aa2, Aa3	109.334	8.233.020	-	**8.342.354**
A1, A2, A3	432.040	-	-	**432.040**
Baa1, Baa2, Baa3	-	-	-	**-**
Ba1	-	-	-	**-**
Ba2	-	-	-	**-**
Ba3	15.387.037	455.657.547	237.067.016	**708.111.600**
B1, B2, B3	-	1.827.510	832.485	**2.659.995**
C and lower than C	-	-	-	**-**
NR	-	-	-	**-**
Total	**15.928.411**	**465.718.077**	**237.899.501**	**719.545.989**

Prior Period - 31 December 2024	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	6.900	5.423.242	-	**5.430.142**
Aa1, Aa2, Aa3	-	-	-	**-**
A1, A2, A3	-	-	-	**-**
Baa1, Baa2, Baa3	-	-	-	**-**
Ba1	-	-	-	**-**
Ba2	-	-	-	**-**
Ba3	-	-	-	**-**
B1, B2, B3	3.592.363	350.503.761	201.525.346	**555.621.470**
C and lower than C	7.595	-	-	**7.595**
NR	-	-	-	**-**
Total	**3.606.858**	**355.927.003**	**201.525.346**	**561.059.207**

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l. Profile on significant risks in significant regions:

Current Period (**)	Risk Categories (*)																	
31 December 2025	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**Total**
Domestic	1.057.769.229	663.341	9.423.584	-	-	120.569.267	1.061.354.239	825.349.133	166.916.031	23.712.664	11.570.242	-	-	-	11.448.824	-	137.622.886	**3.426.399.440**
European Union Countries	5.754.325	-	-	-	-	100.578.608	2.141.621	40.181	33.252	260	-	-	-	-	-	-	-	**108.548.247**
OECD Countries(***)	-	-	-	-	-	3.458.855	23	3.295	872	1	-	-	-	-	-	-	-	**3.463.044**
Off- Shore Regions	-	-	-	-	-	13.130	-	108	-	-	-	-	-	-	-	-	-	**13.238**
USA, Canada	6.307.722	-	-	-	-	13.924.416	57.145	12.196	4.726	-	-	-	-	-	-	-	-	**20.306.205**
Other Countries	-	-	-	-	-	14.407.749	1.311.440	36.554	9.471	44	-	-	-	-	-	-	-	**15.765.258**
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94.021.887	-	**94.021.887**
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Total	**1.069.831.276**	**663.341**	**9.423.584**	**-**	**-**	**252.952.025**	**1.004.884.468**	**825.441.467**	**166.964.352**	**23.712.969**	**11.570.242**	**-**	**-**	**-**	**11.448.824**	**94.021.887**	**137.622.886**	**3.648.517.321**

Prior Period (**)	Risk Categories (*)																	
31 December 2024	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**Total**
Domestic	866.487.597	980.133	6.467.422	-	-	107.457.871	804.202.051	560.691.572	103.245.130	15.266.654	5.791.297	-	-	-	9.098.613	1.547.775	99.016.283	**2.580.251.308**
European Union Countries	6.244.992	-	-	-	-	168.287.653	1.856.193	29.423	33.240	260	-	-	-	-	-	-	-	**176.451.761**
OECD Countries(***)	-	-	-	-	-	6.045.109	119	1.604	1.166	2	-	-	-	-	-	-	-	**6.048.000**
Off- Shore Regions	-	-	-	-	-	1.084.619	-	21	-	1	-	-	-	-	-	-	-	**1.084.641**
USA, Canada	3.969.494	-	-	-	-	16.651.728	187.379	5.692	5.411	3	-	-	-	-	-	-	-	**20.819.707**
Other Countries	-	-	-	-	-	9.597.655	1.326.762	15.285	9.611	136	-	2	-	-	-	-	-	**10.949.451**
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62.438.761	-	**62.438.761**
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
Total	**876.701.993**	**980.133**	**6.467.422**	**-**	**-**	**309.124.635**	**807.572.504**	**560.743.597**	**103.294.558**	**15.266.056**	**5.791.299**	**-**	**-**	**-**	**9.098.613**	**63.986.536**	**99.016.283**	**2.858.043.629**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

(***) EU countries, OECD countries other than USA and Canada
(****) Assets and liabilities that are not distributed according to a consistent principle

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m. Risk Profile according to sectors and counterparties:

Current Period (**)	Risk Classifications (*)																			
31 December 2025	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	TL	FC	Total
Agricultural	-	-	1	-	-	-	1.467.746	2.659.249	719.433	18.188	2.842	-	-	-	-	-	-	4.522.264	345.195	**4.867.459**
Farming and raising livestock	-	-	1	-	-	-	491.788	1.832.692	393.330	13.068	1.176	-	-	-	-	-	-	2.732.055	-	**2.732.055**
Forestry	-	-	-	-	-	-	962.917	814.276	324.976	4.965	1.662	-	-	-	-	-	-	1.763.601	345.195	**2.108.796**
Fishing	-	-	-	-	-	-	13.041	12.281	1.127	155	4	-	-	-	-	-	-	26.608	-	**26.608**
Manufacturing	-	-	1.307.233	-	-	-	324.920.749	46.689.051	32.157.022	4.544.277	5.270.635	-	-	-	-	-	-	217.429.577	197.459.390	**414.888.967**
Mining	-	-	-	-	-	-	52.438.417	6.690.955	4.930.191	217.157	29.610	-	-	-	-	-	-	23.373.304	40.933.026	**64.306.330**
Production	-	-	1.307.233	-	-	-	219.048.987	39.357.568	26.946.308	1.603.896	224.214	-	-	-	-	-	-	168.548.272	119.939.934	**288.488.206**
Electricity, Gas, Water	-	-	-	-	-	-	53.433.345	640.528	280.523	2.723.224	5.016.811	-	-	-	-	-	-	25.508.001	36.586.430	**62.094.431**
Construction	-	-	693	-	-	-	108.596.921	18.457.755	10.643.044	3.119.279	2.359.277	-	-	-	-	-	-	74.451.726	68.725.243	**143.176.969**
Services	495.406.656	463.195	7.682.662	-	-	249.964.757	611.390.532	165.007.927	62.419.412	3.895.560	1.645.989	-	-	-	9.823.073	90.927.833	10.486	1.141.536.935	557.101.147	**1.698.638.082**
Wholesale and Retail Trade Hotel,Food,Beverage	-	-	469.466	-	-	-	227.896.376	103.753.413	38.829.684	2.222.283	514.021	-	-	-	-	-	-	322.873.939	50.811.304	**373.685.243**
Services	-	-	4.230	-	-	-	31.622.839	12.558.639	8.393.578	529.621	31.980	-	-	-	-	-	-	24.523.598	28.617.289	**53.140.887**
Transportation and Telecommunication	-	-	119.548	-	-	-	41.238.588	18.324.580	4.706.900	402.363	726.793	-	-	-	-	-	-	43.710.503	21.808.269	**65.518.772**
Financial Institutions	495.405.578	-	6.622.630	-	-	249.964.757	236.610.872	579.780	652.169	41.821	6.134	-	-	-	9.823.073	90.819.087	10.486	648.107.653	442.428.734	**1.090.536.387**
Real Estate and Lending Services	60	-	16.252	-	-	-	1.909.514	1.154.974	442.521	21.600	2.979	-	-	-	-	-	-	3.467.556	80.344	**3.547.900**
Self employment Service	-	463.195	27.077	-	-	-	50.034.413	20.988.648	4.828.062	588.251	355.661	-	-	-	-	108.746	-	68.783.309	8.610.744	**77.394.053**
Education Service	1.018	-	317.840	-	-	-	1.521.346	2.063.873	478.188	22.926	4.047	-	-	-	-	-	-	4.217.528	191.710	**4.409.238**
Health and social Services	-	-	105.619	-	-	-	20.556.584	5.584.020	4.088.310	66.695	4.374	-	-	-	-	-	-	25.852.849	4.552.753	**30.405.602**
Other	574.424.620	200.146	432.995	-	-	2.987.268	18.488.520	592.627.485	61.025.441	12.135.665	2.291.499	-	-	-	1.625.751	3.094.054	137.612.400	1.268.347.311	138.598.533	**1.406.945.844**
Total	**1.069.831.276**	**663.341**	**9.423.584**	**-**	**-**	**252.952.025**	**1.064.866.468**	**825.441.467**	**166.964.352**	**23.712.969**	**11.570.242**	**-**	**-**	**-**	**11.448.824**	**94.021.887**	**137.622.886**	**2.706.287.813**	**962.229.508**	**3.668.517.321**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."
(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

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Prior Period (**)	Risk Classifications (*)																			
31 December 2024	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	TL	FC	Total
Agricultural	-	-	1	-	-	-	1.144.713	921.218	359.079	7.425	1.782	-	-	-	-	-	-	2.115.896	318.322	**2.434.218**
Farming and raising livestock	-	-	1	-	-	-	303.395	433.956	120.759	4.625	905	-	-	-	-	-	-	863.641	-	**863.641**
Forestry	-	-	-	-	-	-	835.656	479.334	235.991	2.643	868	-	-	-	-	-	-	1.236.170	318.322	**1.554.492**
Fishing	-	-	-	-	-	-	5.662	7.928	2.329	157	9	-	-	-	-	-	-	16.085	-	**16.085**
Manufacturing	-	-	161.546	-	-	-	258.414.915	24.384.291	19.441.431	4.279.046	644.854	-	-	-	-	-	-	175.164.345	132.161.738	**307.326.083**
Mining	-	-	213	-	-	-	39.068.999	3.617.479	2.837.106	104.255	4.296	-	-	-	-	-	-	16.984.210	28.648.138	**45.632.348**
Production	-	-	161.333	-	-	-	174.898.213	20.480.660	16.368.857	1.076.256	591.033	-	-	-	-	-	-	134.118.021	79.458.331	**213.576.352**
Electricity, Gas, Water	-	-	-	-	-	-	44.447.703	286.152	235.468	3.098.535	49.525	-	-	-	-	-	-	24.062.114	24.055.269	**48.117.383**
Construction	-	-	716	-	-	-	89.824.389	9.913.909	6.561.997	3.061.123	2.079.847	-	-	-	-	-	-	43.689.624	67.752.357	**111.441.981**
Services	411.058.716	980.133	5.978.051	-	-	308.324.117	442.596.869	102.190.139	44.301.009	1.722.755	1.067.225	-	-	-	7.647.361	60.195.568	6.476	985.087.330	400.981.089	**1.386.068.419**
Wholesale and Retail Trade Hotel,Food,Beverage	-	-	498.805	-	-	-	162.976.979	64.037.319	27.120.640	891.606	326.860	-	-	-	-	-	-	226.730.125	29.122.084	**255.852.209**
Services	-	-	885	-	-	-	25.935.194	7.200.530	5.691.773	292.453	38.732	-	-	-	-	-	-	16.965.136	22.194.431	**39.159.567**
Transportation and Telecommunication	-	-	70.971	-	-	-	36.238.510	12.543.527	2.086.321	166.482	447.734	-	-	-	-	-	-	34.874.708	16.678.837	**51.553.545**
Financial Institutions	411.057.638	-	5.209.243	-	-	308.324.117	174.858.372	385.293	1.772.542	40.882	1.864	-	-	-	7.647.361	60.186.822	6.476	642.108.294	327.382.316	**969.490.610**
Real Estate and Lending Services	60	-	13.739	-	-	-	1.350.709	843.329	539.573	14.043	3.289	-	-	-	-	-	-	2.734.448	30.294	**2.764.742**
Self employment Service	-	825.630	32.101	-	-	-	31.717.950	12.821.100	4.622.521	297.407	241.398	-	-	-	-	8.746	-	47.318.429	3.248.424	**50.566.853**
Education Service	1.018	-	101.318	-	-	-	594.492	1.129.093	410.132	8.653	1.770	-	-	-	-	-	-	2.163.568	82.908	**2.246.476**
Health and social Services	-	154.503	50.989	-	-	-	8.924.663	3.229.948	2.057.507	11.229	5.578	-	-	-	-	-	-	12.192.622	2.241.795	**14.434.417**
Other	465.643.277	-	327.108	-	-	800.518	15.591.618	423.334.040	32.631.042	6.195.707	1.997.591	-	-	-	1.451.252	3.790.968	99.009.807	950.409.226	100.363.702	**1.050.772.928**
Total	**876.701.993**	**980.133**	**6.467.422**	**-**	**-**	**309.124.635**	**807.572.504**	**560.743.597**	**103.294.558**	**15.266.056**	**5.791.299**	**-**	**-**	**-**	**9.098.613**	**63.986.536**	**99.016.283**	**2.156.666.421**	**701.577.208**	**2.858.043.629**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

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n. Term distribution of risks with term structure (*):

	Time to Maturity					
31 December 2025 Risk Categories	**1 month**	**1-3 months**	**3-6 months**	**6-12 months**	**Over 1 year**	**Unallocated**
Conditional and unconditional receivables from central governments and Central Banks	57.281.041	450.096.762	4.141.160	10.871.654	547.440.659	-
Conditional and unconditional receivables from regional or local governments	-	-	-	142.221	521.120	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	529.197	137.765	154.700	1.634.893	6.967.029	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	106.413.243	16.611.483	30.768.957	32.557.050	66.601.292	-
Conditional and unconditional receivables from corporates	209.580.275	91.436.817	103.222.965	191.907.319	468.717.092	-
Conditional and unconditional receivables from retail portfolios	7.963.868	21.851.337	45.482.926	148.667.076	601.476.260	-
Conditional and unconditional receivables secured by mortgages	2.369.262	5.769.168	9.684.331	27.532.370	121.609.221	-
Past due receivables	-	-	-	-	-	23.712.969
Receivables defined under high risk category by BRSA	2.052.267	450.483	381.519	949.550	7.736.423	-
Collateralized securities	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Investments similar to collective investment funds	11.448.824	-	-	-	-	-
Equity security investments	-	92.485.789	-	-	1.536.098	-
Other Receivables	-	-	-	-	-	137.622.886
Total	**397.637.977**	**678.839.604**	**193.836.558**	**414.262.133**	**1.822.605.194**	**161.335.855**

(*)It represents the risk amounts before credit risk mitigation and after conversion to credit.

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o. Explanations regarding risk categories mentioned in 6th clause of Capital Adequacy Measurement and Evaluation Communiqué:

Ratings given by Fitch Ratings are used in determining risk weight class of the counterparties. Countries' credit note is considered all risk class of receivables from central governments and Central Banks. The ratings of Fitch Ratings are used for Banks and Corporate Receivables asset class and are limited to receivables that have counterparties abroad. If the risk weight class solely consists of receivables from central governments and central banks, the credit ratings of the countries are taken into account.
The ratings given by JCR-ER are used for TL receivables whose counterparty is corporate asset class. "Credit Quality Degrees" corresponding to the grades of Fitch Ratings and JCR-ER are given in the table below.

Credit Quality Degrees	Fitch	JCR-ER
1	AAA and AA-	AAA and AA-
2	A+ and A-	A+ and A-
3	BBB+ and BBB-	BBB+ and BB-
4	BB+ and BB-	
5	B+ and B-	BB- below
6	CCC+ and below	

p. Risk amounts according to risk weights (*):

31 December 2025	0%	10%	20%	25%	35%	50%	75%	100%	150%	250%	Other Risk Weights	Deducted from Equity
Risk Weights												
Amount Before Credit Risk Mitigation	1.062.875.982	-	162.626.665	-	-	210.866.774	917.742.631	917.766.061	7.723.780	-	5.309.567	-
Amount After Credit Risk Mitigation	1.065.612.926	-	162.126.664	-	79.880.074	278.887.589	819.534.139	853.493.138	6.580.409	-	5.309.567	-

(*)Excludes counterparty credit risk and securitization positions.

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q. Miscellaneous information regarding important sectors or counterparty type:

	Loans (*)		Provisions (*)
	Impaired Receivables		
31 December 2025 Sectors/Counterparties	**Significant Increase in Credit Risk (Stage II)**	**Credit-Impaired Losses (Stage III)**	**Expected Credit Loss Provisions**
Agricultural	397.523	60.534	106.595
Farming and raising livestock	303.663	41.121	61.350
Forestry	90.261	18.612	44.245
Fishing	3.599	801	1.000
Manufacturing	13.624.701	13.064.727	9.793.076
Mining	442.107	80.417	113.480
Production	13.070.982	6.216.775	5.630.248
Electricity, Gas, Water	111.612	6.767.535	4.049.348
Construction	96.376.968	8.272.816	15.930.754
Services	19.523.290	10.719.019	10.106.193
Wholesale and Retail Trade	12.991.995	7.831.938	7.551.733
Hotel, Food, Beverage Services	1.441.266	833.905	551.956
Transportation and Telecommunication	2.555.018	908.111	906.190
Financial Institutions	266.068	282.198	252.189
Real Estate and Lending Service	151.717	66.007	63.471
Self Employment Service	933.531	510.418	413.878
Education Service	188.305	36.340	43.357
Health and social services	995.390	250.102	323.419
Other	13.179.012	33.163.743	22.564.381
Total	**143.101.494**	**65.280.839**	**58.500.999**

(*) Breakdown of cash loans

r. Information related to impairment and loan loss provisions:

31 December 2025	**Opening Balance**	**Provisions recognised during the period**	**Provision reversal**	**Other measurements (*)**	**Closing Balance**
Stage 3 Provisions	21.981.406	41.733.124	(9.432.569)	(12.685.824)	41.596.137
Stage 1 and 2 Provisions	24.161.901	21.431.878	(16.645.835)	-	28.947.944

(*) Consists of write-offs and sold portfolio from non-performing loans.

s. Risk involved in counter-cyclical capital buffer calculation:

31 December 2025

Country of ultimate risk	**Private sector credit exposures in banking book**	**Risk Weighted Equivalent trading book**	**Total**
Turkey	1.460.595.424	17.199.311	1.477.794.735
Ireland	1.776.960	8.535	1.785.495
United Arab Emirates	603.406	-	603.406
Liberia	403.762	-	403.762
Other	632.776	-	632.776

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III. EXPLANATIONS ON CURRENCY RISK:

The difference between the Bank's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure. The Bank keeps the foreign exchange exposure amount within the limits set by the ERC. The ERC, taking into account the economic conditions and market developments, sets a limit for the size of a foreign exchange exposure.

Those limits are individually determined and followed for both the net overall foreign currency position and for the foreign exchange exposure. Derivative financial instruments like forward foreign exchange contracts and currency swaps are used as tools for foreign exchange exposure management.

The Bank's foreign exchange bid rates as of the date of the financial statements and for the last five days prior to that date are presented below:

	USD	**EURO**
Balance Sheet Evaluation Rate	TL 42,8457	TL 50,2859
1.Day bid rate	TL 42,8457	TL 50,2859
2.Day bid rate	TL 42,8623	TL 50,4532
3.Day bid rate	TL 42,8542	TL 50,4519
4.Day bid rate	TL 42,7656	TL 50,3547
5.Day bid rate	TL 42,7641	TL 50,3896

The simple arithmetic average of the Bank's foreign exchange bid rates for the last thirty days preceding the balance sheet date for major foreign currencies are presented in the table below:

USD : TL 42,6000
EURO : TL 49,9015

As of 31 December 2024;

	USD	**EURO**
Balance Sheet Evaluation Rate	TL 35,2803	TL 36,7362

Information related to Bank's Currency Risk:

The table below summarizes the Bank's foreign currency net balance sheet position and net off-balance account position, categorized by currency. Foreign currency indexed assets are classified as Turkish Lira assets according to the Uniform Chart of Accounts. In currency risk calculation, foreign currency indexed assets are considered as foreign currency items. In accordance with the "Communiqué on Calculation of Foreign Currency Net Position/Capital Standard Ratio by banks in stand-alone and consolidated basis"; derivative financial asset accruals specified in the regulation and prepaid expenses in assets, derivative financial liability accruals specified in the regulation and shareholders' equity in liabilities are excluded in the currency risk calculation. Therefore, there are differences between the amounts of foreign currency denominated assets and liabilities demonstrated on the table below and the amounts on the balance sheet.

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Current Period – 31 December 2025	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	53.162.884	135.342.100	75.961.622	**264.466.606**
Banks (*******)	4.868.323	24.048.884	5.105.159	**34.022.366**
Financial Assets at Fair Value through Profit or Loss	345.148	6.787.939	-	**7.133.087**
Money Markets	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	13.469.062	186.327.681	4.617.887	**204.414.630**
Loans and Lease Receivables (**)	241.599.256	239.673.163	4.340	**481.276.759**
Investments in Associates, Subsidiaries and Joint Ventures	59.994.646	4.764.908	-	**64.759.554**
Other financial assets measured at amortised cost	5.759.922	9.135.708	-	**14.895.630**
Hedging Derivative Financial Assets (***)	-	1.353.062	1.342.503	**2.695.565**
Tangible Assets (Net)	-	116.182	-	**116.182**
Intangible Assets (Net)	-	-	-	**-**
Other Assets (***)	130.443	7.214.710	36.845	**7.381.998**
Total Assets	**379.329.684**	**614.764.337**	**87.068.356**	**1.081.162.377**
Liabilities				
Bank Deposits (****)	12.450.737	69.617.983	8.004.144	**90.072.864**
Foreign Currency Deposits (****)	150.356.474	187.128.673	288.885.020	**626.370.167**
Money Markets	22.358.914	160.309.662	724.814	**183.393.390**
Borrowings	33.391.273	110.624.595	-	**144.015.868**
Securities Issued (Net) (*****)	50.615.647	222.176.862	5.424.118	**278.216.627**
Miscellaneous Payables	2.043.164	38.646.228	31.419	**40.720.811**
Hedging Derivative Financial Liabilities (***)	-	-	-	**-**
Other Liabilities (***)	4.325.842	4.729.472	225.733	**9.281.047**
Total Liabilities	**275.542.051**	**793.233.475**	**303.295.248**	**1.372.070.774**
Net on Balance Sheet Position	**103.787.633**	**(178.469.138)**	**(216.226.892)**	**(290.908.397)**
Net off-Balance Sheet Position (******)	**(101.554.624)**	**159.442.266**	**217.012.743**	**274.900.385**
Financial Derivative Assets	131.509.258	479.926.994	241.389.419	**852.825.671**
Financial Derivative Liabilities	233.063.882	320.484.728	24.376.676	**577.925.286**
Non-cash Loans	**85.786.138**	**105.922.408**	**9.500.968**	**201.209.514**
Prior Period - 31 December 2024				
Total Assets	235.557.420	493.993.295	35.873.202	**765.423.917**
Total Liabilities	175.490.165	538.632.437	152.553.427	**866.676.029**
Net on-Balance Sheet Position	**60.067.255**	**(44.639.142)**	**(116.680.225)**	**(101.252.112)**
Net off-Balance Sheet Position (******)	**(45.014.786)**	**45.384.156**	**117.025.604**	**117.394.974**
Financial Derivative Assets	65.091.688	246.708.134	141.731.757	**453.531.579**
Financial Derivative Liabilities	110.106.474	201.323.978	24.706.153	**336.136.605**
Non-cash Loans	**56.705.021**	**63.244.341**	**5.917.240**	**125.866.602**

(*) Of the Cash Equivalents and Central Bank and Other FC, TL 73.705.700 (31 December 2024: TL 25.284.190) are precious metal deposit account in demand.
(**) The foreign currency indexed loans balance in the Turkish Lira accounts is TL 28.919 (31 December 2024: TL 60.404).
(***) Derivative financial assets and expected credit losses are classified under other assets. The expected loss amount of foreign currency indexed loans balance is TL 242 (31 December 2024: TL 325). Prepaid assets amounted TL 335.125 (31 December 2024: TL 254.150), TL 17.620.720 of trading derivative financial asset and hedging derivative financial asset accruals and TL 1.189.478 of trading derivative financial liability and hedging derivative financial liability accruals in the financial statements are not taken into account in the currency risk calculation.
(****) Of the foreign currency deposits TL 268.293.253 (31 December 2024: TL 94.280.967) and Bank Deposits Other FC of the TL 289.971 (31 December 2024: TL 95.267) are precious metal deposit account in demand.
(*****) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(******) Presents the net balance of receivables and payables from derivative transactions. Foreign Exchange spot dealings shown under "Asset purchase commitments" in the financial statements are included in the net off-balance sheet position. Currency option nominal transaction included in the Financial Derivatives Assets/Liabilities item are taken into account by multiplying them with delta values.
(*******) Derivative collaterals given to foreign banks are included.

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IV. EXPLANATIONS ON INTEREST RATE RISK:

"Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets of the Bank. The ERC sets limits for the interest rate sensitivity of on and off-balance sheet items and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily transaction based reporting and analyses are made.

The Bank manages the interest rate risk on a portfolio basis and tries to minimize the risk effect on the profitability, financial exposure and cash flows by applying different strategies. Basic methods such as using fixed or floating interest rates for different portfolios and maturities, setting the fixed margin in floating rates, or varying the rates for the short or long-term positions are applied actively.

a. Interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

Current Period – 31 December 2025	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 Central Bank	200.487.511	-	-	-	-	358.945.731	**559.433.242**
Banks (*****)	3.579.906	-	-	-	-	30.443.904	**34.023.810**
Financial assets at fair value through profit or loss (Net)	127.675	830.686	662.791	13.550.170	757.088	12.736.298	**28.664.708**
Money Markets	-	-	-	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	67.018.180	73.111.598	64.824.568	155.046.831	105.716.901	2.492.154	**468.210.232**
Loans and Lease Receivables (*)	726.921.937	201.960.289	451.173.710	276.798.361	59.933.811	65.280.839	**1.782.068.947**
Other financial assets measured at amortised cost	134.664.076	10.118.471	61.906.887	23.042.113	8.167.954	-	**237.899.501**
Other Assets (**)	19.673.439	46.011.999	16.672.430	2.319.473	-	141.028.727	**225.706.068**
Total Assets	**1.152.472.724**	**332.033.043**	**595.240.386**	**470.756.948**	**174.575.754**	**610.927.653**	**3.336.006.508**
Liabilities							
Bank Deposits	74.125.330	42.153.497	18.311.613	-	-	1.855.991	**136.446.431**
Other Deposits	974.042.296	154.450.256	107.708.823	6.013.365	-	692.919.252	**1.935.133.992**
Money Markets	261.924.404	23.915.776	43.705.133	-	-	-	**329.545.313**
Miscellaneous Payables	7.280.152	12.955.722	15.228.933	2.862.105	-	72.004.575	**110.331.487**
Securities Issued (Net) (***)	9.751.136	27.879.804	52.896.007	110.540.896	81.093.543	-	**282.161.386**
Borrowings	6.260.497	40.697.975	93.305.229	3.814.798	426.533	-	**144.505.032**
Other Liabilities (****)	5.929.301	8.579.713	15.412.951	3.886.919	2.507.187	361.566.796	**397.882.867**
Total Liabilities	**1.339.313.116**	**310.632.743**	**346.568.689**	**127.118.083**	**84.027.263**	**1.128.346.614**	**3.336.006.508**
Balance Sheet Long Position	-	21.400.300	248.671.697	343.638.865	90.548.491	-	**704.259.353**
Balance Sheet Short Position	(186.840.392)	-	-	-	-	(517.418.961)	**(704.259.353)**
Off-balance Sheet Long Position	12.596.403	88.874.487	-	-	-	-	**101.470.890**
Off-balance Sheet Short Position	-	-	(64.025.178)	(1.708.733)	-	-	**(65.733.911)**
Total Position	**(174.243.989)**	**110.274.787**	**184.646.519**	**341.930.132**	**90.548.491**	**(517.418.961)**	**35.736.979**

(*) Non-performing loans are presented in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.
(**) Derivative financial assets and expected credit losses are classified under other assets.
(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included
(****) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.
(*****) Derivative collaterals given to foreign banks are included.

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Prior Period – 31 December 2024	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 Central Bank	213.692.530	-	-	-	-	242.856.589	**456.549.119**
Banks (*****)	564.983	4.147.781	-	-	-	30.859.056	**35.571.820**
Financial assets at fair value through profit or loss (Net)	75.712	1.027.047	445.469	1.541.360	517.271	9.815.357	**13.422.216**
Money Markets	-	-	-	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	43.917.970	44.144.966	65.767.998	130.531.863	71.564.207	2.026.875	**357.953.879**
Loans and Lease Receivables (*)	520.748.113	167.592.933	335.026.984	172.695.541	53.349.313	37.357.973	**1.286.770.857**
Other financial assets measured at amortised cost	102.317.077	10.679.293	54.654.030	25.711.063	8.163.882	-	**201.525.345**
Other Assets (**)	9.381.181	40.845.200	12.092.496	864.077	-	100.620.464	**163.803.418**
Total Assets	**890.697.566**	**268.437.220**	**467.986.977**	**331.343.904**	**133.594.673**	**423.536.314**	**2.515.596.654**
Liabilities							
Bank Deposits	42.284.645	25.190.076	21.850.436	-	-	1.028.814	**90.353.971**
Other Deposits	696.535.954	258.845.686	84.665.430	58.509	1	431.637.821	**1.471.743.401**
Money Markets	249.636.230	50.475.769	24.258.033	-	-	-	**324.370.032**
Miscellaneous Payables	7.547.968	13.416.046	11.008.221	1.000.257	-	50.022.297	**82.994.789**
Securities Issued (Net) (***)	763.051	18.047.744	27.178.656	32.093.870	66.764.768	-	**144.848.089**
Borrowings	7.658.077	23.783.123	63.842.814	99.529	-	-	**95.383.543**
Other Liabilities (****)	5.381.309	7.567.087	13.549.215	5.007.889	1.922.295	272.475.034	**305.902.829**
Total Liabilities	**1.009.807.234**	**397.325.531**	**246.352.805**	**38.260.054**	**68.687.064**	**755.163.966**	**2.515.596.654**
Balance Sheet Long Position	-	-	221.634.172	293.083.850	64.907.609	-	**579.625.631**
Balance Sheet Short Position	(119.109.668)	(128.888.311)	-	-	-	(331.627.652)	**(579.625.631)**
Off-balance Sheet Long Position	429.162	71.745.345	-	-	-	-	**72.174.507**
Off-balance Sheet Short Position	-	-	(44.596.921)	(1.552.969)	-	-	**(46.149.890)**
Total Position	**(118.680.506)**	**(57.142.966)**	**177.037.251**	**291.530.881**	**64.907.609**	**(331.627.652)**	**26.024.617**

(*) Non-performing loans are presented in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.
(**) Derivative financial assets and expected credit losses are classified under other assets.
(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included
(****) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.
(*****) Derivative collaterals given to foreign banks are included.

b. Average interest rates for monetary financial instruments (%):

Average interest rates in the above tables are the weighted average rates of the related balance sheet items.

Current Period – 31 December 2025	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	35,16
Banks	-	4,10	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,55	5,25	-	34,19
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,87	6,26	3,09	32,73
Loans and Lease Receivables (***)	5,88	7,11	-	42,40
Other financial assets measured at amortised cost	3,30	4,03	-	26,13
Liabilities				
Bank Deposits (*)	2,63	4,59	-	37,66
Other Deposits (*)	0,42	1,35	0,04	39,52
Money Markets	2,67	4,48	-	37,65
Miscellaneous Payables	-	3,64	-	-
Securities Issued (Net) (**)	3,80	6,77	-	35,60
Borrowings	3,30	5,59	-	39,56

(*) Demand deposit balances are included in average interest rate calculation.
(**) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.

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Prior Period – 31 December 2024	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	5,50	-	27,97
Banks	-	4,09	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,28	6,37	-	39,31
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,94	5,92	3,09	38,27
Loans and Lease Receivables	6,49	7,80	-	47,42
Other financial assets measured at amortised cost	-	5,87	-	36,06
Liabilities				
Bank Deposits (*)	3,98	5,48	-	45,06
Other Deposits (*)	0,08	0,47	1,62	39,84
Money Markets	2,75	4,84	-	46,00
Miscellaneous Payables	-	4,83	-	-
Securities Issued (Net) (**)	4,13	7,16	-	-
Borrowings	4,43	6,74	-	43,30

(*) Demand deposit balances are included in average interest rate calculation.
(**) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.

V. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES:

The Bank doesn't have any subsidiaries and affiliates that are traded on the ''BIST''.

VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE AND NET STABLE FUNDING RATIO:

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities.

Liquidity risk arises from situations in which the Bank is unable to meet the cash outflows with its cash sources and borrowing opportunities over collateralizing marketable securities, in case of sudden fund withdrawals by the individual/institutional funders of the Bank.

a) Information on risk capacity of the Bank, responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application:

The Bank's liquidity and funding policy is to own sufficient liquidity reserve and funding opportunities to meet Bank's liabilities even in cases of stress, resulting from the market conditions or other conditions specific to the Bank.

The Bank has capacity to meet a high risk with broad and stable deposit, strong base capital structure and diversified foreign borrowing sources and is capable of providing additional liquidity with high quality liquid securities in its portfolio and available limits at both the Central Bank of Türkiye and other Money markets.

Management of liquidity risk is shared by the ERC, ALCO, Treasury Department and Risk Management Department. The ERC determines the liquidity management policies and the appropriate liquidity risk level in line with the Bank's risk appetite and monitors whether the liquidity risk is managed under the framework of determined policies and within the defined limits.

The different categories of defined limits are;

- Limits related to wholesale funding sources,
- Limits related to liquid asset buffer,
- Limits related to the cash inflows coverage capacity to cash outflows,
- Limits related to cash outflow coverage capacity in the stress environment

ALCO takes decision to use alternative funding sources, pricing of obtained funds and granted loans, and other decisions of Daily liquidity management. Treasury Department ensures that the Bank meets its short, middle and long term liabilities, with the transactions made in accordance with ALCO decisions order to utilize excess funding or close the funding gap, occurring on foreign currencies or maturity terms. Risk Management Department measures and monitors the liquidity risk, with the reports prepared and analyses made, and informs the top management. Liquidity risk reporting consists of periodic and special purpose reports prepared to be discussed in the ERC and ALCO meetings, stress tests, scenario analyses, risk limit compliance reports and legal liquidity reports.

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b) Information on the centralization degree of liquidity management and funding strategy and the functioning between the Bank and the Bank's subsidiaries:

Each of the Bank's subsidiaries within the consolidation scope manages its own liquidity. Nevertheless, there are defined limits related to the funding amount that the Bank will provide to a subsidiary, in case of liquidity issues. Cumulative liquidity gap resulted in stress scenarios of subsidiaries, should not exceed the fund limits provided by the Bank.

c) Information on the Bank's funding strategy including the policies on funding types and variety of maturities:

The Bank targets to obtain additional funding sources besides the strong capital structure, from the most possible diversified, long term stable sources, considering cost factors. In this direction, concentration ratios such as share of retail funding sources in total funding sources, share of deposits of high amount in total deposit, share of borrowings made from the market in total market volume are monitored and limited with the applied risk limits. Treasury Unit performs necessary work to obtain long term foreign funding.

d) Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities:

Almost all of the Bank's liabilities are in TL, USD or EUR currencies and TL funds comprise of mainly equity and deposits. The Bank's liquidity in TL is managed with repurchase agreements made at CBRT/BIST using high quality securities owned by the Bank. Together with keeping the main purpose as using liabilities in TL in funding assets in TL, foreign currency liabilities are used in creating assets in TL using foreign exchange swaps, when necessary. Liquidity management is performed in the scope of internal risk limits, such as short term borrowing limits from markets determined by the Bank, market concentration limits, liquidity stress scenario, and cumulative liquidity gap.

Foreign currency funds are obtained through foreign exchange deposit accounts, foreign based, foreign currency loans, securities issued and repurchase agreements. Foreign currency liquidity management is performed using internal risk limits defined for liquidity buffer kept at correspondent banks and monitored daily in the scope of the Bank's risk limits, and cumulative gap in the scope of liquidity stress scenario, and other risk limits defined for wholesale funding and concentration. The Bank has available foreign currency borrowing limits at CBRT/BIST and other banks.

e) Information on liquidity risk mitigation techniques:

Liquidity risk is mitigated by using techniques such as maintaining high quality liquid asset buffer to cover possible fund outflows, diversification of funding sources so far as possible and inclusion to the base, homogenizing the maturity distribution of repayments as far as possible, obtaining limits from funding institutions to use when necessary and ensuring that a determined portion of funding sources are comprised of deposit.

f) Information on the use of stress tests:

In cases of negative conditions such as an impairment in the securities in the Bank's portfolio, inability to replace short and long term borrowings, fast cash outflow, increase in non-performing loan ratio, high margin calls, the extent and duration of sufficient liquidity is analyzed by the stress tests made by the Risk Management Department. Risk limits determined according to analysis results exist within the Bank. It is ensured that the necessary actions are taken by sharing the analysis results and risk limit compliance status with the ALCO, ERC and related business units. The effects of cash inflows and outflows under different stress scenarios have been studied and evaluated.

g) General information on urgent and unexpected liquidity situation plans:

Necessary strategy and procedures for the management of possible liquidity crisis are determined with the Liquidity Contingency Plan, which is approved and reviewed every year by the ERC. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders. In case one or several emergency situations occur, Bank's Liquidity Contingency Plan is put into use. After Liquidity Contingency Plan is put into use, Liquidity Contingency Management Committee is responsible from the determination of actions to be taken.

Liquidity Coverage Ratio:

		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Current Period – 31.12.2025		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			709.400.095	279.236.564
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.267.596.526	464.007.246	108.763.299	46.400.725
3	Stable deposits	359.927.062	-	17.996.353	-
4	Less stable deposits	907.669.464	464.007.246	90.766.946	46.400.725
5	Unsecured Funding other than Retail and Small Business Customers Deposits	718.847.945	214.196.692	368.975.512	139.692.832
6	Operational deposits	3.092.060	-	773.015	-
7	Non-Operational Deposits	649.876.080	169.323.050	314.948.849	94.819.997
8	Other Unsecured Funding	65.879.805	44.873.642	53.253.648	44.872.835
9	Secured funding	-	-	12.713.519	12.713.519
10	Other Cash Outflows	75.901.586	54.378.846	29.501.095	33.913.284
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	14.395.177	31.690.310	14.395.177	31.690.310
12	Debts related to the structured financial products	233.583	-	233.583	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	61.272.826	22.688.536	14.872.335	2.222.974
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	26.063.611	-	1.303.181	-
15	Other irrevocable or conditionally revocable commitments	1.900.479.390	161.209.563	95.023.969	8.060.478
16	**TOTAL CASH OUTFLOWS**			**616.280.575**	**240.780.838**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	210.646.133	71.965.223	127.876.878	56.589.606
19	Other contractual cash inflows	14.993.802	66.026.363	14.986.713	66.021.848
20	**TOTAL CASH INFLOWS**	**225.639.935**	**137.991.586**	**142.863.591**	**122.611.454**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**709.400.095**	**279.236.564**
22	**TOTAL NET CASH OUTFLOWS**			**473.416.984**	**118.169.384**
23	**Liquidity Coverage Ratio (%)**			**149,85**	**236,30**

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

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		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Prior Period – 31.12.2024		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			489.107.718	194.644.344
CASH OUTFLOWS					
2	Retail and Customers Deposits	959.878.229	322.612.237	82.993.326	32.261.224
3	Stable deposits	259.889.942	-	12.994.497	-
4	Less stable deposits	699.988.287	322.612.237	69.998.829	32.261.224
5	Unsecured Funding other than Retail and Small Business Customers Deposits	588.683.822	207.988.094	297.105.012	135.078.171
6	Operational deposits	2.990.919	-	747.730	-
7	Non-Operational Deposits	534.307.675	172.385.513	254.544.822	99.479.731
8	Other Unsecured Funding	51.385.228	35.602.581	41.812.460	35.598.440
9	Secured funding			11.978.479	11.978.479
10	Other Cash Outflows	70.195.238	76.975.958	35.544.336	62.101.213
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	24.809.300	60.472.800	24.809.300	60.472.800
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	45.385.938	16.503.158	10.735.036	1.628.413
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	20.794.481	-	1.039.724	-
15	Other irrevocable or conditionally revocable commitments	1.133.862.700	103.447.414	56.693.135	5.172.371
16	**TOTAL CASH OUTFLOWS**			**485.354.012**	**246.591.458**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	169.859.643	54.809.834	110.064.535	47.057.232
19	Other contractual cash inflows	6.627.919	39.844.295	6.626.472	39.844.156
20	**TOTAL CASH INFLOWS**	**176.487.562**	**94.654.129**	**116.691.007**	**86.901.388**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**489.107.718**	**194.644.344**
22	**TOTAL NET CASH OUTFLOWS**			**368.663.005**	**159.690.070**
23	**Liquidity Coverage Ratio (%)**			**132,67**	**121,89**

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

Liquidity coverage ratio is calculated by comparing the high quality liquid assets owned by the Bank to net cash outflow in one month maturity. Balance sheet accounts that are significant on the ratio can be listed as reserve requirements maintained at CBRT, marketable securities that are not subject to repurchase agreements or not given as collateral, corporate deposits, bank deposits, foreign funds and borrowings from banks. The effect of these accounts on the liquidity coverage ratio is higher than other accounts, since these accounts have a higher share in liquid assets and net cash outflows.

Periodic increases are observed in the liquidity coverage ratio during the weeks where the foreign currency reserve option is used in reserve requirements in CBRT, high amounts are maintained in bank placements or repurchase agreement volume decreases, on the other hand, fluctuations may occur in the liquidity coverage ratio during the weeks where the share of corporate or bank funds increase, or long term foreign funds which are replaced when due, such as syndicated loans are due in one month. Despite these fluctuations, it is observed that the ratio does not decrease below 140% during the period and remain at a quite higher level that the legal lower limit.

Although the derivative transactions create net cash flow of small amount in terms of total liquidity coverage ratio, fluctuations in foreign currency derivative transactions, especially in foreign exchange swaps cause the foreign currency liquidity coverage ratio to be affected.

The Bank's high quality liquid assets mainly comprise of CBRT accounts by 63% and securities issued by Undersecreteriat of the Treasury by 33%. Funding sources are mainly distributed between individual and retail deposits by 58%, corporate deposits by 26%, and borrowings from banks by 3% and collateralized borrowings such as repurchase agreements by 10%.

Cash outflow amounting to TL 1.851 million is calculated based on the change of margin call amounts of derivative transactions and repurchase agreements during the last two years.

The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank. The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank.

In accordance with the "Regulation On Calculation of Liquidity Coverage Ratio of Banks", published in Official Gazette no. 28948, dated 21 March 2014, the weeks in which the highest and the lowest liquidity coverage ratio is calculated over the last three months are presented below.

	Current Period – 31.12.2025	
	TL+FC	**FC**
Lowest	140,55	220,04
Week	07.11.2025	07.11.2025
Highest	166,31	266,24
Week	10.10.2025	14.11.2025

	Prior Period - 31.12.2024	
	TL+FC	**FC**
Lowest	122,01	98,94
Week	11.10.2024	11.10.2024
Highest	141,22	144,64
Week	13.12.2024	29.11.2024

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 31 December 2025	Demand	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Unallocated (*)	Total
Assets								
Cash and Balances with Central Bank	286.564.768	257.137.134	15.731.340	-	-	-	-	**559.433.242**
Banks (******)	30.443.904	3.579.906	-	-	-	-	-	**34.023.810**
Financial Assets at Fair Value Through Profit or Loss (Net)	12.736.298	75.455	378.971	1.112.131	13.603.403	758.450	-	**28.664.708**
Money Markets	-	-	-	-	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	2.492.154	37.503.339	8.966.669	30.720.361	263.582.701	124.945.008	-	**468.210.232**
Loans and Lease Receivables (*****)	-	605.300.796	223.669.168	364.139.686	397.211.007	126.467.451	65.280.839	**1.782.068.947**
Other financial assets measured at amortised cost	-	3.375.925	832.485	5.560.705	150.498.731	77.631.655	-	**237.899.501**
Other Assets (*)	-	14.938.763	8.399.157	8.150.479	45.794.601	7.394.341	141.028.727	**225.706.068**
Total Assets	**332.237.124**	**921.911.318**	**257.977.790**	**409.683.362**	**870.690.443**	**337.196.905**	**206.309.566**	**3.336.006.508**
Liabilities								
Bank Deposits	1.855.991	74.125.330	42.153.497	18.311.613	-	-	-	**136.446.431**
Other Deposits	692.919.252	974.042.296	154.450.256	107.708.823	6.013.365	-	-	**1.935.133.992**
Borrowings	-	3.503.070	18.377.763	88.526.749	33.603.570	493.880	-	**144.505.032**
Money Markets	-	254.954.578	9.318.112	43.429.100	21.843.523	-	-	**329.545.313**
Securities Issued (Net) (**)	-	9.751.136	27.879.804	48.614.599	114.822.304	81.093.543	-	**282.161.386**
Miscellaneous Payables	-	4.666.677	7.164.547	11.754.381	13.991.511	749.796	72.004.575	**110.331.487**
Other Liabilities (***)	4.121.145	20.134.331	4.858.898	13.180.561	11.037.534	2.988.929	341.561.469	**397.882.867**
Total Liabilities	**698.896.388**	**1.341.177.418**	**264.202.877**	**331.525.826**	**201.311.807**	**85.326.148**	**413.566.044**	**3.336.006.508**
Net Liquidity Excess/ (Gap)	**(366.659.264)**	**(419.266.100)**	**(6.225.087)**	**78.157.536**	**669.378.636**	**251.870.757**	**(207.256.478)**	**-**
Net off-balance sheet position	**-**	**6.980.040**	**(1.044.617)**	**(7.435.646)**	**33.448.939**	**3.788.263**	**-**	**35.736.979**
Financial Derivative Assets	-	410.555.833	282.751.064	330.036.495	287.613.392	73.724.833	-	**1.384.681.617**
Financial Derivative Liabilities	-	403.575.793	283.795.681	337.472.141	254.164.453	69.936.570	-	**1.348.944.638**
Non-cash loans (****)	**-**	**19.606.722**	**4.341.133**	**131.233.975**	**181.097.433**	**209.253.305**	**-**	**545.532.568**

Prior Period - 31 December 2024								
Total Assets	312.744.376	613.847.674	209.928.265	357.000.225	620.338.871	263.758.806	137.978.437	**2.515.596.654**
Total Liabilities	435.583.731	1.011.317.957	357.716.943	249.251.150	81.792.807	75.922.484	304.011.582	**2.515.596.654**
Net Liquidity Gap	**(122.839.355)**	**(397.470.283)**	**(147.788.678)**	**107.749.075**	**538.546.064**	**187.836.322**	**(166.033.145)**	**-**
Net Off-balance sheet Position	**-**	**(1.077.863)**	**(2.246.276)**	**(1.071.251)**	**26.029.202**	**4.390.805**	**-**	**26.024.617**
Financial Derivative Assets	-	246.348.686	138.611.571	176.796.862	248.707.429	67.939.675	-	**878.404.223**
Financial Derivative Liabilities	-	247.426.549	140.857.847	177.868.113	222.678.227	63.548.870	-	**852.379.606**
Non-cash Loans (****)	**-**	**14.188.901**	**2.667.828**	**73.895.208**	**128.002.173**	**131.723.960**	**-**	**350.478.070**

(*) Assets that are necessary for banking activities and that cannot be liquidated in the short-term, such as fixed and intangible assets, investments, subsidiaries, stationery, prepaid expenses and loans under follow-up, are shown in this column. Expected credit losses are included.
(**) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(***) Shareholders' Equity is presented under "Other Liabilities" item in the "Unallocated" column.
(*****) Amounts related to Letters of Guarantee represent contractual maturity and related amounts. Amounts are demand and can be withdrawn optional.
(******) The non-performing loans are stated in the "Unallocatable" column.
(******) Derivative collaterals given to foreign banks are included.

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Breakdown of liabilities due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.753.329.067	204.137.954	150.521.604	8.622.679	-	**2.116.611.304**
Funds borrowed from other financial institutions	3.534.648	18.820.808	92.231.046	35.665.262	523.525	**150.775.289**
Funds from interbank money market	255.692.660	9.727.139	45.456.303	23.978.823	-	**334.854.925**
Marketable Securities Issued (Net)	9.891.134	28.420.454	58.766.106	181.244.975	68.482.716	**346.805.385**

Prior Period - 31 December 2024	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.257.165.903	220.014.019	124.520.615	75.445	-	**1.601.775.982**
Funds borrowed from other financial institutions	4.249.549	6.011.358	72.008.688	17.151.190	810.582	**100.231.367**
Funds from interbank money market	244.982.353	41.846.056	28.849.487	11.820.157	4.279.872	**331.777.925**
Marketable Securities Issued (Net)	1.169.120	18.395.084	33.224.231	75.037.262	52.346.106	**180.171.803**

Breakdown of derivative instruments due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over
Derivatives held for trading					
Foreign exchange derivatives:					
- Inflow	218.027.992	121.716.497	167.493.333	27.411.557	7.279.259
- Outflow	(307.441.088)	(218.030.674)	(178.740.502)	(29.099.700)	(6.891.764)
Interest rate derivatives:					
- Inflow	3.874.756	6.807.000	16.764.789	15.929.194	4.792.846
- Outflow	(3.773.848)	(6.670.143)	(15.947.974)	(15.270.585)	(4.587.854)
Derivatives held for hedging					
Foreign exchange derivatives:					
- Inflow	63.169	768.400	5.256.840	64.402.403	15.890.278
- Outflow	(397.831)	(1.473.610)	(11.015.355)	(49.640.320)	(14.225.523)
Interest rate derivatives:					
- Inflow	641.059	3.175.870	5.361.256	12.769.551	599.334
- Outflow	(676.737)	(2.792.247)	(4.561.245)	(10.897.749)	(697.754)
Total Inflow	**222.606.976**	**132.467.767**	**194.876.218**	**120.512.705**	**28.561.717**
Total Outflow	**(312.289.504)**	**(228.966.674)**	**(210.265.076)**	**(104.908.354)**	**(26.402.895)**

Prior Period - 31 December 2024	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over
Derivatives held for trading					
Foreign exchange derivatives:					
- Inflow	184.439.557	72.860.934	68.466.404	30.172.629	6.805.648
- Outflow	(218.902.747)	(110.023.832)	(74.482.396)	(30.403.361)	(6.444.455)
Interest rate derivatives:					
- Inflow	2.717.810	4.218.992	14.693.108	16.564.820	431.811
- Outflow	(3.060.078)	(4.752.132)	(14.066.965)	(14.910.841)	(398.143)
Derivatives held for hedging					
Foreign exchange derivatives:					
- Inflow	11.084	4.118.429	1.529.499	35.838.189	12.680.555
- Outflow	(379)	(879.586)	(2.154.455)	(12.469.115)	(8.142.494)
Interest rate derivatives:					
- Inflow	1.063.516	3.721.273	7.158.865	14.366.170	1.207.698
- Outflow	(1.050.251)	(3.324.251)	(5.191.278)	(13.281.983)	(1.341.904)
Total Inflow	**188.231.967**	**84.919.628**	**91.847.876**	**96.941.808**	**21.125.712**
Total Outflow	**(223.013.455)**	**(118.979.801)**	**(95.895.094)**	**(71.065.300)**	**(16.326.996)**

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Net stable funding ratio template:

Current Period -31.12.2025		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital	450.501.682	-	-	-	450.501.682
2	Regulatory Capital	450.501.682	-	-	-	450.501.682
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	517.336.201	762.524.582	-	-	1.169.400.075
5	Stable deposits	96.819.941	253.687.464	-	-	332.982.034
6	Less stable deposits	420.516.261	508.837.118	-	-	836.418.041
7	Wholesale funding	197.592.306	1.079.675.008	105.769.349	170.662.116	519.593.574
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	197.592.306	1.079.675.008	105.769.349	170.662.116	519.593.574
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**					**2.139.495.331**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					37.068.698
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	655.890.182	261.173.064	1.002.225.052	1.309.875.603
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	41.267.422	6.905.565	6.248.954	15.891.850
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	590.085.475	239.007.760	823.650.058	1.124.554.789
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which	-	-	-	28.850.809	18.753.026
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.850.809	18.753.026
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	24.537.286	15.259.740	143.475.231	150.675.938
25	Assets with matching interdependent liabilities					
26	Other assets:	52.018.852	25.359.389	-	294.930.456	372.039.760
27	Physical traded commodities, including gold	1.792.913				1.523.976
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				22.896.539	22.896.539
30	NSFR derivative liabilities before deduction of variation margin posted				2.462.850	2.462.850
31	All other assets not included in the above categories	50.225.939	-	-	294.930.456	345.156.395
32	Off-balance sheet items		2.270.551.079	-	-	113.527.554
33	**Total RSF**					**1.832.511.615**
34	**Net Stable Funding Ratio (%)**					**116,75%**

Prior Period -31.12.2024		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital	339.898.990	-	-	-	339.898.990
2	Regulatory Capital	339.898.990	-	-	-	339.898.990
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	304.471.863	646.450.668	-	-	868.756.302
5	Stable deposits	63.442.491	195.077.973	-	-	245.594.441
6	Less stable deposits	241.029.372	451.372.695	-	-	623.161.861
7	Wholesale funding	142.240.955	892.582.847	61.596.572	78.971.137	349.220.138
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	142.240.955	892.582.847	61.596.572	78.971.137	349.220.138
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**					**1.557.875.430**
RSF						
15	Total NSFR high-quality liquid assets (HQLA)					23.759.243
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	497.384.883	213.266.784	687.446.291	937.148.674
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	38.701.336	6.672.938	7.392.322	16.533.991
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	444.276.748	193.707.432	557.668.921	800.203.991
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which	-	-	-	21.579.111	14.026.422
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	21.579.111	14.026.422
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	14.406.799	12.886.415	100.805.938	106.384.270
25	Assets with matching interdependent liabilities					
26	Other assets:	43.593.414	18.791.827	-	205.581.576	267.851.483
27	Physical traded commodities, including gold	768.888				653.555
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				17.070.690	17.070.690
30	NSFR derivative liabilities before deduction of variation margin posted				1.721.136	1.721.136
31	All other assets not included in the above categories	42.824.526	-	-	205.581.576	248.406.102
32	Off-balance sheet items		1.375.576.109	-	-	68.778.805
33	**Total RSF**					**1.297.538.205**
34	**Net Stable Funding Ratio (%)**					**120,06%**

Due to its high equity capital, widespread deposit structure and long-term foreign funding opportunities, the bank has reached its current stable fund size of 2.139 million TL. The required stable fund amount is 1.833 million TL. The main assets that create a stable fund requirement are long-term loans, securities that do not qualify as high-quality liquid assets, and securities given as collateral for secured borrowing transactions.

Current stable funds consist of 21% equities and 55% individual and retail customer deposits. The required stable funds consist of 61% loans and 8% securities that do not qualify as high quality liquid assets.

The average of three-month Net Stable Funding Ratios for the current period is 117,7%, while the average for the prior period is 121,0%.

There are no changes in the bank's strategies, funding structure, asset and liability composition that will significantly affect the net stable funding ratio compared to the prior period.

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VII. EXPLANATIONS ON LEVERAGE RATIO:

a. Information on subjects that causes difference in leverage ratio between current and prior periods:

As of 31 December 2025, the leverage ratio of the Bank calculated from 3 months average amounts is 5,69% (31 December 2024: 6,77%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

		Current Period 31 December 2025 (*)	Prior Period 31 December 2024 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	3.114.956.850	2.366.576.510
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	3.114.956.850	2.366.576.510
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	22.564.740	19.386.520
5	Potential credit risk amount of derivative financial assets and credit derivatives	15.814.091	9.639.896
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	38.378.831	29.026.416
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	56.770.170	57.930.108
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	56.770.170	57.930.108
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	2.260.433.595	1.357.454.142
11	(Correction amount due to multiplication with credit conversion rates)	(22.633.716)	(17.906.856)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.237.799.879	1.339.547.286
	Capital and total risk		
13	Core Capital	310.062.668	256.696.574
14	Total risk amount(sum of lines 3, 6, 9 and 12)	5.447.905.730	3.793.080.320
	Leverage ratio		
15	Leverage ratio	5,69	6,77

(*) Three months average values.

VIII. EXPLANATIONS ON PRESENTATION OF FINANCIAL ASSETS AND LIABILITIES AT THEIR FAIR VALUES:

a. Calculations of financial assets and liabilites at their fair values:

The fair values of financial assets measured at amortised cost are determined based on market prices or when this price is not available, based on market prices quoted for other securities subject to the same redemption qualifications in terms of interest, maturity and other similar conditions.

The expected fair value of the demand deposit represents the amount to be paid upon request. The fair value of the overnight deposit represents the carrying value. The expected fair value of the fixed rate deposit is calculated by discounted cash flow with the use of the market interest rates of similar liabilities and loans.

The fair value of marketable securities issued is calculated according to broker price quotations and if these are not available, amounts derived from discounted cash flow models.

The expected fair value of loans and receivables are determined by calculating the discounted cash flows using the current market interest rates for the fixed loans with fixed interest rates. For the loans with floating interest rates, it is assumed that the carrying value reflects the fair value.

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The following table summarizes the carrying values and fair values of financial assets and liabilities. The carrying value represents the acquisition costs and accumulated interest accruals of corresponding financial assets or liabilities.

	Carrying Value		Fair Value	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Financial Assets	**2.522.202.490**	**1.881.821.901**	**2.544.170.606**	**1.879.700.790**
Money Markets	-	-	-	-
Banks	34.023.810	35.571.820	34.020.635	35.565.844
Financial Assets at Fair Value Through Other Comprehensive Income	468.210.232	357.953.879	468.210.232	357.953.879
Other Financial Assets Measured at Amortised Cost	237.899.501	201.525.345	211.488.928	179.429.575
Loans	1.782.068.947	1.286.770.857	1.830.450.811	1.306.751.492
Financial Liabilities	**2.608.578.328**	**1.885.323.793**	**2.623.873.881**	**1.887.859.422**
Bank Deposits	136.446.431	90.353.971	136.518.883	90.425.051
Other Deposits	1.935.133.992	1.471.743.401	1.934.254.045	1.467.075.629
Borrowings	144.505.032	95.383.543	146.725.797	97.133.714
Securities Issued (Net)	282.161.386	144.848.089	296.043.669	150.230.239
Miscellaneous Payables	110.331.487	82.994.789	110.331.487	82.994.789

b. Fair value hierarchy:

TFRS 13 sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish basis for fair value calculations.

Aforesaid fair value hierarchy is determined as follows.

a) Quoted market prices (non-adjusted) (1st level).

b) Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in the 1st level (2nd level).

c) Data not based on observable data regarding assets or liabilities (3rd level).

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Fair value hierarchy of the financial assets and liabilities of the Bank according to the foregoing principles is given in the table below:

Current Period - 31 December 2025	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	15.258.208	-	-	15.258.208
- Share Certificates	2.757.347	-	-	2.757.347
- Other Financial Assets	4.228.808	6.420.345	-	10.649.153
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	374.284.166	-	-	374.284.166
- Share Certificates	169.957	-	-	169.957
- Other Financial Assets	63.070.162	30.685.947	-	93.756.109
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through Profit or Loss	26	41.160.868	-	41.160.894
- Derivative Financial Assets at Fair Value Through Other Comprehensive Income	-	36.030.785	-	36.030.785
Loans	-	1.830.450.811	-	1.830.450.811
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	202.841.424	-	-	202.841.424
- Other Financial Assets	8.647.505	-	-	8.647.505
Total Assets	**671.257.603**	**1.944.748.756**	**-**	**2.616.006.359**
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through Profit or Loss	583	24.432.056	-	24.432.639
- Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	-	192.305	-	192.305
Deposits	-	2.070.772.927	-	2.070.772.927
Funds Borrowed	-	146.725.797	-	146.725.797
Money Markets	-	329.953.177	-	329.953.177
Securities Issued (Net)	-	387.990.514	-	387.990.514
Total Liabilities	**583**	**2.960.066.776**	**-**	**2.960.067.358**

Prior Period - 31 December 2024	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	3.086.396	-	-	3.086.396
- Share Certificates	1.884.417	-	-	1.884.417
- Other Financial Assets	3.310.240	5.141.163	-	8.451.403
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	288.004.025	-	-	288.004.025
- Share Certificates	133.239	-	-	133.239
- Other Financial Assets	29.211.870	40.604.745	-	69.816.615
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through Profit or Loss	326	24.657.359	-	24.657.685
- Derivative Financial Assets at Fair Value Through Other Comprehensive Income	-	33.406.339	-	33.406.339
Loans	-	1.306.751.492	-	1.306.751.492
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	178.734.714	-	-	178.734.714
- Other Financial Assets	694.862	-	-	694.862
Total Assets	**505.060.090**	**1.410.561.097**	**-**	**1.915.621.187**
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through Profit or Loss	815	16.120.722	-	16.121.537
- Derivtive Financial Liabilities at Fair Value Through Other Comprehensive Income	-	558.570	-	558.570
Deposits	-	1.557.500.679	-	1.557.500.679
Funds Borrowed	-	97.133.714	-	97.133.714
Money Markets	-	323.934.388	-	323.934.388
Securities Issued (Net)	-	203.566.679	-	203.566.679
Total Liabilities	**815**	**2.198.814.752**	**-**	**2.198.815.567**

As explained in the note of VII-b of the Third Section, share certificates classified as financial assets at fair value through other comprehensive income are carried at cost less impairment since they are not traded in active markets and their fair values cannot be measured reliably.

There are no transfers between the 1st and the 2nd levels in the current year.

As of 31 December 2025, the Bank has no 3rd level financial instruments (31 December 2024: None).

IX. EXPLANATION ON THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS:

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. Details of these transactions are provided in the off-balance sheet table. The Bank has no trust transactions.

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X. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

1. The Bank's risk management approach:

Effective risk management constitutes one of the most important competitive strength of the Bank. Risk management system is assessed as a critical process which includes all units starting from the Board of Directors level. General strategies regarding Bank's risk management are given below:

- Effective risk management within the Bank's risk profile based on materiality; implementing a centralized risk framework that includes all major risk areas.
- Managing existing and potential risks from the beginning through forward looking risk strategies, policies and procedures, models and parameters,
- Applying a risk-focused management approach in the strategic decision process,
- Complying with all national risk management requirements, where the Bank operates.

The Bank's Board of Directors has the ultimate responsibility for setting-up and monitoring the efficiency of such a risk management system. The Board of Directors fulfills its monitoring responsibility through the Auditing Committee, the Executive Risk Committee, the Credit Committee and other related intermediary committees and by means of regular risk, control and audit reporting system.

The Board of Directors regularly reviews and approves Bank's main risk approach, risk principles and policies which are initially discussed and decided by the Executive Risk Committee. The Board of Directors also determines Bank's risk appetite by risk limits taking market conditions and Bank's risk taking capacity into consideration. Risk limits are made up of regulatory and internal limits on the basis of risk types.

Bank's Senior Management is responsible to the Bank's Board of Directors that daily activities are executed within the risk management procedures and risk limits determined by the Board of Directors and that risk management system operates in effective and efficient manner. The Internal Audit, the Internal Control, Compliance Presidency and The Risk Management Presidency which directly report to the Board of Directors operate in coordination with the business units of the Bank. In this scope, it is also Senior Management's responsibility to take necessary measures in order to resolve identified weaknesses, deficiencies and errors stated in the reports of internal and external audits, internal control and risk management.

Locally and internationally accepted risk models and parameters are used in the identification, measurement and monitoring of risks within the scope of risk management. The Bank strives continuously for development and improvement of internal methods and models. Forward looking risk reports prepared through regular and close monitoring of the market developments are made available for the Senior Management and the Board of Directors. In order to analyze the potential risks that the Bank may be exposed in extreme cases, various scenario analyses are performed and contingency plans are prepared. The Bank's internal capital adequacy assessment process ("ICAAP") has been established and the ICAAP has been performed parallel to the annual budget process on an annual basis. Moreover, various risk mitigation techniques are utilized to limit and provide protection against risks the Bank is exposed to. The effectiveness and efficiency of the risk mitigation techniques are regularly monitored.

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 31 March 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Bank, tables, which have to be prepared within the scope of Internal Rating-Based (IRB) approach, are not presented.

In the event of unexpected negative economic conditions, stress tests are carried out regularly considering the exchange rate and interest rate shocks and the deterioration of the loan portfolio at different stress rates.

Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	1.694.291.120	1.204.466.551	135.543.290
2	Standardized approach (SA)	1.694.291.120	1.204.466.551	135.543.290
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	71.464.324	44.173.240	5.717.146
5	Standardized approach for counterparty credit risk (SA-CCR)	71.464.324	44.173.240	5.717.146
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	11.448.824	1.893.637	915.906
10	Investments made in collective investment companies - 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	45.632.139	31.257.231	3.650.571
17	Standardized approach (SA)	45.632.139	31.257.231	3.650.571
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	227.728.071	167.589.443	18.218.246
20	Basic Indicator Approach	227.728.071	167.589.443	18.218.246
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	**Total (1+4+7+8+9+10+11+12+16+19+23+24)**	**2.050.564.478**	**1.449.380.102**	**164.045.159**

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b. Linkages between financial statements and regulatory exposures:

1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories:

		Carrying values of items				
Current Period - 31.12.2025	**Carrying values as reported in published financial statements (*)**	**Subject to credit risk framework**	**Subject to counterparty credit risk framework**	**Subject to the securitisation framework**	**Subject to the market risk framework (**)**	**Not subject to capital requirements or subject to deduction from capital**
Assets						
Cash and balances at central bank	559.433.242	559.433.242	-	-	-	-
Banks	34.023.644	34.023.644	-	-	-	-
Receivables from money markets	-	-	-	-	-	-
Financial assets at fair value through P&L	28.664.708	12.735.819	-	-	15.928.889	-
Financial assets at fair value through other comprehensive income	468.210.232	468.210.232	225.760.377	-	-	-
Derivative financial assets	77.191.679	-	77.191.679	-	15.155.273	
Loans (net)	1.711.524.865	1.711.524.865	-	-	-	-
Lease Receivables (net)	-	-	-	-	-	-
Factoring Receivables (net)	-	-	-	-	-	-
Financial assets measured at amortised cost (net)	237.852.316	237.852.316	157.915.420	-	-	-
Non-current assets and disposal groups classified as held for sale (net)	3.632.985	3.632.985	-	-	-	-
Investments in associates (net)	20.956	20.956	-	-	-	-
Investments in subsidiaries (net)	90.189.567	90.189.567	-	-	-	-
Investments in joint ventures (net)	-	-	-	-	-	-
Tangible assets (net)	50.081.398	49.393.624	-	-	-	687.774
Intangible assets (net)	10.340.581	-	-	-	-	10.340.581
Investment properties (net)	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	413.253	413.253	-	-	-	-
Other assets	64.427.082	64.427.082	-	-	-	-
Total assets	**3.336.006.508**	**3.231.857.585**	**460.867.476**	**-**	**31.084.162**	**11.028.355**
Liabilities						
Deposits	2.071.580.423	-	-	-	-	2.071.580.423
Loans	144.505.032	-	-	-	-	144.505.032
Debt to money markets	329.545.313	-	329.545.313	-	-	-
Debt securities in issue	199.357.169	-	-	-	-	199.357.169
Funds	-	-	-	-	-	-
Financial liabilities at fair value through P&L	-	-	-	-	-	-
Derivative financial liabilities	24.624.944	-	-	-	8.014.908	24.624.944
Factoring debts	-	-	-	-	-	-
Debts from leasing transactions	3.464.161	-	-	-	-	3.464.161
Provisions	8.265.956	-	-	-	-	8.265.956
Tax liability	13.928.644	-	-	-	-	13.928.644
Deferred tax liability	13.329.824	-	-	-	-	13.329.824
Liabilities included in disposal groups classified as held for sale (net)	-	-	-	-	-	-
Subordinated debts	82.804.217	-	-	-	-	82.804.217
Other liabilities	134.442.635	-	-	-	-	134.442.635
Equity	310.158.190	-	-	-	-	310.158.190
Total liabilities	**3.336.006.508**	**-**	**329.545.313**	**-**	**8.014.908**	**3.006.461.195**

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.
(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" are represented in "Subject to market risk framework" column.

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		Carrying values of items				
Prior Period - 31.12.2024	**Carrying values as reported in published financial statements (*)**	**Subject to credit risk framework**	**Subject to counterparty credit risk framework**	**Subject to the securitisation framework**	**Subject to the market risk framework (**)**	**Not subject to capital requirements or subject to deduction from capital**
Assets						
Cash and balances at central bank	456.549.119	456.549.119	-	-	-	-
Banks	35.571.165	35.571.165	-	-	-	-
Receivables from money markets	-	-	-	-	-	-
Financial assets at fair value through P&L	13.422.216	9.816.544	-	-	3.605.672	-
Financial assets at fair value through other comprehensive income	357.953.879	357.953.879	237.870.168	-	-	-
Derivative financial assets	58.064.025	-	58.064.025	-	5.617.756	
Loans (net)	1.240.627.550	1.240.614.560	-	-	-	12.990
Lease Receivables (net)	-	-	-	-	-	-
Factoring Receivables (net)	-	-	-	-	-	-
Financial assets measured at amortised cost (net)	201.498.874	201.498.874	143.113.086	-	-	-
Non-current assets and disposal groups classified as held for sale (net)	3.464.212	3.464.212	-	-	-	-
Investments in associates (net)	20.956	20.956	-	-	-	-
Investments in subsidiaries (net)	60.818.121	60.818.121	-	-	-	-
Investments in joint ventures (net)	-	-	-	-	-	-
Tangible assets (net)	36.587.220	35.919.121	-	-	-	668.099
Intangible assets (net)	6.447.391	-	-	-	-	6.447.391
Investment properties (net)	-	-	-	-	-	-
Tax assets	680.721	680.721	-	-	-	-
Deferred tax assets	1.388.042	1.388.042	-	-	-	-
Other assets	42.503.163	42.503.163	-	-	-	-
Total assets	**2.515.596.654**	**2.446.798.477**	**439.047.279**	**-**	**9.223.428**	**7.128.480**
Liabilities						
Deposits	1.562.097.372	-	-	-	-	1.562.097.372
Loans	95.383.543	-	-	-	-	95.383.543
Debt to money markets	324.370.032	-	323.504.100	-	-	-
Debt securities in issue	95.214.817	-	-	-	-	95.214.817
Funds	-	-	-	-	-	-
Financial liabilities at fair value through P&L	-	-	-	-	-	-
Derivative financial liabilities	16.680.107	-	-	-	819.392	16.680.107
Factoring debts	-	-	-	-	-	-
Debts from leasing transactions	2.620.129	-	-	-	-	2.620.129
Provisions	7.150.021	-	-	-	-	7.150.021
Tax liability	8.441.686	-	-	-	-	8.441.686
Deferred tax liability	966.784	-	-	-	-	966.784
Liabilities included in disposal groups classified as held for sale (net)	-	-	-	-	-	-
Subordinated debts	49.633.272	-	-	-	-	49.633.272
Other liabilities	112.691.000	-	-	-	-	112.691.000
Equity	240.347.891	-	-	-	-	240.347.891
Total liabilities	**2.515.596.654**	**-**	**323.504.100**	**-**	**819.392**	**2.191.226.622**

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.
(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks"are represented in "Subject to market risk framework" column

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2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements:

	Current Period - 31.12.2025	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
1	**Asset carrying value amount under scope of regulatory consolidation**	**3.324.978.153**	**3.231.857.585**	**-**	**460.867.476**	**31.084.162**
2	Liabilities carrying value amount under regulatory scope of consolidation	329.545.313	-	-	329.545.313	8.014.908
3	Total net amount under regulatory scope of consolidation	**2.995.432.840**	**3.231.857.585**	**-**	**131.322.163**	**23.069.254**
4	Off-balance sheet amounts	3.611.297.843	308.174.301		20.490.664	
5	Differences in valuations		-	-		-
6	Differences due to different netting rules, other than those already included in row 2		-	-		-
7	Differences due to consideration of provisions		-	-		-
8	Differences due to prudential filters		(256.937.616)		(49.939.339)	22.562.885
9	Differences due to risk reduction		(14.744.512)			
10	**Exposure amounts considered for regulatory purposes**		**3.268.349.758**	**-**	**101.873.488**	**45.632.139**

(*)The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

	Prior Period - 31.12.2024	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
1	**Asset carrying value amount under scope of regulatory consolidation**	**2.508.468.174**	**2.446.798.477**	**-**	**439.047.279**	**9.223.428**
2	Liabilities carrying value amount under regulatory scope of consolidation	324.370.032	-	-	323.504.100	819.392
3	Total net amount under regulatory scope of consolidation	**2.184.098.142**	**2.446.798.477**	**-**	**115.543.179**	**8.404.036**
4	Off-balance sheet amounts	2.239.780.601	199.128.829		17.872.115	
5	Differences in valuations		-	-		-
6	Differences due to different netting rules, other than those already included in row 2		-	-		-
7	Differences due to consideration of provisions		-	-		-
8	Differences due to prudential filters		(163.027.598)		(50.213.909)	22.853.195
9	Differences due to risk reduction		(7.971.548)			
10	**Exposure amounts considered for regulatory purposes**		**2.474.928.160**	**-**	**83.201.385**	**31.257.231**

(*) The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

3. Explanations of differences between accounting and regulatory exposure amounts:

a) Differences between accounting and regulatory exposure amounts

On counterparty credit risk related transactions, the differences between the valued amounts in accordance with TAS in the scope statutory consolidation and the amounts after risk reduction arise from the addition of potential risk amounts per maturity and transaction type to renewal cost of derivative transactions related to counterparty credit risk.

The valued amounts of the items which are subject to market risk per TAS represent the fair value of trading financial instruments. Despite that, the amount at the risk amount line represents the amount which is subject market risk that derives from the calculation of capital requirements due to the loss on interest rate risk of market risk, share price risk, currency risk in the scope of "Regulation on Measurement and Evaluation of Banks Capital Adequacy Ratio".

b) Explanations related to the systems and controls which are defined to ensure prudence and reliability of valuation estimates in accordance with prudent valuation procedures and principles within the scope of appendix 3 of "Regulation on Measurement and Evaluation of Capital Adequacy of Banks":

In case financial instruments that are accounted at their fair values are traded in an active market, the valuation is made based on market price. The accuracy of market price that is used at valuation is being confirmed periodically. The fair value of financial instruments that are not traded in an active market are being calculated in accordance TFRS 13. Derivative financial instruments are valued by discounted cash flow model with the use of market data. For the valuation of certain financial instruments, third party valuations and generally accepted valuation models can be used. The accuracy and independence of inputs that are used at the valuation of market value and/or used at valuation methods by modelling are being controlled periodically. In addition, there are control processes for the comparison of the current market value of financial instruments with the recalculated values.

c. Credit risk explanations:

1. General qualitative information about credit risk:

Risk limits are defined by Board of Directors in a such manner that covers all possible important risk components, in accordance with the Bank's operations and the size and complexity of products and services. Care is taken to ensure that the risk limits are in line with market expectations and reflect the Bank's risk appetite and Bank's strategies. The credit policies are established in consistence with risk limits.

Credit rating models are used in loan allocation processes in accordance with the risk appetite, credit policies and targets of the Bank. Rating all credit customers is essential for the Bank. Credit ratings are used as the main factor in determining target segments, authority levels, prices, limits and collateralization levels in loan portfolios. Application models are used during initial loan underwriting and behavioral models are used for customers whose previous credit performance could be monitored. Behavioral models are mainly used in the credit monitoring process and in the evaluation process of portfolio risk.

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain adequate collateral from the customers. The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. In this context, the minimum margin is determined by considering the quality of the collateral and collection expectancy in case of default and it is ensured that appropriate collateral is obtained for the loan type.

Credit risk is encountered when the counterparty is unable to fulfill its obligations defined with the agreement. All credit risk bearing banking products are managed with prudent credit policies and procedures in the Bank. The credit quality of the counterparty is evaluated with an internal rating score in all credit transactions. In order to monitor the credit risk, internal limits are determined on the basis of sector, customer, credit type and customer segment.

Credit risk management is a process in which credit risks are assessed and monitored in a consistent manner, besides all credit portfolios are included on a consolidated basis. During the process of credit risk management, the Risk Management Presidency conducts measurement, monitoring and reporting activities of the credit risk using statistical models. In addition to the credit risk-related risk limits, various concentrations in the loan portfolio are also analyzed. It is assured to act within the policy of allocation, monitoring, Limit Follow-up and management, by establishing policy regarding to Country risk and concentration risk management. Cost of loan and collections of non-performing loans are monitored periodically. In addition, stress testing and scenario analysis studies are carried out on the loan portfolio.

Assessment of the internal systems established to encompass all branches and departments and related entities are among the highest priorities of the Board of Directors to ensure the continuity of its operations, competencies and activities. Within the scope of internal systems, the duties and responsibilities of the Board of Directors are carried out by the Board of Directors, the Audit Committee, the Executive Risk Committee, Internal Audit, Internal Control, Risk Management activities and Internal Systems Responsible.

The Board of Directors is responsible for determining the risk baseline of the Bank, the risk approach and the level of risk taking. The Board of Directors manages the risks through the Executive Risk Committee. The committee is responsible for establishing risk policies, determining methods for measuring and managing risks, and establishing and monitoring appropriate risk limits. All risk policies established by the Executive Risk Committee are written and integrated into the Bank's long-term general strategy.

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2. Credit quality of assets:

		Gross carrying values of (according to TAS)			
	Current Period - 31.12.2025	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances/ impairments**	**Net values**
1	Loans	65.280.839	1.716.788.108	70.544.081	1.711.524.866
2	Debt Securities	-	719.699.665	917.657	718.782.008
3	Off-balance sheet explosures	7.190.440	2.343.828.915	743.330	2.350.276.025
4	**Total**	**72.471.279**	**4.780.316.688**	**72.205.068**	**4.780.582.899**

		Gross carrying values of (according to TAS)			
	Prior Period - 31.12.2024	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances/ impairments**	**Net values**
1	Loans	37.357.973	1.249.412.884	46.143.307	1.240.627.550
2	Debt Securities	-	561.342.783	542.474	560.800.309
3	Off-balance sheet explosures	6.552.301	1.394.872.728	589.086	1.400.835.943
4	**Total**	**43.910.274**	**3.205.628.395**	**47.274.867**	**3.202.263.802**

3. Changes in stock of defaulted loans and debt securities:

	Current Period 31 December 2025	**Prior Period 31 December 2024**
Defaulted loans and debt securities at end of the previous reporting period	**43.910.274**	**26.936.625**
Loans and debt securities that have defaulted since the last reporting period	58.214.447	39.256.668
Returned to non-defaulted status	154.694	91.814
Amounts written off (*)	12.685.824	3.869.371
Other changes	16.812.924	18.321.834
Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) Definitions	**72.471.279**	**43.910.274**

(*) Include sales from non-performing loan portfolio.

4. Additional disclosure related to the credit quality of assets:

a) Definitions of overdue and provision allocated receivables are presented below:

The Bank considers loans that have overdue principal and interest payments and are classified as 2nd Group in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made" as "past due loans." Loans that have overdue principal and interest payments for more than 90 days after the maturity date or the debtor of which are deemed unworthy by the Bank are considered impaired loans. Impaired consumer loans are evaluated on account basis and commercial loans on customer basis.

The Bank calculates expected credit loss for overdue loans in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made".

b) The part of the overdue receivables (past 90 days) for which provision is not allocated and reasons for this application:

All loans that have completed the 90 day overdue period are automatically taken into follow-up accounts and they are subjected to specific provision within the related month at the Bank. In exceptional cases, the delinquency process is suspended due to a court decision and the Bank's credit amount in this scope is insignificant as of 31 December 2022.

c) Definitions of the methods used when determining the provision amount, are presented in Note VIII-c of SectionThree.

d) Definitions of restructured receivables:

Banks can restructure both the first, second group loans and other receivables as well as non-performing loans and receivables. The first, second group loans and other receivables are restructured to enchance customer's ability to repay the loan. Besides, it involves changes in the contractual conditions with the demand of customer. While Non-performing loans and receivables are restructured to ensure the collection of the receivables by changing the cash flow of the loan.

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e) Breakdown of receivables by geographical area, sector and outstanding maturity:

Breakdown by geographical area:

	Current Period 31.12.2025	**Prior Period 31.12.2024**
Domestic	1.714.686.960	1.245.852.210
European Union Countries	267.838	54.262
OECD Countries (*)	123.489	254.171
Off-Shore Banking Regions	-	-
USA, Canada	79.154	253.236
Other	1.630.667	2.999.005
Total	**1.716.788.108**	**1.249.412.884**

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period 31.12.2025	**Prior Period 31.12.2024**
Agricultural	3.282.509	1.341.837
Farming and raising livestock	1.983.186	346.569
Forestry	1.291.540	988.682
Fishing	7.783	6.586
Manufacturing	322.802.108	223.860.577
Mining	3.525.985	3.616.179
Production	270.504.428	191.192.273
Electricity, Gas, Water	48.771.695	29.052.125
Construction	106.177.969	93.900.746
Services	325.560.584	251.099.349
Wholesale and Retail Trade	186.378.436	129.559.152
Hotel,Food,Beverage Services	46.881.695	34.459.914
Transportation and Telecommunication	39.089.146	40.132.564
Financial Institutions	28.073.278	33.780.439
Real Estate and Lending Services	1.900.129	1.368.482
Self employment Service	6.801.870	4.294.298
Education Service	1.755.474	729.690
Health and social Services	14.680.556	6.774.810
Other	958.964.938	679.210.375
Total	**1.716.788.108**	**1.249.412.884**

Breakdown by outstanding maturity:

Current Period - 31.12.2025	**Up to 1 Month**	**1 – 3 Months**	**3 – 12 Months**	**1 – 5 Years**	**5 Years and Over**	**Total**
Loans	605.300.796	223.669.168	364.139.686	397.211.007	126.467.451	**1.716.788.108**

Prior Period - 31.12.2024	**Up to 1 Month**	**1 – 3 Months**	**3 – 12 Months**	**1 – 5 Years**	**5 Years and Over**	**Total**
Loans	436.807.496	168.740.204	297.405.719	251.411.710	95.047.755	**1.249.412.884**

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f) Amounts of provision allocated receivables based on geographical area and sector and amounts deducted from the assets with the related provisions:

Breakdown by geographical area:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Domestic	65.280.018	41.595.621	37.357.007	21.980.842
European Union Countries	643	383	586	326
OECD Countries (*)	1	-	4	2
Off-Shore Banking Regions	-	-	-	-
USA, Canada	-	-	6	3
Other	177	133	370	233
Total	**65.280.839**	**41.596.137**	**37.357.973**	**21.981.406**

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period- 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Agricultural	60.534	42.571	25.120	17.778
Farming and raising livestock	41.121	28.271	15.318	10.768
Forestry	18.612	13.654	9.062	6.427
Fishing	801	646	740	583
Manufacturing	13.064.727	8.518.211	9.572.270	5.246.860
Mining	80.417	45.202	2.471	2.337
Production	6.216.775	4.428.687	3.470.257	2.243.505
Electricity, Gas, Water	6.767.535	4.044.322	6.099.542	3.001.018
Construction	8.272.816	5.165.333	6.812.366	3.740.003
Services	10.719.019	7.451.320	4.889.520	3.342.896
Wholesale and Retail Trade	7.831.938	5.618.782	3.353.710	2.399.344
Hotel,Food,Beverage Services	833.905	406.503	447.123	192.288
Transportation and Telecommunication	908.111	614.256	302.988	188.707
Financial Institutions	282.198	240.378	271.900	231.019
Real Estate and Lending Services	66.007	45.010	44.013	30.507
Self employment Service	510.418	316.451	372.067	217.747
Education Service	36.340	26.035	15.660	12.051
Health and social Services	250.102	183.905	82.059	71.233
Other	33.163.743	20.418.702	16.058.697	9.633.869
Total	**65.280.839**	**41.596.137**	**37.357.973**	**21.981.406**

g) Aging analysis for overdue receivables:

	Current Period 31.12.2025	Prior Period 31.12.2024
30-60 days overdue	15.502.466	9.457.937
60-90 days overdue	8.149.273	4.707.900
More than 90 days overdue	51.458	935.728
Total	**23.703.197**	**15.101.565**

h) Breakdown of restructured receivables based on whether or not provisions are allocated:

Restructured Receivables	Current Period 31.12.2025	Prior Period 31.12.2024
Loans restructured from Loans underFollow-up and Other Receivables	64.317.238	49.990.674
Loans restructured from Non-Performing Loans	1.566.973	1.272.922

General provision is allocated for the loans restructured from standard loans and loans under follow-up and other receivables, specific provision is allocated for the loans restructured from non-performing loans.

i) Credit risk mitigation techniques:

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain appropriate collaterals.

The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. Within this scope, the minimum margin of guarantee is determined and the guarantees suitable for the loan types are obtained. There is collateral matching in the system for each loan. In addition, the appropriateness of the margin for each guarantee is also checked.

The risk amount and the amount of collateral are also compared against the value losses that may occur in the collateral, and in case of gap between risk and collateral, the Bank Monitoring System automatically generates "Risky Transaction Registration".

In the calculation of capital adequacy ratio, real estate mortgages are subject to valuation process in accordance with the related legislation. There is no physical collateral used for risk reduction other than real estate.

Financial guarantees used in capital adequacy calculations are blocked deposits held at the bank and there is no netting other than these.
Collateral management processes are written in credit policies and checks are made to ensure that there is no concentration of third party guarantor type and collateral.

5. Credit risk mitigation techniques – overview:

	Current Period - 31.12.2025	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.687.843.462	23.681.404	14.744.512	3.328.299	2.736.945	-	-
2	Debt Securities	718.782.008	-	-	-	-	-	-
3	**Total**	**2.406.625.470**	**23.681.404**	**14.744.512**	**3.328.299**	**2.736.945**	**-**	**-**
4	Of which defaulted	72.471.279	-	-	-	-	-	-

	Prior Period - 31.12.2024	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.226.650.642	13.976.908	7.971.548	1.535.581	1.281.035	-	-
2	Debt Securities	560.800.309	-	-	-	-	-	-
3	**Total**	**1.787.450.951**	**13.976.908**	**7.971.548**	**1.535.581**	**1.281.035**	**-**	**-**
4	Of which defaulted	43.910.274	-	-	-	-	-	-

6. Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk:

The ratings given by Fitch Ratings and JCR-ER are used to determine the risk weights to be applied in the capital adequacy calculation. The degrees of Fitch Ratings are limited to the receivables whose counterparty is a resident abroad; receivables from central governments or central banks, banks and corporate receivables are used for asset classes. JCR-ER's ratings are used for TL-denominated receivables whose counterparty is corporate asset class.

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7. Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects:

	Current Period - 31.12.2025	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Exposures to central governments or central banks	1.033.729.630	152.190	1.036.466.575	151.104	704.356	0,07%
2	Exposures to regional governments or local authorities	663.313	56	663.313	-	331.657	50,00%
3	Exposures to public sector entities	8.926.363	1.039.186	8.926.363	448.612	9.374.975	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	69.423.306	121.898.004	69.423.306	17.826.808	35.732.249	40,95%
7	Exposures to corporates	646.714.756	532.819.371	636.364.866	236.874.074	702.543.977	80,45%
8	Retail exposures	784.345.892	1.594.805.141	780.715.167	38.818.972	614.650.605	75,00%
9	Exposures secured by residential property	78.471.899	2.627.040	78.440.376	1.383.667	27.938.415	35,00%
10	Exposures secured by commercial real estate	77.085.287	16.316.304	77.085.287	10.013.345	51.165.594	58,74%
11	Past-due loans	23.710.611	-	23.710.611	-	14.782.805	62,35%
12	Higher-risk categories by the Agency Board	8.904.775	5.816.886	8.360.743	2.657.719	34.405.707	312,26%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	11.448.824	-	11.448.824	-	11.798.312	103,05%
16	Other assets	137.622.886	-	137.622.886	-	108.289.403	78,69%
17	Investments in equities	94.021.888	-	94.021.888	-	94.021.888	100,00%
18	**Total**	**2.975.069.430**	**2.275.474.178**	**2.963.250.205**	**308.174.301**	**1.705.739.943**	**52,14%**

	Prior Period - 31.12.2024	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Exposures to central governments or central banks	869.207.811	53.969	870.488.846	52.882	379.154	0,04%
2	Exposures to regional governments or local authorities	980.105	56	980.105	-	490.052	50,00%
3	Exposures to public sector entities	6.214.212	685.914	6.149.212	217.825	6.367.038	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	49.118.281	70.278.787	49.118.281	9.712.228	21.165.855	35,98%
7	Exposures to corporates	531.043.285	340.772.504	525.796.906	158.437.642	539.849.070	78,90%
8	Retail exposures	539.836.579	929.387.699	537.946.076	19.951.502	418.423.184	75,00%
9	Exposures secured by residential property	44.578.537	1.693.266	44.540.238	882.693	15.898.026	35,00%
10	Exposures secured by commercial real estate	50.391.235	12.801.866	50.391.235	7.439.367	33.429.400	57,81%
11	Past-due loans	15.266.057	-	15.266.057	-	12.155.349	79,62%
12	Higher-risk categories by the Agency Board	3.352.891	4.831.179	3.020.944	2.434.691	10.050.294	184,22%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	9.098.613	-	9.098.613	-	9.098.613	100,00%
16	Other assets	99.016.283	-	99.016.283	-	75.067.618	75,81%
17	Investments in equities	63.986.536	-	63.986.536	-	63.986.535	100,00%
18	**Total**	**2.282.090.425**	**1.360.505.240**	**2.275.799.332**	**199.128.830**	**1.206.360.188**	**48,74%**

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8. Standardised Approach – Exposures by asset classes and risk weights:

	Current Period - 31.12.2025 Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	1.033.097.659	-	3.518.847	-	-	1.173	-	-	-	-	-	1.036.617.679
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	663.313	-	-	-	-	-	663.313
3	Exposures to public sector entities	-	-	-	-	-	-	-	9.374.975	-	-	-	9.374.975
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	1.111.155	-	24.567.591	-	-	61.505.274	-	66.094	-	-	-	87.250.114
7	Exposures to corporates	680.962	-	133.858.271	-	-	125.854.771	-	612.844.936	-	-	-	873.238.940
8	Retail exposures	-	-	-	-	-	-	819.534.139	-	-	-	-	819.534.139
9	Exposures secured by residential property	-	-	-	-	79.824.043	-	-	-	-	-	-	79.824.043
10	Exposures secured by commercial real estate	-	-	-	-	-	71.866.076	-	15.232.556	-	-	-	87.098.632
11	Past-due loans	-	-	-	-	-	18.618.437	-	4.329.349	762.825	-	-	23.710.611
12	Higher-risk categories by the Agency Board	-	-	-	-	56.031	6.148	-	9.212	5.817.584	-	5.129.487	11.018.462
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	1.389.721	-	181.891	-	-	372.397	-	9.324.735	-	-	180.080	11.448.824
16	Investments in equities	-	-	-	-	-	-	-	94.021.888	-	-	-	94.021.888
17	Other assets	29.333.429	-	64	-	-	-	-	108.289.393	-	-	-	137.622.886
18	**Total**	**1.065.612.926**	**-**	**162.126.664**	**-**	**79.880.074**	**278.887.589**	**819.534.139**	**853.493.138**	**6.580.409**	**-**	**5.309.567**	**3.271.424.506**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM).

	Prior Period - 31.12.2024 Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	868.651.518	-	1.886.503	-	-	3.707	-	-	-	-	-	870.541.728
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	980.105	-	-	-	-	-	980.105
3	Exposures to public sector entities	-	-	-	-	-	-	-	6.367.037	-	-	-	6.367.037
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	1.234.951	-	25.629.726	-	-	31.851.844	-	113.988	-	-	-	58.830.509
7	Exposures to corporates	2.263.780	-	110.302.823	-	-	107.758.876	-	463.909.069	-	-	-	684.234.548
8	Retail exposures	-	-	-	-	-	-	557.897.578	-	-	-	-	557.897.578
9	Exposures secured by residential property	-	-	-	-	45.422.931	-	-	-	-	-	-	45.422.931
10	Exposures secured by commercial real estate	-	-	-	-	-	48.802.405	-	9.028.197	-	-	-	57.830.602
11	Past-due loans	-	-	-	-	-	6.785.198	-	7.917.075	563.784	-	-	15.266.057
12	Higher-risk categories by the Agency Board	-	-	-	-	26.624	30	-	308	4.886.489	-	542.184	5.455.635
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	9.098.613	-	-	-	9.098.613
16	Investments in equities	-	-	-	-	-	-	-	63.986.536	-	-	-	63.986.536
17	Other assets	23.948.561	-	129	-	-	-	-	75.067.593	-	-	-	99.016.283
18	**Total**	**896.098.810**	**-**	**137.819.181**	**-**	**45.449.555**	**196.182.165**	**557.897.578**	**635.488.416**	**5.450.273**	**-**	**542.184**	**2.474.928.162**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM).

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d. Counterparty Credit Risk (CCR) Explanations:

1. Qualitative disclosure related to counterparty credit risk:

The CCR strategy is determined by counterparty type and product categories. Counterparties are categorized as central counterparties, banks, corporate and commercial companies, corporate segment, micro segment customers, private banking customers and individual customers. The products are grouped as interest swap transactions, foreign currency option transactions (plain vanilla), foreign exchange option transactions (exotic), interest option transactions, commodity Transactions, credit derivatives and repo transactions.

"Conformity Test" is applied to the customers to determine whether the products to be presented to the customers are in compliance with the customers' financial status and their knowledge and experience. The tests to be applied are prepared in a way that bank can evaluate the information received from the customers with the method including "risk and return preference" and knowledge and experience" classifications determined by the Bank.

The creditworthiness of the counterparty is analyzed prior to the transactions leading to the CCR and subsequently the creditworthiness of the counter parties is reviewed at regular intervals. The frequency of inspections is increased when necessary.

The scope and level of information providing the opportunity to assess the creditworthiness of the counterparty shall be differentiated depending on the volume of the transaction to be realized, the level of the CCR and / or the counterparty.

For the transactions within the scope of the CCR, appropriate limits to the risk appetite, policies and strategies of the Bank are determined. The determined limits are approved by the Board of Directors for the banks. For the firms and individuals apart fron banks regular loan approval processes and limits are conducted.

The counterparty credit risk limits for financial institutions are also determined seperately and presented to the Board of Directors for approval. The determined limits are reviewed at least once a year. In case of deterioration of market conditions or in case of dweterioration of credit quality of some counterparties, limits are reviewd and necessary changes are made. If deemed necessary, the approved limits are blocked by the Credit Committee / Credit Allocation Business Unit and by the approval of the Board of Directors.

In counterparty credit risk management of financial institutions, risk mitigation methods such as netting agreements, collateral and "margin" agreements are used. Collateralization principles and procedures are applied for companies and individuals other than financial institutions within the framework of credit policies and application principles currently applied in the Bank.

The potential, current and maximum risk amounts of the transactions are calculated / determined in order to determine the CCR. The risks of transactions that are subject to the legally binding bilateral netting agreement and to which the netting transaction can be applied are followed together.

The risk of reverse tendency within the scope of the CCR appears in two ways as the risk of general reversal and the risk of specific reversal.

To avoid the general counter trend risk;

- Depending on the direction of the financing expenses of the corporate and commercial companies, it is taken care that the interest swap transactions made are aimed at "hedging". If the short-term liability of the firm is more than short-term liabilities susceptible to interest, interest rate swaps will be applied to the firm with the fixed interest rate. In the other case, interest rate swap transactions that the company pays variable interest are made.
- It is also important to note that the transactions are "hedged" for foreign currency transactions. If the firm is in a long position in the foreign exchange market, the transactions that the foreign exchange seller is the company and if the company is in the short position in the foreign exchange market, the transactions that the foreign exchange buyer is the company are taken into consideration.

To avoid the risk of specific counter trend risk;

- In the option transactions made on the other party's own shares, transactions are not made where the same counterparty is the option seller.
- In the credit derivative transactions on the counterparty's own credit risk, there are no transactions that the counterparty is the protection seller

For the actions taken under the CCR, the obligation to provide additional collateral due to the possible decline in the credibility of the Bank is followed.

2. Analysis of counterparty credit risk exposure by approach:

	Current Period - 31.12.2025	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives)	13.841.916	15.838.794		1,4	29.680.710	21.466.925
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					65.544.030	44.152.610
5	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					65.544.030	44.152.610
6	**Total**						**65.619.535**

(*) Effective Expected Positive Exposure

	Prior Period - 31.12.2024	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives)	10.648.185	9.536.888		1,4	20.185.073	11.970.855
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					55.792.383	28.731.655
5	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					55.792.383	28.731.655
6	**Total**						**40.702.510**

(*) Effective Expected Positive Exposure

3. Credit valuation adjustment (CVA) capital charge:

		Current Period - 31.12.2025		Prior Period - 31.12.2024	
		Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge				
1	(i) Value at Risk (VaR) component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardised CVA capital charge	29.680.710	5.619.767	20.185.073	3.225.081
4	**Total subject to the CVA capital charge**	**29.680.710**	**5.619.767**	**20.185.073**	**3.225.081**

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4. Standardised approach – CCR exposures by regulatory portfolio and risk weights:

Current Period - 31.12.2025

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	1.167.296	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial en	-	-	-	-	-	504	-	-	504
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	25.952	-	18.266.792	22.892.511	-	-	-	-	15.099.614
Corporates	119.911	-	1.865.428	855.227	-	48.774.434	-	-	49.575.133
Retail portfolios	-	-	-	-	1.254.327	-	-	-	940.745
Other claims**	-	-	-	-	-	-	2.359	-	3.539
Total	**1.313.159**	**-**	**20.132.220**	**23.747.738**	**1.254.327**	**48.774.938**	**2.359**	**-**	**65.619.535**

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.
(**)Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

Prior Period - 31.12.2024

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	217.370	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial entity	-	-	-	-	-	973	-	-	973
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	59.694	-	31.464.119	16.044.481	-	263.323	-	-	14.578.387
Corporates	39.025	-	1.529.681	928.307	-	25.120.765	-	-	25.890.855
Retail portfolios	-	-	-	-	309.707	-	-	-	232.280
Other claims**	-	-	-	-	-	-	10	-	15
Total	**316.089**	**-**	**32.993.800**	**16.972.788**	**309.707**	**25.385.061**	**10**	**-**	**40.702.510**

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.
(**) Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

5. Composition of collateral for CCR exposure:

Related table is not presented due to not having derivative collaterals which is considered in the calculation of capital adequacy ratio.

6. Credit derivatives exposures:

	Current Period- 31.12.2025		Prior Period - 31.12.2024	
	Protection bought	**Protection sold**	**Protection bought**	**Protection sold**
Nominal				
Single-name credit default swaps	3.084.890	-	2.540.182	-
Index credit default swaps	-	-	-	-
Total return swaps	-	-	-	9.519.919
Credit options	-	-	-	-
Other credit derivatives	-	-	-	-
Total notionals	**3.084.890**	**-**	**2.540.182**	**9.519.919**
Fair values				
Positive fair value (asset)	-	-	18.312	4.117.526
Negative fair value (liability)	(12.752)	-	-	-

7. Exposures to central counterparties (CCP):

		Current Period - 31.12.2025		Prior Period - 31.12.2024	
		Exposure at default (post-CRM)	**RWA**	**Exposure at default (post-CRM)**	**RWA**
1	**Exposure to Qualified Central Counterparties (QCCPs) (total)**		**225.023**		**245.648**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	6.648.748	211.999	7.223.930	237.826
3	(i) OTC Derivatives	6.648.748	211.999	7.223.930	237.826
4	(ii) Exchange-traded Derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin				
9	Pre-funded default fund contributions	242.367	13.024	228.972	7.823
10	Unfunded default fund contributions	-	-	-	-
11	**Exposures to non-QCCPs (total)**	**-**	**-**	**-**	**-**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which)	-	-	-	-
13	(i) OTC Derivatives	-	-	-	-
14	(ii) Exchange-traded Derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Securitization explanations: The Bank has no securitization transactions.

f. Explanations on market risk:

1. Qualitative disclosure requirements related to market risk:

The risk principles, policies and risk limits related to the management of market risk are approved by the Board of Directors and reviewed on a regular basis. The Bank's Senior Management performs day to day management of the market risk in accordance with the limits assigned by the Board of Directors. The Bank is exposed to market risk as a result of fluctuations in foreign exchange rates, interest rates, and market prices of stocks. Exchange rate risk and interest rate risk are evaluated as the two most important components of market risk. The Bank engages in derivative transactions for hedge purposes when found necessary.

Market risk is calculated by two different methods, namely the "inherent model" and the "standard method". According to inherent model market risk is measured by Value at Risk ("VaR") approach which takes into account different risk factors. VaR calculations use historical simulation and Monte Carlo simulation methods. The software used can perform calculations with an advanced yield curve and volatility models. The VaR model is based on the assumptions of 99% confidence interval and a 10-day holding period. VaR analyses are performed on a daily basis and reported to the Senior Management. VaR analyses are also used as risk and limit management instrument for trading transactions. The limits are reviewed periodically according to market conditions and the application of specified limits is subject to authority restrictions and therefore the control effectiveness is increased. VaR analyses are supported with scenario analyses and stress tests, and take into consideration the effects of low-probability events which have significant impact and the effects of market fluctuations. Retrospective tests of the model outputs are performed regularly. The standard method is used for the legal reporting.

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The following table indicates the details of the market risk calculation as of 31 December 2025, in accordance with the Market Risk Calculation principles pursuant to the Third Section of the "Regulation on Measurement and Assessment of Capital Adequacy of Banks" published in the Official Gazette no. 29511 on 23 October 2015.

2. Standardised approach:

		Current Period 31.12.2025 RWA	Prior Period 31.12.2024 RWA
	Outright products (*)		
1	Interest rate risk (general and specific)	15.183.825	5.683.313
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	5.352.726	17.284.056
4	Commodity risk	24.629.050	7.921.412
	Options		
5	Simplified approach	-	-
6	Delta-plus method	466.538	368.450
7	Scenario approach	-	-
8	Securitisation	-	-
9	**Total**	**45.632.139**	**31.257.231**

(*) Outright products refer to positions in products that are not optional.

g. Explanations on operational risk:

The "Basic Indicator Method" that is mentioned in "Regulation on Measurement and Assessment of Capital Adequacy of Banks" Communiqué published in the Official Gazette no. 29511 on 23 October 2015 and entered into force as of 31 March 2016 is used in the operational risk calculation of the Bank. The amount subject to the operational risk as of 31 December 2025 is calculated once a year by using the gross income of the Bank in 2022, 2023 and 2024.

Annual gross revenue is calculated by deduction of profit/loss derived from the sale of financial assets at fair value through other comprehensive income and financial assets measured at amortised cost, extraordinary income and indemnity insurance gains from the total of net interest income and non interest income.

	31.12.2022	31.12.2023	31.12.2024	Total/Positive GI year number	Ratio (%)	Total
Gross income	103.293.711	130.253.642	130.817.561	3	15	18.218.246
Amount subject to Operational Risk (Amount*12,5)						227.728.071

h. Interest rate risk related to banking book:

The calculation and reporting of interest rate risk in the banking book are performed on a monthly basis in accordance with the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach, which was published in the Official Gazette dated 12 May 2025 and numbered 32898, and entered into force as of 1 October 2025.

Interest Rate Risk in the Banking Book is defined as the potential economic value change (EVE) and net interest income change (NII) arising from changes in interest rates on all on-balance-sheet and off-balance-sheet positions excluding trading positions. It is measured as an indicator of the Bank's exposure to interest rate risk and is monitored on a daily basis. The EVE and NII impacts resulting from interest rate change scenarios are managed so as to remain within the limits determined by the Bank. In determining potential interest rate movements, stress-based interest rate scenarios that also take historical data into account are applied.

The results of the analyses are shared with the Board of Directors and the Asset and Liability Committee (ALCO) on a weekly basis, ensuring that appropriate actions affecting the Bank's interest rate risk are taken in a timely manner. For the purpose of risk management, both fixed- and floating-rate positions with different maturities within the balance sheet, as well as off-balance-sheet derivative instruments, may be utilized.

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For non-maturing deposit products whose interest rate sensitivity is determined by customer behavior, as well as for loan and time deposit products that are subject to repricing risk prior to contractual maturity due to customers' early repayment options, behavioral maturities and periodic early repayment rates are determined based on currency and customer segment. In determining these maturities, models that take into account the Bank's customer transaction data over the past ten years are used.

All models used in the analyses have been subject to validation. The average repricing period calculated for non-maturing deposits ranges between 15 and 49 months, while the maximum repricing period is 120 months.

Calculation of the interest rate risk derived from banking books is presented below:

	EVE Current Period 31.12.2025
Parallel Up	21.950.811
Parallel Down	(23.725.562)
Steepener	(3.526.378)
Flattener	7.366.721
Short-term Up	15.199.737
Short-term Down	(14.959.055)
Maximum	**21.950.811**
Tier-I Capital	**323.734.232**

(*) The amounts presented in the table above have been converted into Turkish Lira equivalents based on the currencies and interest-rate-linked commodities specified under Article 5, paragraph 2(a) of the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach.

The cash flows used in the EVE analyses include interest margins, and the discount yield curves applied are TLREF for TRY, ESTR for EUR, and SOFR for USD and other currencies.

Disclosures related to NII, including current and prior period NII data as well as prior period EVE data, have not been included in the notes, as their disclosure has been deferred until 31 December 2026 in accordance with the temporary article of the Communiqué on Public Disclosures on Risk Management by Banks.

XI. EXPLANATIONS ON HEDGE TRANSACTIONS:

The Bank hedges its TL and foreign denominated fixed rate financial assets with cross currency swaps and interest rate swaps. Within the scope of fair value hedge, fair value changes of hedging instrument and hedged item are accounted in the income statement. As long as the hedge relationship is effective, fair value change of the hedged item is disclosed together with its related asset in the balance sheet for TL denominated fixed rate mortgage loans. Fair value changes which have already been booked in equity, have been reclassified from equity to income statement for TL and FC denominated fixed rate financial assets measured at fair value through other comprehensive income.

The Bank hedges against its cash flow risk stemming from foreign currency denominated floating rate financial liabilities with interest rate and cross currency swaps. Within the scope of cash flow hedge accounting, effective part of the fair value changes of the hedging instrument are accounted in equity under "Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss" whereas ineffective part is accounted in the income statement. At instances when cash flows relating to hedged item (interest expense) affect the income statement, profit/loss of the related hedging item is taken out of the equity and reflected on the income statement.

Prospective tests are performed at the inception of the hedge relationships and both prospective and retrospective tests are performed at each reporting period-end regularly by using "Dollar off-set method". In this method, changes in the fair value of the hedged item and changes in the fair value of the hedging instruments between the designation date and each reporting period-end are compared and effectiveness ratio is calculated. In the determination of the fair values of hedging instruments and hedged item, market yield curves are used. Hedge accounting principles are applied by assessing the calculated effectiveness ratio within the scope of TAS 39.

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When the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests;

- The hedging gains and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized,
- Adjustments made to the carrying amount of the hedged item are transferred to profit and loss with straight line method for portfolio hedges or with effective interest rate method for micro hedges.

In case the hedged item is derecognized, hedge accounting is discontinued and within context of fair value hedge accounting, adjustments made to the value of the hedged item are accounted in income statement.

The replacement or rollover of a hedging instrument into another hedging instrument is not an expiration or termination if such replacement or rollover is part of the entity's documented hedging strategy.

The Bank also applies net investment risk hedging in order to hedge its foreign currency risk from its investments abroad. The effective part of the fair value change of the hedging instrument in the hedging transaction in question was accounted in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified in Profit or Loss" account under equity.

As of 31 December 2025, contractual amounts of derivative financial instruments designated as hedging instruments and the net fair values carried in the balance sheet are summarized in the following table:

	Current Period 31 December 2025			Prior Period 31 December 2024		
	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Interest Rate and Cross Currency Swaps						
-TL	75.103.601	35.850.344	2.671.585	64.881.665	32.203.518	558.570
-FC	248.583.067	5.274.675	-	190.200.365	5.266.515	353.649
Total	**323.686.668**	**41.125.019**	**2.671.585**	**255.082.030**	**37.470.033**	**912.219**

1. Explanations on Accounting Net Investment Hedge:

The Bank applies a net investment hedging strategy in order to hedge the foreign exchange risk arising from the net investment value of Akbank AG, its subsidiary, amounting to EUR 1.185 million (31 December 2024: EURO 1.037 million) and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 109 million (31 December 2024: USD 100 million). EUR 1.185 million and USD 109 million of the bank borrowing has been designated as "hedging instrument".

2. Explanations on Fair Value Hedge:

Current Period: 31.12.2025

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC financial assets at fair value through other comprehensive income	Interest rate risk	(27.448)	(39.220)	(66.668)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	103.046	(102.669)	377
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	(129.742)	132.949	3.207
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	321.542	(332.554)	(11.012)
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(154.779)	148.175	(6.604)
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	(1.361.603)	1.340.604	(20.999)

(*) Includes fair value differences arising from changes in foreign exchange rates for the hedge transactions having risk exposure of both interest rate and foreign currency.
(**) Represents the cumulative amounts booked under "Profit / (Loss) on Derivative Financial Transactions" and "Profit / (Loss) on Foreign Exchange Transactions" since the beginning of hedge accounting.

Prior Period: 31.12.2024

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC financial assets at fair value through other comprehensive income	Interest rate risk	519.620	(586.450)	(66.830)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	(109.583)	109.873	290
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	5.369	(5.478)	(109)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	(375.935)	336.039	(39.896)
Interest Rate Swap	Fixed interest rate TL bond	Interest rate risk	4.815	(1.913)	2.902

(*) Includes fair value differences arising from changes in foreign exchange rates for the hedge transactions having risk exposure of both interest rate and foreign currency.
(**) Represents the cumulative amounts booked under "Profit / (Losses) on Derivative Financial Transactions" and "Profit / (Losses) on Foreign Exchange Transactions" since the beginning of hedge accounting.

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In addition, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests with the information related discontinuous transactions are given below:

- As of 31 December 2025, related to fair value hedge transactions, there is no remaining net amount after amortization of the fair value change of the hedged items since the beginning of hedge accounting (31 December 2024: None).

3. Explanations on Cash Flow Hedge:

Hedging instrument	Hedged item	Nature of risk hedged	Hedging instrument FV		Net gain/(loss) recognized in OCI during the period	Net gain/(loss) reclassified to income statement during the year	Ineffective portion recognized in income statement (Net)
			Assets	Liabilities			
Interest Rate Swap	Floating-rate long Term FC funds borrowed	Cash Flow risk due to changes in interest rate of funds	25.768	-	11.974	63.847	(1.442)
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	34.278.497	-	(842.945)	(464.365)	(12.819)
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.217.715	27.943	1.887.938	2.041.050	(13.138)
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	449.454	-	186.642	962.872	(3.200)
Interest Rate Swap	Floating-rate TL Financial Assets at Fair Value Through Other Comprehensive Income	Cash Flow risk due to changes in interest rate of funds	59.351	164.362	(1.460.663)	(1.529.582)	(6.464)

In addition, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked with the information related discontinuous transactions are given below:

- As of 31 December 2025, related to cash flow hedge transactions, there is no remaining before tax amount in equity after amortization of the fair value change of the hedging instruments, from the beginning of hedge accounting (31 December 2024: none).

XII. EXPLANATIONS ON QUALITATIVE DISCLOSURES ON REMUNERATION POLICIES:

Explanations on Remuneration Committee

The Remuneration Committee consisting of two members from the board of directors who have no executive duties convened and evaluated the remuneration policies twice in 2025. As a result of the meeting and related evaluations, the committee decided on updating of the policies in accordance with the existing practices. The main duties and responsibilities of the Remuneration Committee have been determined briefly as follows:

- Overseeing the remuneration processes and practices with the aim of providing an independent and effective remuneration system.
- Reviewing the remuneration policy practices within the framework of the Corporate Governance principles and ensuring that the remuneration management system is up to date.
- Submitting the evaluation and recommendations on remuneration policies and practices within the framework of Corporate Governance principles to the Board of Directors as an annual report
- Reviewing as to whether remuneration policies, processes and practices comply with risk appetite, strategies and long term targets of the Bank
- Ensuring the implementation of premium payments within the framework of Corporate Governance principles.
- Determining payments to the members of the Board of Directors if they assume a different function in the bank
- Ensuring the preparation of the decisions regarding the remuneration, particularly the decisions about the remuneration of qualified employees, submitted to the approval of the Board of Directors; the regular observation of compliance and effectiveness of the remuneration policies with the risk appetite and targets of the bank; providing support and opinion to the Board of Directors with regard to the establishment and supervising of the operations of the remuneration system; overseeing the remuneration of the senior management of the units within the scope of Internal Systems

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The general principles of the Bank's remuneration policy apply to all bank employees.

Members of the Board of Directors and senior executives that have a significant impact on the Bank's risk profile are classified under the qualified employees. By the end of 2025, there are 24 employees that are considered as qualified employees in the Bank.

Information on the Design and Structure of the Remuneration Process:

While determining the Bank's wage structure;

- Internal balance of wages and budgetary opportunities,
- Job description and level of responsibility of employees,
- Individual performance of each employee,
- The overall performance of the team and general performance of the bank,
- Employee competencies,
- Compliance with the Bank's internal and external legislation

are taken into consideration.

Structured the Remuneration Policy for gaining, keeping, rewarding and motivating human resources are necessary for sustainable success to the bank is created as follows.

- Complying with the scope and structure of the Bank's operations, strategies, long-term targets and risk management structures,
- Preventing the excessive risk taking and contributing the effective risk management

Evaluation of Remuneration Process Regarding the Methods of Addressing Current and Future Risks:

In the remuneration processes, credit risk, operational risk, legal risk and reputation risk are taken into consideration with the applied risk management. The risks arising from employees during the determination of premiums are also taken into consideration. Some portion of the premium payments of the qualified employees are paid with non-cash assets indexed to the Bank's share value and some portion of them is postponed. In certain cases, written agreements have been made with these employees for the cancellation of deferred payments. In the recent year, there has been no change in the methods of handling risks in remuneration practices.

Evaluation of the Methods of Associating Premiums with Performance

Performance and risks generally determined for the Bank are considered on a preferential basis for calculating the total amount of premiums. The premium budget is distributed to the employees in line with the unit performance affiliated with individual performance and fixed income.

The units within the scope of Internal Systems have independent premium systems from Bank's performance system hence their budgets are separately managed. All decisions regarding the wage and premium processes of these units are agreed at the Board of Directors level.

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XIII. EXPLANATIONS ON BUSINESS SEGMENTS:

The Bank operates consumer banking, SME banking, commercial banking, and corporate-investment and private banking and wealth network providing services to customers in accordance with the Bank's organizational structure.

The profitability system generating segment information provides profitability information on the basis of account customer, customer relationship manager, branch segment and product. This information is made available to the branch and Head Office personnel through a web-based management reporting system.

Consumer banking offers a variety of retail services such as deposit accounts, retail loans, commercial installment loans, credit cards, insurance products and asset management services. The consumer banking products and services also include bank cards, investment funds trading, automatic payment services, foreign currency trading, safe deposit box rentals, cheques, money transfers, investment banking, telephone and internet banking. In the scope of private banking, The Bank serves the members of the high-income customers who have expectations for upper-class service quality both in banking and investment transactions.

Corporate banking, commercial banking and SME banking, provide financial solutions and banking services to large, medium and small size corporate and commercial customers. The products and services offered to corporate and commercial customers include TL and foreign currency denominated working capital loans financing for investments, foreign trade financing, derivative instruments for hedging purposes of foreign currency and interest risk, letters of credit, foreign currency trading, corporate finance services and deposit and cash management services. In addition, the Bank provides timely and permanent solutions for corporate customers' working capital management, delivers cash management services tailored based on customers' requests that include collection and payment services and liquidity and information management. Project finance loans are provided within the context of investment banking activities. Within the scope of international banking activities, activities are also being carried out in order to provide long-term funding, to provide funding under a price reflecting the country's risk, to diversify funding resources and to form an international investor base on this area.

The Treasury Unit conducts TL and FC spot and forward transactions, treasury bonds, government bonds, Eurobond and private sector bond transactions and also derivative trading activities within determined limits. These transactions are performed according to the Bank's requirements. In addition to marketing and pricing activities for the branch network of Treasury products and customers, foreign trade financing, foreign exchange and TL "clearing" services are also carried out for customers.

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Information on business segments as of 31 December 2025 and 31 December 2024 presented in the following tables. Explanations on business segments are prepared on the basis of data obtained from Bank Management Reporting System.

	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallovated	Bank's Total Activities
Current Period - 31 December 2025				
Operating Income	137.313.000	111.039.752	(39.343.201)	209.009.551
Profit from Operating Activities	43.912.475	73.318.742	(54.600.258)	62.630.959
Income from Subsidiaries	-	-	61.337	61.337
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	11.429.065	11.429.065
Profit before Tax	43.912.475	73.318.742	(43.109.856)	74.121.361
Corporate Tax	-	-	(16.874.300)	(16.874.300)
Net Profit for the Period	43.912.475	73.318.742	(59.984.156)	57.247.061
Segment Assets	968.330.226	1.144.445.545	977.246.097	3.090.021.868
Investments in Associates	-	-	90.210.523	90.210.523
Undistributed Assets	-	-	155.774.117	155.774.117
Total Assets				3.336.006.508
Segment Liabilities	1.565.369.857	601.686.068	685.361.164	2.852.417.089
Undistributed Liabilities	-	-	173.431.229	173.431.229
Shareholders' Equity	-	-	310.158.190	310.158.190
Total Liabilities				3.336.006.508

	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallovated	Bank's Total Activities
Prior Period - 31 December 2024				
Operating Income	103.693.783	90.731.845	(50.442.515)	143.983.113
Profit from Operating Activities	36.120.304	67.418.616	(63.320.685)	40.218.235
Income from Subsidiaries	-	-	33.103	33.103
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	9.635.626	9.635.626
Profit before Tax	36.120.304	67.418.616	(53.651.956)	49.886.964
Corporate Tax	-	-	(7.520.894)	(7.520.894)
Net Profit for the Period	36.120.304	67.418.616	(61.172.850)	42.366.070
Segment Assets	741.629.245	843.690.317	762.238.770	2.347.558.332
Investments in Associates	-	-	60.839.077	60.839.077
Undistributed Assets	-	-	107.199.245	107.199.245
Total Assets				2.515.596.654
Segment Liabilities	1.171.087.919	483.042.469	489.248.756	2.143.379.144
Undistributed Liabilities	-	-	131.869.619	131.869.619
Shareholders' Equity	-	-	240.347.891	240.347.891
Total Liabilities				2.515.596.654

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SECTION FIVE
INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

a. Information related to cash equivalents and the account of the Central Bank of the Republic of Türkiye (the "CBRT"):

1. Information on cash equivalents and the account of the CBRT:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	7.145.454	19.261.820	5.910.089	16.028.215
The CBRT (*)	287.821.182	243.411.789	281.199.732	152.642.019
Other (**)	-	1.792.997	-	769.064
Total	**294.966.636**	**264.466.606**	**287.109.821**	**169.439.298**

(*) Precious metal account amounting to TL 71.912.787 are included in FC (31 December 2024: TL 24.515.302).
(**) Precious metal account amounting to TL 1.792.913 are included in FC (31 December 2024: TL 768.888).

2. Information related to the account of the CBRT:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.364	-	3.086	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	287.816.818	243.411.789	281.196.646	152.642.019
Total	**287.821.182**	**243.411.789**	**281.199.732**	**152.642.019**

3. Explanation on reserve requirements:

In accordance with the "Communiqué Regarding the Reserve Requirements no. 2013/15, the Bank is required to maintain reserves in CBRT for TL and foreign currency liabilities. The reserve requirements can be maintained as TL, USD, EUR and standard gold.

The required rates for the required reserves established in the CBRT are between 3% and 18%, excluding accounts provided with exchange rate/price protection support by the Central Bank, According to the maturity structure for liabilities in Turkish currency (31 December 2024: between 3% and 17%); accounts provided with exchange rate/price protection support by the Central Bank, it is between 22% and 40% (31 December 2024: between 22% and 33%); in foreign currency, it is between 5% and 32% depending on the maturity structure (31 December 2024: between 5% and 30%) as of 31 December 2025.

b. Information on financial assets at fair value through profit or loss:

As of 31 December 2025, there are no financial assets at fair value through profit or loss subject to repo transactions (31 December 2024: None) and given as collateral/blocked (31 December 2024: None).

Other Financial Assets:

TL 6.301.534 (31 December 2024: TL 5.044.545) of other financial assets consist Fourth Real Estate Investment Fund of Ak Portföy Yönetimi A.Ş. established by Ak Portföy Yönetimi A.Ş. and the fund is followed at its fair value and the related valuation differences are recognized in profit or loss.

c. Information on derivative financial assets held-for-trading:

Table of positive differences related to derivative financial assets (*)

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	3.613.230	-	2.817.008	-
Swap Transactions	8.859.839	18.033.541	7.918.354	8.633.655
Futures Transactions	-	-	-	-
Options	155.794	5.404.256	46.911	1.178.064
Other	-	-	-	-
Total	**12.628.863**	**23.437.797**	**10.782.273**	**9.811.719**

(*) Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	1.444	2.448.596	3.909	515.679
Foreign (*)	-	31.573.770	-	35.052.232
Head Quarters and Branches Abroad	-	-	-	-
Total	**1.444**	**34.022.366**	**3.909**	**35.567.911**

(*) Includes collateral of TL 5.068.903 for derivative transactions made with foreign banks (31 December 2024: TL 7.576.645).

2. Information on foreign banks account:

	Unrestricted Amount		Restricted Amount (**)	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
European Union Countries	2.065.961	1.884.315	3.581.213	2.651.709
USA, Canada	6.678.576	3.681.667	2.754.237	6.131.066
OECD Countries (*)	14.931.368	16.286.914	805.619	3.528.858
Off-Shore Banking Regions	-	-	-	55.743
Other	700.274	742.024	56.522	89.936
Total	**24.376.179**	**22.594.920**	**7.197.591**	**12.457.312**

(*) OECD Countries other than EU countries, USA and Canada.
(**) Restricted amounts which mainly consist of collaterals related to borrowings are kept in several banks.

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

1.As of 31 December 2025, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 225.760.377 (31 December 2024: TL 237.870.168); and those given as collateral/blocked amounting to TL 18.033.999 (31 December 2024: 23.601.209).

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2. Information on financial assets fair value through other comprehensive income:

	Current Period 31 December 2025	Prior Period 31 December 2024
Debt Securities	478.055.250	370.446.829
Quoted at Stock Exchange (*)	447.369.303	329.842.084
Unquoted at Stock Exchange	30.685.947	40.604.745
Share Certificates	169.957	133.239
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	169.957	133.239
Impairment Provision (-)	10.014.975	12.626.189
Total	**468.210.232**	**357.953.879**

(*) Investment funds are included.

f. Information related to loans:

1. Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	-	396	-	396
Corporate Shareholders	-	396	-	396
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	32.312.951	16.141.186	26.279.451	11.738.574
Loans Granted to Employees	1.226.699	-	750.313	-
Total	**33.539.650**	**16.141.582**	**27.029.764**	**11.738.970**

2. Information on standard loans and loans under follow-up including loans that have been restructured or rescheduled:

		Loans under follow-up		
Current Period - 31 December 2025			Restructured Loans	
Cash Loans	**Standard Loans**	**Loans not subejct to restructuring**	**Loans with revised contract terms**	**Refinance**
Non-specialized Loans				
Loans given to enterprises	224.231.973	6.734.883	-	1.351.128
Export Loans	163.438.278	4.305.157	-	384.053
Import Loans	-	-	-	-
Loans Given to Financial Sector	35.368.886	162.114	-	582
Consumer Loans	356.330.425	32.153.464	21.184.775	972.963
Credit Cards	353.429.040	23.121.338	27.346.060	-
Other	440.888.012	12.239.982	75.225	13.069.770
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**1.573.686.614**	**78.716.938**	**48.606.060**	**15.778.496**

	Current Period 31 December 2025		Prior Period 31 December 2024	
Expected Credit Loss Stage I and Stage II	**Standard Loans**	**Loans under Follow-up**	**Standard Loans**	**Loans under Follow-up**
12 Month Expected Credit Losses	12.043.083	-	11.618.761	-
Significant Increase in Credit Risk	-	16.904.862	-	12.543.140
Total	**12.043.083**	**16.904.862**	**11.618.761**	**12.543.140**

3. Breakdown of loans according to their maturities:

		Loans Under Follow-Up	
	Standard Loans	**Non-restructured**	**Restructured or rescheduled**
Short-term Loans	878.026.723	53.853.556	23.892.349
Medium and Long-Term Loans	695.659.891	24.863.382	40.492.207
Total	**1.573.686.614**	**78.716.938**	**64.384.556**

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4. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards:

Current Period - 31.12.2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**129.324.448**	**199.211.372**	**328.535.820**
Mortgage Loans	14.696	98.133.846	98.148.542
Automotive Loans	2.378.975	1.919.404	4.298.379
Consumer Loans	126.930.777	99.158.122	226.088.899
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**97**	**97**
Mortgage Loans	-	97	97
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**287.860.926**	**19.628.851**	**307.489.777**
With Installment	91.863.475	19.628.758	111.492.233
Without Installment	195.997.451	93	195.997.544
Consumer Credit Cards-FC	**883.248**	**-**	**883.248**
With Installment	4	-	4
Without Installment	883.244	-	883.244
Personnel Loans-TL	**190.207**	**370.592**	**560.799**
Mortgage Loans	-	30.184	30.184
Automotive Loans	4.932	2.383	7.315
Consumer Loans	185.275	338.025	523.300
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-TL	**652.054**	**485**	**652.539**
With Installment	213.871	485	214.356
Without Installment	438.183	-	438.183
Personnel Credit Cards-FC	**13.361**	**-**	**13.361**
With Installment	-	-	-
Without Installment	13.361	-	13.361
Credit Deposit Account - TL (Real Person)	**81.544.911**	**-**	**81.544.911**
Credit Deposit Account - FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**500.469.155**	**219.211.397**	**719.680.552**

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Prior Period - 31.12.2024	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**109.113.597**	**118.825.557**	**227.939.154**
Mortgage Loans	9.126	69.234.646	69.243.772
Automotive Loans	1.628.785	2.972.049	4.600.834
Consumer Loans	107.475.686	46.618.862	154.094.548
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**141**	**141**
Mortgage Loans	-	141	141
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**214.132.935**	**7.472.652**	**221.605.587**
With Installment	65.500.116	7.472.641	72.972.757
Without Installment	148.632.819	11	148.632.830
Consumer Credit Cards-FC	**521.517**	**-**	**521.517**
With Installment	45	-	45
Without Installment	521.472	-	521.472
Personnel Loans-TL	**125.600**	**138.037**	**263.637**
Mortgage Loans	-	16.196	16.196
Automotive Loans	876	3.103	3.979
Consumer Loans	124.724	118.738	243.462
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-TL	**477.305**	**698**	**478.003**
With Installment	154.115	698	154.813
Without Installment	323.190	-	323.190
Personnel Credit Cards-FC	**8.673**	**-**	**8.673**
With Installment	-	-	-
Without Installment	8.673	-	8.673
Credit Deposit Account-TL (Real Person)	**51.247.452**	**-**	**51.247.452**
Credit Deposit Account-FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**375.627.079**	**126.437.085**	**502.064.164**

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5. Information on commercial installment loans and corporate credit cards:

Current Period - 31.12.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**27.834.149**	**141.356.301**	**169.190.450**
Mortgage Loans	38.800	4.082.240	4.121.040
Automotive Loans	2.183.832	34.595.456	36.779.288
Consumer Loans	25.611.517	102.678.605	128.290.122
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**1.586.239**	**4.616.948**	**6.203.187**
Mortgage Loans	-	313.070	313.070
Automotive Loans	10.157	976.865	987.022
Consumer Loans	1.576.082	3.327.013	4.903.095
Other	-	-	-
Corporate Credit Cards-TL	**94.709.248**	**102.511**	**94.811.759**
With Installment	38.335.744	102.511	38.438.255
Without Installment	56.373.504	-	56.373.504
Corporate Credit Cards-FC	**45.754**	**-**	**45.754**
With Installment	-	-	-
Without Installment	45.754	-	45.754
Credit Deposit Account - TL (Legal Person)	**12.891.667**	**-**	**12.891.667**
Credit Deposit Account - FC (Legal person)	**-**	**-**	**-**
Total	**137.067.057**	**146.075.760**	**283.142.817**

Prior Period – 31.12.2024	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**21.215.331**	**98.327.497**	**119.542.828**
Mortgage Loans	17.008	2.167.680	2.184.688
Automotive Loans	2.216.700	30.911.568	33.128.268
Consumer Loans	18.981.623	65.248.249	84.229.872
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**297.268**	**1.874.933**	**2.172.201**
Mortgage Loans	-	162.689	162.689
Automotive Loans	82.658	595.736	678.394
Consumer Loans	214.610	1.116.508	1.331.118
Other	-	-	-
Corporate Credit Cards-TL	**66.323.873**	**111.063**	**66.434.936**
With Installment	28.450.654	111.063	28.561.717
Without Installment	37.873.219	-	37.873.219
Corporate Credit Cards-FC	**32.799**	**-**	**32.799**
With Installment	-	-	-
Without Installment	32.799	-	32.799
Credit Deposit Account - TL (Legal Person)	**6.996.619**	**-**	**6.996.619**
Credit Deposit Account - FC (Legal person)	**-**	**-**	**-**
Total	**94.865.890**	**100.313.493**	**195.179.383**

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3. Loans according to types of borrowers:

	Current Period 31 December 2025	Prior Period 31 December 2024
Public	56.845.869	52.124.086
Private	1.725.223.078	1.234.646.771
Total	**1.782.068.947**	**1.286.770.857**

4. Distribution of domestic and foreign loans: Loans are classified according to the locations of the customers:

	Current Period 31 December 2025	Prior Period 31 December 2024
Domestic Loans	1.779.558.882	1.283.201.700
Foreign Loans	2.510.065	3.569.157
Total	**1.782.068.947**	**1.286.770.857**

5. Loans granted to investments in associates and subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Direct Loans Granted to Investments in Associates and Subsidiaries	1.573.569	3.312.357
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	**1.573.569**	**3.312.357**

6. Credit-Impaired Losses Stage III Provisions:

	Current Period 31 December 2025	Prior Period 31 December 2024
Loans with Limited Collectibility	6.129.072	3.293.655
Loans with Doubtful Collectibility	13.153.213	9.304.574
Uncollectible Loans	22.313.852	9.383.177
Total	**41.596.137**	**21.981.406**

7. Information on non-performing loans (Net):

(i) Information on non-performing loans restructured or rescheduled and other receivables:

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period: 31 December 2025			
(Gross Amounts Before Specific Provisions)	360.186	800.803	338.666
Rescheduled Loans and Other Receivables	360.186	800.803	338.666
Prior Period: 31 December 2024			
(Gross Amounts Before Specific Provisions)	210.526	499.073	327.094
Rescheduled Loans and Other Receivables	210.526	499.073	327.094

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(ii) Information on the movement of total non-performing loans:

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Prior Period End Balance: 31 December 2024	**6.124.453**	**16.541.601**	**14.691.919**
Additions (+)	50.008.456	1.636.650	5.931.202
Transfers from Other Categories of Non-Performing Loans (+)	-	36.641.770	27.894.732
Transfers to Other Categories of Non-Performing Loans (-)	36.641.770	27.894.732	-
Collections (-)	8.309.793	5.102.434	3.555.391
Write-offs (-) (*)	302.787	333.187	1.893.886
Sold Portfolio (-) (**)	18	102.136	10.053.810
Corporate and Commercial Loans	18	4.526	868.307
Consumer Loans	-	95.123	4.525.873
Credit Cards	-	2.488	4.659.630
Other	-	-	-
Balance at the End of the Period	**10.878.541**	**21.387.532**	**33.014.766**
Specific Provisions (-)	6.129.072	13.153.213	22.313.852
Net Balance at Balance Sheet	**4.749.469**	**8.234.319**	**10.700.914**

(*) In the current period, based on the amendment made in the "Regulation on Procedures and Principles for Classification of Loans and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533, there is no write-off process. (31 December 2024: None).

(**) In September 2025, the Bank sold a portion of its non-performing loan portfolio amounting to TL 10.155 million (full TL amount) to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetimi A.Ş., Dünya Varlık Yönetimi A.Ş., Ortak Varlık Yönetimi A.Ş., Doğru Varlık Yönetim A.Ş., İstanbul Varlık Yönetim A.Ş., Emir Varlık Yönetim A.Ş., Efes Varlık Yönetim A.Ş. and Sümer Varlık Yönetim A.Ş. for a fee of TL 2.151 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 34 basis points.

(iii) Information on non-performing loans granted as foreign currency loans:

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period: 31 December 2025			
Balance at the End of the Period	220.468	351.305	12.709.216
Specific Provision (-)	209.764	241.493	7.563.143
Net Balance on Balance Sheet	10.704	109.812	5.146.073
Prior Period: 31 December 2024			
Balance at the End of the Period	94.173	5.408.495	5.656.710
Specific Provision (-)	57.947	2.728.696	3.014.452
Net Balance at Balance Sheet	36.226	2.679.799	2.642.258

Non-performing loans granted as foreign currency are followed under TL accounts of balance sheet.

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(iv) Breakdown of non-performing loans according to their gross and net values:

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period (Net): 31 December 2025			
Loans granted to corporate entities and real persons (Gross)	10.878.541	21.387.532	33.014.766
Specific Provision Amount (-)	6.129.072	13.153.213	22.313.852
Loans granted to corporate entities and real persons (Net)	4.749.469	8.234.319	10.700.914
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-
Prior Period (Net): 31 December 2024			
Loans granted to corporate entities and real persons (Gross)	6.124.453	16.541.601	14.691.919
Specific Provision Amount (-)	3.293.655	9.304.574	9.383.177
Loans granted to corporate entities and real persons (Net)	2.830.798	7.237.027	5.308.742
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

(v) Information on the collection policy of non-performing loans and other receivables:

	III. Group	IV. Group	V. Group
Current Period: 31 December 2025			
Interest accruals and valuation differences	1.865.877	4.728.853	7.044.664
Provision (-)	1.037.774	2.886.617	4.920.891
Prior Period: 31 December 2024			
Interest accruals and valuation differences	1.067.683	2.796.601	3.102.014
Provision (-)	575.726	1.586.020	2.215.260

8. Information on the collection policy of non-performing loans and other receivables:

Non-performing loans and other receivables are collected through legal follow-up and liquidation of collaterals.

9. Information on the write-off policy: Disclosed in Note VII of Section Three.

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g. Financial assets measured at amortised cost:

1. Information on financial asset subject to repurchase agreements and those given as collateral/blocked:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Given as collateral/blocked	52.439.038	-	30.598.797	-
Subject to repurchase agreements	153.194.435	4.720.985	133.937.417	9.175.669
Total	**205.633.473**	**4.720.985**	**164.536.214**	**9.175.669**

2. Information about government debt securities:

	Current Period 31 December 2025	Prior Period 31 December 2024
Government Bonds	229.148.021	200.835.197
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	**229.148.021**	**200.835.197**

3. Information on other financial assets measured at amortised cost:

	Current Period 31 December 2025	Prior Period 31 December 2024
Debt Securities	237.944.991	201.572.350
Quoted at Stock Exchange	237.944.991	201.572.350
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	45.490	47.005
Total	**237.899.501**	**201.525.345**

4. The movement of financial assets measured at amortised cost:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	201.525.345	164.916.015
Foreign Currency Differences on Monetary Assets	1.180.876	1.473.127
Purchases During Year	7.916.920	-
Disposals Through Sales and Redemptions	(7.050.358)	(12.525.826)
Impairment Provision	1.515	(30.493)
Change in Amortized Cost	34.325.203	47.692.522
Balance at the End of the Period	**237.899.501**	**201.525.345**

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h. Information on investments in associates (Net):

1. Information about investments in associates:

	Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1	Bankalararası Kart Merkezi A.Ş.	Istanbul/Türkiye	4,89	4,89
2	Kredi Kayıt Bürosu A.Ş.	Istanbul/Türkiye	9,09	9,09
3	JCR Avrasya Derecelendirme A.Ş.	Istanbul/Türkiye	2,86	2,86
4	Birleşik İpotek Finansmanı A.Ş.	Istanbul/Türkiye	8,33	8,33

2. Main financial figures of associates, in the order of the above table:

Bankalararası Kart Merkezi A.Ş. and Kredi Kayıt Bürosu A.Ş. dated 30 September 2025, Birleşik İpotek Finansmanı A.Ş. dated 30 June 2025 and JCR Avrasya Derecelendirme A.Ş dated 31 December 2024 financial statements are used.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	10.697.526	9.124.490	1.741.842	2.159.000	-	3.497.499	2.582.499	-
2	5.412.217	2.351.328	1.163.080	588.061	-	1.282.745	517.710	-
3	697.430	508.993	48.717	163.885	-	154.302	69.322	-
4	276.078	252.581	7.232	59.253	-	40.284	11.763	-

3. Movement schedule of investments in associates:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	20.956	19.528
Movements During the Period		
Purchases	-	-
Bonus Shares and Contributions to Capital	-	1.428
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	20.956	20.956
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

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i. Information related to subsidiaries (Net):

1. Information on shareholders' equity of subsidiaries:

The following amounts have been obtained from the financial statements as of 31 December 2025 prepared in accordance with legislation in which the bank are subject to.

	Ak Finansal Kiralama A.Ş.	Ak Yatırım Menkul Değerler A.Ş.	Ak Portföy Yönetimi A.Ş.	Akbank AG	AkÖde A.Ş.	Akbank Ventures BV	AkTech Yazılım Teknolojileri A.Ş.
Paid in Capital	1.360.007	96.802	30.534	740.648	705.000	2.401.175	100.000
Share Premium	-	-	-	-	-	-	-
Reserves	3.641.959	117.551	133.609	47.218.805	(13)	1.964.617	-
Gains recognized in equity as per TAS	(40.368)	(28.185)	393	-	(828)	-	-
Profit/Loss	1.520.158	12.143.834	5.861.344	12.035.193	(243.409)	399.116	31.625
- Net Current Period Profit	1.520.158	3.853.063	3.421.500	2.650.911	(241.108)	162.737	31.625
- Prior Year Profit/Loss	-	8.290.771	2.439.844	9.384.282	(2.301)	236.379	-
Minority Interests	-	(18.156)	-	-	-	-	-
Development Cost of Operating Lease (-)	130	4.704	-	3.269	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	92.270	295.595	(9.710)	444.036	-	-	-
Total Common Equity	**6.389.356**	**12.011.547**	**6.035.590**	**59.547.341**	**460.750**	**4.764.908**	**131.625**
Total Additional Tier I Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Portion of Goodwill and Other Intangible Assets and Related Deferred Tax Liabilities not deducted from the Common Equity as per the 1st Clause of Provisional Article 2 of the "Regulation on the Equity of Banks" (-)	-	-	-	-	-	-	-
Total Tier I Capital	**6.389.356**	**12.011.547**	**6.035.590**	**59.547.341**	**460.750**	**4.764.908**	**131.625**
Tier II Capital	**95.429**	**91**	**84**	**329.984**	**-**	**-**	**-**
CAPITAL	**6.484.785**	**12.011.638**	**6.035.674**	**59.877.325**	**460.750**	**4.764.908**	**131.625**
Deductions from Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL CAPITAL	**6.484.785**	**12.011.638**	**6.035.674**	**59.877.325**	**460.750**	**4.764.908**	**131.625**

The Bank's subsidiaries, included in the consolidated calculation of capital requirement, do not have additional capital requirements.

2. Accounting method used for the valuation of subsidiaries: Disclosed in Note III of Section Three.

3. Information on subsidiaries:

	Title	Address (City / Country)	Bank's Share Percentage-If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1	Ak Finansal Kiralama A.Ş.	Istanbul/Türkiye	100,00	100,00
2	Ak Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	100,00	100,00
3	Ak Portföy Yönetimi A.Ş.	Istanbul/Türkiye	100,00	100,00
4	Akbank AG	Eschborn/Germany	100,00	100,00
5	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	100,00	100,00
6	Akbank Ventures BV	Amsterdam/Netherlands	100,00	100,00
7	AkTech Yazılım Teknolojileri A.Ş. (*)	İstanbul/Türkiye	100,00	100,00

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4. Main financial figures of consolidated subsidiaries, in the order of the above table:

The financial figures have been obtained from the financial statements as at 31 December 2025 prepared in accordance with regulations of the bank.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	56.097.087	6.481.756	3.736.887	6.510.123	1.172.071	1.520.158	1.040.569	-
2	40.432.410	12.311.846	403.348	4.742.218	3.973.777	3.853.063	3.555.725	-
3	6.726.880	6.025.880	57.373	1.127.203	677.247	3.421.500	1.888.815	-
4	219.853.300	59.994.646	828.311	14.471.488	1.803.092	2.650.911	3.216.874	-
5	2.769.677	460.750	165.679	120.150	2.695	(241.108)	(259.288)	-
6	4.783.932	4.764.908	-	127.848	-	162.737	189.661	-
7	145.605	131.625	47.318	10.739	-	31.625	-	-

(*) AkTech Yazılım Teknolojileri A.Ş., was established and registered in the Trade Registry Gazette on 11 March 2025.

5. Movement schedule of subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	60.818.121	46.651.674
Movements During the Period		
Additions (*)	1.615.000	120.000
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	11.429.065	9.635.626
Sales/Liquidation	-	-
Revaluation Increase (**)	16.327.381	4.410.821
Revaluation/Impairment	-	-
Balance at the End of the Period	90.189.567	60.818.121
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) The mentioned amounts are due to the investment of TL 100.000 made for the establishment of AkTech Yazılım Teknolojileri A.Ş., which is 100% subsidiary of the Bank, the capital increase of TL 515.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., which is a 100% subsidiary of the Bank and the capital increase of TL 1.000.000 in Ak Finansal Kiralama A.Ş., which is a 100% subsidiary of the Bank , for the current period. Previous period, the net capital increase of TL 120.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., taking into account the capital reduction carried out.

(**) Amounts refer to revaluation differences arising from accounting of financial associates and subsidiaries under the equity method as explained in the Note III of the Section Three.

6. Sectoral information on financial subsidiaries and the related carrying amounts:

Subsidiaries	Current Period 31 December 2025	Prior Period 31 December 2024
Banks	59.994.646	41.320.146
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	6.481.756	3.997.548
Finance Companies	-	-
Other Subsidiaries	23.713.165	15.500.427

7. Subsidiaries quoted to a stock exchange: None. (31 December 2024: None).

j. Information on joint ventures: None (31 December 2024: None).

k. Information on finance lease receivables (Net): None (31 December 2024: None).

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l. Information on the Hedging Derivative Financial Assets:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	294.781	4.799.453	85.122	3.978.572
Cash Flow Hedge	35.555.563	475.222	32.118.396	1.287.943
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**35.850.344**	**5.274.675**	**32.203.518**	**5.266.515**

m. Information on property and equipment:

	Immovables(*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2024				
Cost	30.839.556	10.546.778	365.865	41.752.199
Accumulated Depreciation (-)	1.054.068	4.110.911	-	5.164.979
Net Book Value	**29.785.488**	**6.435.867**	**365.865**	**36.587.220**
Current Period End: 31 December 2025				
Net Book Value at the Beginning of the Period	29.785.488	6.435.867	365.865	36.587.220
Additions	1.649.985	4.954.441	593.890	7.198.316
Investment Properties Revaulation differences	9.614.142	-	-	9.614.142
Transferred	824.326	-	(824.326)	-
Disposals (-), net	383.653	8.297	-	391.950
Depreciation (-)	1.215.923	1.710.407	-	2.926.330
Impairment	-	-	-	-
Cost at Period End	41.905.284	15.149.032	135.429	57.189.745
Accumulated Depreciation at Period End (-)	1.630.919	5.477.428	-	7.108.347
Closing Net Book Value	**40.274.365**	**9.671.604**	**135.429**	**50.081.398**

(*) Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2025, asset usage rights are TL 4.284.075, and accumulated depreciation amount is TL 1.117.079.

	Immovables(*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2023				
Cost	18.913.771	8.157.231	504.074	27.575.076
Accumulated Depreciation (-)	726.212	2.857.340	-	3.583.552
Net Book Value	**18.187.559**	**5.299.891**	**504.074**	**23.991.524**
Current Period End: 31 December 2024				
Net Book Value at the Beginning of the Period	18.187.559	5.299.891	504.074	23.991.524
Additions	2.119.171	2.549.428	1.781.456	6.450.055
Investment Properties Revaulation differences	8.396.126	-	-	8.396.126
Transferred	1.919.665	-	(1.919.665)	-
Disposals (-), net	167.461	12.084	-	179.545
Depreciation (-)	655.421	1.401.368	-	2.056.789
Impairment	(14.151)	-	-	(14.151)
Cost at Period End	30.839.556	10.546.778	365.865	41.752.199
Accumulated Depreciation at Period End (-)	1.054.068	4.110.911	-	5.164.979
Closing Net Book Value	**29.785.488**	**6.435.867**	**365.865**	**36.587.220**

(*)Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2024, asset usage rights are TL 3.180.625, and accumulated depreciation amount is TL 741.604.

n. Information on intangible assets:

1. Cost and accumulated amortization at the beginning and end of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	15.836.079	10.025.950
Accumulated Amortization (-)	5.495.498	3.578.559
Net Book Value	**10.340.581**	**6.447.391**

2. Reconciliation of movements for the current period and prior period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	**6.447.391**	**3.767.983**
Additions	5.811.295	3.991.572
Disposals (-), net	-	-
Depreciation (-)	1.918.105	1.312.164
Closing Net Book Value	**10.340.581**	**6.447.391**

o. Information on the investment properties: None (31 December 2024: None).

p. Information on deferred tax asset:

As of 31 December 2025, the Bank has amounting to TL 413.253 deferred tax assets (31 December 2024:TL1.388.042). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values and tax values of fixed assets, financial assets and liabilities and provision for employee rights.

Deferred tax assets and liabilities which are accounted for the temporary differences arising between applicable accounting policies and valuation principles and tax legislation are netted-off and accounted. There are no carry forward tax losses that can be used as deductions for the tax calculation. An explanation about the net deferred tax liability is given in Note II-i-2 of Section Five.

	Accumulated temporary differences		Deferred tax assets/(liabilities)	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Employee benefits	4.121.145	2.917.096	1.236.343	875.129
Stage 1 and 2 loans provisions	30.204.185	24.932.964	9.061.255	7.479.889
Differences between book value and tax base of property, plant and equipment	(711.170)	1.057.311	(213.351)	317.193
Differences between book value and tax base of financial assets	(80.948.521)	(33.238.620)	(24.284.556)	(9.971.586)
Investment Properties Revaulation differences	(18.846.886)	(12.139.978)	(4.686.187)	(2.970.733)
Other	19.597.053	15.637.887	5.969.925	4.691.366
Deferred Tax Asset/(Liabilities) Net			**(12.916.571)**	**421.258**

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q. Information on assets held for sale and related to discontinued operations:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	3.632.985	3.464.212
Accumulated Depreciation (-)	-	-
Net Book Value	**3.632.985**	**3.464.212**

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	**3.464.212**	**475.836**
Additions	174.297	3.586.515
Disposals (-), net	73.859	529.374
Appreciation / Impairment (-)	68.335	68.765
Depreciation (-)	-	-
Closing Net Book Value	**3.632.985**	**3.464.212**

r. Information on other assets:

Other assets amounting to TL 64.427.082 (31 December 2024: TL 42.503.163) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

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II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

a. Information on deposits:

1. Information on maturity structure of the deposits: There are no seven-day notification deposits.

1 (i). Current Period – 31 December 2025:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	104.265.632	134.075.807	412.547.858	46.850.704	18.298.348	32.472.488	5.085	**748.515.922**
Foreign Currency Deposits	261.030.604	17.309.933	67.836.068	2.797.944	2.698.047	6.403.996	322	**358.076.914**
Residents in Türkiye	246.856.351	17.124.791	63.055.552	2.546.910	1.868.776	3.892.616	322	**335.345.318**
Residents Abroad	14.174.253	185.142	4.780.516	251.034	829.271	2.511.380	-	**22.731.596**
Public Sector Deposits	14.977.634	5.643	91.320	6.410	1.400	48	-	**15.082.455**
Commercial Deposits	79.651.129	158.264.284	175.097.169	49.131.272	36.432.876	31.278.520	-	**529.855.250**
Other Institutions Deposits	2.725.874	2.720.986	5.603.189	1.196.626	2.926.528	136.995	-	**15.310.198**
Precious metals Deposits	230.268.379	6.140	26.549.965	3.409.455	7.791.394	267.920	-	**268.293.253**
Interbank Deposits	1.855.991	38.212.404	43.443.572	9.931.028	35.396.931	7.606.505	-	**136.446.431**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	32.037	38.053.309	-	-	6.063.164	-	-	**44.148.510**
Foreign Banks	1.723.515	159.095	43.443.572	9.931.028	29.333.767	7.606.505	-	**92.197.482**
Participation Banks	100.439	-	-	-	-	-	-	**100.439**
Other	-	-	-	-	-	-	-	**-**
Total	**694.775.243**	**350.595.197**	**731.169.141**	**113.323.439**	**103.545.524**	**78.166.472**	**5.407**	**2.071.580.423**

Foreign exchange-protected deposit instrument, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL deposits are valued with interest rates and are protected against foreign exchange rates, is offered to bank customers. As of 31 December 2025, TL deposit amount includes TL 1.286.609 (31 December 2024: TL 107.084.307) thousand TL deposits within this scope.

1 (ii). Prior period - 31 December 2024:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	69.531.113	26.665.391	387.386.591	107.934.809	12.816.189	19.892.962	4.869	**624.231.924**
Foreign Currency Deposits	198.305.861	24.094.067	80.717.626	3.904.102	2.162.481	5.153.608	318	**314.338.063**
Residents in Türkiye	188.277.450	23.735.136	76.264.398	3.626.673	1.420.324	2.708.770	318	**296.033.069**
Residents Abroad	10.028.411	358.931	4.453.228	277.429	742.157	2.444.838	-	**18.304.994**
Public Sector Deposits	12.470.716	2.790	71.100	4.166	1.730	49	-	**12.550.551**
Commercial Deposits	56.884.082	108.703.447	101.398.406	76.890.250	26.066.312	32.129.875	-	**402.072.372**
Other Institutions Deposits	2.836.489	1.315.406	11.380.819	6.402.257	1.916.671	417.883	-	**24.269.525**
Precious metals Deposits	91.609.560	8.905	381.358	37.428	2.144.544	99.172	-	**94.280.967**
Interbank Deposits	1.028.814	7.695.204	38.071.763	30.899.291	9.079.723	3.579.175	-	**90.353.970**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	134.201	6.049.908	1.517	-	4.437.690	-	-	**10.623.316**
Foreign Banks	840.421	1.645.296	38.070.246	30.899.291	4.642.033	3.579.175	-	**79.676.462**
Participation Banks	54.192	-	-	-	-	-	-	**54.192**
Other	-	-	-	-	-	-	-	**-**
Total	**432.666.635**	**168.485.210**	**619.407.663**	**226.072.303**	**54.187.650**	**61.272.724**	**5.187**	**1.562.097.372**

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2. Information on saving and commercial deposits insurance(*):

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

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Saving Deposits	358.218.743	269.221.480	390.297.179	355.010.444
Foreign Currency Saving Deposits	76.752.453	63.464.730	142.776.402	150.278.351
Other Deposits in the Form of Saving Deposits	75.948.340	40.283.051	150.643.265	42.555.924
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Commercial Deposits	32.826.118	21.151.904	196.415.350	186.764.147
Foreign Currency Commercial Deposits	5.916.491	4.296.966	121.405.145	91.835.424
Other Deposits in the Form of Commercial Deposits	957.545	465.763	13.063.851	4.474.084
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

(*) In the framework of the "Regulation on Insured Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 7 December 2024 and numbered 32745, the amount of insured deposit and participation fund amounting to TL 650 thousand as of 2024, It has been determined as TL 950 thousand, effective from the beginning of the calendar year of 2025.

3. Saving deposits of real persons which are not under the guarantee of saving deposit insurance fund:

	Current Period 31 December 2025	Prior Period 31 December 2024
Foreign Branches' Deposits and other accounts	8	6
Saving Deposits and Other Accounts of Controlling Shareholders and Deposits of their Mother, Father, Spouse, Children in care	-	-
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse and Children in care	7.096.628	5.570.696
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 Banks Established in Türkiye solely to Engage in Off-shore Banking Activities	-	-

b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	4.842.726	-	2.326.459	-
Swap Transactions	8.698.008	2.075.578	8.453.738	3.633.543
Futures Transactions	-	-	-	-
Options	154.737	6.182.310	114.167	1.239.981
Other	-	-	-	-
Total	**13.695.471**	**8.257.888**	**10.894.364**	**4.873.524**

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	489.164	1.857.228	181.662	883.654
From Foreign Banks, Institutions and Funds	-	142.158.640	-	94.318.227
Total	**489.164**	**144.015.868**	**181.662**	**95.201.881**

2. Information on maturity structure of borrowings:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term	397.164	1.695.191	121.501	12.129.789
Medium and Long-term	92.000	142.320.677	60.161	83.072.092
Total	**489.164**	**144.015.868**	**181.662**	**95.201.881**

Securitized borrowings procured via A.R.T.S. Ltd. ("Structured Entity") are included in external funding sources of the Bank. Under the securitization program agreements, the Bank has sold foreign trade and customer receivables to A.R.T.S. Ltd.

3. The liabilities providing the funding sources of the Bank are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Bank and the diversification of these deposits by number and type of depositors with a stable structure does not create any risk concentration. The borrowings are composed of funds such as syndicated and securitized borrowings and post-financing obtained from different financial institutions with different maturity-interest structures and characteristics. There is no risk concentration in any of the funding sources of the Bank.

d. Information on securities issued (Net):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Bank bills	-	-	-	-
Bonds	3.944.759	195.412.410	-	95.214.817
Total	**3.944.759**	**195.412.410**	**-**	**95.214.817**

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 24.111.149 (31 December 2024: TL 29.696.210) and do not exceed 10% of the total balance sheet.

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f. Information on financial leasing agreements:

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.

Liabilities incurred due to financial leasing agreements:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	Gross	Net	Gross	Net
Less Than 1 Year	1.109.740	462.333	732.800	331.336
Between 1-4 Years	2.801.423	1.415.724	1.871.345	1.001.435
More Than 4 Years	2.325.009	1.586.104	1.741.514	1.287.358
Total	**6.236.172**	**3.464.161**	**4.345.659**	**2.620.129**

g. Information on the hedging derivative financial liabilities:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	2.479.280	-	-	353.649
Cash Flow Hedge	192.305	-	558.570	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**2.671.585**	**-**	**558.570**	**353.649**

h. Information on provisions:

1. Information on reserves for employee rights:

2. Information on reserves for employee rights:

Balance Sheet Obligations for:	Current Period 31 December 2025	Prior Period 31 December 2024
- Reserve for employment termination benefits	2.593.866	1.843.172
- Reserve for unused vacation	1.527.279	1.073.924
Total	**4.121.145**	**2.917.096**

According to Turkish Labor Law, the Bank is required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or who retires.

The compensation amount equals to one month's salary of an employee for each year of service, but this amount is limited up to severance limit decided by law. This liability is not subject to any funding legally and there is no funding requirement.

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability.

	Current Period 31 December 2025	Prior Period 31 December 2024
Discount Rate (%)	3,85	3,00
Rate for the Probability of Retirement (%)	94,43	94,57

The principal actuarial assumption is that the current maximum liability will increase in line with inflation. Thus, the discount rate applied represents the expected real rate after adjusting for the effects of future inflation.

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Movements in the reserve for employment termination benefits during the period are as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Prior Period Closing Balance	**1.843.172**	**2.286.674**
Recognized as an Expense During the Period	666.990	543.364
Actuarial Loss / (Gain)	366.709	690.460
Paid During the Period	(283.005)	(1.677.326)
Balance at the End of the Period	**2.593.866**	**1.843.172**

As of 31 December 2025, the Bank has allocated vacation liability amounting to TL 1.527.279 (31 December 2024: TL 1.073.924).

1. (ii). Post-employment benefits:

The Bank's obligation in respect of the post-employment benefits transferrable to SSI, as explained in Note XVII of Section Three, has been calculated by a registered actuary. In this context, the value of the obligation regarding these benefits to be transferred to SSI as of the balance sheet date would equal the approximate payment amount that would need to be made to SSI as part of the transfer. The actuarial parameters and results used for the calculation of this amount reflect the provisions of the New Law for the post-employment pension and medical benefits transferrable to SSI (e.g. a technical interest rate of 9,80%). The deficit amounting to TL 1.682.802 (31 December 2024: TL 1.966.777) calculated according to the relevant Actuarial Report is in accordance with TAS 19 – Employee Benefits standard, service and interest costs are accounted for in profit and loss accounts, actuarial losses and gains are accounted under equity. In addition, the final amount of the Bank's liability in the event of transfer may vary depending on factors such as the number of participants and turnover rate, particularly the discount rate, inflation and salary increases.

	Current Period 31 December 2025	Prior Period 31 December 2024
Total Obligations	(86.070.561)	(63.916.555)
Cash value of future contributions	68.957.535	51.967.098
Total Transfer Obligations to SSI	**(17.113.026)**	**(11.949.457)**
Past service obligation	(3.185.682)	(3.139.322)
Total Transfer to SSI and Other Obligations	**(20.298.708)**	**(15.088.779)**
Fair value of assets	18.615.906	13.122.002
Deficit	**(1.682.802)**	**(1.966.777)**

The amount of the post-employment medical benefits transferrable to SSI is calculated over discounted net present value of medical liabilities and health premiums. Movements of the Plan Asset deficit during the period is as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening (31 December 2024)	**1.966.777**	**1.045.849**
Employer contributions	(5.041.978)	(3.714.052)
Amount recorded in the income statement (*)	5.412.581	3.664.206
Amount recorded in other comprehensive income	(654.578)	970.774
Closing (31 December 2025)	**1.682.802**	**1.966.777**

The principal actuarial assumptions used were as follows:

Discount rate	Current Period 31 December 2025	Prior Period 31 December 2024
- Pension benefits transferrable to SSI	%9,80	%9,80
- Post-employment medical benefits transferrable to SSI	%9,80	%9,80
- Other non-transferrable benefits	%3,85	%3,00

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Mortality rate

The CSO 1980 mortality table has been used in order to calculate the liabilities to be transferred to SSI, life expectancy at a 60 year-old men is 18 years and a 58-year-old women is 24 years in accordance with this table.

The movement in the fair value of plan assets of the year is as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Prior period end	**13.122.002**	**7.335.999**
Actual return on plan assets	5.621.537	5.575.183
Employer contributions	5.041.978	3.714.052
Employee contributions	52.485	69.574
Benefits paid	(5.222.096)	(3.572.806)
Period end	**18.615.906**	**13.122.002**

Plan assets are comprised as follows:

	Current Period 31 December 2025		Prior Period 31 December 2024	
Bank placements	1.503.185	8%	1.602.000	12%
Property and equipment	15.316	-	16.271	-
Marketable securities and share certificates	16.930.047	91%	11.251.065	86%
Other	167.358	1%	252.666	2%
Period end	**18.615.906**	**100%**	**13.122.002**	**%100**

3. Information on provisions related with foreign currency difference of foreign indexed loans: None (31 December 2024: None).
4. Information on provisions for non-cash loans that are non-funded and non-transformed into cash: Expected loss provisions for non-cash loans that are non-funded and non-transformed into cash amounting to TL 708.075 as of 31 December 2025 (31 December 2024: TL 573.073).
5. Information on other provisions:

(i). Information on free provision for possible risks: None (31 December 2024: None).

(ii). Information on provisions for banking services promotion: The Bank has provisions for credit cards and banking services promotion activities amounting to TL 723.425 (31 December 2024: TL 599.194).

i. Explanations on tax liability:

1. Explanations on tax liability:

Tax calculations of the Bank are explained in Note XVIII of Section Three. As of 31 December 2025, the Banks has amounting to TL 279.333 the remaining tax liability after deducting the taxes paid during the period from corporate tax (31 December 2024: TL 158.106).

1 (i). Information on taxes payable:

	Current Period 31 December 2025	Prior Period 31 December 2024
Corporate Taxes Payable	279.333	158.106
Taxation on Marketable Securities	7.012.234	2.932.209
Property Tax	17.064	10.967
Banking Insurance Transaction Tax (BITT)	4.938.752	3.960.752
Foreign Exchange Transaction Tax	71.902	30.192
Value Added Tax Payable	475.764	362.547
Other	1.074.006	937.612
Total	**13.869.055**	**8.392.385**

1 (ii). Information on premium payables:

	Current Period 31 December 2025	Prior Period 31 December 2024
Social Security Premiums – Employee	-	-
Social Security Premiums – Employer	1	1
Bank Social Aid Pension Fund Premium- Employee	3	3
Bank Social Aid Pension Fund Premium – Employer	3	3
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	19.152	16.143
Unemployment Insurance – Employer	38.304	32.286
Other	2.126	865
Total	**59.589**	**49.301**

2. Information on deferred tax liability:

The Bank has TL 13.329.824 deferred tax liabilities as of 31 December 2025 (31 December 2024: TL 966.784). Information on the deferred tax asset is given in Note I-p of Section Five.

j. Information on subordinated loan (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	26.299.973	-	21.187.758
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	26.299.973	-	21.187.758
Debt Instruments subject to tier 2 equity	-	56.504.244	-	28.445.514
Subordinated loans	-	-		-
Subordinated debt instruments	-	56.504.244	-	28.445.514
Total	**-**	**82.804.217**	**-**	**49.633.272**

(*) Explanation about the subordinated loans is given in Note I-b of Section Four.

k. Information on shareholders' equity:

1. Presentation of paid-in capital:

	Current Period 31 December 2025	Prior Period 31 December 2024
Common Stock	5.200.000	5.200.000
Preferred Stock	-	-

2. 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:

Capital System	Paid-in capital	Ceiling
Registered Share Capital	5.200.000	10.000.000

3. Capital increases and sources in the current period and other information based on increased capital shares: None.
4. Information on share capital increases from capital reserves during the current period: None.
5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the subsequent interim period: None.

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6. The effects of anticipations based on the financial figures for prior periods regarding the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties at these indicators;

   The Bank has been continuing its operations with high profitability and has been retaining most of its net profit in the equity, either by increasing its capital or transferring it into reserves. On the other hand, only a small part of the equity is allocated to investment such as associates and fixed assets, thus giving a chance for considerably high free capital which provides funds for liquid and interest bearing assets. Considering all these factors, the Bank continues to its operations with strong shareholders' equity.

7. Information on privileges given to shares representing the capital: None.

8. Information on marketable securities value increase fund:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	606.990	894.338	622.461	537.070
Valuation Difference	(8.905.972)	2.647.614	(12.152.531)	(154.503)
Foreign Currency Differences	-	-	-	-
Total	**(8.298.982)**	**3.541.952**	**(11.530.070)**	**382.567**

(*) Refers to revaluation differences arising from accounting of financial associates and subsidiaries under the equity method as explained in the Note of III of the Section Three.

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III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 109.119.577 asset purchase commitments (31 December 2024: TL 46.230.019), TL 1.274.624.608 commitments for credit card limits (31 December 2024: TL 752.010.443), TL 16.153.370 commitments for cheque books (31 December 2024: TL 11.912.002).

2. Type and amount of probable losses and obligations arising from off-balance sheet items:

   The Bank has no probable losses arising from off-balance sheet items. Obligations arising from the off-balance sheet are disclosed in "Off-balance sheet commitments".

   2 (i). Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits:

	Current Period 31 December 2025	Prior Period 31 December 2024
Bank Acceptance Loans	837.612	697.572
Letters of Credit	49.403.913	33.345.513
Other Guarantees and Warranties	102.612.585	66.006.213
Total	**152.854.110**	**100.049.298**

   2 (ii). Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period 31 December 2025	Prior Period 31 December 2024
Revocable Letters of Guarantee	19.923.378	6.500.154
Irrevocable Letters of Guarantee	208.016.908	124.134.951
Letters of Guarantee Given in Advance	37.397.721	27.535.406
Guarantees Given to Customs	12.710.594	7.753.693
Other Letters of Guarantee	114.629.857	84.504.568
Total	**392.678.458**	**250.428.772**

3. Information on non-cash loans:

(i).Total amount of non-cash loans:	Current Period 31 December 2025	Prior Period 31 December 2024
Non-cash Loans Given against Cash Loans	179.848.394	152.676.607
With Original Maturity of 1 Year or Less Than 1 Year	37.563.111	24.442.865
With Original Maturity of More Than 1 Year	142.285.283	128.233.742
Other Non-cash Loans	365.684.174	197.801.463
Total	**545.532.568**	**350.478.070**

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(ii). Information on sectoral risk concentrations of non-cash loans:

	Current Period 31 December 2025				Current Period 31 December 2024			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
Agricultural	598.033	0,17	278.480	0,14	456.842	0,20	225.394	0,18
Farming and Raising								
Livestock	59.806	0,02	-	-	36.191	0,02	-	-
Forestry	538.219	0,16	278.480	0,14	420.523	0,18	225.394	0,18
Fishing	8	0,00	-	-	128	0,00	-	-
Manufacturing	93.170.572	27,06	77.377.599	38,45	58.704.955	26,14	54.244.232	43,10
Mining	900.086	0,26	163.818	0,08	509.989	0,23	277.170	0,22
Production	80.642.333	23,42	64.388.487	32,00	51.032.266	22,72	46.603.663	37,03
Electric, Gas and Water	11.628.153	3,38	12.825.294	6,37	7.162.700	3,19	7.363.399	5,85
Construction	49.449.774	14,36	34.967.954	17,38	26.246.717	11,69	26.647.290	21,17
Services	186.536.617	54,17	75.137.650	37,34	104.337.457	46,45	40.043.921	31,81
Wholesale and Retail Trade	134.952.502	39,19	27.566.105	13,70	72.537.491	32,29	16.183.353	12,86
Hotel, Food and								
Beverage Services	3.395.650	0,99	1.615.283	0,80	1.298.773	0,58	753.432	0,60
Transportation and								
Telecommunication	10.459.376	3,04	11.615.610	5,77	4.443.679	1,98	4.130.256	3,28
Financial Institutions	27.237.380	7,91	32.656.794	16,23	19.552.277	8,70	17.678.574	14,05
Real Estate and Leasing								
Services	247.678	0,07	16.443	0,01	177.117	0,08	30.975	-
Self-Employment Services	3.414.815	0,99	1.081.570	0,54	2.342.342	1,04	802.018	0,64
Education Services	309.118	0,09	18.339	0,01	131.234	0,06	173.139	0,14
Health and Social Services	6.520.098	1,89	567.506	0,28	3.854.544	1,72	292.174	0,24
Other	14.568.058	4,23	13.447.831	6,68	34.865.497	15,52	4.705.765	3,74
Total	**344.323.054**	**100,00**	**201.209.514**	**100,00**	**224.611.468**	**100,00**	**125.866.602**	**100,00**

(iii). Information on the non-cash loans classified in Group I and Group II:

	Group I		Group II	
	TL	FC	TL	FC
Non-Cash Loans	**340.661.772**	**192.069.547**	**3.009.137**	**2.990.629**
Letters of Guarantee	245.275.399	136.172.820	2.579.645	1.937.776
Bank Acceptances	-	787.032	-	50.581
Letters of Credit	-	49.145.258	-	202.017
Endorsements	-	-	-	-
Underwriting Commitments	-	-	-	-
Factoring Guarantees	-	39.785	-	-
Other Commitments and Contingencies	95.386.373	5.924.653	429.492	800.255

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b. Information on derivative transactions:

	Current Period 31 December 2025	Prior Period 31 December 2024
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	1.507.602.138	890.578.421
FC Trading Forward Transactions	169.022.597	93.479.929
Trading Swap Transactions	964.777.104	608.833.247
Futures Transactions	55.251.496	24.004.259
Trading Option Transactions	318.550.941	164.260.986
Interest Related Derivative Transactions (II)	513.154.520	407.439.430
Forward Interest Rate Agreements	-	-
Interest Rate Swaps	488.110.276	391.951.106
Interest Rate Options	25.044.244	15.488.324
Interest Rate Futures	-	-
Other Trading Derivative Transactions (III)	280.664.505	131.720.034
A. Total Trading Derivative Transactions (I+II+III)	2.301.421.163	1.429.737.885
Types of Hedging Transactions		
Fair Value Hedges	169.694.496	101.500.528
Cash Flow Hedges	153.992.172	153.581.502
Foreign Currency Investment Hedges	-	-
B. Total Hedging Related Derivatives	323.686.668	255.082.030
Total Derivative Transactions (A+B)	**2.625.107.831**	**1.684.819.915**

c. Explanations on credit derivatives and risks beared due to these:

As of 31 December 2025, the Bank has credit default swap of TL 3.084.890 (31 December 2024: TL 2.540.182).

d. Explanations on contingent assets and liabilities:

1. Contingent Liabilities:

The Bank has accounted a provision amounting to TL 614.768 (31 December 2024: TL 531.465) for the contingent liabilities with a high probability of realization regarding continuing opposing trials. There are also some other opposing trials. In Addition the probability of realization of these trials is low so no cash outflow expected regarding these trials.

2. Contingent Assets:

None (31 December 2024: None).

e. Explanations on the activities carried out on behalf and account of other persons:

The policy is explained on note IX in Section Four.

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IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT

a. Information on interest income:

1. Information on interest income on loans (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term Loans	213.988.003	11.736.064	150.168.487	8.319.540
Medium and Long-term Loans	145.672.929	16.606.232	115.984.672	15.864.153
Interest on Loans Under Follow-Up	7.025.511	-	4.716.244	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	**366.686.443**	**28.342.296**	**270.869.403**	**24.183.693**

(*) Fee and commission income from cash loans are included.

2. Information on interest income on banks:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From the CBRT	-	13.388	-	41.905
From Domestic Banks	53.503	199.886	33.918	144.973
From Foreign Banks	7.872	1.793.567	1.068.749	1.783.167
From Headquarters and Branches Abroad	-	-	-	-
Total	**61.375**	**2.006.841**	**1.102.667**	**1.970.045**

3. Information on interest income on marketable securities:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From Financial Assets at Fair Value through Profit or Loss	3.959.832	159.877	300.443	84.227
Financial Assets at Fair Value through Other Comprehensive Income	92.757.533	9.292.742	76.257.517	7.222.378
Financial Assets Measured at Amortised Cost	57.504.880	391.745	61.764.408	967.594
Total	**154.222.245**	**9.844.364**	**138.322.368**	**8.274.199**

As stated in the Note VII of Section Three, there are bonds indexed to consumer prices ("CPI") in the securities portfolios of the Bank whose fair value difference is reflected to other comprehensive income and measured with their amortized cost. The reference indices used in the calculation of the actual coupon payment amounts of these securities are created according to the CPI of two months ago. The Bank determines the estimated inflation rate accordingly. The estimated inflation rate used is updated during the year when deemed necessary. At the end of the year, the real inflation rate is used. Within this scope, as of 31 December 2025, the valuation of the mentioned securities was made according to annual inflation rate of 32,88%.

4. Information on interest income received from associates and subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Interests Received From Investments in Associates and Subsidiaries	491.726	917.024

b. Information on interest expense:

1. Information of interest expense on borrowings (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks	149.237	6.463.086	53.950	6.396.128
The CBRT	-	-	-	-
Domestic Banks	149.237	13.905	53.950	15.545
Foreign Banks	-	6.449.181	-	6.380.583
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	729.481	-	1.048.209
Total	**149.237**	**7.192.567**	**53.950**	**7.444.337**

(*) Fee and commission expense from cash loans are included.

2. Information on interest expense given to associates and subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
To Associates and Subsidiaries	1.211.965	930.303

3. Information on interest expense given to securities issued:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Interest expense on securities issued	781.080	13.543.966	98.221	7.291.345

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

4. Maturity structure of the interest expense on deposits:

There are no seven-day notification deposits.

		Time Deposits					
Current Period - 31.12.2025	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**1 Year and Over**	**Total**
TL							
Bank Deposits	-	6.552.630	1.462.827	1.300.412	1.581.458	514.476	**11.411.803**
Saving Deposits	-	39.532.463	183.412.998	22.104.358	9.099.322	7.385.790	**261.534.931**
Public Sector Deposits	-	1.850	37.845	1.787	264	1	**41.747**
Commercial Deposits	-	67.904.346	53.493.079	16.242.530	10.825.339	6.614.598	**155.079.892**
Other Deposits	-	572.434	3.373.312	1.311.261	657.228	116.467	**6.030.702**
Total	**-**	**114.563.723**	**241.780.061**	**40.960.348**	**22.163.611**	**14.631.332**	**434.099.075**
FC							
Foreign Currency Deposits	-	431.865	788.518	42.902	22.980	18.752	**1.305.017**
Bank Deposits	13.648	11.824	2.052.349	874.342	1.314.108	438.660	**4.704.931**
Precious Metals Deposits	-	3.411	387.913	9.125	15.758	397	**416.604**
Total	**13.648**	**447.100**	**3.228.780**	**926.369**	**1.352.846**	**457.809**	**6.426.552**
Grand Total	**13.648**	**115.010.823**	**245.008.841**	**41.886.717**	**23.516.457**	**15.089.141**	**440.525.627**

		Time Deposits					
Prior Period - 31.12.2024	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**1 Year and Over**	**Total**
TL							
Bank Deposits	-	3.819.948	1.361.839	1.747.102	269.845	230.490	**7.429.224**
Saving Deposits	-	7.092.313	127.954.455	55.861.992	25.305.315	7.546.798	**223.760.873**
Public Sector Deposits	-	1.494	39.171	103.479	287	1	**144.432**
Commercial Deposits	-	13.782.454	38.314.546	30.754.562	8.230.939	13.365.463	**104.447.964**
Other Deposits	-	164.019	3.178.784	2.211.724	940.922	95.863	**6.591.312**
Total	**-**	**24.860.228**	**170.848.795**	**90.678.859**	**34.747.308**	**21.238.615**	**342.373.805**
FC							
Foreign Currency Deposits	-	861.785	1.349.488	88.484	24.863	46.453	**2.371.073**
Bank Deposits	27.118	135.177	1.984.077	1.102.415	677.178	578.051	**4.504.016**
Precious Metals Deposits	-	24	510	16	3.415	173	**4.138**
Total	**27.118**	**996.986**	**3.334.075**	**1.190.915**	**705.456**	**624.677**	**6.879.227**
Grand Total	**27.118**	**25.857.214**	**174.182.870**	**91.869.774**	**35.452.764**	**21.863.292**	**349.253.032**

c. Information on dividend income:

	Current Period 31 December 2025	**Prior Period 31 December 2024**
From Financial Assets at Fair Value Through Profit or Loss	15.502	11.331
From Financial Assets at Fair Value Through Other Comprehensive Income	43.693	20.344
Other	2.142	1.428
Total	**61.337**	**33.103**

d. Information on trading profit/loss (Net):

	Current Period 31 December 2025	**Prior Period 31 December 2024**
Profit	**3.874.852.634**	**3.147.268.626**
Profit From Capital Market Transactions	10.762.027	9.548.581
Profit From Derivative Financial Transactions (*)	119.114.073	95.623.735
Foreign Exchange Gains	3.744.976.534	3.042.096.310
Loss (-)	**3.887.827.644**	**3.148.625.003**
Loss from Capital Market Transactions	1.726.451	711.151
Loss from Derivative Financial Transactions (*)	119.927.153	130.204.557
Foreign Exchange Loss	3.766.174.040	3.017.709.295
Total (Net)	**(12.975.010)**	**(1.356.377)**

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 24.196.651 (31 December 2024: TL (5.483.092)).

e. Explanations on other operating income:

"Other Operating Income" in the Income Statement mainly includes collections from receivables for which provision has been allocated in prior periods and provisions that have been set aside in prior periods and reversed in the current year.

f. Provision expenses related to loans and other receivables of the Bank:

	Current Period 31 December 2025	**Prior Period 31 December 2024**
Expected Credit Loss	39.647.386	23.034.855
12 month expected credit loss (Stage 1)	834.005	2.536.309
Significant increase in credit risk (Stage 2)	4.437.215	2.364.195
Non-performing loans (Stage 3)	34.376.166	18.134.351
Marketable Securities Impairment Expense	-	-
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	31.246	447.397
Total	**39.678.632**	**23.482.252**

(*) Includes provisions for impairment losses on assets held for sale and related to discontinued operations, impairment losses on financial assets at fair value difference through profit or loss, lawsuit provision expenses and free provision expense.

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

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

g. Information related to other operating expenses:

	Current Period 31 December 2025	Prior Period 31 December 2024
Reserve for Employee Termination Benefits	666.990	543.364
Bank Social Aid Fund Deficit Provision	370.602	-
Impairment Expenses of Fixed Assets	-	17.201
Depreciation Expenses of Fixed Assets	2.926.330	2.056.789
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	1.918.105	1.312.164
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	205	68.765
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	50.018.338	37.482.989
Leasing Expenses on TFRS 16 Exceptions	1.299.508	900.336
Maintenance Expenses	983.687	570.688
Advertisement Expenses	2.141.385	1.835.194
Other Expenses	45.593.758	34.176.771
Loss on Sales of Assets	6.717	88.669
Other (*)	14.792.098	9.891.501
Total	**70.699.385**	**51.461.442**

(*) TL 4.229.252 consists of saving deposit insurance fund expense (31 December 2024: TL 3.009.885) and 6.477.158 consists of taxes, duties, fees and fund expenses (31 December 2024: TL 4.615.962).

h. Fees for Services Received from Independent Auditor / Independent Audit Firm:

In accordance with the decision of the KGK dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below over VAT excluded amounts. These fees include the fees for services rendered to the Bank's foreign and domestic subsidiaries.

(Excluding VAT.)	Current Period 31 December 2025	Prior Period 31 December 2024
Independent Audit Fee	69.612	47.622
Other Assurance Services Fee	14.634	10.212
Other Non-Audit Services Fee	18.058	15.383
Total	**102.304**	**73.217**

i. Information on profit/(loss) from continued and discontinued operations before tax

The Bank's income before tax consists of net interest income amounting to TL 101.215.006, net fees and commission income amounting to TL 114.402.397 and the amount of other operating and personal expenses are TL 106.699.960.

j. Information on tax provision of continued and discontinued operations:

As of 31 December 2025, the Bank has TL 2.529.783 current tax expense. (31 December 2024 4.147.642), deferred tax expense of TL 19.399.530 (31 December 2024: TL 8.097.719) and a deferred tax income of TL 5.055.013 (31 December 2024: TL 4.724.467).

The Bank has no discontinued operations.

k. Explanations on current period net profit and loss of continued and discontinued operations:

Net profit of the Bank is TL 57.247.061 (31 December 2024: TL 42.366.070).

The Bank has no discontinued operations.

l. Explanations on current period net profit and loss:

1. Explanation on the quality, amount and frequency of the figures of the income and expense stemming from ordinary banking operations, if necessary to understand the performance of the Bank for the current period: None (31 December 2024: None).

2. Explanation on the changes in the estimations regarding the figures on the financial statements, if there is a possibility that the profit and loss for the current or the following periods will be impacted: None (31 December 2024: None).

m. Other figures on profit and loss statement:

"Other Fee and Commission Income" in the statement of profit or loss mainly consists of commissions received from credit card, money transfer and insurance transactions.

V. EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY

a. Information on distribution of profit:

The Ordinary General Assembly Meeting of the Bank was held on 24 March 2025. At the Ordinary General Assembly, it was decided to distribute TL 6.354.400 of the unconsolidated net profit of TL 42.366.070 from 2024 operations to the Bank's shareholders as gross cash dividend. It was also transfer to TL 609.440 as legal reserves and TL 35.402.230 as extraordinary reserves.

General Assembly of the Bank is authorized body for the profit appropriation decisions. The Ordinary General Assembly Meeting has not been held as of the date of these financial statements.

b. Information on hedge funds:

Information on cash flow hedge:

Due to facts described in "Explanations of Hedging Transactions" section in Note XI of Section Four, there are discontinued hedge accounting transactions. As of 31 December 2025, the fair value change of the hedging instrument since the beginning of hedge accounting left after amortization has been reflected to profit/loss accounts that is shown under "hedging funds" in equity is none (31 December 2024: TL none).

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

"Unrealized gains and losses" arising from changes in the fair value of securities classified as financial assets at fair value through other comprehensive income are not recognized in current year income statements; they are recognized in the "Marketable securities valuation differences" account under equity, until the financial assets are sold, disposed of or impaired.

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

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

VI. EXPLANATIONS AND NOTES RELATED TO STATEMENT OF CASH FLOWS:

a. Information on cash and cash equivalents:

Components of cash and cash equivalents and the accounting policy applied in their determination:

Cash and foreign currency, money in transit, bought bank cheques together with demand deposits at banks including the CBRT are defined as "Cash"; Interbank money market and time deposits in banks with original maturities less than three months and investment in marketable securities excluding equity securities are defined as "Cash equivalents".

1. Cash and cash equivalents at the beginning of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	**44.491.087**	**43.743.988**
Cash, Foreign Currency and Other	21.938.480	15.847.747
Demand Deposits in Banks (*)	22.552.607	27.896.241
Cash Equivalents	**760.028**	**10.831.940**
Interbank Money Market Placements	-	1.405.000
Time Deposits in Banks	564.913	9.426.940
Other	195.115	-
Total Cash and Cash Equivalents	**45.251.115**	**54.575.928**

(*) The restricted demand accounts are not included.

2. Cash and cash equivalents at the end of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	**49.658.036**	**44.491.087**
Cash, Foreign Currency and Other	26.407.358	21.938.480
Demand Deposits in Banks (*)	23.250.678	22.552.607
Cash Equivalents	**3.579.515**	**760.028**
Interbank Money Market Placements	-	-
Time Deposits in Banks	3.579.515	564.913
Other	-	195.115
Total Cash and Cash Equivalents	**53.237.551**	**45.251.115**

(*) The restricted demand accounts are not included.

b. Explanation about other cash flows items and the effect of changes in foreign exchange rates on cash and cash equivalents

The "Other" item under "Operating profit before changes in operating assets and liabilities" amounting to TL (68.045.807) (31 December 2024: TL (66.849.304) consists mainly of items such as fees and commissions paid, other operating income excluding income from doubtful receivables, other operating expense excluding personnel expenses.

The "Net increase/decrease in other liabilities" item under "Changes in operating assets and liabilities" amounting to TL 1.485.816 (31 December 2024: TL 287.760.098 TL) consists mainly of changes in funds from repurchase agreements, miscellaneous payables and other liabilities.

The effect of changes in foreign exchange rates on cash and cash equivalents includes the foreign exchange differences resulted from the translations of cash and cash equivalents in foreign currencies into TL at the exchange rates prevailing at the three months periods, and amounts to TL 16.821.542 (31 December 2024: TL 9.148.618).

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

VII. EXPLANATIONS AND NOTES RELATED TO RISK GROUP THAT THE BANK BELONGS TO:

Information on the volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and income and loss of the period:

1. Current Period – 31 December 2025:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	3.312.357	727.912	26.279.451	11.738.970	90.639	14.957
Balance at the End of the Period	1.573.569	825.676	32.312.951	16.141.582	83.031	9.638
Interest and Commission Income Received	491.726	438	4.249.679	71.819	9.313	376

2. Prior Period - 31 December 2024:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	2.311.032	956.273	17.921.787	7.975.697	101.776	4.532
Balance at the End of the Period	3.312.357	727.912	26.279.451	11.738.970	90.639	14.957
Interest and Commission Income Received	917.024	67	2.737.830	47.570	7.218	293

3. Information on deposits of the Bank's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024
Balance at the Beginning of the Period	2.820.656	1.444.398	10.974.763	20.564.394	3.756.768	2.372.494
Balance at the End of the Period	10.874.229	2.820.656	21.857.466	10.974.763	3.912.459	3.756.768
Interest expense on Deposits	1.211.965	930.303	2.292.978	2.916.750	1.105.268	800.025

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

4. Information on forward and option agreements and other similar agreements made with the Bank's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period	2.862.683	2.243.363	13.501.012	31.233.932	-	-
Balance at the End of the Period	8.798.713	2.862.683	42.278.840	13.501.012	-	-
Total Income/Loss	(16.811)	(80.575)	(80.780)	(380.009)	-	-
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss	-	-	-	-	-	-

Figures presented in the table above show the total of "sale" and "purchase" amounts of related transactions. Due to the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Bank. As of 31 December 2025, the net exposure for investments in associates and subsidiaries is TL (22.022) (31 December 2024: TL 73.937). For direct and indirect shareholders of the Bank TL 833.223 (31 December 2024: TL (265.536).

5. Information regarding benefits provided to the Bank's key management:

As of 31 December 2025 benefits provided to the Bank's key management amounting to TL 836.703 (31 December 2024:TL 568.938).

VIII. EXPLANATIONS AND NOTES RELATED TO DOMESTIC, FOREIGN, OFF-SHORE BRANCHES AND FOREIGN REPRESENTATIVES OF THE BANK:

1. Information on the domestic and foreign branches and representatives of the bank:

	Number	Number of Employees
Domestic Branches	646	12.579

	Country of Incorporation	Total Assets	Statutory Share Capital
Foreign Representation Office	-	-	-
Foreign Branch	Malta	211.868.053	-
Off-shore Banking Region Branches	-	-	-

3. Information on the Bank's branch or representative office openings, closings, significant changes in the organizational structure:

The number of domestic branches decreased by 47 in 2025.

IX. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

The Bank's application regarding the increase of its authorized capital ceiling from TL 10 billion (full amount) to TL 30 billion (full amount), re-determination of the validity period for 2026-2030 and the amendment of Article 9 of the Articles of Association had been approved by Banking Regulation and Supervision Agency ("BRSA"), Capital Markets Board ("CMB") and Ministry of Trade.

Following the outlook revision of Turkiye's Long Term IDR to "Positive" from "Stable", Fitch Ratings has affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-" while revising the outlooks to "Positive" from "Stable". The remaining notes were affirmed.

SECTION SIX
OTHER EXPLANATIONS

I. OTHER EXPLANATIONS

None.

SECTION SEVEN
EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

I.EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

The unconsolidated financial statements for the year ended 31 December 2025 have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.(Member of Deloitte Touche Tohmatsu Limited). The auditor report dated 2 February 2026 is presented preceding the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.

AKBANK T.A.Ş.

PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 31 DECEMBER 2025 TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

(Convenience translation of publicly announced consolidated financial statements, related disclosures and auditor's review reportoriginally issued in Turkish, See Note. I.b of Section three)

(CONVENIENCE TRANSLATION OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of Akbank T.A.Ş.

A) Report on the Audit of the Consolidated Financial Statements

1) Opinion

We have audited the financial statements of Akbank T.A.Ş. (the "Bank") and its consolidated subsidiaries (together as the "Group"), which comprise the consolidated balance sheet as at 31 December 2025, and the consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity and consolidated statement of cash flows for the year then ended and, notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with "the Banking Regulation and Supervision Agency (BRSA) Accounting and Reporting Regulations" including the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No.26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by BRSA and Turkish Financial Reporting Standards (TFRS) for the matters not legislated by the aforementioned regulations.

2) Basis for Opinion

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and Standards on Independent Auditing (SIA) which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority (POA). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Group in accordance with *the Code of Ethics for Independent Auditors* (Code of Ethics) published by the POA, together with the ethical requirements that are relevant to our audit of the consolidated financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3) Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	How the matter was addressed in the audit
Impairment of loans in accordance with TFRS 9 Financial Instruments Standard ("TFRS 9") Impairment of loans is a key area of judgment for the management. The Group has the total loans and receivables from lease transactions amounting to TL 1.959.787.373 thousand, which comprise 55% of the Group's total assets in its consolidated financial statements and the total provision for impairment amounting to TL 71.025.555 as of 31 December 2025. As of 1 January 2018, the Group has started to recognize provisions for impairment of loans at amortized cost in accordance with TFRS 9 and also "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. In accordance with the related legislation of BRSA as mentioned in the Section 3 Note VIII of Explanation on Accounting Policies, the expected credit loss estimates are required to be unbiased, probability-weighted and should include supportable information about past events, current conditions, and forecasts of future economic conditions. The Group exercises significant decisions using judgment, interpretation and assumptions over calculating loan impairments. These judgments, interpretations and assumptions are key in the development of the financial models. Not fulfilling the requirements of the TFRS 9 is a potential risk for the Bank. Failure in determining the loans and receivables that are impaired and not recording the adequate provision for these impaired loans is the aforementioned risk. Accordingly, impairment of loans and receivables is considered as a key audit matter. Related explanations relating to the impairment of loans and receivables are presented in Section 5 Note I.f.	As part of our audit work, the following procedures were performed: We assessed and tested the design, implementation and operating effectiveness of key controls applied by the Group with respect to classification of loans and determination and calculation of impairments. Our information system experts have also participated to perform these procedures. We have assessed and analyzed the relevant contract terms to assess management's accounting policy and classification of the instrument for selected samples. We have performed loan review procedures on selected samples of loans and receivables with the objective of identifying whether the loss event had occurred and whether the provision for impairment has been recognized in a timely manner within the framework of the provisions of the relevant legislation. We have tested relevant inputs and assumption used by the management in each stage of the expected credit loss calculation by considering whether the inputs and assumptions appear reasonable, the relationship between the assumptions and whether the assumptions are interdependent and internally consistent, whether the assumptions appropriately reflect current market information and collections, and whether the assumptions appear reasonable when considered collectively with other assumptions, including those for the same accounting estimates and those for other accounting estimates. We have tested historical loss data to validate the completeness and accuracy of key parameters. We have tested whether the model is applied to appropriate segments of assets which share credit risk characteristics and whether the historical loss rates were incurred under economic conditions representative of those that may exist during the assets' exposure periods. We tested the application of the model to the relevant inputs and the mathematical integrity of each stage of the expected credit loss calculation. Based on our discussions with the Group management, we evaluated whether the key assumptions and other judgements underlying the estimations of impairments were reasonable. We assessed expected credit losses determined based on individual assessment per the Group's policy by means of supporting data and evaluated appropriateness via communications with the Group management. Our specialists are involved in all procedures related to models and assumptions. We have reviewed disclosures made within the TFRS 9 framework in the financial statements of the Group with respect to loans and receivables and related impairment provisions.

Pension fund obligations Defined benefit pension plan ("Plan") that the Bank provides to its employees is managed by Tekaüt Sandığı Vakfı ("Fund") which is established by the 20th provisional article of the Social Security Law numbered 506 (the "Law"). In the consolidated financial statements as of 31 December 2025, the Bank has provided a provision of TL 1.682.802 thousand for Pension Fund Obligations. Explanations regarding the provision are provided in Section Three, Note XVII-b of the accompanying consolidated financial statements. As disclosed in the related note, the Plan composed of benefits which are subject to transfer to the Social Security Institution ("SSI") as per the Social Security Law no.5510, and other social rights and pension benefits provided by the Bank that are not subject to transfer. The President of the Republic of Türkiye has been authorized to determine the transfer date. Following the transfer to the SSI, the funds and the institutions that employ the funds' members will cover other social rights and pension benefits provided that are not covered by SSI despite being included in the foundation voucher. As of 31 December 2025, the Bank's transferrable liabilities are calculated by an independent actuary using the actuarial assumptions determined by the Law, and in accordance with the Decision of the Council of Ministers announced in the Official Gazette dated 15 December 2006 and No.26377. The valuation of the Fund liabilities requires judgment in determining appropriate assumptions such as defining the transferrable social benefits, discount rates, salary increases, inflation levels, demographic assumptions, and the impact of changes in the Plan. Management uses the expert opinion of the independent actuary in the assessment of the uncertainties related to the calculation of the Pension Fund liabilities and appropriate assumptions and estimates. As described in Section V Note II-h considering the subjectivity of key judgments and assumptions, plus the uncertainty around the transfer date and basis of the transfer calculation given the fact that the technical interest rate is prescribed under the Law, we considered this as a key audit matter.	Our audit work included the following procedures: Reconciliations and tests were performed on the accuracy of the retiree and employee data used in the calculation of Pension Fund liabilities and provided by the Bank management to an external consulting firm. Furthermore, the actual existence and valuation of the assets and liabilities in the balance sheet of the Pension Fund were reconciled and tested by sampling. The actuarial assumptions used in the calculation are assessed to determine whether there have been any significant changes in employee benefits, plan assets and liabilities and valuations during the period and whether the assumptions are reasonable. An independent internal expert (actuary) was included in our audit team to assess the appropriateness of the assumptions and valuations used in the calculation of the liability by the expert actuaries used by the Bank. We also assessed the adequacy of the disclosures related to the Pension Fund in the accompanying consolidated financial statements.

Information technologies audit The Group is dependent on the IT-infrastructure and services for the continuity of its financial operations, and the demand for technology-enabled business services is rapidly growing in the Group. Controls over reliability and continuity of the electronic data processing are within the scope of the information systems internal controls audit. The reliance on information systems within the Group means that the controls over access rights, continuity of systems, privacy and integrity of the electronic data are critical and found to be key area of focus as part of our risk-based scoping.	Procedures within the context of our information technology audit work: • We identified and tested the Group's controls over information systems using a risk-based approach as part of our audit procedures. • Information generation comprise all layers of information systems (including applications, networks, transmission systems and database). The information systems controls tested are categorized in the following areas: • Security Management • Change Management • Data Center and Network Operations • We selected high-risk areas as, database logging and change management control activities, to prevent and detect whether accesses to financial data had been identified in a timely manner. • We tested the accesses and logging controls underlying all applications that have direct or indirect impacts on financial data generation. • Automated controls and integration controls were tested to understand the underlying process of financial data generation, evaluate changes, identify access, and assess the data generation process. • We also tested the appropriateness and accuracy of the information produced by the entity and information used in controls reports as inputs to our controls and outputs generated by the Information Technology components. • Finally, we understood and tested the controls over database, network, application and operating system layers of applications.

4) Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

The Group Management is responsible for the preparation and fair presentation of the financial statements in accordance with the BRSA Accounting and Reporting Regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

5) Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. (The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.)
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

  We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

  We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Other Responsibilities Arising from Regulatory Requirements

In accordance with paragraph four of the Article 402 of the Turkish Commercial Code No. 6102 ("TCC"), nothing has come to our attention that may cause us to believe that the Group's set of accounts for the period 1 January - 31 December 2025 does not comply with TCC and the provisions of the Bank's articles of association in relation to financial reporting.

In accordance with paragraph four of the Article 402 of TCC, the Board of Directors provided us all the required information and documentation with respect to our audit.

Additional paragraph for convenience translation to English:
BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

İstanbul, 2 February 2026

CONVENIENCE TRANSLATION
OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS, RELATED DISCLOSURES
ORIGINALLY ISSUED IN TURKISH,
SEE NOTE I.b OF SECTION THREE

THE CONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 31 DECEMBER 2025

Address : Sabancı Center 34330, 4. Levent / İstanbul
Telephone : (0 212) 385 55 55
Fax : (0 212) 319 52 52
Website : www.akbank.com
E-mail : https://www.akbank.com/en-us/Content/Pages/Contact-Us.aspx

The consolidated financial report, prepared in accordance with "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" as regulated by the Banking Regulation and Supervision Agency, is consist of the sections listed below.

- **Section One** - GENERAL INFORMATION ABOUT THE PARENT BANK
- **Section Two** - CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- **Section Three** - EXPLANATIONS ON ACCOUNTING POLICIES
- **Section Four** - INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE GROUP
- **Section Five** - INFORMATION AND DISCLOSURES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
- **Section Six** - OTHER EXPLANATIONS
- **Section Seven** - INDEPENDENT AUDITOR'S REPORT

Investments in associates, joint ventures and subsidiaries whose financial statements have been consolidated in this reporting package are as follows:

	Subsidiaries	Investments in Associates	Joint Ventures
1.	Ak Finansal Kiralama A.Ş.	-	-
2.	Ak Yatırım Menkul Değerler A.Ş.	-	-
3.	Ak Portföy Yönetimi A.Ş.	-	-
4.	Akbank AG	-	-
5.	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	-	-
6.	Stablex Kripto Varlık Alım Satım Platformu A.Ş.	-	-

A.R.T.S. Ltd., which is not subsidiary of the Bank has been included in the consolidation due to the reason that this company is "Structured Entity"

The accompanying consolidated financial statements and notes to these financial statements which are expressed, unless otherwise stated, in thousands of Turkish Lira (TL), have been prepared based on the accounting books of the Bank in accordance with the Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and have been independently reviewed.

2 February 2026

Suzan SABANCI	Eyüp ENGİN	Levent DEMİRAĞ	Cenk Kaan GÜR	Türker TUNALI	Gökhan KAZCILAR
Chairman of the Board of Directors	Head of the Audit Committee	Member of the Audit Committee	CEO	Executive Vice President	Senior Vice President

Contact information of the personnel in charge of addressing questions regarding this financial report:

Name-Surname / Title : Gökhan KAZCILAR / Senior Vice President
Phone No : (0 212) 385 55 55
Fax No : (0 212) 325 12 31

SECTION ONE
General Information about the Bank

I. Parent Bank's foundation date, start-up status, history regarding the changes in this status
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 Bank directly or indirectly, changes in these matters (if any) and the Group that the Parent Bank belongs to
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
IV. Information on the individual and corporate shareholders having control shares of the Parent Bank
V. Information on the Parent Bank's service types and fields of operation
VI. A short explanation on the differences between the Communique on Consolidated Financial Statement Reporting and the consolidation procedures required by Turkish Accounting Standards and about institutions that are subject to full consolidation, proportional consolidation, by way of deduction from capital or those that are subject to none
VII. Existing or potential, actual or legal obstacles to immediate transfer of capital between Parent Bank and its subsidiaries and repayment of debts

SECTION TWO
Consolidated Financial Statements of the Bank

I. Consolidated Balance sheet
II. Consolidated Off Balance Sheet Commitments
III. Consolidated Income statement
IV. Consolidated Statement of profit or loss and other comprehensive income
V. Consolidated Statement of changes in shareholders' equity
VI. Consolidated Statement of cash flows
VII. Statement of profit appropriation

SECTION THREE
Explanations on Accounting Policies

I. Explanations on basis of presentation
II. Explanations on strategy of using financial instruments and explanations on foreign currency transactions
III. Explanations on equity investments
IV. Explanations on forward transactions, options and derivative instruments
V. Explanations on interest income and expense
VI. Explanations on fee and commission income and expenses
VII. Explanations on financial assets
VIII. Explanations on expected credit loss
IX. Explanations on offsetting financial instruments
X. Explanations on sales and repurchase agreements and securities lending transactions
XI. Explanations on assets held for sale and related to discontinued operations (Net)
XII. Explanations on goodwill and other intangible assets
XIII. Explanations on property and equipment
XIV. Explanations on leasing transactions
XV. Explanations on provisions and contingent liabilities
XVI. Explanations on contingent assets
XVII. Explanations on obligations related to employee rights
XVIII. Explanations on taxation
XIX. Explanations on borrowings
XX. Explanations on issuance of share certificates
XXI. Explanations on avalized drafts and acceptances
XXII. Explanations on government grants
XXIII. Explanations on segment reporting
XXIV. Profit reserves and profit distribution
XXV. Earnings per share
XXVI. Related parties
XXVII. Cash and cash equivalent assets
XXVIII. Reclassifications

SECTION FOUR
Information Related to Financial Position and Risk Management of the Group

I. Explanations on equity
II. Explanations on credit risk
III. Explanations on currency risk
IV. Explanations on interest rate risk
V. Explanations on position risk of equity securities
VI. Explanations on liquidity risk management, liquidity coverage ratio and net stable funding ratio
VII. Explanations on leverage ratio
VIII. Explanations on the presentation of financial assets and liabilities at their fair values
IX. Explanations on the activities carried out on behalf and account of other persons
X. Explanations on risk management target and policies
XI. Explanations on risk hedge transactions
XII. Explanations on qualitative disclosures on remuneration policies
XIII. Explanations on business segments

SECTION FIVE
Information and Disclosures Related to Consolidated Financial Statements

I. Explanations and notes related to consolidated assets
II. Explanations and notes related to consolidated liabilities
III. Explanations and notes related to consolidated off-balance sheet accounts
IV. Explanations and notes related to consolidated income statement
V. Explanations and notes related to consolidated statement of changes in the shareholders' equity
VI. Explanations and notes related to consolidated statement of cash flows
VII. Explanations and notes related to risk group that the group belongs to
VIII. Explanations and notes related to the domestic, foreign, off-shore branches and foreign representatives of the bank
IX. Explanations and notes related to subsequent events

SECTION SIX
Other Explanations

I. Other explanations

SECTION SEVEN
Explanations on Independent Auditor's Report

I. Explanations on auditor's report
II. Explanations and notes prepared by independent auditors

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. PARENT BANK'S FOUNDATION DATE, START-UP STATUS, HISTORY REGARDING THE CHANGES IN THIS STATUS:

Akbank T.A.Ş. ("the Bank", "the Parent Bank" or "Akbank") was established on 30 January 1948 as a private commercial bank, in accordance with the decision of the Council of Ministers, No.3/6710 and is authorized to perform all economic, financial and commercial activities, which are allowed by the laws of the Turkish Republic ("T.C."). The status of the Bank has not changed since its foundation.

II. EXPLANATION ABOUT THE PARENT BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THAT THE PARENT BANK BELONGS TO:

The Bank's shares have been quoted on the Borsa Istanbul ("BIST") since 1990. In 1998, 4,03% of the outstanding share capital of the Bank was offered and sold in an international offering outside of Türkiye in the form of Ordinary Shares and American Depository Receipts ("ADRs"). As of 31 December 2025, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2024: 52%).

The major shareholder of the Parent Bank, directly or indirectly, is Sabancı Group.

III. EXPLANATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, PRESIDENT AND EXECUTIVE VICE PRESIDENTS, IF AVAILABLE, SHARES OF THE PARENT BANK THEY POSSESS AND THEIR AREAS OF RESPONSIBILITY:

Title	Name	Responsibility	Education
Chairman:	Suzan SABANCI	Chairman of the Board of Directors	Graduate
Board of Directors:	S. Hakan BİNBAŞGİL	Vice Chairman and Executive Board Member	Graduate
	A. Fuat AYLA	Executive Board Member	Undergraduate
	Eyüp ENGİN	Board Member	Undergraduate
	Ş. Yaman TÖRÜNER	Board Member	Undergraduate
	Emre DERMAN	Board Member	Graduate
	N. Orhun KÖSTEM	Board Member	Graduate
	Mehmet Tuğrul BELLİ	Board Member	Graduate
	Levent DEMİRAĞ	Board Member	Undergraduate
	C. Kaan GÜR	Board Member and CEO	Graduate
CEO:	C. Kaan GÜR	CEO	Graduate
Head of Internal Audit:	Savaş KÜLCÜ	Head of Internal Audit	Graduate
Executive Vice Presidents:	Bülent OĞUZ	People and Culture	Graduate
	Türker TUNALI	Financial Management	Undergraduate
	Yunus Emre ÖZBEN	Corporate and Investment Banking	Graduate
	Gamze Şebnem MURATOĞLU	Treasury and Financial Institutions	Graduate
	Zeynep ÖZTÜRK ŞARSEL	Corporate and Commercial Loan Allocation	Graduate
	Gökhan GÖKÇAY	Technology	Graduate
	Çetin DÜZ	Credit Monitoring and Follow-up	Graduate
	Dalya KOHEN	Private Banking and Wealth Management	Undergraduate
	Alper BEKTAŞ	SME Banking	Undergraduate
	Burcu ÇALICIOĞLU	Retail Loans Analytics and Individual Microloans Allocation	Graduate
	Özlem ATİK KAPTANOĞLU	Commercial Banking	Undergraduate
	Emre ÇİFT	Consumer Banking	Graduate
	Şebnem DAĞ GÜVEN	Digital Solutions and Strategy	Graduate
Internal Audit Committee:	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
	Levent DEMİRAĞ	Member of the Audit Committee	Undergraduate

The management stated above does not hold any material shares of the Parent Bank.

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS
ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

IV. INFORMATION ON THE INDIVIDUAL AND CORPORATE SHAREHOLDERS HAVING CONTROL SHARES OF THE PARENT BANK:

Name/Commercial Title	Share Amounts (Nominal)	Share Percentages	Paid-in Capital (Nominal)	Unpaid Portion
Hacı Ömer Sabancı Holding A.Ş.	2.119.027	40,75%	2.119.027	-

V. INFORMATION ON THE PARENT BANK'S SERVICE TYPES AND FIELDS OF OPERATION:

The Bank's core business activities consist of consumer banking, SME banking, commercial banking, corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (treasury transactions) and international banking services. In addition to regular banking operations, the Bank also provides insurance intermediary services as an agency of Aksigorta A.Ş. and AgeSA Hayat ve Emeklilik A.Ş. via its branch network. As of 31 December 2025, the Bank has 646 branches dispersed throughout the country and 1 branch operating abroad (31 December 2024: 693 branches and 1 branch operating abroad). As of 31 December 2025, the Bank has 12.591 employees (31 December 2024: 12.778).

The Parent Bank and its subsidiaries, Ak Finansal Kiralama A.Ş., Ak Yatırım Menkul Değerler A.Ş., AK Portföy Yönetimi A.Ş., Akbank AG, AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş., its indirect subsidiary Stablex Kripto Varlık Alım Satım Platformu A.Ş and together with A.R.T.S. Ltd., which is not subsidiary of the Bank, this company is a "Structured Entity", has been included in the scope of consolidation. The Parent Bank together with its consolidated subsidiaries are referred to as the "Group".

As at 31 December 2025, the Group employed 13.288 people (31 December 2024: 13.478).

VI. A SHORT EXPLANATION ON THE DIFFERENCES BETWEEN THE COMMUNIQUE ON CONSOLIDATED FINANCIAL STATEMENT REPORTING AND THE CONSOLIDATION PROCEDURES REQUIRED BY TURKISH ACCOUNTING STANDARDS AND ABOUT INSTITUTIONS THAT ARE SUBJECT TO FULL CONSOLIDATION, PROPORTIONAL CONSOLIDATION, BY WAY OF DEDUCTION FROM CAPITAL OR THOSE THAT ARE SUBJECT TO NONE:

The Bank sees no difference between the Communiqué on Consolidated Financial Reporting and the consolidation procedures required by Turkish Accounting Standards. Information in regards to consolidated subsidiaries and consolidation methods are given in Section III Note III.

VII. EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES TO IMMEDIATE TRANSFER OF CAPITAL BETWEEN PARENT BANK AND ITS SUBSIDIARIES AND REPAYMENT OF DEBTS:

None.

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

AKBANK T.A.Ş.
I. CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

	ASSETS	Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**650.854.758**	**614.605.854**	**1.265.460.612**	**586.339.528**	**394.955.140**	**981.294.668**
1.1	**Cash and Cash Equivalents**		**297.052.253**	**324.130.381**	**621.182.634**	**288.787.218**	**220.144.698**	**508.931.916**
1.1.1	Cash and Balances with Central Bank	(I-a)	294.966.637	264.467.131	559.433.768	287.109.823	169.439.358	456.549.181
1.1.2	Banks	(I-d)	2.060.166	59.663.456	61.723.622	311.809	50.706.042	51.017.851
1.1.3	Money Markets		25.765	-	25.765	1.366.072	-	1.366.072
1.1.4	Expected Loss Provision (-)		315	206	521	486	702	1.188
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(I-b)**	**41.212.421**	**7.133.087**	**48.345.508**	**25.214.953**	**4.022.683**	**29.237.636**
1.2.1	Government Debt Securities		11.963.332	3.551.862	15.515.194	2.228.124	1.334.296	3.562.420
1.2.2	Equity Instruments		1.648.943	2.757.347	4.426.290	4.499.140	1.884.348	6.383.488
1.2.3	Other Financial Assets		27.580.146	823.878	28.404.024	18.487.689	804.039	19.291.728
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(I-e)**	**264.020.001**	**253.119.240**	**517.139.241**	**229.322.776**	**154.945.662**	**384.268.438**
1.3.1	Government Debt Securities		233.164.046	171.424.535	404.588.581	188.584.742	116.272.761	304.857.503
1.3.2	Equity Instruments		170.008	109	170.117	133.289	109	133.398
1.3.3	Other Financial Assets		30.685.947	81.694.596	112.380.543	40.604.745	38.672.792	79.277.537
1.4	**Derivative Financial Assets**	**(I-c, I-l)**	**48.570.083**	**30.223.146**	**78.793.229**	**43.014.581**	**15.842.097**	**58.856.678**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		13.014.520	29.747.924	42.762.444	10.896.185	14.554.154	25.450.339
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		35.555.563	475.222	36.030.785	32.118.396	1.287.943	33.406.339
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**1.500.963.338**	**625.664.893**	**2.126.628.231**	**1.095.860.960**	**457.218.592**	**1.553.079.552**
2.1	**Loans**	**(I-f)**	**1.338.323.123**	**582.635.129**	**1.920.958.252**	**937.808.589**	**438.186.665**	**1.375.995.254**
2.2	**Lease Receivables**	**(I-k)**	**7.570.108**	**31.259.013**	**38.829.121**	**7.684.482**	**14.483.160**	**22.167.642**
2.3	**Factoring Receivables**		**-**	**-**	**-**	**-**	**-**	**-**
2.4	**Other Financial Assets Measured at Amortised Cost**	**(I-g)**	**223.017.982**	**14.895.630**	**237.913.612**	**192.326.597**	**9.212.492**	**201.539.089**
2.4.1	Government Debt Securities		223.017.982	6.144.150	229.162.132	192.312.853	8.522.344	200.835.197
2.4.2	Other Financial Assets		-	8.751.480	8.751.480	13.744	690.148	703.892
2.5	**Expected Credit Loss (-)**		**67.947.875**	**3.124.879**	**71.072.754**	**41.958.708**	**4.663.725**	**46.622.433**
III.	**ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(I-q)**	**3.770.075**	**-**	**3.770.075**	**3.528.473**	**-**	**3.528.473**
3.1	Held for Sale Purpose		3.770.075	-	3.770.075	3.528.473	-	3.528.473
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**152.581**	**4.764.908**	**4.917.489**	**20.956**	**3.782.908**	**3.803.864**
4.1	**Investments in Associates (Net)**	**(I-h)**	**20.956**	**-**	**20.956**	**20.956**	**-**	**20.956**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		20.956	-	20.956	20.956	-	20.956
4.2	**Subsidiaries (Net)**	**(I-i)**	**131.625**	**4.764.908**	**4.896.533**	**-**	**3.782.908**	**3.782.908**
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		131.625	4.764.908	4.896.533	-	3.782.908	3.782.908
4.3	**Joint Ventures (Net)**	**(I-j)**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**PROPERTY AND EQUIPMENT (Net)**	**(I-m)**	**53.583.051**	**483.559**	**54.066.610**	**38.566.429**	**389.081**	**38.955.510**
VI.	**INTANGIBLE ASSETS (Net)**	**(I-n)**	**10.935.105**	**460.933**	**11.396.038**	**6.750.106**	**213.225**	**6.963.331**
6.1	Goodwill		134.405	-	134.405	134.405	-	134.405
6.2	Other		10.800.700	460.933	11.261.633	6.615.701	213.225	6.828.926
VII.	**INVESTMENT PROPERTY (Net)**	**(I-o)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**		**-**	**-**	**-**	**1.023.049**	**-**	**1.023.049**
IX.	**DEFERRED TAX ASSET**	**(I-p)**	**501.351**	**413.253**	**914.604**	**100.137**	**1.388.042**	**1.488.179**
X.	**OTHER ASSETS (Net)**	**(I-r)**	**82.133.069**	**9.662.957**	**91.796.026**	**55.559.374**	**7.409.361**	**62.968.735**
	TOTAL ASSETS		**2.302.893.328**	**1.256.056.357**	**3.558.949.685**	**1.787.749.012**	**865.356.349**	**2.653.105.361**

The accompanying explanations and notes form an integral part of these financial statements.

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

AKBANK T.A.S.
I. CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

	LIABILITIES	Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
I.	**DEPOSITS**	**(II-a)**	**1.350.918.436**	**822.502.731**	**2.173.421.167**	**1.084.719.003**	**547.878.382**	**1.632.597.385**
II.	**FUNDS BORROWED**	**(II-c)**	**2.930.804**	**179.015.815**	**181.946.619**	**4.256.794**	**95.379.758**	**99.636.552**
III.	**MONEY MARKETS**		**188.718.896**	**189.827.716**	**378.546.612**	**236.998.315**	**112.101.416**	**349.099.731**
IV.	**SECURITIES ISSUED (Net)**	**(II-d)**	**16.086.298**	**195.412.410**	**211.498.708**	**9.859.933**	**112.847.225**	**122.707.158**
4.1	Bills		5.726.074	-	5.726.074	6.212.171	-	6.212.171
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		10.360.224	195.412.410	205.772.634	3.647.762	112.847.225	116.494.987
V.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	**(II-b, II-g)**	**16.682.936**	**8.801.888**	**25.284.824**	**11.458.610**	**6.181.149**	**17.639.759**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		16.216.885	8.801.888	25.018.773	10.900.040	6.181.149	17.081.189
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		266.051	-	266.051	558.570	-	558.570
VIII.	**FACTORING LIABILITIES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE LIABILITIES (Net)**	**(II-f)**	**3.545.615**	**354.039**	**3.899.654**	**2.719.850**	**277.077**	**2.996.927**
X.	**PROVISIONS**	**(II-h)**	**8.159.841**	**1.474.841**	**9.634.682**	**7.031.816**	**1.166.482**	**8.198.298**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		4.260.627	39.370	4.299.997	3.028.180	21.414	3.049.594
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		3.899.214	1.435.471	5.334.685	4.003.636	1.145.068	5.148.704
XI.	**CURRENT TAX LIABILITY**	**(II-i)**	**14.685.453**	**478.724**	**15.164.177**	**8.620.936**	**1.185.388**	**9.806.324**
XII.	**DEFERRED TAX LIABILITY**	**(II-i)**	**13.428.318**	**559.691**	**13.988.009**	**1.278.039**	**758.100**	**2.036.139**
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO THE DISCONTIUED OPERATIONS (Net)**		**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**(II-j)**	**-**	**82.804.217**	**82.804.217**	**-**	**49.633.272**	**49.633.272**
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	82.804.217	82.804.217	-	49.633.272	49.633.272
XV.	**OTHER LIABILITIES**	**(II-e)**	**104.770.515**	**47.821.385**	**152.591.900**	**80.351.913**	**38.018.255**	**118.370.168**
XVI.	**SHAREHOLDERS' EQUITY**	**(II-k)**	**336.492.138**	**(26.323.022)**	**310.169.116**	**258.188.714**	**(17.805.066)**	**240.383.648**
16.1	Paid-in capital		5.200.000	-	5.200.000	5.200.000	-	5.200.000
16.2	Capital Reserves		5.320.613	-	5.320.613	5.320.613	-	5.320.613
16.2.1	Share Premium		3.505.742	-	3.505.742	3.505.742	-	3.505.742
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		1.814.871	-	1.814.871	1.814.871	-	1.814.871
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		26.130.900	116.508	26.247.408	18.111.930	83.613	18.195.543
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		41.520.281	(26.439.530)	15.080.751	22.151.342	(17.888.679)	4.262.663
16.5	Profit Reserves		200.905.584	-	200.905.584	164.848.184	-	164.848.184
16.5.1	Legal Reserves		4.645.981	-	4.645.981	3.974.929	-	3.974.929
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		180.333.028	-	180.333.028	144.883.037	-	144.883.037
16.5.4	Other Profit Reserves		15.926.575	-	15.926.575	15.990.218	-	15.990.218
16.6	Profit or (Loss)		57.432.916	-	57.432.916	42.544.211	-	42.544.211
16.6.1	Prior Periods' Profit or (Loss)		178.095	-	178.095	178.095	-	178.095
16.6.2	Current Period Profit or (Loss)		57.254.821	-	57.254.821	42.366.116	-	42.366.116
16.7	Minority Interest	**(II-l)**	(18.156)	-	(18.156)	12.434	-	12.434
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**2.056.219.250**	**1.502.730.435**	**3.558.949.685**	**1.705.483.923**	**947.621.438**	**2.653.105.361**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.
II. CONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

		Note (Section Five)	CURRENT PERIOD (31/12/2025) TL	FC	Total	PRIOR PERIOD (31/12/2024) TL	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS (I+II+III)**		**2.665.978.425**	**2.475.794.227**	**5.141.772.652**	**1.597.934.722**	**1.614.839.709**	**3.212.774.431**
I.	**GUARANTEES AND WARRANTIES**	**(III-a-2, 3)**	**344.292.723**	**202.081.773**	**546.374.496**	**226.608.965**	**127.335.762**	**351.944.727**
1,1	Letters of Guarantee		248.444.852	145.287.057	393.731.909	162.727.615	89.258.001	251.985.616
1.1.1	Guarantees Subject to State Tender Law		1.951.834	36.248.345	38.200.179	1.447.554	15.574.506	17.022.060
1.1.2	Guarantees Given for Foreign Trade Operations		-	15.743.381	15.743.381	-	7.133.314	7.133.314
1.1.3	Other Letters of Guarantee		246.493.018	93.295.331	339.788.349	161.280.061	66.550.181	227.830.242
1.2	Bank Acceptances		-	837.612	837.612	-	697.572	697.572
1.2.1	Import Letter of Acceptance		-	837.612	837.612	-	697.572	697.572
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	49.192.410	49.192.410	8.835	33.246.491	33.255.326
1.3.1	Documentary Letters of Credit		-	43.959.634	43.959.634	8.835	29.367.034	29.375.869
1.3.2	Other Letters of Credit		-	5.232.776	5.232.776	-	3.879.457	3.879.457
1.4	Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7	Factoring Guarantees		-	39.785	39.785	-	36.994	36.994
1.8	Other Guarantees		18.843.309	6.716.695	25.560.004	10.635.436	4.093.178	14.728.614
1.9	Other Collaterals		77.004.562	8.214	77.012.776	51.237.079	3.526	51.240.605
II.	**COMMITMENTS**	**(III-a-1)**	**1.725.593.768**	**106.747.377**	**1.832.341.145**	**1.014.615.466**	**48.764.017**	**1.063.379.483**
2.1	Irrevocable Commitments		1.696.619.717	101.522.534	1.798.142.251	991.848.997	42.700.510	1.034.549.507
2.1.1	Asset Purchase Commitments		33.061.381	76.058.196	109.119.577	14.893.022	34.186.983	49.078.005
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		60.395.965	24.947.214	85.343.179	35.406.604	8.477.552	43.884.156
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		16.153.370	-	16.153.370	11.912.002	-	11.912.002
2.1.8	Tax and Fund Liabilities from Export Commitments		20.963	-	20.963	5.575	-	5.575
2.1.9	Commitments for Credit Card Limits		1.274.624.608	-	1.274.624.608	752.010.443	-	752.010.443
2.1.10	Commitments for Credit Cards and Banking Services Promotions		672.825	-	672.825	492.036	-	492.036
2.1.11	Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		311.690.605	517.124	312.207.729	177.129.315	37.975	177.167.290
2.2	Revocable Commitments		28.974.051	5.224.843	34.198.894	22.766.469	6.063.507	28.829.976
2.2.1	Revocable Loan Granting Commitments		26.362.315	-	26.362.315	20.193.442	-	20.193.442
2.2.2	Other Revocable Commitments		2.611.736	5.224.843	7.836.579	2.573.027	6.063.507	8.636.534
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	**(III-b)**	**594.091.934**	**2.166.965.077**	**2.763.057.011**	**358.710.291**	**1.438.739.930**	**1.797.450.221**
3.1	Hedging Derivative Financial Instruments		79.203.601	291.159.176	370.362.777	64.881.665	215.048.367	279.930.032
3.1.1	Fair Value Hedges		22.607.026	189.663.579	212.270.605	1.014.815	125.333.715	126.348.530
3.1.2	Cash Flow Hedges		56.596.575	101.495.597	158.092.172	63.866.850	89.714.652	153.581.502
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		516.888.333	1.875.805.901	2.392.694.234	293.828.626	1.223.691.563	1.517.520.189
3.2.1	Forward Foreign Currency Buy/Sell Transactions		73.434.668	91.061.675	164.496.343	34.223.930	58.695.358	92.919.288
3.2.1.1	Forward Foreign Currency Transactions-Buy		19.264.898	61.477.557	80.742.455	15.030.352	30.998.294	46.028.646
3.2.1.2	Forward Foreign Currency Transactions-Sell		54.169.770	29.584.118	83.753.888	19.193.578	27.697.064	46.890.642
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		346.299.475	1.199.797.532	1.546.097.007	221.886.389	866.362.407	1.088.248.796
3.2.2.1	Foreign Currency Swap-Buy		22.031.795	392.908.868	414.940.663	24.117.769	265.417.464	289.535.233
3.2.2.2	Foreign Currency Swap-Sell		132.768.984	474.007.942	606.776.926	81.733.410	285.719.385	367.452.795
3.2.2.3	Interest Rate Swap-Buy		95.749.348	166.440.361	262.189.709	58.017.605	157.612.779	215.630.384
3.2.2.4	Interest Rate Swap-Sell		95.749.348	166.440.361	262.189.709	58.017.605	157.612.779	215.630.384
3.2.3	Foreign Currency, Interest Rate and Securities Options		66.806.572	279.378.311	346.184.883	23.189.330	157.438.482	180.627.812
3.2.3.1	Foreign Currency Options-Buy		29.861.411	130.550.771	160.412.182	11.594.085	70.764.731	82.358.816
3.2.3.2	Foreign Currency Options-Sell		34.355.463	123.783.296	158.138.759	10.716.743	71.185.427	81.902.170
3.2.3.3	Interest Rate Options-Buy		-	12.522.122	12.522.122	-	7.744.162	7.744.162
3.2.3.4	Interest Rate Options-Sell		-	12.522.122	12.522.122	-	7.744.162	7.744.162
3.2.3.5	Securities Options-Buy		1.128.775	-	1.128.775	45.172	-	45.172
3.2.3.6	Securities Options-Sell		1.460.923	-	1.460.923	833.330	-	833.330
3.2.4	Foreign Currency Futures		29.100.580	26.150.916	55.251.496	13.091.700	10.912.559	24.004.259
3.2.4.1	Foreign Currency Futures-Buy		-	26.150.916	26.150.916	117.104	10.813.386	10.930.490
3.2.4.2	Foreign Currency Futures-Sell		29.100.580	-	29.100.580	12.974.596	99.173	13.073.769
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6	Other		1.247.038	279.417.467	280.664.505	1.437.277	130.282.757	131.720.034
B.	**CUSTODY AND PLEDGES RECEIVED (IV+V+VI)**		**5.769.481.990**	**2.706.947.849**	**8.476.429.839**	**3.991.151.867**	**2.243.491.707**	**6.234.643.574**
IV.	**ITEMS HELD IN CUSTODY**		**709.878.510**	**623.060.873**	**1.332.939.383**	**475.350.916**	**410.458.321**	**885.809.237**
4.1	Customer Fund and Portfolio Balances		375.691.353	269.711.003	645.402.356	257.461.209	152.118.474	409.579.683
4.2	Investment Securities Held in Custody		92.112.995	79.169.094	171.282.089	55.527.743	52.352.735	107.880.478
4.3	Cheques Received for Collection		213.376.939	26.553.664	239.930.603	142.830.769	17.528.688	160.359.457
4.4	Commercial Notes Received for Collection		27.777.987	41.641.915	69.419.902	18.802.847	29.086.588	47.889.435
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		919.236	205.985.197	206.904.433	728.348	159.371.836	160.100.184
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGES RECEIVED**		**1.233.787.317**	**553.599.947**	**1.787.387.264**	**932.404.220**	**553.016.023**	**1.485.420.243**
5.1	Marketable Securities		3.975.984	36.973.707	40.949.691	2.694.874	15.078.975	17.773.849
5.2	Guarantee Notes		2.373.948	2.514.687	4.888.635	2.395.064	1.434.002	3.829.066
5.3	Commodity		2.400.000	70.695	2.470.695	2.460.000	193.967	2.653.967
5.4	Warranty		-	-	-	-	-	-
5.5	Immovables		900.233.749	344.785.542	1.245.019.291	651.750.262	415.020.069	1.066.770.331
5.6	Other Pledged Items		324.803.636	169.255.316	494.058.952	273.104.020	121.289.010	394.393.030
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTEES**		**3.825.816.163**	**1.530.287.029**	**5.356.103.192**	**2.583.396.731**	**1.280.017.363**	**3.863.414.094**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**8.435.460.415**	**5.182.742.076**	**13.618.202.491**	**5.589.086.589**	**3.858.331.416**	**9.447.418.005**

The accompanying explanations and notes form an integral part of these financial statements.

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

AKBANK T.A.Ş.
III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

	INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD (01/01-31/12/2025)	PRIOR PERIOD (01/01-31/12/2024)
I.	**INTEREST INCOME**	**(IV-a)**	**654.700.844**	**498.842.475**
1.1	Interest Income on Loans	(IV-a-1)	410.378.201	306.382.333
1.2	Interest Income on Reserve Requirements		63.514.521	31.528.387
1.3	Interest Income on Banks	(IV-a-2)	3.018.498	2.976.306
1.4	Interest Income on Money Market Transactions		2.175.127	2.439.599
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	165.873.942	147.399.206
1.5.1	Fair Value Through Profit or Loss		4.224.353	435.688
1.5.2	Fair Value Through Other Comprehensive Income		103.751.055	84.229.632
1.5.3	Measured at Amortised Cost		57.898.534	62.733.886
1.6	Financial Lease Interest Income		5.406.480	4.788.955
1.7	Other Interest Income		4.334.075	3.327.689
II.	**INTEREST EXPENSE (-)**	**(IV-b)**	**545.715.623**	**428.754.559**
2.1	Interest Expense on Deposits	(IV-b-4)	441.972.296	350.421.107
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	9.555.742	10.892.445
2.3	Interest Expense on Money Market Transactions		74.716.290	55.811.403
2.4	Interest Expense on Securities Issued	(IV-b-3)	18.452.201	9.521.031
2.5	Interest Expense on Leases		612.120	369.130
2.6	Other Interest Expenses		406.974	1.739.443
III.	**NET INTEREST INCOME (I - II)**		**108.985.221**	**70.087.916**
IV.	**NET FEES AND COMMISSIONS INCOME**		**120.971.683**	**73.718.405**
4.1	Fees and Commissions Received		147.284.557	93.478.175
4.1.1	Non-cash Loans		3.354.645	2.711.301
4.1.2	Other		143.929.912	90.766.874
4.2	Fees and Commissions Paid (-)		26.312.874	19.759.770
4.2.1	Non-cash Loans		33.331	5.458
4.2.2	Other		26.279.543	19.754.312
V.	**DIVIDEND INCOME**	**(IV-c)**	**145.913**	**156.787**
VI.	**TRADING INCOME / (LOSS) (Net)**	**(IV-d)**	**(6.665.081)**	**5.210.465**
6.1	Trading Income / (Loss) on Securities		14.857.124	15.664.757
6.2	Income / (Loss) on Derivative Financial Transactions		(929.925)	(34.840.910)
6.3	Foreign Exchange Income / (Loss)		(20.592.280)	24.386.618
VII.	**OTHER OPERATING INCOME**	**(IV-e)**	**6.661.525**	**11.176.774**
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**230.099.261**	**160.350.347**
IX.	**EXPECTED CREDIT LOSS (-)**	**(IV-f)**	**39.785.993**	**22.763.530**
X.	**OTHER PROVISION EXPENSES (-)**		**31.246**	**447.646**
XI.	**PERSONNEL EXPENSE (-)**		**39.536.455**	**31.401.876**
XII.	**OTHER OPERATING EXPENSES (-)**	**(IV-g)**	**74.190.813**	**54.075.184**
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**76.554.754**	**51.662.111**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**			
XV.	**INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**194.362**	**189.661**
XVI.	**INCOME/(LOSS) ON NET MONETARY POSITION**		-	-
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)**	**(IV-j)**	**76.749.116**	**51.851.772**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(IV-k)**	**19.524.885**	**9.489.580**
18.1	Current Tax Provision		5.524.878	5.947.279
18.2	Deferred Tax Expense Effect (+)		19.118.434	8.486.758
18.3	Deferred Tax Income Effect (-)		5.118.427	4.944.457
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**	**(IV-l)**	**57.224.231**	**42.362.192**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-
20.1	Income from Non-current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	**EXPENSES FOR DISCONTINUED OPERATIONS (-)**		-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
XXII.	**PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)**	**(IV-j)**	-	-
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**	**(IV-k)**	-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	**CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII**	**(IV-l)**	-	-
XXV.	**NET PROFIT/(LOSS) (XIX+XXIV)**	**(IV-m)**	**57.224.231**	**42.362.192**
25.1	Profit/(Loss) from the Group		57.254.821	42.366.116
25.2	Profit/(Loss) from Minority Interest	**(IV-h)**	(30.590)	(3.924)
	Earning/(Loss) per share (in TL full)		0,11011	0,08147

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

		CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
I.	**CURRENT PERIOD PROFIT/LOSS**	**57.224.231**	**42.362.192**
II.	**OTHER COMPREHENSIVE INCOME**	**18.878.919**	**(3.265.229)**
2.1	**Not Reclassified Through Profit or Loss**	**8.060.831**	**5.726.044**
2.1.1	Property and Equipment Revaluation Increase/Decrease	9.554.295	8.375.839
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Plan Remeasurement Gain/Loss	317.126	(1.693.694)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(1.810.590)	(956.101)
2.2	**Reclassified Through Profit or Loss**	**10.818.088**	**(8.991.273)**
2.2.1	Foreign Currency Translation Differences	16.485.586	5.045.302
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	9.487.372	(14.280.078)
2.2.3	Cash Flow Hedge Income/Loss	(1.343.133)	(785.399)
2.2.4	Foreign Net Investment Hedge Income/Loss	(16.409.065)	(4.901.720)
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	2.597.328	5.930.622
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**76.103.150**	**39.096.963**

The accompanying explanations and notes form an integral part of these financial statements.

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

AKBANK T.A.Ş.
V. CONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL)).

							Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss							
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Except from Minority Interest	Minority Interest	Total Shareholders' Equity
	CURRENT PERIOD (31/12/2025)																	
I.	**Prior Period End Balance**		5.200.000	3.505.742	-	1.814.871	21.391.084	(3.244.654)	49.113	32.491.603	(11.964.553)	(16.264.387)	164.848.184	178.095	42.366.116	240.371.214	12.434	240.383.648
II.	**Corrections Made As Per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**		5.200.000	3.505.742	-	1.814.871	21.391.084	(3.244.654)	49.113	32.491.603	(11.964.553)	(16.264.387)	164.848.184	178.095	42.366.116	240.371.214	12.434	240.383.648
IV.	Total Comprehensive Income		-	-	-	-	7.838.863	221.988	-	16.485.586	6.760.413	(12.427.911)	-	-	57.254.821	76.133.740	(30.590)	76.103.150
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	36.718	-	-	-	-	-	-	36.718	-	36.718
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(45.684)	-	-	-	-	-	45.684	-	-	-	-	-
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	36.011.716	-	(42.366.116)	(6.354.400)	-	(6.354.400)
11.1	Dividends paid	(V-a)	-	-	-	-	-	-	-	-	-	-	-	-	(6.354.400)	(6.354.400)	-	(6.354.400)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	36.011.716	-	(36.011.716)	-	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200.000**	**3.505.742**	**-**	**1.814.871**	**29.184.263**	**(3.022.666)**	**85.831**	**48.977.189**	**(5.204.140)**	**(28.692.298)**	**200.905.584**	**178.095**	**57.254.821**	**310.187.272**	**(18.156)**	**310.169.116**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
V. CONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2024
(Amounts are expressed in thousands of Turkish Lira (TL)).

							Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss							
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Except from Minority Interest	Minority Interest	Total Shareholders' Equity
	PRIOR PERIOD (31/12/2025)																	
I.	**Prior Period End Balance**		5.200.000	3.505.742	-	1.814.871	14.488.485	(2.059.068)	26.493	27.446.301	(1.908.961)	(12.283.404)	108.313.918	178.095	66.496.235	211.218.707	-	211.218.707
II.	**Corrections and Accounting Policy Changes Made Accordine to TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**		5.200.000	3.505.742	-	1.814.871	14.488.485	(2.059.068)	26.493	27.446.301	(1.908.961)	(12.283.404)	108.313.918	178.095	66.496.235	211.218.707	-	211.218.707
IV.	Total Comprehensive Income		-	-	-	-	6.911.630	(1.185.586)	-	5.045.302	(10.055.592)	(3.980.983)	-	-	42.366.116	39.100.887	(3.924)	39.096.963
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	22.620	-	-	-	-	-	-	22.620	-	22.620
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(9.031)	-	-	-	-	-	9.031	-	-	-	16.358	16.358
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	56.525.235	-	(66.496.235)	(9.971.000)	-	(9.971.000)
11.1	Dividends paid	(V-a)	-	-	-	-	-	-	-	-	-	-	-	-	(9.971.000)	(9.971.000)	-	(9.971.000)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	56.525.235	-	(56.525.235)	-	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200.000**	**3.505.742**	**-**	**1.814.871**	**21.391.084**	**(3.244.654)**	**49.113**	**32.491.603**	**(11.964.553)**	**(16.264.387)**	**164.848.184**	**178.095**	**42.366.116**	**240.371.214**	**12.434**	**240.383.648**

The accompanying explanations and notes form an integral part of these financial statements.

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

AKBANK T.A.Ş.
VI. CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Note (Section Five)	CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	Operating Profit before changes in operating assets and liabilities		68.212.161	14.094.427
1.1.1	Interest received		590.107.350	422.313.748
1.1.2	Interest paid		(558.994.830)	(412.890.224)
1.1.3	Dividend received		145.913	156.787
1.1.4	Fees and commissions received		141.455.862	98.272.820
1.1.5	Other income		13.927.199	13.247.539
1.1.6	Collections from previously written-off loans and other receivables		19.368.721	19.734.184
1.1.7	Cash Payments to personnel and service suppliers		(43.427.495)	(34.282.853)
1.1.8	Taxes paid		(12.086.382)	(19.884.023)
1.1.9	Other	(VI-b)	(82.284.177)	(72.573.551)
1.2	Changes in operating assets and liabilities		(85.791.607)	21.572.760
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss		(13.352.706)	(9.992.816)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions		5.809.656	409.587
1.2.3	Net (increase) / decrease in loans		(567.362.124)	(428.401.858)
1.2.4	Net (increase) / decrease in other assets		(160.471.229)	(174.744.454)
1.2.5	Net increase / (decrease) in bank deposits		44.866.879	47.743.152
1.2.6	Net increase / (decrease) in other deposits		510.052.167	280.112.807
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		58.972.872	11.951.859
1.2.9	Net increase / (decrease) in payables		-	-
1.2.10	Net increase / (decrease) in other liabilities	(VI-b)	35.692.878	294.494.483
I.	Net cash provided from banking operations		(17.579.446)	35.667.187
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	Net cash provided from investing activities		(113.660.183)	(129.996.592)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		(100.000)	-
2.2	Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment		(13.688.652)	(10.038.329)
2.4	Disposals of property and equipment		297.504	148.744
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(321.961.536)	(229.645.553)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		211.111.822	110.954.874
2.7	Purchase of Financial Assets Measured at Amortised Cost		(7.917.286)	(2.999)
2.8	Sale of Financial Assets Measured at Amortised Cost		7.050.358	12.525.826
2.9	Other		11.547.607	(13.939.155)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	Net cash provided from financing activities		127.963.898	75.788.424
3.1	Cash obtained from funds borrowed and securities issued		192.226.087	98.847.015
3.2	Cash used for repayment of funds borrowed and securities issued		(55.420.945)	(11.471.789)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		(6.354.400)	(9.971.000)
3.5	Payments for finance leases		(2.486.844)	(1.615.802)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	(VI-b)	22.239.162	11.170.378
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)		18.963.431	(7.370.603)
VI.	Cash and cash equivalents at beginning of the period	(VI-a)	61.980.087	69.350.690
VII.	Cash and cash equivalents at end of the period	(VI-a)	80.943.518	61.980.087

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.Ş.
VII. PROFIT APPROPRIATION STATEMENT
(Amounts are expressed in thousands of Turkish Lira (TL)).

		CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
I.	**DISTRIBUTION OF CURRENT YEAR INCOME**		
1.1	CURRENT YEAR INCOME	74.121.361	49.886.964
1.2	TAXES AND DUTIES PAYABLE	16.874.300	7.520.894
1.2.1	Corporate Tax (Income Tax)	2.529.783	4.147.642
1.2.2	Income Withholding Tax	-	-
1.2.3	Other taxes and duties	14.344.517	3.373.252
A.	**NET INCOME FOR THE YEAR (1.1-1.2)**	**57.247.061**	**42.366.070**
1.3	PRIOR YEAR LOSSES (-)	-	-
1.4	FIRST LEGAL RESERVES (-)	-	-
1.5	OTHER STATUTORY RESERVES (-)	-	-
B.	**NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)]**	**57.247.061**	**42.366.070**
1.6	FIRST DIVIDEND TO SHAREHOLDERS (-)	-	260.000
1.6.1	To Owners of Ordinary Shares	-	260.000
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.7	DIVIDENDS TO PERSONNEL (-)	-	-
1.8	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9	SECOND DIVIDEND TO SHAREHOLDERS (-)	-	6.094.400
1.9.1	To Owners of Ordinary Shares	-	6.094.400
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.10	SECOND LEGAL RESERVES (-)	-	-
1.11	STATUTORY RESERVES (-)	-	-
1.12	EXTRAORDINARY RESERVES	-	35.402.230
1.13	OTHER RESERVES	-	609.440
1.14	SPECIAL FUNDS	-	-
II.	**DISTRIBUTION OF RESERVES**		
2.1	APPROPRIATED RESERVES	-	-
2.2	SECOND LEGAL RESERVES (-)	-	-
2.3	DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.3.1	To Owners of Ordinary Shares	-	-
2.3.2	To Owners of Privileged Shares	-	-
2.3.3	To Owners of Preferred Shares	-	-
2.3.4	To Profit Sharing Bonds	-	-
2.3.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
2.4	DIVIDENDS TO PERSONNEL (-)	-	-
2.5	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III.	**EARNINGS PER SHARE (*)**		
3.1	TO OWNERS OF ORDINARY SHARES	0,110	0,081
3.2	TO OWNERS OF ORDINARY SHARES (%)	11,0	8,1
3.3	TO OWNERS OF PRIVILEGED SHARES	-	-
3.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-
IV.	**DIVIDEND PER SHARE**		
4.1	TO OWNERS OF ORDINARY SHARES	-	0,012
4.2	TO OWNERS OF ORDINARY SHARES (%)	-	1,2
4.3	TO OWNERS OF PRIVILEGED SHARES	-	-
4.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-

(*) Amounts are expressed in TL.

NOTES:

(1) Authorized body for profit appropriation of the current period is the General Assembly. On the preparation date of these financial statements, yearly ordinary meeting of the General Assembly has not been held yet.
(2) Profit appropriation is being done according to unconsolidated financial statements.

The accompanying explanations and notes form an integral part of these financial statements.

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SECTION THREE
EXPLANATIONS ON ACCOUNTING POLICIES

I. EXPLANATIONS ON BASIS OF PRESENTATION:

a. The preparation of the consolidated financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on Accounting Applications for Banks and Safeguarding of Documents:

The consolidated financial statements are prepared within the scope of the "Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks" related with Banking Law numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency ("BRSA"), in case where a specific regulation is not made by BRSA, "Turkish Financial Reporting Standards" ("TFRS") and related appendices and interpretations put into effect by Public Oversight Accounting and Auditing Standards Authority ("POA"). The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" and "Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks" and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The consolidated financial statements have been prepared in TL, under the historical cost convention except for the financial assets and liabilities carried at fair value. Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.

The preparation of consolidated financial statements in conformity with TFRS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement. Assumptions and estimates that are used in the preparation of the accompanying financial statements are explained in the following related disclosures.

b. Explanation for convenience translation to English:

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which consolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these consolidated financial statements. Accordingly, these consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

c. Accounting policies and valuation principles used in the preparation of the financial statements:

Accounting policies and valuation principles adopted when preparing financial statements are in line with the legislation, communiqué, explanation and circular released by BRSA concerning accounting and financial reporting, and, for matters which are not regulated by the foregoing, with the provisions of TAS/TFRS (together "BRSA Accounting and Financial Reporting Legislation) put into force by Public Oversight, Accounting and Auditing Standards Authority (POA).

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2025 should be prepared in accordance with the Financial Reporting in Hyperinflationary Economies ("TAS 29"), however, institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the applying of TAS 29. Based on this announcement of POA, BRSA, with its decision dated 12 December 2023 and numbered 10744, decided that the financial statements dated 31 December 2023 of banks and financial leasing, factoring, financing, savings financing and asset management companies should not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated 11 January 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will be applied inflation accounting as of 1 January 2025. However, in accordance with the later decision of the BRSA dated 5 December 2024 and numbered 11021, it was announced that inflation accounting would not be applied in 2025. Accordingly, the Bank has not applied TAS 29 inflation accounting in its financial statements for the period ended 31 December 2025.

d. Items Subject to different accounting policies in the preparation of consolidated financial statements:

There are no items subject to different accounting policies in the preparation of these consolidated financial statements.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND EXPLANATIONS ON FOREIGN CURRENCY TRANSACTIONS:

The Group's core business activities include consumer banking, SME banking, commercial banking, and corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (Treasury transactions) and international banking services. The Group performs financial leasing transactions through Ak Finansal Kiralama A.Ş. By nature, the Group's activities are principally related to the use of financial instruments. As the main funding source, the Group accepts deposits from customers for various periods and invests these funds in high quality assets with high interest margins. Other than deposits, the Group's most important funding sources are equity, marketable securities issued, money market borrowings and mostly borrowings from foreign financial institutions. The Group follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Group's exposure to liquidity risk, interest rate risk, currency risk and credit risk while increasing profitability and strengthening the Group's equity. The Asset-Liability Committee ("ALCO") manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Risk Committee ("ERC").

Foreign currency denominated monetary assets and liabilities have been evaluated by buying exchange rates of last period for the Parent Bank and by the exchange rates of the Central Bank of the Republic of Türkiye for domestic subsidiaries. Gains and losses arising from such transactions are recognized in the income statement under the account of "Net foreign exchange income/expense". Assets and liabilities of foreign subsidiaries are translated into Turkish lira using the foreign exchange rates prevailing at the balance sheet date, income and expenses of foreign subsidiaries are translated into Turkish Lira at the average exchange rates and all resulting exchange differences are accounted in the shareholders' equity under "Other profit reserves".

As of 31 December 2025, foreign currency denominated balances are translated into TL using the exchange rates of TL 42,8457 and TL 50,2859 for USD and EURO respectively.

III. EXPLANATIONS ON EQUITY INVESTMENTS:

Consolidated financial statements are prepared in accordance with the "Turkish Financial Reporting Standard for Consolidated Financial Statements" ("TFRS 10") and "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette no.26340 dated 8 November 2006.

Consolidation principles for subsidiaries:

Subsidiaries are the entities controlled directly or indirectly by the Bank.

Control is defined as the power over the investee, exposure or rights to variable returns from its involvement with the investee and the ability to use its power over the investee to affect the amount of the Bank's returns.

Financial subsidiaries are consolidated using the full consolidation method. Financial statements of related subsidiaries are consolidated from the date when the control is transferred to the Bank.

Subsidiaries owned by the Parent Bank and its subsidiaries within the scope of consolidation and which are not financial institutions are accounted for using the equity method defined in "TAS 28 Investments in Associates and Joint Ventures".

In the full consolidation method, 100% of subsidiaries' assets, liabilities, income, expense and off-balance sheet items are combined with the Parent Bank's assets, liabilities, income, expense and off-balance sheet items.

The carrying amount of the Group's investment in each subsidiary and the Group's portion of the cost value of the capital of each subsidiary are eliminated. Intragroup balances and intragroup transactions and resulting unrealized profits and losses are eliminated. Minority interests in the net income of consolidated subsidiaries are identified and adjusted against the income of the Group in order to arrive at the net income attributable to the Group and presented separately in the Group's income. Minority interests are presented in the consolidated balance sheet, in the shareholders' equity.

Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Group.

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The Parent Bank and its subsidiaries, Ak Yatırım Menkul Değerler A.Ş., AK Portföy Yönetimi A.Ş., Akbank AG, Ak Finansal Kiralama A.Ş., AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş., its indirect subsidiary Stablex Kripto Varlık Alım Satım Platformu A.Ş and together with A.R.T.S. Ltd., which is not subsidiary of the Bank,this company is a "Structured Entity", has been included in the scope of consolidation. The Parent Bank together with its consolidated subsidiaries are referred to as the "Group".

Ak Yatırım Menkul Değerler A.Ş. was established on 11 December 1996 to trade in capital markets in accordance with Capital Market Law. This company is delivering intermediary services in capital markets, discretionary portfolio management, derivative transactions, repurchase and reverse repurchase agreements with authorizations given by the Capital Markets Board for each transaction.

Ak Finansal Kiralama A.Ş. was established in 1988 for leasing operations and all kinds of agreements and transactions related to these operations.

Ak Portföy Yönetimi A.Ş. was established on 28 June 2000 and manages its own investment (mutual) funds, all pension funds AgeSA Hayat ve Emeklilik A.Ş. and some of the pension funds established by Axa Hayat Emeklilik A.Ş., Allianz Hayat Emeklilik A.Ş. and Allianz Yaşam Emeklilik A.Ş., The company also is managing both individual and institutional customers' portfolios, it continues investing in the Fund SICAV 2 Türkiye on the international market and founder of 1 Sompo Japan in money market funds management activities.

Akbank AG operates in Germany, providing corporate, consumer and private banking services.

Aköde Elektronik Para ve Ödeme Hizmetleri A.Ş., 100% owned by the Bank, has been established on 19 February 2018 to provide payment services and electronic money issuance under the Law No. 6493 on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions registered in the trade registry.

Stablex Kripto Varlık Alım Satım Platformu A.Ş., a technology company focused on blockchain technologies and cryptocurrency assets, was established in 2021 and became a subsidiary of the company after the majority of its shares were acquired by Ak Yatırım Menkul Değerler A.Ş. in 2023.

A.R.T.S. Ltd. is a "Structured Entity" which was established in Jersey in November 1999 for the purpose of supplying long-term financing.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS:

The Group's major derivative instruments consists of foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

The Bank classifies its derivative instruments as "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" in accordance with "TFRS 9 Financial Instruments" (TFRS 9).

Liabilities and receivables arising from the derivative instruments are followed in the off-balance sheet accounts at their contractual values.

Derivative instruments are remeasured at fair value after initial recognition. In accordance with the classification of the derivative instrument, if the fair value of a derivative financial instrument is positive, it is recorded to the account "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income"; if the fair value difference is negative, it is disclosed in "Derivative Financial Liabilities Measured at Fair Value Through Profit and Loss" or "Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income". Differences in the fair value of trading derivative instruments are accounted as income/loss from derivative financial transactions under "trading income/loss" item in the income statement. The basis on accounting of derivative instruments for hedging purposes are explained in Note XI of Section Four. The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

In accordance with the provisions of TFRS 9 Financial Instruments, the relevant regulatory provisions apply to all contracts that include a hybrid product linked to a financial instrument but cannot be transferred independently of the instrument by contract and have the same economic characteristics and risks as the instrument. As of 31 December 2025, these bonds in the bank's portfolio, which contain credit risk, are classified as "Financial Assets at Fair Value through Profit or Loss" along with their derivative product characteristics and are accounted for in accordance with the valuation principles of the portfolio they belong to.

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V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE:

Interest income and expenses are recognized in the income statement by using the "Effective interest rate method". Starting from 1 January 2018, Group has started to calculate interest accrual on non-performing loans. Net book value of the non-performing loans (Gross Book Value – Expected Credit Loss) are rediscounted with effective interest rate and recognized with the gross book value of the non-performing loan. Non-performing loans rediscounts are evaluated on customer basis and are discontinued if there is in case of low collectibility.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

Fees and commission income/expenses are primarily recognized on an accrual basis or "Effective interest rate method" and TFRS 15 "Revenue from Contracts with Customers" according to the nature of the fee and commission, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Contract based fees or fees received for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection.

VII. EXPLANATIONS ON FINANCIAL ASSETS:

The Group categorizes its financial assets as "Fair Value Through Profit/Loss", "Fair Value Through Other Comprehensive Income" or "Measured at Amortized Cost". Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated 19 January 2017 by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

Classification and measurement of financial assets

According to TFRS 9 requirements, classification and measurement of financial assets will depend on the business model within which financial assets are managed and their contractual cash flow characteristics whether the cash flows represent solely payments of principal and interest.

Assessment whether contractual cash flows are solely payments of principal and interest:

For the purposes of this assessment, "principal" is defined as the fair value of the financial asset on initial recognition. "Interest" is defined as consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Group will consider the contractual terms of the instrument. This will include assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Group consider:

- Contingent events that would change the amount and timing of cash flows;
- Leverage features;
- Prepayment and extension terms;
- Terms that limit the Bank's claim to cash flows from specified assets
- Features that modify consideration for the time value of money – e.g. periodic reset of interest rates.

The Group fulfills the on-balance sheet classification and measurement criteria by applying the procedures described above for all financial assets.

Upon initial recognition, each financial asset will be classified as either fair value through profit or loss, amortised cost or fair value through other comprehensive income.

The Group recognize a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by Bank management and the nature of contractual cash flows of the financial asset are taken into consideration.

When the business model determined by the Group management is changed, all financial assets affected by this change are reclassified and the reclassification is applied in the future. In this case, no adjustment is made for the gain, loss or interest rates previously recognized in the financial statements.

a. Financial assets at the fair value through profit or loss:

Financial assets at fair value through profit/loss" are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. 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 income statement.

b. Financial assets at fair value through other comprehensive income

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When these securities are collected or disposed of, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement.

Equity instruments classified as financial assets at fair value through other comprehensive income are accounted at their fair values. Exceptionally, cost can be an appropriate estimation method in determining fair value. This is only possible if there is insufficient recent information on the measurement of fair value or if fair value can be measured by more than one method and the cost reflects the fair value estimate in the best way. In the case of using this method, the accumulated fair value differences will not be reflected in the income statement.

During initial recognition the Bank can choose in an irrevocable was to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is taken into the financial statements as profit or loss.

c. Financial assets measured at amortized cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

"Fair value through other comprehensive income" and "measured at amortized cost" securities portfolio of the Group include Consumer Price Indexed (CPI) Bonds. These securities are valued and accounted using the effective interest rate method based on the real coupon rates and the reference inflation index at the issue date and the estimated inflation rate. The reference indices used in calculating the actual coupon payment amounts of these assets are based on the Consumer Price Index (CPI) of prior two months.

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The Bank also sets the estimated inflation rate accordingly. The estimated inflation rate used is updated as needed within the year. At the end of the year, the real inflation rate is used.

d. Derivative Financial Assets:

The major derivative instruments utilized by the Group are foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

Derivative financial instruments of the Group are classified under "TFRS 9 Financial Instruments" ("TFRS 9"), "Derivative Financial Assets Designated at Fair Value through Profit or Loss".

Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values.

Derivative transactions are valued at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative Financial Assets Designated at Fair Value Through Profit or Loss" or "Derivative Financial Assets Designated at Fair Value Through Other Comprehensive Income", if the fair value is negative, the amount is classified as "Derivative Financial Liabilities Designated at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities Designated at Fair Value Through Other Comprehensive Income". The fair value differences of derivative financial instruments are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions. The principles for the recognition of derivative transactions intended for hedging purposes are disclosed in the note numbered XI of Section Four. The fair value of derivative instruments is calculated by taking into account the market value of the derivatives or by using the discounted cash flow model. When inactive market conditions exist, observable inputs used in the determination of fair values are adjusted using appropriate assumptions and considering the volume and level of activity in the markets.

e. Loans

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Interest Rate (internal rate of return) Method".

1. Loans measured at amortized cost:

These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

Stage 1:

For the financial assets at initial recognition or that, do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of 12-month expected credit losses.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined based on the instrument's lifetime expected credit losses.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

2. Loans measured at fair value through profit or loss:

Loans at fair value through profit and loss, terms of the contract for loans, if at certain dates it does not result in cash flows involving interest payments arising from the principal and principal balances, it is recorded at fair value and is subject to fair value assessment following the recognition. Gains and losses resulting from the valuation are included in profit/loss accounts.

In certain circumstances, restructuring or altering the contractual cash flows of a financial instrument may result in the disposal of the existing financial asset in accordance with TFRS 9. A revised financial asset is considered as a new financial asset when the

change in the financial asset is once excluded from the financial statement and the revised financial asset is recognized in accordance with TFRS 9.

The Bank assesses whether the new financial asset contains solely payments of principal and interest when the new conditions for the instrument have determined that there are significant changes compared to the initial conditions in the relevant contracts.

In the event that the contractual conditions for the financial asset do not result in cash flows that include solely payments of principal and interest on certain dates, the related financial asset is recognized with its fair value and is subject to valuation.

Significant increase in credit risk:

If the credit risk of financial assets determined to be significantly increasing, afore-mentioned assets are transferred to the stage II. For stage I loans, expected loss (provision) amounts are calculated for 1-year and for stage II loans expected loss (provision) is calculated for the remaining life of the loan.
In addition, the key considerations in determining whether a significant increase in the credit risk of financial asset and transferring it to stage 2, but are not limited with these, the following;

- Past due date is 30 or more

- Restructuring of loans

- If the loan classified as under follow-up

- Assessment of significant increase in the probability of impairment based on rating notes.

Definition of increase in the probability of default is the comparison between the probability of default on loan's opening date, obtained from bank's credit rating models and probability of default on reporting date. If the loan's estimated probability of default on reporting date exceeds the threshold values determined, it is considered to be worsening of the probability of default.

Definition of Default:

The Bank considers that there is a default on the relevant debt in the following two cases:

1. Objective Default Definition: It means that the debt is overdue by more than 90 days. The definition of default, which is applicable to the Bank and its consolidated financial institutions, is based on the criteria that the debt is overdue by more than 90 days.

2. Subjective Default Definition: It means the determination that the debt will not be paid. If it is determined that the borrower cannot fulfill its debts related to the loan, regardless of whether there is a balance in delay or the number of days of delay, the debtor is considered in default.

Write-off Policy:

Within the framework of the provisions of the "Regulation Amending the Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533 the portion of the loans that are classified under "Fifth Group-Loans with a Loss Qualification" and for which a lifetime expected loan loss provision or special provision is made due to the default of the borrower, for which there are no reasonable expectations for the recovery of the loans, within the scope of TFRS 9, as of the first reporting period (interim or year-end reporting period) following their classification in this Group, deducted from the records within the period deemed appropriate by the bank, taking into account the situation of the debtor. In determining the cluster within this scope, the following indicators are used;

- In the corporate, commercial, SME and consumer segment follow-up portfolio, with very low or no collection expectation
- Monitored in the 5th group as of the last reporting period,
- Having a provision rate of 90% or more,
- No active payment plans
- No Credit Guarantee Fund (CGF)/İGE secured loan

Loans and provision ratio of 100% all abusive and fraudulent tracking accounts are included in the deletion of the active account.
The process of write-off the loans is an accounting practice and does not result in waiving the right to receivable regarding the related loans. Existing administrative and legal follow-up processes regarding the loans deducted from the record are continued. Partial write-off transactions mean that the financial asset will be repaid at a certain rate by the debtor, and the remaining amount

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after the payment or the part within the Bank that is classified under group 5 and has no reasonable expectations for its recovery will be removed from the financial statements. Regarding the write-off (asset disposal) process; the effect of the amount written off during the period and the amount written off on the NPL ratio is disclosed in the footnotes of the financial statements.

VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:

The Group allocates impairment for expected loss on financial assets measured at amortised cost and measured at fair value through other comprehensive income.

As of 1 January 2018, the Group recognize provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions.

Expected Credit Loss (ECL) Calculation – Input and Forecasting Methodologies

Expected Credit Loss (ECL) is calculated as 12 months or lifetime, depending on whether there is a significant increase in credit risk after initial recognition or whether an asset is considered as a credit loss. Expected Credit Loss is calculated by using the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) components.

- Exposure at Default: Specifies the amount of risk that the borrower should pay in case of default. It is kept in the system by constantly calculated until the maturity of the borrower. The amount of extra risk that can be incurred in the event of default is included in the calculations by using the credit conversion factor (CCF) calculated for the irrevocable commitment products.

- Probability of Default (PD): PD indicates the probability of default due to inability of the borrower to meet its debt obligations. It has been calculated for 12 months or lifetime depends on increase on borrower's credit risk. Calculation of the lifetime default rate is carried out by drawing the actual default rate figures to the long term using various functions, based on historical data.

- Loss Given Default (LGD): In case of default of the borrower, Loss Given Default has been calculated as dividing Expected Credit Loss to Exposure at Default (EAD). LGD models includes data such as product type, customer segment, collateral structure, customer repayment performance.

Expected Credit Loss is calculated over the remaining maturity using the PD, LGD and EAD components. Calculated values are discounted on a monthly basis using the original effective interest rate or an approximate value of the discount rate. The expected credit loss value is calculated for all customers over the maturity period. However, for those who do not have a significant increase in credit risk, the 12-month ECL is taken into account, and for those with a significant increase in credit risk, the ECL value calculated over the remaining period is taken into account.

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. During the reporting period, as part of the annual review process of TFRS 9 models, LGD model, PD model and criteria for significant increase in credit risk are recalibrated based on recent data and implemented. Loans that have similar characteristics are segmented in order to reflect the expected credit losses collectively in financial reports. When creating the segmentation structure, the following information of the loans is taken into consideration.

1. Customer type (retail or corporate / commercial)
2. Product type
3. Rating notes /scores
4. Customer credit performance
5. Collateral type
6. Collection Period
7. Exposure at default

In addition, in the calculation of Expected Credit Loss in accordance with TFRS 9, certain part of commercial and corporate loans are subject to individual assessment on a customer basis due to internal policies. This calculation is made by discounting the expected cash flows from the customer or the collateral sales to their present value with the effective interest rate. Within the scope of individual evaluations, regional developments are also taken into account as well as sectoral risks.
Macro-economic indicators are taken into account in determining the PD component in the expected credit loss calculation. Future macroeconomic forecasts are reflected in the ECLs using more than one scenario.

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The risk parameters used in the TFRS 9 calculations include prospective macroeconomic information. While macroeconomic information is included, models and estimates reflecting the relationships between model risk parameters and macroeconomic variables are taken into consideration. The main macroeconomic indicator of these estimation models are the Gross Domestic Product (GDP) growth rate. Macroeconomic estimation models include more than one scenario and the related scenarios are taken into account in the expected credit loss calculations.

Expected credit loss calculations are reviewed at least once a year, the macroeconomic model used in the process has been updated and scenario weights have been no revised during reporting period.

- The expected credit loss calculation is made by considering 3 different scenarios the best, the worst, and the base.

Within the scope TFRS 9, macroeconomic expectations directly affect provisions (Expected Credit Loss-ECL). Related impact is realized when the default ratio of the Bank moves the default rate calculated for each maturity up or down. The main parameters of default ratio model are macroeconomic variables and the provision figures change when prospective estimations are revised.

The PD values subject to the ECL calculation have been obtained for the following portfolios.

Consumer/Commercial	Portfolio
Retail	Consumer
Retail	Automotive
Retail	Mortgage
Retail	Credit Card
Retail	Overdraft Account
Commercial	Micro
Commercial	Company
Commercial	Commercial
Commercial	Corporate

In prospective expectations, 3 scenarios are being used as the base, the worst and the best. Final provisions are calculated by weighting on the possibilities given to the scenarios.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS:

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Group has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS:

Securities subject to repurchase agreements ("Repos") are classified as "Financial assets at fair value difference through profit or loss", "Financial assets at fair value difference through other comprehensive income" and "Measured at amortised cost" in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under "Funds provided under repurchase agreements" in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the "Effective interest (internal return) method".

Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from money market" in the balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest rate method".

The Group has securities lending transactions amounting TL 5.373.805 TL as of 31 December 2025 (31 December 2024 TL 3.984.699).

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XI. EXPLANATIONS ON ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (NET):

Assets held-for-sale consist of tangible assets that were acquired due to non-performing receivables, and are accounted in the financial statements in accordance with the regulations of "Turkish Financial Reporting Standard for Non-current Assets Held for Sale and Discontinued Operations (TFRS 5)".

The Group has no discontinued operations.

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:

When the accounts of a partnership are included in the consolidation process for the first time, the difference between the acquisition cost of this partnership and the share of its equity is accounted for as consolidation goodwill. In case of consolidation goodwill, the difference is considered as an asset and shown in intangible assets in the assets of the consolidated balance sheet. Goodwill calculated in accordance with "TFRS 3 Business Combinations Standard" is not subject to depreciation, it is tested for impairment annually or in cases where changes in conditions indicate that there may be an impairment in the framework of "TAS 36 Turkish Accounting Standard on Impairment of Assets". According to the test, if the recoverable amount is below the book value of the related asset, a provision for impairment is made.

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated depreciation and the provision for value decreases.

Intangibles are amortised over three to fifteen years (their estimated useful lives) using the straight-line method. The useful life of the asset is determined by assessing the expected useful time of the asset, technical, technological and other kinds of wear and tear and all required maintenance expenses necessary to utilize the economic benefit from the asset.

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT:

Property and equipment is measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, property and equipment is carried at cost less accumulated depreciation and provision for value decrease.

The Group has started to account properties under the tangible assets with their revalued amount instead of cost values in accordance with "TAS 16 Property, Plant and Equipment". The revaluation difference arising from the valuations made by the appraisal firms authorized by Capital Markets Board ("CMB") and BRSA is accounted in Investment Properties Revaluation Differences line under the Shareholders' Equity.

As of each reporting date, the Bank evaluates whether there is any indication that its assets may be impaired; If such indication exists, it estimates the recoverable amount of the related asset in accordance with TAS 36 - Impairment of Assets and if the recoverable amount is below the book value of the related asset, it reserves provision for impairment.

Depreciation is calculated over the cost of property and equipment using the straight-line method over estimated useful lives. The estimated useful lives are stated below:

Buildings	50 years
Vault	5-50 years
Transportation Vehicles	5-7 years
Other property and equipments	3-15 years

Gains and losses on the disposal of property and equipment are determined by deducting the net book value of the property and equipment from its sales revenue.

Expenditures for the repair and renewal of property and equipment are recognized as expense. The capital expenditures incurred in order to increase the capacity of the tangible asset or to increase the future benefit of the asset are capitalized on the cost of the tangible asset. Capital expenditures include the cost components that increase the useful life, or the capacity of the asset, increase the quality of the product or decrease its costs.

XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

With the "TFRS 16 Leases" standard, which became effective as of 1 January 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognised under "Tangible Fixed Assets" as an asset (tenure) and under "Liabilities from Leasing" as a liability.

The Group performs financial leasing operations as a "Lessor" through Ak Finansal Kiralama A.Ş. which is a consolidated subsidiary. The asset subject to the financial leasing is presented in the balance sheet as receivable equal to the net leasing amount. Interest income is recognized over the term of the lease using the net investment method that reflects a constant periodic rate of return and the unearned portion is followed under unearned interest income account.

The Group assesses whether the contract has the quality of a lease or whether the lease includes the transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Group reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

Right of use assets:

The right to use asset is first recognized by cost method and includes:

a) The initial measurement amount of the lease obligation,

b) the amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;

c) all initial direct costs incurred by the Group

When Group applying the cost method, the existence of the right to use:

a) accumulated depreciation and accumulated impairment losses are deducted and

b) Measures the restatement of the lease obligation at the restated cost.

The Group applies the provisions of depreciation regulated under the TAS 16 Tangible Assets Standards, while depreciating the rights of use assets.

The Lease Obligations:

At the effective date of the lease, the Group measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Group's average borrowing interest rates.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Group measures the leasing liability as follows:

a) Increase the book value to reflect the interest on the lease obligation

b) Reduces the book value to reflect the lease payments made and

c) The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

The interest on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

Lease agreements for vehicles and ATMs, which are determined as low value by the Bank with short-term lease agreements with a duration of 12 months or less, have been evaluated within the scope of the exemption granted by the standard.

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES:

Provisions and contingent liabilities are accounted in accordance with the "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

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Provisions are recognized when the Group has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle.

A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Group; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise in the Group, the asset and the related income are recognized in the financial statements in which the change occurs.

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

a. Employment termination benefits and vacation rights:

Obligations related to employment termination and vacation rights are accounted in accordance with "Turkish Accounting Standard for Employee Benefits" ("TAS 19").

Under the Turkish Labor Law, the Bank and its subsidiaries operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Group arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity.

b. Retirement Rights:

The Bank's personnel are members of the "Akbank T.A.Ş. Personnel Pension Fund Foundation" ("Pension Fund") established in accordance with the Social Security Law numbered 506, temporary article No.20. The financial statements of the Pension Fund have been audited as of year-ends by an independent actuary in accordance with the 38th article of the Insurance Supervisory Law and the "Actuarial Regulation" based on the same article.

Temporary 23rd article paragraph ("the paragraph") 1 of the Banking Law No 5411 published in the Official Gazette no 25983 dated 1 November 2005 envisaged that Banks would transfer their pension funds to the Social Security Institution ("SSI") within three years following the publication date of the Banking Law, and regulated the principles of this transfer. The first paragraph of the related article was rescinded as from the 30 June 2007, the publication date of the decision of the Constitutional Court dated 22 March 2007. The reasoned decree regarding the rescission of the mentioned paragraph was published in the Official Gazette numbered 26731, dated 15 December 2007.

Following the publication of the reasoned decree of the Constitutional Court, Turkish Grand National Assembly ("TGNA") commenced to work on a new law regarding the transfer of the members of funds to the Social Security Institution; the related articles of the Social Security Law ("New Law") numbered 5754 regarding the transfer of the funds, were ratified by the TGNA General Meeting on 17 April 2008 and came into effect following the publication on the Official Gazette numbered 26870, dated 8 May 2008.

The main opposition party had appealed to the Constitutional Court for the cancellation of some of the articles of the New Law including transfer of the Funds to the SSI on 19 June 2008. The Constitution Court has dismissed the appeal with the decision taken in the meeting dated 30 March 2011. The reasoned decision has been published on the Official Gazette numbered 28156 dated 28 December 2011.

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The New Law was requiring that present value of post-employment benefits at the transfer date shall be calculated by a commission consisting of the representatives of SSI, Ministry of Finance, Undersecretariat of Treasury, Undersecretariat of State Planning Organization, BRSA, SDIF and banks and funds, by using a technical discount rate of 9,8 percent taking into consideration the transferrable contributions and payments of the funds including any monthly payment differences paid by the funds above the limits within the framework of SSI regulations. Accordingly, the transfer required by the New Law was to be completed until 8 May 2011. According to the decision of the Council of Ministers published on the Official Gazette dated 9 April 2011 no. 27900, the time frame for related transfer has been extended for two years. Within the postponement right granted to the Council of Ministers through the change in the first clause of the 20th provisional article of the "Social Insurance and General Health Insurance Law no. 5510" published on the Official Gazette no. 28227 dated 8 March 2012, the transfer process has been postponed for one more year with the decision of the Council of Ministers published on the Official Gazette no. 28987 dated 30 April 2014. The Council of Ministers has been lastly authorized to determine the transfer date in accordance with the last amendment in the first paragraph of the 20th provisional article of Law No.5510 implemented by the Law No. 6645 on Amendment of the Occupational Health and Safety Law and Other Laws and Decree Laws published in the Official Gazette dated 23 April 2015 and numbered 29335. According to paragraph (I) of Article 203 of Law no. 703 which published on the Official Gazette no. 30473 dated 9 July 2018, the phrase, placed in 20th provisional article of Social Insurance and General Health Insurance Law No. 5510, "Council of Ministers" is authorized to determine the date of transfer to the Social Security Institution has been replaced with "President".

According to the New Law, following the transfer of the members of the fund to the SSI, the funds and institutions will continue to provide the non-transferrable social benefits and payments which are included in the articles of association of the fund.

The total liabilities of the pension fund are calculated using separate methods and assumptions for the benefits to be transferred and the additional benefits that will remain the responsibility of the pension fund.

The Parent Bank has booked provision in its financial statements within the scope of TAS 19 - Employee Benefits for the entire technical gap determined by the report prepared by an actuary registered in the actuaries register. This amount has been classified as other provision item.

The consolidated affiliates do not have the above mentioned retirement benefit plans for their employees. The retirement related benefits of the employees of the consolidated affiliates are subject to the Social Security Institution and other defined contribution plans.

XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 31 December 2025, the current corporate tax rate is 30%. The corporate tax rate has been permanently increased to 25% for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in accordance with the publication of the Law No. 7394 in the Official Gazette dated 15 April 2022. However, with the Law No. 7456 published on 15 July 2023, the rate has been increased to 30% in order to be applied to the cumulative bases included in the declarations to be submitted as of 1 October 2023; the corporate tax rate is applied as 30% as of this date.

The corporate tax rate is applied to tax base which is calculated by adding certain non deductible expenses for tax purposes and deducting certain exemptions (like dividend income) and exclusion of deductions on accounting income. If there is no dividend distribution, no further tax charges are made.

Dividends paid to non-resident corporations, which have a place of business in Türkiye or are resident corporations, are not subject to withholding tax. Otherwise, dividends paid are subject to withholding tax at the rate of 15%. An increase in capital via issuing bonus shares is not considered as profit distribution and thus does not incur withholding tax.

Corporations calculate advance tax with their current rate on quarterly profits and pay until the evening of the same day by declaring until the 17th day of the second month following that period. Advance tax paid by corporations which is for the current period is credited against the annual corporation tax calculated on their annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be refunded or used to offset any other financial liabilities to the government.

A 75% portion of the capital gains derived from the sale of equity investments and a 50% portion of the capital gains derived from the sale of immovable properties held for at least two years is tax exempt, if such gains are added to paid-in capital or held in a special fund account under liability for five years. However, with the Law No. 7456 published on 15 July 2023, this exception has been abolished for real estate to be acquired after the publication date of the decision; If the real estates acquired before this date are sold after the effective date of the decision, 25% of the real estate sales revenue will be exempt from corporate tax.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns until the last day of the following fourth month after the closing of the accounting year to which they relate. Tax returns are open for five years from the beginning of the year following the date of filing during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

Current tax, related to items recognized directly in equity is also credited or charged directly to equity.

As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law (TPL). However, with the regulation made with the Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this; TPL financial statements for the 2021 and 2022 accounting periods have not been subjected to inflation adjustment, The 2023 accounting period is; While provisional tax periods are not subject to inflation adjustment, TPL financial statements dated 31 December 2023 are subject to inflation adjustment regardless of whether inflation adjustment conditions are met. Additionally; With the law number 7491 published in the Official Gazette numbered 32413 dated 28 December 2023, banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will be subject to inflation adjustments in the 2024 and 2025 accounting periods. Pursuant to temporary Article 37 added by Law no.7571 dated 25 December 2025, the application of inflation accounting has been abolished for the 2026 and 2027 accounting periods, including the 2025 accounting period, regardless of whether the conditions for inflation adjustment are met. Accordingly, the calculations performed within the scope of inflation accounting under the Tax Procedure Law for the year 2024 are not reflected in the financial statements; however, they continue to be monitored.

The amendments in duplicate Article 298/Ç and temporary Article 32 of the Tax Procedural Law allows for the permanent and temporary revaluation of companies. Accordingly, as of the beginning of the 2022 accounting period, our Bank first updated the value of its fixed assets recorded in company assets as per temporary Article 32 of the Tax Procedural Law, and then revalued them in accordance with duplicate Article 298/Ç of the Tax Procedural Law. Due to the fulfillment of inflation accounting conditions, no revaluation was made after 31 December 2023 and inflation valuation was introduced. Due to the discontinuation of inflation accounting in the 2025 period, fixed assets were revalued. As a result, depreciation under the Tax Procedure Law subject to corporate income tax was calculated over the revalued carrying amounts in 2025.

Information on taxation in foreign subsidiaries are given below:

Akbank AG (Germany)

German-resident corporations (i.e. corporations with legal or business centers located in Germany) are subject to corporate taxation in Germany over their total income. Regardless of any profit distribution corporate tax is levied at 15% over total income. Effective corporate tax rate is 15,825% since an additional solidarity tax of 5,5% is applied over the calculated corporate tax. In addition to that, trade income tax is applied on the basis of local governments. This tax is around 11,6% and when all tax types (corporate tax, solidarity tax and tax on business profits) are taken into account, there is a tax burden of approximately 27,4%.

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b. Deferred Tax:

The Group calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax is calculated over 30% as of 31 December 2025 (31 December 2024: 30%).

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized.

Deferred tax asset had not been provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. Deferred tax rate calculation has started to be measured over temporary expected provision losses differences according to TFRS 9 articles from 1 January 2018.

Calculated deferred tax receivables and deferred tax liabilities have shown in net balances in the financial statements separately for domestic and international branches and for different subsidiaries subject to consolidation. Net balances of deferred tax assets and liabilities from companies are shown are shown separately in assets and liabilities.

Deferred tax, related to items recognized directly in equity is also credited or charged directly to equity.

XIX. EXPLANATIONS ON BORROWINGS:

Debt instruments with different characteristics such as syndicated and securitized borrowings and post-financing obtained from foreign financial institutions, marketable securities issued in domestic and foreign markets and money market borrowings are major funding source of the Group. Mentioned borrowings are carried initially at acquisition cost and subsequently recognized at the discounted value calculated using by "Effective interest rate method".

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

There is no share certificate issuance in 2025.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

Avalized drafts and acceptances shown as liabilities against assets are included in the off-balance sheet commitments.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 31 December 2025 and 31 December 2024, there is no government grant for the Bank.

XXIII. EXPLANATIONS ON SEGMENT REPORTING:

An operating segment is a component of an entity;

a. that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),

b. whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and

c. for which discrete financial information is available.

Reporting according to the operational segments is presented in Note XIII of Section Four.

XXIV. PROFIT RESERVES AND PROFIT DISTRIBUTION:

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to the legal reserve requirement referred to below.

Under the Turkish Commercial Code, legal reserves consist of first legal reserve and second legal reserve. First legal reserve, appropriated at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of 10% of distributions in excess of 5% of issued and fully paid-in share capital, but Holding companies are not subject to such transaction. According to the Turkish Commercial Code, legal reserves can only be used to compensate accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital

The Ordinary General Assembly Meeting of the Bank was held on 24 March 2025. At the Ordinary General Assembly, it was decided to distribute TL 6.354.400 of the unconsolidated net profit of TL 42.366.070 from 2024 operations to the Bank's shareholders as gross cash dividend. It was also transfer to TL 609.440 as legal reserves and TL 35.402.230 as extraordinary reserves.

XXV. EARNINGS PER SHARE:

Earnings per share disclosed in the income statement are calculated by dividing net profit for the period by the weighted average number of shares outstanding during the related period concerned.

	Current Period 31 December 2025	Prior Period 31 December 2024
Net Profit for the Period of the Group	57.254.821	42.366.116
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	**0,11011**	**0,08147**

In Türkiye, companies can increase their share capital by making a pro-rata distribution of shares ("Bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period. In case bonus shares are distributed after the balance sheet date but before the preparation of the financial statements, earnings per share is calculated considering the new number of shares.

The number of rights issued in 2025: None (2024: None).

XXVI. RELATED PARTIES:

Parties defined in Article 49 of the Banking Law No.5411 are deemed as related parties. Transactions with related parties are presented in Note VII of Section Five.

XXVII. CASH AND CASH EQUIVALENT ASSETS:

For the purposes of the cash flow statement, cash includes cash effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and cash equivalents include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

XXVIII. RECLASSIFICATIONS:

None.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE GROUP

I. EXPLANATIONS ON EQUITY:

Total capital amount and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". Additionally, calculated according to BRSA regulations dated 19 December 2024, numbered 11038 and 12 December 2023, numbered 10747. As of 31 December 2025 based on recent regulation changes;

1) In the calculation of the amount based on credit risk, the CBRT exchange rate for 28 June 2024 can be used when calculating the valuation amounts in foreign currency,

2) In case the net valuation differences of the securities owned by banks and acquired before 1 January 2024 in the "Securities at Fair Value through Other Comprehensive Income" portfolio are negative, these differences may not be taken into account in the equity amount.

As of 31 December 2025, taking into consideration the above-mentioned regulations, the current period equity of the Group has been calculated as TL 409.724.814 (31 December 2024: TL 307.124.966), and the capital adequacy ratio is 19,03% (31 December 2024: 20,19%). This ratio is above the minimum ratio required by the legislation.

a. Information about total consolidated capital items:

	Current Period 31 December 2025	Prior Period 31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.014.871	7.014.871
Share issue premiums	3.505.742	3.505.742
Reserves	200.905.584	164.848.184
Gains recognized in equity as per TAS	79.758.430	56.421.251
Profit	57.432.916	42.544.211
Current Period Profit	57.254.821	42.366.116
Prior Period Profit	178.095	178.095
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	85.830	49.112
Minorities' Share	(18.156)	12.434
Common Equity Tier 1 Capital Before Deductions	**348.685.217**	**274.395.805**
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	28.488.957	22.652.070
Improvement costs for operating leasing	695.877	676.100
Goodwill (net of related tax liability)	134.405	134.405
Other intangibles other than mortgage-servicing rights (net of related tax liability)	10.684.671	6.741.530
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	1.596.997	2.538.563
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	**41.600.907**	**32.742.668**
Total Common Equity Tier 1 Capital	**307.084.310**	**241.653.137**

	Current Period 31 December 2025	Prior Period 31 December 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	25.694.961	21.155.127
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the Additional Tier I capital	-	-
Third parties' share in the Additional Tier I capital (Temporary Article 3)	-	-
Additional Tier I Capital before Deductions	**25.694.961**	**21.155.127**
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.	-	-
Total of Net Long Positions of the Investments in Equity Items of Consolidated 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	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Consolidated 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 be 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 equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	**25.694.961**	**21.155.127**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**332.779.271**	**262.808.264**
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	55.398.582	27.981.994
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Third parties' share in the Tier II Capital	-	-
Third parties' share in the Tier II Capital (Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	21.546.961	16.347.698
Tier II Capital Before Deductions	**76.945.543**	**44.329.692**
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	**76.945.543**	**44.329.692**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**409.724.814**	**307.137.956**
Deductions from Total Capital		
Deductions from Capital Loans granted contrary to the 50th and 51th 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	-	-
Other items to be defined by the BRSA	-	12.990
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Deduct 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 be 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 be 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 be 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	-	-

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AKBANK T.A.Ş.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 2025	Prior Period 31 December 2024
TOTAL CAPITAL		
Total Capital (Total of Tier I and Tier II Capital)	409.724.814	307.124.966
Total Risk Weighted Amounts	2.153.295.221	1.521.142.276
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,26%	15,89%
Tier 1 Capital Adequacy Ratio (%)	15,45%	17,28%
Capital Adequacy Ratio (%)	19,03%	20,19%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	4,01%	4,01%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,01%	0,01%
c) Systemic significant bank buffer ratio (%)	1,50%	1,50%
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 (%)	6,26%	7,89%
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of Consolidated 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 Consolidated 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	(13.073.405)	(547.960)
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	30.764.329	25.322.411
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	21.546.961	16.347.698
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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b. Information about instruments that will be included in total capital calculation:

	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2355183091 / US00971YAJ91
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	21.366 million TL (in full TL amount)
Nominal value of instrument	21.366 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	22 June 2021
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 22 June 2031
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 22.06.2026. The reimbursement amount is 21.366 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	6,8%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2611747234
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.213 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2659197151/ XS2611752317
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	6.427 million TL (in full TL amount)
Nominal value of instrument	6.427 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 6.427 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2611752663
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.213 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS3013974533
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	21.406 million TL (in full TL amount)
Nominal value of instrument	21.406 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	4 March 2025
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 4 September 2035
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 04.06.2030. The reimbursement amount is 21.406 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	7,9%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 7.

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	Current Period 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS2783589844
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	25.707 million TL (in full TL amount)
Nominal value of instrument	25.707 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347001 Accounting Number)
Issuance date of instrument	14 March 2024
Maturity structure of the instrument (demand/time)	Demand
Original maturity of the instrument	-
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	First repayment option is between 14.03.2029 and 14.06.2029 The reimbursement amount is 25.707 Milyon TL (full amount)
Subsequent call dates, if applicable	There is a repayment option on June 14 and December 14 of each year after the fifth year.
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,4%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down. If the Tier-I capital adequacy ratio falls below 5,125% determined by the BRSA, it will be subject to write-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Temporary
If temporary write-down, description of write-up mechanism	If any cancellation of default and Tier-I capital adequacy ratio being higher than 5,125%
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments and Tier-II capital.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 7.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 8.

c. The difference between Total "Capital" and "Equity" in the consolidated balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts, by reducing 20% each year if the remaining maturity is 100% less than 5 year, are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. EXPLANATIONS ON CREDIT RISK:

a. Credit risk is the risk that the counterparties may be unable to meet the terms of their agreements. This risk is monitored by reference to credit risk ratings and managed by limiting the aggregate risk to any individual counterparty, group of companies and industry. Credit risks are determined for each individual customer, enterprise, business group and risk groups separately. While determining credit risk, criteria such as the customers' financial strength, commercial capacities, sectors, geographic areas and capital structure are evaluated. Analyses of the financial position of the customers are based on the statements of account and other information in accordance with the related legislation. Previously determined credit limits are constantly revised according to changing conditions. The type and amount of collateral and guarantees to be obtained are specified on a customer basis during the determination of credit limits.

During loan extensions, limits determined on a customer and product basis are essentially followed up; information on risk and limits is closely monitored.

For daily treasury operations limit allocation and follow-up is performed by the Treasury Business Unit.

Credit worthiness of loan and other receivable debtors are watched regularly and in line with related regulations. In case of an increase in credit debtor's risk level credit limits are re-determined or additional guarantee is taken. For new credit accounts, account follow-up documents are taken in accordance with the related regulation.

The explanations on definition of overdue and impaired loans and information related to impairment and loan loss provisions are provided in Note X-c-4-a of Section Four.

Risk Classifications	Current Period Risk Amount (*)	Average Risk Amount
Conditional and unconditional receivables from central governments and Central Banks	1.119.839.683	1.036.840.461
Conditional and unconditional receivables from regional or local governments	663.369	814.595
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	10.080.759	9.152.157
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	416.335.896	377.327.107
Conditional and unconditional receivables from corporate	1.505.387.059	1.322.929.270
Conditional and unconditional receivables from retail portfolios	2.383.648.536	1.869.532.585
Conditional and unconditional receivables secured by mortgages	174.500.530	145.641.913
Past due receivables	24.015.111	21.817.054
Receivables defined under high risk category by BRSA	15.310.499	11.308.623
Collateralized securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-
Investments similar to collective investment funds	11.448.824	10.330.438
Equity security investments	8.422.316	8.134.468
Other receivables	160.226.307	130.738.561
Total	**5.829.878.889**	**4.944.567.232**

(*) The figures represent total risk amounts before Credit Risk Mitigation and before credit conversion factor.

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b. Risk control limits exist that are placed against credit and market risk from of forward transaction and option agreements and other similar agreements. Control limits exist on forward and option agreements and other similar agreements. The undertaken credit risk of these types of instruments is managed together with market risk.

c. The risks of the forward, option and other similar type agreements are followed regulary and as deemed necessary based on the credit risk, the risks are tried to be minimized.

d. Non-cash loans turned into cash loans are included in the same risk group as overdue cash loans which are not collected upon maturity. Credit risk management is applied for all positions involving counterparty risk.

Rescheduled or restructured loans are followed according to Group's credit risk management and follow-up principles. Relevant customer's financial status and commercial operations are constantly analyzed and payment schedule is closely monitored by related business segment. Monitoring continues until the receivables from the loans are completely collected.

The Group considers that long-term commitments are more exposed to credit risk than short-term commitments, and points such as defining risk limits for long-term risks and obtaining collateral are treated in a wider extent than short-term risks.

e. The Group's banking activities in foreign countries and credit transactions do not constitute an important risk in terms of the related countries' economic conditions and activities of customers and companies.

When considered within the financial activities of other financial institutions, the Group as an active participant in the national and international banking market is not exposed to a significant credit risk concentration.

As seen in the Group's balance sheet, the ratio of loans under follow-up to total loans is as low as 3,4% (31 December 2024: 2,7%).

f. 1. The proportion of the Group's top 100 and 200 cash loan balances in total cash loans is 24% and 31% respectively (31 December 2024: 25% and 32%).

2. The proportion of the Group's top 100 and 200 customers' non-cash loan balances in total non-cash loans is 40% and 52% (31 December 2024: 40% and 51%).

3. The proportion of the Group's top 100 and 200 customers' cash and non-cash loan balances in total balance sheet assets and non-cash loans is 13% and 17% respectively. (31 December 2024: 13% and 18%).

g. The Bank provided excpected credit loss provision (Stage 1 and Stage 2) amounting to TL 29.276.818 (31 December 2024: TL 24.437.330).

h. Information on loan types and expected credit loss provisions:

	Commercial Loans		Consumer Loans		Credit Cards		Financial Lease		Total	
Current Period-31.12.2025	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**	**Balance**	**Excpected Credit Loss**
Loans	**1.070.232.441**	**29.227.107**	**428.170.046**	**17.954.543**	**422.555.765**	**23.555.096**	**38.829.121**	**288.809**	**1.959.787.373**	**71.025.555**
Stage 1	1.002.835.125	2.671.566	356.330.425	3.321.986	353.429.040	6.242.195	37.683.012	100.042	1.750.277.602	12.335.789
Stage 2	38.304.223	5.180.162	54.311.202	4.784.927	50.467.398	6.939.773	687.814	36.167	143.770.637	16.941.029
Stage 3	29.093.093	21.375.379	17.528.419	9.847.630	18.659.327	10.373.128	458.295	152.600	65.739.134	41.748.737
Financial Assets	**816.818.882**	**1.125.294**	**-**	**-**	**-**	**-**	**-**	**-**	**816.818.882**	**1.125.294**
Other	**42.346.157**	**102.284**	**-**	**-**	**-**	**-**	**-**	**-**	**42.346.157**	**102.284**
Non-Cash Loans	**546.374.496**	**735.821**	**-**	**-**	**-**	**-**	**-**	**-**	**546.374.496**	**735.821**
Stage 1 and 2	539.573.014	259.932	-	-	-	-	-	-	539.573.014	259.932
Stage 3	6.801.482	475.889	-	-	-	-	-	-	6.801.482	475.889
Total	**2.475.771.976**	**31.190.506**	**428.170.046**	**17.954.543**	**422.555.765**	**23.555.096**	**38.829.121**	**288.809**	**3.365.326.908**	**72.988.954**

i. Information on the expected credit loss of loans (***):

	Stage 1	Stage 2	Stage 3
Opening (31 December 2024)	**11.889.631**	**12.547.699**	**22.158.405**
Additions (*)	7.188.141	5.007.705	22.187.896
Disposals (**)	(2.931.013)	(3.744.739)	(9.101.672)
Effect of change in foreign exchange	517.559	822.540	-
Stage 1 and 2 movement			
Loans classified under Stage 1 in two periods (Model effect)	(3.821.000)	-	-
Loans classified under Stage 1 in two periods (Change in balance effect)	1.253.013	-	-
Transfers from Stage 1 to Stage 2 (Stating and balance change effect)	(1.491.982)	6.555.872	-
Loans classified under Stage 2 in two periods (Model effect)	-	(800.000)	-
Loans classified under Stage 2 in two periods (Change in balance effect)	-	(110.446)	-
Transfers from Stage 2 to Stage 1 (Stating and balance change effect)	189.974	(1.407.307)	-
Stage 3 movement			
Transfers from Stage 1 to Stage 3	(458.534)	-	11.445.566
Transfers from Stage 2 to Stage 3	-	(1.930.316)	8.163.994
Transfers from Stage 3 to Stage 2	-	21	(1.127)
Transfers from Stage 3 to Stage 1	-	-	-
Loans classified under Stage 2 in two periods (Change in balance and model effect)	-	-	(418.501)
Write-offs	-	-	(2.529.860)
Sold Portfolio effect	-	-	(10.155.964)
Closing (31 December 2025)	**12.335.789**	**16.941.029**	**41.748.737**

(*) Loans which are not included in the loan portfolio as of 31 December 2024 and included in the loan portfolio and calculated provisions a of 31 December 2025.
(**) Loans which are included in the loan portfolio and calculated provisions as of 31 December 2024 but which are not included in the loan portfolio as of 31 December 2025.
(***) In the calculations the transitions between the records in both periods have been considered by making additions and disposals.

j. Information on movement of loans:

	Stage 1	Stage 2	Stage 3	Total
Opening (31 December 2024)	**1.273.867.161**	**86.442.414**	**37.853.321**	**1.398.162.896**
Additions	1.520.317.227	82.117.281	21.791.847	1.624.226.355
Disposals	(1.125.939.420)	(53.787.921)	(3.636.795)	(1.183.364.136)
Sold portfolio	-	-	(10.155.964)	(10.155.964)
Write-offs	-	-	(2.529.860)	(2.529.860)
Transfers to Stage 1	5.465.118	(5.465.118)	-	-
Transfers to Stage 2	(40.586.777)	40.587.143	(366)	-
Transfers to Stage 3	(11.786.251)	(10.630.700)	22.416.951	-
Foreign exchange effect	128.940.544	4.507.538	-	133.448.082
Closing (31 December 2025)	**1.750.277.602**	**143.770.637**	**65.739.134**	**1.959.787.373**

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k. Information on debt securities, treasury bills and other eligible bills:

Current Period - 31 December 2025	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	-	7.468.185	-	**7.468.185**
Aa1, Aa2, Aa3	109.334	18.864.376	-	**18.973.710**
A1, A2, A3	432.040	6.089.507	-	**6.521.547**
Baa1, Baa2, Baa3	-	4.759.728	-	**4.759.728**
Ba1	-	-	-	**-**
Ba2	-	-	-	**-**
Ba3	15.387.037	464.672.848	237.067.018	**717.126.903**
B1, B2, B3	275.028	12.792.283	846.594	**13.913.905**
C and lower than C	-	-	-	**-**
NR	-	-	-	**-**
Total	**16.203.439**	**514.646.927**	**237.913.612**	**768.763.978**

Prior Period - 31 December 2024	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	6.900	11.493.706	-	**11.500.606**
Aa1, Aa2, Aa3	-	3.764.004	-	**3.764.004**
A1, A2, A3	-	3.938.370	-	**3.938.370**
Baa1, Baa2, Baa3	-	2.291.152	-	**2.291.152**
Ba1	-	-	-	**-**
Ba2	-	-	-	**-**
Ba3	-	592.925	-	**592.925**
B1, B2, B3	4.113.344	360.161.246	201.539.089	**565.813.679**
C and lower than C	7.595	-	-	**7.595**
NR	-	-	-	**-**
Total	**4.127.839**	**382.241.403**	**201.539.089**	**587.908.331**

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l. Profile on significant risks in significant regions:

Current Period (**)	Risk Categories (*)																
31 December 2025	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Total
Domestic	1.071.323.350	663.341	9.506.524	-	-	150.330.978	1.189.187.980	828.231.757	166.916.031	24.014.806	12.155.413	-	-	-	11.448.824	1.536.098	160.226.307	3.625.561.409
European Union Countries	36.511.543	-	-	-	-	121.248.884	11.438.813	41.661	33.252	260	-	-	-	-	-	-	-	169.274.413
OECD Countries(***)	-	-	-	-	-	3.491.537	355.005	11.365	872	1	-	-	-	-	-	-	-	3.858.780
Off - Shore Regions	-	-	-	-	-	13.130	8.301	108	-	-	-	-	-	-	-	-	-	21.539
USA, Canada	12.003.703	-	-	-	-	31.541.559	927.259	32.791	4.726	-	-	-	-	-	-	-	-	44.510.038
Other Countries	-	-	-	-	-	14.407.749	2.266.449	37.216	9.471	44	3.666	-	-	-	-	-	-	16.724.615
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.886.218	-	6.886.218
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**1.119.838.596**	**663.341**	**9.506.524**	**-**	**-**	**321.033.837**	**1.204.183.827**	**828.354.899**	**166.964.352**	**24.015.111**	**12.159.079**	**-**	**-**	**-**	**11.448.824**	**8.422.316**	**160.226.307**	**3.866.817.012**

Prior Period (**)	Risk Categories (*)																	
31 December 2024	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Total
Domestic	877.312.047	980.133	6.468.472	-	-	128.072.952	878.236.930	561.948.744	103.245.130	15.983.942	6.144.039	-	-	-	9.098.613	1.900.799	115.386.554	2.704.378.355
European Union Countries	23.725.375	-	-	-	-	182.592.351	9.483.116	29.726	33.240	260	-	-	-	-	-	-	-	215.864.068
OECD Countries(***)	-	-	-	-	-	6.073.343	311.588	1.604	1.166	2	-	-	-	-	-	-	-	6.387.703
Off - Shore Regions	-	-	-	-	-	1.084.619	3.003	21	-	1	-	-	-	-	-	-	-	1.087.644
USA, Canada	8.489.223	-	-	-	-	16.692.931	1.199.237	5.692	5.411	3	-	-	-	-	-	-	-	26.392.497
Other Countries	-	-	-	-	-	9.597.655	1.839.069	15.285	9.611	136	5.727	-	-	-	-	-	-	11.467.483
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.403.550	-	5.403.550
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**909.526.645**	**980.133**	**6.468.472**	**-**	**-**	**344.113.851**	**891.072.943**	**562.001.072**	**103.294.558**	**15.984.344**	**6.149.766**	**-**	**-**	**-**	**9.098.613**	**7.304.349**	**115.386.554**	**2.970.981.300**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios

(***) EU countries, OECD countries other than USA and Canada

(****) Assets and liabilities that are not distributed according to a consistent principle

9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

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m. Risk Profile according to sectors and counterparties:

Current Period (**)															Risk Classifications (*)			TL	FC	Total
31 December 2025	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**			
Agricultural	-	-	6	-	-	-	2.161.767	2.676.374	719.433	18.188	2.842	-	-	-	-	-	-	4.567.261	1.011.349	**5.578.610**
Farming and raising livestock	-	-	6	-	-	-	808.863	1.836.474	393.330	13.068	1.176	-	-	-	-	-	-	2.736.280	316.637	**3.052.917**
Forestry	-	-	-	-	-	-	1.339.863	827.619	324.976	4.965	1.662	-	-	-	-	-	-	1.804.373	694.712	**2.499.085**
Fishing	-	-	-	-	-	-	13.041	12.281	1.127	155	4	-	-	-	-	-	-	26.608	-	**26.608**
Manufacturing	-	-	1.307.233	-	-	-	370.399.912	47.354.406	32.157.022	4.643.003	5.762.583	-	-	-	-	-	-	223.373.466	238.250.693	**461.624.159**
Mining	-	-	-	-	-	-	61.371.244	6.800.185	4.930.191	218.773	36.612	-	-	-	-	-	-	23.684.128	49.672.877	**73.357.005**
Production	-	-	1.307.233	-	-	-	250.255.811	39.872.767	26.946.308	1.700.996	709.160	-	-	-	-	-	-	173.997.450	146.794.825	**320.792.275**
Electricity, Gas, Water	-	-	-	-	-	-	58.772.857	681.454	280.523	2.723.234	5.016.811	-	-	-	-	-	-	25.691.888	41.782.991	**67.474.879**
Construction	-	-	693	-	-	-	114.965.762	18.699.292	10.643.044	3.306.940	2.372.283	-	-	-	-	-	-	76.941.012	73.047.002	**149.988.014**
Services	506.282.160	463.195	7.765.595	-	-	317.968.632	656.655.479	165.672.985	62.419.412	3.911.315	1.726.166	-	-	-	9.823.073	3.792.164	10.486	1.119.289.516	617.201.146	**1.736.490.662**
Wholesale and Retail Trade	-	-	469.465	-	-	-	250.764.493	104.010.574	38.829.684	2.224.382	594.148	-	-	-	-	-	-	340.028.305	56.864.441	**396.892.746**
Hotel,Food,Beverage Services	-	-	4.230	-	-	-	32.677.600	12.675.112	8.393.578	543.277	31.980	-	-	-	-	-	-	24.746.057	29.579.720	**54.325.777**
Transportation and Telecommunication	-	-	119.548	-	-	-	45.730.399	18.382.211	4.706.900	402.363	726.838	-	-	-	-	-	-	43.933.924	26.134.335	**70.068.259**
Financial Institutions	506.281.082	-	6.622.629	-	-	317.968.632	246.389.503	589.209	652.169	41.821	6.134	-	-	-	9.823.073	3.683.418	10.486	601.902.467	490.165.689	**1.092.068.156**
Real Estate and Lending Services	60	-	16.252	-	-	-	2.825.083	1.165.948	442.521	21.600	2.984	-	-	-	-	-	-	4.347.457	126.991	**4.474.448**
Self employment Service	-	463.195	27.077	-	-	-	55.857.597	21.119.100	4.828.062	588.251	355.661	-	-	-	-	108.746	-	73.949.592	9.398.097	**83.347.689**
Education Service	1.018	-	400.775	-	-	-	1.578.627	2.081.164	478.188	22.926	4.047	-	-	-	-	-	-	4.310.095	256.650	**4.566.745**
Health and social Services	-	-	105.619	-	-	-	20.832.177	5.649.667	4.088.310	66.695	4.374	-	-	-	-	-	-	26.071.619	4.675.223	**30.746.842**
Other	613.556.436	200.146	432.997	-	-	3.065.205	60.000.907	593.951.841	61.025.441	12.135.665	2.295.205	-	-	-	1.625.751	4.630.152	160.215.821	1.316.444.780	196.690.787	**1.513.135.567**
Total	**1.119.838.596**	**663.341**	**9.506.524**	**-**	**-**	**321.033.837**	**1.204.183.827**	**828.354.898**	**166.964.352**	**24.015.111**	**12.159.079**	**-**	**-**	**-**	**11.448.824**	**8.422.316**	**160.226.307**	**2.740.616.035**	**1.126.200.977**	**3.866.817.012**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."
(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

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Prior Period (**)															Risk Classifications (*)					
31 December 2024	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**TL**	**FC**	**Total**
Agricultural	-	-	6	-	-	-	1.279.045	927.157	359.079	7.740	1.782	-	-	-	-	-	-	2.142.932	431.877	**2.574.809**
Farming and raising livestock	-	-	6	-	-	-	307.134	439.188	120.759	4.940	905	-	-	-	-	-	-	872.911	21	**872.932**
Forestry	-	-	-	-	-	-	966.249	480.040	235.991	2.643	868	-	-	-	-	-	-	1.253.935	431.856	**1.685.791**
Fishing	-	-	-	-	-	-	5.662	7.929	2.329	157	9	-	-	-	-	-	-	16.086	-	**16.086**
Manufacturing	-	-	161.546	-	-	-	294.479.089	24.643.556	19.441.431	4.346.666	975.607	-	-	-	-	-	-	181.104.746	162.943.149	**344.047.895**
Mining	-	-	213	-	-	-	46.631.477	3.671.306	2.837.106	105.793	11.425	-	-	-	-	-	-	17.407.240	35.850.080	**53.257.320**
Production	-	-	161.333	-	-	-	199.576.832	20.686.098	16.368.857	1.142.328	914.657	-	-	-	-	-	-	139.539.428	99.310.677	**238.850.105**
Electricity, Gas, Water	-	-	-	-	-	-	48.270.780	286.152	235.468	3.098.545	49.525	-	-	-	-	-	-	24.158.078	27.782.392	**51.940.470**
Construction	-	-	716	-	-	-	95.112.043	9.969.854	6.561.997	3.256.396	2.092.414	-	-	-	-	-	-	44.729.683	72.263.737	**116.993.420**
Services	420.037.857	980.133	5.979.094	-	-	327.607.353	460.268.259	102.474.103	44.301.009	1.777.835	1.076.647	-	-	-	7.647.361	3.160.357	6.476	942.894.029	432.422.455	**1.375.316.484**
Wholesale and Retail Trade	-	-	498.804	-	-	-	172.508.100	64.172.413	27.120.640	893.783	335.250	-	-	-	-	-	-	233.687.070	31.841.920	**265.528.990**
Hotel,Food,Beverage Services	-	-	885	-	-	-	26.946.381	7.218.889	5.691.773	345.356	38.732	-	-	-	-	-	-	17.125.058	23.116.958	**40.242.016**
Transportation and Telecommunication	-	-	70.971	-	-	-	38.456.796	12.583.008	2.086.321	166.482	447.771	-	-	-	-	-	-	35.438.819	18.372.530	**53.811.349**
Financial Institutions	420.036.779	-	5.209.243	-	-	327.607.353	175.982.439	385.589	1.772.542	40.882	1.864	-	-	-	7.647.361	3.151.611	6.476	588.934.443	352.907.696	**941.842.139**
Real Estate and Lending Services	60	-	13.739	-	-	-	2.185.758	848.074	539.573	14.043	3.293	-	-	-	-	-	-	3.485.126	119.414	**3.604.540**
Self employment Service	-	825.630	32.876	-	-	-	34.390.244	12.886.286	4.622.521	297.407	241.872	-	-	-	-	8.746	-	49.654.612	3.650.970	**53.305.582**
Education Service	1.018	-	101.587	-	-	-	616.393	1.130.450	410.132	8.653	2.287	-	-	-	-	-	-	2.180.965	89.555	**2.270.520**
Health and social Services	-	154.503	50.989	-	-	-	9.182.148	3.249.394	2.057.507	11.229	5.578	-	-	-	-	-	-	12.387.936	2.323.412	**14.711.348**
Other	489.488.788	-	327.110	-	-	16.506.498	39.934.507	423.986.402	32.631.042	6.195.707	2.003.316	-	-	-	1.451.252	4.143.992	115.380.078	992.463.441	139.585.251	**1.132.048.692**
Total	**909.526.645**	**980.133**	**6.468.472**	**-**	**-**	**344.113.851**	**891.072.943**	**562.001.072**	**103.294.558**	**15.584.344**	**6.149.766**	**-**	**-**	**-**	**9.098.613**	**7.304.349**	**115.386.554**	**2.163.334.831**	**807.646.469**	**2.970.981.300**

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."
(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
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n. Term distribution of risks with term structure (*):

	Time to Maturity					
31 December 2025 Risk Categories	**1 month**	**1-3 months**	**3-6 months**	**6-12 months**	**Over 1 year**	**Unallocated**
Conditional and unconditional receivables from central governments and Central Banks	83.590.120	452.376.584	4.696.701	11.454.388	567.720.803	-
Conditional and unconditional receivables from regional or local governments	-	-	-	142.221	521.120	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	529.197	137.765	154.700	1.634.893	7.049.969	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	130.180.554	31.130.576	35.441.074	38.847.682	85.433.951	-
Conditional and unconditional receivables from corporates	236.145.286	113.336.455	109.848.755	206.443.371	538.409.960	-
Conditional and unconditional receivables from retail portfolios	9.551.793	21.880.312	45.529.116	148.865.210	602.528.467	-
Conditional and unconditional receivables secured by mortgages	2.369.262	5.769.168	9.684.331	27.532.370	121.609.221	-
Past due receivables	-	-	-	-	-	24.015.111
Receivables defined under high risk category by BRSA	2.475.468	459.166	381.519	965.658	7.877.268	-
Collateralized securities	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Investments similar to collective investment funds	11.448.824	-	-	-	-	-
Equity security investments	-	6.886.218	-	-	1.536.098	-
Other Receivables	-	-	-	-	-	160.226.307
Total	**476.290.504**	**631.976.244**	**205.736.196**	**435.885.793**	**1.932.686.857**	**184.241.418**

(*)It represents the risk amounts before credit risk mitigation and after conversion to credit.

o. Explanations regarding risk categories mentioned in 6th clause of Capital Adequacy Measurement and Evaluation Communiqué:

Ratings given by Fitch Ratings are used in determining risk weight class of the counterparties. Countries' credit note is considered all risk class of receivables from central governments and Central Banks. The ratings of Fitch Ratings are used for Banks and Corporate Receivables asset class and are limited to receivables that have counterparties abroad. If the risk weight class solely consists of receivables from central governments and central banks, the credit ratings of the countries are taken into account. The ratings given by JCR-ER are used for TL receivables whose counterparty is corporate asset class. "Credit Quality Degrees" corresponding to the grades of Fitch Ratings and JCR-ER are given in the table below.

Credit Quality Degrees	Fitch	JCR-ER
1	AAA and AA-	AAA and AA-
2	A+ and A-	A+ and A-
3	BBB+ and BBB-	BBB+ and BB-
4	BB+ and BB-	
5	B+ and B-	BB- below
6	CCC+ and below	

p. Risk amounts according to risk weights (*):

31 December 2025	0%	10%	20%	25%	35%	50%	75%	100%	150%	250%	Other Risk Weights	Deducted from Equity
Risk Weights												
Amount Before Credit Risk Mitigation	1.096.887.033	-	203.039.994	-	-	251.016.069	920.656.063	958.990.336	8.007.907	-	5.716.960	-
Amount After Credit Risk Mitigation	1.099.623.978	-	202.539.994	-	79.880.074	319.036.885	822.430.461	890.110.963	6.864.537	-	5.716.960	-

(*) Excludes counterparty credit risk and securitization positions

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q. Miscellaneous information regarding important sectors or counterparty type:

	Loans (*)		Provisions (*)
	Impaired Receivables		
31 December 2025 Sectors / Counterparties	**Significant Increase in Credit Risk (Stage II)**	**Credit-Impaired Losses (Stage III)**	**Expected Credit Loss Provisions**
Agricultural	400.965	60.585	106.646
Farming and raising livestock	303.663	41.169	61.398
Forestry	93.703	18.615	44.248
Fishing	3.599	801	1.000
Manufacturing	14.203.093	13.188.089	9.853.114
Mining	443.800	80.417	113.481
Production	13.647.681	6.340.127	5.690.285
Electricity, Gas, Water	111.612	6.767.545	4.049.348
Construction	96.395.421	8.460.757	15.989.520
Services	19.591.432	10.865.941	10.176.086
Wholesale and Retail Trade	12.995.419	7.835.873	7.553.919
Hotel, Food, Beverage Services	1.441.266	976.707	619.647
Transportation and Telecommunication	2.619.736	908.294	906.204
Financial Institutions	266.068	282.198	252.189
Real Estate and Lending Service	151.717	66.007	63.471
Self Employment Service	933.531	510.418	413.878
Education Service	188.305	36.340	43.357
Health and social services	995.390	250.104	323.421
Other	13.179.726	33.163.762	22.564.400
Total	**143.770.637**	**65.739.134**	**58.689.766**

(*) Breakdown of cash loans and lease receivables.

r. Information related to impairment and loan loss provisions:

31 December 2025	**Openning balance**	**Provisions reserved during the period**	**Provision reversals**	**Other adjustments (*)**	**Closing balance**
Stage 3 Provisions	22.158.405	41.797.456	(9.521.300)	(12.685.824)	41.748.737
Stage 1 and 2 Provisions	24.437.330	21.534.825	(16.695.337)	-	29.276.818

(*) Presents the Write-Offs and Sales from Loans under Follow-up portfolio.

s. Risk involved in counter-cyclical capital buffer calculation:

31 December 2025

Country of ultimate risk	**Private sector credit exposures in banking book**	**Risk Weighted Equivalent trading book**	**Total**
Turkey	1.573.493.587	17.199.311	1.590.692.898
Germany	4.986.205	-	4.986.205
Ireland	1.939.140	8.535	1.947.675
USA	940.481	-	940.481
Other	5.804.519	-	5.804.519

III. EXPLANATIONS ON CURRENCY RISK:

The difference between the Group's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure. The Bank keeps the foreign exchange exposure amount within the limits set by the ERC. The ERC, taking into account the economic conditions and market developments, sets a limit for the size of a foreign exchange exposure. Those limits are individually determined and followed for both the net overall foreign currency position and for the foreign exchange exposure. Derivative financial instruments like forward foreign exchange contracts and currency swaps are used as tools for foreign exchange exposure management.

The Parent Bank's foreign exchange bid rates as of the date of the financial statements and for the last five days prior to that date are presented below:

	USD	**EURO**
Balance Sheet Evaluation Rate	TL 42,8457	TL 50,2859
1.Day bid rate	TL 42,8457	TL 50,2859
2.Day bid rate	TL 42,8623	TL 50,4532
3.Day bid rate	TL 42,8542	TL 50,4519
4.Day bid rate	TL 42,7656	TL 50,3547
5.Day bid rate	TL 42,7641	TL 50,3896

The simple arithmetic average of the Parent Bank's foreign exchange bid rates for the last thirty days preceding the balance sheet date for major foreign currencies are presented in the table below:

USD : TL 42,6000
EURO : TL 49.9015

As of 31 December 2024;

	USD	**EURO**
Balance Sheet Evaluation Rate	TL 35,2803	TL 36,7362

Information related to Group's Currency Risk:

The table below summarizes the Group's foreign currency net balance sheet position and net off-balance account position, categorized by currency. Foreign currency indexed assets are classified as Turkish Lira assets according to the Uniform Chart of Accounts. In currency risk calculation, foreign currency indexed assets are considered as foreign currency items. In accordance with the "Communiqué on Calculation of Foreign Currency Net Position/Capital Standard Ratio by banks in stand-alone and consolidated basis"; derivative financial asset accruals specified in the regulation and prepaid expenses in assets, derivative financial liability accruals specified in the regulation and shareholders' equity in liabilities are excluded in the currency risk calculation. Therefore, there are differences between the amounts of foreign currency denominated assets and liabilities demonstrated on the table below and the amounts on the balance sheet.

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Current Period – 31 December 2025	EURO	USD	Other FC	Total
Assets				
Cash Equivalents and Central Bank (*)	53.163.410	135.342.101	75.961.620	**264.467.131**
Banks (*******)	30.290.738	24.228.861	5.143.857	**59.663.456**
Financial Assets at Fair Value through Profit or Loss	345.148	6.787.939	-	**7.133.087**
Interbank Money Market Placements	-	-	-	**-**
Financial Assets measured at other comprehensive income	39.133.830	209.367.523	4.617.887	**253.119.240**
Loans (**)	339.821.793	274.080.703	20.565	**613.923.061**
Investments in Associates, Subsidiaries and Joint Ventures	-	4.764.908	-	**4.764.908**
Financial assets measured at amortised cost	5.759.922	9.135.708	-	**14.895.630**
Hedging Derivative Financial Assets (***)	424.328	1.353.631	1.342.502	**3.120.461**
Tangible Assets (Net)	367.378	116.181	-	**483.559**
Intangible Assets (Net)	460.933	-	-	**460.933**
Other Assets (***)	6.727.458	9.333.465	36.800	**16.097.723**
Total Assets	**476.494.938**	**674.511.020**	**87.123.231**	**1.238.129.189**
Liabilities				
Bank Deposits (****)	12.451.918	64.090.439	8.000.909	**84.543.266**
Foreign Currency Deposits (****)	226.231.427	222.444.637	289.283.401	**737.959.465**
Funds from Interbank Money Market	28.793.240	160.309.662	724.814	**189.827.716**
Borrowings	61.059.320	117.956.495	-	**179.015.815**
Marketable Securities Issued (Net) (*****)	50.615.647	222.176.862	5.424.118	**278.216.627**
Miscellaneous Payables	3.539.342	40.729.621	36.226	**44.305.189**
Hedging Derivative Financial Liabilities (***)	-	-	-	**-**
Other Liabilities (***)	7.737.370	6.032.313	226.218	**13.995.901**
Total Liabilities	**390.428.264**	**833.740.029**	**303.695.686**	**1.527.863.979**
Net on Balance Sheet Position	**86.066.674**	**(159.229.009)**	**(216.572.455)**	**(289.734.790)**
Net off-Balance Sheet Position (******)	**(83.749.748)**	**139.201.930**	**217.358.509**	**272.810.691**
Financial Derivative Assets	154.659.602	482.558.633	241.735.185	**878.953.420**
Financial Derivative Liabilities	238.409.350	343.356.703	24.376.676	**606.142.729**
Non-cash Loans	**86.984.364**	**105.189.894**	**9.907.515**	**202.081.773**
Prior Period - 31 December 2024				
Total Assets	289.709.558	535.684.909	35.942.009	**861.336.476**
Total Liabilities	242.707.851	567.044.390	153.057.333	**962.809.574**
Net on-Balance Sheet Position	**47.001.707**	**(31.359.481)**	**(117.115.324)**	**(101.473.098)**
Net off-Balance Sheet Position (******)	**(31.376.026)**	**30.715.287**	**117.189.734**	**116.528.995**
Financial Derivative Assets	83.722.633	251.228.428	141.939.602	**476.890.663**
Financial Derivative Liabilities	115.098.659	220.513.141	24.749.868	**360.361.668**
Non-cash Loans	**57.624.298**	**62.609.117**	**7.102.347**	**127.335.762**

(*) Of the Cash Equivalents and Central Bank and Other FC, TL 73.705.700 (31 December 2024: TL 25.284.190) are precious metal deposit account in demand.
(**) The foreign currency indexed loans balance in the Turkish Lira accounts is TL 28.919 (31 December 2024: TL 60.404).
(***) Derivative financial assets and expected credit losses are classified under other assets. The expected loss amount of foreign currency indexed loans balance is TL 242 (31 December 2024: TL 325). Prepaid assets amounted TL 335.125 (31 December 2024: TL 254.150), TL 17.620.720 trading derivative financial asset and hedging derivative financial asset accruals and TL 1.189.478 of trading derivative financial liability and hedging derivative financial liability accruals in the financial statements are not taken into account in the currency risk calculation.
(****) Of the foreign currency deposits TL 268.293.253 (31 December 2024: TL 94.280.967) and Bank Deposits Other FC of the TL 289.971 (31 December 2024: TL 95.267) are precious metal deposit account in demand.
(*****) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(******) Presents the net balance of receivables and payables from derivative transactions. Foreign Exchange spot dealings shown under "Asset purchase commitments" in the financial statements are included in the net off-balance sheet position. Currency option nominal transaction included in the Financial Derivatives Assets/Liabilities item are taken into account by multiplying them with delta values.
(*******) Derivative collaterals given to foreign banks are included.

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IV. EXPLANATIONS ON INTEREST RATE RISK:

"Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets of the Group. The ERC sets limits for the interest rate sensitivity of on and off-balance sheet items and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily transaction based reporting and analyses are made.

The Group manages the interest rate risk on a portfolio basis and tries to minimize the risk effect on the profitability, financial exposure and cash flows by applying different strategies. Basic methods such as using fixed or floating interest rates for different portfolios and maturities, setting the fixed margin in floating rates, or varying the rates for the short or long-term positions are applied actively.

a. Interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates)

Current Period – 31 December 2025	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash Equivalents and Central Bank	200.487.510	-	-	-	-	358.946.258	**559.433.768**
Banks (*****)	27.782.681	1.128.498	325.519	-	-	32.486.924	**61.723.622**
Financial Assets at Fair Value Through Profit or Loss	293.506	830.686	753.945	13.550.170	757.088	32.160.113	**48.345.508**
Interbank Money Market Placements	1.361	24.404	-	-	-	-	**25.765**
Financial Assets at measured Fair Value Other Comprehensive Income	67.453.968	73.844.189	66.132.116	183.953.745	123.262.909	2.492.314	**517.139.241**
Loans (*)	766.362.030	244.635.920	501.645.566	321.209.519	60.098.567	65.835.771	**1.959.787.373**
Financial Assets measured at amortised cost	134.664.077	10.118.471	61.920.997	23.042.113	8.167.954	-	**237.913.612**
Other Assets (**)	20.690.988	46.847.191	17.394.187	15.442.805	127.081	74.078.544	**174.580.796**
Total Assets	**1.217.736.121**	**377.429.359**	**648.172.330**	**557.198.352**	**192.413.599**	**565.999.924**	**3.558.949.685**
Liabilities							
Bank Deposits	68.549.605	41.943.960	18.299.342	-	-	1.908.601	**130.701.508**
Other Deposits	975.039.074	183.293.133	130.564.343	22.946.119	9.494.932	721.382.058	**2.042.719.659**
Funds from Interbank Money Market	291.216.565	38.567.068	44.701.625	4.061.354	-	-	**378.546.612**
Miscellaneous Payables	8.278.028	15.186.694	15.228.933	2.862.105	-	84.242.844	**125.798.604**
Marketable Securities Issued (Net) (***)	10.116.553	31.529.605	57.820.619	113.742.605	81.093.543	-	**294.302.925**
Borrowings	9.428.383	42.859.125	107.793.949	20.368.417	1.496.745	-	**181.946.619**
Other Liabilities (****)	6.388.667	10.097.461	15.443.591	4.595.513	8.550.459	359.858.067	**404.933.758**
Total Liabilities	**1.369.016.875**	**363.477.046**	**389.852.402**	**168.576.113**	**100.635.679**	**1.167.391.570**	**3.558.949.685**
Balance Sheet Long Position	-	13.952.313	258.319.928	388.622.239	91.777.920	-	**752.672.400**
Off-balance Sheet Short Position	(151.280.754)	-	-	-	-	(601.391.646)	**(752.672.400)**
Off-balance Sheet Long Position	12.709.532	88.824.951	-	-	-	-	**101.534.483**
Off-balance Sheet Short Position	-	-	(63.955.761)	(1.862.009)	-	-	**(65.817.770)**
Total Position	**(138.571.222)**	**102.777.264**	**194.364.167**	**386.760.230**	**91.777.920**	**(601.391.646)**	**35.716.713**

(*) Included lease receivables. Non-performing loans are shown in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.
(**) Derivative financial assets and expected credit losses are classified under other assets.
(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(****) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.
(*****) Derivative collaterals given to foreign banks are included.

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Prior Period – 31 December 2024	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash Equivalents and Central Bank	213.692.530	-	-	-	-	242.856.651	**456.549.181**
Banks (*****)	14.068.958	4.147.781	-	-	-	32.801.112	**51.017.851**
Financial Assets at Fair Value Through Profit or Loss	543.417	1.059.708	453.788	1.541.360	517.271	25.122.092	**29.237.636**
Interbank Money Market Placements	47.401	924.628	394.043	-	-	-	**1.366.072**
Financial Assets at measured Fair Value Other Comprehensive Income	43.917.969	44.144.966	67.386.198	147.851.384	78.940.886	2.027.035	**384.268.438**
Loans (*)	544.585.753	192.280.412	371.300.001	198.117.544	53.918.201	37.960.985	**1.398.162.896**
Financial Assets measured at amortised cost	102.317.077	10.679.293	54.667.774	25.711.063	8.163.882	-	**201.539.089**
Other Assets (**)	9.896.761	41.323.240	12.790.079	9.008.775	45.090	57.900.253	**130.964.198**
Total Assets	**929.069.866**	**294.560.028**	**506.991.883**	**382.230.126**	**141.585.330**	**398.668.128**	**2.653.105.361**
Liabilities							
Bank Deposits	42.143.441	20.419.528	21.850.436	-	-	1.080.335	**85.493.740**
Other Deposits	698.849.492	270.131.955	114.231.082	7.450.401	1.564.332	454.876.383	**1.547.103.645**
Funds from Interbank Money Market	267.928.310	53.396.133	27.775.288	-	-	-	**349.099.731**
Miscellaneous Payables	7.512.574	13.563.173	11.008.221	1.000.257	-	53.807.557	**86.891.782**
Marketable Securities Issued (Net) (***)	1.766.749	39.655.791	29.508.053	34.645.069	66.764.768	-	**172.340.430**
Borrowings	10.854.058	7.943.189	73.265.332	7.412.038	161.935	-	**99.636.552**
Other Liabilities (****)	6.358.190	7.934.994	13.550.073	5.367.171	2.647.323	276.681.730	**312.539.481**
Total Liabilities	**1.035.412.814**	**413.044.763**	**291.188.485**	**55.874.936**	**71.138.358**	**786.446.005**	**2.653.105.361**
Balance Sheet Long Position	-	-	215.803.398	326.355.190	70.446.972	-	**612.605.560**
Balance Sheet Short Position	(106.342.948)	(118.484.735)	-	-	-	(387.777.877)	**(612.605.560)**
Off-balance Sheet Long Position	-	71.596.499	-	-	-	-	**71.596.499**
Off-balance Sheet Short Position	(690.658)	-	(44.975.266)	(1.570.087)	-	-	**(47.236.011)**
Total Position	**(107.033.606)**	**(46.888.236)**	**170.828.132**	**324.785.103**	**70.446.972**	**(387.777.877)**	**24.360.488**

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(**) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.
(***) Included lease receivables.Non-performing loans are shown in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.
(****) Derivative financial assets and expected credit losses are classified under other assets.

(*****) Derivative collaterals given to foreign banks are included.

b. Average interest rates for monetary financial instruments (%):

Average interest rates in the above tables are the weighted average rates of the related balance sheet items.

Current Period - 31 December 2025	EURO	USD	Yen	TL
Assets				
Cash Equivalents and Central Bank	-	-	-	35,16
Banks	1,97	4,57	-	39,25
Financial Assets at Fair Value Through Profit or Loss	4,55	5,25	-	34,31
Interbank Money Market Placements	-	-	-	38,79
Financial Assets at Fair Value Other Comprehensive Income	3,27	6,23	3,09	32,73
Loans	-	7,00	-	42,33
Financial Assets measured at amortised cost	3,30	4,03	-	26,13
Liabilities				
Bank Deposits (**)	2,62	4,59	-	37,66
Other Deposits (**)	0,12	0,84	0,04	39,51
Funds from Interbank Money Market	0,17	4,48	-	30,99
Miscellaneous Payables	-	3,64	-	-
Marketable Securities Issued (Net) (*)	3,80	6,77	-	41,57
Borrowings	4,39	5,67	-	36,03

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(**) Demand deposit balances are included in average interest rate calculation.

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Prior Period – 31 December 2024	EURO	USD	Yen	TL
Assets				
Cash Equivalents and Central Bank	-	5,50	-	27,97
Banks	2,86	5,06	-	46,05
Financial Assets at Fair Value Through Profit or Loss	4,28	6,37	-	39,84
Interbank Money Market Placements	-	-	-	49,94
Financial Assets at Fair Value Other Comprehensive Income	3,24	5,84	3,09	38,27
Loans	6,41	7,80	-	47,52
Financial Assets measured at amortised cost	-	5,87	-	36,06
Liabilities				
Bank Deposits (**)	3,91	5,47	-	45,06
Other Deposits (**)	0,93	1,02	1,62	39,84
Funds from Interbank Money Market	2,75	4,84	-	46,07
Miscellaneous Payables	-	4,33	-	-
Marketable Securities Issued (Net) (*)	4,13	7,15	-	47,96
Borrowings	5,21	6,76	-	33,88

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(**) Demand deposit balances are included in average interest rate calculation.

V. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES:

The Bank doesn't have any subsidiaries and affiliates that are traded on the "BIST".

VI. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE AND NET STABLE FUNDING RATIO:

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities. Liquidity risk arises from situations in which the Bank is unable to meet the cash outflows with its cash sources and borrowing opportunities over collateralizing marketable securities, in case of sudden fund withdrawals by the individual/institutional funders of the Bank.

a) Information on risk capacity of the Bank, responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application:

The Bank's liquidity and funding policy is to own sufficient liquidity reserve and funding opportunities to meet Bank's liabilities even in cases of stress, resulting from the market conditions or other conditions specific to the Bank.

The Bank has capacity to meet a high risk with broad and stable deposit, strong base capital structure and diversified foreign borrowing sources and is capable of providing additional liquidity with high quality liquid securities in its portfolio and available limits at both the Central Bank of Türkiye and other Money markets.

Management of liquidity risk is shared by the ERC, ALCO, Treasury Department and Risk Management Department. The ERC determines the liquidity management policies and the appropriate liquidity risk level in line with the Bank's risk appetite and monitors whether the liquidity risk is managed under the framework of determined policies and within the defined limits.

The different categories of defined limits are;

- Limits related to wholesale funding sources,
- Limits related to liquid asset buffer,
- Limits related to the cash inflows coverage capacity to cash outflows,
- Limits related to cash outflow coverage capacity in the stress environment.

ALCO takes decision to use alternative funding sources, pricing of obtained funds and granted loans, and other decisions of Daily liquidity management. Treasury Department ensures that the Bank meets its short, middle and long term liabilities, with the transactions made in accordance with ALCO decisions order to utilize excess funding or close the funding gap, occurring on foreign currencies or maturity terms. Risk Management Department measures and monitors the liquidity risk, with the reports prepared and analyses made, and informs the top management. Liquidity risk reporting consists of periodic and special purpose

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reports prepared to be discussed in the ERC and ALCO meetings, stress tests, scenario analyses, risk limit compliance reports and legal liquidity reports.

b) Information on the centralization degree of liquidity management and funding strategy and the functioning between the Bank and the Bank's subsidiaries:

Each of the Bank's subsidiaries within the consolidation scope manages its own liquidity. Nevertheless, there are defined limits related to the funding amount that the Bank will provide to a subsidiary, in case of liquidity issues. Cumulative liquidity gap resulted in stress scenarios of subsidiaries, should not exceed the fund limits provided by the Bank.

c) Information on the Bank's funding strategy including the policies on funding types and variety of maturities:

The Bank targets to obtain additional funding sources besides the strong capital structure, from the most possible diversified, long term stable sources, considering cost factors. In this direction, concentration ratios such as share of retail funding sources in total funding sources, share of deposits of high amount in total deposit, share of borrowings made from the market in total market volume are monitored and limited with the applied risk limits. Treasury Unit performs necessary work to obtain long term foreign funding.

d) Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities:

Almost all of the Bank's liabilities are in TL, USD or EUR currencies and TL funds comprise of mainly equity and deposits. The Bank's liquidity in TL is managed with repurchase agreements made at CBRT/BIST using high quality securities owned by the Bank. Together with keeping the main purpose as using liabilities in TL in funding assets in TL, foreign currency liabilities are used in creating assets in TL using foreign exchange swaps, when necessary. Liquidity management is performed in the scope of internal risk limits, such as short term borrowing limits from markets determined by the Bank, market concentration limits, liquidity stress scenario, and cumulative liquidity gap.

Foreign currency funds are obtained through foreign exchange deposit accounts, foreign based, foreign currency loans, securities issued and repurchase agreements. Foreign currency liquidity management is performed using internal risk limits defined for liquidity buffer kept at correspondent banks and monitored daily in the scope of the Bank's risk limits, and cumulative gap in the scope of liquidity stress scenario, and other risk limits defined for wholesale funding and concentration. The Bank has available foreign currency borrowing limits at CBRT/BIST and other banks.

e) Information on liquidity risk mitigation techniques:

Liquidity risk is mitigated by using techniques such as maintaining high quality liquid asset buffer to cover possible fund outflows, diversification of funding sources so far as possible and inclusion to the base, homogenizing the maturity distribution of repayments as far as possible, obtaining limits from funding institutions to use when necessary and ensuring that a determined portion of funding sources are comprised of deposit.

f) Information on the use of stress tests:

In cases of negative conditions such as an impairment in the securities in the Bank's portfolio, inability to replace short and long term borrowings, fast cash outflow, increase in non-performing loan ratio, high margin calls, the extent and duration of sufficient liquidity is analyzed by the stress tests made by the Risk Management Department. Risk limits determined according to analysis results exist within the Bank. It is ensured that the necessary actions are taken by sharing the analysis results and risk limit compliance status with the ALCO, ERC and related business units. The effects of cash inflows and outflows under different stress scenarios have been studied and evaluated.

g) General information on urgent and unexpected liquidity situation plans:

Necessary strategy and procedures for the management of possible liquidity crisis are determined with the Liquidity Contingency Plan, which is approved and reviewed every year by the ERC. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders. In case one or several emergency situations occur, Bank's Liquidity Contingency Plan is put into use. After Liquidity Contingency Plan is put into use, Liquidity Contingency Management Committee is responsible from the determination of actions to be taken.

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Liquidity Coverage Ratio:

		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Current Period - 31 December 2025		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			741.291.394	310.137.544
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.309.933.327	506.655.540	113.020.295	50.665.554
3	Stable deposits	359.460.760	-	17.973.038	-
4	Less stable deposits	950.472.567	506.655.540	95.047.257	50.665.554
5	Unsecured Funding other than Retail and Small Business Customers Deposits	758.101.433	237.374.547	400.506.485	155.489.105
6	Operational deposits	3.058.519	-	764.630	-
7	Non-Operational Deposits	687.854.750	192.198.309	345.209.998	110.313.653
8	Other Unsecured Funding	67.188.164	45.176.238	54.531.857	45.175.452
9	Secured funding			19.465.263	12.506.866
10	Other Cash Outflows	80.600.685	59.100.539	31.870.363	36.358.910
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	15.307.023	32.650.584	16.082.450	33.426.011
12	Debts related to the structured financial products	233.385	-	233.385	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	65.060.277	26.449.955	15.554.528	2.932.899
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	26.115.620	-	1.305.781	-
15	Other irrevocable or conditionally revocable commitments	1.908.889.313	162.176.000	95.444.466	8.108.800
16	**TOTAL CASH OUTFLOWS**			**661.612.653**	**263.129.235**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	249.689.679	89.130.086	157.070.784	70.967.862
19	Other contractual cash inflows	15.709.199	68.231.785	15.702.290	68.227.318
20	**TOTAL CASH INFLOWS**	**265.398.878**	**157.361.871**	**172.773.074**	**139.195.180**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**741.291.394**	**310.137.544**
22	**TOTAL NET CASH OUTFLOWS**			**488.839.579**	**123.934.055**
23	**Liquidity Coverage Ratio (%)**			**151,64**	**250,24**

(*) Simple arithmetic average calculated for the last three months of values calculated by taking the simple arithmetic average was used for calculating the average in last days of the related last three months.

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		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Prior Period - 31 December 2024		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			508.768.810	213.610.121
CASH OUTFLOWS					
2	Retail and Customers Deposits	989.440.004	351.592.190	85.944.120	35.159.219
3	Stable deposits	259.997.607	-	12.999.880	-
4	Less stable deposits	729.442.397	351.592.190	72.944.240	35.159.219
5	Unsecured Funding other than Retail and Small Business Customers Deposits	614.175.689	218.581.397	315.454.591	140.929.962
6	Operational deposits	2.956.889	-	739.222	-
7	Non-Operational Deposits	559.278.788	182.994.284	272.362.485	105.346.860
8	Other Unsecured Funding	51.940.012	35.587.113	42.352.884	35.583.102
9	Secured funding			12.583.128	12.028.301
10	Other Cash Outflows	73.459.140	80.159.729	36.981.603	63.414.039
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	25.513.569	61.052.287	25.979.206	61.517.924
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	47.945.571	19.107.442	11.002.397	1.896.115
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	20.803.560	-	1.040.178	-
15	Other irrevocable or conditionally revocable commitments	1.135.536.607	103.597.020	56.776.830	5.179.851
16	**TOTAL CASH OUTFLOWS**			**508.780.450**	**256.711.372**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	189.413.441	67.054.160	123.836.441	55.991.283
19	Other contractual cash inflows	6.851.475	40.527.688	6.850.055	40.527.549
20	**TOTAL CASH INFLOWS**	**196.264.916**	**107.581.848**	**130.686.496**	**96.518.832**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**508.768.810**	**213.610.121**
22	**TOTAL NET CASH OUTFLOWS**			**378.093.954**	**160.192.540**
23	**Liquidity Coverage Ratio (%)**			**134,56**	**133,35**

(*) Simple arithmetic average calculated for the last three months of values calculated by taking the simple arithmetic average was used for calculating the average in last days of the related last three months.

Liquidity coverage ratio is calculated by comparing the high quality liquid assets owned by the Bank to net cash outflow in one month maturity. Balance sheet accounts that are significant on the ratio can be listed as reserve requirements maintained at CBRT, marketable securities that are not subject to repurchase agreements or not given as collateral, corporate deposits, bank deposits, foreign funds and borrowings from banks. The effect of these accounts on the liquidity coverage ratio is higher than other accounts, since these accounts have a higher share in liquid assets and net cash outflows.

Periodic increases are observed in the liquidity coverage ratio during the weeks where the foreign currency reserve option is used in reserve requirements in CBRT, high amounts are maintained in bank placements or repurchase agreement volume decreases, on the other hand, fluctuations may occur in the liquidity coverage ratio during the weeks where the share of corporate or bank funds increase, or long term foreign funds which are replaced when due, such as syndicated loans are due in one month. Despite these fluctuations, it is observed that the ratio does not decrease below 146% during the period and remain at a quite higher level that the legal lower limit.

Although the derivative transactions create net cash flow of small amount in terms of total liquidity coverage ratio, fluctuations in foreign currency derivative transactions, especially in foreign exchange swaps cause the foreign currency liquidity coverage ratio to be affected.

The Bank's high quality liquid assets mainly comprise of CBRT accounts by 60% and securities issued by Treasury of Republic of Türkiye by 32%. Funding sources are mainly distributed between individual and retail deposits by 57%, corporate deposits by 26%, borrowings from banks by 3% and collateralized borrowings such as repurchase agreements by 10%.

Cash outflow amounting to TL 2.808 million is calculated based on the change of margin call amounts of derivative transactions during the last two years.

The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank. The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank.

In accordance with the "Regulation On Calculation of Liquidity Coverage Ratio of Banks", published in Official Gazette no. 28948, dated 21 March 2014, liquidity coverage ratio is calculated for the last three months are presented below.

	Current Period - 31 December 2025	
	TL+FC	**FC**
October	161,75	244,18
November	147,16	253,70
December	146,66	252,98

	Prior Period - 31 December 2024	
	TL+FC	**FC**
October	129,92	116,48
November	136,13	140,55
December	138,05	147,82

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 31 December 2025	Demand	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Unallocated (**)	Total
Assets								
Cash Equivalents and Central Bank	286.565.295	257.137.133	15.731.340	-	-	-	-	**559.433.768**
Banks [******]	32.486.924	27.782.681	1.128.498	325.519	-	-	-	**61.723.622**
Financial Assets at Fair Value Through Profit or Loss	32.160.113	75.454	378.971	1.223.021	13.749.499	758.450	-	**48.345.508**
Interbank Money Market Placements	-	20.698	5.067	-	-	-	-	**25.765**
Financial Assets measured at other comprehensive income	2.492.314	37.939.128	9.699.260	32.027.909	292.490.261	142.490.369	-	**517.139.241**
Loans (*)	86.821	636.119.455	253.195.499	413.321.985	461.366.618	129.957.861	65.739.134	**1.959.787.373**
Financial Assets measured at amortised cost	-	3.375.926	832.485	5.574.815	150.498.731	77.631.655	-	**237.913.612**
Other Assets (**)	16.408.686	16.052.875	8.870.941	8.329.436	59.460.733	7.521.422	57.936.703	**174.580.796**
Total Assets	**370.200.153**	**978.503.350**	**289.842.061**	**460.802.685**	**977.565.842**	**358.359.757**	**123.675.837**	**3.558.949.685**
Liabilities								
Bank Deposits	1.908.601	68.549.605	41.943.960	18.299.342	-	-	-	**130.701.508**
Other Deposits	721.382.058	975.039.074	183.293.133	130.564.343	22.946.119	9.494.932	-	**2.042.719.659**
Borrowings	-	6.670.956	20.538.913	103.015.469	50.157.189	1.564.092	-	**181.946.619**
Funds from Interbank Money Market	-	284.246.739	23.969.404	44.425.592	25.904.877	-	-	**378.546.612**
Marketable Securities Issued (Net) (***)	-	10.128.807	31.517.351	55.665.033	115.898.191	81.093.543	-	**294.302.925**
Miscellaneous Payables	14.932.493	4.637.249	7.190.742	11.754.381	13.991.511	749.796	72.542.432	**125.798.604**
Other Liabilities (****)	75.590.109	21.047.917	5.811.747	13.211.201	11.746.128	9.032.201	268.494.455	**404.933.758**
Total Liabilities	**813.813.261**	**1.370.320.347**	**314.265.250**	**376.935.361**	**240.644.015**	**101.934.564**	**341.036.887**	**3.558.949.685**
Net Liquidity Excess / (Gap)	**(443.613.108)**	**(391.816.997)**	**(24.423.189)**	**83.867.324**	**736.921.827**	**256.425.193**	**(217.361.050)**	**-**
Net Off-balance sheet Position	-	7.093.168	(1.094.152)	(7.366.228)	33.295.662	3.788.263	-	**35.716.713**
Financial Derivative Assets	-	420.876.091	294.524.420	356.182.267	300.594.435	81.468.862	-	**1.453.646.075**
Financial Derivative Liabilities	-	413.782.923	295.618.572	363.548.495	267.298.773	77.680.599	-	**1.417.929.362**
Non-cash Loans (*****)	**-**	**19.850.676**	**4.452.400**	**131.030.015**	**181.539.696**	**209.501.709**	**-**	**546.374.496**
Prior Period - 31 December 2024								
Total Assets	341.407.676	646.299.293	225.337.359	400.301.074	683.424.318	271.764.680	84.570.961	**2.653.105.361**
Total Liabilities	511.612.458	1.037.290.707	374.021.158	294.230.582	99.263.938	78.373.778	258.312.740	**2.653.105.361**
Net Liquidity Excess/ (Gap)	**(170.204.782)**	**(390.991.414)**	**(148.683.799)**	**106.070.492**	**584.160.380**	**193.390.902**	**(173.741.779)**	**-**
Net Off-balance sheet Position	-	(1.997.051)	(2.360.029)	(1.461.882)	25.788.645	4.390.805	-	**24.360.488**
Financial Derivative Assets	-	259.974.941	142.406.390	195.162.218	260.390.899	75.952.862	-	**933.887.310**
Financial Derivative Liabilities	-	261.971.992	144.766.419	196.624.100	234.602.254	71.562.057	-	**909.526.822**
Non-cash Loans (*****)	**-**	**14.188.901**	**2.667.828**	**74.295.350**	**128.943.983**	**131.848.665**	**-**	**351.944.727**

(*) Included lease receivables. The non-performing loans is presented "Unallocatable" column.
(**) Assets that are necessary for banking activities and that cannot be liquidated in the short-term, such as fixed and intangible assets, derivative financial assets, investments, subsidiaries, stationery, pre-paid expenses and loans under follow-up, are shown in this column. Expected credit losses are included.
(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(****) Shareholders' Equity is presented under "Other Liabilities" item in the "Unallocated" column.
(*****) Amounts related to Letters of Guarantee represent contractual maturity and related amounts. Amounts are demand and can be withdrawn optional.
(******) Derivative collaterals given to foreign banks are included.

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Breakdown of liabilities due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.804.420.084	219.257.305	170.785.067	23.326.906	5.037.998	**2.222.827.360**
Funds borrowed from other financial institutions	6.715.336	21.009.494	107.790.391	54.098.992	1.011.637	**190.625.850**
Funds from interbank money market	285.400.587	24.990.351	46.963.668	28.489.636	-	**385.844.242**
Marketable Securities Issued	10.412.307	33.146.579	63.736.216	182.357.854	68.482.716	**358.135.672**

Prior Period - 31 December 2024	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.294.135.324	232.460.893	136.950.989	7.843.508	1.652.901	**1.673.043.615**
Funds borrowed from other financial institutions	7.364.473	7.719.575	80.988.585	27.468.865	1.021.830	**124.563.328**
Funds from interbank money market	257.249.409	45.052.924	32.880.656	11.820.157	4.279.872	**351.283.018**
Marketable Securities Issued	2.352.271	22.820.205	36.501.671	76.533.212	52.346.106	**190.553.465**

Breakdown of derivative instruments due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over
Derivatives held for trading					
Foreign exchange derivatives:					
– Inflow	231.680.813	139.521.065	204.849.462	29.272.536	7.279.260
– Outflow	(321.018.249)	(235.671.088)	(216.086.647)	(31.123.913)	(6.891.764)
Interest rate derivatives:					
– Inflow	4.105.357	7.067.432	17.649.736	16.271.390	5.032.664
– Outflow	(3.928.293)	(6.941.680)	(16.495.106)	(15.576.434)	(4.747.674)
Derivatives held for hedging					
Foreign exchange derivatives:					
– Inflow	63.169	768.400	5.256.840	64.402.403	15.890.278
– Outflow	(397.831)	(1.473.610)	(11.015.355)	(49.640.320)	(14.225.523)
Interest rate derivatives:					
– Inflow	900.256	3.223.885	6.318.095	14.148.168	817.428
– Outflow	(893.454)	(2.874.546)	(5.436.062)	(12.015.596)	(806.665)
Total Inflow	**236.749.595**	**150.580.782**	**234.074.133**	**124.094.497**	**29.019.630**
Total Outflow	**(326.237.827)**	**(246.960.924)**	**(249.033.170)**	**(108.356.263)**	**(26.671.626)**

Prior Period - 31 December 2024	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over
Derivatives held for trading					
Foreign exchange derivatives:					
– Inflow	208.801.898	78.491.153	86.392.933	32.662.353	6.805.649
– Outflow	(243.719.984)	(115.824.718)	(92.801.343)	(33.022.375)	(6.444.453)
Interest rate derivatives:					
– Inflow	2.940.382	4.389.767	15.210.217	17.154.591	603.334
– Outflow	(3.224.544)	(4.890.000)	(14.539.475)	(15.580.505)	(544.269)
Derivatives held for hedging					
Foreign exchange derivatives:					
– Inflow	11.084	4.118.429	1.529.499	35.838.189	12.680.555
– Outflow	(379)	(879.586)	(2.154.455)	(12.469.115)	(8.142.494)
Interest rate derivatives:					
– Inflow	1.106.520	3.721.273	7.366.826	14.641.345	1.331.480
– Outflow	(1.064.322)	(3.324.251)	(5.211.651)	(13.340.789)	(1.363.929)
Total Inflow	**212.859.884**	**90.720.622**	**110.499.475**	**100.296.478**	**21.421.018**
Total Outflow	**(248.009.229)**	**(124.918.555)**	**(114.706.924)**	**(74.412.784)**	**(16.495.145)**

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Net stable funding ratio template:

Current Period -31.12.2025		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	⩾ 1yr	
Mevcut İstikrarlı Fon						
1	Capital	451.325.721	-	-	-	451.325.721
2	Regulatory Capital	451.325.721	-	-	-	451.325.721
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	546.829.442	801.408.770	-	-	1.231.208.525
5	Stable deposits	96.821.162	259.061.513	-	-	338.088.542
6	Less stable deposits	450.008.280	542.347.256	-	-	893.119.983
7	Wholesale funding	196.731.224	1.147.256.540	119.020.480	209.949.252	574.421.333
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	196.731.224	1.147.256.540	119.020.480	209.949.252	574.421.333
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**					**2.256.955.578**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					40.424.795
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	761.605.144	293.731.422	1.089.158.110	1.439.865.442
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	83.016.463	7.477.800	12.576.128	28.767.498
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	653.345.828	270.993.882	882.157.499	1.221.909.352
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which	-	-	-	28.850.809	18.753.026
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.850.809	18.753.026
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	25.242.854	15.259.740	165.573.674	170.435.566
25	Assets with matching interdependent liabilities					
26	Other assets:	53.420.964	26.179.538	-	348.608.288	427.939.854
27	Physical traded commodities, including gold	1.792.913				1.523.976
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				23.640.173	23.640.173
30	NSFR derivative liabilities before deduction of variation margin posted				2.539.366	2.539.366
31	All other assets not included in the above categories	51.628.051	-	-	348.608.288	400.236.339
32	Off-balance sheet items		2.280.069.452	-	-	114.003.473
33	**Total RSF**					**2.022.233.564**
34	**Net Stable Funding Ratio (%)**					**111,61%**

Prior Period -31.12.2024		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	⩾ 1yr	
Mevcut İstikrarlı Fon						
1	Capital	341.267.046	-	-	-	341.267.046
2	Regulatory Capital	341.267.046	-	-	-	341.267.046
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	326.352.291	674.923.869	-	-	914.315.804
5	Stable deposits	63.443.462	199.901.751	-	-	250.177.952
6	Less stable deposits	262.908.829	475.022.118	-	-	664.137.852
7	Wholesale funding	143.649.344	930.075.554	71.105.155	98.780.630	381.118.658
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	143.649.344	930.075.554	71.105.155	98.780.630	381.118.658
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**					**1.636.701.508**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					25.841.013
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	560.477.348	238.081.255	738.417.333	1.017.587.725
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	58.572.354	10.869.878	8.159.345	22.380.137
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	487.465.536	213.597.145	594.855.107	863.351.499
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which	-	-	-	21.579.111	14.026.422
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	21.579.111	14.026.422
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	14.439.458	13.614.232	113.823.771	117.829.667
25	Assets with matching interdependent liabilities					
26	Other assets:	44.884.633	21.158.260	-	240.546.823	306.474.383
27	Physical traded commodities, including gold	768.888				653.555
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				19.336.493	19.336.493
30	NSFR derivative liabilities before deduction of variation margin posted				1.821.767	1.821.767
31	All other assets not included in the above categories	44.115.745	-	-	240.546.823	284.662.568
32	Off-balance sheet items		1.374.848.197	-	-	68.742.410
33	**Total RSF**					**1.418.645.531**
34	**Net Stable Funding Ratio (%)**					**115,37%**

Due to its high equity capital, widespread deposit structure and long-term foreign funding opportunities, the bank has reached its current stable fund size of 2.257 million TL. The required stable fund amount is 2.022 million TL. The main assets that create a stable fund requirement are long-term loans, securities that do not qualify as high-quality liquid assets, and securities given as collateral for secured borrowing transactions.

Current stable funds consist of 20% equities and 55% individual and retail customer deposits. The required stable funds consist of 60% loans and 8% securities that do not qualify as high quality liquid assets.

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The average of three-month Net Stable Funding Ratios for the current period is 114,7%, while the average for the prior period is 118,7%.

There are no changes in the bank's strategies, funding structure, asset and liability composition that will significantly affect the net stable funding ratio compared to the prior period.

VII. EXPLANATIONS ON LEVERAGE RATIO:

a. Information on subjects that causes difference in leverage ratio between current and prior periods:

As of 31 December 2025, the leverage ratio of the Group calculated from 3 months average amounts is 5,46% (31 December 2024: 6,56%). This ratio is above the minimum ratio which is 3%.

b. Comparison table of total assets and total risk amounts in the financial statements prepared in accordance with TAS:

		Current Period 31 December 2025 (**)	Prior Period 31 December 2024 (**)
1	Total assets in the consolidated financial statements prepared in accordance with TAS (*)	3.399.813.480	2.560.483.049
2	Differences between the total assets in the consolidated financial statements prepared in accordance with TAS and the total assets in the consolidated financial statements prepared in accordance with Communique on Preparation of Consolidated Financial Statements of the Banks	-	-
3	Differences between the balances of derivative financial instruments and the credit derivatives in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	17.484.506	10.669.671
4	Differences between the balances of securities financing transactions in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	(340.743.510)	(289.704.300)
5	Differences between off- balance sheet items in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	(29.670.748)	(25.178.207)
6	Other differences in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	2.616.542.682	1.656.277.170
7	Total Risk	5.663.426.410	3.912.547.383

(*) The consolidated financial statements prepared in accordance with the sixth paragraph of the Article 5 in the Communique on Preparation of Consolidated Financial Statements of the Banks.
(**) Three months average values in the related periods.

c. Disclosure of Leverage ratio template:

		Current Period 31 December2025 (*)	Prior Period 31 December 2024 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals	3.326.723.682	2.497.136.254
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	3.326.723.682	2.497.136.254
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	32.050.820	25.389.737
5	Potential credit risk amount of derivative financial assets and credit derivatives	17.484.506	10.669.671
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	49.535.326	36.059.408
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	52.429.675	53.894.439
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity	52.429.675	53.894.439
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	2.264.408.475	1.350.635.489
11	(Correction amount due to multiplication with credit conversion rates)	(29.670.748)	(25.178.207)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.234.737.727	1.325.457.282
	Capital and total risk		
13	Core Capital	309.208.245	256.815.053
14	Total risk amount (sum of lines 3, 6, 9 and 12)	5.663.426.410	3.912.547.383
	Leverage ratio		
15	Leverage ratio	5,46	6,56

(*) Three months average values.

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VIII. EXPLANATIONS ON PRESENTATION OF FINANCIAL ASSETS AND LIABILITIES AT THEIR FAIR VALUES:

a. Calculations of financial assets and liabilites at their fair values:

The fair values of financial assets measured at amortised cost are determined based on market prices or when this price is not available, based on market prices quoted for other securities subject to the same redemption qualifications in terms of interest, maturity and other similar conditions.

The expected fair value of the demand deposit represents the amount to be paid upon request. The fair value of the overnight deposit represents the carrying value. The expected fair value of the fixed rate deposit is calculated by discounted cash flow with the use of the market interest rates of similar liabilities and loans.

The fair value of marketable securities issued is calculated according to broker price quotations and if these are not available, amounts derived from discounted cash flow models.

The expected fair value of loans and receivables are determined by calculating the discounted cash flows using the current market interest rates for the fixed loans with fixed interest rates. For the loans with floating interest rates, it is assumed that the carrying value reflects the fair value.

The following table summarizes the carrying values and fair values of financial assets and liabilities. The carrying value represents the acquisition costs and accumulated interest accruals of corresponding financial assets or liabilities.

	Carrying Value		Fair Value	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Financial Assets	**2.776.589.613**	**2.036.354.346**	**2.805.143.430**	**2.039.510.215**
Interbank Money Market Placements	25.765	1.366.072	25.746	1.364.013
Banks	61.723.622	51.017.851	61.720.069	51.011.455
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	517.139.241	384.268.438	517.139.241	384.268.438
Financial Assets Measured at Amortised Cost	237.913.612	201.539.089	211.503.056	179.442.389
Loans	1.959.787.373	1.398.162.896	2.014.755.318	1.423.423.920
Financial Liabilities	**2.775.469.315**	**1.991.466.149**	**2.794.223.201**	**1.996.167.518**
Bank Deposits	130.701.508	85.493.740	130.769.170	85.561.175
Other Deposits	2.042.719.659	1.547.103.645	2.043.721.035	1.543.136.132
Borrowings	181.946.619	99.636.552	185.432.928	102.214.221
Marketable Securities Issued (Net)	294.302.925	172.340.430	308.501.464	178.364.208
Miscellaneous Payables	125.798.604	86.891.782	125.798.604	86.891.782

b. Fair value hierarchy:

TFRS 13 sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish basis for fair value calculations.

Aforesaid fair value hierarchy is determined as follows:

a) Quoted market prices (non-adjusted) (1st level)

b) Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in the 1st level (2nd level)

c) Data not based on observable data regarding assets or liabilities (3rd level).

Fair value hierarchy of the financial assets and liabilities of the Group according to the foregoing principles is given in the table below:

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Current Period - 31 December 2025	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	15.515.194	-	-	15.515.194
- Share Certificates	4.426.290	-	-	4.426.290
- Other Financial Assets	11.600.144	16.803.880	-	28.404.024
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	404.588.581	-	-	404.588.581
- Share Certificates	170.117	-	-	170.117
- Other Financial Assets	81.694.596	30.685.947	-	112.380.543
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through	27	42.762.417	-	42.762.444
Profit or Loss				
- Derivative Financial Assets at Fair Value Through				
Other Comprehensive Income	-	36.030.785	-	36.030.785
Loans	-	2.014.755.318	-	2.014.755.318
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	202.855.535	-	-	202.855.535
- Other Financial Assets	8.647.521	-	-	8.647.521
Total Assets	**729.498.005**	**2.141.038.347**	**-**	**2.870.536.352**
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through				
Profit or Loss	583	25.018.190	-	25.018.773
- Derivative Financial Liabilities at Fair Value Through				
Other Comprehensive Income	-	266.051	-	266.051
Deposits	-	2.174.490.205	-	2.174.490.205
Funds Borrowed	-	185.432.928	-	185.432.928
Funds from Interbank Money Market	-	380.088.043	-	380.088.043
Securities Issued (Net)	-	308.501.464	-	308.501.464
Total Liabilities	**583**	**3.073.796.881**	**-**	**3.073.797.464**

Prior Period - 31 December 2024	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	3.562.420	-	-	3.562.420
- Share Certificates	6.383.488	-	-	6.383.488
- Other Financial Assets	7.398.149	11.893.579	-	19.291.728
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	304.857.503	-	-	304.857.503
- Share Certificates	133.398	-	-	133.398
- Other Financial Assets	38.672.792	40.604.745	-	79.277.537
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through	327	25.450.012	-	25.450.339
Profit or Loss				
- Derivative Financial Assets at Fair Value Through				
Other Comprehensive Income	-	33.406.339	-	33.406.339
Loans	-	1.423.423.920	-	1.423.423.920
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	178.734.714	-	-	178.734.714
- Other Financial Assets	707.675	-	-	707.675
Total Assets	**540.450.466**	**1.534.778.595**	**-**	**2.075.229.061**
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through				
Profit or Loss	815	17.080.374	-	17.081.189
- Derivative Financial Liabilities at Fair Value Through				
Other Comprehensive Income	-	558.570	-	558.570
Deposits	-	1.628.697.307	-	1.628.697.307
Funds Borrowed	-	102.214.221	-	102.214.221
Funds from Interbank Money Market	-	349.318.086	-	349.318.086
Securities Issued (Net)	-	178.364.208	-	178.364.208
Total Liabilities	**815**	**2.276.232.766**	**-**	**2.276.233.581**

As explained in the note of VII-b of the Third Section, share certificates, that are classified as financial assets at fair value through other comprehensive income are carried at cost less impairment since they are not traded in active markets and their fair values cannot be measured reliably, are not shown in the table above.

There are no transfers between the 1st and the 2nd levels in the current year.

As of 31 December 2025, the Bank has no 3rd level financial instruments (31 December 2024: None).

IX. EXPLANATION ON THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS:

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. Details of these transactions are provided in the off-balance sheet table. The Bank has no trust transactions.

X. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

a. Explanations on Risk Management and Risk Weighted Amount (RWA):

i. The Bank's risk management approach:

Effective risk management constitutes one of the most important competitive strength of the Bank. Risk management system is assessed as a critical process which includes all units starting from the Board of Directors level. General strategies regarding Bank's risk management are given below:

- Effective management of risks within the Group's risk profile based on materiality; implementing a centralized risk framework that includes all major risk areas.
- Managing existing and potential risks from the beginning through forward looking risk strategies, policies and procedures, models and parameters.
- Applying a risk-focused management approach in the strategic decision process.
- Complying with all national risk management requirements, where the Bank operates.

The Bank's Board of Directors has the ultimate responsibility for setting up and monitoring the efficiency of such a risk management system. The Board of Directors fulfills its monitoring responsibility through the Auditing Committee, the Executive Risk Committee, the Credit Committee and other related intermediary committees and by means of regular risk, control and audit reporting system.

The Board of Directors approves and regularly reviews Bank's main risk approach, risk principles and policies which are initially discussed and decided by the Executive Risk Committee.

The Board of Directors also determines Bank's risk appetite by risk limits taking market conditions and Bank's risk taking capacity into consideration. Risk limits are made up of regulatory and internal limits on the basis of risk types.

Bank's Senior Management is responsible to the Bank's Board of Directors that daily activities are executed within the risk management procedures and risk limits determined by the Board of Directors and that risk management system operates in effective and efficient manner. The Internal Audit, the Internal Control, Compliance Presidency and The Risk Management Departments which directly report to the Board of Directors operate in coordination with the business units of the Bank. In this scope, it is also Senior Management's responsibility to take necessary measures in order to resolve identified weaknesses, deficiencies and errors stated in the reports of internal and external audits, internal control and risk management.

Locally and internationally accepted risk models and parameters are used in the identification, measurement and monitoring of risks within the scope of risk management. The Bank strives continuously for development and improvement of internal methods and models. Forward looking risk reports prepared through regular and close monitoring of the market developments are made available for the Senior Management and the Board of Directors. In order to analyze the potential risks that the Bank may be exposed in extreme cases, various scenario analyses are performed and contingency plans are prepared. The Bank's internal capital adequacy assessment process ("ICAAP") has been established and the ICAAP has been performed parallel to the annual budget process on an annual basis. Moreover, various risk mitigation techniques are utilized to limit and provide protection against risks the Bank is exposed. The effectiveness and efficiency of the risk mitigation techniques are regularly monitored.

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Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 31 March 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Bank, tables, which have to be prepared within the scope of Internal Rating-Based (IRB) approach, are not presented.

In the event of unexpected negative economic conditions, stress tests are carried out regularly considering the exchange rate and interest rate shocks and the deterioration of the loan portfolio at different stress rates.

ii. Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	1.763.701.655	1.257.172.176	141.096.133
2	Standardized approach (SA)	1.763.701.655	1.257.172.176	141.096.133
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	81.343.739	48.750.047	6.507.499
5	Standardized approach for counterparty credit risk (SA-CCR)	81.343.739	48.750.047	6.507.499
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	11.448.824	1.893.637	915.906
10	Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	47.670.839	32.860.143	3.813.667
17	Standardized approach (SA)	47.670.839	32.860.143	3.813.667
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	249.130.164	180.466.273	19.930.413
20	Basic Indicator Approach	249.130.164	180.466.273	19.930.413
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	**Total (1+4+7+8+9+10+11+12+16+19+23+24)**	**2.153.295.221**	**1.521.142.276**	**172.263.618**

b. Linkages between financial statements and regulatory exposures:

1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories:

Legal consolidation refers to the consolidation that includes the consolidation of subsidiaries which are credit institutions or financial institutions in accordance with Article 5 paragraph 1 of the Communiqué on the Preparation of Consolidated Financial Statements of Banks published in the Official Gazette dated November 8, 2006 and numbered 26340. Accounting consolidation refers to the consolidation in which all of the subsidiaries are included in the scope of consolidation in accordance with the Article 5 paragraph 6 of the same communiqué, irrespective of whether these subsidiaries are credit institutions or financial institutions, or not.

		Carrying values of items				
Current Period - 31.12.2025	Carrying values as reported in published financial statements (*)	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework (**)	Not subject to capital requirements or subject to deduction from capital
Assets						
Cash and balances at central bank	559.433.768	559.433.768	-	-	-	-
Banks	61.723.101	61.723.101	-	-	-	-
Receivables from money markets	25.765	25.765	-	-	-	-
Financial assets at fair value through P&L	48.345.508	32.165.073	-	-	16.180.435	-
Financial assets at fair value through other comprehensive income	517.139.241	517.139.241	261.583.448	-	-	-
Derivative financial assets	78.793.229	-	78.793.229	-	21.015.430	-
Loans (Net)	1.850.221.505	1.850.221.505	-	-	-	-
Lease Receivables (Net)	38.540.313	38.540.313	-	-	-	-
Factoring Receivables	-	-	-	-	-	-
Financial assets measured at amortised cost (Net)	237.866.413	237.866.413	157.915.420	-	-	-
Non-current assets and disposal groups classified as held for sale (Net)	3.770.075	3.770.075	-	-	-	-
Investments in associates (Net)	20.956	20.956	-	-	-	-
Investments in subsidiaries (Net)	4.896.533	4.896.533	-	-	-	-
Investments in joint ventures (Net)	-	-	-	-	-	-
Tangible assets (Net)	54.066.610	53.370.733	-	-	-	695.877
Intangible assets (Net)	11.396.038	-	-	-	-	11.396.038
Investment properties (Net)	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	914.604	914.604	-	-	-	-
Other assets	91.796.026	91.796.026	-	-	-	-
Total assets	**3.558.949.685**	**3.451.884.106**	**498.292.097**	**-**	**37.195.865**	**12.091.915**
Liabilities						
Deposits	2.173.421.167	-	-	-	-	2.173.421.167
Funds Borrowed	181.946.619	-	-	-	-	181.946.619
Money Markets	378.546.612	-	369.639.549	-	-	-
Securities Issued	211.498.708	-	-	-	-	211.498.708
Funds	-	-	-	-	-	-
Financial Liabilities At Fair Value Through Profit Or Loss	-	-	-	-	-	-
Derivative Financial Liabilities	25.284.824	-	-	-	2.180.715	25.284.824
Factoring Liabilites	-	-	-	-	-	-
Lease Liabilities	3.899.654	-	-	-	-	3.899.654
Provisions	9.634.682	-	-	-	-	9.634.682
Current Tax Liability	15.164.177	-	-	-	-	15.164.177
Deferred Tax Liability	13.988.009	-	-	-	-	13.988.009
Liabilities For Property and Equipment Held For Sale and Related To Discontinued Operations (Net)	-	-	-	-	-	-
Subordinated Debt Instruments	82.804.217	-	-	-	-	82.804.217
Other Liabilities	152.591.900	-	-	-	-	152.591.900
Shareholders' Equity	310.169.116	-	-	-	-	310.169.116
Total liabilities	**3.558.949.685**	**-**	**369.639.549**	**-**	**2.180.715**	**3.180.403.073**

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.
(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks"are represented in "Subject to market risk framework" column.

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		Carrying values of items				
Prior Period - 31.12.2024	**Carrying values as reported in published financial statements (*)**	**Subject to credit risk framework**	**Subject to counterparty credit risk framework**	**Subject to the securitisation framework**	**Subject to the market risk framework (**)**	**Not subject to capital requirements or subject to deduction from capital**
Assets						
Cash and balances at central bank	456.549.181	456.549.181	-	-	-	-
Banks	51.016.663	51.016.663	-	-	-	-
Receivables from money markets	1.366.072	1.366.072	-	-	-	-
Financial assets at fair value through P&L	29.237.636	25.122.520	-	-	4.115.116	-
Financial assets at fair value through other comprehensive income	384.268.438	384.268.438	245.860.106	-	-	-
Derivative financial assets	58.856.678	-	58.856.678	-	11.477.914	-
Loans (Net)	1.329.666.798	1.329.653.808	-	-	-	12.990
Lease Receivables (Net)	21.900.363	21.900.363	-	-	-	-
Factoring Receivables	-	-	-	-	-	-
Financial assets measured at amortised cost (Net)	201.512.391	201.512.391	143.113.086	-	-	-
Non-current assets and disposal groups classified as held for sale (Net)	3.528.473	3.528.473	-	-	-	-
Investments in associates (Net)	20.956	20.956	-	-	-	-
Investments in subsidiaries (Net)	3.782.908	3.782.908	-	-	-	-
Investments in joint ventures (Net)	-	-	-	-	-	-
Tangible assets (Net)	38.955.510	38.279.410	-	-	-	676.100
Intangible assets (Net)	6.963.331	-	-	-	-	6.963.331
Investment properties (Net)	-	-	-	-	-	-
Tax assets	1.023.049	1.023.049	-	-	-	-
Deferred tax assets	1.488.179	1.488.179	-	-	-	-
Other assets	62.968.735	62.968.735	-	-	-	-
Total assets	**2.653.105.361**	**2.582.481.146**	**447.829.870**	**-**	**15.593.030**	**7.652.421**
Liabilities						
Deposits	1.632.597.385	-	-	-	-	1.632.597.385
Funds Borrowed	99.636.552	-	-	-	-	99.636.552
Money Markets	349.099.731	-	335.973.133	-	-	-
Securities Issued	122.707.158	-	-	-	-	122.707.158
Funds	-	-	-	-	-	-
Financial Liabilities At Fair Value Through Profit Or Loss	-	-	-	-	-	-
Derivative Financial Liabilities	17.639.759	-	-	-	6.653.584	17.639.759
Factoring Liabilites	-	-	-	-	-	-
Lease Liabilities	2.996.927	-	-	-	-	2.996.927
Provisions	8.198.298	-	-	-	-	8.198.298
Current Tax Liability	9.806.324	-	-	-	-	9.806.324
Deferred Tax Liability	2.036.139	-	-	-	-	2.036.139
Liabilities For Property and Equipment Held For Sale and Related To Discontinued Operations (Net)	-	-	-	-	-	-
Subordinated Debt Instruments	49.633.272	-	-	-	-	49.633.272
Other Liabilities	118.370.168	-	-	-	-	118.370.168
Shareholders' Equity	240.383.648	-	-	-	-	240.383.648
Total liabilities	**2.653.105.361**	**-**	**335.973.133**	**-**	**6.653.584**	**2.304.005.630**

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.
(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks"are represented in "Subject to market risk framework" column.

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2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements:

	Current Period - 31.12.2025	**Total**	**Items subject to credit risk framework**	**Items subject to securitisation framework**	**Items subject to counterparty credit risk framework**	**Items subject to market risk framework(*)**
1	**Asset carrying value amount under scope of regulatory consolidation**	**3.324.978.153**	**3.451.884.106**	**-**	**498.292.097**	**37.195.865**
2	Liabilities carrying value amount under regulatory scope of consolidation	378.546.612	-	-	369.639.549	2.180.715
3	**Total net amount under regulatory scope of consolidation**	**2.946.431.541**	**3.451.884.106**	**-**	**128.652.548**	**35.015.150**
4	Off-balance sheet amounts	3.680.467.495	310.077.978		31.756.852	
5	Differences in valuations		-	-		-
6	Differences due to different netting rules, other than those already included in row 2		-	-		-
7	Differences due to consideration of provisions		-	-		-
8	Differences due to prudential filters		(316.390.544)	-	(13.247.252)	12.655.689
9	Differences due to risk reduction		(19.367.688)	-	-	-
10	**Exposure amounts considered for regulatory purposes**		**3.426.203.852**	**-**	**147.162.148**	**47.670.839**

(*)The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

	Prior Period - 31.12.2024	**Total**	**Items subject to credit risk framework**	**Items subject to securitisation framework**	**Items subject to counterparty credit risk framework**	**Items subject to market risk framework(*)**
1	**Asset carrying value amount under scope of regulatory consolidation**	**2.508.468.174**	**2.582.481.146**	**-**	**447.829.870**	**15.593.030**
2	Liabilities carrying value amount under regulatory scope of consolidation	349.099.731	-	-	335.973.133	6.653.584
3	**Total net amount under regulatory scope of consolidation**	**2.159.368.443**	**2.582.481.146**	**-**	**111.856.737**	**8.939.446**
4	Off-balance sheet amounts	2.288.924.259	201.054.495	-	25.218.033	-
5	Differences in valuations		-	-		-
6	Differences due to different netting rules, other than those already included in row 2		-	-		-
7	Differences due to consideration of provisions		-	-		-
8	Differences due to prudential filters		(201.880.831)	-	(33.811.081)	23.920.697
9	Differences due to risk reduction		(11.498.928)	-	-	-
10	**Exposure amounts considered for regulatory purposes**		**2.570.155.882**	**-**	**103.263.689**	**32.860.143**

(*)The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

3. Explanations of differences between accounting and regulatory exposure amounts:

a) Financial and regulatory scope of consolidation:

There is no difference between the financial and regulatory scope of consolidation.

b) Differences between accounting and regulatory exposure amounts:

On counterparty credit risk related transactions, the differences between the valued amounts in accordance with TAS in the scope statutory consolidation and the amounts after risk reduction arise from the addition of potential risk amounts per maturity and transaction type to renewal cost of derivative transactions related to counterparty credit risk.
The valued amounts of the items which are subject to market risk per TAS represent the fair value of trading financial instruments. Despite that, the amount at the risk amount line represents the amount which is subject market risk that derives from the

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calculation of capital requirements due to the loss on interest rate risk of market risk, share price risk, currency risk in the scope of "Regulation on Measurement and Evaluation of Banks Capital Adequacy Ratio".

c) Explanations related to the systems and controls which are defined to ensure prudence and reliability of valuation estimates in accordance with prudent valuation procedures and principles within the scope of appendix 3 of "Regulation on Measurement and Evaluation of Capital Adequacy of Banks":

In case financial instruments that are accounted at their fair values are traded in an active market, the valuation is made based on market price. The accuracy of market price that is used at valuation is being confirmed periodically.

The fair value of financial instruments that are not traded in an active market are being calculated in accordance TFRS 13. Derivative financial instruments are valued by discounted cash flow model with the use of market data. For the valuation of certain financial instruments, third party valuations and generally accepted valuation models can be used. The accuracy and independence of inputs that are used at the valuation of market value and/or used at valuation methods by modelling are being controlled periodically. In addition, there are control processes for the comparison of the current market value of financial instruments with the recalculated values.

c. Credit risk explanations:

1. General qualitative information about credit risk:

Risk limits are defined by Board of Directors in a such manner that covers all possible important risk components, in accordance with the Bank's operations and the size and complexity of products and services. Care is taken to ensure that the risk limits are in line with market expectations and reflect the Bank's risk appetite and Bank's strategies. The credit policies are established in consistence with risk limits.

Credit rating models are used in loan allocation processes in accordance with the risk appetite, credit policies and targets of the Bank. Rating all credit customers is essential for the Bank. Credit ratings are used as the main factor in determining target segments, authority levels, prices, limits and collateralization levels in loan portfolios. Application models are used during initial loan underwriting and behavioral models are used for customers whose previous credit performance could be monitored. Behavioral models are mainly used in the credit monitoring process and in the evaluation process of portfolio risk.

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain adequate collateral from the customers. The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. In this context, the minimum margin is determined by considering the quality of the collateral and collection expectancy in case of default and it is ensured that appropriate collateral is obtained for the loan type.

Credit risk is encountered when the counterparty is unable to fulfill its obligations defined with the agreement. All credit risk bearing banking products are managed with prudent credit policies and procedures in the Bank. The credit quality of the counterparty is evaluated with an internal rating score in all credit transactions. In order to monitor the credit risk, internal limits are determined on the basis of sector, customer, credit type and customer segment.

Credit risk management is a process in which credit risks are assessed and monitored in a consistent manner, besides all credit portfolios are included on a consolidated basis. During the process of credit risk management, the Risk Management Department conducts measurement, monitoring and reporting activities of the credit risk using statistical models. In addition to the credit risk-related risk limits, various concentrations in the loan portfolio are also analyzed. It is assured to act within the policy of allocation, monitoring, Limit Follow-up and management, by establishing policy regarding to Country risk and concentration risk management. Cost of loan and collections of non-performing loans are monitored periodically. In addition, stress testing and scenario analysis studies are carried out on the loan portfolio.

Assessment of the internal systems established to encompass all branches and departments and related entities are among the highest priorities of the Board of Directors to ensure the continuity of its operations, competencies and activities. Within the scope of internal systems, the duties and responsibilities of the Board of Directors are carried out by the Board of Directors, the Audit Committee, the Executive Risk Committee, Internal Audit, Internal Control, Risk Management activities and Internal Systems Responsible.

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The Board of Directors is responsible for determining the risk baseline of the Bank, the risk approach and the level of risk taking. The Board of Directors manages the risks through the Executive Risk Committee. The committee is responsible for establishing risk policies, determining methods for measuring and managing risks, and establishing and monitoring appropriate risk limits. All risk policies established by the Executive Risk Committee are written and integrated into the Bank's long-term general strategy.

2. Credit quality of assets:

		Gross carrying values of (according to TAS)			
	Current Period - 31.12.2025	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances/ impairments**	**Net values**
1	Loans	65.739.134	1.894.048.239	71.025.555	1.888.761.818
2	Debt Securities	-	786.654.482	1.120.826	785.533.656
3	Off-balance sheet explosures	7.190.440	2.337.326.307	743.330	2.343.773.417
4	**Total**	**72.929.574**	**5.018.029.028**	**72.889.711**	**5.018.068.891**

		Gross carrying values of (according to TAS)			
	Prior Period - 31.12.2024	**Defaulted exposures**	**Non-defaulted exposures**	**Allowances/ impairments**	**Net values**
1	Loans	37.853.321	1.360.309.575	46.595.735	1.351.567.161
2	Debt Securities	-	598.987.276	655.959	598.331.317
3	Off-balance sheet explosures	6.552.301	1.379.941.933	589.086	1.385.905.148
4	**Total**	**44.405.622**	**3.339.238.784**	**47.840.780**	**3.335.803.626**

3. Changes in stock of defaulted loans and debt securities:

		Current Period 31.12.2025	Prior Period 31.12.2024
1	**Defaulted loans and debt securities at end of the previous reporting period**	**44.405.622**	**27.567.183**
2	Loans and debt securities that have defaulted since the last reporting period	58.427.497	39.376.373
3	Returned to non-defaulted status	154.694	91.814
4	Amounts written off (*)	12.685.824	4.044.748
5	Other changes	17.063.027	18.401.372
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) Definitions**	**72.929.574**	**44.405.622**

(*) Include sales from non-performing loan portfolio.

4. Additional disclosure related to the credit quality of assets:

a) Definitions of overdue and provision allocated receivables are presented below:

The Group considers loans that have overdue principal and interest payments and are classified as 2nd Group in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made" as "past due loans." Loans that have overdue principal and interest payments for more than 90 days after the maturity date or the debtor of which are deemed unworthy by the Group are considered impaired loans. Impaired consumer loans are evaluated on account basis and commercial loans on customer basis.

The Group calculates expected credit loss for overdue loans in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made".

b) The part of the overdue receivables (past 90 days) for which provision is not allocated and reasons for this application:

All loans that have completed the 90 day overdue period are automatically taken into follow-up accounts and they are subjected to specific provision within the related month at the Bank. In exceptional cases, the delinquency process is suspended due to a court decision and the Bank's credit amount in this scope is insignificant as of 31 December 2025.

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c) Definitions of the methods used when determining the provision amount, are presented in Note VIII of Section Three.

d) Definitions of restructured receivables:

Banks can restructure both the first, second group loans and other receivables as well as non-performing loans and receivables. The first, second group loans and other receivables are restructured to enchance customer's ability to repay the loan. Besides, it involves changes in the contractual conditions with the demand of customer. While Non-performing loans and receivables are restructured to ensure the collection of the receivables by changing the cash flow of the loan.

e) Breakdown of receivables by geographical area, sector and outstanding maturity:

Breakdown by geographical area:

	Current Period 31.12.2025	Prior Period 31.12.2024
Domestic	1.873.483.701	1.344.989.887
European Union Countries	15.332.547	9.223.828
OECD Countries (*)	722.894	652.251
Off-Shore Banking Regions	125.147	152.926
USA, Canada	1.262.613	1.574.494
Other	3.121.337	3.716.189
Total	**1.894.048.239**	**1.360.309.575**

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period 31.12.2025	Prior Period 31.12.2024
Agricultural	3.562.831	2.328.844
Farming and raising livestock	2.014.726	1.278.602
Forestry	1.500.682	1.043.656
Fishing	47.423	6.586
Manufacturing	408.071.142	281.002.054
Mining	3.982.211	4.176.675
Production	348.435.713	243.010.035
Electricity, Gas, Water	55.653.218	33.815.344
Construction	110.665.314	98.003.575
Services	391.582.539	293.812.525
Wholesale and Retail Trade	197.967.596	135.141.483
Hotel,Food,Beverage Services	47.344.678	34.737.775
Transportation and Telecommunication	49.501.797	44.627.102
Financial Institutions	69.637.886	64.650.424
Real Estate and Lending Services	2.081.707	1.461.293
Self employment Service	6.891.815	4.384.285
Education Service	1.848.288	746.514
Health and social Services	16.308.772	8.063.649
Other	980.166.413	685.162.577
Total	**1.894.048.239**	**1.360.309.575**

Breakdown by outstanding maturity:

Current Period 31.12.2025	Demand Deposit	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Total
Loans	86.821	636.119.455	253.195.499	413.321.985	461.366.618	129.957.861	**1.894.048.239**

Prior Period 31.12.2024	Demand Deposit	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Total
Loans	107.661	454.492.758	183.143.340	338.182.548	288.751.408	95.631.860	**1.360.309.575**

f) Amounts of provision allocated receivables based on geographical area and sector and amounts deducted from the assets with the related provisions:

Breakdown by geographical area:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Domestic	65.738.312	41.748.222	37.852.355	22.157.841
European Union Countries	643	383	586	326
OECD Countries (*)	1	-	4	2
Off-Shore Banking Regions	-	-	-	-
USA, Canada	-	-	6	3
Other	178	132	370	233
Total	**65.739.134**	**41.748.737**	**37.853.321**	**22.158.405**

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Agricultural	60.585	42.622	25.492	17.829
Farming and raising livestock	41.169	28.319	15.687	10.816
Forestry	18.615	13.657	9.065	6.430
Fishing	801	646	740	583
Manufacturing	13.188.089	8.542.413	9.655.858	5.257.838
Mining	80.417	45.202	2.471	2.337
Production	6.340.127	4.452.889	3.553.835	2.254.483
Electricity, Gas, Water	6.767.545	4.044.322	6.099.552	3.001.018
Construction	8.460.757	5.223.804	6.989.395	3.778.124
Services	10.865.941	7.521.177	5.123.782	3.470.649
Wholesale and Retail Trade	7.835.873	5.620.946	3.357.756	2.401.421
Hotel,Food,Beverage Services	976.707	474.194	677.288	317.913
Transportation and Telecommunication	908.294	614.256	303.037	188.756
Financial Institutions	282.198	240.378	271.900	231.019
Real Estate and Lending Services	66.007	45.010	44.013	30.507
Self employment Service	510.418	316.451	372.067	217.747
Education Service	36.340	26.035	15.660	12.051
Health and social Services	250.104	183.907	82.061	71.235
Other	33.163.762	20.418.721	16.058.794	9.633.965
Total	**65.739.134**	**41.748.737**	**37.853.321**	**22.158.405**

g) Aging analysis for overdue receivables:

	Current Period 31.12.2025	Prior Period 31.12.2024
30-60 days overdue	15.639.596	9.457.937
60-90 days overdue	8.149.809	4.745.854
More than 90 days overdue	51.458	935.728
Total	**23.840.863**	**15.139.519**

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h. Breakdown of restructured receivables based on whether or not provisions are allocated:

Restructured Receivables	Current Period 31.12.2025	Prior Period 31.12.2024
Loans restructured from Loans underFollow-up and Other Receivables	64.317.238	50.094.649
Loans restructured from Non-Performing Loans	1.566.973	1.272.922

General provision is allocated for the loans restructured from standard loans and loans under Follow-up and other receivables, specific provision is allocated for the loans restructured from non-performing loans.

i) Credit risk mitigation techniques:

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain appropriate collaterals.

The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. Within this scope, the minimum margin of guarantee is determined and the guarantees suitable for the loan types are obtained. There is collateral matching in the system for each loan. In addition, the appropriateness of the margin for each guarantee is also checked.

The risk amount and the amount of collateral are also compared against the value losses that may occur in the collateral, and in case of gap between risk and collateral, the Bank Monitoring System automatically generates "Risky Transaction Registration".

In the calculation of capital adequacy ratio, real estate mortgages are subject to valuation process in accordance with the related legislation. There is no physical collateral used for risk reduction other than real estate.

Financial guarantees used in capital adequacy calculations are blocked deposits held at the bank and there is no netting other than these.

Collateral management processes are written in credit policies and checks are made to ensure that there is no concentration of third party guarantor type and collateral.

5. Credit risk mitigation techniques – overview:

	Current Period - 31.12.2025	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.860.387.046	28.374.772	19.367.688	3.328.299	2.736.945	-	-
2	Debt Securities	785.533.656	-	-	-	-	-	-
3	**Total**	**2.645.920.702**	**28.374.772**	**19.367.688**	**3.328.299**	**2.736.945**	**-**	**-**
4	Of which defaulted	72.929.574	-	-	-	-	-	-

	Prior Period - 31.12.2024	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.334.055.359	17.511.802	11.498.928	1.535.581	1.281.035	-	-
2	Debt Securities	598.331.317	-	-	-	-	-	-
3	**Total**	**1.932.386.676**	**17.511.802**	**11.498.928**	**1.535.581**	**1.281.035**	**-**	**-**
4	Of which defaulted	44.405.622	-	-	-	-	-	-

6. Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk:

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The ratings given by Fitch Ratings and JCR-ER are used to determine the risk weights to be applied in the capital adequacy calculation. The degrees of Fitch Ratings are limited to the receivables whose counterparty is a resident abroad; receivables from central governments or central banks, banks and corporate receivables are used for asset classes. JCR-ER's ratings are used for TL-denominated receivables whose counterparty is corporate asset class.

7. Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects:

	Current Period - 31.12.2025	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Exposures to central governments or central banks	1.073.113.551	152.190	1.075.850.496	151.104	1.512.707	0,14%
2	Exposures to regional governments or local authorities	663.313	56	663.313	-	331.657	50,00%
3	Exposures to public sector entities	9.009.304	1.039.186	9.009.304	448.612	9.457.916	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	99.836.728	113.142.640	99.836.728	17.815.000	50.662.893	43,06%
7	Exposures to corporates	793.549.092	540.823.111	778.592.369	238.766.291	821.055.383	80,70%
8	Retail exposures	787.236.053	1.594.889.789	783.588.219	38.842.242	616.822.845	75,00%
9	Exposures secured by residential property	78.471.899	2.627.040	78.440.376	1.383.667	27.938.415	35,00%
10	Exposures secured by commercial real estate	77.085.287	16.316.304	77.085.287	10.013.345	51.165.594	58,74%
11	Past-due loans	24.012.752	-	24.012.752	-	15.129.754	63,01%
12	Higher-risk categories by the Agency Board	9.493.613	5.816.886	8.949.581	2.657.719	36.714.841	316,31%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	11.448.824	-	11.448.824	-	11.798.312	103,05%
16	Other assets	160.220.662	-	160.226.307	-	124.137.847	77,48%
17	Investments in equities	8.422.316	-	8.422.316	-	8.422.315	100,00%
18	**Total**	**3.132.563.394**	**2.274.807.202**	**3.116.125.872**	**310.077.980**	**1.775.150.479**	**51,81%**

	Prior Period - 31.12.2024	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Exposures to central governments or central banks	894.739.156	53.969	896.020.191	52.882	856.546	0,10%
2	Exposures to regional governments or local authorities	980.105	56	980.105	-	490.052	50,00%
3	Exposures to public sector entities	6.215.262	685.914	6.150.262	217.825	6.368.088	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	71.083.403	53.183.955	71.083.403	9.489.666	32.181.622	39,94%
7	Exposures to corporates	618.763.172	349.459.183	610.007.267	160.576.356	618.448.510	80,26%
8	Retail exposures	541.084.803	929.433.952	539.175.678	19.960.753	419.352.323	75,00%
9	Exposures secured by residential property	44.578.537	1.693.266	44.540.238	882.693	15.898.026	35,00%
10	Exposures secured by commercial real estate	50.391.235	12.801.866	50.391.235	7.439.367	33.429.400	57,81%
11	Past-due loans	15.584.345	-	15.584.345	-	12.552.018	80,54%
12	Higher-risk categories by the Agency Board	3.711.095	4.832.489	3.379.148	2.434.953	11.648.424	200,35%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	9.098.613	-	9.098.613	-	9.098.613	100,00%
16	Other assets	115.386.554	-	115.386.554	-	91.437.842	79,24%
17	Investments in equities	7.304.349	-	7.304.349	-	7.304.349	100,00%
18	**Total**	**2.378.920.629**	**1.352.144.650**	**2.369.101.388**	**201.054.495**	**1.259.065.813**	**48,99%**

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8. Standardised Approach – Exposures by asset classes and risk weights:

	Current Period - 31.12.2025 Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	1.068.900.826	-	6.792.266	-	-	308.508	-	-	-	-	-	1.076.001.600
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	663.313	-	-	-	-	-	663.313
3	Exposures to public sector entities	-	-	-	-	-	-	-	9.457.916	-	-	-	9.457.916
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	27.320.061	-	-	90.265.573	-	66.094	-	-	-	117.651.728
7	Exposures to corporates	-	-	159.801.993	-	-	136.923.366	-	720.633.301	-	-	-	1.017.358.660
8	Retail exposures	-	-	-	-	-	-	822.430.461	-	-	-	-	822.430.461
9	Exposures secured by residential property	-	-	-	-	79.824.043	-	-	-	-	-	-	79.824.043
10	Exposures secured by commercial real estate	-	-	-	-	-	71.866.076	-	15.232.556	-	-	-	87.098.632
11	Past-due loans	-	-	-	-	-	18.631.504	-	4.515.740	865.508	-	-	24.012.752
12	Higher-risk categories by the Agency Board	-	-	-	-	56.031	6.148	-	9.212	5.999.029	-	5.536.880	11.607.300
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	1.389.721	-	181.891	-	-	372.397	-	9.324.735	-	-	180.080	11.448.824
16	Investments in equities	-	-	-	-	-	-	-	8.422.316	-	-	-	8.422.316
17	Other assets	29.333.431	-	8.443.783	-	-	-	-	122.449.093	-	-	-	160.226.307
18	**Total**	**1.099.623.978**	**-**	**202.539.994**	**-**	**79.880.074**	**319.036.885**	**822.430.461**	**890.110.963**	**6.864.537**	**-**	**5.716.960**	**3.426.203.852**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM)

	Prior Period - 31.12.2024 Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	892.218.213	-	3.569.613	-	-	285.247	-	-	-	-	-	896.073.073
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	980.105	-	-	-	-	-	980.105
3	Exposures to public sector entities	-	-	-	-	-	-	-	6.368.087	-	-	-	6.368.087
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	27.206.358	-	-	53.252.723	-	113.988	-	-	-	80.573.069
7	Exposures to corporates	-	-	117.931.818	-	-	115.579.317	-	537.072.488	-	-	-	770.583.623
8	Retail exposures	-	-	-	-	-	-	559.136.431	-	-	-	-	559.136.431
9	Exposures secured by residential property	-	-	-	-	45.422.931	-	-	-	-	-	-	45.422.931
10	Exposures secured by commercial real estate	-	-	-	-	-	48.802.405	-	9.028.197	-	-	-	57.830.602
11	Past-due loans	-	-	-	-	-	6.839.789	-	7.969.421	775.135	-	-	15.584.345
12	Higher-risk categories by the Agency Board	-	-	-	-	26.624	30	-	308	4.941.975	-	845.164	5.814.101
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	9.098.613	-	-	-	9.098.613
16	Investments in equities	-	-	-	-	-	-	-	7.304.349	-	-	-	7.304.349
17	Other assets	23.948.606	-	129	-	-	-	-	91.437.819	-	-	-	115.386.554
18	**Total**	**916.166.819**	**-**	**148.707.918**	**-**	**45.449.555**	**225.739.616**	**559.136.431**	**668.393.270**	**5.717.110**	**-**	**845.164**	**2.570.155.883**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM).

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d. Counterparty Credit risk (CCR) explanations:

1. Qualitative disclosure related to counterparty credit risk:

The CCR strategy is determined by counterparty type and product categories. Counterparties are categorized as central counterparties, banks, corporate and commercial companies, corporate segment, micro segment customers, private banking customers and individual customers. The products are grouped as interest swap transactions, foreign currency option transactions (plain vanilla), foreign exchange option transactions (exotic), interest option transactions, commodity Transactions, credit derivatives and repo transactions.

"Conformity Test" is applied to the customers to determine whether the products to be presented to the customers are in compliance with the customers' financial status and their knowledge and experience. The tests to be applied are prepared in a way that bank can evaluate the information received from the customers with the method including "risk and return preference" and knowledge and experience" classifications determined by the Bank.

The creditworthiness of the counterparty is analyzed prior to the transactions leading to the CCR and subsequently the creditworthiness of the counter parties is reviewed at regular intervals. The frequency of inspections is increased when necessary.

The scope and level of information providing the opportunity to assess the creditworthiness of the counterparty shall be differentiated depending on the volume of the transaction to be realized, the level of the CCR and / or the counterparty.

For the transactions within the scope of the CCR, appropriate limits to the risk appetite, policies and strategies of the Bank are determined. The determined limits are approved by the Board of Directors for the banks. For the firms and individuals apart fron banks regular loan approval processes and limits are conducted.

The counterparty credit risk limits for financial institutions are also determined seperately and presented to the Board of Directors for approval. The determined limits are reviewed at least once a year. In case of deterioration of market conditions or in case of deterioration of credit quality of some counterparties, limits are reviewd and necessary changes are made. If deemed necessary, the approved limits are blocked by the Credit Committee / Credit Allocation Business Unit and by the approval of the Board of Directors.

In counterparty credit risk management of financial institutions, risk mitigation methods such as netting agreements, collateral and "margin" agreements are used. Collateralization principles and procedures are applied for companies and individuals other than financial institutions within the framework of credit policies and application principles currently applied in the Bank.

The potential, current and maximum risk amounts of the transactions are calculated / determined in order to determine the CCR. The risks of transactions that are subject to the legally binding bilateral netting agreement and to which the netting transaction can be applied are followed together.

The risk of reverse tendency within the scope of the CCR appears in two ways as the risk of general reversal and the risk of specific reversal.

To avoid the general counter trend risk;

- Depending on the direction of the financing expenses of the corporate and commercial companies, it is taken care that the interest swap transactions made are aimed at "hedging". If the short-term liability of the firm is more than short-term liabilities susceptible to interest, interest rate swaps will be applied to the firm with the fixed interest rate. In the other case, interest rate swap transactions that the company pays variable interest are made.
- It is also important to note that the transactions are "hedged" for foreign currency transactions. If the firm is in a long position in the foreign exchange market, the transactions that the foreign exchange seller is the company and if the company is in the short position in the foreign exchange market, the transactions that the foreign exchange buyer is the company are taken into consideration.

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To avoid the risk of specific counter trend risk;

- In the option transactions made on the other party's own shares, transactions are not made where the same counterparty is the option seller.
- In the credit derivative transactions on the counterparty's own credit risk, there are no transactions that the counterparty is the protection seller

For the actions taken under the CCR, the obligation to provide additional collateral due to the possible decline in the credibility of the Bank is followed.

2. Analysis of counterparty credit risk exposure by approach:

	Current Period - 31.12.2025	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives)	14.484.705	17.356.147		1,4	31.840.852	22.741.500
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					98.049.149	51.867.563
5	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					98.049.149	51.867.563
6	**Total**						**74.609.063**

(*) Effective Expected Positive Exposure

	Prior Period - 31.12.2024	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives)	10.700.795	10.781.563		1,4	21.482.359	12.764.597
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					67.264.093	31.896.927
5	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					67.264.093	31.896.927
6	**Total**						**44.661.524**

(*) Effective Expected Positive Exposure

3. Credit valuation adjustment (CVA) capital charge:

		Current Period - 31.12.2025		Prior Period - 31.12.2024	
		Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge				
1	(i) Value at Risk (VaR) component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardised CVA capital charge	31.840.852	6.297.183	21.482.359	3.697.009
4	**Total subject to the CVA capital charge**	**31.840.852**	**6.297.183**	**21.482.359**	**3.697.009**

4. Standardised approach of CCR exposures by regulatory portfolio and risk weights:

Current Period - 31.12.2025

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure (*)
Regulatory portfolia									
Claims from central governments and central banks	1.167.296	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial entity	-	-	-	-	-	504	-	-	504
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	-	-	46.585.074	29.226.447	-	-	-	-	23.930.238
Corporates	-	-	1.865.428	855.227	-	48.933.338	-	-	49.734.037
Retail portfolios	-	-	-	-	1.254.327	-	-	-	940.745
Other claims(**)	-	-	-	-	-	-	2.359	-	3.539
Total	**1.167.296**	**-**	**48.450.502**	**30.081.674**	**1.254.327**	**48.933.842**	**2.359**	**-**	**74.609.063**

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.
(**) Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

Prior Period - 31.12.2024

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure (*)
Regulatory portfolia									
Claims from central governments and central banks	217.370	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial entity	-	-	-	-	-	973	-	-	973
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	-	-	39.591.209	20.858.539	-	263.323	-	-	18.610.834
Corporates	-	-	1.529.681	928.307	-	25.047.332	-	-	25.817.422
Retail portfolios	-	-	-	-	309.707	-	-	-	232.280
Other claims(**)	-	-	-	-	-	-	10	-	15
Total	**217.370**	**-**	**41.120.890**	**21.786.846**	**309.707**	**25.311.628**	**10**	**-**	**44.661.524**

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.
(**) Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

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5. Composition of collateral for CCR exposure: Related table is not presented due to not having derivative collaterals which is considered in the calculation of capital adequacy ratio.
6. Credit derivatives exposures:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Protection bought	**Protection Sold**	**Protection bought**	**Protection Sold**
Nominal				
Single-name credit default swaps	3.084.890	-	2.540.182	-
Index credit default swaps	-	-	-	-
Total return swaps	-	-	-	9.519.919
Credit options	-	-	-	-
Other credit derivatives	-	-	-	-
Total notionals	**3.084.890**	**-**	**2.540.182**	**9.519.919**
Fair values				
Positive fair value (asset)	-	-	18.312	4.117.526
Negative fair value (liability)	(12.752)	-	-	-

7. Exposures to central counterparties (CCP):

		Current Period - 31.12.2025		Prior Period - 31.12.2024	
		Exposure at default (post-CRM)	**RWA**	**Exposure at default (post-CRM)**	**RWA**
1	**Exposure to Qualified Central Counterparties (QCCPs) (total)**		**437.493**		**391.514**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	17.272.147	424.469	14.517.237	383.692
3	(i) OTC Derivatives	17.272.147	424.469	14.517.237	383.692
4	(ii) Exchange-traded Derivatives	-	-	-	-
5	(iii) Securities financing transactions				
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin				
9	Pre-funded default fund contributions	242.367	13.024	228.972	7.823
10	Unfunded default fund contributions	-	-	-	-
11	**Exposures to non-QCCPs (total)**		**-**		**-**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which)	-	-	-	-
13	(i) OTC Derivatives	-	-	-	-
14	(ii) Exchange-traded Derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iii) Netting sets where cross-product netting has been approved				
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Securitization explanations: The Bank has no securitization transactions.

f. Explanations on market risk:

1. Qualitative disclosure requirements related to market risk:

The risk principles, policies and risk limits related to the management of market risk are approved by the Board of Directors and reviewed on a regular basis. The Bank's Senior Management performs day to day management of the market risk in accordance with the limits assigned by the Board of Directors. The Bank is exposed to market risk as a result of fluctuations in foreign exchange rates, interest rates, and market prices of stocks. Exchange rate risk and interest rate risk are evaluated as the two most important components of market risk. The Bank engages in derivative transactions for hedge purposes when found necessary.

Market risk is calculated by two different methods, namely the "inherent model" and the "standard method". According to inherent model market risk is measured by Value at Risk ("VaR") approach which takes into account different risk factors. VaR calculations use historical simulation and Monte Carlo simulation methods. The software used can perform calculations with an advanced yield curve and volatility models. The VaR model is based on the assumptions of 99% confidence interval and a 10-day holding period. VaR analyses are performed on a daily basis and reported to the Senior Management. VaR analyses are also used as risk and limit management instrument for trading transactions. The limits are reviewed periodically according to market conditions and the application of specified limits is subject to authority restrictions and therefore the control effectiveness is increased. VaR analyses are supported with scenario analyses and stress tests, and take into consideration the effects of low-probability events which have significant impact and the effects of market fluctuations. Retrospective tests of the model outputs are performed regularly. The standard method is used for the legal reporting.

The following table indicates the details of the market risk calculation as of 31 December 2025, in accordance with the Market Risk Calculation principles pursuant to the Third Section of the "Regulation on Measurement and Assessment of Capital Adequacy of Banks" published in the Official Gazette no. 29511 on 23 October 2015.

2. Standardised approach:

		Current Period 31.12.2025	Prior Period 31.12.2024
		RWA	**RWA**
	Outright products (*)		
1	Interest rate risk (general and specific)	15.480.213	5.783.838
2	Equity risk (general and specific)	586.213	486.500
3	Foreign exchange risk	6.426.918	18.257.832
4	Commodity risk	24.706.470	7.952.310
	Options		
5	Simplified approach	-	-
6	Delta-plus method	471.025	379.663
7	Scenario approach	-	-
8	Securitisation	-	-
9	**Total**	**47.670.839**	**32.860.143**

(*) Outright products refer to positions in products that are not optional.

g. Explanations on operational risk:

The "Basic Indicator Method" that is mentioned in "Regulation on Measurement and Assessment of Capital Adequacy of Banks" Communiqué published in the Official Gazette no. 29511 on 23 October 2015 and entered into force as of 31 March 2016, is used in the annual operational risk calculation of the Bank. The amount subject to the operational risk as of 31 December 2023 is calculated by using the gross income of the Bank in 2022, 2023 and 2024.

Annual gross revenue is calculated by deduction of profit/loss derived from the sale of financial assets at fair value through other comprehensive income and financial assets measured at amortised cost, extraordinary income and indemnity insurance gains from the total of net interest income and non interest income.

	31.12.2022	31.12.2023	31.12.2024	Total/Positive GI year number	Ratio (%)	Total
Gross income	108.900.838	142.547.769	147.159.656	3	15	19.930.413
Amount subject to Operational Risk (Amount*12,5)						249.130.164

h. Interest rate risk related to banking book:

The calculation and reporting of interest rate risk in the banking book are performed on a monthly basis in accordance with the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach, which was published in the Official Gazette dated 12 May 2025 and numbered 32898, and entered into force as of 1 October 2025.

Interest Rate Risk in the Banking Book is defined as the potential economic value change (EVE) and net interest income change (NII) arising from changes in interest rates on all on-balance-sheet and off-balance-sheet positions excluding trading positions. It is measured as an indicator of the Group's exposure to interest rate risk and is monitored on a daily basis. The EVE and NII impacts resulting from interest rate change scenarios are managed so as to remain within the limits determined by the Bank. In determining potential interest rate movements, stress-based interest rate scenarios that also take historical data into account are applied.

The results of the analyses are shared with the Board of Directors and the Asset and Liability Committee (ALCO) on a weekly basis, ensuring that appropriate actions affecting the Group's interest rate risk are taken in a timely manner. For the purpose of risk management, both fixed- and floating-rate positions with different maturities within the balance sheet, as well as off-balance-sheet derivative instruments, may be utilized.

For non-maturing deposit products whose interest rate sensitivity is determined by customer behavior, as well as for loan and time deposit products that are subject to repricing risk prior to contractual maturity due to customers' early repayment options, behavioral maturities and periodic early repayment rates are determined based on currency and customer segment. In determining these maturities, models that take into account the Bank's customer transaction data over the past ten years are used.

All models used in the analyses have been subject to validation. The average repricing period calculated for non-maturing deposits ranges between 15 and 49 months, while the maximum repricing period is 120 months.

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The Group's calculation of the interest rate risk derived from banking books is presented below:

	EVE
	Current Period 31.12.2025
Parallel Up	25.812.052
Parallel Down	(27.933.383)
Steepener	(2.968.272)
Flattener	7.817.162
Short-term Up	17.513.973
Short-term Down	(17.172.066)
Maximum	**25.812.052**
Tier-I Capital	**322.752.127**

(*) The amounts presented in the table above have been converted into Turkish Lira equivalents based on the currencies and interest-rate-linked commodities specified under Article 5, paragraph 2(a) of the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach.

The cash flows used in the EVE analyses include interest margins, and the discount yield curves applied are TLREF for TRY, ESTR for EUR, and SOFR for USD and other currencies.

Disclosures related to NII, including current and prior period NII data as well as prior period EVE data, have not been included in the notes, as their disclosure has been deferred until 31 December 2026 in accordance with the temporary article of the Communiqué on Public Disclosures on Risk Management by Banks.

XI. EXPLANATIONS ON HEDGE TRANSACTIONS:

The Group hedges its TL and foreign denominated fixed rate financial assets with cross currency swaps and interest rate swaps. Within the scope of fair value hedge, fair value changes of hedging instrument and hedged item are accounted in the income statement. As long as the hedge relationship is effective, fair value change of the hedged item is disclosed together with its related asset or liability in the balance sheet for TL denominated fixed rate mortgage loans. Fair value changes which have already been booked in equity, have been reclassified from equity to income statement for TL and FC denominated fixed rate financial assets measured at fair value through other comprehensive income.

The Group hedges against its cash flow risk stemming from foreign currency denominated floating rate financial liabilities with interest rate and cross currency swaps. Within the scope of cash flow hedge accounting, effective part of the fair value changes of the hedging instrument are accounted in equity under "Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss" whereas ineffective part is accounted in the income statement. At instances when cash flows relating to hedged item (interest expense) affect the income statement, profit/loss of the related hedging item is taken out of the equity and reflected on the income statement.

Prospective tests are performed at the inception of the hedge relationships and both prospective and retrospective tests are performed at each reporting period-end regularly by using "Dollar off-set method". In this method, changes in the fair value of the hedged item and changes in the fair value of the hedging instruments between the designation date and each reporting period-end are compared and effectiveness ratio is calculated. In the determination of the fair values of hedging instruments and hedged item, market yield curves are used. Hedge accounting principles are applied by assessing the calculated effectiveness ratio within the scope of TAS 39.

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When the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests;

- The hedging gains and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized,
- Adjustments made to the carrying amount of the hedged item are transferred to profit and loss with straight line method for portfolio hedges or with effective interest rate method for micro hedges.

In case the hedged item is derecognized, hedge accounting is discontinued and within context of fair value hedge accounting, adjustments made to the value of the hedged item are accounted in income statement.

The replacement or rollover of a hedging instrument into another hedging instrument is not an expiration or termination if such replacement or rollover is part of the entity's documented hedging strategy.

The Group also applies net investment risk hedging in order to hedge its foreign currency risk from its investments abroad. The effective part of the fair value change of the hedging instrument in the hedging transaction in question was accounted in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified in Profit or Loss" account under equity.

As of 31 December 2025, contractual amounts of derivative financial instruments designated as hedging instruments and the net fair values carried in the balance sheet of the Bank are summarized in the following table:

	Current Period 31 December 2025			Prior Period 31 December 2024		
	Notional Amount	**Assets**	**Liabilities**	**Notional Amount**	**Assets**	**Liabilities**
Interest Rate and Cross Currency Swaps						
-TL	79.203.601	35.850.345	2.745.331	64.881.665	32.203.518	558.570
-FC	291.159.176	5.699.572	-	215.048.367	5.695.045	353.649
Total	**370.362.777**	**41.549.917**	**2.745.331**	**279.930.032**	**37.898.563**	**912.219**

1. Explanations on Accounting Net Investment Hedge:

The Group applies a net investment hedging strategy to hedge the foreign exchange risk arising from the net investment value of Akbank AG, its subsidiary, amounting to EUR 1.185 million (31 December 2024: EURO 1.037 million), and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 109 million (31 December 2024: USD 100 million). EUR 1.185 million and USD 109 million of the Group's borrowing are designated as "hedging instruments".

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2. Explanations on Fair Value Hedge:

Current Period: 31 December 2025

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC Loans	Interest rate and currency risk	(46.492)	46.485	(7)
Interest Rate Swap	Fixed interest rate FC financial assets at other comprehensive income	Interest rate risk	(340.398)	322.238	(18.160)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	103.046	(102.669)	377
Cross-currency swap	Fixed interest rate TL Commercial Loans, FC borrowings	Interest rate and currency risk	(129.742)	132.949	3.207
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	321.542	(332.554)	(11.012)
Cross-currency swap	Fixed interest rate TL Bond, FC borrowings	Interest rate and currency risk	(154.779)	148.175	(6.604)
Cross-currency swap	Fixed interest rate TL Consumer Loans, FC borrowings	Interest rate and currency risk	(1.361.603)	1.340.604	(20.999)

(*) Includes fair value differences arising from changes in foreign exchange rates for hedges against interest rate and foreign currency from the interest rate and foreign exchange risks.
(**) Represents the cumulative amounts booked under "Profit/Losses on Derivative Financial Transactions" and "Profit/Losses on Foreign Exchange Transactions" since the beginning of hedge accounting.

Prior Period: 31 December 2024

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC Loans	Interest rate and currency risk	(67.309)	67.357	48
Interest Rate Swap	Fixed interest rate FC financial assets at other comprehensive income	Interest rate risk	429.083	(497.591)	(68.508)
Cross-currency swap	Fixed interest rate FC financial assets at fair value throug other comprehensive income, FC borrowings	Interest rate and currency risk	(109.583)	109.873	290
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	5.369	(5.478)	(109)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	(375.935)	336.039	(39.896)
Interest Rate Swap	Fixed interest rate TL Bond	Interest rate risk	4.815	(1.913)	2.902

(*) Includes fair value differences arising from changes in foreign exchange rates for hedges against interest rate and foreign currency from the interest rate and foreign exchange risks.
(**) Represents the cumulative amounts booked under "Profit / (Losses) on Derivative Financial Transactions" and "Profit / (Losses) on Foreign Exchange Transactions" since the beginning of hedge accounting.

In addition, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests with the information related discontinuous transactions are given below:

- As of 31 December 2025, related to fair value hedge transactions, there is no remaining net amount after amortization of the fair value change of the hedged items since the beginning of hedge accounting (31 December 2024: None).

3. Explanations on Cash Flow Hedge:

Hedging instrument	Hedged item	Nature of risk hedged	Hedging instrument FV		Net gain/(loss) recognized in OCI during the period	Net gain/(loss) reclassified to income statement during the year	Ineffective portion recognized in income statement (Net)
			Assets	Liabilities			
Interest Rate Swap	Floating-rate long Term FC funds borrowed	Cash Flow risk due to changes in interest rate of funds	25.768	-	11.974	63.847	(1.442)
Interest Rate Swap	Floating-rate FC securities issued	Cash Flow risk due to changes in interest rate of funds	-	73.747	(4.545)	49.673	-
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	34.278.497	-	(842.945)	(464.365)	(12.819)
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.217.715	27.943	1.887.938	2.041.050	(13.138)
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	449.454	-	186.642	962.872	(3.200)
Interest Rate Swap	Floating-rate TL financial assets at fair value through other comprehensive income	Cash Flow risk due to changes in interest rate of funds	59.351	164.361	(1.460.663)	(1.529.582)	(6.464)

In addition, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked with the information related discontinuous transactions are given below:
- As of 31 December 2025, related to cash flow hedge transactions, there is no remaining before tax amount in equity after amortization of the fair value change of the hedging instruments, from the beginning of hedge accounting (31 December 2024: None).

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XII. QUALITATIVE DISCLOSURES ON REMUNERATION POLICIES:

Explanations on Remuneration Committee:

The Remuneration Committee consisting of two members from the board of directors who have no executive duties convened and evaluated the remuneration policies twice in 2025. As a result of the meeting and related evaluations, the committee decided on updating of the policies in accordance with the existing practices. The main duties and responsibilities of the Remuneration Committee have been determined briefly as follows:

- Overseeing the remuneration processes and practices with the aim of providing an independent and effective remuneration system.
- Reviewing the remuneration policy practices within the framework of the Corporate Governance principles and ensuring that the remuneration management system is up to date.
- Submitting the evaluation and recommendations on remuneration policies and practices within the framework of Corporate Governance principles to the Board of Directors as an annual report
- Reviewing as to whether remuneration policies, processes and practices comply with risk appetite, strategies and long term targets of the Bank
- Ensuring the implementation of premium payments within the framework of Corporate Governance principles.
- Determining payments to the members of the Board of Directors if they assume a different function in the bank
- Ensuring the preparation of the decisions regarding the remuneration, particularly the decisions about the remuneration of qualified employees, submitted to the approval of the Board of Directors; the regular observation of compliance and effectiveness of the remuneration policies with the risk appetite and targets of the bank; providing support and opinion to the Board of Directors with regard to the establishment and supervising of the operations of the remuneration system; overseeing the remuneration of the senior management of the units within the scope of Internal Systems

The general principles of the Bank's remuneration policy apply to all bank employees.

Members of the Board of Directors and senior executives that have a significant impact on the Bank's risk profile are classified under the qualified employees. By the end of 2025, there are 24 employees that are considered as qualified employees in the Bank.

Information on the Design and Structure of the Remuneration Process:

While determining the Bank's wage structure;

- Internal balance of wages and budgetary opportunities,
- Job description and level of responsibility of employees,
- Individual performance of each employee,
- The overall performance of the team and general performance of the bank,
- Employee competencies,
- Compliance with the Bank's internal and external legislation

are taken into consideration.

Structured the Remuneration Policy for gaining, keeping, rewarding and motivating human resources are necessary for sustainable success to the bank is created as follows.

- Complying with the scope and structure of the Bank's operations, strategies, long-term targets and risk management structures,
- Preventing the excessive risk taking and contributing the effective risk management,

Evaluation of Remuneration Process Regarding the Methods of Addressing Current and Future Risks

In the remuneration processes, credit risk, operational risk, legal risk and reputation risk are taken into consideration with the applied risk management. The risks arising from employees during the determination of premiums are also taken into consideration. Some portion of the premium payments of the qualified employees are paid with non-cash assets indexed to the Bank's share value and some portion of them is postponed. In certain cases, written agreements have been made with these employees for the cancellation of deferred payments. In the recent year, there has been no change in the methods of handling risks in remuneration practices.

Evaluation of the Methods of Associating Premiums with Performance

Performance and risks generally determined for the Bank are considered on a preferential basis for calculating the total amount of premiums. The premium budget is distributed to the employees in line with the unit performance affiliated with individual performance and fixed income.
The units within the scope of Internal Systems have independent premium systems from Bank's performance system hence their budgets are separately managed. All decisions regarding the wage and premium processes of these units are agreed at the Board of Directors level.

XIII. EXPLANATIONS ON BUSINESS SEGMENTS:

The Group operates consumer banking, SME banking, commercial banking, and corporate-investment and private banking and wealth network providing services to customers in accordance with the Bank's organizational structure.

The profitability system generating segment information provides profitability information on the basis of account customer, customer relationship manager, branch segment and product. This information is made available to the branch and Head Office personnel through a web-based management reporting system.

Consumer banking offers a variety of retail services such as deposit accounts, retail loans, commercial installment loans, credit cards, insurance products and asset management services. The consumer banking products and services also include bank cards, investment funds trading, automatic payment services, foreign currency trading, safe deposit box rentals, cheques, money transfers, investment banking, telephone and internet banking. In the scope of private banking, The Bank serves the members of the high-income customers who have expectations for upper-class service quality both in banking and investment transactions.

Corporate banking, commercial banking and SME banking, provide financial solutions and banking services to large, medium and small size corporate and commercial customers. The products and services offered to corporate and commercial customers include TL and foreign currency denominated working capital loans financing for investments, foreign trade financing, derivative instruments for hedging purposes of foreign currency and interest risk, letters of credit, foreign currency trading, corporate finance services and deposit and cash management services. In addition, the Bank provides timely and permanent solutions for corporate customers' working capital management, delivers cash management services tailored based on customers' requests that include collection and payment services and liquidity and information management. Project finance loans are provided within the context of investment banking activities. Within the scope of international banking activities, activities are also being carried out in order to provide long-term funding, to provide funding under a price reflecting the country's risk, to diversify funding resources and to form an international investor base on this area.

The Treasury Unit conducts TL and FC spot and forward transactions, treasury bonds, government bonds, Eurobond and private sector bond transactions and also derivative trading activities within determined limits. These transactions are performed according to the Bank's requirements. In addition to marketing and pricing activities for the branch network of Treasury products and customers, foreign trade financing, foreign exchange and TL "clearing" services are also carried out for customers.

Other operations includes activities of Ak Finansal Kiralama A.Ş., Ak Yatırım Menkul Değerler A.Ş., Ak Portföy Yönetim A.Ş., Akbank AG, Stablex Kripto Varlık Alım Satım Platformu A.Ş. and AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş. as subsidiaries of the Bank in consolidation.

Information on business segments as of 31 December 2025 and 31 December 2024 presented in the following tables. Explanations on business segments are prepared on the basis of data obtained from Bank Management Reporting System.

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	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallovated	Bank's Total Activities
Current Period - 31 December 2025				
Operating Income	135.341.586	124.194.866	(29.583.104)	229.953.348
Profit from Operating Activities	41.599.380	86.300.739	(51.491.278)	76.408.841
Income from Subsidiaries	-	-	145.913	145.913
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	194.362	194.362
Profit before Tax	41.599.380	86.300.739	(51.151.003)	76.749.116
Corporate Tax	-	-	(19.524.885)	(19.524.885)
Net Profit for the Period	41.599.380	86.300.739	(70.675.888)	57.224.231
Segment Assets	968.330.226	1.277.123.558	1.149.723.346	3.395.177.130
Investments in Associates	-	-	4.917.489	4.917.489
Undistributed Assets	-	-	158.855.066	158.855.066
Total Assets				3.395.177.130
Segment Liabilities	1.641.305.272	626.952.389	828.898.406	3.097.156.067
Undistributed Liabilities	-	-	151.624.502	151.624.502
Shareholders' Equity	-	-	310.169.116	310.169.116
Total Liabilities				3.558.949.685

	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallovated	Bank's Total Activities
Prior Period - 31 December 2024				
Operating Income	101.645.431	100.284.406	41.736.277)	160.193.560
Profit from Operating Activities	33.601.398	77.171.512	(59.267.586)	51.505.324
Income from Subsidiaries	-	-	156.787	156.787
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	189.661	189.661
Profit before Tax	33.601.398	77.171.512	(58.921.138)	51.851.772
Corporate Tax	-	-	(9.489.580)	(9.489.580)
Net Profit for the Period	33.601.398	77.171.512	(68.410.718)	42.362.192
Segment Assets	741.629.245	928.636.223	870.277.329	2.540.542.797
Investments in Associates	-	-	3.803.864	3.803.864
Undistributed Assets	-	-	108.758.700	108.758.700
Total Assets				2.653.105.361
Segment Liabilities	1.226.934.928	496.364.710	569.370.493	2.292.670.131
Undistributed Liabilities	-	-	120.051.582	120.051.582
Shareholders' Equity	-	-	240.383.648	240.383.648
Total Liabilities				2.653.105.361

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SECTION FIVE
INFORMATION AND DISCLOSURES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS

a. Information related to cash equivalents and the account of the Central Bank of the Republic of Türkiye (the "CBRT"):

1. Information on cash equivalents and the account of the CBRT:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	7.145.455	19.262.345	5.910.091	16.028.275
The CBRT (*)	287.821.182	243.411.789	281.199.732	152.642.019
Other (**)	-	1.792.997	-	769.064
Total	**294.966.637**	**264.467.131**	**287.109.823**	**169.439.358**

(*) Precious metal account amounting to TL 71.912.787 are included in FC (31 December 2024: TL 24.515.302).
(**) Precious metal account amounting to TL 1.792.913 are included in FC (31 December 2024: TL 768.888).

2. Information related to the account of the CBRT:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.364	-	3.086	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	287.816.818	243.411.789	281.196.646	152.642.019
Total	**287.821.182**	**243.411.789**	**281.199.732**	**152.642.019**

3. Explanation on reserve requirements:

In accordance with the "Communiqué Regarding the Reserve Requirements no. 2013/15, the Bank is required to maintain reserves in CBRT for TL and foreign currency liabilities. The reserve requirements can be maintained as TL, USD, EUR and standard gold.

The required rates for the required reserves established in the CBRT are between 3% and 18%, excluding accounts provided with exchange rate/price protection support by the Central Bank, According to the maturity structure for liabilities in Turkish currency (31 December 2024: between 3% and 17%); accounts provided with exchange rate/price protection support by the Central Bank, it is between 22% and 40% (31 December 2024: between 22% and 33%); in foreign currency, it is between 5% and 32% depending on the maturity structure (31 December 2024: between 5% and 30%) as of 30 June 2025.

b. Financial Assets at Fair Value Through Profit or Loss

As of 31 December 2025, financial assets at fair value through profit or loss given as collateral/blocked amounting to TL 123.522 (31 December 2024: TL 477.114). There is no financial assets at fair value through profit or loss given as repurchase agreements (31 December 2024: None).

Other Financial Assets: TL 6.301.534 (31 December 2024: TL 5.044.545) of other financial assets consist Fourth Real Estate Investment Fund of Ak Portföy Yönetimi A.Ş. established by Ak Portföy Yönetimi A.Ş. and the fund is followed at its fair value and the related valuation differences are recognized in profit or loss.

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c. Trading derivative financial assets:

Table of positive differences related to derivative financial assets (*)

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	3.611.803	-	2.816.126	-
Swap Transactions	8.861.895	19.119.318	7.934.660	8.968.988
Futures Transactions	-	-	-	-
Options	246.040	5.404.256	60.277	1.178.064
Other	-	-	-	-
Total	**12.719.738**	**24.523.574**	**10.811.063**	**10.147.052**

(*) Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	2.060.051	2.462.083	311.769	905.519
Foreign (*)	115	57.201.373	40	49.800.523
Head Quarters and Branches Abroad	-	-	-	-
Total	**2.060.166**	**59.663.456**	**311.809**	**50.706.042**

(*) Includes collateral of TL 5.068.903 for derivative transactions made with foreign banks (31 December 2024: TL 7.576.645).

2. Information on foreign banks account:

	Unrestricted Amount		Restricted Amount (**)	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
European Union Countries	26.861.161	15.151.219	4.313.416	4.057.548
USA, Canada	6.741.913	3.738.087	2.754.237	6.131.066
OECD Countries (*)	14.968.346	16.303.820	805.619	3.531.171
Off-Shore Banking Regions	-	-	-	55.743
Other	700.274	741.969	56.522	89.940
Total	**49.271.694**	**35.935.095**	**7.929.794**	**13.865.468**

(*) OECD Countries other than EU countries, USA and Canada.
(**) Restricted amounts which mainly consist of collaterals related to borrowings are kept in several banks.

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

1. As of 31 December 2025, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 261.583.448 (31 December 2024: TL 245.860.106); and those given as collateral/blocked amounting to TL 18.033.999 (31 December 2024: TL 23.908.082).

2. Information on financial assets fair value through other comprehensive income:

	Current Period 31 December 2025	Prior Period 31 December 2024
Debt Securities	526.984.099	396.761.229
Quoted at Stock Exchange (*)	496.298.152	356.156.484
Unquoted at Stock Exchange	30.685.947	40.604.745
Share Certificates	170.117	133.398
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	170.117	133.398
Impairment Provision (-)	10.014.975	12.626.189
Total	**517.139.241**	**384.268.438**

(*) Investment funds are included.

f. Information related to loans:

1. Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	-	396	-	396
Corporate Shareholders	-	396	-	396
Real Person Shareholders	-		-	-
Indirect Loans Granted to Shareholders	33.895.595	16.142.695	28.896.527	11.739.676
Loans Granted to Employees	1.226.699	-	750.313	-
Total	**35.122.294**	**16.143.091**	**29.646.840**	**11.740.072**

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2. Information on the first and second group loans and other receivables including loans that have been restructured or rescheduled (*):
(i). Loans at amortised cost (*)

Current Period – 31 December 2025		Loans and other receivables under follow up		
			Restructured Loans and Receivables	
Cash Loans	Standard Loans and Other Receivables	Loans and Receivables Not Subject to restructuring	Loans and Receivables with Revised Contract Terms	Refinance
Non-specialized Loans				
Loans given to enterprises	289.458.698	6.734.883	-	1.351.128
Export Loans	176.746.412	4.305.157	-	384.053
Import Loans	203.404	-	-	-
Loans Given to Financial Sector	76.079.449	162.114	-	582
Consumer Loans	356.330.425	32.153.464	21.184.775	972.963
Credit Cards	353.429.040	23.121.338	27.346.060	-
Other	498.030.174	12.554.247	430.103	13.069.770
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**1.750.277.602**	**79.031.203**	**48.960.938**	**15.778.496**

(*) Included lease receivables.

	Current Period 31 December 2025		Prior Period 31 December 2024	
Expected Credit Loss Stage I and Stage II (*)	Standard Loans	Loans under Follow-up	Standard Loans	Loans under Follow-up
12 Month Expected Credit Losses	12.335.789	-	11.889.631	-
Significant Increase in Credit Risk	-	16.941.029	-	12.547.699
Total	**12.335.789**	**16.941.029**	**11.889.631**	**12.547.699**

(*) Included expected credit losses of lease receivables.

3. Breakdown of loans according to their maturities:

		Loans Under Follow-up	
	Standard Loans	Non-restructured	Restructured or rescheduled
Short-term Loans	939.249.448	53.853.556	23.892.349
Medium and Long-term Loans	811.028.154	25.177.647	40.847.085
Total	**1.750.277.602**	**79.031.203**	**64.739.434**

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4. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards:

Current Period – 31 December 2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**129.324.448**	**199.211.372**	**328.535.820**
Mortgage Loans	14.696	98.133.846	98.148.542
Automotive Loans	2.378.975	1.919.404	4.298.379
Consumer Loans	126.930.777	99.158.122	226.088.899
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**97**	**97**
Mortgage Loans	-	97	97
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**287.860.926**	**19.628.851**	**307.489.777**
With Installment	91.863.475	19.628.758	111.492.233
Without Installment	195.997.451	93	195.997.544
Consumer Credit Cards-FC	**883.248**	**-**	**883.248**
With Installment	4	-	4
Without Installment	883.244	-	883.244
Personnel Loans-TL	**190.207**	**370.592**	**560.799**
Mortgage Loans	-	30.184	30.184
Automotive Loans	4.932	2.383	7.315
Consumer Loans	185.275	338.025	523.300
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-TL	**652.054**	**485**	**652.539**
With Installment	213.871	485	214.356
Without Installment	438.183	-	438.183
Personnel Credit Cards-FC	**13.361**	**-**	**13.361**
With Installment	-	-	-
Without Installment	13.361	-	13.361
Credit Deposit Account-TL (Real Person)	**81.544.911**	**-**	**81.544.911**
Credit Deposit Account-FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**500.469.155**	**219.211.397**	**719.680.552**

Prior Period – 31 December 2024	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**109.113.597**	**118.825.557**	**227.939.154**
Mortgage Loans	9.126	69.234.646	69.243.772
Automotive Loans	1.628.785	2.972.049	4.600.834
Consumer Loans	107.475.686	46.618.862	154.094.548
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**141**	**141**
Mortgage Loans	-	141	141
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**214.132.935**	**7.472.652**	**221.605.587**
With Installment	65.500.116	7.472.641	72.972.757
Without Installment	148.632.819	11	148.632.830
Consumer Credit Cards-FC	**521.517**	**-**	**521.517**
With Installment	45	-	45
Without Installment	521.472	-	521.472
Personnel Loans-TL	**125.600**	**138.037**	**263.637**
Mortgage Loans	-	16.196	16.196
Automotive Loans	876	3.103	3.979
Consumer Loans	124.724	118.738	243.462
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-TL	**477.305**	**698**	**478.003**
With Installment	154.115	698	154.813
Without Installment	323.190	-	323.190
Personnel Credit Cards-FC	**8.673**	**-**	**8.673**
With Installment	-	-	-
Without Installment	8.673	-	8.673
Credit Deposit Account-TL (Real Person)	**51.247.452**	**-**	**51.247.452**
Credit Deposit Account-FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**375.627.079**	**126.437.085**	**502.064.164**

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5. Information on commercial installment loans and corporate credit cards:

Current Period – 31 December 2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**27.834.149**	**141.356.301**	**169.190.450**
Mortgage Loans	38.800	4.082.240	4.121.040
Automotive Loans	2.183.832	34.595.456	36.779.288
Consumer Loans	25.611.517	102.678.605	128.290.122
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**1.586.239**	**4.616.948**	**6.203.187**
Mortgage Loans	-	313.070	313.070
Automotive Loans	10.157	976.865	987.022
Consumer Loans	1.576.082	3.327.013	4.903.095
Other	-	-	-
Corporate Credit Cards-TL	**94.709.248**	**102.511**	**94.811.759**
With Installment	38.335.744	102.511	38.438.255
Without Installment	56.373.504	-	56.373.504
Corporate Credit Cards-FC	**45.754**	**-**	**45.754**
With Installment	-	-	-
Without Installment	45.754	-	45.754
Credit Deposit Account-TL (Legal Person)	**12.891.667**	**-**	**12.891.667**
Credit Deposit Account-FC (Legal person)	**-**	**-**	**-**
Total	**137.067.057**	**146.075.760**	**283.142.817**

Prior Period – 31 December 2024	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**21.215.331**	**98.327.497**	**119.542.828**
Mortgage Loans	17.008	2.167.680	2.184.688
Automotive Loans	2.216.700	30.911.568	33.128.268
Consumer Loans	18.981.623	65.248.249	84.229.872
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**297.268**	**1.874.933**	**2.172.201**
Mortgage Loans	-	162.689	162.689
Automotive Loans	82.658	595.736	678.394
Consumer Loans	214.610	1.116.508	1.331.118
Other	-	-	-
Corporate Credit Cards-TL	**66.323.873**	**111.063**	**66.434.936**
With Installment	28.450.654	111.063	28.561.717
Without Installment	37.873.219	-	37.873.219
Corporate Credit Cards-FC	**32.799**	**-**	**32.799**
With Installment	-	-	-
Without Installment	32.799	-	32.799
Credit Deposit Account-TL (Legal Person)	**6.996.619**	**-**	**6.996.619**
Credit Deposit Account-FC (Legal person)	**-**	**-**	**-**
Total	**94.865.890**	**100.313.493**	**195.179.383**

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6. Loans according to types of borrowers:

	Current Period 31 December 2025	Prior Period 31 December 2024
Public	60.852.560	56.151.323
Private	1.898.934.813	1.342.011.573
Total	**1.959.787.373**	**1.398.162.896**

7. Distribution of domestic and foreign loans (*): Loans are classified according to the locations of the customers.

	Current Period 31 December 2025	Prior Period 31 December 2024
Domestic Loans	1.936.575.506	1.382.834.724
Foreign Loans	23.211.867	15.328.172
Total	**1.959.787.373**	**1.398.162.896**

(*) Included leasing receivables.

8. Loans granted to investments in associates and subsidiaries: None.

9. Credit-Impaired Losses (Stage III / Special Provision) (*):

	Current Period 31 December 2025	Prior Period 31 December 2024
Loans and Other Receivables with Limited Collectibility	6.141.985	3.296.993
Loans and Other Receivables with Doubtful Collectibility	13.155.685	9.305.929
Uncollectible Loans and Receivables	22.451.067	9.555.483
Total	**41.748.737**	**22.158.405**

(*) Included leasing receivables.

10. Information on non-performing loans (Net):

(i) Information on non-performing loans restructured or rescheduled and other receivables:

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period: 31 December 2025			
(Gross Amounts Before Specific Provisions)	360.186	800.803	338.666
Rescheduled Loans and Other Receivables	360.186	800.803	338.666
Prior Period: 31 December 2024			
(Gross Amounts Before Specific Provisions)	210.526	499.073	327.094
Rescheduled Loans and Other Receivables	210.526	499.073	327.094

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(ii) Information on the movement of total non-performing loans (*):

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Prior Period End Balance: 31 December 2024	**6.145.603**	**16.557.226**	**15.150.492**
Additions (+)	50.080.491	1.637.169	6.071.698
Transfers from Other Categories of Non-Performing Loans (+)	-	36.707.511	27.922.970
Transfers to Other Categories of Non-Performing Loans (-)	36.707.511	27.922.970	-
Collections (-)	8.311.081	5.111.852	3.794.788
Write-offs (-) (**)	302.787	333.187	1.893.886
Sold Portfolio (***)	18	102.136	10.053.810
Corporate and Commercial Loans	18	4.526	868.307
Consumer Loans	-	95.123	4.525.873
Credit Cards	-	2.488	4.659.630
Other	-	-	-
Balance at the End of the Period	**10.904.697**	**21.431.761**	**33.402.676**
Specific Provisions (-)	6.141.985	13.155.685	22.451.067
Net Balance at Balance Sheet	**4.762.712**	**8.276.076**	**10.951.609**

(*) Included leasing receivables.
(**) In the current period, based on the amendment made in the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533, there is no write-off process. (31 December 2024: None).
(***) In September 2025, the Bank sold a portion of its non-performing loan portfolio amounting to TL 10.155 million (full TL amount) to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetim A.Ş., Dünya Varlık Yönetim A.Ş. , Ortak Varlık Yönetim A.Ş., Doğru Varlık Yönetim A.Ş., İstanbul Varlık Yönetim A.Ş., Emir Varlık Yönetim A.Ş., Efes Varlık Yönetim A.Ş. and Sümer Varlık Yönetim A.Ş. for a fee of TL 2.151 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 51 basis points.

(iii) Information on non-performing loans granted as foreign currency loans:

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period: 31 December 2025			
Balance at the End of the Period	220.478	363.351	12.769.422
Specific Provision (-)	209.764	243.601	7.586.205
Net Balance on Balance Sheet	10.714	119.750	5.183.217
Prior Period: 31 December 2024			
Balance at the End of the Period	113.792	5.424.119	5.986.687
Specific Provision (-)	60.518	2.730.051	3.130.265
Net Balance at Balance Sheet	53.274	2.694.068	2.856.422

In Parent Bank, non-performing loans granted as foreign currency are followed under TL accounts of balance sheet.

(iv) Breakdown of non-performing loans according to their gross and net values (*):

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period (Net): 31 December 2025			
Loans granted to corporate entities and real persons (Gross)	10.904.697	21.431.761	33.402.676
Specific Provision Amount (-)	6.141.985	13.155.685	22.451.067
Loans granted to corporate entities and real persons (Net)	4.762.712	8.276.076	10.951.609
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-
Prior Period (Net): 31 December 2024			
Loans granted to corporate entities and real persons (Gross)	6.145.603	16.557.226	15.150.492
Specific Provision Amount (-)	3.296.993	9.305.929	9.555.483
Loans granted to corporate entities and real persons (Net)	2.848.610	7.251.297	5.595.009
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

(*) Included leasing receivables.

(v) Information on the collection policy of non-performing loans and other receivables (*):

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period: 31 December 2025			
Interest accruals and valuation differences	1.865.877	4.728.853	7.044.664
Provision (-)	1.037.774	2.886.617	4.920.891
Prior Period: 31 December 2024			
Interest accruals and valuation differences	1.067.683	2.796.601	3.232.025
Provision (-)	575.726	1.586.020	2.284.621

(*) Included leasing receivables.

11. Information on the collection policy of non-performing loans and other receivables:

Non-performing loans and other receivables are collected through legal follow-up and liquidation of collaterals.

12. Information on the write-off policy: Disclosed in Note VII of Section Three.

g. Other financial assets measured at amortised cost:

1. Information on financial subject to repurchase agreements and those given as collateral/blocked:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	**FC**	**TL**	**FC**
Given as collateral/blocked	52.453.148	-	30.598.797	-
Subject to repurchase agreements	153.194.435	4.720.985	133.937.417	9.175.669
Total	**205.647.583**	**4.720.985**	**164.536.214**	**9.175.669**

2. Information about Government debt securities:

	Current Period 31 December 2025	Prior Period 31 December 2024
Government debt	229.162.132	200.835.197
Treasury bonds	-	-
Other government debts	-	-
Total	**229.162.132**	**200.835.197**

3. Information on other financial assets measured at amortised cost:

	Current Period 31 December 2025	Prior Period 31 December 2024
Debt Securities	237.959.102	201.586.094
Quoted at stock exchange	237.959.102	201.586.094
Not quoted at stock exchange	-	-
Impairment (-)	45.490	47.005
Total	**237.913.612**	**201.539.089**

4. The movement of financial assets at amortised costs:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	201.539.089	164.926.760
Foreign Currency Differences on Monetary Assets	1.180.876	1.473.127
Purchases During Year	7.917.286	2.999
Disposals Through Sales and Redemptions	(7.050.358)	(12.525.826)
Impairment Provision	1.515	(30.493)
Change in Amortised Cost	34.325.204	47.692.522
Balance at the End of the Period	**237.913.612**	**201.539.089**

h. Information on investments in associates (Net):

1. Non-consolidated associates:

1 (i).Reasons for being out of consolidation for non-consolidated associates: In accordance with the Communiqué on Preparation of Consolidated Financial Statements of Banks they have been left out of the scope of consolidation.

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1 (ii). Information about non-consolidated associates:

	Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1	Bankalararası Kart Merkezi A.Ş.	Istanbul/Türkiye	4,89	4,89
2	Kredi Kayıt Bürosu A.Ş.	Istanbul/Türkiye	9,09	9,09
3	JCR Avrasya Derecelendirme A.Ş.	Istanbul/Türkiye	2,86	2,86
4	Birleşik İpotek Finansmanı A.Ş.	Istanbul/Türkiye	8,33	8,33

1 (iii). Main financial figures of associates, in the order of the above table:

Bankalararası Kart Merkezi A.Ş. and Kredi Kayıt Bürosu A.Ş. dated 30 September 2025, Birleşik İpotek Finansmanı A.Ş. dated 30 June 2025 and JCR Avrasya Derecelendirme A.Ş dated 31 December 2024 financial statements are used.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	10.697.526	9.124.490	1.741.842	2.159.000	-	3.497.499	2.582.499	-
2	5.412.217	2.351.328	1.163.080	588.061	-	1.282.745	517.710	-
3	697.430	508.993	48.717	163.885	-	154.302	69.322	-
4	276.078	252.581	7.232	59.253	-	40.284	11.763	-

1 (iv). Movement schedule for non-consolidated subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	20.956	19.528
Movements During the Period		
Purchases	-	-
Bonus Shares and Contributions to Capital	-	1.428
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	20.956	20.956
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

2. Consolidated subsidiaries within the current period: None.

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i. Information on subsidiaries (Net):

1. Information related to shareholders' equity of major significant subsidiaries:

The following amounts have been obtained from the financial statements as of 31 December 2025 prepared in accordance with legislation in which the bank are subject to.

	Ak Finansal Kiralama A.Ş.	Ak Yatırım Menkul Değerler A.Ş.	Ak Portföy Yönetimi A.Ş.	Akbank AG	AkÖde A.Ş.	Akbank Ventures BV	AkTech Yazılım Teknolojileri A.Ş.
Paid in Capital	1.360.007	96.802	30.534	740.648	705.000	2.401.175	100.000
Share Premium	-	-	-	-	-	-	-
Reserves	3.641.959	117.551	133.609	47.218.805	(13)	1.964.617	-
Gains recognized in equity as per TAS	(40.368)	(28.185)	393	-	(828)	-	-
Profit/Loss	1.520.158	12.143.834	5.861.344	12.035.193	(243.409)	399.116	31.625
- Net Current Period Profit	1.520.158	3.853.063	3.421.500	2.650.911	(241.108)	162.737	31.625
- Prior Year Profit/Loss	-	8.290.771	2.439.844	9.384.282	(2.301)	236.379	-
Minority Interest	-	(18.156)	-	-	-	-	-
Development Cost of Operating Lease (-)	130	4.704	-	3.269	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	92.270	295.595	(9.710)	444.036	-	-	-
Total Common Equity	**6.389.356**	**12.011.547**	**6.035.590**	**59.547.341**	**460.750**	**4.764.908**	**131.625**
Total Additional Tier I Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Portion of Goodwill and Other Intangible Assets and Related Deferred Tax Liabilities not deducted from the Common Equity as per the 1st Clause of Provisional Article 2 of the "Regulation on the Equity of Banks" (-)	-	-	-	-	-	-	-
Total Tier I Capital	**6.389.356**	**12.011.547**	**6.035.590**	**59.547.341**	**460.750**	**4.764.908**	**131.625**
Tier II Capital	**95.429**	**91**	**84**	**329.984**	**-**	**-**	**-**
CAPITAL	**6.484.785**	**12.011.638**	**6.035.674**	**59.877.325**	**460.750**	**4.764.908**	**131.625**
Deductions from Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL CAPITAL	**6.484.785**	**12.011.638**	**6.035.674**	**59.877.325**	**460.750**	**4.764.908**	**131.625**

The Bank's subsidiaries, included in the consolidated calculation of capital requirement, do not have additional capital requirements.

2. Non-consolidated subsidiaries:

	Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1	Akbank Ventures BV	Amsterdam/Netherlands	100,00	100,00
2	AkTech Yazılım Teknolojileri A.Ş. (*)	İstanbul/Türkiye	100,00	100,00

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	4.783.932	4.764.908	-	127.848	-	162.737	189.661	-
2	145.605	131.625	47.318	10.739	-	31.625	-	-

Subsidiaries owned by the Parent Bank and its subsidiaries within the scope of consolidation, which are not financial institutions, are not included in the scope of consolidation in accordance with the BRSA's "Communiqué on the Preparation of Consolidated Financial Statements of Banks", and are accounted for using the equity method defined in "TAS 28 Investments in Subsidiaries and Joint Ventures".

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3. Consolidated subsidiaries:

	Title	Address (City / Country)	Bank's Share Percentage-If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1	Ak Finansal Kiralama A.Ş.	Istanbul/Türkiye	100,00	100,00
2	Ak Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	100,00	100,00
3	Ak Portföy Yönetimi A.Ş.	Istanbul/Türkiye	100,00	100,00
4	Akbank AG	Eschborn/Germany	100,00	100,00
5	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	100,00	100,00
6	Stablex Kripto Varlık Alım Satım Platformu A.Ş.	Istanbul/Türkiye	-	88,00

4. Main financial figures of consolidated subsidiaries, in the order of the above table:

The financial figures have been obtained from the financial statements as at 31 December 2025 prepared in accordance with regulations of the parent bank.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	56.097.087	6.481.756	3.736.887	6.510.123	1.172.071	1.520.158	1.040.569	-
2	40.432.410	12.311.846	403.348	4.742.218	3.973.777	3.853.063	3.555.725	-
3	6.726.880	6.025.880	57.373	1.127.203	677.247	3.421.500	1.888.815	-
4	219.853.300	59.994.646	828.311	14.471.488	1.803.092	2.650.911	3.216.874	-
5	2.769.677	460.750	165.679	120.150	2.695	(241.108)	(259.288)	-
6	750.083	615.417	28.207	1.736	84.011	(254.913)	(32.700)	-

Though not being the subsidiary of the Bank, A.R.T.S Ltd. which was established in November 1999 respectively in connection with rising long-term financing, is included in the full scope of consolidation as "Structured Entity".

5. Movement schedule for consolidated subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	57.035.213	43.661.136
Movements During the Period		
Additions (*)	1.515.000	120.000
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	11.234.703	9.445.965
Sales/Liquidation	-	-
Revaluation Increase (**)	15.508.118	3.808.112
Revaluation/Impairment	-	-
Balance at the End of the Period	85.293.034	57.035.213
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) The mentioned amounts are due the capital increase of TL 515.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., which is a 100% subsidiary of the Bank and the capital increase of TL 1.000.000 in Ak Finansal Kiralama A.Ş., which is a 100% subsidiary of the Bank , for the current period. Previous period, the net capital increase of TL 120.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., taking into account the capital reduction carried out.

(**) Amounts refer to revaluation differences arising from accounting of financial associates and subsidiaries under the equity method as explained in the Note III of the Section Three.

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6. Sectoral information on consolidated financial subsidiaries and the related carrying amounts:

Subsidiaries	Current Period 31 December 2025	Prior Period 31 December 2024
Banks	59.994.646	41.320.146
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	6.481.756	3.997.548
Finance Companies	-	-
Other Financial Subsidiaries	18.816.632	11.717.519

7. Subsidiaries quoted to a stock exchange: None (31 December 2024: None).

j. Information on joint ventures: None (31 December 2024: None).

k. Information on finance lease receivables (Net):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	Gross	Net	Gross	Net
2026	18.918.684	15.387.010	12.800.062	10.109.934
2027	12.712.333	10.718.158	7.917.093	6.750.026
2028 and following years	13.684.232	12.265.658	5.254.348	4.812.335
Total	**45.315.249**	**38.370.826**	**25.971.503**	**21.672.295**

l. Information on the hedging derivative financial assets:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	294.782	5.224.350	85.122	4.407.102
Cash Flow Hedge	35.555.563	475.222	32.118.396	1.287.943
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**35.850.345**	**5.699.572**	**32.203.518**	**5.695.045**

m. Information on tangible assets:

	Immovables (*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2024				
Cost	31.308.772	12.647.793	366.101	44.322.666
Accumulated Depreciation(-)	1.189.938	4.177.218	-	5.367.156
Net Book Value	**30.118.834**	**8.470.575**	**366.101**	**38.955.510**
Current Period End: 31 December 2025				
Net Book Value at the Beginning of the Period	30.118.834	8.470.575	366.101	38.955.510
Additions	1.647.844	6.541.187	593.890	8.782.921
Investment Properties Revaulation differences	9.614.142	-	-	9.614.142
Transferred	824.326	-	(824.326)	-
Disposals (-), net	383.653	8.414	-	392.067
Depreciation (-)	1.272.802	1.733.664	-	3.006.466
Impairment	-	-	-	-
Currency Translation Differences on Foreign Operations, Net	88.873	23.697	-	112.570
Cost at Period End	42.474.775	18.876.869	135.665	61.487.309
Accumulated Depreciation at Period End (-)	1.837.211	5.583.488	-	7.420.699
Closing Net Book Value	**40.637.564**	**13.293.381**	**135.665**	**54.066.610**

(*) Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2024, asset usage rights are TL 4.850.207, and accumulated depreciation amount is TL 1.320.010.

	Immovables (*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2023				
Cost	19.115.784	9.418.051	504.310	29.038.145
Accumulated Depreciation(-)	818.700	2.902.056	-	3.720.756
Net Book Value	**18.297.084**	**6.515.995**	**504.310**	**25.317.389**
Current Period End: 31 December 2024				
Net Book Value at the Beginning of the Period	18.297.084	6.515.995	504.310	25.317.389
Additions	2.386.410	3.388.683	1.781.456	7.556.549
Investment Properties Revaulation differences	8.396.126	-	-	8.396.126
Transferred	1.919.665	-	(1.919.665)	-
Disposals (-), net	155.998	12.019	-	168.017
Depreciation (-)	721.403	1.423.450	-	2.144.853
Impairment	(14.151)	-	-	(14.151)
Currency Translation Differences on Foreign Operations, Net	11.101	1.366	-	12.467
Cost at Period End	31.308.772	12.647.793	366.101	44.322.666
Accumulated Depreciation at Period End (-)	1.189.938	4.177.218	-	5.367.156
Closing Net Book Value	**30.118.834**	**8.470.575**	**366.101**	**38.955.510**

(*) Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2024, asset usage rights are TL 3.646.483, and accumulated depreciation amount is TL 874.113.

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n. Information on intangible assets:

1. Cost and accumulated amortization at the beginning and end of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	17.191.836	10.722.530
Accumulated Amortization (-)	5.795.798	3.759.199
Net Book Value	**11.396.038**	**6.963.331**

2. Reconciliation of movements for the current period and prior period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	**6.963.331**	**4.003.433**
Additions	6.349.752	4.320.720
Disposals (-), net	-	-
Depreciation (-)	1.995.690	1.365.126
Currency Translation Differences on Foreign Operations, Net	78.645	4.304
Closing Net Book Value	**11.396.038**	**6.963.331**

o. Information on the investment properties: None (31 December 2024: None).

p. Information on deferred tax asset:

As of 31 December 2025, the Group has TL 914.604 deferred tax asset (31 December 2024: TL 1.488.179). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values, tax values and debts of fixed assets and financial assets, and provision for employee rights.

Deferred tax assets and liabilities, which are accounted for the temporary differences arising between applicable accounting policies and valuation principles and tax legislation in the Bank and in consolidated subsidiaries, are presented as net on an individual entity level. As noted in Note XVIII of Section Three, for the purposes of consolidated financial statements deferred taxes arising from different consolidated subsidiaries are presented separately in assets and liabilities. There are no carry forward tax losses that can be used as deductions for the tax calculation. An explanation about the net deferred tax liability is given in Note II-i-2 of Section Five.

	Accumulated temporary differences		Deferred tax assets / (liabilities)	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Employee benefits	4.299.997	3.049.594	1.284.550	912.183
Stage 1 and 2 loans provisions	30.764.329	25.322.411	9.226.654	7.595.140
Differences between book value and tax base of property, plant and equipment	(711.170)	1.057.311	(213.351)	317.193
Differences between book value and tax base of financial assets	(81.700.183)	(33.437.008)	(24.490.323)	(10.025.895)
Investment Properties Revaluation Differences	(18.846.886)	(12.139.978)	(4.686.187)	(2.970.733)
Country risk provision	(4.140.130)	(3.182.925)	(1.042.409)	(871.326)
Other	22.699.686	15.008.495	6.847.661	4.495.478
Deferred Tax Asset/(Liabilities) Net			**(13.073.405)**	**(547.960)**

q. Information on assets held for sale and related to discontinued operations:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	3.770.075	3.528.473
Accumulated Depreciation (-)	-	-
Net Book Value	**3.770.075**	**3.528.473**

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	**3.528.473**	**501.671**
Additions	283.466	3.627.197
Disposals (-), net	110.199	531.630
Appreciation / Impairment (-)	68.335	(68.765)
Depreciation (-)	-	-
Closing Net Book Value	**3.770.075**	**3.528.473**

r. Information on other assets:

Other assets amounting to TL 91.796.026 (31 December 2024: TL 62.968.735) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

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II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES:

a. Information on deposits:

1. Information on maturity structure of the deposits: There are no seven-day notification deposits.

1 (i). Current Period – 31 December 2025:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	104.270.887	134.075.807	412.547.858	46.850.704	18.298.348	32.472.488	5.085	**748.521.177**
Foreign Currency Deposits	289.663.218	20.650.912	97.593.234	8.087.873	20.922.285	32.748.368	322	**469.666.212**
Residents in Türkiye	245.187.587	20.432.694	88.334.947	6.041.984	4.995.724	10.897.196	322	**375.890.454**
Residents Abroad	44.475.631	218.218	9.258.287	2.045.889	15.926.561	21.851.172	-	**93.775.758**
Public Sector Deposits	14.977.634	5.643	91.320	6.410	1.400	48	-	**15.082.455**
Commercial Deposits	79.476.066	156.121.988	175.039.059	48.972.937	34.874.480	31.361.834	-	**525.846.364**
Other Institutions Deposits	2.725.874	2.720.986	5.603.189	1.196.626	2.926.528	136.995	-	**15.310.198**
Precious metals Deposits	230.268.379	6.140	26.549.965	3.409.455	7.791.394	267.920	-	**268.293.253**
Interbank Deposits	1.908.601	38.212.404	37.658.310	9.931.028	35.384.660	7.606.505	-	**130.701.508**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	32.021	38.053.309	-	-	6.063.164	-	-	**44.148.494**
Foreign Banks	1.776.141	159.095	37.658.310	9.931.028	29.321.496	7.606.505	-	**86.452.575**
Participation Banks	100.439	-	-	-	-	-	-	**100.439**
Other	-	-	-	-	-	-	-	**-**
Total	**723.290.659**	**351.793.880**	**755.082.935**	**118.455.033**	**120.199.095**	**104.594.158**	**5.407**	**2.173.421.167**

Foreign exchange-protected deposit instrument, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL deposits are valued with interest rates and are protected against foreign exchange rates, is offered to bank customers. As of 31 December 2025, TL deposit amount includes TL 1.286.609 (31 December 2024: 107.084.307 TL) thousand TL deposits within this scope.

1 (ii). Prior period - 31 December 2024:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	69.531.113	26.680.328	387.664.571	107.979.283	12.816.189	19.892.962	4.869	**624.569.315**
Foreign Currency Deposits	221.630.319	26.631.136	92.361.718	11.873.161	13.055.197	26.087.138	318	**391.638.987**
Residents in Türkiye	188.313.974	24.142.167	86.387.749	8.279.098	4.078.557	7.454.617	318	**318.656.480**
Residents Abroad	33.316.345	2.488.969	5.973.969	3.594.063	8.976.640	18.632.521	-	**72.982.507**
Public Sector Deposits	12.470.716	2.790	71.100	4.166	1.730	49	-	**12.550.551**
Commercial Deposits	56.798.186	108.619.498	101.243.885	76.254.447	24.748.410	32.129.875	-	**399.794.301**
Other Institutions Deposits	2.836.489	1.315.406	11.380.819	6.402.257	1.916.671	417.883	-	**24.269.525**
Precious metals Deposits	91.609.560	8.905	381.358	37.428	2.144.544	99.172	-	**94.280.967**
Interbank Deposits	1.080.335	7.695.351	33.159.864	30.899.291	9.079.723	3.579.175	-	**85.493.739**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	134.627	6.049.908	1.517	-	4.437.690	-	-	**10.623.742**
Foreign Banks	891.516	1.645.443	33.158.347	30.899.291	4.642.033	3.579.175	-	**74.815.805**
Participation Banks	54.192	-	-	-	-	-	-	**54.192**
Other	-	-	-	-	-	-	-	**-**
Total	**455.956.718**	**170.953.414**	**626.263.315**	**233.450.033**	**63.762.464**	**82.206.254**	**5.187**	**1.632.597.385**

2. Information on saving and commercial deposits insurance (*):

Information on saving deposits under the guarantee of the saving deposits insurance fund and amounts exceeding the limit of the deposit insurance fund: The deposit amounts of the consolidated subsidiaries located abroad are subject to local insurance regulations and are not included in the table below.

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Saving Deposits	358.218.743	269.221.480	390.297.179	355.010.444
Foreign Currency Saving Deposits	76.752.453	63.464.730	142.776.402	150.278.351
Other Deposits in the Form of Saving Deposits	75.948.340	40.283.051	150.643.265	42.555.924
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Commercial Deposits	32.826.118	21.151.904	196.415.350	186.764.147
Foreign Currency Commercial Deposits	5.916.491	4.296.966	121.405.145	91.835.424
Other Deposits in the Form of Commercial Deposits	957.545	465.763	13.063.851	4.474.084
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

(*) In the framework of the "Regulation on Insured Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 7 December 2024 and numbered 32745, the amount of insured deposit and participation fund amounting to TL 650 thousand as of 2024, It has been determined as TL 950 thousand, effective from the beginning of the calendar year of 2025.

3. Saving deposits of real persons which are not under the guarantee of saving deposit insurance fund:

	Current Period 31 December 2025	Prior Period 31 December 2024
Foreign Branches' Deposits and other accounts	8	6
Saving Deposits and Other Accounts of Controlling Shareholders and Deposits of their Mother, Father, Spouse, Children in care	-	-
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse and Children in care	7.096.628	5.570.696
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 Banks Established in Türkiye solely to Engage in Off-shore Banking Activities	-	-

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b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	4.836.410	-	2.324.169	-
Swap Transactions	8.740.591	2.619.578	8.461.704	4.587.519
Futures Transactions	-	-	-	-
Options	160.604	6.182.310	114.167	1.239.981
Other	-	-	-	-
Total	**13.737.605**	**8.801.888**	**10.900.040**	**5.827.500**

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	2.370.852	10.515.597	4.256.794	4.832.042
From Foreign Banks, Institutions and Funds	559.952	168.500.218	-	90.547.716
Total	**2.930.804**	**179.015.815**	**4.256.794**	**95.379.758**

2. Information on maturity structure of borrowings:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term	397.923	1.695.191	122.413	11.387.897
Medium and Long-term	2.532.881	177.320.624	4.134.381	83.991.861
Total	**2.930.804**	**179.015.815**	**4.256.794**	**95.379.758**

Securitized borrowings procured via A.R.T.S. Ltd. ("Structured Entity") are included in external funding sources of the Bank. Under the securitization program agreements, the Bank has sold foreign trade and customer receivables to A.R.T.S. Ltd.

3. The liabilities providing the funding sources of the Group are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Group and the diversification of these deposits by number and type of depositors with a stable structure does not create any risk concentration. The borrowings are composed of funds such as syndicated and securitized borrowings and post-financing obtained from different financial institutions with different maturity-interest structures and characteristics. There is no risk concentration in any of the funding sources of the Group.

d. Information on securities issued (Net):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Bank bills	5.726.074	-	6.212.171	-
Bonds	10.360.224	195.412.410	3.647.762	112.847.225
Total	**16.086.298**	**195.412.410**	**9.859.933**	**112.847.225**

The Parent Bank obtains funding via A.R.T.S Ltd., a structured entity located abroad and included in the scope of consolidation, with reference to future remittance flows in USD. Such funding is classified under securities issued.

e. Information on other foreign liabilities:

Other foreign liabilities amounting to TL 26.793.291 under "Other Liabilities" (31 December 2024: TL 31.478.382) and do not exceed 10% of the total balance sheet.

f. Information on financial leasing agreements:

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. Liabilities incurred due to financial leasing agreements:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	Gross	Net	Gross	Net
Less Than 1 Year	1.097.279	450.696	732.914	331.031
Between 1-4 Years	2.893.428	1.463.328	1.963.350	1.070.659
More Than 4 Years	3.052.148	1.985.630	2.319.025	1.595.237
Total	**7.042.855**	**3.899.654**	**5.015.289**	**2.996.927**

g. Information on the hedging derivative financial liabilities:

	Current Period 31 December 25		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	2.479.280	-	-	353.649
Cash Flow Hedge	266.051	-	558.570	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**2.745.331**	**-**	**558.570**	**353.649**

h. Information on provisions:

1. Information on reserves for employee rights:

Balance Sheet Obligations for:	Current Period 31 December 2025	Prior Period 31 December 2024
- Reserve for employment termination benefits	2.661.872	1.906.475
- Reserve for unused vacation	1.638.125	1.143.119
Total	**4.299.997**	**3.049.594**

According to Turkish Labor Law, the Bank is required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or who retires

The compensation amount equals to one month's salary of an employee for each year of service, but this amount is limited up to severance limit decided by law. This liability is not subject to any funding legally and there is no funding requirement.

The reserve has been calculated by estimating the present value of the future probable obligation of the Group arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability:

	Current Period 31 December 2025	Prior Period 31 December 2024
Discount Rate (%)	3,85	3,00
Rate for the Probability of Retirement (%)	94,43	94,57

The principal actuarial assumption is that the current maximum liability will increase in line with inflation. Thus, the discount rate applied represents the expected real rate after adjusting for the effects of future inflation.

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Movements in the reserve for employment termination benefits during the period are as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Prior Period Closing Balance	**1.906.475**	**2.346.374**
Recognized as an Expense During the Period	697.237	520.434
Actuarial Loss / (Gain)	337.452	722.920
Paid During the Period	(279.292)	(1.683.253)
Balance at the End of the Period	**2.661.872**	**1.906.475**

As of 31 December 2025, the Group has allocated vacation liability amounting to TL 1.638.125 (31 December 2024: TL 1.143.119).

1. (ii) Post-employment benefits:

The Group's obligation in respect of the post-employment benefits transferrable to SSI, as explained in Note XVII of Section Three, has been calculated by a registered actuary. In this context, the value of the obligation regarding these benefits to be transferred to SSI as of the balance sheet date would equal the approximate payment amount that would need to be made to SSI as part of the transfer. The actuarial parameters and results used for the calculation of this amount reflect the provisions of the New Law for the post-employment pension and medical benefits transferrable to SSI (e.g. a technical interest rate of 9.80%). The deficit amounting to TL 1.682.802 (31 December 2024: TL 1.966.777) calculated according to the relevant Actuarial Report is in accordance with TAS 19 – Employee Benefits standard, service and interest costs are accounted for in profit and loss accounts, actuarial losses and gains are accounted under equity. In addition, the final amount of the Bank's liability in the event of transfer may vary depending on factors such as the number of participants and turnover rate, particularly the discount rate, inflation and salary increases.

	Current Period 31 December 2025	Prior Period 31 December 2024
Total Obligations	(86.070.561)	(63.916.555)
Cash value of future contributions	68.957.535	51.967.098
Total Transfer Obligations to SSI	**(17.113.026)**	**(11.949.457)**
Past service obligation	(3.185.682)	(3.139.322)
Total Transfer to SSI and Other Obligations	**(20.298.708)**	**(15.088.779)**
Fair value of assets	18.615.906	13.122.002
Deficit	**(1.682.802)**	**(1.966.777)**

The amount of the post-employment medical benefits transferrable to SSI is calculated over discounted net present value of medical liabilities and health premiums. Movements of the Plan Asset deficit during the period is as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening (31 December 2024)	**1.966.777**	**1.045.849**
Employer contributions	(5.041.978)	(3.714.052)
Amount recorded in the income statement	5.412.581	3.664.206
Amount recorded in other comprehensive income	(654.578)	970.774
Closing (31 December 2025)	**1.682.802**	**1.966.777**

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The principal actuarial assumptions used were as follows:

Discount rate:

	Current Period 31 December 2025	Prior Period 31 December 2024
- Pension benefits transferrable to SSI	%9,80	%9,80
- Post-employment medical benefits transferrable to SSI	%9,80	%9,80
- Other non-transferrable benefits	%3,85	%3,00

Mortality rate

The CSO 1980 mortality table has been used in order to calculate the liabilities to be transferred to SSI, life expectancy at a 60 year-old men is 18 years and a 58-year-old women is 24 years in accordance with this table.

The movement in the fair value of plan assets of the year is as follows:

	Current Period 31 December 2025	Pior Period 31 December 2024
Prior period end	**13.122.002**	**7.335.999**
Actual return on plan assets	5.621.537	5.575.183
Employer contributions	5.041.978	3.714.052
Employee contributions	52.485	69.574
Benefits paid	(5.222.096)	(3.572.806)
Period end	**18.615.906**	**13.122.002**

Plan assets are comprised as follows:

	Current Period 31 December 2025		Prior Period 31 December 2024	
Bank placements	1.503.185	8%	1.602.000	12%
Property and equipment	15.316	-	16.271	-
Marketable securities and share certificates	16.930.047	91%	11.251.065	86%
Other	167.358	1%	252.666	2%
Period end	**18.615.906**	**%100**	**13.122.002**	**%100**

2. Information on provisions related with foreign currency difference of foreign indexed loans: None (31 December 2024: None).
3. Information on provisions for non-cash loans that are non-funded and non-transformed into cash: Expected loss provisions for non-cash loans that are non-funded and non-transformed into cash amounting to TL 735.822 as of 31 December 2025 (31 December 2024: TL 573.073).
4. Information on other provisions:

(i).Information on free provision for possible risks: None (31 December 2024: None).

(ii). Information on provisons for banking services promotion:The Group has provision for credit cards and banking services promotion activities amounting to TL 723.425 (31 December 2024: TL 599.194).

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i. Explanations on tax liability:

1. Explanations on tax liability:

Tax calculations of the Group are explained in Note XVIII of Section Three. As of 31 December 2025, the remaining tax liability after the deduction of taxes paid is TL 1.098.158 (31 December 2024: TL 1.239.568).

1 (i). Information on taxes payable:

	Current Period 31 December 2025	Prior Period 31 December 2024
Corporate Taxes Payable	1.098.158	1.239.568
Taxation on Marketable Securities	7.012.234	2.932.209
Property Tax	17.064	10.967
Banking Insurance Transaction Tax (BITT)	5.008.692	4.018.588
Foreign Exchange Transaction Tax	71.902	30.192
Value Added Tax Payable	480.704	365.987
Other	1.383.686	1.133.972
Total	**15.072.440**	**9.731.483**

1 (ii). Information on premium payables:

	Current Period 31 December 2025	Prior Period 31 December 2024
Social Security Premiums – Employee	19.463	16.020
Social Security Premiums – Employer	8.766	6.592
Bank Social Aid Pension Fund Premium- Employee	3	3
Bank Social Aid Pension Fund Premium – Employer	3	3
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	20.507	17.426
Unemployment Insurance – Employer	40.240	33.497
Other	2.755	1.300
Total	**91.737**	**74.841**

2. Information on deferred tax liability:

As of 31 December 2025, Turkish Lira deferred tax liability of the Group amounts to TL 13.988.009 (31 December 2024: TL 2.036.139). An explanation about the net deferred tax asset is given in Note I- p of Section Five.

j. Information on subordinated loan (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	26.299.973	-	21.187.758
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	26.299.973	-	21.187.758
Debt Instruments subject to tier 2 equity	-	56.504.244	-	28.445.514
Subordinated Loans	-	-		-
Subordinated Debt Instruments	-	56.504.244	-	28.445.514
Total	**-**	**82.804.217**	**-**	**49.633.272**

(*) Explanation about the subordinated loans is given in Note I-b of Section Four.

k. Information on shareholders' equity:

1. Presentation of paid-in capital:

	Current Period 31 December 2025	Prior Period 31 December 2024
Common Stock	5.200.000	5.200.000
Preferred Stock	-	-

2. 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:

Capital System	Paid-in capital	Ceiling
Registered Share Capital	5.200.000	10.000.000

3. Capital increases and sources in the current period and other information based on increased capital shares: None.

4. Information on share capital increases from capital reserves during the current period: None.

5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the "su/bsequent interim period: None.

6. The effects of anticipations based on the financial figures for prior periods regarding the Group's income, profitability and liquidity, and possible effects of these future assumptions on the Group's equity due to uncertainties at these indicators:

The Group has been continuing its operations with high profitability and has been retaining most of its net profit in the equity, either by increasing its capital or transferring it into reserves. On the other hand, only a small part of the equity is allocated to investment such as associates and fixed assets, thus giving a chance for considerably high free capital which provides funds for liquid and interest bearing assets. Considering all these factors, the Group continues to its operations with strong shareholders' equity.

7. Information on privileges given to shares representing the capital: None.

8. Information on marketable securities value increase fund:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Difference	(8.905.972)	2.628.204	(12.152.531)	(441.282)
Foreign Currency Differences	-	-	-	-
Total	**(8.905.972)**	**2.628.204**	**(12.152.531)**	**(441.282)**

l. Information on minority shares:

	Current Period 31 December 2025	Prior Period 31 December 2024
Beginning Balance	12.434	-
Net Profit Share of other shareholders	(30.590)	(3.924)
Previous Term Dividend	-	-
Net Currency difference due to foreign subsidiaries	-	-
Effect of Changes within scope of consolidation	-	16.358
Balance end of Period	**(18.156)**	**12.434**

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III. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED OFF-BALANCE SHEET ACCOUNTS

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: 109.119.577 asset purchase commitments (31 December 2024: TL 49.078.005), TL 1.274.624.608 commitments for credit card limits (31 December 2024: TL 752.010.443) and TL 16.153.370 commitments for cheque books (31 December 2024: TL 11.912.002).

2. Type and amount of probable losses and obligations arising from off-balance sheet items:

   The Group has no probable losses arising from off-balance sheet items. Obligations arising from the off-balance sheet are disclosed in "Off-balance sheet commitments".

   2 (i).Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits:

	Current Period 31 December 2025	Prior Period 31 December 2024
Bank Acceptance Loans	837.612	697.572
Letters of Credit	49.192.410	33.255.326
Other Guarantees and Warranties	102.612.565	66.006.213
Total	**152.642.587**	**99.959.111**

   2 (ii). Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period 31 December 2025	Prior Period 31 December 2024
Revocable Letters of Guarantee	19.923.378	6.500.154
Irrevocable Letters of Guarantee	208.016.908	124.134.951
Letters of Guarantee Given in Advance	37.397.721	27.535.406
Guarantees Given to Customs	12.740.846	7.763.671
Other Letters of Guarantee	115.653.056	86.051.434
Total	**393.731.909**	**251.985.616**

3. Information on non-cash loans:

   3 (i). Total amount of non-cash loans:

	Current Period 31 December 2025	Prior Period 31 December 2024
Non-cash Loans Given against Cash Loans	179.848.394	152.676.605
With Original Maturity of 1 Year or Less Than 1 Year	37.563.111	24.442.865
With Original Maturity of More Than 1 Year	142.285.283	128.233.740
Other Non-cash Loans	366.526.102	199.268.122
Total	**546.374.496**	**351.944.727**

(ii) Information on sectoral risk concentrations of non-cash loans:

	Current Period 31 December 2025				Prior Period 31 December 2024			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
Agricultural	598.033	0,17	278.480	0,14	456.842	0,20	225.394	0,18
Farming and Raising Livestock	59.806	0,02	-	-	36.191	0,02	-	0,00
Forestry	538.219	0,16	278.480	0,14	420.523	0,18	225.394	0,18
Fishing	8	-	-	-	128		-	0,00
Manufacturing	93.170.572	27,06	77.395.192	38,30	58.704.955	26,14	54.244.232	42,60
Mining	900.086	0,26	176.382	0,09	509.989	0,23	277.170	0,22
Production	80.642.333	23,42	64.393.516	31,87	51.032.266	22,72	46.603.663	36,60
Electric, Gas and Water	11.628.153	3,38	12.825.294	6,35	7.162.700	3,19	7.363.399	5,78
Construction	49.449.774	14,36	35.890.438	17,76	26.246.717	11,69	28.437.784	22,33
Services	186.506.286	54,17	75.038.071	37,13	104.334.954	46,45	39.711.508	31,19
Wholesale and Retail Trade	134.952.502	39,20	27.566.105	13,64	72.537.491	32,30	16.183.353	12,71
Hotel, Food and Beverage Services	3.395.650	0,99	1.615.283	0,80	1.298.773	0,58	753.432	0,59
Transportation and Telecommunication	10.459.376	3,04	12.105.992	5,99	4.443.679	1,98	4.492.177	3,53
Financial Institutions	27.207.049	7,90	32.061.025	15,87	19.549.774	8,70	16.980.261	13,34
Real Estate and Leasing Services	247.678	0,07	22.251	0,01	177.117	0,08	34.954	0,03
Self-Employment Services	3.414.815	0,99	1.081.570	0,54	2.342.342	1,04	802.018	0,63
Education Services	309.118	0,09	18.339	0,01	131.234	0,06	173.139	0,14
Health and Social Services	6.520.098	1,89	567.506	0,28	3.854.544	1,71	292.174	0,25
Other	14.568.058	4,23	13.479.592	6,67	34.865.497	15,52	4.716.844	3,70
Total	**344.292.723**	**100,00**	**202.081.773**	**100,00**	**224.608.965**	**100,00**	**127.335.762**	**100,00**

(iii) Information on the non-cash loans classified in Group I and Group II:

	Group I		Group II	
	TL	FC	TL	FC
Non-Cash Loans	**340.631.441**	**192.941.808**	**3.009.137**	**2.990.629**
Letters of Guarantee	245.245.088	137.256.583	2.579.645	1.937.776
Bank Acceptances	-	787.032	-	50.581
Letters of Credit	-	48.933.755	-	202.017
Endorsements	-	-	-	-
Underwriting Commitments	-	-	-	-
Factoring Guarantees	-	39.785	-	-
Other Commitments and Contingencies	95.386.353	5.924.654	429.492	800.255

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b. Information on derivative transactions:

	Current Period 31 December 2025	Prior Period 31 December 2024
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	1.560.016.369	938.172.561
FC Trading Forward Transactions	164.496.343	92.919.288
Trading Swap Transactions	1.021.717.589	656.988.028
Futures Transactions	55.251.496	24.004.259
Trading Option Transactions	318.550.941	164.260.986
Interest Related Derivative Transactions (II)	549.423.662	446.749.092
Forward Interest Rate Agreements	-	-
Interst Rate Swaps	524.379.418	431.260.768
Interest Rate Options	25.044.244	15.488.324
Interest Rate Futures	-	-
Other Trading Derivative Transactions (III)	283.254.203	132.598.536
A. Total Trading Derivative Transactions (I+II+III)	2.392.694.234	1.517.520.189
Types of Hedging Transactions		
Fair Value Hedges	212.270.605	126.348.530
Cash Flow Hedges	158.092.172	153.581.502
Foreign Currency Investment Hedges	-	-
B. Total Hedging Related Derivatives	370.362.777	279.930.032
Total Derivative Transactions (A+B)	**2.763.057.011**	**1.797.450.221**

c. Explanations on credit derivatives and risks beared due to these:

As of 31 December 2025: 3.084.890 (31 December 2024: TL 2.450.182).

d. Explanations on contingent assets and liabilities:

1. Contingent Liabilities:

The Bank has accounted a provision amounting to TL 691.712 (31 December 2024: TL 558.544) for the contingent liabilities with a high probability of realization regarding continuing opposing trials. There are also some other opposing trials. In Addition the probability of realization of these trials is low so no cash outflow expected regarding these trials.

2. Contingent Assets:

None (31 December 2024: None).

e. Explanations on the activities carried out on behalf and account of other persons:

The policy is explained on note IX in Section Four.

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IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED INCOME STATEMENT

a. Information on interest income:

1. Information on interest income on loans (*) :

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term Loans	223.088.168	13.422.453	155.454.223	10.253.646
Medium and Long-term Loans	146.925.573	19.916.496	117.135.696	18.822.524
Interest on Loans Under Follow-Up	7.025.511	-	4.716.244	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	**377.039.252**	**33.338.949**	**277.306.163**	**29.076.170**

(*) Fee and commission income from cash loans are included.

2. Information on interest income on banks:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From the CBRT	-	13.388	-	41.905
From Domestic Banks	573.300	205.651	350.096	169.667
From Foreign Banks	49.471	2.176.688	2.377	2.412.261
From Headquarters and Branches Abroad	-	-	-	-
Total	**622.771**	**2.395.727**	**352.473**	**2.623.833**

3. Information on interest income on marketable securities:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
From Financial Assets at Fair Value through Profit or Loss	4.064.476	159.877	351.461	84.227
Financial Assets at Fair Value through Other Comprehensive Income	92.757.533	10.993.522	76.257.517	7.972.115
Financial Assets Measured at Amortised Cost	57.506.789	391.745	61.766.292	967.594
Total	**154.328.798**	**11.545.144**	**138.375.270**	**9.023.936**

As stated in the Note VII of Section Three, there are bonds indexed to consumer prices ("CPI") in the securities portfolios of the Bank whose fair value difference is reflected to other comprehensive income and measured with their amortized cost. The reference indices used in the calculation of the actual coupon payment amounts of these securities are created according to the CPI of two months ago. The Bank determines the estimated inflation rate accordingly. The estimated inflation rate used is updated during the year when deemed necessary. At the end of the year, the real inflation rate is used. Within this scope, as of 31 December 2025, the valuation of the mentioned securities was made according to annual inflation rate of 32,88%.

4. Information on interest income received from associates and subsidiaries: None.

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b. Information on interest expense:

1. Information of interest expense on borrowings (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks	1.459.187	7.367.074	2.419.601	7.424.635
The CBRT	-	-	-	-
Domestic Banks	1.423.034	455.071	2.419.601	174.222
Foreign Banks	36153	6.912.003	-	7.250.413
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	729.481	-	1.048.209
Total	**1.459.187**	**8.096.555**	**2.419.601**	**8.472.844**

(*) Fee and commission expense from cash loans are included.

1. Information on interest expense given to associates and subsidiaries: None.

2. Information on interest expense given to associates and subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Interest expense given to associates and subsidiaries	105.678	43.739

3. Information on interest expense given to securities issued:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Interest expense on securities issued	4.098.247	14.353.954	2.229.687	7.291.344

4. Maturity structure of the interest expense on deposits :

There are no seven-day notification deposits.

		Time Deposits					
Current Period – 31.12.2025	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**1 Year and Over**	**Total**
TL							
Bank Deposits	-	6.544.476	1.637.378	1.300.412	1.581.458	514.476	**11.578.200**
Saving Deposits	-	39.532.463	183.412.998	22.223.193	9.099.322	7.385.790	**261.653.766**
Public Sector Deposits	-	1.850	37.845	1.787	264	1	**41.747**
Commercial Deposits	-	67.904.346	52.226.359	16.242.530	10.825.339	6.614.598	**153.813.172**
Other Deposits	-	572.434	3.373.312	1.311.261	657.228	116.467	**6.030.702**
Total	**-**	**114.555.569**	**240.687.892**	**41.079.183**	**22.163.611**	**14.631.332**	**433.117.587**
FC							
Foreign Currency Deposits	533.808	522.599	1.550.404	180.541	497.159	704.209	**3.988.720**
Bank Deposits	13.648	11.824	1.753.301	917.844	1.314.108	438.660	**4.449.385**
Precious Metals Deposits	-	3.411	387.913	9.125	15.758	397	**416.604**
Total	**547.456**	**537.834**	**3.691.618**	**1.107.510**	**1.827.025**	**1.143.266**	**8.854.709**
Grand Total	**547.456**	**115.093.403**	**244.379.510**	**42.186.693**	**23.990.636**	**15.774.598**	**441.972.296**

		Time Deposits					
Prior Period - 31.12.2024	**Demand Deposits**	**Up to 1 Month**	**Up to 3 Months**	**Up to 6 Months**	**Up to 1 Year**	**1 Year and Over**	**Total**
TL							
Bank Deposits	-	3.819.948	1.347.081	1.747.102	269.845	230.490	**7.414.466**
Saving Deposits	-	7.092.313	127.954.455	55.935.589	25.305.315	7.546.798	**223.834.470**
Public Sector Deposits	-	1.494	39.171	103.479	287	1	**144.432**
Commercial Deposits	-	13.782.396	37.221.731	30.754.562	8.230.939	13.365.463	**103.355.091**
Other Deposits	-	164.019	3.178.784	2.211.724	940.922	95.863	**6.591.312**
Total	**-**	**24.860.170**	**169.741.222**	**90.752.456**	**34.747.308**	**21.238.615**	**341.339.771**
FC							
Foreign Currency Deposits	499.683	988.057	1.752.827	382.863	427.242	819.742	**4.870.414**
Bank Deposits	27.118	135.177	1.622.426	1.166.834	677.178	578.051	**4.206.784**
Precious Metals Deposits	-	24	510	16	3.415	173	**4.138**
Total	**526.801**	**1.123.258**	**3.375.763**	**1.549.713**	**1.107.835**	**1.397.966**	**9.081.336**
Grand Total	**526.801**	**25.983.428**	**173.116.985**	**92.302.169**	**35.855.143**	**22.636.581**	**350.421.107**

c. Explanations on dividend income:

	Current Period 31 December 2025	Prior Period 31 December 2024
From Financial Assets at Fair Value Through Profit or Loss	100.078	135.015
From Financial Assets at Fair Value Through Other Comprehensive Income	43.693	20.344
Other	2.142	1.428
Total	**145.913**	**156.787**

d. Information on trading profit/loss (Net):

	Current Period 31 December 2025	Prior Period 31 December 2024
Profit	**3.897.612.684**	**3.157.504.431**
Profit From Capital Market Transactions	18.649.534	17.786.792
Profit From Derivative Financial Transactions (*)	122.105.549	97.460.561
Foreign Exchange Gains	3.756.857.601	3.042.257.078
Loss (-)	**3.904.277.765**	**3.152.293.966**
Loss from Capital Market Transactions	3.792.410	2.122.035
Loss from Derivative Financial Transactions (*)	123.035.474	132.301.471
Foreign Exchange Loss	3.777.449.881	3.017.870.460
Total (Net)	**(6.665.081)**	**5.210.465**

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 24.132.142 (31 December 2024: TL (5.266.505)).

e. Explanations on other operating income:

Other Operating Income" in the Income Statement mainly includes collections from receivables for which provision has been allocated in prior periods and provisions that have been set aside in prior periods and reversed in the current year.

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f. Provision expenses related to loans and other receivables of the Group:

Expected provision expense:

	Current Period 31 December 2025	Prior Period 31 December 2024
Expected Credit Loss	39.785.993	22.763.530
12 month expected credit loss (Stage 1)	863.151	2.223.259
Significant increase in credit risk (Stage 2)	4.468.823	2.362.366
Non-performing loans (Stage 3)	34.454.019	18.177.905
Marketable Securities Impairment Expense	-	1.428
Financial Assets at Fair Value through Profit or Loss	-	1.428
Financial Assets at Fair Value through Other Comprehensive Income	-	-
Investments in Associates and Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	31.246	446.218
Total	**39.817.239**	**23.211.176**

(*) Includes provisions for impairment losses on assets held for sale and related to discontinued operations, impairment losses on financial assets at fair value difference through profit or loss, lawsuit provision expenses and free provision expense.

g. Information related to other operating expenses:

	Current Period 31 December 2025	Prior Period 31 December 2024
Reserve for Employee Termination Benefits	697.237	520.434
Bank Social Aid Fund Deficit Provision	370.602	-
Impairment Expenses of Fixed Assets	-	17.201
Depreciation Expenses of Fixed Assets	3.006.466	2.144.853
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	1.995.690	1.365.126
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	205	68.765
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	50.853.728	37.678.530
Leasing Expenses on TFRS 16 Exceptions	1.341.387	943.036
Maintenance Expenses	975.311	583.297
Advertisement Expenses	2.309.843	1.920.877
Other Expenses	46.227.187	34.231.320
Loss on Sales of Assets	6.717	88.669
Other (*)	17.260.168	12.191.606
Total	**74.190.813**	**54.075.184**

(*) TL 4.240.942 consists of saving deposit insurance fund expense (31 December 2024: TL 3.048.377) and TL 6.882.504 consists of taxes, duties, fees and fund expenses (31 December 2024: TL 4.939.908).

h. Information on income/loss from minority interest:

	Current Period 31 December 2025	Prior Period 31 December 2024
Income/(loss) from minority interest	(30.590)	(3.924)

i. Fees for Services Received from Independent Auditor / Independent Audit Firm:

The fee information for the reporting period regarding the services received from the independent auditor or independent audit firm in accordance with the decision of the KGK dated 26 March 2021 is given in the table below. These fees include the fees for services rendered to the Bank's foreign and domestic subsidiaries.

	Current Period 31 December 2025	Prior Period 31 December 2024
Independent Audit Fee	69.612	47.622
Other Assurance Services Fee	14.634	10.212
Other Non-Audit Services Fee	18.058	15.383
Toplam	**102.304**	**73.217**

j. Information on profit/(loss) from continued and discontinued operations before tax:

The Group's income before tax consists of net interest income amounting to TL 108.985.221 (31 December 2024: TL 70.087.916), net fees and commission income amounting to TL 120.971.683 (31 December 2024: TL 73.718.405) and the amount of other operating and personal expense is TL 113.727.268 (31 December 2024: TL 85.477.060).
The Bank has no discontinued operations.

k. Information on tax provision of continued and discontinued operations:

As of 31 December 2025, the Group has a current tax expense of TL 5.524.878 (31 December 2024: TL 5.947.279), deferred tax expense of TL 19.118.434 (31 December 2024: TL 8.486.758) and deferred tax income of 5.118.427 (31 December 2024: 4.944.457). The Group's current tax expense of TL 1.046.779 (31 December 2024: TL1.058.618) and deferred tax income of TL 98.252 (31 December 2024: TL 197.124) belong to Akbank AG, its subsidiary operating in Germany.

The Group has no discontinued operations.

l. Explanation on current period net profit and loss of continued and discontinued operations:

Net profit of the Group is TL 57.254.821 (31 December 2024: TL 42.366.116).

The Group has no discontinued operations.

m. Explanations on current period net profit and loss:

1. Explanation on the quality, amount and frequency of the figures of the income and expense stemming from ordinary banking operations, if necessary to understand the performance of the Group for the current period: None (31 December 2024: None).

2. Explanation on the changes in the estimations regarding the figures on the financial statements, if there exists a possibility that the profit and loss for the current or the following periods will be impacted: None (31 December 2024: None).

n. Other figures on profit and loss statement:

"Other Fee and Commission Income" in the statement of profit or loss mainly consists of commissions received from credit card, money transfer and insurance transactions.

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V. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY:

a. Information on distribution of profit:

The Ordinary General Assembly Meeting of the Bank was held on 22 March 2025. At the Ordinary General Assembly, it was decided to distribute TL 6.354.400 of the unconsolidated net profit of TL 42.366.070 from 2024 operations to the Bank's shareholders as gross cash dividend. It was also transfer to TL 609.440 as legal reserves and TL 35.402.230 as extraordinary reserves.

General Assembly of the Bank is authorized body for the profit appropriation decisions. The Ordinary General Assembly Meeting has not been held as of the date of these financial statements.

b. Information on hedge funds:

1. Information on cash flow hedge:

Due to facts described in "Explanations of Hedging Transactions" section in Note XI of Section Four, there are discontinued hedge accounting transactions. As of 31 December 2025, the fair value change of the hedging instrument since the beginning of hedge accounting left after amortization has been reflected to profit/loss accounts that is shown under "hedging funds" in equity is none (31 December 2024:None).

2. Information on net invesment hedge:

The Group is hedged against net investment risk arising from fluctuations in foreign exchange rates through the use of foreign currency denominated financial borrowings. In this context, effective portion of the change in foreign currency denominated financial liabilities resulting from changes in the foreign exchange rates is recognized under "Hedging reserves" within equity. As of 31 December 2025, the amount directly recognized in equity is TL (30.289.295) (31 December 2024: TL (18.802.950)).

c. Information on to foreign exchange difference:

Within the financial statements of the Group's subsidiaries founded abroad, balance sheet items are translated into Turkish Lira with the foreign exchange rates prevailing at the balance sheet date, and income statements items are translated into Turkish Lira with the average foreign exchange rates. Related foreign exchange differences are accounted in the shareholders' equity under "Other profit reserves."

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

"Unrealized gains and losses" arising from changes in the fair value of securities classified as financial assets at fair value through profit or loss are not recognized in current year income statements; they are recognized in the "Marketable securities valuation differences" account under equity, until the financial assets are sold, disposed or impaired.

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VI. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED STATEMENT OF CASH FLOWS

a. Information on cash and cash equivalents:

Components of cash and cash equivalents and the accounting policy applied in their determination:

Cash and foreign currency, money in transit, bought bank cheques together with demand deposits at banks including the CBRT are defined as "Cash"; Interbank money market and time deposits in banks with original maturities less than three months and investment in marketable securities excluding equity securities are defined as "Cash equivalents".

1. Cash and cash equivalents at the beginning of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	**46.284.751**	**44.868.082**
Cash, Foreign Currency and Other	21.938.542	15.847.921
Demand Deposits in Banks (*)	24.346.209	29.020.161
Cash Equivalents	**15.695.336**	**24.482.608**
Interbank Money Market Placements	1.244.145	1.410.562
Time Deposits in Banks	14.256.076	23.072.046
Other	195.115	-
Total Cash and Cash Equivalents	**61.980.087**	**69.350.690**

(*) The restricted demand accounts are not included.

2. Cash and cash equivalents at the end of period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	**51.705.504**	**46.284.751**
Cash, Foreign Currency and Other	26.407.885	21.938.542
Demand Deposits in Banks (*)	25.297.619	24.346.209
Cash Equivalents	**29.238.014**	**15.695.336**
Interbank Money Market Placements	25.359	1.244.145
Time Deposits in Banks	29.212.655	14.256.076
Other	-	195.115
Total Cash and Cash Equivalents	**80.943.518**	**61.980.087**

(*) The restricted demand accounts are not included.

b. Explanation about other cash flows items and the effect of changes in foreign exchange rates on cash and cash equivalents:

The "Other" item under "Operating profit before changes in operating assets and liabilities" amounting to TL (82.284.177) (31 December 2024: TL (72.573.551)) consists mainly of items such as fees and commissions paid, other operating income excluding income from doubtful receivables, other operating expense excluding personnel expenses.

The "Net increase/decrease in other liabilities" item under "Changes in operating assets and liabilities" amounting to TL 35.692.878 (31 December 2024: TL 294.494.483) consists mainly of changes in funds from repurchase agreements, miscellaneous payables and other liabilities.

The effect of changes in foreign exchange rates on cash and cash equivalents includes the foreign exchange differences resulted from the translations of cash and cash equivalents in foreign currencies into TL at the exchange rates prevailing at the three months periods, and amounts to TL 22.239.162 (31 December 2024: TL 11.170.378).

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

VII. EXPLANATIONS AND NOTES RELATED TO RISK GROUP THAT THE GROUP BELONGS TO:

Information on the volume of transactions relating to the Group's risk group, outstanding loan and deposit transactions and income and loss of the period:

1.Current Period – 31 December 2025:

Group's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	-	-	28.929.188	11.740.072	90.661	14.957
Balance at the End of the Period	-	-	33.895.595	16.143.091	83.031	9.638
Interest and Commission Income Received	-	-	4.407.422	78.824	9.313	376

2. Prior Period – 31 December 2024:

Group's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	18.578.260	7.976.674	101.792	4.532
Balance at the End of the Period	-	-	28.929.188	11.740.072	90.661	14.957
Interest and Commission Income Received	-	-	2.800.443	47.605	7.218	293

3. Information on deposits of the Group's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024
Balance at the Beginning of the Period	3.215.644	1.827.676	11.011.291	20.595.173	3.855.884	2.576.250
Balance at the End of the Period	3.273.079	3.215.644	25.052.763	11.011.291	4.056.664	3.855.884
Interest expense on Deposits	105.678	59.905	2.390.315	2.917.268	1.110.071	802.764

4. Information on forward and option agreements and other similar agreements made with the Group's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period			13.501.012	31.233.932		
Balance at the End of the Period	-	-	42.278.840	13.501.012	-	-
Total Income/Loss	-	-	(80.780)	(380.009)	-	-
Transactions for Hedging Purposes	-	-	-	-	-	-
Beginning of the Period			-	-		
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss	-	-			-	-

Figures presented in the table above show the total of "sale" and "purchase" amounts of the related transactions. Accordingly, as a result of the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Group. As of 31 December 2025, the net exposure for direct and indirect shareholders of the Group is TL 833.223 (31 December 2024: TL (265.536)).

5. Information regarding benefits provided to the Group's key management:

As of 31 December 2025, benefits provided to the Group's key management amounting to TL 1.216.239 (31 December 2024: TL 888.704).

VIII. EXPLANATIONS AND NOTES RELATED TO THE DOMESTIC, FOREIGN, OFF-SHORE BRANCHES AND FOREIGN REPRESENTATIVES OF THE BANK:

Information on the domestic and foreign branches and representatives of the bank:

	Number	Number of Employees			
Domestic Branches	646	12.579			
			Country of Incorporation		
Foreign Representation Office	-	-	-		
				Total Assets	Statutory Share Capital
Foreign Branch	1	12	Malta	211.868.053	-
Off-shore Banking Region Branches	-	-	-	-	-

1. Information on the Bank's branch or representative office openings, closings, significant changes in the organizational structure:

The number of domestic branches decreased by 47 in 2025.

CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE

AKBANK T.A.Ş.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

IX. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS:

The Parent Bank's application regarding the increase of its authorized capital ceiling from TL 10 billion (full amount) to TL 30 billion (full amount), re-determination of the validity period for 2026-2030 and the amendment of Article 9 of the Articles of Association had been approved by Banking Regulation and Supervision Agency ("BRSA"), Capital Markets Board ("CMB") and Ministry of Trade.

Following the outlook revision of Turkiye's Long Term IDR to "Positive" from "Stable", Fitch Ratings has affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-" while revising the outlooks to "Positive" from "Stable". The remaining notes were affirmed.

SECTION SIX
OTHER EXPLANATIONS

I. OTHER EXPLANATIONS

None.

SECTION SEVEN
EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

II. EXPLANATIONS ON AUDITOR'S REPORT

The consolidated financial statements for the year ended 31 December 2025 have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited). The auditor report dated 2 February 2026 is presented preceding the consolidated financial statements.

III. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.

Profit Distribution

It has been decided that the dividend to be distributed from 2025 net profit of TL 57.247.060.569,93 will be as follows;

- Gross TL 260.000.000 equal to 5% of Bank's paid-in capital of TL 5.200.000.000 as of December 31, 2025 will be allocated as primary cash gross dividend; and gross TL 11.189.360.000 will be allocated as secondary cash gross dividend. Total gross dividend of TL 11.449.360.000 equal to 220,18% of the paid-in capital, will be distributed to shareholders,
- Cash dividend payment to start from 26th of March, 2026,
- In accordance with the first paragraph clause (e) of article 5 of the Corporate Tax Law, TL 74.048.994,83, which is exempt from corporate tax, to be allocated to a "Special Fund Account" and after allocating TL 1.118.936.000 to Legal Reserves, the remaining profit will be retained under Extraordinary Reserves.

Resolutions of the Ordinary General Assembly on March 24, 2026

At the Ordinary General Assembly Meeting of our Bank held on March 24, 2026

- Approval of the Sustainability Report in Compliance with TSRS for 2024,
- Approval of the financial statements for 2025,
- Discharge of liability of the members of the Board of Directors,
- Distribution of the 2025 net profit of TL 57.247.060.569,93 in accordance with the proposal of the Board of Directors, as follows;
  - Gross TL 260.000.000 equal to 5% of Bank's paid-in capital of TL 5.200.000.000 as of December 31, 2025 will be allocated as primary cash gross dividend; and gross TL 11.189.360.000 will be allocated as secondary cash gross dividend. Total gross cash dividend of TL 11.449.360.000 equal to 220,18% of the paid in capital, will be distributed to shareholders,
  - Cash dividend payment to start from 26th of March, 2026,
  - In accordance with the first paragraph clause (e) of article 5 of the Corporate Tax Law, TL 74.048.994,83, which is exempt from corporate tax, to be allocated to a "Special Fund Account" and after allocating TL 1.118.936.000 to Legal Reserves, the remaining profit will be retained under Extraordinary Reserves.
- Within the framework of the Paragraph (Ç), Duplicate Article 298 of the Tax Procedure Law, in return for the value increase fund arising within the scope of the revaluation application, the approval of the special reserve allocation a total of TL 7.769.694.941,28 is transferred to the special fund account from the extraordinary reserves,
- Following the expiration of duties, Suzan Sabancı SABANCI, Sabri Hakan BİNBAŞGİL, Ahmet Fuat AYLA, Eyüp ENGİN, Emre DERMAN, Nusret Orhun KÖSTEM, Tülin ERDEM ve Zeynep URAS have been elected as Member of the Board of Directors and Neslihan Serra AKÇAOĞLU has been elected as an Independent Member of the Board of Directors for a 1 year period, whose terms will be expired until the next Ordinary General Assembly to be held on 2027,
- To pay the Members of the Board of Directors a gross salary of TL 260.000 per month; and also to have the Remuneration Committee that will be authorized by the Board of Directors, determine the payments that will be made to the Members in case they assume specific duties within the Bank; and to determine an upper limit of TL 530.000.000 in gross total, for the payments that will be made to those Members who assume specific duties within the Bank until the Ordinary General Assembly that will be held in 2027,
- To approve the selection of DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. for the 2026 independent audit of the Bank and the assurance engagement for the 2026 sustainability report,
- Approval of the amendement to the article 9 of the Articles of Association of the Bank in conjunction with CMB's approval dated 19.01.2026 and numbered E-29833736-110.04.04-84658, BRSA's approval dated 22.01.2026 and numbered E-20008792-101.01.04[23]-179236 and Domestic Trade General Directorate of Ministry of Trade's approval dated 27.01.2026 and numbered E-50035491-431.02-00118299786,
- Approval of the Bank's donation limits up to four thousandths of the Bank's shareholder's equity in accordance with Article 59 of the Banking Law and authorization of the Board of Directors to carry necessary actions in case of donations and aids are in an amount exceeding four thousandths of the Bank's shareholder's equity within the framework of the regulations that provide exemptions from the limitations set by the Banking Law on donations and aids,
- Authorization of the Board of Directors regarding the empowerment of Board Members in connection with matters falling within the scope of articles 395 and 396 of the Turkish Commercial Code.

Additionally,

Shareholders have been informed regarding:

- Board of Directors Annual Report and the Auditors Report for 2025 and Assurance Report regarding Sustainability Audit for 2024 have been discussed,
- The donations of TL 1.136.216,80 made by the Bank in 2025 to the foundations, associations and similar institutions.



Annexes

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Assurance Report

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CONVENIENCE TRANSLATION INTO ENGLISH OF PRACTITIONER'S LIMITED ASSURANCE REPORT ORIGINALLY ISSUED IN TURKISH

INDEPENDENT ASSURANCE REPORT

DRT Bağımsız Denetim ve SMMM A.Ş. ("Deloitte") independent auditor's limited assurance report to the Board of Directors of Akbank T.A.Ş. ("Akbank" or "Bank") on the 2025 Integrated Sustainability Report for the year ended 31 December 2025.

Scope of Limited Assurance Engagement

We have been engaged to perform a limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) and ISAE 3410 (the "Standards") on whether the Selected Sustainability Information listed below (the "Selected Information") for the year ended 31 December 2025 (the "2025 Integrated Report") has been prepared in accordance with the principles set out in the Reporting Guidance section of the Bank's Integrated Report on pages 634–650.

Our assurance engagement does not cover other information included in the 2025 Integrated Report, or Sustainability Information or any other information related to the 2025 Integrated Report including (any images, audio files, documents linked from a website, or embedded videos).

Selected non-financial performance data for limited assurance

We have been engaged by the Bank to perform limited assurance procedures on the accuracy of the following key performance indicators included in the 2025 Integrated Sustainability Report for the year ended 31 December 2025. The scope of the indicators subject to limited assurance procedures and found on pages 40-43, 202-206, 208-210, 231,236,245, 256-258, 278,283, 294 and 634–650 marked with an ✓ of the 2025 Integrated Sustainability Report for the year ended 31 December 2025 is as follows:

Environmental Indicators

- Fuel Type (GJ)
  - Natural Gas (GJ)
  - Electricity (GJ)
  - Other Fuel (GJ)
- Use of Renewable Energy (kWh)
- Renewable Energy Production (kWh)
- Energy Consumption (GJ)
- Energy Intensity (GJ/TRY million)
- Carbon Emission (tons CO_2e)
  - Scope 1 Emission (tons CO_2e)
  - Scope 2 Emission (tons CO_2e)
  - Scope 3 Emission (tons CO_2e)
- Emission Intensity (tons CO_2e / total assets (TRY million))

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- Emission Intensity (tons CO_2e/total number of employees)
- Paper Consumption (tons)
- Waste Amounts (tons)
  - Non-Hazardous Waste (tons)
  - Hazardous Waste (tons)
  - Total Plastic Consumption (tons)
  - Recycled Waste Amount (tons)
  - Total Scrap Devices Weight (kg)
- Water Consumption (m^3)

Social Indicators

- Number of Employees (#)
- Women Employee Rate (%)
- Number of Employee by Gender and Age (#)
- Number of Executives by Age and Gender (#)
- Rate of Women Employees in Executive Management (%)
- Rate of Women Employees Working in STEM Roles (%)
- Number of Newly Hired Employees (#)
- Total Workforce Turnover Rate by Duty Position (%)
- Total Number of Employees by Location (#)
- Workforce Turnover Rate by Gender (%)
- Workforce Numbers by Gender (#)
- Workforce Turnover Rate by Age (%)
- Workforce Turnover Rate (Voluntary Leaving) (%)
- Workforce Numbers by Age Group (#)
- Management Level Workforce Turnover Rate (Voluntary Leaving) (%)
- Number of Employees Entitled toMaternity/ Parental Leave (#)
- Number of Employees Receiving Maternity / Parental Leave (#)
- Number of Employees Returning to Work After Maternity / Parental Leave (#)
- Total Number of Employees Who Returned to Work After Maternity / Parental Leave and Are Still Employed 12 Months After Their Return to Work (#)
- Return to Work Rate of Employees Taking Maternity / Parental Leave (%)
- Average Hours of Training per Person (hour)
- Total Training Hours (hour)
- Percentage of Employees Receiving Training by Gender (%)
- Number of Participants and Total Training Duration in the Areas of "Anti-Bribery and Corruption," "Ethical Principles/Business Ethics," and "Sustainability" Training
- Number of Participants and Total Training Hours in Information Security Trainings
- Training Hours per Person for Management and Leadership Development Program
- Training Hours per Person for Information Technology (IT) Competency Development
- Number of Work Accidents (#)
- Number of Fatal Cases (#)
- Number of Occupational Diseases (#)
- Lost Workdays Due to Work Accidents (#)

Economic Indicators

- Renewable Energy Portfolio Total Installed Power (MW)
- Number of Sustainable Products and Services (#)
- Increase Rate in the Number of Active Women-owned SMEs (%)
- Number of Projects Subject to Environmental and Social Assessment
- Number of Projects Financed Subject to Environmental and Social Assessment
- Number of Site Visits Conducted within the Scope of Environmental and Social Risk Management
- Sustainable Financing Amount

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Structural constraints

All assurance engagements have inherent limitations due to the selective testing of the information under review. Fraud, error or non-compliance may therefore occur and not be detected. In addition, non-financial information, such as non-financial information contained in reporting documents, is subject to more structural limitations than financial information, given the nature and methods used to identify, calculate and sample or estimate such information.

Our assurance engagement provides limited assurance as defined in ISAE 3000 (Revised) and (ISAE) 3410 (“Standards”). The procedures performed as part of a limited assurance engagement differ in nature and timing - and to a lesser extent - from a reasonable assurance engagement. The level of assurance obtained in a limited assurance engagement is therefore significantly narrower than the scope of a reasonable assurance engagement.

Special Purpose

Our work has been undertaken to inform the Bank's Board of Directors of the matters we are required to report in this report and for no other purpose. To the extent permitted by law, we accept no responsibility to any person or entity other than the Bank's Board of Directors for the assurance audit we have conducted or the conclusion we have reached.

This report has not been prepared within the framework of the obligation for certain businesses to comply with the Turkish Sustainability Reporting Standards (TSRS) published by the Public Oversight Authority (“POA”) in the Official Gazette dated 29/12/2023, which mandates mandatory sustainability reporting as of 01/01/2024. According to the POA Decision published in the Official Gazette on 5 September 2024, these businesses are required to undergo limited assurance audits for their mandatory sustainability reporting. In the upcoming period, a separate sustainability report and limited assurance report will be prepared within this framework.

Our Independence and Competence

We comply with the independence and other ethical provisions of the *Code of Ethics for Accounting Professionals published by the International Ethics Standards Board for Accounting Professionals*, which sets out the basic principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

We apply the International Standard on Quality Management 1 (ISQM 1) and accordingly maintain a robust system of quality control, including policies and procedures that document compliance with relevant ethical and professional standards and requirements in laws or regulations.

Responsibilities of Management

The Bank Management is responsible for the preparation, accuracy and completeness of the sustainability information and statements in the report. The Bank Management is responsible for setting the Bank's sustainability goals, establishing and maintaining appropriate performance management and internal control systems from which the reported information is derived.

Responsibilities of the Practitioner

Our responsibility is to reach a conclusion on the Selected Information based on our procedures. We conducted our limited assurance engagement in accordance with International Standards on Assurance Engagements and, in particular, International Standard on Assurance Engagements (ISAE 3000) (Revised) and Assurance Engagements on Greenhouse Gas Statements (ISAE 3410) on Assurance Engagements Other than Independent Audits.

The assurance engagement performed represents a limited assurance engagement. The nature, timing and extent of the procedures performed in a limited assurance engagement are limited compared to those required in a reasonable assurance engagement. As a result, the level of assurance obtained in a limited assurance engagement is lower.

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Our Key Assurance Procedures

We carried out limited assurance on the accuracy of the selected key performance indicators specified in the section “Selected non-financial performance data for limited assurance” related to 2025 year and included into the Report.

To achieve limited assurance, the ISAE 3000 (Revised) and (ISAE) 3410 (“Standards”), requires that we review the processes, systems and competencies used to compile the areas on which we provide our assurance. Considering the risk of material error, we planned and performed our work to obtain all of the information and explanations we considered necessary to provide sufficient evidence to support our assurance conclusion.

To form our conclusions, we undertook the following procedures:

- Analyzed on a sample basis the key systems, processes, policies and controls relating to the collation, aggregation, validation and reporting processes of the selected sustainability performance indicators;
- Made inquiries with employees of the Bank responsible for sustainability performance, policies and corresponding reporting;
- Performed selective substantive testing to confirm the accuracy of received data to the selected key performance indicators;
- Made inquiries of management and senior executives to obtain an understanding of the overall governance and internal control environment, risk management, materiality assessment and stakeholder engagement processes relevant to the identification, management and reporting of sustainability issues; and

We believe that our evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Limited Assurance Conclusion

Based on our work and the assurance procedures performed, nothing has come to our attention that causes us to believe, in our opinion, that the Selected Information referred to above in the Bank's 2025 Integrated Report for the year ended 31 December 2025, for which we were engaged to provide limited assurance, has not been prepared, in all material respects, in accordance with the Reporting Manual, as described in the “Auditor's Responsibilities” section above.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar
Partner

Istanbul, 2 March 2026

Reporting Principles

This reporting principles (the “Principles”) provides for the purpose of this report, the Company makes the following definitions: information on the methodologies for the preparation, calculation and reporting of the data of Akbank T.A.Ş.’s (“Bank”) indicators within the scope of limited assurance included in the Akbank 2025 Integrated Annual Report (2025 Integrated Annual Report).

These indicators include economic, social, and environmental indicators. It is the Company’s management’s responsibility to ensure that appropriate procedures are in place to prepare these indicators, in all material respects, in accordance with the Guidelines. It is the Company’s management’s responsibility to ensure that appropriate procedures are in place to prepare these indicators, in all material respects, in line with the guidelines.

The information contained in this guide covers the fiscal year ending on December 31, 2025, and the Headquarters, Branches, Silivri Archive, Akbank Banking Center and External ATMs with subscriptions, which are under the responsibility of Akbank T.A.Ş., as detailed in the “Basic Definitions and Reporting Scope” section has been included. Locations not included are stated in the “Basic Definitions and Scope of Reporting” section.

General Reporting Principles

The following principles have been considered in the preparation of this guidance document:

- In the preparation of information - to emphasize the basic principles of relevance and reliability of information to users of information,
- In reporting information - emphasizing the principles of comparability/consistency of information with other data, including previous year, and the principles of understandability/ transparency providing clarity to users.

Key Definitions and Reporting Scope

For the purpose of this report, the Company makes the following definitions:

Type	Indicator	Scope
Environmental	**Fuel Type (GJ)**	
	Natural Gas (GJ)	It represents the amount of natural gas consumption monitored from the invoices of our service providers (12 months) during the reporting period. Headquarters, ABM, Silivri Archive and Branches are included in the consumption amount.
	Electricity (GJ)	It represents the amount of grid electricity consumption monitored from the invoices of our service providers (12 months) during the reporting period. Headquarters, Silivri Archive, Akbank Banking Centre, Branches, Aksanat and external ATMs with subscription are included. External ATMs without subscription are not included in the scope.
	Other Fuels (GJ)	In the reporting period, fuel-oil and diesel oil for heating purposes, petrol and diesel oil for vehicle fuels and diesel oil for emergency generators, which are monitored from the invoices of our service providers. Fuel oil consumption is included in Branches, diesel oil consumption for emergency generators is included in Branches, ABM, Headquarters, Silivri locations, diesel oil and petrol consumption for company vehicles is included in Headquarters, ABM and Branches locations and diesel oil used for heating purposes is included only in Branches.
	Total (GJ)	It represents the total amount of the Bank’s natural gas, electricity, and liquid fuel consumption during the reporting period, expressed in GJ.
	Use of Renewable Energy (kWh)	It represents the amount of renewable energy purchased by the Bank with International Renewable Energy Certificate (I-REC) Certificate during the reporting period.
	Renewable Energy Production (kWh)	It represents the amount of renewable energy production generated by the Solar Power Plant (SPP) in the reporting period, whose production is monitored through meters.
	Energy Consumption (GJ)	It represents the total amount of our natural gas, electricity, and liquid fuel consumption in the reporting period.
	Emission Intensity (tons CO_2e/ total assets (TRY million))	During the reporting period, it represents the ratio of the Bank’s total Scope 1 and 2 emissions to the total assets (TRY million) on the balance sheet derived from the Bank’s 2025 consolidated financial statements.
	Emission Intensity (tons CO_2e/ total number of employees)	It represents the ratio of the Bank’s total Scope 1 and 2 emissions to its total number of employees during the reporting period. The total number of employees includes both part-time and full-time employees.
	Energy Intensity (GJ/TRY million)	It represents the ratio of our Energy Consumption in the reporting period by Fuel Type (GJ) to the amount of Balance Sheet - Total Assets (TRY million) taken from our Consolidated financial report dated 31.12.2025.

Type	Indicator	Scope
Environmental	**Carbon Emission (tonsCO_2e)**	
	Scope 1 Emission (tonsCO_2e)	It represents the direct greenhouse gas emission amount arising from our natural gas consumption monitored from invoices, diesel and petrol consumption of company vehicles whose consumption amount is monitored from third party company, generator diesel consumption monitored from invoices, diesel used for heating purposes monitored from invoices, liquid-fuel consumption monitored from invoices and CO_2 fire extinguishing gases monitored from the service forms of the maintenance company in the reporting period.
	Scope 2 Emission (tonsCO_2e)	It represents the Indirect energy consumption of the Bank resulted by subtracting the amount of renewable energy purchased (I-REC) from the amount of indirect greenhouse gas emissions resulting from electricity consumption, during the reporting period. Headquarters, Silivri Archive, Akbank Banking Centre, Branches, Aksanat and external ATMs with subscription are included.
	Scope 3 Emission (tonsCO_2e)	It represents the total amount of the consumptions among categories in the Bank's GHG Protocol (Greenhouse Gas Protocol), Category 1: Purchased Goods and Services that can be mapped with financial reporting systems, Category 3: Fuel and Energy Related Activities, which can be mapped with Direct and Indirect Energy Consumption, Category 6: Business Travel whose kilometers are tracked with flight tickets purchased from agencies Category 7: Employee Commuting, which is tracked with mileagebased invoices from the service provider company and tracked through taxi vehicles used by employees, Category 12: indirect greenhouse gas emissions from End-of-Life Treatment of Sold Products, which can be mapped with financial reporting systems and tracked with product-based purchase lists in the reporting period. The Bank calculates greenhouse gas emissions according to the standard "TS EN ISO 14064-1:2018 Greenhouse Gases - Part 1: Guidelines and Specifications for Establishment-Level Calculation and Reporting of Greenhouse Gas Emissions and Removals".
	Paper Consumption (tons)	
	Paper Consumption (tons)	It represents the paper consumption recorded from the Bank's authorized supplier during the reporting period.
	Waste Amounts (tons)	
	Non-Hazardous Waste (tons)	It represents the amount of non-hazardous waste produced from the Bank and monitored from the reconciliation, delivery notes and weighbridge receipts from the licensed waste processing companies in the reporting period.
	Hazardous Waste (tons)	It represents the amount of hazardous waste monitored by the Mobile Waste Tracking System (MOTAT), the data monitoring platform of the Ministry of Environment, Urbanization and Climate Change, and declared to the Integrated Environmental Information System, as well as the reconciliation documents and waybills & weighbridge tickets obtained from licensed waste processing companies.
	Total Plastic Consumption (tons)	It represents the total amount of food containers consumed in the cafeterias and water bottles used in the offices, which are monitored through the accounting data platform, that are monitored by the Bank through purchases in the reporting period. Headquarters and ABM are included in the consumption amount.
	Recycled Waste Amount (tons)	It represents the proportion of ATM disposal records included in the total volume of recycled non-hazardous waste and recycled hazardous waste tracked using delivery receipts obtained from the Bank's licensed waste processing company during the reporting period.
	Total Scrap Devices Weight (kg)	It represents the scrap devices such as computers (PC), monitors and ATMs, which were delivered to a licensed recycling company authorized by the Ministry of Environment, Urbanization and Climate Change in the reporting period, which were tracked by the delivery minutes received from our licensed waste processing company.
	Water Consumption (m^3)	
	Water Consumption (m^3)	It represents the amount of water consumption from the water supply network in the reporting period, which is monitored by the invoices of our service providers. Silivri, Branches, ABM and Headquarters are included in the consumption amount.

Type	Indicator	Scope
Social	Number of Employees (#)	It represents the total number of employees who are monitored by our Human Resources data platform and whose employment notifications are made to the Social Security Institution during the reporting period. Intern employees are not included in the total number of employees.
	Women Employee Rate (%)	It represents the ratio of the number of female employees to the total number of employees in the reporting period, which is monitored by our Human Resources data platform and for which the Social Security Institution has been notified of employment.
	Number of Employees by Gender and Age (#)	It represents the number of employees in the reporting period, declared to the Social Security Institution with the Employment Entry Declaration and tracked in the Bank's Human Resources data platform in terms of gender breakdown, according to the groups under the age of 30, between the ages of 30-50 and over the age of 50 in terms of men and women.
	Number of Executives by Age and Gender (#)	It represents the number of men and women employees working in Entry-Level, Mid-Level and Senior Management roles in the reporting period, who are monitored through the Bank's Human Resources data platform and whose employment notifications are made to the Social Security Institution.
	Rate of Women Employees in Executive Management (%)	It represents the ratio of the number of women employees to the total number of employees in the positions of General Manager, Assistant General Manager, Senior Vice President of Inspection Board, Senior Vice President, Senior Vice President of Risk Management, Chief Legal Counsellor, Consultant, Chief Economist, D7, which are monitored with our Human Resources data platform in the reporting year, for which the Social Security Institution has been notified of employment and which the Bank defines as senior management.
	Rate of Women Employees Working in STEM Roles (%)	It represents the ratio of women employees working in the R&D, Innovation and Digitalization Departments, which are monitored through our Human Resources data platform in the reporting period, to the total number of employees working in these departments.
	Number of Newly Hired Employees (#)	It represents the number of people recruited by the Bank during the reporting period and declared to the Social Security Institution with the Employment Declaration within the reporting year in the breakdown of 30 years old, 30-50 years old and over 50 years old.
	Workforce Turnover Rate and Distribution	
	Total Workforce Turnover Rate by Duty Position (%)	It represents the ratio of the number of people who left the job declared by the Bank to the Social Security Institution with the Declaration of Leaving the Job within the reporting period to the average number of active employees for the last 12 months. The ratio does not include Associates and Group Companies.
	Total Number of Employees by Location (#)	It represents the average number of active employees over the 12-month reporting period. The number of employees does not include Subsidiaries and Group Companies.
	Workforce Turnover Rate by Gender (%)	It represents the ratio of the number of people who left the job declared by the Bank to the Social Security Institution with the Declaration of Leaving the Job within the reporting period to the average number of active employees for the last 12 months and the breakdown by gender.
	Workforce Numbers by Gender (#)	It represents the Bank's average number of active employees over the past 12 months, broken down by gender.

Type	Indicator	Scope
Social	Workforce Turnover Rate by Age (%)	It represents the ratio of the number of people who left the job declared by the Bank to the Social Security Institution with the Notification of Leaving the Job within the reporting period to the average number of active employees for the last 12 months in the breakdown of 30 years old, 30-50 years old and over 50 years old.
	Workforce Turnover Rate (Voluntarily Leaving) (%)	It represents the ratio of the number of men and women employees who voluntarily leave their jobs declared by the Bank to the Social Security Institution in the reporting period with the Declaration of Leaving Work within the reporting year to the total number of employees. It is monitored in the breakdown of men and women.
	Workforce Numbers by Age Group (#)	During the reporting period, it represents the Bank's workforce age breakdown by number of employees, categorized as under 30, between 30–50, and over 50 years of age.
	Management Level Workforce Turnover Rate (Voluntarily Leaving) (%)	It represents the ratio of the number of people who left the Bank only through resignation and whose monitored up with the number of resignation petition in the reporting period, to the average number of active employees for the last 12 months is divided into entry-level (Manager 2, Custody Service Unit Manager, Senior Architect, Senior Engineer, Inspector 1, Inspector 2, IT Inspector-1, D4, 1. Consultant Lawyer, Chief Dealer), mid-level (Manager, D6, Legal Counsellor, Deputy Chairman of the Board of Inspectors, Vice Chairman, Chief Inspector, Manager, Manager Architect, Manager Engineer, D5, Internal Control Senior Expert, Compliance Senior Expert), senior level (General Manager, Executive Vice President, Senior Vice President of the Board of Inspectors, Senior Vice President, Senior Vice President of Risk Management, Chief Legal Counsellor, Consultant, Chief Economist, D7) management levels.
	Parental Leave	
	Number of Employees Entitled to Maternity / Parental Leave (#)	It represents the number of men and women employees who are entitled to take maternity / parental leave during the reporting period in accordance with the Regulation on PartTime Work to be Performed After Maternity / Parental Leave or Unpaid Leave, within the periods specified in the regulation.
	Number of Employees Receiving Maternity / Parental Leave (#)	It represents the number of men and women employees who are took the maternity / parental leave during the reporting period in accordance with the Regulation on Part-Time Work to be Performed After Maternity / Parental Leave or Unpaid Leave, within the periods specified in the regulation.
	Number of Employees Returning to Work After Maternity / Parental Leave (#)	It represents the number of men and women employees who return to work after the end of our maternity / parental leave during the reporting period in accordance with the Regulation on Part-Time Work to be Performed After Maternity / Parental Leave or Unpaid Leave, within the periods specified in the regulation.
	Total Number of Employees Who Returned to Work After the End of Maternity / Parental Leave and Are Still at Work 12 Months After Their Return to Work (#)	During the reporting period, it represents the number of men and women employees who returned to work after maternity /parental leave or unpaid leave under the Regulation on Part-Time Work Following Maternity / Parental or Unpaid Leave, and who were still employed 12 months later, as tracked through the Bank's human resources platform within the periods specified by the regulation.
	Return to Work Rate of Employees Taking Maternity / Parental Leave (%)	It represents the ratio of the number of employees who did not return to work after going on maternity leave in the reporting period to the number of employees who went on maternity leave.

Type	Indicator	Scope
Social	**Trainings**	
	Average Hours of Training per Person (hour)	It represents the ratio of total in class training and online training hours in the reporting period followed by our training platform to the total number of employees.
	Total Training Hours (hour)	It represents to the total number of in-class and online training hours followed through our training platform in the reporting period. Occupational Health and Safety trainings are included in total training hours.
	Percentage of Employees Receiving Training by Gender (%)	It represents the ratio of in-class and online training hours in the breakdown of female and male in the reporting period followed by our training platform to total training hours.
	Number of Participants and Total Training Duration in the Areas of "Anti-Bribery and Anti-Corruption", "Ethical Principles / Business Ethics", and "Sustainability Trainings"	During the reporting period, it refers to the number of participants and hours of training in the areas of "Anti-Bribery and Anti-Corruption", "Ethical Principles / Business Ethics", and "Sustainability Trainings".
	Number of Participants and Total Training Hours for Information Security Trainings	During the reporting period, it refers to the number of participants and hours of training in the area of Information Security Trainings tracked through our training platform, both in-class and online.
	Training Hours per Person for Management and Leadership Development Programs	During the reporting period, it refers to the number of participants and hours of training in the area of Management and Leadership Development Programs tracked through our training platform, both in-class and online.
	Training Hours per Person for Information Technology (IT) Competency Development Trainings	During the reporting period, it refers to the number of participants and hours of training in the area of Information Technology (IT) Competency Development Trainings tracked through our training platform, both in-class and online.

Type	Indicator	Scope
Social	Occupational Health & Safety	
	Number of Work Accidents (#)	It represents the number of injuries occurred in the reporting period by our employees in a work-related activity, which caused the employee to be directed to do his/her own job for a lesser period or to a simpler job, and which were monitored through notifications made to the Social Security Institution.
	Number of Fatal Cases (#)	It represents the number of our employees who fall under the definition of "fatal occupational accident" within the scope of the Occupational Health and Safety Law No. 6331, which is monitored through notifications made to the Social Security Institution in the reporting period.
	Number of Occupational Diseases (#)	It represents the number of occupational diseases of the Company's employees that fall within the definition of "occupational disease" within the scope of the Occupational Health and Safety Law No. 6331, which are monitored through notifications made to the Social Security Institution in the reporting period.
	Lost Working Day Caused by Work Accident (#)	It represents the total number of incidents involving death, lost time injury, limited incapacity for work and medical treatment of our employees, which occurred during a work-related activity of our employees in the reporting period and prevented them from coming to the workplace on the next shift or the next working day, and which are monitored through notifications made to the Social Security Institution, refers to the lost working days.
Economic	Renewable Energy Portfolio Total Installed Power (MW)	It represents the total installed capacity of renewable energy projects including biomass power plants, geothermal power plants, solar power plants, hydroelectric power plants and wind power plants, which are monitored by our Credit Portfolio system as of the end of the reporting period, to which credit is allocated by contracts and Board of Directors' decisions and which have open risk.
	Number of Sustainable Products and Services (#)	It represents the number of products and services that the Bank has categorised with the definition of sustainable products in the reporting period, using the sustainable financing framework as a guide
	Increase Rate in the Number of Active Women-owned SMEs (%)	It represents the ratio of the number of active women customers defined and monitored with the Bank customer system in the reporting period according to the criteria of minimum 50% women shareholders, sole proprietorship, or joint stock company as of 31.12.2025 to the number of active women customers defined according to the criteria of minimum 50% women shareholders, sole proprietorship, or joint stock company as of 31.12.2024 reporting period.
	Number of Projects Subjected to Environmental and Social Assessment	It represents the number of projects that comply with environmental and social standards throughout the loan period, as determined by the bank's assessments for projects in high-risk sectors (A – Highest risk / C – Lowest risk score).
	Number of Projects Financed Subject to Environmental and Social Assessment	It represents the number of projects in high-risk sectors ((A – Highest risk / C – Lowest risk score) that, according to the bank's assessments, receive financing compliant with environmental and social standards throughout the loan period.
	Number of Site Visits Conducted within the Scope of Environmental and Social Risk Management	It represents to the field visits made to the projects included in the scope according to the Bank's assessments in high-risk sectors.
	Sustainable Financing Amount	It represents to green (e.g. renewable energy, clean transportation, etc.) and social (e.g. access to basic services, women-owned SMEs) loans and ESG-type Eurobonds and syndicated loans used in line with the Sustainable Finance Framework.

Data Preparation

1. Environmental Indicators

Within the scope of our direct energy consumption, primary fuel sources consisting of petrol, diesel oil, natural gas and fuel oil consumption are reported. Within the scope of our energy consumption data, natural gas, diesel oil, petrol and electricity are reported as primary fuel sources.

Electricity consumption data are obtained from service providers' meters and invoices. Electricity consumption is obtained by dividing the unit price by the TRY amount of the service providers' invoices. Energy Retail determines the unit price.

Diesel and petrol consumption data are obtained from service providers' invoices for our generators and vehicles. Diesel consumption for generators is obtained from service providers' receipts and maintenance-repair forms. Gasoline and diesel consumption for our automobiles is monitored through the system of the service provider company.

Natural gas consumption is obtained by dividing the unit price by the TRY amount of the service providers' invoices. Unit price is determined by İGDAŞ. For the Headquarters location of Hacı Ömer Sabancı Holding A.Ş., the values as 55% Akbank and 45% Hacı Ömer Sabancı Holding A.Ş. consumption are determined by Hacı Ömer Sabancı Holding A.Ş. building management.

Petrol and diesel data were converted from litres and natural gas data were converted from cubic metres to gigajoules according to the IPCC 2006 National Greenhouse Gas Inventory Guidelines.

The following conversion factors were used in the sub-headings that make up the energy consumption.

Petrol (GJ)
1Lt = 0.032 GJ

Diesel (GJ)
1Lt = 0.035 GJ

Natural Gas (GJ)
$1m^3$ = 0.0345 GJ

Fuel Oil (GJ)
1 lt = 0.038 GJ

Electricity (GJ)
1 kWh = 0.0036 GJ

Energy Consumption by Fuel Type (GJ):
Natural Gas – Stationary Combustion Formula:
[Consumption Data (sm^3) * 10.64 kwh/sm^3 * 0.0036 GJ/kwh = Activity Data (GJ)]

Diesel Oil (Generator) – Stationary Combustion Formula:
[Consumption Data (lt) * 0.83 (kg/l) * 10200 (kcal/kg) * 4186 joule/kcal * 10^{-6} (GJ/J) = Activity Data (GJ)]

Fuel Oil – Stationary Combustion Formula:
[Consumption Data (lt)* 10-3 (m^3/l) * 972.76 (kg/ m^3) * 10^{-6} (Gg/kg) * 40,400 (GJ/Gg) = Activity Data (GJ)]

Petrol – Mobile Combustion Formula:
[Consumption Data (l) * 0.735 (kg/l) * 10,400 (kcal/kg) * 4186 joule/kcal * 10^{-6} (GJ/J) = Activity Data (GJ)]

Diesel Oil – Mobile Combustion Formula:
[Consumption Data (l) * 0.83 (kg/lt) * 10200 (kcal/kg) * 4186 joule/kcal * 10^{-6} (GJ/J) = Activity Data (GJ)]

Purchased Electricity Formula:
[Consumption Data (kwh) * 0.0036 GJ/kwh = Activity Data (GJ)]

Energy Intensity (GJ/ TRY million)
Formula:
Energy Intensity (GJ/TRY million) = Energy Intensity (GJ)/Total Asset (TRY million)

Greenhouse Gas Emissions

The coefficients used in Scope 1, Scope 2 and Scope 3 greenhouse gas amount calculations are taken from the following national and international guidelines.

Scope 1 Emission Calculation Formula:
[Fuel-Based Emissions = Activity Data * Intensity * Lower Heating Value * [(KIP (CO_2) * Emission Factor (CO_2)) + (KIP (CH_4) * Emission Factor (CH_4)) + (KIP (N_2O) * Emission Factor (N_2O))] * Oxidation Factor

Emission Factor:

Fuel Types	CO_2 (kg CO_2/tons)	CH_4 (kg CH_4/tons)	N_2O (kg N_2O/tons)
Natural Gas - Stationary Combustion	2,692.80	0.240	0.005
Diesel Oil - Stationary Combustion	3,186.30	0.430	0.026
Fuel Oil - Heating	3,126.96	0.404	0.024
Petrol - Mobile Combustion	3,069.99	1.108	0.354
Diesel Oil - Mobile Combustion	3,186.30	0.168	0.168

Global Warming Potential (GWP):

Gas Type	GWP (kg CO_2/kg)
CO_2	1
CH_4	27
N_2O	273
R410A	2,255.5
R407C	1,907.93
R32	771
R22	1,960

Emission Factors for Stationary Combustion (diesel, fuel-oil, natural gas): IPCC (2006), Guidelines for National Greenhouse Gas Inventories, Volume 2: Energy, Chapter 2: Stationary Combustion, Table 2.4 “Default Emission Factors for Stationary Combustion in the Commercial/ Institutional Category”.

Vehicle Emission Factors (gasoline, diesel): IPCC (2006), 2006 IPCC Guidelines for National Greenhouse Gas Inventories, Volume 2: Energy, Chapter 3: Mobile Combustion; Equation 3.2.1 “CO_2 from Road Transport”; Table 3.2.1 “Road Transport Default CO_2 Emission Factors and Uncertainty Ranges”; Table 3.2.2 “Road Transport N_2O and CH_4 Default Emission Factors and Uncertainty Ranges”.

Global Warming Potentials: IPCC (2021), Climate Change 2021: The Physical Science Basis. Contribution of Working Group I to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (AR6), Supplementary Material, 7.SM.6.

Scope 2 Emission Calculation Formula:
Scope 2 (Location-Based): (Consumption (kWh) × Emission Factor (tCO_2e/MWh)/1,000).
Location-based Scope 2 emissions are calculated by multiplying the electricity consumption during the reporting period by the national grid emission factor. As the emission factor, the “Türkiye Electricity Generation and Electricity Consumption Point Emission Factors Information Form” published by the Republic of Türkiye Ministry of Energy and Natural Resources has been used, specifically the 2023 Distribution Line Connected Consumption Point Emission Factor (0.469 tCO_2e/MWh) published on 26.12.2025.

Scope 2 Market-Based: (Consumption (kWh) × Emission Factor (tCO_2e/MWh)/1,000).
For electricity consumption certified under renewable energy certificates (I-REC), the emission factor is included as 0 tCO_2e/MWh in the calculation.

Scope 3 Emission Calculation Formula:
Activity Data * (Emission Factor / 1,000)

Emission Factor:
Source: DEFRA, GHG-conversion-factors-2025-condensed-set, Update: June, 10 2025 https://www.gov.uk/government/publications/greenhouse-gasreporting-conversion-factors-2025

(Category 1) Purchased Goods and Services, DEFRA 2025, Material Use, Paper and board: paper—Primary production & Plastic: Average Rigid Plastic, Primary production, PVC (Closed-loop source)

(Category 3) Fuel and Energy-Related Activities, DEFRA 2025, WTT Fuels, Fuel Oil, Natural Gas, Diesel (average biofuel blend), petroleum (average biofuel blend)

(Category 3) Fuel and Energy-Related Activities, Electricity Transmission & Distribution Losses: Turkey Electricity Generation and Point-of-Use Emission Factors Information Sheet, Generation, 2025

TEİAŞ Transmission and Distribution Loss Rate: 11.6% (https://webim.teias.gov.tr/file/89f11e02 6915-4c71-87bf-162dd0a7b505?download)

(Category 6) Business Travel: - DEFRA 2025, Business Travel - Air, Short-haul, to/from UK - average passenger, Long-haul, to/from UK, average passenger - DEFRA 2025 - Hotel Stay

(Category 7) Employee Commuting, DEFRA 2025, Business Travel – Land, Large Cars & Taxis, regular taxi

(Category 12) End-of-Life Treatment of Sold Products, DEFRA 2025, Material Use, Plastics: PVC (including forming), Landfill

Scope 3	Category Definition	Emission Source	Emission Factor Unit	Emission Factor
Category 1	Purchased Goods and Services	Paper (tons)	kg CO_2e/tons	1,345.0779
		Toner (tons)	kg CO_2e/tons	3,354.28062
		Plastic, PVC (tons)	kg CO_2e/tons	1,847.82267
Category 3	Fuel and Energy Related Activities	Fuel Oil (liter)	kg CO_2e/liter	0.69539
		Natural Gas (m^3)	kg CO_2e/m^3	0.3366
		Petrol (liter)	kg CO_2e/liter	0.58094
		Electricity (MWh)*	tons CO_2e/MWh	0.050344
		Diesel Oil (liter)	kg CO_2e/liter	0.61101
Category 6	Business Travel	Domestic Flight (km)	Passenger.km/kg CO_2e	0.12786
		International Flights - Europe (km)	kg CO_2e/km*passenger	0.15282
		Accommodation**	kg CO_2e/room*night	32.1
Category 7	Employee Commuting	Shuttles (km)	kg CO_2e/km	0.21007
		Taxi (km)	kg CO_2e/km	0.20806
Category 12	End-of-Life Treatment of Sold Products	Plastic, PVC (tons)	kg CO_2e/tons	8.98311

* When calculating transmission and distribution losses, the most recent (2024) Transmission and Distribution Loss Rate of 11.6% and the most recent emission factors published by the Ministry of Energy and Natural Resources of the Republic of Türkiye (2023 Calculation Year Türkiye-Wide Electricity Generation Emission Factors: 0.434 tCO_2e/MWh).
** Since approximately 98% of emissions from accommodation occur in Türkiye, the table lists the emission factor specific to Türkiye.

Emission Intensity (tons CO_2/TRY million)
Formula:
Scope 1 + Scope 2 Emissions (GJ) / (TRY million)

Water Consumption - Total (m^3)
Formula:
Water Consumption – Total (m^3) = Mains Water (m^3)

Wastewater Amount (m^3)
Formula:
Wastewater Amount (m^3) = Mains Water (m^3)

Waste Management (tons) -Total
Formula:
Waste Management (tons) – Total = Hazardous Waste (tons) + Non-Hazardous Waste (tons)

2. Social Indicators

Women Employee Rate (%)
- Number of women employees / Total number of employees

Rate of Women Employee in Executive Management (%)
- Number of women working in executive management / Total number of employees

Rate of Women Employees Working in STEM Roles (%)
- Number of women working in STEM roles / Number of people working in STEM roles

Overall Workforce Turnover Rate by Duty Location
- Number of employees who left / Total number of employees

Employee Turnover Rate By Gender
- Number of women who left / Total number of employees
- Number of men who left / Total number of employees

Employee Turnover Rate By Age (%)
- Number of employees leaving under 30 years old / Total number of employees
- Number of employees leaving aged between 30-50 years old / Total number of employees
- Number of employees leaving over 50 years old / Total number of employees

Employee Turnover Rate by Gender (Voluntarily Leaving) (%)
- Number of women who voluntarily left / Total number of employees
- Number of men who voluntarily left / Total number of employees

Management-Level Employee Turnover Rate (Voluntarily Leaving) (%)
Formula:
- Number of entry-level managers who voluntarily left / Total number of employees
- Number of mid-level managers who voluntarily left / Total number of employees
- Number of senior managers who voluntarily left / Total number of employees

Return to Work and Retention Rates of Employees on Maternity/Parental Leave (%)
Formula:
(Number of employees on maternity/parental leave / Number of employees who did not return to work after maternity/parental leave) *100 -100
Formula:
(Total number of employees who have returned to work and are still in the job 12 months after the end of maternity/ parental leave / Number of employees who did not return to work after maternity/parental leave) *100 -100

Training Hours/Percentage of Employees by Gender (%)
- Training hours completed by women / Total training hours
- Training hours completed by men / Total training hours

3. Economic Indicators

Installed Capacity of Financed Renewable Energy Projects (MW)
In calculating this indicator, the Bank's renewable energy loan portfolio has been used. In this context, renewable energy includes Hydroelectric Power Plants (HPP), Wind Power Plants (WPP), Biomass Power Plants (BPP), Geothermal Power Plants (GPP), and Solar Power Plants (SPP). For projects with partial financing, the Bank's financing share has not been taken into account; the calculation is based on the total installed capacity of the project.

Growth Rate of Active Women-Owned SMEs (%)
Number of active women-owned SMEs as of 31.12.2024 / Number of active women-owned SMEs as of 31.12.2025 – 1

Our Performance Tables

Environmental Performance Indicators

Energy Consumption

Energy Consumption	Unit	2021	2022	2023	2024	2025
Natural Gas	GJ	91,724.65	94,366.44	71,792.07	58,807.73	41,650.30 ✓
Electricity	GJ	342,382.56	338,239.77	297,300.77	354,755.88	312,742.80 ✓
Other Fuels (Diesel, Gasoline, Liquid Fuel, Coal*)	GJ	77,461	95,589.31	102,803.68	106,642.10	105,552.70 ✓
Total	**GJ**	**511,568.13**	**528,195.52**	**471,896.52**	**520,205.71**	**459,945.80** ✓

* Coal has not been consumed since 2022.

Renewable Energy

Renewable Energy	Unit	2021	2022	2023	2024	2025
Use of Renewable Energy	kWh	41,401,07	62,104,100	83,518,000	90,293,000	86,873,000 ✓
Renewable Energy Production	kWh	-	428,640	465,960	486,000	501,240 ✓
Energy Intensity	GJ/ TRY million	0.67	0.46	0.44	0.20	0.13 ✓

Greenhouse Gas Emissions

Carbon Emission	Unit	2021	2022	2023	2024	2025
Scope 1*	tons CO_2e	15,120.72	15,567.58	15,499.23	16,534.60	15,235.63 ✓
Scope 2 – Market Based	tons CO_2e	24,300	15,415	0	0	0 ✓
Scope 2 – Location Based	tons CO_2e	46,031	45,474	39,970	43,556	40,743.44 ✓
Scope 3**	tons CO_2e	10,169	11,195	9,971	11,100	17,053.44 ✓
Total (Scopes 1 and 2)*	tons CO_2e	**39,420.72**	**30,982.58**	**15,499.23**	**16,534.60**	**15,235.63** ✓
Total (Scopes 1, 2 and 3)**	tons CO_2e	**49,589.72**	**42,177.58**	**25,470.23**	**27,634.60**	**32,289.07** ✓
Emission Intensity (Scopes 1 & 2)	tons CO_2e/ total number of employees	**3.24**	**2.44**	**1.20**	**1.29**	**1.21** ✓
	tons CO_2e/ total assets (TRY million)	**0.05**	**0.03**	**0.01**	**0.01**	**0.004** ✓

* To ensure comparability, calculations were performed for previous years including the 2019 base year. The years 2022-2025 were calculated using verified activity data, while 2019-2021 were determined through a backcasting method based on activity indicators, in line with the Greenhouse Gas Protocol Corporate Standard, due to the lack of direct data. Within this scope, the 2019 base year Scope 1 emissions were calculated as 17,468.72 tons CO_2e.

** Scope 3 emissions do not include emissions from financed activities, only from operational activities emissions from the Until 2024, Scope 3 emissions are related to purchased materials and services, fuel and energy, While business travel includes emissions from flight activities, employee transportation to work, and post-use disposal of sold products, 2025 Emissions from accommodation within the scope of business travel are also included in the calculation.

*** Total greenhouse gas emissions include Scope 1 and Scope 2-Market Based emissions.

**** Total greenhouse gas emissions include Scope 1, Scope 2-Market Based and Scope 3 emissions.

Waste Amount

Waste Consumption	Unit	2021	2022	2023	2024	2025
Non-Hazardous Waste	tons	35.56	424	531	733	795 ✓
Hazardous Waste	tons	7.88	427	774	1,130	675 ✓
Recycled Waste	tons	6.62	828	1,298	1,863	1,112 ✓
Total Plastic Consumption	tons	1	5.60	1.50	2.57	2.90 ✓
Paper Consumption	tons	18.39	21.41	14.80	43.89	46.08 ✓

Recycled/Reused Products

Waste Type	2024				2025			
	Recycling		Reuse		Recycling		Reuse	
	Scrap Sales (Units)	Total Weight (kg)	Grant (Piece)	Total Weight (kg)	Scrap Sales (Units)	Total Weight (kg)	Grant (Piece)	Total Weight (kg)
PC	518	6,216	370	4,440	2,401	28,812	296	3,552 ✓
Monitor	6,148	30,740	370	1,850	2,601	13,005	296	1,480 ✓
Wallet Printer	2,198	19,782	-	-	226	2,034	-	-
Report Printer	4	56	-	-	129	1,806	-	-
Laser Printer	1,466	21,990	-	-	180	2,700	-	-
POS Equipment	65,266	32,633	-	-	11,179	5,589.50	-	-
ATM	1,192	1,013,200	-	-	304	258,400	-	-
Total	**76,792**	**1,124,617**	**740**	**6,290**	**17,020**	**312,346.50** ✓	**592**	**5,032** ✓

Water Consumption

Water Consumption	Unit	2021	2022	2023	2024	2025
Water Consumption	m³	144,449	184,583	170,542	168,335	152,007 ✓
Water Density	m³/total number of employees	12	15	13	13	12
	m³/total assets (TRY)	0.19	0.16	0.09	0.06	0.04

Number of Projects Funded by Environmental and Social Assessment

Risk Category	2024	2025
A	1	6 ✓
B1	5	4 ✓
B2	3	11 ✓
C	6	6 ✓

Social Performance Indicators

Employees

Number of Employees	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Total	number	6,417	5,777	6,624	6,093	6,733	6,131	6,740	6,038	6,647 ✓	5,946 ✓
	number	**12,194**		**12,717**		**12,864**		**12,788**		**12,593*** ✓	
White Collar	number	4,863	4,666	6,624	6,093	6,733	6,131	6,740	6,038	6,647	5,946
Blue Collar	number	1,554	1,111	0	0	0	0	0	0	0	0
Total Women Employee	%	**53**		**52**		**52**		**53**		**53** ✓	
Number of Subcontractors	number	1,861	3,283	1,518	4,727	2,001	4,925	3,492	4,605	4,730	2,872

* Part-time employees are included in the number of employees in the performance indicators. The 12,591 employees cited in the report include only full-time employees.

Number of Employees by Working Time	Unit	2021		2022		2023		2024		2025	
		Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time
Total	number	12,172	22	12,685	32	12,836	28	12,771	7	12,591	2
White Collar	number	9,527	2	12,685	32	12,836	28	12,771	7	12,591	2
Blue Collar	number	2,645	20	0	0	0	0	0	0	0	0
Women	number	6,401	15	6,604	20	6,717	16	6,737	3	6,646	1
Men	number	5,761	7	6,081	12	6,119	12	6,034	4	5,945	1

Number of Employees by Gender and Age	Unit	2021	2022	2023	2024	2025
Under 30 Years Old	number	1,553	1,961	2,338	2,494	2,204 ✓
Women	number	1,012	1,166	1,316	1,381	1,203 ✓
Men	number	541	795	1,022	1,113	1,001 ✓
30–50 Years Old (Including 30 and 50 Years Old)	number	10,406	10,407	10,156	9,928	9,767 ✓
Women	number	5,345	5,373	5,327	5,251	5,236 ✓
Men	number	5,061	5,034	4,829	4,677	4,531 ✓
Over 50 Years Old	number	225	349	370	356	622 ✓
Women	number	59	85	90	108	208 ✓
Men	number	166	264	280	248	414 ✓

Employee Ratio by Gender and Age	Unit	2021	2022	2023	2024	2025
Under 30 Years Old	%	13	15	18	20	18
Women	%	7	9	10	11	10
Men	%	4	6	8	9	8
30–50 Years Old (Including 30 and 50 Years Old)	%	85	82	79	78	78
Women	%	44	43	41	41	42
Men	%	41	41	38	37	36
Over 50 Years Old	%	2	3	3	3	5
Women	%	1	1	1	1	2
Men	%	3	2	2	2	3

Number of Employees by Location	Unit	2021	2022	2023	2024	2025
Headquarters	number	2,891	3,151	3,034	3,032	2,338 ✓
Akbank Banking Center	number	2,451	2,825	2,977	3,046	3,595 ✓
Regional Directorates	number	566	625	632	600	593 ✓
Branches	number	6,276	6,116	6,221	6,100	6,067 ✓

Race / Ethnicity and Nationality of Employees	Unit	2024	2025
Maltese	%	0.02	0.02
Turkish	%	99.98	99.98

Number of Disabled Employees	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
By Gender	number	94	190	107	195	119	200	136	216	225	144
Total	number	284	302	319	352	369					

Total Number of Employees with Subsidiaries and Affiliates	Unit	2021	2022	2023	2024	2025
Women	number	6,571	6,829	6,979	7,022	6,958
Men	number	6,051	6,420	6,509	6,460	6,450

Average Service Time	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
0–5 Years	number	1,370	1,213	1,614	1,504	2,041	1,881	2,358	2,188	2,357	2,196
5–10 Years	number	1,648	1,374	1,365	1,243	1,160	1,107	982	918	825	736
10 Years and Over	number	3,398	3,181	3,645	3,346	3,532	3,143	3,400	2,932	3,465	3,014

Number of Employees by Education Level	Unit	2021	2022	2023	2024	2025
Primary Education	number	18	15	4	2	1
High School	number	419	408	323	240	232
Associate Degree	number	951	945	882	838	841
Undergraduate Degree	number	9,423	9,903	10,191	10,205	9,998
Master's Degree	number	1,360	1,432	1,452	1,480	1,506
Ph.D.	number	13	14	12	13	15
Total	number	12,184	12,717	12,864	12,778	12,593

Working Model	Unit	2022	2023	2024	2025
Office	%	61	61	60	62
Fully Remote	%	22	22	21	24
Hybrid	%	17	17	19	14

Flexible working places: Opportunity to work from any city in Turkey for fully remote workers
Opportunity for hybrid employees to work from any city in Turkey on remote working days
Flexible working hours: 08:00-17:00, 09:00-18:00, 10:00-19:00

Executives

Number of Executives by Age and Gender	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Under 30 Years Old	number	46	49	76	82	74	78	74	77	41 ✓	48 ✓
30-50 Years Old (Including 30 and 50 Years Old)	number	3,133	3,282	3,420	3,621	3,486	3,647	3,529	3,583	3,573 ✓	3,426 ✓
Over 50 Years Old	number	107	312	81	239	86	261	105	236	203 ✓	398 ✓
Total Number of Executives	number	3,286	3,643	3,577	3,942	3,646	3,986	3,708	3,896	3,817 ✓	3,872 ✓

Number of Executives by Level	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Senior Executive	number	26	39	26	48	28	47	30	48	27 ✓	51
Mid-Level Executive	number	2,557	2,897	2,715	3,040	2,769	3,096	2,849	3,036	3,012 ✓	3,126
Entry-Level Executive	number	703	707	836	854	849	843	829	812	778 ✓	695

Women Executive Ratio	Unit	2021	2022	2023	2024	2025
Senior Level	%	40	35	37	38	35 ✓
Mid-Level	%	47	47	47	48	49
Entry-Level	%	50	49	50	51	53
Total	%	47	48	48	49	50

Women Executives	Unit	2021	2022	2023	2024	2025
Proportion of Women Executives Reporting Directly to the CEO	%	50	50	57	57	50
Proportion of Women Employees Outside Managerial Positions	%	57	59	59	59	58
Target for the Share of Women in Total Employees	%	50	50	50	50	50

Wage Gap Analysis

	Year	Category	Average[1]	Wage Gap Compared to Average[6] (%)	Median[1]
Wage Gap Analysis Fixed Base Salary	2025	Senior Management[4]	1.01 ✓	-1	1.00 ✓
		Mid-Level Management[2-4]	1.11 ✓	-11	1.15 ✓
		Other Duties[3-4]	0.96 ✓	4	0.94 ✓
		General[4]	**0.86**	**14**	**0.86**
	2024	Senior Management[4]	0.97[5]	3	0.94[5]
		Mid-Level Management[2-4]	1.11[5]	-11	1.14[5]
		Other Duties[3-4]	0.96[5]	4	0.94[5]
		General[4]	**0.86**	**14**	**0.85**
	2023	Senior Management[4]	1.04	-4	1.11
		Mid-Level Management[2-4]	1.11	-11	1.13
		Other Duties[3-4]	0.95	5	0.94
		General[4]	**0.86**	**14**	**0.84**
	2022	Senior Management[4]	1.05	-5	1.04
		Mid-Level Management[2-4]	1.1	-10	1.09
		Other Duties[3-4]	0.94	6	0.95
		General[4]	**0.84**	**16**	**0.81**

Below is a year-end salary comparison table by categories for year-end 2022, 2023, 2024 and 2025 based on average and median, as assessed by an independent 3rd party.
[1] Base is made on fixed fees.
[2] Mid-Level Management: GM Managers, Regional Managers, Branch Managers and equivalent positions;
[3] Other: Other duties (Dir., Dir.2, YY, Authorized and equivalent duties)
[4] Technology roles are not included in the calculations.
[5] All items ticked in gray above have been audited by DRT Bağımsız Denetim ve SMMM A.Ş. ("Deloitte").
[6] Calculation made: (average wage of men-average wage of women)/average wage of men.

Newly Hired Employees

Number of Newly Hired Employees	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Total Number of Newly Recruited Employees	number	610	522	894	944	1,064	999	852	824	461 ✓	511 ✓
Number of Full-Time Employees Under 30 Years Old	number	463	317	625	601	703	684	507	477	246	292
Number of Full-Time Employees Aged 30-50 (Inclusive)	number	137	198	242	321	310	275	292	280	191	183
Number of Full-Time Employees Over 50 Years Old	number	1	0	1	3	2	5	6	19	3	6
Number of Part-Time Employees Under 30 Years Old	number	9	6	26	19	49	35	47	48	20	30
Number of Part-Time Employees Aged 30-50 (Inclusive)	number	0	0	0	0	0	0	0	0	1	0
Number of Part-Time Employees Over the Age of 50 Years Old	number	0	1	0	0	0	0	0	0	0	0
Number of Employees in First Level Manager Positions	number	50	109	89	158	72	92	62	71	47	48
Number of Employees in Mid-Level Management Positions	number	76	65	124	135	156	143	155	163	115	111
Number of Employees in Senior Management Positions	number	2	2	0	5	1	5	1	2	1	5
Number of New Graduates	number	325	176	455	377	514	482	387	380	181	200
Recruitment Rate by Gender	%	54	46	49	51	51	48	51	49	47	53
Number of Open Positions	number	2,954	2,236	3,436	2,767	3,524	2,558	3,030	2,537	2,268	1,911
Number of Positions Filled by Internal Candidates	number	2,344	1,714	2,542	1,823	2,190	1,559	2,178	1,713	1,807	1,400

Number of Employees Promoted

Promotions	Unit	2021		2022		2023		2024		2025	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Number of Employees Promoted	number	1,518	1,199	1,513	1,171	1,388	1,136	1,333	1,159	1,106	941
Ratio of Promotions by Gender	%	56	44	56	44	55	45	53	47	54	46
Proportion of Employees Subjected to Regular Performance Evaluation	%	100	100	100	100	100	100	100	100	100	100

Employee Departures

Number of Employees Leaving the Company by Age and Gender	Unit	2021	2022	2023	2024	2025
Number of Employees Under the Age of 30 Who Left Their Jobs	%	32	35	30	17	17 ✓
Women	%	19	19	15	16	14 ✓
Men	%	13	16	15	14	21 ✓
Number of Employees Between the Ages of 30 and 50 Who Left Their Jobs (Including 30 and 50 Years Old)	%	65	62	60	3	7 ✓
Women	%	33	32	28	29	7 ✓
Men	%	32	29	32	30	8 ✓
Number of Employees Over the Age of 50 Who Left Their Jobs	%	3	3	10	0	12 ✓
Women	%	2	1	7	8	11 ✓
Men	%	2	2	3	3	12 ✓
Women Turnover Rate	%	53	53	50	48	48 ✓

Employee Turnover Rate

Employee Turnover Rate	Unit	2021	2022	2023	2024	2025
Total Employee Turnover Rate	%	11	10	14	14	9 ✓

Employee Turnover Rate (Voluntarily Leaving)		Unit	2024	2025
By Age	Under 30 Years Old	%	15.48	13.10 ✓
	30–50 Years Old (Including 30 and 50 Years Old)	%	3.52	3.43 ✓
	Over 50 Years Old	%	0.56	2.85 ✓
By Gender	Women	%	5.83	4.85 ✓
	Men	%	5.70	5.74 ✓
Management Level	Other	%	9.76	8.12 ✓
	Entry-Level Manager	%	3.35	3.10 ✓
	Mid-Level Management	%	2.99	3.38 ✓
	Senior Management	%	1.28	1.34 ✓
Bank Overall (Average)		%	5.76	5.18 ✓

Employee Turnover Rate by Duty Location*		2024		2025	
		Number	Ratio (%)	Number	Ratio (%)
Headquarters					
	Women	272	14.73	102	9.30
	Men	202	17.03	164	14.67
Akbank Banking Center					
	Women	125	10.17	179	9.09
	Men	223	12.26	190	10.09
Regional Directorates**					
	Women	31	11.39	28	9.95
	Men	41	12.50	30	8.98
Branches					
	Women	418	12.31	249	7.21
	Men	452	16.70	229	8.45
Bank Overall (Average)					
	Women	846	12.55	558 ✓	8.00 ✓
	Men	918	15.20	613 ✓	10.00 ✓

* Our Board Members are not included.

** Although the employees in the Regional Credit Directorates are affiliated to the Credit Allocation Business Unit, they were shown in the staff of our Regional Directorates, not the Headquarters, as in previous years, since they actually work in the field.

Employee Turnover Rate by Duty Location*	2024		2025	
	Number	Ratio (%)	Number	Ratio (%)
Headquarters				
Under 30 Years Old	220	32	119	24
Between 30–50 Years Old	224	10	134	8
50 Years Old and Older	30	23	13	16
Akbank Banking Center				
Under 30 Years Old	108	22	151	20
Between 30–50 Years Old	199	9	208	7
50 Years Old and Older	41	19	10	6
Regional Directorates**				
Under 30 Years Old	27	24	25	21
Between 30–50 Years Old	35	8	30	6
50 Years Old and Older	10	24	3	10
Branches				
Under 30 Years Old	172	18	123	11
Between 30–50 Years Old	581	12	331	7
50 Years Old and Older	117	55	24	17
Bank Overall (Average)				
Under 30 Years Old	527	23	418 ✓	17 ✓
Between 30–50 Years Old	1,039	10	703 ✓	7 ✓
50 Years Old and Older	198	33	50 ✓	12 ✓

* Our Board Members are not included.

** Although the employees in the Regional Credit Directorates are affiliated to the Credit Allocation Business Unit, they were shown in the staff of our Regional Directorates, not the Headquarters, as in previous years, since they actually work in the field.

Parental Leave

Parental Leave	Unit	2024		2025	
		Women	Men	Women	Men
Number of Employees Entitled to Maternity / Parental Leave	number	349	233	302 ✓	225 ✓
Number of Employees Receiving Maternity / Parental Leave	number	349	233	302 ✓	225 ✓
Number of Employees Returning to Work After Maternity / Parental Leave	number	347	233	235 ✓	216 ✓
Total Number of Employees Who Returned to Work After the End of Maternity/Parental Leave and Are Still at Work 12 Months After Their Return to Work	number	337	225	228 ✓	205 ✓
Return to Work Rate of Employees Taking Maternity / Parental Leave	%	99	100	99.16 ✓	99.54 ✓
Employment Rate of Employees Receiving Maternity / Parental Leave	%	97	97	96.20	94.47
Number of Weeks of Fully Paid Primary Parental Leave Offered to Employees	Week	16		16	
Number of Weeks of Fully Paid Secondary Parental Leave Offered to Employees	Week	20		18	

Trainings

Education	Unit	2021	2022	2023	2024	2025
Average Hours of Training per Person	hours/number	36	33	32	38	47 ✓
Women	hours/number	37	34	32	36	46
Men	hours/number	33	31	31	40	48
Manager and Above	hours/number	32	29	26	48	54
Manager and Below	hours/number	35	33	32	37	46
Under 30 Years Old	hours/number	-	-	-	63	55
30–50 Years Old (Including 30 and 50 Years Old)	hours/number	-	-	-	33	45
Over 50 Years Old	hours/number	-	-	-	24	39
Other Employees	hours/number	-	-	-	43	52
Entry-Level Managers	hours/number	-	-	-	29	29
Mid-Level Management	hours/number	-	-	-	35	47
Senior Management	hours/number	-	-	-	26	27
Total Training Hours	number*hour	**423,987**	**412,871**	**404,578**	**483,919**	**599,942** ✓

Percentage of Employees Receiving Training by Gender	Unit	2021	2022	2023	2024	2025
Women	%	55	55	53	50	52 ✓
Men	%	45	45	47	50	48 ✓

Number of Participants by Training	Unit	2024	2025
Anti-Bribery and Anti-Corruption, Ethical Principles / Business Ethics and Sustainability Trainings	number	11,460	12,146 ✓
Information Security Training	number	8,780	6,254 ✓
Management and Leadership Development Programs	number	1,176	951 ✓
Information Technologies (IT) Competency Development Trainings	number	1,525	1,990 ✓
Anti-Bribery and Anti-Corruption Training	number	11,106	7,734 ✓
Ethical Principles / Business Ethics Training	number	1,317	1,388 ✓
Sustainability Education	number	4,478	9,533 ✓
Clean Banking Training	number	5,789	5,182

Total Training Hours by Training	Unit	2024	2025
Anti-Bribery and Anti-Corruption, Ethical Principles / Business Ethics and Sustainability Trainings	number*hour	40,944	35,407 ✓
Information Security Training	number*hour	3,320	2,198 ✓
Management and Leadership Development Programs	number*hour	19,186	16,098 ✓
Information Technologies (IT) Competency Development Trainings	number*hour	26,826	38,831 ✓
Anti-Bribery and Anti-Corruption Training	number*hour	22,504	17,410 ✓
Ethical Principles / Business Ethics Training	number*hour	1,031	1,041 ✓
Sustainability Education	number*hour	17,409	16,957 ✓
Clean Banking Training	number*hour	2,977	5,167

Trainings Given to Teams in Direct Contact with Customers	Unit	2024	2025
Total	number*hour	328,627	434,761
Training Hours per Person	hours/number	42	56

Trainings Given to Teams in Direct Contact with the Customer Other Than Sustainability / Climate Change Issues	Unit	2024	2025
Total	number*hour	314,460	422,300
Training Hours per Person	hours/number	40	54

Transformation Academy Training Content	Unit	2024	2025
Breaking Borders in Exports: As Akbank Transformation Academy, we continued our trainings in 2025 to support our corporate customers, especially SMEs. Participants who successfully complete the trainings will be able to benefit from the Akbank SME Advantage Package.	number of participants	Gaziantep: 65 Izmir: 53 Bursa: 41 Ankara: 75 Istanbul: 104 Antalya: 34	Istanbul: 24 Ankara: 74
E-SME: Digitalization in Exporting: In cooperation with the chambers of industry and commerce of the relevant provinces, we conducted our "E-SME: Digitalization in Exporting" trainings in Ankara, Trabzon, and Adana. Participants who successfully completed the trainings are eligible to benefit from the Akbank SME Advantage Package.	number of participants	Ankara (OSTIM): 144 Trabzon: 32 Adana: 75	Antalya: 49 Konya: 34 Eskisehir: 27
Entrepreneurial Women Program: In 2025, we organized a 6-month training program with specialized education and mentoring for 10 entrepreneurial women operating in İzmir and Bursa. The Entrepreneurial Women Program began with company visits and SWOT analyses and continued online.	number of participants	Sakarya: 10	Izmir: 10 Bursa: 10
Gaziantep Foreign Trade Panel and Networking Event: We organized the "Foreign Trade and Networking" panel for SMEs in Gaziantep, addressing target markets in exports and global trends in foreign trade, in cooperation with Akbank Dönüşüm Akademisi, Gaziantep Sanayi Odası, and İnovakademi. Through the networking session held after the panel, participants had the opportunity to establish new business collaborations.	number of participants	-	Gaziantep: 67
Financing Sustainable Production: In cooperation with İstanbul Sanayi Odası ISO Academy and Akbank Dönüşüm Akademisi, we organized a panel titled "Outlook for 2025 in Light of Global Developments."	number of participants	-	Istanbul: 79

Occupational Health and Safety

Occupational Health and Safety	Unit	2021	2022	2023	2024	2025
Work Accidents	number	5	11	10	19	44 ✓
Lost Work Day	day	89,189	45,091	52,267	46,328	47,827
Average Number of Health Leave Days	number	7.3	3.5	4.1	3.6	3.8
Fatal Cases	number	0	0	0	0	0 ✓
Occupational Diseases	number	0	0	0	0	0 ✓
Lost Working Days Caused By Work Accident	day	19	36	76	63	51 ✓
Employee Absence Rate*	%	4	4	3	4	2

* The data scope includes all employees. Employee absenteeism rate "number of health report days / (number of employees x working days)" formula calculated using

Suppliers

Suppliers	Unit	2021	2022	2023	2024	2025
Total Suppliers	number	1,779	2,216	2,316	2,660	2,967
New Suppliers	number	208	133	110	196	233
Local Suppliers	number	1,361	1,760	1,851	2,115	2,402
Total Payments to Suppliers	TRY billion	2,284	8,090	13	20,460	29,124
Total Payments to Local Suppliers	TRY billion	2,097	6,148	12	19,077	26,817
Ratio of Payments to Local Suppliers to Total Supplier Expenditures	%	91.83	75.99	93.18	93.24	92.08

Products and Services Offered to Customers

Product & Service	2024			2025		
	Target Customers	Number of Customers Reached	Number of Transactions / Contracts	Target Customers	Number of Customers Reached	Number of Transactions / Contracts
"Üniversiteli Akbanklı" University Students Loyalty Program	Low or No Income / University Students	268,297	59,862	Low or No Income / University Students	434,722	214,033
Interest-Free Overdraft Account						
Student Credit Card "Axess Student"						
"Akbank Women Platform" Loyalty Program	-	-	-	Individual Women Customers	193,719	72,684
Zero Interest Plus Money						
Award-Winning Flexible Savings Account						
Winners of Akbank Women						
Special PPS for Akbank Women						

Governance Performance Indicators

Sustainability Ratings

Sustainability Ratings	Scale (Good to Bad)	2021	2022	2023	2024	2025
MSCI ESG	AAA-CCC	BBB	BBB	A	AA	AA
Sustainalytics	0-100	18.0 (Low Risk)	-	16.1% (Low Risk)	14.8% (Low Risk)	14.8% (Low Risk)
S&P Global CSA	100-0	52	53	53	66	71
CDP - Climate Change	A-D-	B-	B	B	A	A
CDP - Water	A-D-	-	B	B	A	A
CDP - Forest	A-D-	-	-	-	-	A
LSEG (Refinitiv)	A+-D-	-	B+	A-	A-	A-
Bloomberg Gender Equality Index (GEI)*	✓-X	✓	✓	✓	-	-

* As of 2024, the Bloomberg Gender Equality Index is not available.

Board of Directors

Board of Directors	Unit	2025
Number of Members		
Independent Member	number	3
Independent Member	%	30
Executive Member	number	2
Non-Executive Member	number	8
Members of the Board of Directors		
Total Members	number	10
Women	number	1
Men	number	9
Women	%	10
Men	%	90
Average Tenure	year	8.5

Financial Information

Consolidated Financial Information	Unit	2021	2022	2023	2024	2025
Total Assets	TRY million	762,798	1,147,294	1,904,769	2,653,105	3,558,950
Loans	TRY million	396,750	616,109	962,081	1,375,995	1,920,958
Deposits	TRY million	453,551	721,562	1,292,914	1,632,597	2,173,421
Equity	TRY million	75,959	153,606	211,219	240,384	310,169
Net Profit	TRY million	12,127	60,026	66,496	42,362	57,224

Non-Consolidated Financial Information	Unit	2021	2022	2023	2024	2025
Total Assets	TRY million	708,911	1,075,186	1,789,174	2,515,597	3,336,007
Loans	TRY million	353,372	560,350	870,106	1,286,771	1,782,069
Deposits	TRY million	413,261	679,325	1,218,108	1,562,097	2,071,580
Equity	TRY million	75,955	153,600	211,195	240,348	310,158
Net Profit	TRY million	12,126	60,024	66,479	42,366	57,247

Contributions and Other Expenditures	Unit	2021	2022	2023	2024	2025
Lobbying, Representation of Interest, or Similar	TRY	-	-	-	-	-
Local, Regional, or National Political Campaigns / Organizations	TRY	-	-	-	-	-
Trade Associations or Tax-Exempt Groups	TRY	3,277,370	7,007,948	18,084,916	27,169,314	27,079,401
Other	TRY	-	-	-	-	-
Total	**TRY**	**3,277,370**	**7,007,948**	**18,084,916**	**27,169,314**	**27,079,401**

Contributions to Professional Associations or Tax-Exempt Groups	Unit	2021	2022	2023	2024	2025
Banks Association of Türkiye (Türkiye Bankalar Birliği, TBB)	TRY	2,597,836	6,159,098	16,344,076	24,270,445	22,380,348
Turkish Industrialists' and Businessmen's Association (Türk Sanayicileri ve İş Adamları Derneği, TÜSİAD)	TRY	402,000	524,000	1,050,000	1,740,000	2,640,000
Turkish Capital Markets Association (Türkiye Sermaye Piyasaları Birliği, TSPB)	TRY	208,284	228,975	459,340	796,619	1,532,178
Foreign Economic Relations Board (Dış Ekonomik İlişkiler Kurulu, DEİK)	TRY	24,750	35,000	120,000	180,000	240,000
Turkish Foreign Trade Association (Türkiye Dış Ticaret Derneği, TURKTRADE)	TRY	-	-	-	-	-
Corporate Governance Association of Turkey (Türkiye Kurumsal Yönetim Derneği, TKYD)	TRY	13,000	20,000	32,000	50,000	80,000
New Investor Relations Association (Yeni Yatırımcı İlişkileri Derneği, TÜYİD)	TRY	9,000	10,875	19,500	32,250	46,875
Business Council for Sustainable Development (İş Dünyası ve Sürdürülebilir Kalkınma Derneği, SKD)	TRY	22,500	30,000	60,000	100,000	160,000
Total	**TRY**	**3,277,370**	**7,007,948**	**18,084,916**	**27,169,314**	**27,079,401**

Matching of Material Topics for 2024 with Material Topics for 2025

Within the scope of the Double Materiality Analysis that we revised in 2025 in line with the requirements of the CSRD, we restructured our identified material topics within the framework of the environmental, social, and governance themes of the ESRS. The mapping between our material topics for 2024 and our material priority topics is presented in the table below.

2024 Material Topics	2025 Material Topics
Responsible Products and Services	E1 Climate Change S4 Customers and End Users G1 Business Ethics
Impact Investing	E1 Climate Change S4 Customers and End Users
Financing and Investment Decisions That Consider ESG Criteria	E1 Climate Change E4 Biodiversity and Ecosystems S4 Customers and End Users G1 Business Ethics
Employee-Oriented Corporate Culture	S1 Own Workforce
Diversity and Inclusion	S1 Own Workforce
Community Investments	G1 Business Ethics S4 Customers and End Users
Integrated Risk Management	G1 Business Ethics
Financial Performance	G1 Business Ethics
Ethical and Clean Banking	G1 Business Ethics S4 Customers and End Users
Data Privacy and Security	S4 Customers and End Users
Digitalization and Innovation	S4 Customers and End Users
Customer Experience and Journey	S4 Customers and End Users
Financial Inclusion	S4 Customers and End Users
Portfolio Change and Exposure	E1 Climate Change E4 Biodiversity and Ecosystems
Our Environmental Footprint	E1 Climate Change

Information on People and Organizations from Which We Receive Support Service

No	Company Name	Service Detail
1	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş	Service for Forwarding Requests for Consumer Loan Applications to the Bank
2	Amaris Teknoloji İstanbul Danışmanlık Ltd. Şti.	Mobile Asset Management Enrichment
3	Assistt Rehberlik ve Müşteri Hizmetleri A.Ş.	Call Center Service (Outbound, Inbound)
4	Atos Müşteri Hizmetleri A.Ş.	Call Center Service (Outbound, Inbound)
5	Austria Card Turkey Kart Operasyonları A.Ş.	Card and Chip Supply, Card Personalization Service
6	BHL TURKEY TEKNOLOJİ A.Ş. (Hesap Kurdu)	Service for Submitting Requests Regarding Loan / Credit Card Applications to the Bank
7	Bilge Adam Yazılım ve Teknoloji A.Ş.	Test Environments Monitoring and Operation Service
8	Bilge Adam Yazılım ve Teknoloji A.Ş.	Windows, MacOS, Mobile Systems Admin Service
9	Bilişim Bilgisayar Hizmetleri A.Ş. (Banksoft)	ATM Electronic Journal Management
10	Bilişim Bilgisayar Hizmetleri A.Ş. (Banksoft)	ATM Remote Password Management
11	Bilişim Bilgisayar Hizmetleri A.Ş. (Banksoft)	Banksoft Clearing and Objection System
12	Bilişim Bilgisayar Hizmetleri A.Ş. (Banksoft)	ISS/IAS System
13	Bilişim Bilgisayar Hizmetleri A.Ş. (Banksoft)	Arçelik Cash Register Buttoned Pos Application Development
14	Bilkay Danışmanlık ve Destek Hizmetler A.Ş.	Support Services Received for Document Barcoding, Scanning, Parsing, Data Entry, Communication and Control Works and Data Entry of Power of Attorney Documents
15	Brinks Güvenlik Hizmetleri A.Ş.	Foreign Currency Effective Transportation Service
16	Codevo Bilişim Yazılım ve Danışmanlık Hizmetleri Ticaret A.Ş.	Compliance with the BRSA Identity Verification and Transaction Security Regulation
17	Konecta Teknoloji ve Müşteri Hizmetleri A.Ş.	Call Center Service (Outbound, Inbound, Chat)
18	Konecta Teknoloji ve Müşteri Hizmetleri A.Ş.	Call Center Service (Collection Calls)
19	Konecta Teknoloji ve Müşteri Hizmetleri A.Ş.	Customer Satisfaction Calls
20	CMC İletişim ve Çağrı Merkezi Hizm. A.Ş. (M Plus)	Call Center Service (Outbound, Inbound)
21	CMC İletişim ve Çağrı Merkezi Hizm. A.Ş. (M Plus)	Call Center Service (Collection Calls)
22	CMC İletişim ve Çağrı Merkezi Hizm. A.Ş. (M Plus)	Digital Wallet, GMU (Secure Financial Application) and Virtual Pos Operation Service
23	CMC İletişim ve Çağrı Merkezi Hizm. A.Ş. (M Plus)	Akon Credit Specialist
24	CMC İletişim ve Çağrı Merkezi Hizm. A.Ş. (M Plus)	Fraud Investigation Services Outsource Service Procurement
25	Compay Ödeme Çözümleri A.Ş.	TOGG-Digital Vehicle Loan Service Procurement
26	Desmer Güvenlik Hiz. Tic. A.Ş.	Cash Operation Service
27	Detay Danışmanlık Bilgisayar Hizmetleri Sanayi ve Dış Ticaret A.Ş.	About SAP Consultancy Maintenance / Support Service
28	DSM Turkey Teknoloji Hizmetleri A.Ş. (Trendyol)	Trendyol Shopping Loan
29	D Ödeme Elektronik Para ve Ödeme Hizmetleri A.Ş. (Hepsipay)	Hepsipay Cash Loan Application API / Hepsipay Cash Loan Integration
30	D-Market Elektronik Hizmetler ve Ticaret A.Ş. (Hepsiburada)	Hepsiburada Shopping Loan
31	DIP Bilgisayar Yazılım Ticaret A.Ş.	Data Warehouse Applications Software Development and Maintenance Service
32	DIP Bilgisayar Yazılım Ticaret A.Ş.	Data Warehouse ODS Applications Software Development Service Procurement

No	Company Name	Service Detail
33	E-Kart Elektronik Kart Sistemleri San. ve Tic. A.Ş.	Card and Chip Supply, Card Personalization Service
34	Elite Consulting Bilişim ve Danışmanlık Hizmetleri Ltd. Şti.	Data Architecture Operational Support
35	Elite Consulting Bilişim ve Danışmanlık Hizmetleri Ltd. Şti.	Data Warehouse Applications Software Development
36	Eretim Bilgisayar Hizmetleri ve Dan. Ltd. Şti.	Argus Software Development Maintenance
37	Etcbase Yazılım ve Bilişim Teknolojileri A.Ş.	Legal Tracking System
38	Evren Yönetim Danışmanlığı ve Bilişim Tekn. Paz. LTD. ŞTİ.	Axess and Free Card Website Maintenance and Update
39	Fineksus Bilişim Çözümleri Tic. A.Ş.	Swift Applications Development and Software Maintenance
40	Forcerta Bilgi Teknolojileri A.Ş.	Outsourcing within the Scope of User Authorization Management
41	Fu Gayrımenkul Yatırım Danışmanlık A.Ş	Mortgage Establishment, Cancellation, Increase and Encumbrance Transactions
42	Genbil Yazılım Ticaret ve Sanayi A.Ş.	Recruitment System Software Development Service
43	G Teknoloji Bilişim Sanayi ve Ticaret A.Ş	Legal Reporting Infrastructure Renewal Project
44	Hangisi İnternet ve Bilgi Hizmetleri A.Ş. (Hangikredi)	Service for Submitting Requests Regarding Loan / Credit Card Applications to the Bank
45	Hangisi İnternet ve Bilgi Hizmetleri A.Ş. (Hangikredi)	Consumer Loan Application API Service
46	Hobim Arşivleme ve Basım Hizmetleri A.Ş.	Physical Archive Storage Service
47	Hobim Arşivleme ve Basım Hizmetleri A.Ş.	Statement, Letter, etc. Printing and Enveloping Service
48	Hobim Arşivleme ve Basım Hizmetleri A.Ş.	Segregation, Reading, Reporting and Destruction Service of Returned Statements
49	Icterra Bilgi ve İletişim Teknolojileri Sanayi ve Ticaret A.Ş.	Icterra Mobile Campaign Enrichment Framework
50	Icterra Bilgi ve İletişim Teknolojileri Sanayi ve Ticaret A.Ş.	Icterra Ecosystem Enrichment Framework For You
51	İnfina Yazılım A.Ş.	Fund Management App
52	İnfina Yazılım A.Ş.	Portfolio Custody App
53	İnfonal Bilgi Teknolojileri A.Ş.	Mini-service & Microservice Architecture Infrastructure

No	Company Name	Service Detail
54	Innovance Bilgi Teknolojileri A.Ş.	General Framework Agreement-Mobile Modernized Payment System and Internet Branch Corporate Digitalization
55	Innovance Bilgi Teknolojileri A.Ş.	General Framework Agreement - Axess Mobile Function Enrichment
56	Innovance Bilgi Teknolojileri A.Ş.	Next Generation Operation (Operative Decom) Program
57	Innovance Bilgi Teknolojileri A.Ş.	General Framework Agreement - Customer and Sales Mobile Modernized Payment System and Internet Branch Corporate Digitalization
58	Innovance Bilgi Teknolojileri A.Ş.	General Framework Agreement - Payment Systems Modernization New Acquisition
59	Innovance Bilgi Teknolojileri A.Ş.	General Framework Agreement -Technology Architecture Mobile Modernized Payment System and Internet Branch Corporate Digitalization
60	Karbil Yazılım ve Bilişim Teknolojileri Tic. A.Ş.	Vera Cash Register integrated POS Application Development
61	KA Dijital İnternet Pazarlama Reklamcılık Danışmanlık ve Bilişim Ticaret Ltd. Şti.	Wings Website & Juzdan App Management & Maintenance
62	Key Yazılım Çözümleri A.Ş.	EKON Application for Evaluating the Suitability of Expert Reports - Development and Maintenance
63	Key Yazılım Çözümleri A.Ş.	E-Mortgage Application Software Development Service
64	Kibele İletişim Sistem ve Servisleri Tic. Ltd. Şti.	Enterprise ERP Project-Additional Consultancy and Application Development Services
65	KKB Kredi Kayıt Bürosu A.Ş.	New ODM KKB Anadolu Data Center Space Utilization Service
66	Kurye Net Motorlu Kuryecilik Ve Dağıtım Hizmetleri A.Ş.	Contracted Card Distribution Service
67	Link Tera Bilgi Teknolojileri A.Ş.	Murex Maintenance Service
68	Loomis Güvenlik Hizmetleri A.Ş.	Carrying Cheques and Promissory Notes
69	Loomis Güvenlik Hizmetleri A.Ş.	Foreign Currency Effective Transportation Service
70	Luckyeye Bilgisayar Tanıtım Hizm. Yay. ve Tic. A.Ş.	akbankinvestorrelations.com Design and Development
71	Luckyeye Bilgisayar Tanıtım Hizm.Yay.ve Tic.A.Ş.	Sustainable Investments Website Design, Development and Maintenance Service

No	Company Name	Service Detail
72	Metis Bilgisayar Sistemleri Sanayi ve Ticaret A.Ş.	Call Center Service (Collection Calls)
73	Mirsis Bilgi Teknolojileri A.Ş.	Credit, Treasury and Investment Applications Software Development Service
74	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Convention - Institutional Architecture and Infrastructure App Development Support Service
75	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement-Corporate and Security Applications Software Development Service
76	Mirsis Bilgi Teknolojileri A.Ş.	IT Core Banking Applications Software Development Service
77	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Personal Loan MF Offload
78	Mirsis Bilgi Teknolojileri A.Ş.	Cash Management Products Operational and Technical Support Service Procurement
79	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Core Banking Foreign Transactions Pool Advisory Service
80	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Foreign Trade Implementation Development Service Procurement
81	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Commercial Credit Technologies Application Development Service
82	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Personal Loan Technologies Application Development Service
83	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Investment Technologies Application Development Service
84	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Convention - Legal Report Development Service Procurement (MF and Java (BSA))
85	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Insurance Technologies Application Development Service
86	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Cash Management Practices Renewal Request
87	Mirsis Bilgi Teknolojileri A.Ş.	General Framework Agreement - Money Transfers - Cash Payments Service Renewal Request
88	Mobtech Yazılım Danışmanlık San. ve Tic. A.Ş.	Technology Architecture Corporate Transformation Sourcing

No	Company Name	Service Detail
89	Mobtech Yazılım Danışmanlık San. ve Tic. A.Ş.	MobTech Corporate Transformation Sourcing Framework Renewal
90	Mobtech Yazılım Danışmanlık San. ve Tic. A.Ş.	Core Banking Technologies Corporate Transformation Sourcing
91	Mobven Teknoloji A.Ş.	General Framework Agreement - Mobile 3.0 Software and Development Service
92	MOS Bilişim Danışmanlık Sanayi ve Ticaret Ltd. Şti.	Software Asset Management Service
93	MUREX SAS	Murex Treasury Applications Development and Software Maintenance
94	MTM Holografi Güvenlikli Basım ve Bilişim Tekn. San. Tic. A.Ş.	Cheque Printing Service
95	Netaş Telekomünikasyon A.Ş.	Procurement of Testing Services within the Scope of Akbank Applications
96	Netaş Telekomünikasyon A.Ş.	Payment Systems Modernization Project Testing Service
97	NCR Bilişim Sistemleri Ltd. Şti.	Call Center NCR Video Application Development Service
98	MAGICLICK Teknoloji A.Ş.	Akbank.com and Yatirim.akbank.com Design and Development Service
99	NETA Yazılım A.Ş.	App Development Purchase
100	Novosoft Yazılım Teknolojiler Bilişim Sanayi ve Tic. A.Ş.	Archive Management System Development and Software Maintenance
101	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Convention - Business Objects Reporting Application, Development and Software Maintenance
102	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Agreement - Pos Applications Software Development and Testing Processes Service
103	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Agreement - MF Offloading ATM Cobol Conversion of Programs to Java
104	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Agreement - Member Merchant Applications Software Development Service Procurement
105	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Agreement - Customer and Sales Practices Service Procurement
106	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	General Framework Agreement - NTT Data-Payment Systems Modernization New Acquisition
107	NTT Data Business Solutions Bilgi Sistemleri A.Ş.	Recruitment System Renewal

No	Company Name	Service Detail
108	Nubes Bilişim ve Danışmanlık Ticaret A.Ş.	Management Service of Infrastructure Environments within the Scope of Crypto Custody Project
109	OBSS Teknoloji A.Ş.	General Framework Agreement - Modernize Payment Systems MPos Sourcing
110	OBSS Teknoloji A.Ş.	General Framework Agreement-Core Banking Mobile Banking Software Development
111	OBSS Teknoloji A.Ş.	General Framework Agreement - Payment Systems Mobile Application Development Service
112	OBSS Teknoloji A.Ş.	General Framework Agreement - Technology Architecture Mobile Banking Application Development Service
113	OBSS Teknoloji A.Ş.	General Framework Agreement - Customer and Sales Technologies Mobile Application Development Service
114	OBSS Teknoloji A.Ş.	General Framework Agreement - Core Banking Foreign Transactions Software Development Service
115	OBSS Teknoloji A.Ş.	General Framework Agreement - Customer Applications Modernization Application Development Service
116	OBSS Teknoloji A.Ş.	General Framework Convention - Investment Technologies Modernization
117	Pax Teknoloji ve Pazarlama A.Ş.	Pax s920 POS Software Development
118	Payten Teknoloji A.Ş.	3D Secure Operations Over BKM (ACS) Software Development and Maintenance Service
119	Payten Teknoloji A.Ş.	Arrangement of Chip - Money and Foreign Currency Transactions in Virtual POS / Akpos terminal applications and Virtual Pos Transactions Service
120	Payten Teknoloji A.Ş.	Card Storage (MSU) Service
121	Payten Teknoloji A.Ş.	In-House Virtual Pos MPI / 3DSS Purchasing Service
122	Plastikkart Akıllı Kart İletişim Sistemleri San. ve Tic. A.Ş.	Card and Chip Supply, Card Personalization Service
123	Proasist Elektrik Mekanik Teknik Hizmetler Sanayi ve Ticaret A.Ş.	Data Center Technical Mechanical Security and Facility Management Service
124	Prometeia SPA Merkezi İtalya İstanbul Merkez Şubesi	Treasury Monitoring System Software Development and Maintenance Service

No	Company Name	Service Detail
125	Protel Bilgisayar A.Ş.	Secure Financial Enforcement Service
126	Platin Bilişim A.Ş.	Operational Service Procurement for Backup Infrastructure
127	Platin Bilişim A.Ş.	Outsourcing Service for Enterprise Vault Software
128	Sabancı Dijital Teknoloji Hizmetleri A.Ş.	Outsourcing Service for Enterprise Vault Software
129	Sabancı Dijital Teknoloji Hizmetleri A.Ş.	E-invoice Integration, Maintenance and Repair Service
130	Sabancı Dijital Teknoloji Hizmetleri A.Ş.	Delinea Whitelist Application License and Residency Service (Cyberark EPM License and Residency Service Renewal)
131	Sestek Ses ve İletişim Bilgisayar Teknolojileri San. Tic. A.Ş.	Automatic Voice Search
132	Seri Bilgi Teknolojileri ve Destek Hizmetleri ve Tic. Ltd. Şti.	Single POS Field Services
133	Seri Bilgi Teknolojileri ve Destek Hizmetleri ve Tic. Ltd. Şti.	IT Hardware Maintenance Field Services
134	Software Arge Sanayi ve Ticaret A.Ş.	Qliksense Frontend Mashup Development Service
135	Taksitmatik Danışmanlık ve Teknoloji Hizmetleri Ticaret A.Ş.	Shopping Loan Application API service
136	Teknova Yazılım Danışmanlığı Bilgisayar Turizm Reklam ve Organizasyon Ticaret Ltd. Şti.	SAP CRM Skill Center
137	Tempo Çağrı Merkezi ve İş Süreçleri Dış Kaynak Hizm. Tic. A.Ş.	Call Center Service (Outdial, Inbound)
138	Tepe Savunma ve Güvenlik Sistemleri Sanayi A.Ş.	Private Security Personnel Outsourcing
139	Tepe Servis ve Yönetim A.Ş.	General Archive Center Support Service
140	Testinium Teknoloji Yazılım A.Ş.	Procurement of Testing Services within the Scope of Akbank Applications
141	UCS Bilişim Sist. Ltd. Şti.	Outbound Centralization
142	VBT Yazılım A.Ş.	Commercial Credit Card New Value Propositions - Card Payment Systems Applications Service Procurement
143	Verifone Elektronik ve Danışmanlık Ltd. Şti.	Akpos Terminal Applications Software

No	Company Name	Service Detail
144	Verifone Elektronik ve Danışmanlık Ltd. Şti.	Hugin - Verifone Cash Register Integrated POS Application Software Development
145	Veripark Yazılım A.Ş.	Internet Banking Software Development Service
146	Veripark Yazılım A.Ş.	KIS Card Renewal and QC Modernization
147	Veripark Yazılım A.Ş.	Mobile Asset Management Enrichment
148	Veripark Yazılım A.Ş.	Corporate Transformation Sourcing
149	Concentrix Müşteri Hizmetleri A.Ş.	Call Center Service (Collection calls)
150	Concentrix Müşteri Hizmetleri A.Ş.	Call Center Service (Outdial, Inbound)
151	Worldline Ödeme Sistem Çözümleri A.Ş.	Akpos Terminal Applications Development and Software Maintenance
152	Zenn Bilişim Teknolojileri San. ve Tic. A.Ş.	SYS Implementation, Development and Software Maintenance
153	32BİT Bilgisayar Hiz. San. ve Tic. Ltd. Şti.	Bulk Transmission of Instant Foreign Exchange Transactions Software Development Service
154	32BİT Bilgisayar Hiz. San. ve Tic. Ltd. Şti.	Instant Foreign Exchange API
155	32BİT Bilgisayar Hiz. San. ve Tic. Ltd. Şti	Instant Currency Native



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