

Balance Sheet Highlights							
Consolidated (TLmn)	1Q25	2Q25	3Q25	4Q25	1Q26	YtD Δ %	QoQ Δ %
Cash and Due from Banks	575,428	535,468	535,543	621,183	600,077	-3	-3
Securities	668,393	709,702	765,945	803,398	794,368	-1	-1
TL	490,380	508,338	526,801	528,250	517,366	-2	-2
FX (\$)	4,714	5,067	5,762	6,422	6,239	-3	-3
Gross Loans	1,451,040	1,560,852	1,746,721	1,920,974	2,024,318	5	5
Net Loans	1,397,186	1,502,932	1,678,815	1,850,222	1,948,445	5	5
TL	931,643	1,009,604	1,142,577	1,270,549	1,340,907	6	6
FX (\$)	12,327	12,414	12,919	13,529	13,684	1	1
Other	210,218	235,927	251,140	284,147	301,085	6	6
Total Assets	2,851,225	2,984,030	3,231,443	3,558,950	3,643,975	2	2
Deposits	1,749,319	1,890,099	2,026,921	2,173,421	2,318,398	7	7
o/w Demand	545,822	586,933	661,001	723,291	770,832	7	7
TL	1,115,882	1,229,905	1,282,969	1,350,918	1,422,813	5	5
o/w Demand	181,050	190,588	207,097	202,667	202,597	0	0
FX (\$)	16,773	16,612	17,924	19,197	20,173	5	5
o/w Demand	9,659	9,973	10,936	12,151	12,799	5	5
Funds Borrowed & Bonds Issued	309,100	375,161	436,658	476,250	514,466	8	8
TL	13,052	14,921	17,043	19,017	31,453	65	65
FX (\$)	7,839	9,065	10,110	10,672	10,880	2	2
Repo	368,814	276,257	289,178	378,547	263,624	-30	-30
TL	239,523	115,035	121,091	188,719	113,449	-40	-40
FX (\$)	3,424	4,057	4,050	4,430	3,383	-24	-24
Other	181,036	183,627	201,295	220,563	244,912	11	11
Equity	242,956	258,886	277,390	310,169	302,575	-2	-2
Total Liabilities & Shareholders Equity	2,851,225	2,984,030	3,231,443	3,558,950	3,643,975	2	2

Asset Structure					
Consolidated (%)	1Q25	2Q25	3Q25	4Q25	1Q26
Securities / Assets	23.4	23.8	23.7	22.6	21.8
TL / Securities	73.4	71.6	68.8	65.8	65.1
% of Fix	33.7	34.5	32.1	31.4	32.8
% of Floating	19.1	22.7	23.3	20.9	18.1
% of CPI Linkers	45.0	41.1	42.5	45.5	45.9
% of Other ¹	2.2	1.7	2.1	2.3	3.2
FX / Securities	26.6	28.4	31.2	34.2	34.9
Net Loans / Assets	49.0	50.4	52.0	52.0	53.5
TL Business / Net Loans	29.2	29.1	30.0	30.1	30.1
Consumer inc. Credit Cards / Net Loans	37.5	38.1	38.1	38.5	38.7
FX / Net Loans	33.3	32.8	31.9	31.3	31.2
Deposits / Assets	61.4	63.3	62.7	61.1	63.6
% of Demand	31.2	31.1	32.6	33.3	33.2
TL / Deposits	63.8	65.1	63.3	62.2	61.4
% of Demand	16.2	15.5	16.1	15.0	14.2
FX / Deposits	36.2	34.9	36.7	37.8	38.6
% of Demand	57.6	60.0	61.0	63.3	63.4
LDR ²	80.8	80.2	83.8	86.0	85.0
TL LDR	83.0	82.0	87.7	92.0	92.5
FX LDR	80.7	80.1	77.7	76.8	71.5
Sticky Share in TL Time Deposit ³	61.6	62.4	59.3	56.3	53.7
Repo / Assets	12.9	9.3	8.9	10.6	7.2
Funds Bor. & Bonds Iss. / Assets	10.8	12.6	13.5	13.4	14.1
Leverage	11.7x	11.5x	11.6x	11.5x	12.0x
Solvency ⁴					
Consolidated	1Q25	2Q25	3Q25	4Q25	1Q26
CAR (%)	17.4	17.4	17.2	16.8	16.1
Excess Capital - TLbn	100.2	105.7	110.5	114.5	106.5
Tier-1 (%)	13.8	13.8	13.6	13.6	13.1
Excess Capital - TLbn	69.6	74.4	76.9	85.1	80.0
CET-1 (%)	12.5	12.6	12.4	12.5	11.0
Excess Capital - TLbn	74.7	80.2	84.1	95.0	65.6

(1) Equity products related with our brokerage company's daily transactions.

(2) Bank-only. TL LDR includes domestic TL bond

(3) MIS Data.

(4) w/o forbearances. Forbearances: Fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025, lifted as of 2026

AKBANK

Income Statement Highlights						
Consolidated (TLmn)	4Q25	1Q26	QoQ Δ %	1Q25	1Q26	YoY Δ %
Net Interest Income incl. Swap Costs	24,686	27,162	10	14,529	27,162	87
NII	38,294	43,086	13	19,527	43,086	121
o/w CPI Linker Income	16,652	14,941	-10	15,872	14,941	-6
Swap Costs	-13,608	-15,924	17	-4,998	-15,924	219
Fees & Commissions (Net)	34,631	32,402	-6	23,996	32,402	35
Net Trading Gain/(Loss)	6,844	12,447	82	12,486	12,447	-
ECL Hedge Gain / (Loss)	99	59	-40	512	59	-88
Clean Trading	6,745	12,388	84	11,974	12,388	3
Revenue ¹	66,063	71,952	9	50,499	71,952	42
Other Income	711	1,092	54	-419	1,092	-361
Operating Expense	-30,894	-36,845	19	-26,164	-36,845	41
HR	-10,261	-14,804	44	-8,959	-14,804	65
Other	-20,633	-22,041	7	-17,206	-22,041	28
Pre-Provision Income	35,979	36,258	1	24,427	36,258	48
Provision for Loan Losses, net of collections	-7,942	-9,787	23	-7,366	-9,787	33
Stage 1+2 (net)	1,647	381	-77	-1,045	381	-137
Stage 3	-9,927	-12,541	26	-7,695	-12,541	63
Stage 3 Recoveries	438	2,431	456	1,885	2,431	29
Currency Impact (fully hedged)	-99	-59	-40	-512	-59	-88
Other Provisions	24	289	-	985	289	-71
Income Before Tax	28,184	26,855	-5	18,076	26,855	49
Tax	-9,867	-7,712	-22	-4,344	-7,712	78
Net Income	18,317	19,143	5	13,732	19,143	39

(1) Net Interest Income incl. Swap Costs, Clean Trading and Net Fees & Commissions

(2) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions

Asset Quality					
Consolidated (%)	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Ratio	3.3	3.4	3.5	3.4	3.5
Stage 3 Coverage	59.0	59.8	61.5	63.7	65.6
Stage 2 Ratio	6.5	5.3	5.5	7.4	7.8
TL / Stage 2	63.8	82.1	84.7	87.7	88.8
FX / Stage 2	36.2	17.9	15.3	12.3	11.2
Stage 2 Coverage	14.6	15.5	17.2	11.8	10.4
Stage 2 +3 Coverage	29.4	32.7	34.3	28.1	27.6
Stage 2 +3 Coverage (incl free pro.)	29.4	32.7	34.3	28.1	27.6
Gross Coverage	3.7	3.7	3.9	3.7	3.7
Net COC, Cumulative (bps)	211	208	240	222	201
excl ccy impact	197	193	230	214	200
Net COC, Quarterly (bps)	211	205	302	176	201
excl ccy impact	197	191	298	174	200
Free Provisions - TL mn	-	-	-	-	-
Profitability Indicators					
Consolidated (%)	1Q25	2Q25	3Q25	4Q25	1Q26
ROAE, Cum	22.7	20.1	20.4	21.5	25.3
ROAA, Cum	2.0	1.8	1.8	1.9	2.2
ROAE, Q	22.7	17.7	21.0	24.9	25.3
ROAA, Q	2.0	1.5	1.8	2.2	2.2
NIM, Cum	3.1	3.0	3.5	3.8	5.2
Swap Adj. NIM, Cum	2.3	2.1	2.3	2.5	3.3
NIM, Q	3.1	3.0	4.2	4.8	5.2
Swap Adj. NIM, Q	2.3	2.0	2.7	3.1	3.3
Swap Adj NII / Revenue	37.7	32.7	35.8	41.6	45.6
Fee / Revenue	62.3	67.3	64.2	58.4	54.4
CIR, YTD ²	51.1	54.5	52.4	50.6	50.6
CIR, Quarterly	51.1	58.2	58.2	46.3	50.6

AKBANK