

Balance Sheet Highlights						Change (%)
Consolidated (TLmn)	3Q24	4Q24	1Q25	2Q25	3Q25	YTD
Cash and Due from Banks	373,755	508,933	575,428	535,468	535,543	5
Securities	576,844	615,045	668,393	709,702	765,945	25
TL	410,370	446,864	490,380	508,338	526,801	18
FX (\$)	4,879	4,767	4,714	5,067	5,762	21
Gross Loans	1,291,935	1,376,016	1,451,040	1,560,852	1,746,721	27
Net Loans	1,253,067	1,329,667	1,397,186	1,502,932	1,678,815	26
TL	828,444	896,015	931,643	1,009,604	1,142,577	28
FX (\$)	12,445	12,292	12,327	12,414	12,919	5
Other	200,623	199,460	210,218	235,927	251,140	26
Total Assets	2,404,290	2,653,105	2,851,225	2,984,030	3,231,443	22
Deposits	1,575,241	1,632,597	1,749,319	1,890,099	2,026,921	24
o/w Demand	472,710	455,957	545,822	586,933	661,001	45
TL	991,753	1,084,719	1,115,882	1,229,905	1,282,969	18
o/w Demand	153,806	142,422	181,050	190,588	207,097	45
FX (\$)	17,101	15,529	16,773	16,612	17,924	15
o/w Demand	9,346	8,887	9,659	9,973	10,936	23
Funds Borrowed and Bonds Issued	236,304	271,977	309,100	375,161	436,658	61
TL	8,998	14,117	13,052	14,921	17,043	21
FX (\$)	6,662	7,309	7,839	9,065	10,110	38
Repo	199,983	349,100	368,814	276,257	289,178	-17
TL	99,329	236,998	239,523	115,035	121,091	-49
FX (\$)	2,950	3,177	3,424	4,057	4,050	27
Other	161,797	159,048	181,036	183,627	201,295	27
Equity	230,965	240,384	242,956	258,886	277,390	15
Total Liabilities & Shareholders Equity	2,404,290	2,653,105	2,851,225	2,984,030	3,231,443	22

Asset Structure					
Consolidated (%)	3Q24	4Q24	1Q25	2Q25	3Q25
Securities / Assets	24.0	23.2	23.4	23.8	23.7
TL / Securities	71.1	72.7	73.4	71.6	68.8
% of Fix	33.0	35.8	33.7	34.5	32.1
% of Floating	21.7	18.4	19.1	22.7	23.3
% of CPI Linkers	45.1	44.8	45.0	41.1	42.5
% of Other ¹	0.2	1.0	2.2	1.7	2.1
FX / Securities	28.9	27.3	26.6	28.4	31.2
Net Loans / Assets	52.1	50.1	49.0	50.4	52.0
TL Business / Net Loans	31.0	30.3	29.2	29.1	30.0
Consumer inc. Credit Cards / Net Loans	35.1	37.1	37.5	38.1	38.1
FX / Net Loans	33.9	32.6	33.3	32.8	31.9
Deposits / Assets	65.5	61.5	61.4	63.3	62.7
% of Demand	30.0	27.9	31.2	31.1	32.6
TL / Deposits	63.0	66.4	63.8	65.1	63.3
% of Demand	15.5	13.1	16.2	15.5	16.1
FX / Deposits	37.0	33.6	36.2	34.9	36.7
% of Demand	54.7	57.2	57.6	60.0	61.0
LDR ²	80.0	82.4	80.8	80.2	83.8
TL LDR	82.5	82.0	83.0	82.0	87.7
FX LDR	77.1	88.9	80.7	80.1	77.7
Sticky Share in TL Time Deposit ³	59.8	58.0	61.6	62.4	59.3
Repo / Assets	8.3	13.2	12.9	9.3	8.9
Funds Bor. & Bonds Iss. / Assets	9.8	10.3	10.8	12.6	13.5
Leverage	10.4x	11.0x	11.7x	11.5x	11.6x
Solvency ⁴					
Consolidated	3Q24	4Q24	1Q25	2Q25	3Q25
CAR (%)	17.2	17.8	17.4	17.4	17.2
Excess Capital - TLbn	85.3	96.9	100.2	105.7	110.5
Tier-1 (%)	14.6	15.1	13.8	13.8	13.6
Excess Capital - TLbn	76.4	84.6	69.6	74.4	76.9
CET-1 (%)	13.4	13.8	12.5	12.6	12.4
Excess Capital - TLbn	80.8	88.4	74.7	80.2	84.1

(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 26.06.2023 FX rate for 2024 and 28.06.2024 FX rate for 2025

AKBANK

Income Statement Highlights			Change (%)		Change (%)	
Consolidated (TLmn)	2Q25	3Q25	Q/Q	3Q24	3Q25	Y/Y
Net Interest Income incl. Swap Costs	13,240	19,556	48	33,448	47,325	41
NII	20,321	30,843	52	52,525	70,691	35
o/w CPI Linker Income	16,961	17,244	2	53,466	50,078	-6
Swap Costs	-7,081	-11,286	59	-19,077	-23,366	22
Fees & Commissions (Net)	27,223	35,121	29	51,820	86,340	67
Net Trading Gain/(Loss)	6,391	4,588	-28	21,000	23,464	12
ECL Hedge Gain / (Loss)	524	124	-76	1,005	1,160	15
Clean Trading	5,867	4,464	-24	19,995	22,304	12
Revenue ¹	46,329	59,142	28	105,263	155,970	48
Other Income	699	673	-4	2,182	953	-56
Operating Expense	-27,355	-29,314	7	-61,565	-82,834	35
HR	-9,589	-10,728	12	-22,817	-29,276	28
Other	-17,766	-18,586	5	-38,748	-53,558	38
Pre-Provision Income	20,197	30,625	52	46,885	75,250	60
Provision for Loan Losses, net of collections	-7,607	-12,258	61	-8,284	-27,231	229
Stage 1+2 (net)	73	-4,256	-5914	2	-5,228	-281453
Stage 3	-8,000	-8,454	6	-13,734	-24,149	76
Stage 3 Recoveries	844	576	-32	6,454	3,305	-49
Currency Impact (fully hedged)	-524	-124	-76	-1,005	-1,160	15
Other Provisions	-174	-336	93	1,275	475	-63
Free Provisions	0	0	-	-	-	-
Other	-174	-336	93	-125	475	-480
Income Before Tax	12,396	18,094	46	39,919	48,565	22
Tax	-1,276	-4,038	216	-6,784	-9,658	42
Net Income	11,120	14,056	26	33,135	38,908	17

(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 (%)	3Q24	4Q24	1Q25	2Q25	3Q25	
NPL Ratio	2.5	2.7	3.3	3.4	3.5	
Stage 3 Coverage	56.7	58.8	59.0	59.8	61.5	
Stage 2 Ratio	5.8	6.3	6.5	5.3	5.5	
TL / Stage 2	53.9	63.1	63.8	82.1	84.7	
FX / Stage 2	46.1	36.9	36.2	17.9	15.3	
Stage 2 Coverage	14.0	14.6	14.6	15.5	17.2	
Stage 2 +3 Coverage	26.9	28.0	29.4	32.7	34.3	
Stage 2 +3 Coverage (incl free pro.)	26.9	28.0	29.4	32.7	34.3	
Gross Coverage	3.0	3.4	3.7	3.7	3.9	
Net COC, Cumulative (bps)	99	135	211	208	240	
excl ccy impact	87	128	197	193	230	
Net COC, Quarterly (bps)	170	226	211	205	302	
excl ccy impact	156	231	197	191	298	
Free Provisions - TL mn	0	0	0	0	0	
Profitability Indicators						
Consolidated (%)	3Q24	4Q24	1Q25	2Q25	3Q25	
ROAE, Cum	20.2	19.0	22.7	20.1	20.4	
ROAA, Cum	2.0	1.9	2.0	1.8	1.8	
ROAE, Q	16.0	15.7	22.7	17.7	21.0	
ROAA, Q	1.5	1.5	2.0	1.5	1.8	
NIM, Cum	3.5	3.3	3.1	3.0	3.5	
Swap Adj. NIM, Cum	2.2	2.2	2.3	2.1	2.3	
NIM, Q	2.6	3.0	3.1	3.0	4.2	
Swap Adj. NIM, Q	1.9	2.3	2.3	2.0	2.7	
Swap Adj NII / Revenue	34.4	37.9	37.7	32.7	35.8	
Fee / Revenue	65.6	62.1	62.3	67.3	64.2	
CIR, YTD ²	56.7	56.1	51.1	54.5	52.4	
CIR, Quarterly	58.0	54.6	51.1	58.2	58.2	

AKBANK