AKBANK T.A.Ş.

PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 30 JUNE 2026 TOGETHER WITH INDEPENDENT AUDITOR'S REVIEW 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 the Report on Review of Interim Financial Information Originally Issued in Turkish)

REPORT ON REVIEW OF UNCONSOLIDATED INTERIM FINANCIAL INFORMATION

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

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of Akbank T.A.Ş. ("the Bank") as at 30 June 2026, and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity and unconsolidated statement of cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying interim financial information in accordance with "the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial 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 the BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Independent Auditing Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit conducted in accordance with Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly, in all material respects, the financial position of Akbank T.A.Ş. as at 30 June 2026, and of the results of their operations and their cash flows for the six-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

Report on Other Legal and Regulatory Requirements

Based on our review, nothing has come to our attention that causes us to believe that the unconsolidated interim financial information provided in the Management's interim report included in section seven of the accompanying unconsolidated financial statements, is not presented fairly, in all material respects, and is not consistent with the reviewed unconsolidated interim financial statements and the explanatory notes.

Additional paragraph for English translation:

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 interim 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.

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

Yaman Polat
Partner

İstanbul, 28 July 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 30 JUNE 2026

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** - INTERIM REVIEW REPORT
- **Section Seven** - INTERIM ACTIVITY REPORT

The accompanying unconsolidated financial statements and notes to these financial statements which are expressed, unless otherwise stated, in millions 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.

28 July 2026

Suzan SABANCI Chairman of the Board of Directors	Eyüp ENGİN Head of the Audit Committee	Zeynep URAS Member of the Audit Committee	Cenk Kaan GÜR CEO	Türker TUNALI Executive Vice President	Ahmet ÖZKAN Senior Vice President

Contact information of the personnel in charge of addressing questions regarding this financial report:

Name-Surname / Title	: Ahmet ÖZKAN / Senior Vice President
Phone No	: (0 212) 385 74 00
Fax No	: (0 212) 319 52 52

SECTION ONE

SECTION TWO

SECTION THREE

SECTION FOUR

SECTION FIVE

SECTION SIX

SECTION SEVEN

(Amounts expressed in million 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 30 June 2026, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2025: 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
	Emre DERMAN	Board Member	Graduate
	Mustafa AYDIN	Board Member	Graduate
	N. Serra AKÇAOĞLU	Board Member	Undergraduate
	Zeynep URAS	Board Member	Undergraduate
	Tülin ERDEM	Board Member	Graduate
	C. Kaan GÜR	Board Member and CEO	Graduate
CEO:	C. Kaan GÜR	CEO	Graduate
Head of Internal Audit:	Kayhan YAVAŞ	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
	Zeynep URAS	Member of the Audit Committee	Undergraduate

(*) As of 30 June 2026, following the resignation of N.Orhun Köstem from the Board of Directors, Mustafa Aydın was appointed to the Board of Directors, effective from 30 June 2026, to serve the remainder of the term of office, subject to the approval of the first General Assembly to be held.

The management stated above does not hold any material shares of the Bank

(Amounts expressed in million 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	%40,75	2.119	-

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 30 June 2026, the Bank has 624 branches dispersed throughout the country and 1 branch operating abroad (31 December 2025: 646 branches and 1 branch operating abroad).

As of 30 June 2026, the Bank has 12.223 employees (31 December 2025: 12.591).

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.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2026 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in millions of Turkish Lira (TL).)

	ASSETS	Note (Section Five)	CURRENT PERIOD (30/06/2026) TL	FC	Total	PRIOR PERIOD (31/12/2025) TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**650.950**	**572.320**	**1.223.270**	**628.775**	**538.748**	**1.167.523**
1.1	**Cash and Cash Equivalents**		**288.625**	**326.389**	**615.014**	**294.968**	**298.489**	**593.457**
1.1.1	Cash and Balances with Central Bank	(I-a)	284.158	286.337	570.495	294.967	264.467	559.434
1.1.2	Banks	(I-d)	3.187	40.052	43.239	1	34.022	34.023
1.1.3	Money Markets		1.280	-	1.280	-	-	-
1.1.4	Expected Loss Provision (-)		-	-	-	-	-	-
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(I-b)**	**19.009**	**10.810**	**29.819**	**21.531**	**7.133**	**28.664**
1.2.1	Government Debt Securities		7.989	7.569	15.558	11.706	3.552	15.258
1.2.2	Equity Instruments		-	2.932	2.932	-	2.757	2.757
1.2.3	Other Financial Assets		11.020	309	11.329	9.825	824	10.649
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(I-e)**	**281.698**	**217.560**	**499.258**	**263.796**	**204.414**	**468.210**
1.3.1	Government Debt Securities		233.389	161.469	394.858	232.940	141.344	374.284
1.3.2	Equity Instruments		207	-	207	170	-	170
1.3.3	Other Financial Assets		48.102	56.091	104.193	30.686	63.070	93.756
1.5	**Derivative Financial Assets**	**(I-c, I-l)**	**61.618**	**17.561**	**79.179**	**48.480**	**28.712**	**77.192**
1.5.1	Derivative Financial Assets at Fair Value Through Profit or Loss		22.450	17.513	39.963	12.924	28.237	41.161
1.5.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		39.168	48	39.216	35.556	475	36.031
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**1.683.526**	**550.675**	**2.234.201**	**1.456.027**	**493.350**	**1.949.377**
2.1	**Loans**	**(I-f)**	**1.517.781**	**543.317**	**2.061.098**	**1.300.821**	**481.248**	**1.782.069**
2.2	**Lease Receivables**	**(I-k)**	**-**	**-**	**-**	**-**	**-**	**-**
2.3	**Factoring Receivables**		**-**	**-**	**-**	**-**	**-**	**-**
2.4	**Other Financial Assets Measured at Amortised Cost**	**(I-g)**	**247.381**	**10.238**	**257.619**	**223.004**	**14.895**	**237.899**
	Government Debt Securities		246.752	2.001	248.753	223.004	6.144	229.148
	Other Financial Assets		629	8.237	8.866	-	8.751	8.751
2.5	**Expected Credit Loss (-)**		**81.636**	**2.880**	**84.516**	**67.798**	**2.793**	**70.591**
III.	**ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(I-o)**	**4.438**	**-**	**4.438**	**3.633**	**-**	**3.633**
3.1	Held for Sale Purpose		4.438	-	4.438	3.633	-	3.633
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**30.207**	**70.329**	**100.536**	**25.451**	**64.760**	**90.211**
4.1	**Investments in Associates (Net)**	**(I-h)**	**21**	**-**	**21**	**21**	**-**	**21**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		21	-	21	21	-	21
4.2	**Subsidiaries (Net)**	**(I-i)**	**30.186**	**70.329**	**100.515**	**25.430**	**64.760**	**90.190**
4.2.1	Unconsolidated Financial Subsidiaries		30.023	64.901	94.924	25.298	59.995	85.293
4.2.2	Unconsolidated Non-Financial Subsidiaries		163	5.428	5.591	132	4.765	4.897
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)**		**50.014**	**116**	**50.130**	**49.965**	**116**	**50.081**
VI.	**INTANGIBLE ASSETS (Net)**		**13.854**	**-**	**13.854**	**10.341**	**-**	**10.341**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		13.854	-	13.854	10.341	-	10.341
VII.	**INVESTMENT PROPERTY (Net)**	**(I-m)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**DEFERRED TAX ASSET**	**(I-n)**	**-**	**645**	**645**	**-**	**413**	**413**
X.	**OTHER ASSETS (Net)**	**(I-p)**	**99.227**	**1.379**	**100.606**	**62.726**	**1.701**	**64.427**
	TOTAL ASSETS		**2.532.216**	**1.195.464**	**3.727.680**	**2.236.918**	**1.099.088**	**3.336.006**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2026 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in millions of Turkish Lira (TL).)

	LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/06/2026) TL	FC	Total	PRIOR PERIOD (31/12/2025) TL	FC	Total
I.	**DEPOSITS**	(II-a)	**1.574.270**	**808.010**	**2.382.280**	**1.355.137**	**716.443**	**2.071.580**
II.	**FUNDS BORROWED**	(II-c)	**1.214**	**158.605**	**159.819**	**489**	**144.016**	**144.505**
III.	**MONEY MARKETS**		**113.139**	**153.978**	**267.117**	**146.152**	**183.393**	**329.545**
IV.	**SECURITIES ISSUED (Net)**	(II-d)	**11.114**	**217.073**	**228.187**	**3.945**	**195.412**	**199.357**
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		11.114	217.073	228.187	3.945	195.412	199.357
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)	**17.800**	**39.067**	**56.867**	**16.367**	**8.258**	**24.625**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		17.279	39.067	56.346	16.175	8.258	24.433
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		521	-	521	192	-	192
VIII.	**FACTORING LIABILITIES**		-	-	-	-	-	-
IX.	**LEASE LIABILITIES (Net)**	(II-f)	**3.271**	-	**3.271**	**3.464**	-	**3.464**
X.	**PROVISIONS**	(II-h)	**8.194**	**1.010**	**9.204**	**7.211**	**1.054**	**8.265**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		5.018	-	5.018	4.121	-	4.121
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		3.176	1.010	4.186	3.090	1.054	4.144
XI.	**CURRENT TAX LIABILITY**	(II-i)	**22.008**	**2**	**22.010**	**13.929**	-	**13.929**
XII.	**DEFERRED TAX LIABILITY**	(II-i)	**1.721**	-	**1.721**	**13.330**	-	**13.330**
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-i)	-	**118.535**	**118.535**	-	**82.804**	**82.804**
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	118.535	118.535	-	82.804	82.804
XV.	**OTHER LIABILITIES**	(II-e)	**114.521**	**39.402**	**153.923**	**92.564**	**41.879**	**134.443**
XVI.	**SHAREHOLDERS' EQUITY**	(II-k)	**356.075**	**(31.329)**	**324.746**	**335.211**	**(25.052)**	**310.159**
16.1	Paid-in capital		5.200	-	5.200	5.200	-	5.200
16.2	Capital Reserves		5.401	-	5.401	5.401	-	5.401
16.2.1	Share Premium		3.506	-	3.506	3.506	-	3.506
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		1.895	-	1.895	1.895	-	1.895
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		26.784	724	27.508	26.793	1.011	27.804
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		38.724	(32.053)	6.671	40.854	(26.063)	14.791
16.5	Profit Reserves		245.588	-	245.588	199.716	-	199.716
16.5.1	Legal Reserves		5.477	-	5.477	4.358	-	4.358
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		216.703	-	216.703	179.433	-	179.433
16.5.4	Other Profit Reserves		23.408	-	23.408	15.925	-	15.925
16.6	Profit or (Loss)		34.378	-	34.378	57.247	-	57.247
16.6.1	Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2	Current Period Profit or (Loss)		34.378	-	34.378	57.247	-	57.247
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**2.223.327**	**1.504.353**	**3.727.680**	**1.987.799**	**1.348.207**	**3.336.006**

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 30 JUNE 2026
(Amounts are expressed in millions of Turkish Lira (TL).)

		Note (Section Five)	CURRENT PERIOD (30/06/2026)			PRIOR PERIOD (31/12/2025)		
			TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)			**3.579.763**	**3.254.651**	**6.834.414**	**2.654.147**	**2.348.340**	**5.002.487**
I.	**GUARANTEES AND WARRANTIES**	**(III)**	**442.933**	**235.703**	**678.636**	**344.323**	**201.210**	**545.533**
1,1	Letters of Guarantee		322.746	159.387	482.133	248.475	144.203	392.678
1.1.1	Guarantees Subject to State Tender Law		2.717	31.932	34.649	1.952	36.248	38.200
1.1.2	Guarantees Given for Foreign Trade Operations		-	16.341	16.341	-	15.713	15.713
1.1.3	Other Letters of Guarantee		320.029	111.114	431.143	246.523	92.242	338.765
1.2	Bank Acceptances		-	933	933	-	838	838
1.2.1	Import Letter of Acceptance		-	933	933	-	838	838
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		33	69.101	69.134	-	49.404	49.404
1.3.1	Documentary Letters of Credit		33	62.257	62.290	-	43.960	43.960
1.3.2	Other Letters of Credit		-	6.844	6.844	-	5.444	5.444
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		-	56	56	-	40	40
1.8	Other Guarantees		23.201	6.221	29.422	18.843	6.717	25.560
1.9	Other Collaterals		96.953	5	96.958	77.005	8	77.013
II.	**COMMITMENTS**	**(III)**	**1.858.562**	**100.462**	**1.959.024**	**1.722.982**	**108.867**	**1.831.849**
2.1	Irrevocable Commitments		1.828.291	100.462	1.928.753	1.696.620	108.867	1.805.487
2.1.1	Asset Purchase Commitments		42.436	67.511	109.947	33.061	76.058	109.119
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		73.271	26.630	99.901	60.396	24.947	85.343
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		21.131	-	21.131	16.153	-	16.153
2.1.8	Tax and Fund Liabilities from Export Commitments		9	-	9	21	-	21
2.1.9	Commitments for Credit Card Limits		1.336.679	-	1.336.679	1.274.625	-	1.274.625
2.1.10	Commitments for Credit Cards and Banking Services Promotions		633	-	633	673	-	673
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		354.132	6.321	360.453	311.691	7.862	319.553
2.2	Revocable Commitments		30.271	-	30.271	26.362	-	26.362
2.2.1	Revocable Loan Granting Commitments		30.271	-	30.271	26.362	-	26.362
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**1.278.268**	**2.918.486**	**4.196.754**	**586.842**	**2.038.263**	**2.625.105**
3.1	Hedging Derivative Financial Instruments		171.061	201.363	372.424	75.104	248.583	323.687
3.1.1	Fair Value Hedges		29.685	143.990	173.675	22.607	147.087	169.694
3.1.2	Cash Flow Hedges		141.376	57.373	198.749	52.497	101.496	153.993
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		1.107.207	2.717.123	3.824.330	511.738	1.789.680	2.301.418
3.2.1	Forward Foreign Currency Buy/Sell Transactions		229.683	279.618	509.301	75.732	93.289	169.021
3.2.1.1	Forward Foreign Currency Transactions-Buy		78.599	180.683	259.282	19.530	63.448	82.978
3.2.1.2	Forward Foreign Currency Transactions-Sell		151.084	98.935	250.019	56.202	29.841	86.043
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		690.740	1.546.295	2.237.035	341.442	1.111.445	1.452.887
3.2.2.1	Foreign Currency Swap-Buy		50.772	510.128	560.900	21.531	364.810	386.341
3.2.2.2	Foreign Currency Swap-Sell		212.016	633.467	845.483	132.903	445.533	578.436
3.2.2.3	Interest Rate Swap-Buy		213.976	201.350	415.326	93.504	150.551	244.055
3.2.2.4	Interest Rate Swap-Sell		213.976	201.350	415.326	93.504	150.551	244.055
3.2.3	Foreign Currency, Interest Rate and Securities Options		101.327	430.791	532.118	64.216	279.378	343.594
3.2.3.1	Foreign Currency Options-Buy		50.840	199.717	250.557	29.861	130.551	160.412
3.2.3.2	Foreign Currency Options-Sell		50.487	200.592	251.079	34.355	123.783	158.138
3.2.3.3	Interest Rate Options-Buy		-	15.241	15.241	-	12.522	12.522
3.2.3.4	Interest Rate Options-Sell		-	15.241	15.241	-	12.522	12.522
3.2.3.5	Securities Options-Buy		-	-	-	-	-	-
3.2.3.6	Securities Options-Sell		-	-	-	-	-	-
3.2.4	Foreign Currency Futures		79.991	72.732	152.723	29.101	26.151	55.252
3.2.4.1	Foreign Currency Futures-Buy		-	72.732	72.732	-	26.151	26.151
3.2.4.2	Foreign Currency Futures-Sell		79.991	-	79.991	29.101	-	29.101
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		5.466	387.687	393.153	1.247	279.417	280.664
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)			**6.823.934**	**2.881.657**	**9.705.591**	**5.703.862**	**2.623.360**	**8.327.222**
IV.	**ITEMS HELD IN CUSTODY**		**759.397**	**699.789**	**1.459.186**	**650.732**	**623.061**	**1.273.793**
4.1	Customer Fund and Portfolio Balances		428.313	299.578	727.891	375.691	269.711	645.402
4.2	Investment Securities Held in Custody		27.813	83.865	111.678	33.162	79.169	112.331
4.3	Cheques Received for Collection		265.721	31.552	297.273	213.377	26.554	239.931
4.4	Commercial Notes Received for Collection		36.826	48.271	85.097	27.778	41.642	69.420
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		724	236.523	237.247	724	205.985	206.709
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGES RECEIVED**		**1.395.608**	**472.213**	**1.867.821**	**1.227.314**	**470.012**	**1.697.326**
5.1	Marketable Securities		6.486	62.919	69.405	3.976	36.974	40.950
5.2	Guarantee Notes		2.458	3.640	6.098	2.374	2.515	4.889
5.3	Commodity		2.400	743	3.143	2.400	71	2.471
5.4	Warranty		-	-	-	-	-	-
5.5	Immovables		1.029.853	279.715	1.309.568	899.420	316.529	1.215.949
5.6	Other Pledged Items		354.411	125.196	479.607	319.144	113.923	433.067
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTEES**		**4.668.929**	**1.709.655**	**6.378.584**	**3.825.816**	**1.530.287**	**5.356.103**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**10.403.697**	**6.136.308**	**16.540.005**	**8.358.009**	**4.971.700**	**13.329.709**

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.
III. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30 JUNE 2026
(Amounts are expressed in millions of Turkish Lira (TL).)

	INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD (01/01-30/06/2026)	CURRENT PERIOD (01/04-30/06/2026)	PRIOR PERIOD (01/01-30/06/2025)	PRIOR PERIOD (01/04-30/06/2025)
I.	**INTEREST INCOME**	(IV-a)	**349.461**	**186.617**	**297.916**	**157.714**
1.1	Interest Income on Loans	(IV-a-1)	232.672	121.850	185.424	96.612
1.2	Interest Income on Reserve Requirements		33.146	18.046	31.481	17.162
1.3	Interest Income on Banks	(IV-a-2)	757	415	1.112	607
1.4	Interest Income on Money Market Transactions		293	64	971	-
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	81.589	45.693	78.234	43.151
1.5.1	Fair Value Through Profit or Loss		1.552	659	1.789	1.430
1.5.2	Fair Value Through Other Comprehensive Income		47.754	26.442	47.900	26.917
1.5.3	Measured at Amortised Cost		32.283	18.592	28.545	14.804
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		1.004	549	694	182
II.	**INTEREST EXPENSE (-)**	(IV-b)	**266.288**	**144.041**	**261.472**	**139.145**
2.1	Interest Expense on Deposits	(IV-b-4)	227.524	124.224	213.199	115.102
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	3.929	2.035	3.365	1.790
2.3	Interest Expense on Money Market Transactions		23.578	11.700	38.743	18.939
2.4	Interest Expense on Securities Issued	(IV-b-3)	10.746	5.814	5.888	3.161
2.5	Interest Expense on Leases		429	229	245	129
2.6	Other Interest Expenses		82	39	32	24
III.	**NET INTEREST INCOME (I - II)**		**83.173**	**42.576**	**36.444**	**18.569**
IV.	**NET FEES AND COMMISSIONS INCOME**		**64.433**	**34.274**	**48.467**	**25.802**
4.1	Fees and Commissions Received		81.179	43.181	60.223	32.056
4.1.1	Non-cash Loans		2.088	1.044	1.530	779
4.1.2	Other		79.091	42.137	58.693	31.277
4.2	Fees and Commissions Paid (-)		16.746	8.907	11.756	6.254
4.2.1	Non-cash Loans		29	18	13	9
4.2.2	Other		16.717	8.889	11.743	6.245
V.	**DIVIDEND INCOME**		**231**	**160**	**45**	**42**
VI.	**TRADING INCOME /(LOSS) (Net)**	(IV-c)	**(20.563)**	**(15.607)**	**3.668**	**(2.313)**
6.1	Trading Income / (Loss) on Securities		5.690	2.410	4.323	2.094
6.2	Income / (Loss) on Derivative Financial Transactions		(54.176)	(20.465)	3.463	(8.183)
6.3	Foreign Exchange Income / (Loss)		27.923	2.448	(4.118)	3.776
VII.	**OTHER OPERATING INCOME**	(IV-d)	**5.659**	**2.264**	**4.037**	**1.352**
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**132.933**	**63.667**	**92.661**	**43.452**
IX.	**EXPECTED CREDIT LOSS (-)**	(IV-e)	**26.369**	**14.455**	**18.240**	**8.618**
X.	**OTHER PROVISION EXPENSES (-)**		**-**	**-**	**-**	**(20)**
XI.	**PERSONNEL EXPENSE (-)**		**24.673**	**11.000**	**16.820**	**8.684**
XII.	**OTHER OPERATING EXPENSES (-)**	(IV-f)	**43.960**	**23.085**	**33.462**	**17.055**
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**37.931**	**15.127**	**24.139**	**9.115**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**7.276**	**3.963**	**5.162**	**2.716**
XVI.	**INCOME/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)**		**45.207**	**19.090**	**29.301**	**11.831**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	(IV-g)	**10.829**	**3.891**	**4.450**	**705**
18.1	Current Tax Provision		17.119	5.513	1.571	1.571
18.2	Deferred Tax Expense Effect (+)		5.316	1.908	7.111	1.001
18.3	Deferred Tax Income Effect (-)		11.606	3.530	4.232	1.867
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**	(IV-h)	**34.378**	**15.199**	**24.851**	**11.126**
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)**		**-**	**-**	**-**	**-**
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**		**-**	**-**	**-**	**-**
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)**		-	-	-	-
XXV.	**NET PROFIT/(LOSS) (XIX+XXIV)**		**34.378**	**15.199**	**24.851**	**11.126**
	Earning/(Loss) per share (in TL full)		0,06611	0,02923	0,04779	0,02140

The accompanying explanations and notes form an integral part of these financial stater

AKBANK T.A.Ş.
IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2026
(Amounts are expressed in millions of Turkish Lira (TL).)

		CURRENT PERIOD (30/06/2026)	PRIOR PERIOD (30/06/2025)
I.	**CURRENT PERIOD PROFIT/LOSS**	**34.378**	**24.851**
II.	**OTHER COMPREHENSIVE INCOME**	**(8.379)**	**18**
2.1	**Not Reclassified Through Profit or Loss**	**(259)**	**207**
2.1.1	Property and Equipment Revaluation Increase/Decrease	(163)	(54)
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Plan Remeasurement Gain/Loss	(333)	(281)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(396)	(42)
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	633	584
2.2	**Reclassified Through Profit or Loss**	**(8.120)**	**(189)**
2.2.1	Foreign Currency Translation Differences	3.794	11.822
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	(12.739)	(4.721)
2.2.3	Cash Flow Hedge Income/Loss	(288)	(793)
2.2.4	Foreign Net Investment Hedge Income/Loss	(3.753)	(11.717)
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	4.866	5.220
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**25.999**	**24.869**

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 30 JUNE 2026
(Amounts are expressed in millions 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 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)	Accumulated Other Comprehensive Income or Expense Reclassified through 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 Shareholders' Equity
	CURRENT PERIOD (30/06/2026)															
I.	**Prior Period End Balance**		5.200	3.506	-	1.895	29.184	(2.990)	1.610	48.273	(5.387)	(28.095)	199.716	-	57.247	310.159
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	3.506	-	1.895	29.184	(2.990)	1.610	48.273	(5.387)	(28.095)	199.716	-	57.247	310.159
IV.	Total Comprehensive Income		-	-	-	-	370	(233)	(396)	3.794	(9.085)	(2.829)	-	-	34.378	25.999
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	37	-	-	-	-	-	-	37
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(74)	-	-	-	-	-	74	-	-	-
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	45.798	-	(57.247)	(11.449)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(11.449)	(11.449)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	45.798	-	(45.798)	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+…+X+XI)		**5.200**	**3.506**	**-**	**1.895**	**29.480**	**(3.223)**	**1.251**	**52.067**	**(14.472)**	**(30.924)**	**245.588**	**-**	**34.378**	**324.746**

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 JUNE 2025
(Amounts are expressed in millions 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 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)	Accumulated Other Comprehensive Income or Expense Reclassified through 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 Shareholders' Equity
	PRIOR PERIOD (30/06/2025)															
I.	**Prior Period End Balance**		5.200	3.506	-	1.895	21.391	(3.191)	1.231	31.787	(11.791)	(15.705)	163.658	-	42.366	240.347
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	3.506	-	1.895	21.391	(3.191)	1.231	31.787	(11.791)	(15.705)	163.658	-	42.366	240.347
IV.	Total Comprehensive Income		-	-	-	-	446	(197)	(42)	11.822	(3.254)	(8.757)	-	-	24.851	24.869
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	37	-	-	-	-	-	-	37
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(46)	-	-	-	-	-	46	-	-	-
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	36.012	-	(42.366)	(6.354)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(6.354)	(6.354)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	36.012	-	(36.012)	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200**	**3.506**	**-**	**1.895**	**21.791**	**(3.388)**	**1.226**	**43.609**	**(15.045)**	**(24.462)**	**199.716**	**-**	**24.851**	**258.899**

The accompanying explanations and notes form an integral part of these financial statements.

(Amounts are expressed in millions of Turkish Lira (TL).)

		Note (Section Five)	CURRENT PERIOD (30/06/2026)	PRIOR PERIOD (30/06/2025)
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities		60.936	23.922
1.1.1	Interest received		313.483	276.048
1.1.2	Interest paid		(254.301)	(276.988)
1.1.3	Dividend received		231	45
1.1.4	Fees and commissions received		81.460	60.779
1.1.5	Other income		33.865	7.785
1.1.6	Collections from previously written-off loans and other receivables		15.743	8.696
1.1.7	Cash Payments to personnel and service suppliers		(27.160)	(18.570)
1.1.8	Taxes paid		(13.921)	(3.454)
1.1.9	Other		(88.464)	(30.419)
1.2	Changes in operating assets and liabilities		(48.813)	55.165
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss		(2.422)	(9.574)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions		(9.844)	1.909
1.2.3	Net (increase) / decrease in loans		(302.545)	(171.166)
1.2.4	Net (increase) / decrease in other assets		(34.442)	17.770
1.2.5	Net increase / (decrease) in bank deposits		(27.952)	12.208
1.2.6	Net increase / (decrease) in other deposits		326.690	242.822
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		15.547	32.025
1.2.9	Net increase / (decrease) in payables		-	-
1.2.10	Net increase / (decrease) in other liabilities		(13.845)	(70.829)
I.	Net cash provided from banking operations		12.123	79.087
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities		(68.819)	(92.022)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		(650)	(295)
2.2	Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment		(7.408)	(3.836)
2.4	Disposals of property and equipment		740	280
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(137.929)	(234.333)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		100.820	161.853
2.7	Purchase of Financial Assets Measured at Amortised Cost		(600)	-
2.8	Sale of Financial Assets Measured at Amortised Cost		5.672	7.050
2.9	Other		(29.464)	(22.741)
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities		50.583	55.267
3.1	Cash obtained from funds borrowed and securities issued		138.040	92.239
3.2	Cash used for repayment of funds borrowed and securities issued		(74.606)	(29.579)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		(11.449)	(6.354)
3.5	Payments for finance leases		(1.402)	(1.039)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		4.641	11.100
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)		(1.472)	53.432
VI.	Cash and cash equivalents at beginning of the period		53.238	45.251
VII.	Cash and cash equivalents at end of the period		51.766	98.683

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 millions 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 30 June 2026 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. Based on the BRSA's decisions dated 12 April 2023 and numbered 10744, 10 January 2024 and numbered 10825, 5 December 2024 and numbered 11021 and 18 January 2025 and numbered 11340, issued with reference to the announcement of the POA, it has been resolved that, as well as financial leasing, factoring, financing and savings financing companies, shall not be subject to inflation adjustment within the scope of TAS 29. Accordingly, the Bank has not applied inflation accounting in accordance with TAS 29 in its financial statements for the period ended 30 June 2026.

Pursuant to the Communiqué Amending the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Notes, published in the Official Gazette No. 33239 dated 30 April 2026, the amounts presented in the financial statements and the related disclosures and notes have been presented in millions of Turkish Lira (TL) starting from the reporting period ended 30 June 2026. Comparative prior period amounts have also been presented in millions of Turkish Lira (TL) on the same basis.

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 30 June 2026, foreign currency denominated balances are translated into TL using the exchange rates of TL 46,5747 and TL 53,0866 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 30 June 2026, 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.

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.

In this context, the valuation of these securities was made according to an annual inflation forecast of 30% as of 30 June 2026. 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 VIII 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.

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.

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. The models developed under TFRS 9 have a detailed segment structure.

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 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026, the Bank has marketable securities amounting to TL 6.309 (31 December 2025: TL 5.374).

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.

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. 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.

XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 30 June 2026, 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 30 June 2026 (31 December 2025: 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 2026.

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 30 June 2026 and 31 December 2025, 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 IX 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 2026. In the Ordinary General Assembly, it was decided to distribute TL 11.449 cash dividend over the TL 57.247 net income from 2025 operations to the Bank's shareholders. It was also resolved in the General Assembly to transfer TL 74 to special funds account under other capital reserves, to allocate TL 1.119 as legal and TL 44.605 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 30 June 2026	**Prior Period 30 June 2025**
Net Profit for the Period	34.378	24.851
Average Number of Issued Common Shares (Million)	520.000	520.000
Earnings Per Share (Amounts presented as full TL)	**0,06611**	**0,04779**

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 2026 (2025: 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 VI 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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, pursuant to the BRSA board decision dated 13 December 2025 and numbered 11286, the additional regulations that had previously been in effect have been repealed.

As of 30 June 2026, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 447.657 (31 December 2025: TL 409.692), and the capital adequacy ratio is 17,48% (31 December 2025: 19,98%). This ratio is above the minimum ratio required by the legislation.

a. Information about total capital items:

	Current Period 30 June 2026	Prior Period 31 December 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.095	7.095
Share issue premiums	3.506	3.506
Reserves	245.588	199.716
Gains recognized in equity as per TAS	84.086	80.593
Profit	34.378	57.247
Current Period Profit	34.378	57.247
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	145	108
Common Equity Tier 1 Capital Before Deductions	**374.798**	**348.265**
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	50.051	28.692
Improvement costs for operating leasing	1.056	688
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	13.222	9.796
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	1.433	1.635
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	**65.762**	**40.811**
Total Common Equity Tier 1 Capital	**309.036**	**307.454**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026	Prior Period 31 December 2025
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	55.858	25.695
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	**55.858**	**25.695**
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	**55.858**	**25.695**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**364.894**	**333.149**
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	60.399	55.400
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	22.364	21.143
Tier II Capital Before Deductions	**82.763**	**76.543**
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	**82.763**	**76.543**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**447.657**	**409.692**
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 (-)	-	-
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	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026	Prior Period 31 December 2025
TOTAL CAPITAL		
Total Capital	447.657	409.692
Total Risk Weighted Amounts	2.561.637	2.050.564
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	12,06%	14,99%
Tier 1 Capital Adequacy Ratio (%)	14,25%	16,25%
Capital Adequacy Ratio (%)	17,48%	19,98%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	2,51%	2,50%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,01%	0,00%
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 (%)	4,06%	7,01%
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	(1.076)	(12.917)
Limits related to provisions considered in Tier II calculation		-
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	31.949	30.204
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	22.364	21.143
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".

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

b. Information about instruments that will be included in total capital calculation:

	Current Period 30 June 2026
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS3394857984
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)	23.287 million TL (in full TL amount)
Nominal value of instrument	23.287 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	8 June 2026
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 8 December 2036
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 08.09.2031. The reimbursement amount is 23.287 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	8,3%
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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
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)	3.493 million TL (in full TL amount)
Nominal value of instrument	3.493 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 3.493 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
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)	6.986 million TL (in full TL amount)
Nominal value of instrument	6.986 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 6.986 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
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)	3.493 million TL (in full TL amount)
Nominal value of instrument	3.493 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 3.493 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
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)	23.278 million TL (in full TL amount)
Nominal value of instrument	23.278 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 23.278 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
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)	27.945 million TL (in full TL amount)
Nominal value of instrument	27.945 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 27.945 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Current Period 30 June 2026
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) (CUSIP, ISIN vb.)	XS3298828966
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)	27.945 million TL (in full TL amount)
Nominal value of instrument	27.945 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347001 Accounting Number)
Issuance date of instrument	19 February 2026
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 19.02.2031 and 19.08.2031 The reimbursement amount is 27.945 Million TL (full amount)
Subsequent call dates, if applicable	There is a repayment option on February 19 and August 19 of each year after the fifth year.
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	8,0%
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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 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	46,5747 TL	53,0866 TL
1.Day bid rate	46,5747 TL	53,0866 TL
2.Day bid rate	46,5551 TL	53,0950 TL
3.Day bid rate	46,4482 TL	52,9289 TL
4.Day bid rate	46,4302 TL	52,7177 TL
5.Day bid rate	46,4099 TL	52,6683 TL

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 44,0894
EURO : TL 50,9632

As of 31 December 2025;

	USD	EURO
Balance Sheet Evaluation Rate	42,8457 TL	50,2859 TL

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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 June 2026	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	73.851	116.551	95.935	**286.337**
Banks (*******)	8.393	28.593	3.066	**40.052**
Financial Assets at Fair Value through Profit or Loss	3.248	7.562	-	**10.810**
Money Markets	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	12.926	199.988	4.646	**217.560**
Loans and Lease Receivables (**)	283.777	259.557	2	**543.336**
Investments in Associates, Subsidiaries and Joint Ventures	64.901	5.428	-	**70.329**
Other financial assets measured at amortised cost	6.010	4.228	-	**10.238**
Hedging Derivative Financial Assets (***)	-	416	1.563	**1.979**
Tangible Assets (Net)	-	116	-	**116**
Intangible Assets (Net)	-	-	-	**-**
Other Assets (***)	872	4.999	(90)	**5.781**
Total Assets	**453.978**	**627.438**	**105.122**	**1.186.538**
Liabilities				
Bank Deposits (****)	12.313	64.186	5.646	**82.145**
Foreign Currency Deposits (****)	187.931	196.989	340.945	**725.865**
Money Markets	18.485	135.493	-	**153.978**
Borrowings	33.411	125.194	-	**158.605**
Securities Issued (Net) (*****)	52.582	276.179	6.847	**335.608**
Miscellaneous Payables	4.783	31.785	101	**36.669**
Hedging Derivative Financial Liabilities (***)	-	27	-	**27**
Other Liabilities (***)	3.994	3.595	232	**7.821**
Total Liabilities	**313.499**	**833.448**	**353.771**	**1.500.718**
Net on Balance Sheet Position	**140.479**	**(206.010)**	**(248.649)**	**(314.180)**
Net off-Balance Sheet Position (******)	**(137.940)**	**224.440**	**246.570**	**333.070**
Financial Derivative Assets	157.922	738.405	294.383	**1.190.710**
Financial Derivative Liabilities	295.862	513.965	47.813	**857.640**
Non-cash Loans	**101.219**	**125.442**	**9.042**	**235.703**
Prior Period - 31 December 2025				
Total Assets	379.330	614.764	87.068	**1.081.162**
Total Liabilities	275.542	793.233	303.295	**1.372.070**
Net on-Balance Sheet Position	**103.788**	**(178.469)**	**(216.227)**	**(290.908)**
Net off-Balance Sheet Position (******)	**(101.555)**	**159.442**	**217.012**	**274.899**
Financial Derivative Assets	131.509	479.927	241.389	**852.825**
Financial Derivative Liabilities	233.064	320.485	24.377	**577.926**
Non-cash Loans	**85.786**	**105.923**	**9.501**	**201.210**

(*) Of the Cash Equivalents and Central Bank and Other FC, TL 93.655 (31 December 2025: TL 73.706) are precious metal deposit account in demand.

(**) The foreign currency indexed loans balance in the Turkish Lira accounts is TL 19 (31 December 2025: TL 29).

(***) Derivative financial assets, expected credit losses and the expected loss amount of foreign currency indexed loans balance are classified under other assets. Prepaid assets amounted TL 443 (31 December 2025: TL 335), TL 8.502 of trading derivative financial asset and hedging derivative financial asset accruals and TL 34.964 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 416 (31 December 2025: TL 290) and Bank Deposits Other FC of the TL 317.540 (31 December 2025: TL 268.293) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

III. 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 – 30 June 2026	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	176.331	-	-	-	-	394.164	**570.495**
Banks (*****)	3.558	-	-	-	-	39.681	**43.239**
Financial assets at fair value through profit or loss (Net)	298	624	7.684	6.606	492	14.115	**29.819**
Money Markets	1.280	-	-	-	-	-	**1.280**
Financial Assets at Fair Value Through Other Comprehensive Income	77.812	58.911	83.870	140.748	134.957	2.960	**499.258**
Loans and Lease Receivables (*)	868.346	201.152	581.438	274.432	56.565	79.165	**2.061.098**
Other financial assets measured at amortised cost	149.373	10.527	67.995	21.559	8.165	-	**257.619**
Other Assets (**)	14.810	39.911	32.671	1.640	520	175.320	**264.872**
Total Assets	**1.291.808**	**311.125**	**773.658**	**444.985**	**200.699**	**705.405**	**3.727.680**
Liabilities							
Bank Deposits	80.821	14.465	10.976	-	-	1.490	**107.752**
Other Deposits	1.185.677	199.907	126.530	3.023	-	759.391	**2.274.528**
Money Markets	134.741	65.112	63.595	3.669	-	-	**267.117**
Miscellaneous Payables	11.160	11.286	8.632	635	-	79.140	**110.853**
Securities Issued (Net) (***)	11.510	17.779	59.209	141.966	116.258	-	**346.722**
Borrowings	11.137	33.492	105.700	8.281	1.209	-	**159.819**
Other Liabilities (****)	23.044	20.785	20.823	3.408	2.221	390.608	**460.889**
Total Liabilities	**1.458.090**	**362.826**	**395.465**	**160.982**	**119.688**	**1.230.629**	**3.727.680**
Balance Sheet Long Position	-	-	378.193	284.003	81.011	-	**743.207**
Balance Sheet Short Position	(166.282)	(51.701)	-	-	-	(525.224)	**(743.207)**
Off-balance Sheet Long Position	-	50.523	-	-	-	-	**50.523**
Off-balance Sheet Short Position	(20.224)	-	(34.964)	(4.937)	(74)	-	**(60.199)**
Total Position	**(186.506)**	**(1.178)**	**343.229**	**279.066**	**80.937**	**(525.224)**	**(9.676)**

(*) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Prior 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	200.488	-	-	-	-	358.946	**559.434**
Banks (*****)	3.580	-	-	-	-	30.444	**34.024**
Financial assets at fair value through profit or loss (Net)	128	830	663	13.550	757	12.736	**28.664**
Money Markets	-	-	-	-	-	-	**-**
Financial Assets at Fair Value Through Other Comprehensive Income	67.018	73.111	64.825	155.047	105.717	2.492	**468.210**
Loans and Lease Receivables (*)	726.922	201.960	451.174	276.798	59.934	65.281	**1.782.069**
Other financial assets measured at amortised cost	134.664	10.118	61.907	23.042	8.168	-	**237.899**
Other Assets (**)	19.673	46.014	16.672	2.318	-	141.029	**225.706**
Total Assets	**1.152.473**	**332.033**	**595.241**	**470.755**	**174.576**	**610.928**	**3.336.006**
Liabilities							
Bank Deposits	74.125	42.153	18.312	-	-	1.856	**136.446**
Other Deposits	974.043	154.450	107.709	6.013	-	692.919	**1.935.134**
Money Markets	261.924	23.916	43.705	-	-	-	**329.545**
Miscellaneous Payables	7.280	12.956	15.229	2.862	-	72.005	**110.332**
Securities Issued (Net) (***)	9.750	27.880	52.896	110.541	81.094	-	**282.161**
Borrowings	6.260	40.698	93.305	3.815	427	-	**144.505**
Other Liabilities (****)	5.930	8.580	15.413	3.886	2.507	361.567	**397.883**
Total Liabilities	**1.339.312**	**310.633**	**346.569**	**127.117**	**84.028**	**1.128.347**	**3.336.006**
Balance Sheet Long Position	-	21.400	248.672	343.638	90.548	-	**704.258**
Balance Sheet Short Position	(186.839)	-	-	-	-	(517.419)	**(704.258)**
Off-balance Sheet Long Position	12.596	88.874	-	-	-	-	**101.470**
Off-balance Sheet Short Position	-	-	(64.025)	(1.709)	-	-	**(65.734)**
Total Position	**(174.243)**	**110.274**	**184.647**	**341.929**	**90.548**	**(517.419)**	**35.736**

(*) 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 – 30 June 2026	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	33,13
Banks	-	4,00	-	40,00
Financial Assets at Fair Value Through Profit or Loss (Net)	3,01	5,24	-	34,59
Money Markets	-	-	-	42,60
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	5,02	6,41	3,09	33,03
Loans and Lease Receivables	5,96	6,94	-	42,13
Other financial assets measured at amortised cost	3,49	4,83	-	24,83
Liabilities				
Bank Deposits (*)	2,93	4,28	-	40,88
Other Deposits (*)	1,67	2,22	0,04	41,10
Money Markets	3,05	4,64	-	39,54
Miscellaneous Payables	-	3,63	-	-
Securities Issued (Net) (**)	3,79	6,80	-	30,85
Borrowings	3,52	5,30	-	36,89

(*) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Prior 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.

IV. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES:

The Bank doesn't have any subsidiaries and affiliates that are traded on the ''BIST''.

V. 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.

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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 – 30.06.2026		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			786.071	311.622
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.427.339	546.289	122.781	54.629
3	Stable deposits	399.047	-	19.952	-
4	Less stable deposits	1.028.292	546.289	102.829	54.629
5	Unsecured Funding other than Retail and Small Business Customers Deposits	854.636	255.860	460.085	172.404
6	Operational deposits	4.374	-	1.093	-
7	Non-Operational Deposits	776.614	206.571	400.007	123.116
8	Other Unsecured Funding	73.648	49.289	58.985	49.288
9	Secured funding	-	-	30.645	30.645
10	Other Cash Outflows	101.700	114.248	49.570	91.490
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	29.927	89.081	29.927	89.081
12	Debts related to the structured financial products	232	-	232	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	71.541	25.167	19.411	2.409
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	27.453	-	1.373	-
15	Other irrevocable or conditionally revocable commitments	2.262.419	191.787	113.121	9.589
16	**TOTAL CASH OUTFLOWS**			**777.575**	**358.757**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	237.963	78.887	141.588	60.923
19	Other contractual cash inflows	11.011	104.793	11.001	104.789
20	**TOTAL CASH INFLOWS**	**248.974**	**183.680**	**152.589**	**165.712**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**786.071**	**311.622**
22	**TOTAL NET CASH OUTFLOWS**			**624.986**	**193.045**
23	**Liquidity Coverage Ratio (%)**			**125,77**	**161,42**

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

		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 – 31.12.2025		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			709.400	279.237
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.267.596	464.007	108.763	46.401
3	Stable deposits	359.927	-	17.996	-
4	Less stable deposits	907.669	464.007	90.767	46.401
5	Unsecured Funding other than Retail and Small Business Customers Deposits	718.848	214.197	368.976	139.693
6	Operational deposits	3.092	-	773	-
7	Non-Operational Deposits	649.876	169.323	314.949	94.820
8	Other Unsecured Funding	65.880	44.874	53.254	44.873
9	Secured funding	-	-	12.714	12.714
10	Other Cash Outflows	75.902	54.379	29.501	33.913
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	14.395	31.690	14.395	31.690
12	Debts related to the structured financial products	234	-	234	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	61.273	22.689	14.872	2.223
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	26.064	-	1.303	-
15	Other irrevocable or conditionally revocable commitments	1.900.479	161.210	95.024	8.060
16	**TOTAL CASH OUTFLOWS**			**616.281**	**240.781**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	210.646	71.965	127.877	56.590
19	Other contractual cash inflows	14.994	66.026	14.987	66.022
20	**TOTAL CASH INFLOWS**	**225.640**	**137.991**	**142.864**	**122.612**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**709.400**	**279.237**
22	**TOTAL NET CASH OUTFLOWS**			**473.417**	**118.169**
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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 118% 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 62% and securities issued by Undersecreteriat of the Treasury by 35%. Funding sources are mainly distributed between individual and retail deposits by 58%, corporate deposits by 27%, and borrowings from banks by 4% and collateralized borrowings such as repurchase agreements by 7%.

Cash outflow amounting to TL 12.542 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 – 30.06.2026	
	TL+FC	**FC**
Lowest	118,82	135,29
Week	29.05.2026	22.05.2026
Highest	136,80	198,72
Week	17.04.2026	05.06.2026

	Prior 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

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 June 2026	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	266.944	285.505	18.046	-	-	-	-	**570.495**
Banks (******)	39.681	3.558	-	-	-	-	-	**43.239**
Financial Assets at Fair Value Through Profit or Loss (Net)	14.115	238	604	7.697	6.671	494	-	**29.819**
Money Markets	-	1.280	-	-	-	-	-	**1.280**
Financial Assets at Fair Value Through Other Comprehensive Income	2.960	2.838	4.634	66.911	267.199	154.716	-	**499.258**
Loans and Lease Receivables (*****)	-	727.559	244.230	476.967	388.527	144.650	79.165	**2.061.098**
Other financial assets measured at amortised cost	-	-	-	3.801	225.588	28.230	-	**257.619**
Other Assets (*)	-	8.369	5.644	10.272	54.896	10.371	175.320	**264.872**
Total Assets	**323.700**	**1.029.347**	**273.158**	**565.648**	**942.881**	**338.461**	**254.485**	**3.727.680**
Liabilities								
Bank Deposits	1.490	80.821	14.465	10.976	-	-	-	**107.752**
Other Deposits	759.391	1.185.677	199.907	126.530	3.023	-	-	**2.274.528**
Borrowings	-	8.059	17.065	81.111	52.161	1.423	-	**159.819**
Money Markets	-	116.552	37.967	57.288	55.310	-	-	**267.117**
Securities Issued (Net) (**)	-	11.510	17.779	54.597	146.578	116.258	-	**346.722**
Miscellaneous Payables	-	9.908	9.368	8.242	3.696	499	79.140	**110.853**
Other Liabilities (***)	5.018	53.725	17.347	20.124	8.897	3.115	352.663	**460.889**
Total Liabilities	**765.899**	**1.466.252**	**313.898**	**358.868**	**269.665**	**121.295**	**431.803**	**3.727.680**
Net Liquidity Excess/ (Gap)	**(442.199)**	**(436.905)**	**(40.740)**	**206.780**	**673.216**	**217.166**	**(177.318)**	**-**
Net off-balance sheet position	**-**	**(14.724)**	**(18.432)**	**(21.409)**	**40.076**	**4.813**	**-**	**(9.676)**
Financial Derivative Assets	-	583.792	478.326	618.161	352.197	114.076	-	**2.146.552**
Financial Derivative Liabilities	-	598.516	496.758	639.570	312.121	109.263	-	**2.156.228**
Non-cash loans (****)	**-**	**23.425**	**5.123**	**183.917**	**211.211**	**254.960**	**-**	**678.636**
Prior Period - 31 December 2025								
Total Assets	332.237	921.911	257.978	409.683	870.690	337.197	206.310	**3.336.006**
Total Liabilities	698.896	1.341.177	264.203	331.526	201.312	85.326	413.566	**3.336.006**
Net Liquidity Gap	**(366.659)**	**(419.266)**	**(6.225)**	**78.157**	**669.378**	**251.871**	**(207.256)**	**-**
Net Off-balance sheet Position	**-**	**6.980**	**(1.045)**	**(7.436)**	**33.449**	**3.788**	**-**	**35.736**
Financial Derivative Assets	-	410.556	282.751	330.036	287.613	73.725	-	**1.384.681**
Financial Derivative Liabilities	-	403.576	283.796	337.472	254.164	69.937	-	**1.348.945**
Non-cash Loans (****)	**-**	**19.608**	**4.341**	**131.234**	**181.097**	**209.253**	**-**	**545.533**

(*) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Net stable funding ratio template:

Current Period -30.06.2026		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	513.420	-	-	-	513.420
2	Regulatory Capital	513.420	-	-	-	513.420
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	558.859	860.058	-	-	1.296.961
5	Stable deposits	108.962	289.764	-	-	378.790
6	Less stable deposits	449.896	570.294	-	-	918.171
7	Wholesale funding	153.485	1.181.858	139.405	258.674	706.960
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	153.485	1.181.858	139.405	258.674	706.960
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**					**2.517.341**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					22.837
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	736.484	399.507	1.154.239	1.558.844
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	-	42.137	44.144	159.565	187.958
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	-	689.949	355.364	893.869	1.290.304
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	9.222	5.995
22	Performing residential mortgages, of which	-	-	-	28.815	18.730
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.815	18.730
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4.398	-	71.991	61.852
25	Assets with matching interdependent liabilities					
26	Other assets:	95.396	18.804	-	290.736	404.410
27	Physical traded commodities, including gold	3.497				2.972
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				13.117	13.117
30	NSFR derivative liabilities before deduction of variation margin posted				5.687	5.687
31	All other assets not included in the above categories	91.899	-	-	290.735	382.634
32	Off-balance sheet items		2.527.780	-	-	126.389
33	**Total RSF**					**2.112.480**
34	**Net Stable Funding Ratio (%)**					**119,17%**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Prior 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	450.502	-	-	-	450.502
2	Regulatory Capital	450.502	-	-	-	450.502
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	517.336	762.525	-	-	1.169.400
5	Stable deposits	96.820	253.687	-	-	332.982
6	Less stable deposits	420.516	508.837	-	-	836.418
7	Wholesale funding	197.592	1.079.675	105.769	170.662	519.594
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	197.592	1.079.675	105.769	170.662	519.594
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**					**2.139.496**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					37.069
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	655.890	261.173	1.002.225	1.309.876
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	6.906	6.249	15.892
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	239.008	823.650	1.124.555
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	-	-	-	28.851	18.753
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.851	18.753
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	24.537	15.260	143.475	150.676
25	Assets with matching interdependent liabilities					
26	Other assets:	52.019	25.360	-	294.930	372.040
27	Physical traded commodities, including gold	1.793				1.524
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				22.897	22.897
30	NSFR derivative liabilities before deduction of variation margin posted				2.463	2.463
31	All other assets not included in the above categories	50.226	-	-	294.930	345.156
32	Off-balance sheet items		2.270.551	-	-	113.528
33	**Total RSF**					**1.832.513**
34	**Net Stable Funding Ratio (%)**					**116,75%**

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 2.517 billion TL. The required stable fund amount is 2.112 billion 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 52% individual and retail customer deposits. The required stable funds consist of 61% loans and 9% securities that do not qualify as high quality liquid assets.

The average of three-month Net Stable Funding Ratios for the current period is 119,0%, while the average for the prior period is 117,7%.

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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

VI. EXPLANATIONS ON LEVERAGE RATIO:

a. Information on subjects that causes difference in leverage ratio between current and prior periods:

As of 30 June 2026, the leverage ratio of the Bank calculated from 3 months average amounts is 5,77% (31 December 2025: 5,69%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

		Current Period 30 June 2026 (*)	Prior Period 31 December 2025 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	3.526.471	3.114.957
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	3.526.471	3.114.957
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	32.956	22.565
5	Potential credit risk amount of derivative financial assets and credit derivatives	42.703	15.814
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	75.659	38.379
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	33.780	56.770
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)	33.780	56.770
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	2.554.544	2.260.434
11	(Correction amount due to multiplication with credit conversion rates)	(24.640)	(22.634)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.529.904	2.237.800
	Capital and total risk		
13	Core Capital	355.637	310.063
14	Total risk amount(sum of lines 3, 6, 9 and 12)	6.165.814	5.447.906
	Leverage ratio		
15	Leverage ratio	5,77	5,69

(*) Three months average values.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

VII. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

a. General disclosures regarding risk management and risk-weighted amounts:

The footnotes and related explanations prepared in accordance with the "Communiqué on Public Disclosures on Risk Management by Banks," published in the Official Gazette number 29511 on October 23, 2015, and effective as of March 31, 2016, are provided in this section. Since the standard approach is used for credit risk in the Bank's capital adequacy calculation, the tables required under the Internal Ratings-Based Approach ("IRB") have not been provided. Stress tests are conducted regularly, considering different stress levels of currency and interest rate shocks, and deterioration of the credit portfolio, in case of unexpected adverse economic conditions.

Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 30 June 2026	**Prior Period 31 December 2025**	**Current Period 30 June 2026**
1	Credit risk (excluding counterparty credit risk) (CCR)	2.105.400	1.694.291	168.432
2	Standardized approach (SA)	2.105.400	1.694.291	168.432
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	91.456	71.464	7.316
5	Standardized approach for counterparty credit risk (SA-CCR)	91.456	71.464	7.316
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	13.539	11.449	1.083
9	Investments made in collective investment companies – mandate-based approach	-	-	-
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	63.174	45.632	5.054
17	Standardized approach (SA)	63.174	45.632	5.054
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	288.068	227.728	23.045
20	Basic Indicator Approach	288.068	227.728	23.045
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)**	**2.561.637**	**2.050.564**	**204.930**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

a. Credit Risk Explanations:

1. Credit quality of assets:

	Current Period - 30.06.2026	Gross carrying values of (according to TAS) Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Net values
1	Loans	79.165	1.981.933	84.473	1.976.625
2	Debt Securities	-	769.785	354	769.431
3	Off-balance sheet explosures	7.581	2.599.807	710	2.606.678
4	**Total**	**86.746**	**5.351.525**	**85.537**	**5.352.734**

	Prior Period - 31.12.2025	Gross carrying values of (according to TAS) Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Net values
1	Loans	65.281	1.716.788	70.544	1.711.525
2	Debt Securities	-	719.700	918	718.782
3	Off-balance sheet explosures	7.190	2.343.829	743	2.350.276
4	**Total**	**72.471**	**4.780.317**	**72.205**	**4.780.583**

2. Changes in stock of defaulted loans and debt securities:

	Current Period 30 June 2026	Prior Period 31 December 2025
Defaulted loans and debt securities at end of the previous reporting period	**72.471**	**43.910**
Loans and debt securities that have defaulted since the last reporting period	38.249	58.215
Returned to non-defaulted status	74	155
Amounts written off	9.480	12.686
Other changes	14.420	16.813
Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) Definitions	**86.746**	**72.471**

3. Credit risk mitigation techniques – overview:

	Current Period - 30.06.2026	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	1.952.310	24.315	15.696	68.653	68.011	-	-
2	Debt Securities	769.431	-	-	-	-	-	-
3	**Total**	**2.721.741**	**24.315**	**15.696**	**68.653**	**68.011**	**-**	**-**
4	Of which defaulted	86.746	-	-	-	-	-	-

	Prior 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	23.681	14.745	3.328	2.737	-	-
2	Debt Securities	718.782	-	-	-	-	-	-
3	**Total**	**2.406.625**	**23.681**	**14.745**	**3.328**	**2.737**	**-**	**-**
4	Of which defaulted	72.471	-	-	-	-	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

4. Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects:

	Current Period - 30.06.2026	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	1.209.110	1.780	1.268.899	844	720	0,06%
2	Exposures to regional governments or local authorities	426	-	426	-	213	50,00%
3	Exposures to public sector entities	12.215	1.283	12.215	626	12.841	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	98.010	149.557	98.010	29.191	47.746	37,54%
7	Exposures to corporates	815.827	611.200	757.206	315.521	840.806	78,38%
8	Retail exposures	957.591	1.817.111	953.457	80.121	775.184	75,00%
9	Exposures secured by residential property	93.079	2.897	93.019	1.446	33.063	35,00%
10	Exposures secured by commercial real estate	121.577	24.239	121.577	14.287	81.726	60,15%
11	Past-due loans	25.927	-	25.927	-	15.302	59,02%
12	Higher-risk categories by the Agency Board	13.141	7.649	12.460	3.592	51.972	323,79%
13	Collateralized securities	629	-	629	-	63	10,00%
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)	13.993	-	13.993	-	13.539	96,76%
16	Other assets	181.804	-	181.804	-	140.571	77,32%
17	Investments in equities	105.183	-	105.183	-	105.183	100,00%
18	**Total**	**3.648.512**	**2.615.716**	**3.644.805**	**445.628**	**2.118.929**	**51,80%**

	Prior 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	152	1.036.467	151	704	0,07%
2	Exposures to regional governments or local authorities	663	-	663	-	332	50,00%
3	Exposures to public sector entities	8.926	1.039	8.926	449	9.375	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	69.423	121.898	69.423	17.827	35.732	40,95%
7	Exposures to corporates	646.715	532.819	636.365	236.873	702.544	80,45%
8	Retail exposures	784.346	1.594.806	780.715	38.819	614.651	75,00%
9	Exposures secured by residential property	78.472	2.627	78.440	1.384	27.938	35,00%
10	Exposures secured by commercial real estate	77.085	16.316	77.085	10.013	51.166	58,74%
11	Past-due loans	23.711	-	23.711	-	14.783	62,35%
12	Higher-risk categories by the Agency Board	8.905	5.817	8.361	2.658	34.406	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)	11.449	-	11.449	-	11.798	103,05%
16	Other assets	137.623	-	137.623	-	108.289	78,69%
17	Investments in equities	94.022	-	94.022	-	94.022	100,00%
18	**Total**	**2.975.069**	**2.275.474**	**2.963.250**	**308.174**	**1.705.740**	**52,14%**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

5. Standardised approach – Exposures by asset classes and risk weights:

	Current Period - 30.06.2026 **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	1.266.147	-	3.595	-	-	1	-	-	-	-	-	1.269.743
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	426	-	-	-	-	-	426
3	Exposures to public sector entities	-	-	-	-	-	-	-	12.841	-	-	-	12.841
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	435	-	52.621	-	-	73.845	-	300	-	-	-	127.201
7	Exposures to corporates	653	-	184.269	-	-	167.706	-	720.099	-	-	-	1.072.727
8	Retail exposures	-	-	-	-	-	-	1.033.578	-	-	-	-	1.033.578
9	Exposures secured by residential property	-	-	-	-	94.465	-	-	-	-	-	-	94.465
10	Exposures secured by commercial real estate	-	-	-	-	-	108.277	-	27.587	-	-	-	135.864
11	Past-due loans	-	-	-	-	-	21.333	-	4.510	84	-	-	25.927
12	Higher-risk categories by the Agency Board	2	-	-	-	55	1	-	3	8.002	-	7.989	16.052
13	Collateralized securities	-	629	-	-	-	-	-	-	-	-	-	629
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)	2.369	-	403	-	-	270	-	10.745	-	-	206	13.993
16	Investments in equities	-	-	-	-	-	-	-	105.183	-	-	-	105.183
17	Other assets	41.231	-	-	-	-	-	-	140.573	-	-	-	181.804
18	**Total**	**1.310.837**	**629**	**240.888**	**-**	**94.520**	**371.859**	**1.033.578**	**1.021.841**	**8.086**	**-**	**8.195**	**4.090.433**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM).

	Prior 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	1.033.098	-	3.519	-	-	1	-	-	-	-	-	1.036.618
2	Exposures to regionalgovernments or local authorities	-	-	-	-	-	663	-	-	-	-	-	663
3	Exposures to public sector entities	-	-	-	-	-	-	-	9.375	-	-	-	9.375
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	1.111	-	24.568	-	-	61.505	-	66	-	-	-	87.250
7	Exposures to corporates	681	-	133.858	-	-	125.855	-	612.845	-	-	-	873.239
8	Retail exposures	-	-	-	-	-	-	819.534	-	-	-	-	819.534
9	Exposures secured by residential property	-	-	-	-	79.824	-	-	-	-	-	-	79.824
10	Exposures secured by commercial real estate	-	-	-	-	-	71.866	-	15.233	-	-	-	87.099
11	Past-due loans	-	-	-	-	-	18.618	-	4.329	763	-	-	23.710
12	Higher-risk categories by the Agency Board	-	-	-	-	56	6	-	9	5.818	-	5.129	11.018
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)	1.390	-	182	-	-	372	-	9.325	-	-	180	11.449
16	Investments in equities	-	-	-	-	-	-	-	94.022	-	-	-	94.022
17	Other assets	29.333	-	-	-	-	-	-	108.289	-	-	-	137.622
18	**Total**	**1.065.613**	**-**	**162.127**	**-**	**79.880**	**278.886**	**819.534**	**853.493**	**6.581**	**-**	**5.309**	**3.271.423**

(*) Total credit risk exposure amount after Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM).

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

c. Counterparty Credit Risk (CCR) Explanations:

1. Analysis of counterparty credit risk exposure by approach:

	Current Period - 30.06.2026	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)	26.363	40.797		1,4	67.160	37.529
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)					78.476	42.297
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					78.476	42.297
6	**Total**						**79.826**

	Prior 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)	13.842	15.839		1,4	29.681	21.467
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	44.153
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	44.153
6	**Total**						**65.620**

2. Credit valuation adjustment (CVA) capital charge:

		Current Period - 30.06.2026		Prior Period - 31.12.2025	
		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	67.160	11.333	29.681	5.620
4	**Total subject to the CVA capital charge**	**67.160**	**11.333**	**29.681**	**5.620**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

3. Standardised approach – CCR exposures by regulatory portfolio and risk weights:

Current Period - 30.06.2026

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	684	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial enti	-	-	-	-	-	173	-	-	173
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	-	-	62.215	20.946	-	-	-	-	22.916
Corporates	120	-	4.651	1.444	-	54.131	-	-	55.783
Retail portfolios	-	-	-	-	1.272	-	-	-	954
Other claims**	-	-	-	-	-	-	-	9.820	-
Total	**804**	**-**	**66.866**	**22.390**	**1.272**	**54.304**	**-**	**9.820**	**79.826**

(*) 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 - 31.12.2025

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	1.167	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial entity	-	-	-	-	-	1	-	-	1
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	26	-	18.267	22.893	-	-	-	-	15.100
Corporates	120	-	1.865	855	-	48.774	-	-	49.575
Retail portfolios	-	-	-	-	1.254	-	-	-	940
Other claims**	-	-	-	-	-	-	2	-	4
Total	**1.313**	**-**	**20.132**	**23.748**	**1.254**	**48.775**	**2**	**-**	**65.620**

(*) 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.

4. 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.

5. Credit derivatives exposures:

	Current Period- 30.06.2026		Prior Period - 31.12.2025	
	Protection bought	**Protection sold**	**Protection bought**	**Protection sold**
Nominal				
Single-name credit default swaps	2.329	-	3.085	-
Index credit default swaps	-	-	-	-
Total return swaps	-	-	-	-
Credit options	-	-	-	-
Other credit derivatives	-	-	-	-
Total notionals	**2.329**	**-**	**3.085**	**-**
Fair values	**-**	**-**	**-**	**-**
Positive fair value (asset)	-	-	-	-
Negative fair value (liability)	(4)	-	(13)	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

6. Exposures to central counterparties (CCP):

		Current Period - 30.06.2026		Prior Period - 31.12.2025	
		Exposure at default (post-CRM)	**RWA**	**Exposure at default (post-CRM)**	**RWA**
1	**Exposure to Qualified Central Counterparties (QCCPs) (total)**		**307**		**225**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9.820	297	6.649	212
3	(i) OTC Derivatives	9.820	297	6.649	212
4	(ii) Exchange-traded Derivatives	-	-	-	-
5	(iii) Securities financing transactions	- -	- -	- -	- -
6	(iv) Netting sets where cross-product ting has been approved	-	-		
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin				
9	Pre-funded default fund contributions	210	10	242	13
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 ting has been approved	-	-	-	-
17	Segregated initial margin	-	-		
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

d. Explanations of Securitisation:

1. Securitisation positions in the banking book:

		Originated by the Bank			Sponsored bt the Bank			Held by the Bank as Investor		
	Current Period-30.06.2026	**Traditional**	**Synthetic**	**Total**	**Traditional**	**Synthetic**	**Toplam**	**Traditional**	**Synthetic**	**Total**
1	**Retail (Total)**	**-**	**-**	**-**	**-**	**-**	**-**	**629**	**-**	**629**
2	Residential mortgages	-	-	-	-	-	-	-	-	-
3	Credit cards	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	629	-	629
5	Re-securitisation	-	-	-	-	-	-	-	-	-
6	**Corporate (Total)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7	Corporate loans	-	-	-	-	-	-	-	-	-
8	Commercial mortgages	-	-	-	-	-	-	-	-	-
9	Leased and purchased receivables	-	-	-	-	-	-	-	-	-
10	Other corporate exposures	-	-	-	-	-	-	-	-	-
11	Re-securitisation	-	-	-	-	-	-	-	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

		Originated by the Bank			Sponsored bt the Bank			Held by the Bank as Investor		
	Prior Period-31.12.2025	**Traditional**	**Synthetic**	**Total**	**Traditional**	**Synthetic**	**Toplam**	**Traditional**	**Synthetic**	**Total**
1	**Retail (Total)**	-	-	-	-	-	-	-	-	-
2	Residential mortgages	-	-	-	-	-	-	-	-	-
3	Credit cards	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	-	-	-
5	Re-securitisation	-	-	-	-	-	-	-	-	-
6	**Corporate (Total)**	-	-	-	-	-	-	-	-	-
7	Corporate loans	-	-	-	-	-	-	-	-	-
8	Commercial mortgages	-	-	-	-	-	-	-	-	-
9	Leased and purchased receivables	-	-	-	-	-	-	-	-	-
10	Other corporate exposures	-	-	-	-	-	-	-	-	-
11	Re-securitisation	-	-	-	-	-	-	-	-	-

2. Securitisation positions in the banking book and related capital requirements – where the Bank acsts as an investor:

		Position Amounts (by RW bands)				
	Current Period-30.06.2026	**≤%20 RW**	**>% 20 and %50 RW**	**> %50 and %100 RW**	**> %100 and <%1250 RW**	**%1250 RW**
1	**TOTAL EXPOSURED**	**629**	-	-	-	-
2	**Traditional Securitisation**	**629**	-	-	-	-
3	Securitisation	**629**	-	-	-	-
4	Retail	629	-	-	-	-
5	Corporate	-	-	-	-	-
6	Re-securitisation	-	-	-	-	-
7	Senior	-	-	-	-	-
8	Non-senior	-	-	-	-	-
9	**Synthetic Securitisation**	-	-	-	-	-
10	Securitisation	-	-	-	-	-
11	Retail	-	-	-	-	-
12	Corporate	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-
14	Senior	-	-	-	-	-
15	Non-senior	-	-	-	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

		Position Amounts (by RW bands)				
	Prior Period-31.12.2025	**≤%20 RW**	**>% 20 and %50 RW**	**> %50 and %100 RW**	**> %100 and <%1250 RW**	**%1250 RW**
1	**TOTAL EXPOSURED**	-	-	-	-	-
2	**Traditional Securitisation**	-	-	-	-	-
3	Securitisation	-	-	-	-	-
4	Retail	-	-	-	-	-
5	Corporate	-	-	-	-	-
6	Re-securitisation	-	-	-	-	-
7	Senior	-	-	-	-	-
8	Non-senior	-	-	-	-	-
9	**Synthetic Securitisation**	-	-	-	-	-
10	Securitisation	-	-	-	-	-
11	Retail	-	-	-	-	-
12	Corporate	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-
14	Senior	-	-	-	-	-
15	Non-senior	-	-	-	-	-

e. Market Risk Explanations:

Standardised approach:

		Current Period 30.06.2026	Prior Period 31.12.2025
		RWA	**RWA**
	Outright products (*)		
1	Interest rate risk (general and specific)	26.197	15.184
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	15.030	5.353
4	Commodity risk	18.544	24.628
	Options		-
5	Simplified approach	-	-
6	Delta-plus method	3.403	467
7	Scenario approach	-	-
8	Securitisation	-	-
9	**Total**	**63.174**	**45.632**

(*) Outright products refer to positions in products that are not optional.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

VIII. 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.

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 30 June 2026, 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 30 June 2026			**Prior Period 31 December 2025**		
	Notional Amount	**Assets**	**Liabilities**	**Notional Amount**	**Assets**	**Liabilities**
Interest Rate and Cross Currency Swaps						
-TL	171.061	44.301	1.093	75.104	35.851	2.672
-FC	201.363	4.973	27	248.583	5.275	-
Total	**372.424**	**49.274**	**1.120**	**323.687**	**41.126**	**2.672**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 1.216 million (31 December 2025: EURO 1.185 million) and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 113 million (31 December 2025: USD 109 million). EUR 1.216 million and USD 113 million of the bank borrowing has been designated as "hedging instrument".

2. Explanations on Fair Value Hedge:

Current Period: 30.06.2026

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	133	(134)	(1)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	126	(125)	1
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	153	(174)	(21)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	(265)	286	21
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(22)	22	-
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	80	(276)	(196)

(*) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Prior 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)	(39)	(66)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	103	(103)	-
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	(130)	133	3
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	322	(333)	(11)
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(155)	148	(7)
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	(1.362)	1.341	(21)

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 30 June 2026, 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 2025: 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	21	-	9	15	1
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	37.514	-	81	(268)	24
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.550	219	418	636	60
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	27	-	159	391	(16)
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	104	302	(579)	(398)	(39)

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 30 June 2026, 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 2025: none).

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

IX. 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.

Information on business segments as of 30 June 2026 and 31 December 2025 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 - 30 June 2026				
Operating Income	75.252	61.209	(3.759)	132.702
Profit from Operating Activities	14.492	35.196	(11.988)	37.700
Income from Subsidiaries	-	-	231	231
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	7.276	7.276
Profit before Tax	14.492	35.196	(4.481)	45.207
Corporate Tax	-	-	(10.829)	(10.829)
Net Profit for the Period	14.492	35.196	(15.310)	34.378
Segment Assets	1.110.111	1.270.010	1.048.532	3.428.653
Investments in Associates	-	-	100.536	100.536
Undistributed Assets	-	-	198.491	198.491
Total Assets				3.727.680
Segment Liabilities	1.830.438	714.480	667.886	3.212.804
Undistributed Liabilities	-	-	190.130	190.130
Shareholders' Equity	-	-	324.746	324.746
Total Liabilities				3.727.680

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallovated	Bank's Total Activities
Prior Period - 31 December 2025 (*)				
Operating Income	65.662	52.998	(26.044)	92.616
Profit from Operating Activities	21.764	37.466	(35.136)	24.094
Income from Subsidiaries	-	-	45	45
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	5.162	5.162
Profit before Tax	21.764	37.466	(29.929)	29.301
Corporate Tax	-	-	(4.450)	(4.450)
Net Profit for the Period	21.764	37.466	(34.379)	24.851
Segment Assets	968.330	1.144.446	977.245	3.090.021
Investments in Associates	-	-	90.211	90.211
Undistributed Assets	-	-	155.774	155.774
Total Assets				3.336.006
Segment Liabilities	1.565.370	601.686	685.360	2.852.416
Undistributed Liabilities	-	-	173.431	173.431
Shareholders' Equity	-	-	310.159	310.159
Total Liabilities				3.336.006

(*) 30 June 2025 balances used for income/expense accounts.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Cash/Foreign Currency	7.652	18.438	7.146	19.262
The CBRT (*)	276.506	264.402	287.821	243.412
Other (**)	-	3.497	-	1.793
Total	**284.158**	**286.337**	**294.967**	**264.467**

(*) Precious metal account amounting to TL 90.158 are included in FC (31 December 2025: TL 71.913).
(**) Precious metal account amounting to TL 3.497 are included in FC (31 December 2025: TL 1.793).

2. Information related to the account of the CBRT:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Unrestricted Demand Deposits	7	-	4	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	276.499	264.402	287.817	243.412
Total	**276.506**	**264.402**	**287.821**	**243.412**

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 20%, 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 2025: between 3% and 18%); accounts provided with exchange rate/price protection support by the Central Bank, it is between 22% and 40% (31 December 2025: between 22% and 40%); in foreign currency, it is between 0% and 30% depending on the maturity structure (31 December 2025: between 5% and 32%) as of 30 June 2026.

b. Information on financial assets at fair value through profit or loss:

As of 30 June 2026, there are no financial assets at fair value through profit or loss subject to repo transactions (31 December 2025: None) and given as collateral/blocked (31 December 2025: None).

Other Financial Assets:

TL 7.033 (31 December 2025: TL 6.302) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

c. Information on derivative financial assets held-for-trading:

Table of positive differences related to derivative financial assets (*)

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Forward Transactions	5.591	-	3.613	-
Swap Transactions	11.418	8.563	8.860	18.033
Futures Transactions	-	-	-	-
Options	308	4.025	156	5.404
Other	-	-	-	-
Total	**17.317**	**12.588**	**12.629**	**23.437**

(*) Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Banks				
Domestic	2	619	1	2.449
Foreign (*)	3.185	39.433	-	31.573
Head Quarters and Branches Abroad	-	-	-	-
Total	**3.187**	**40.052**	**1**	**34.022**

(*) Includes collateral of TL 16.417 for derivative transactions made with foreign banks (31 December 2025: TL 5.069).

e. Information on financial assets at fair value through other comprehensive income:

1.As of 30 June 2026, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 217.183 (31 December 2025: TL 225.760); and those given as collateral/blocked amounting to TL 47.881 (31 December 2025: 18.034).

2. Information on financial assets fair value through other comprehensive income:

	Current Period 30 June 2026	Prior Period 31 December 2025
Debt Securities	512.651	478.055
Quoted at Stock Exchange (*)	483.212	447.369
Unquoted at Stock Exchange	29.439	30.686
Share Certificates	207	170
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	207	170
Impairment Provision (-)	13.600	10.015
Total	**499.258**	**468.210**

(*) Investment funds are included.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

f. Information related to loans:

1. Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	Cash	**Non-cash**	**Cash**	**Non-cash**
Direct Loans Granted to Shareholders	-	-	-	-
Corporate Shareholders	-	-	-	-
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	48.180	21.924	32.313	16.141
Loans Granted to Employees	1.460	-	1.227	-
Total	**49.640**	**21.924**	**33.540**	**16.141**

2. Information on standard loans and loans under follow-up including loans that have been restructured or rescheduled:

Current Period - 30 June 2026		Loans under follow-up		
			Restructured Loans	
Cash Loans	**Standard Loans**	**Loans not subejct to restructuring**	**Loans with revised contract terms**	**Refinance**
Non-specialized Loans				
Loans given to enterprises	243.266	9.837	7	2.381
Export Loans	205.136	2.428	2	377
Import Loans	-	-	-	-
Loans Given to Financial Sector	32.640	170	-	-
Consumer Loans	395.846	34.615	27.086	3.090
Credit Cards	406.264	25.457	37.911	-
Other	521.989	15.454	204	17.773
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**1.805.141**	**87.961**	**65.210**	**23.621**

	Current Period 30 June 2026		Prior Period 31 December 2025	
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	12.659	-	12.043	-
Significant Increase in Credit Risk	-	18.553	-	16.905
Total	**12.659**	**18.553**	**12.043**	**16.905**

Aging analysis for overdue receivables:

	Current Period 30 June 2026	**Prior Period 31 December 2025**
30-60 days overdue	16.775	15.503
60-90 days overdue	10.753	8.149
More than 90 days overdue	57	51
Total	**27.585**	**23.703**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

3. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards:

Current Period - 30.06.2026	**Short-term**	**Medium and Long-term**	**Total**
Consumer Loans-TL	**157.975**	**199.914**	**357.889**
Mortgage Loans	18	104.887	104.905
Automotive Loans	1.396	1.708	3.104
Consumer Loans	156.561	93.319	249.880
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**323.606**	**28.351**	**351.957**
With Installment	100.898	28.350	129.248
Without Installment	222.708	1	222.709
Consumer Credit Cards-FC	**1.295**	**-**	**1.295**
With Installment	-	-	-
Without Installment	1.295	-	1.295
Personnel Loans-TL	**301**	**340**	**641**
Mortgage Loans	-	36	36
Automotive Loans	2	3	5
Consumer Loans	299	301	600
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	**797**	**-**	**797**
With Installment	260	-	260
Without Installment	537	-	537
Personnel Credit Cards-FC	**22**	**-**	**22**
With Installment	-	-	-
Without Installment	22	-	22
Credit Deposit Account - TL (Real Person)	**102.107**	**-**	**102.107**
Credit Deposit Account - FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**586.103**	**228.605**	**814.708**

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

Prior Period - 31.12.2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**129.325**	**199.211**	**328.536**
Mortgage Loans	15	98.134	98.149
Automotive Loans	2.379	1.919	4.298
Consumer Loans	126.931	99.158	226.089
Other	-	-	-
Consumer Loans- Indexed to FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	**287.861**	**19.629**	**307.490**
With Installment	91.863	19.629	111.492
Without Installment	195.998	-	195.998
Consumer Credit Cards-FC	**883**	**-**	**883**
With Installment	-	-	-
Without Installment	883	-	883
Personnel Loans-TL	**190**	**371**	**561**
Mortgage Loans	-	30	30
Automotive Loans	5	2	7
Consumer Loans	185	339	524
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	**653**	**-**	**653**
With Installment	214	-	214
Without Installment	439	-	439
Personnel Credit Cards-FC	**13**	**-**	**13**
With Installment	-	-	-
Without Installment	13	-	13
Credit Deposit Account-TL (Real Person)	**81.545**	**-**	**81.545**
Credit Deposit Account-FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**500.470**	**219.211**	**719.681**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

4. Information on commercial installment loans and corporate credit cards:

Current Period - 30.06.2026	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**35.463**	**163.689**	**199.152**
Mortgage Loans	20	4.773	4.793
Automotive Loans	2.542	34.756	37.298
Consumer Loans	32.901	124.160	157.061
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**712**	**5.526**	**6.238**
Mortgage Loans	-	403	403
Automotive Loans	16	953	969
Consumer Loans	696	4.170	4.866
Other	-	-	-
Corporate Credit Cards-TL	**115.266**	**224**	**115.490**
With Installment	44.532	224	44.756
Without Installment	70.734	-	70.734
Corporate Credit Cards-FC	**71**	**-**	**71**
With Installment	-	-	-
Without Installment	71	-	71
Credit Deposit Account - TL (Legal Person)	**20.148**	**-**	**20.148**
Credit Deposit Account - FC (Legal person)	**-**	**-**	**-**
Total	**171.660**	**169.439**	**341.099**

Prior Period – 31.12.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**27.834**	**141.356**	**169.190**
Mortgage Loans	39	4.082	4.121
Automotive Loans	2.184	34.595	36.779
Consumer Loans	25.611	102.679	128.290
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**1.586**	**4.617**	**6.203**
Mortgage Loans	-	313	313
Automotive Loans	10	977	987
Consumer Loans	1.576	3.327	4.903
Other	-	-	-
Corporate Credit Cards-TL	**94.709**	**103**	**94.812**
With Installment	38.336	103	38.439
Without Installment	56.373	-	56.373
Corporate Credit Cards-FC	**46**	**-**	**46**
With Installment	-	-	-
Without Installment	46	-	46
Credit Deposit Account - TL (Legal Person)	**12.892**	**-**	**12.892**
Credit Deposit Account - FC (Legal person)	**-**	**-**	**-**
Total	**137.067**	**146.076**	**283.143**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

5. Distribution of domestic and foreign loans: Loans are classified according to the locations of the customers:

	Current Period 30 June 2026	Prior Period 31 December 2025
Domestic Loans	2.056.787	1.779.559
Foreign Loans	4.311	2.510
Total	**2.061.098**	**1.782.069**

6. Loans granted to investments in associates and subsidiaries:

	Current Period 30 June 2026	Prior Period 31 December 2025
Direct Loans Granted to Investments in Associates and Subsidiaries	612	1.574
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	**612**	**1.574**

7. Credit-Impaired Losses Stage III Provisions:

	Current Period 30 June 2026	Prior Period 31 December 2025
Loans with Limited Collectibility	7.547	6.129
Loans with Doubtful Collectibility	15.242	13.153
Uncollectible Loans	30.472	22.314
Total	**53.261**	**41.596**

8. Information on non-performing loans (Net):

(i) Information on non-performing loans restructured or rescheduled and other receivables:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectibility	Loans with Doubtful Collectibility	Uncollectible Loans
Current Period: 30 June 2026			
(Gross Amounts Before Specific Provisions)	378	529	707
Rescheduled Loans and Other Receivables	378	529	707
Prior Period: 31 December 2025			
(Gross Amounts Before Specific Provisions)	360	801	339
Rescheduled Loans and Other Receivables	360	801	339

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

(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 2025	**10.879**	**21.388**	**33.015**
Additions (+)	30.661	992	6.204
Transfers from Other Categories of Non-Performing Loans (+)	-	23.134	17.419
Transfers to Other Categories of Non-Performing Loans (-)	23.134	17.419	-
Collections (-)	4.464	2.749	7.281
Write-offs (-) (*)	233	293	1.448
Sold Portfolio (-) (**)	-	640	6.866
Corporate and Commercial Loans	-	333	735
Consumer Loans	-	76	2.981
Credit Cards	-	231	3.150
Other	-	-	-
Balance at the End of the Period	**13.709**	**24.413**	**41.043**
Specific Provisions (-)	7.547	15.242	30.472
Net Balance at Balance Sheet	**6.162**	**9.171**	**10.571**

(*) 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 2025: None).
(**) The Bank sold a portion of its non-performing loan portfolio amounting to TL 7.506 million (full TL amount) to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetim A.Ş., İstanbul Varlık Yönetim A.Ş., Ortak Varlık Yönetim A.Ş., Denge Varlık Yönetim A.Ş., Dünya Varlık Yönetim A.Ş., Emir Varlık Yönetim A.Ş., Sümer Varlık Yönetim A.Ş., Arsan Varlık Yönetim A.Ş. and Pozitif Varlık Yönetim A.Ş. for a fee of TL 1.249 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 35 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: 30 June 2026			
Balance at the End of the Period	167	371	11.932
Specific Provision (-)	111	278	8.236
Net Balance on Balance Sheet	56	93	3.696
Prior Period: 31 December 2025			
Balance at the End of the Period	220	351	12.709
Specific Provision (-)	210	241	7.563
Net Balance at Balance Sheet	10	110	5.146

Non-performing loans granted as foreign currency are followed under TL accounts of balance sheet.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

(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): 30 June 2026			
Loans granted to corporate entities and real persons (Gross)	13.709	24.413	41.043
Specific Provision Amount (-)	7.547	15.242	30.472
Loans granted to corporate entities and real persons (Net)	6.162	9.171	10.571
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 2025			
Loans granted to corporate entities and real persons (Gross)	10.879	21.388	33.015
Specific Provision Amount (-)	6.129	13.153	22.314
Loans granted to corporate entities and real persons (Net)	4.750	8.235	10.701
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: 30 June 2026			
Interest accruals and valuation differences	2.208	5.185	9.557
Provision (-)	1.210	3.195	7.382
Prior Period: 31 December 2025			
Interest accruals and valuation differences	1.866	4.729	7.045
Provision (-)	1.038	2.887	4.921

9. 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.

10. Information on the write-off policy: Disclosed in Note VII of Section Three.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

g. Financial assets measured at amortised cost:

1. Information on financial asset subject to repurchase agreements and those given as collateral/blocked:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Given as collateral/blocked	71.678	-	52.439	-
Subject to repurchase agreements	113.295	593	153.194	4.721
Total	**184.973**	**593**	**205.633**	**4.721**

2. Information about government debt securities:

	Current Period 30 June 2026	Prior Period 31 December 2025
Government Bonds	248.753	229.148
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	**248.753**	**229.148**

3. Information on other financial assets measured at amortised cost:

	Current Period 30 June 2026	Prior Period 31 December 2025
Debt Securities	257.689	237.944
Quoted at Stock Exchange	257.060	237.944
Unquoted at Stock Exchange	629	-
Impairment Provision (-)	70	45
Total	**257.619**	**237.899**

4. The movement of financial assets measured at amortised cost:

	Current Period 30 June 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	237.899	201.525
Foreign Currency Differences on Monetary Assets	642	1.181
Purchases During Year	600	7.917
Disposals Through Sales and Redemptions	(5.672)	(7.050)
Impairment Provision	(25)	2
Change in Amortized Cost	24.175	34.324
Balance at the End of the Period	**257.619**	**237.899**

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

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

2. Main financial figures of associates, in the order of the above table:

The amounts presented below have been derived from the financial statements of Bankalararası Kart Merkezi A.Ş and Kredi Kayıt Bürosu A.Ş as of 31 March 2026, and from the financial statement of JCR Avrasya Derecelendirme A.Ş. and Birleşik İpotek Finansmanı A.Ş. as of 31 December 2025.

	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	11.771	9.849	2.205	795	-	(375)	847	-
2	7.641	4.524	2.438	186	-	496	420	-
3	1.458	937	296	187	-	368	202	-
4	390	326	8	206	-	88	39	-

3. Movement schedule of investments in associates:

	Current Period 30 June 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	21	21
Movements During the Period		
Purchases	-	-
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	21	21
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026 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	317	101	741	1.122	2.401	100
Share Premium	-	-	-	-	-	-	-
Reserves	5.213	118	257	50.302	-	2.389	3
Gains recognized in equity as per TAS	17	(27)	-	-	(1)	-	-
Profit/Loss	1.004	13.808	6.947	13.858	(213)	638	60
- Net Current Period Profit	1.004	2.082	2.286	1.823	(203)	239	26
- Prior Year Profit/Loss	-	11.726	4.661	12.035	(10)	399	34
Minority Interests	-	-	-	-	-	-	-
Development Cost of Operating Lease (-)	3	4	-	3	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	104	439	(13)	502	-	-	-
Total Common Equity	**7.487**	**13.773**	**7.318**	**64.396**	**908**	**5.428**	**163**
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	**7.487**	**13.773**	**7.318**	**64.396**	**908**	**5.428**	**163**
Tier II Capital	**118**	**-**	**-**	**319**	**-**	**-**	**-**
CAPITAL	**7.605**	**13.773**	**7.318**	**64.715**	**908**	**5.428**	**163**
Deductions from Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL CAPITAL	**7.605**	**13.773**	**7.318**	**64.715**	**908**	**5.428**	**163**

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

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026 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	69.123	7.594	4.841	3.974	586	1.004	700	-
2	44.238	14.216	607	3.263	1.383	2.082	1.758	-
3	8.227	7.305	60	623	651	2.286	1.400	-
4	279.432	64.901	878	10.789	1.199	1.823	1.382	-
5	1.849	908	288	69	8	(203)	(119)	-
6	5.440	5.428	-	-	-	239	10	-
7	348	163	135	14	-	26	-	-

5. Movement schedule of subsidiaries:

	Current Period 30 June 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	90.190	60.819
Movements During the Period		-
Additions (*)	650	1.615
Bonus Shares and Contributions to Capital (**)	290	-
Dividends from Current Year Income	7.276	11.429
Sales/Liquidation	-	-
Revaluation Increase (***)	2.109	16.327
Revaluation/Impairment	-	-
Balance at the End of the Period	100.515	90.190
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) The amount relates to the increase in the share capital of AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş. by TL 650 in the current period. In the prior period, it related to the Bank's investment of TL 100 for the incorporation of AkTech Yazılım Teknolojileri A.Ş., the increase in the share capital of AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş. by TL 515 and the increase in the share capital of Ak Finansal Kiralama A.Ş. by TL 1.000.

(**) The amount relates to bonus share issues arising from the increase in the share capital of Ak Yatırım Menkul Değerler A.Ş. by TL 220 and Ak Portföy Yönetimi A.Ş. by TL 70 in the current period.

(***) 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 30 June 2026	Prior Period 31 December 2025
Banks	64.901	59.995
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	7.594	6.482
Finance Companies	-	-
Other Subsidiaries	28.020	23.713

7. Subsidiaries quoted to a stock exchange: None. (31 December 2025: None).

j. Information on joint ventures: None (31 December 2025: None).

k. Information on finance lease receivables (Net): None (31 December 2025: None).

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

l. Information on the Hedging Derivative Financial Assets:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Fair Value Hedge	5.133	4.925	295	4.800
Cash Flow Hedge	39.168	48	35.556	475
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**44.301**	**4.973**	**35.851**	**5.275**

m. Information on the investment properties: None (31 December 2025: None).

n. Information on deferred tax asset:

As of 30 June 2026, the Bank has amounting to TL 645 deferred tax assets (31 December 2025:TL 413). 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.

o. Information on assets held for sale and related to discontinued operations:

	Current Period 30 June 2026	Prior Period 31 December 2025
Cost	4.438	3.633
Accumulated Depreciation (-)	-	-
Net Book Value	**4.438**	**3.633**

	Current Period 30 June 2026	Prior Period 31 December 2025
Opening Balance Net Book Value	**3.633**	**3.464**
Additions	837	175
Disposals (-), net	33	74
Appreciation / Impairment (-)	1	68
Depreciation (-)	-	-
Closing Net Book Value	**4.438**	**3.633**

p. Information on other assets:

Other assets amounting to TL 100.606 (31 December 2025: TL 64.427) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 – 30 June 2026:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	118.357	172.460	448.718	54.796	18.021	44.955	5	**857.312**
Foreign Currency Deposits	267.500	76.786	52.343	2.558	2.716	6.420	-	**408.323**
Residents in Türkiye	246.294	76.634	48.043	2.299	1.956	3.957	-	**379.183**
Residents Abroad	21.206	152	4.300	259	760	2.463	-	**29.140**
Public Sector Deposits	23.375	1	93	9	1	-	-	**23.479**
Commercial Deposits	91.429	200.267	254.011	17.942	31.305	50.390	-	**645.344**
Other Institutions Deposits	3.125	6.377	8.711	2.654	1.503	159	-	**22.529**
Precious metals Deposits	255.605	256	50.152	3.360	7.906	262	-	**317.541**
Interbank Deposits	1.490	13.561	67.140	10.651	10.380	4.530	-	**107.752**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	57	13.541	9.615	-	6.402	-	-	**29.615**
Foreign Banks	1.286	20	57.525	10.651	3.978	4.530	-	**77.990**
Participation Banks	147	-	-	-	-	-	-	**147**
Other	-	-	-	-	-	-	-	**-**
Total	**760.881**	**469.708**	**881.168**	**91.970**	**71.832**	**106.716**	**5**	**2.382.280**

1 (ii). Prior 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	104.266	134.076	412.548	46.851	18.298	32.472	5	**748.516**
Foreign Currency Deposits	261.030	17.310	67.837	2.798	2.698	6.404	-	**358.077**
Residents in Türkiye	246.856	17.125	63.056	2.547	1.869	3.893	-	**335.346**
Residents Abroad	14.174	185	4.781	251	829	2.511	-	**22.731**
Public Sector Deposits	14.978	6	91	6	1	-	-	**15.082**
Commercial Deposits	79.651	158.264	175.097	49.131	36.433	31.279	-	**529.855**
Other Institutions Deposits	2.726	2.721	5.603	1.197	2.927	137	-	**15.311**
Precious metals Deposits	230.268	6	26.550	3.409	7.791	268	-	**268.292**
Interbank Deposits	1.856	38.212	43.444	9.931	35.397	7.607	-	**136.447**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	32	38.053	-	-	6.063	-	-	**44.148**
Foreign Banks	1.724	159	43.444	9.931	29.334	7.607	-	**92.199**
Participation Banks	100	-	-	-	-	-	-	**100**
Other	-	-	-	-	-	-	-	**-**
Total	**694.775**	**350.595**	**731.170**	**113.323**	**103.545**	**78.167**	**5**	**2.071.580**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026	Prior Period 31 December 2025	Current Period 30 June 2026	Prior Period 31 December 2025
Saving Deposits	407.347	358.219	449.965	390.297
Foreign Currency Saving Deposits	81.279	76.752	126.647	142.776
Other Deposits in the Form of Saving Deposits	90.880	75.948	163.320	150.643
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 30 June 2026	Prior Period 31 December 2025	Current Period 30 June 2026	Prior Period 31 December 2025
Commercial Deposits	36.830	32.826	225.504	196.415
Foreign Currency Commercial Deposits	6.746	5.916	132.577	121.405
Other Deposits in the Form of Commercial Deposits	-	958	30.235	13.064
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

(*) In accordance with the 'Regulation on the Insurable Deposits and Participation Funds and the Premiums to be Collected by the Savings Deposit Insurance Fund' published in the Official Gazette dated 4 December 2025 and numbered 33106, the amount of insured deposit and participation fund amounting to TL 950 thousand (full amount) as of 2025, It has been determined as TL 1 million 200 thousand (full amount), effective from the beginning of the calendar year of 2026.

3. Saving deposits of real persons which are not under the guarantee of saving deposit insurance fund:

	Current Period 30 June 2026	Prior Period 31 December 2025
Foreign Branches' Deposits and other accounts	-	-
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	8.025	7.097
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	-	-

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Forward Transactions	5.551	-	4.843	-
Swap Transactions	10.834	34.388	8.697	2.076
Futures Transactions	-	-	-	-
Options	322	4.652	155	6.182
Other	-	-	-	-
Total	**16.707**	**39.040**	**13.695**	**8.258**

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Borrowings from the CBRT	498	-	-	-
From Domestic Banks and Institutions	716	1.840	489	1.857
From Foreign Banks, Institutions and Funds	-	156.765	-	142.159
Total	**1.214**	**158.605**	**489**	**144.016**

2. Information on maturity structure of borrowings:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Short-term	401	232	397	1.695
Medium and Long-term	813	158.373	92	142.321
Total	**1.214**	**158.605**	**489**	**144.016**

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 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Bank bills	-	-	-	-
Bonds	11.114	217.073	3.945	195.412
Total	**11.114**	**217.073**	**3.945**	**195.412**

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 43.070 (31 December 2025: TL 24.111) and do not exceed 10% of the total balance sheet.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

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 30 June 2026		Prior Period 31 December 2025	
	Gross	**Net**	**Gross**	**Net**
Less Than 1 Year	1.330	418	1.110	462
Between 1-4 Years	3.283	1.303	2.801	1.416
More Than 4 Years	2.600	1.550	2.325	1.586
Total	**7.213**	**3.271**	**6.236**	**3.464**

g. Information on the hedging derivative financial liabilities:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Fair Value Hedge	572	27	2.480	-
Cash Flow Hedge	521	-	192	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**1.093**	**27**	**2.672**	**-**

h. Information on provisions:

1. Information on reserves for employee rights:

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 30 June 2026	Prior Period 31 December 2025
Discount Rate (%)	3,85	3,85
Rate for the Probability of Retirement (%)	94,43	94,43

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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

Movements in the reserve for employment termination benefits during the period are as follows:

	Current Period 30 June 2026	Prior Period 31 December 2025
Prior Period Closing Balance	**2.594**	**1.843**
Recognized as an Expense During the Period	455	667
Actuarial Loss / (Gain)	333	367
Paid During the Period	(206)	(283)
Balance at the End of the Period	**3.176**	**2.594**

As of 30 June 2026, the Bank has allocated vacation liability amounting to TL 1.842 (31 December 2025: TL 1.527).

2. Information on provisions related with foreign currency difference of foreign indexed loans: None (31 December 2025: 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 672 as of 30 June 2026 (31 December 2025: TL 708).

4. Information on other provisions:

(i). Information on free provision for possible risks: None (31 December 2025: None).

(ii). Information on provisions for banking services promotion: The Bank has provisions for credit cards and banking services promotion activities amounting to TL 785 (31 December 2025: TL 723).

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 30 June 2026, the Banks has amounting to TL 7.444 the remaining tax liability after deducting the taxes paid during the period from corporate tax (31 December 2025: TL 279).

1 (i). Information on taxes payable:

	Current Period 30 June 2026	Prior Period 31 December 2025
Corporate Taxes Payable	7.444	279
Taxation on Marketable Securities	7.522	7.013
Property Tax	22	17
Banking Insurance Transaction Tax (BITT)	5.384	4.939
Foreign Exchange Transaction Tax	55	72
Value Added Tax Payable	317	476
Other	1.185	1.073
Total	**21.929**	**13.869**

1 (ii). Information on premium payables:

	Current Period 30 June 2026	Prior Period 31 December 2025
Social Security Premiums – Employee	-	-
Social Security Premiums – Employer	-	-
Bank Social Aid Pension Fund Premium- Employee	-	-
Bank Social Aid Pension Fund Premium – Employer	-	-
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	26	19
Unemployment Insurance – Employer	52	39
Other	3	2
Total	**81**	**60**

2. Information on deferred tax liability:

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

The Bank has TL 1.721 deferred tax liabilities as of 30 June 2026 (31 December 2025: TL 13.330). Information on the deferred tax asset is given in Note I-n of Section Five.

j. Information on subordinated loan (*):

	Current Period 30 June 2026		**Prior Period 31 December 2025**	
	TL	**FC**	**TL**	**FC**
Debt Instruments subject to common equity	-	56.856	-	26.300
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	56.856	-	26.300
		61.679		
Debt Instruments subject to tier 2 equity	-		-	56.504
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	61.679	-	56.504
Total	**-**	**118.535**	**-**	**82.804**

(*) 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 30 June 2026	**Prior Period 31 December 2025**
Common Stock	5.200	5.200
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	30.000

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.

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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

8. Information on marketable securities value increase fund:

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	499	607	607	894
Valuation Difference	(14.811)	28	(8.906)	2.648
Foreign Currency Differences	-	-	-	-
Total	**(14.312)**	**635**	**(8.299)**	**3.542**

(*) 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 109.947 asset purchase commitments (31 December 2025: TL 109.119), TL 1.336.679 commitments for credit card limits (31 December 2025: TL 1.274.625), TL 21.131 commitments for cheque books (31 December 2025: TL 16.153).

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 30 June 2026	Prior Period 31 December 2025
Bank Acceptance Loans	933	838
Letters of Credit	69.134	49.404
Other Guarantees and Warranties	126.436	102.613
Total	**196.503**	**152.855**

2 (ii). Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period 30 June 2026	Prior Period 31 December 2025
Revocable Letters of Guarantee	28.874	19.923
Irrevocable Letters of Guarantee	240.093	208.017
Letters of Guarantee Given in Advance	50.045	37.398
Guarantees Given to Customs	13.233	12.711
Other Letters of Guarantee	149.888	114.629
Total	**482.133**	**392.678**

3. Information on non-cash loans:

(i).Total amount of non-cash loans:	Current Period 30 June 2026	Prior Period 31 December 2025
Non-cash Loans Given against Cash Loans	228.179	179.848
With Original Maturity of 1 Year or Less Than 1 Year	54.540	37.563
With Original Maturity of More Than 1 Year	173.639	142.285
Other Non-cash Loans	450.457	365.685
Total	**678.636**	**545.533**

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT

a. Information on interest income:

1. Information on interest income on loans (*):

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TL	**FC**	**TL**	**FC**
Short-term Loans	123.938	5.791	102.064	5.781
Medium and Long-term Loans	86.381	10.346	66.020	7.783
Interest on Loans Under Follow-Up	6.216	-	3.776	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	**216.535**	**16.137**	**171.860**	**13.564**

(*) Fee and commission income from cash loans are included.

2. Information on interest income on banks:

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TL	**FC**	**TL**	**FC**
From the CBRT	-	10	-	11
From Domestic Banks	35	25	30	104
From Foreign Banks	42	645	2	965
From Headquarters and Branches Abroad	-	0	-	-
Total	**77**	**680**	**32**	**1.080**

3. Information on interest income on marketable securities:

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TL	**FC**	**TL**	**FC**
From Financial Assets at Fair Value through Profit or Loss	1.389	163	1.717	72
Financial Assets at Fair Value through Other Comprehensive Income	41.561	6.193	43.877	4.023
Financial Assets Measured at Amortised Cost	31.910	373	28.359	186
Total	**74.860**	**6.729**	**73.953**	**4.281**

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 estimated inflation rate used is updated during the year when deemed necessary. In this context, as of 30 June 2026, the valuation of these securities was made according to an annual inflation forecast of 30%. As of 30 June 2026, in case of the CPI estimate increases or decreases by 1%, the profit before tax will increase by approximately TL 1.136 million (full amount) or decrease by the same amount.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

4. Information on interest income received from associates and subsidiaries:

	Current Period 30 June 2026	Prior Period 30 June 2025
Interests Received From Investments in Associates and Subsidiaries	80	355

b. Information on interest expense:

1. Information of interest expense on borrowings (*):

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TL	**FC**	**TL**	**FC**
Banks	104	3.525	70	2.935
The CBRT	-	-	-	-
Domestic Banks	104	12	70	7
Foreign Banks	-	3.513	-	2.928
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	300	-	360
Total	**104**	**3.825**	**70**	**3.295**

(*) Fee and commission expense from cash loans are included.

2. Information on interest expense given to associates and subsidiaries:

	Current Period 30 June 2026	Prior Period 30 June 2025
To Associates and Subsidiaries	794	429

3. Information on interest expense given to securities issued:

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TL	**FC**	**TL**	**FC**
Interest expense on securities issued	1.294	9.452	65	5.823

(Amounts expressed in million 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 - 30.06.2026	**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	-	3.630	1.425	97	64	71	**5.287**
Saving Deposits	-	33.153	75.423	8.824	2.739	6.828	**126.967**
Public Sector Deposits	-	1	15	1	-	-	**17**
Commercial Deposits	-	33.363	36.090	6.354	5.571	7.680	**89.058**
Other Deposits	-	307	1.275	604	448	27	**2.661**
Total	**-**	**70.454**	**114.228**	**15.880**	**8.822**	**14.606**	**223.990**
FC							
Foreign Currency Deposits	-	358	225	9	6	17	**615**
Bank Deposits	3	-	1.589	360	426	130	**2.508**
Precious Metals Deposits	-	4	362	15	30	-	**411**
Total	**3**	**362**	**2.176**	**384**	**462**	**147**	**3.534**
Grand Total	**3**	**70.816**	**116.404**	**16.264**	**9.284**	**14.753**	**227.524**

		Time Deposits					
Prior 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	-	3.863	684	808	650	340	**6.345**
Saving Deposits	-	10.598	95.812	11.282	4.404	3.449	**125.545**
Public Sector Deposits	-	1	17	1	-	-	**19**
Commercial Deposits	-	40.641	17.215	7.965	4.949	3.968	**74.738**
Other Deposits	-	119	2.049	813	329	92	**3.402**
Total	-	**55.222**	**115.777**	**20.869**	**10.332**	**7.849**	**210.049**
FC							
Foreign Currency Deposits	-	210	530	32	10	11	**793**
Bank Deposits	7	8	1.136	554	397	222	**2.324**
Precious Metals Deposits	-	-	28	-	5	-	**33**
Total	**7**	**218**	**1.694**	**586**	**412**	**233**	**3.150**
Grand Total	**7**	**55.440**	**117.471**	**21.455**	**10.744**	**8.082**	**213.199**

c. Information on trading profit/loss (Net):

	Current Period 30 June 2026	**Prior Period 30 June 2025**
Profit	**2.156.516**	**2.064.401**
Profit From Capital Market Transactions	8.027	5.664
Profit From Derivative Financial Transactions (*)	85.311	76.566
Foreign Exchange Gains	2.063.178	1.982.171
Loss (-)	**2.177.079**	**2.060.733**
Loss from Capital Market Transactions	2.337	1.341
Loss from Derivative Financial Transactions (*)	139.487	73.103
Foreign Exchange Loss	2.035.255	1.986.289
Total (Net)	**(20.563)**	**3.668**

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL (34.105) (30 June 2025: 5.606).

d. 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.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

e. Provision expenses related to loans and other receivables of the Bank:

	Current Period 30 June 2026	Prior Period 30 June 2025
Expected Credit Loss	26.369	18.240
12 month expected credit loss (Stage 1)	123	1.889
Significant increase in credit risk (Stage 2)	1.622	374
Non-performing loans (Stage 3)	24.624	15.977
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 (*)	-	-
Total	**26.369**	**18.240**

(*) 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.

f. Information related to other operating expenses:

	Current Period 30 June 2026	Prior Period 30 June 2025
Reserve for Employee Termination Benefits	455	263
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	1.894	1.413
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	1.273	888
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	1	1
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	31.133	23.994
Leasing Expenses on TFRS 16 Exceptions	759	580
Maintenance Expenses	643	304
Advertisement Expenses	1.245	945
Other Expenses	28.486	22.165
Loss on Sales of Assets	1	1
Other (*)	9.203	6.902
Total	**43.960**	**33.462**

(*) TL 2.501 consists of saving deposit insurance fund expense (30 June 2025: TL 2.004) and 3.909 consists of taxes, duties, fees and fund expenses (30 June 2025: TL 3.251).

g. Information on tax provision of continued and discontinued operations:

As of 30 June 2026, the Bank has TL 17.119 current tax expense. (30 June 2025 1.571), deferred tax expense of TL 5.316 (30 June 2025: TL 7.111) and a deferred tax income of TL 11.606 (30 June 2025: TL 4.232).

The Bank has no discontinued operations.

h. Explanations on current period net profit and loss of continued and discontinued operations:

Net profit of the Bank is TL 34.378 (30 June 2025: TL 24.851).

The Bank has no discontinued operations.

i. 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 STATEMENT OF CASH FLOWS:

Disclosures are not prepared in accordance with the Article 25 of the "Communiqué on the Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof".

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

VI. 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 – 30 June 2026:

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	1.574	826	32.313	16.142	83	10
Balance at the End of the Period	612	981	48.180	21.924	41	11
Interest and Commission Income Received	80	-	3.983	39	4	-

2. Prior 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	728	26.279	11.739	91	15
Balance at the End of the Period	1.574	826	32.313	16.142	83	10
Interest and Commission Income Received (*)	355	-	2.330	32	5	-

(*) 30 June 2025 balances used for income/expense accounts.

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 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025
Balance at the Beginning of the Period	10.874	2.821	21.857	10.975	3.912	3.757
Balance at the End of the Period	11.568	10.874	34.605	21.857	3.378	3.912
Interest expense on Deposits (*)	794	429	2.387	602	750	570

(*) 30 June 2025 balances used for income/expense accounts.

(Amounts expressed in million 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 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period	8.799	2.863	42.279	13.501	-	-
Balance at the End of the Period	5.573	8.799	79.353	42.279	-	-
Total Income/Loss (*)	(91)	4	(1.292)	54	-	-
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss (*)	-	-	-	-	-	-

(*) 30 June 2025 balances used for income/expense accounts.

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 30 June 2026, the net exposure for investments in associates and subsidiaries is TL 25 (31 December 2025: TL [22]). For direct and indirect shareholders of the Bank TL 138 (31 December 2025: TL 833).

5. Information regarding benefits provided to the Bank's key management:

As of 30 June 2026 benefits provided to the Bank's key management amounting to TL 751 (31 June 2025:TL 595).

VII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None

SECTION SIX
EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT

The unconsolidated financial statements for the interim period ended 30 June 2026 have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited). The auditor's interim review report dated 28 July 2026 is presented preceding the consolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.

SECTION SEVEN (*)
EXPLANATIONS ON INTERIM ACTIVITY REPORT

Message from the Chairman of the Board:

The war that began in the Middle East at the end of February remained the most important determinant of the course of global markets during the second quarter of 2026. Although the volatility in financial markets caused by the uncertainty stemming from geopolitical developments declined compared to March following the ceasefire decision at the beginning of April, it continued to remain elevated until the peace negotiations that began toward the end of the second quarter. With the start of the peace negotiations, the reopening of the Strait of Hormuz and the decline in energy prices alleviated concerns regarding supply. As of the end of June, Brent crude oil prices approached their pre-conflict levels. Although volatility declined as geopolitical tensions eased toward the end of the quarter, uncertainties regarding a lasting agreement between the USA and Iran indicate that risks have not been completely eliminated. Indeed, with tensions beginning to escalate again in July and concerns regarding the Strait of Hormuz increasing, oil prices resumed their upward trend. On the other hand, European natural gas prices continue to remain at relatively elevated levels due to structural supply and storage-related factors.

Along with the increase in energy prices, annual inflation rates reached their highest levels since 2023. As of May, annual inflation increased from 1.9% before the war to 3.2% in the Euro Area, and from 2.4% before the war to 4.2% in USA. Owing to the decline in oil prices in June, annual inflation fell to 3.5% in USA and, according to preliminary data, to 2.8% in the Euro Area. Despite this decline, inflation is expected to remain at levels higher than those prevailing before the war.

Before the war, market pricing implied that the Fed would deliver two rate cuts (2×25 bps) in 2026, while the ECB would maintain its policy rate unchanged. However, the inflationary effects stemming from higher energy prices altered expectations regarding the monetary stance in advanced economies and shifted yield curves upward across all maturities in bond markets. At its June meeting, the ECB raised short-term interest rates by 25 basis points, while the Fed has not yet made any change to its policy rate. Although expectations regarding the interest rate decisions of advanced economy central banks have fluctuated in line with news flow related to geopolitical risks, market expectations are that both the Fed and the ECB will each implement one rate hike by year-end. According to the Fed's own projections, however, no rate increase is anticipated this year. Against this backdrop, the U.S. dollar appreciated against other currencies, while precious metal prices recorded a marked decline.

Although geopolitical developments also constitute a significant source of risk for the Turkish economy, the reaction of domestic financial markets remained limited compared to previous periods of uncertainty, partly owing to the proactive measures taken by the economic administration against the shock. Although the CBRT's reserves declined during this period, this decline mainly resulted from foreign capital outflows. Domestic residents generally remained calm, and no tendency toward dollarization emerged. Although domestic political developments caused temporary volatility at the end of May, the CBRT accumulated a significant amount of reserves during the ceasefire period and the subsequent peace negotiations. The net reserve loss, which had reached as much as $47 billion prior to the ceasefire in April, declined to $7 billion as of 10 July. Despite the increasing burden of energy prices on the current account balance, the CBRT's maintenance of a tight monetary stance during this period, the decline in the country's risk premium back to pre-war levels, the resumption of foreign capital inflows, and a moderate increase in the pace of the Turkish lira's controlled depreciation all supported reserve accumulation.

With the easing of geopolitical risks at the end of the second quarter, the transition from "emergency" measures to a phase of "gradual normalization" in the domestic economy began. Within this framework, the ban on short selling in the equity market was lifted, while an exit strategy from sliding-scale mechanism, which had been used to limit the pass-through from energy prices to fuel prices, was announced to be implemented within three months. Expectations also emerged that funding would once again be aligned with the policy rate at the July MPC meeting.

The Turkish economy grew by 2.5% year-on-year in the first quarter of the year, while recording only a 0.1% quarter-on-quarter increase. In terms of annual growth, private consumption expenditures continued to be the main driver of growth, while the negative contribution of net exports to growth persisted. Preliminary data for the second quarter indicate that the ongoing slowdown in economic activity has continued. The recent decrease in growth caps and the resulting tightening of credit conditions may further slow domestic demand. Together with the weakening outlook for external demand and the tightening measures implemented domestically, we expect growth to slow to 3.0% this year.

Although the increase in energy prices led to a rise in energy imports, the current account balance followed a favorable course in April and May, supported by the improvement in the non-energy trade balance. However, preliminary data for June indicate that this improvement is not permanent. Should oil prices remain around the $80 level, we project that the current account deficit will end the year at approximately $55 billion (≈3.0% of GDP).

The increase in energy prices also interrupted the disinflation process domestically. Annual consumer inflation increased by 1.2 percentage points during the second quarter to 32.1%. As of June, we estimate the cumulative impact of fuel prices on inflation at

3.0–3.5 percentage points, while estimating the short-term underlying trend of inflation at around 30%. Pricing behavior in the second half of the year will be the most important indicator to monitor in the coming period. The much faster-than-expected decline in commodity prices during June, compared with the scenarios we constructed during the first weeks of the war, creates downside risks to our year-end inflation and policy rate forecasts (30.0% and 37.0%, respectively), which were based on the assumption that oil prices would average $90 in 2026. However, if the increase in tensions observed in recent days proves to be persistent, it would balance the risks surrounding these forecasts and may require the cautious monetary policy stance to be maintained for a longer period.

In the banking sector, the non-performing loan ratio, which stood at 2.47% at the end of 2025, remained low at 2.69% as of May 2026. Meanwhile, the Capital Adequacy Ratio (CAR) remained above the regulatory minimum at 16.34% in May, while the Core CAR maintained its strong level at 12.2%.

Due to geopolitical developments the decline in funding costs was interrupted as in the previous two years, and the macroprudential framework was tightened. Inflation, the external deficit, and the budget deficit will all be higher than in the pre-war baseline scenario. Accordingly, macroeconomic indicators point to a more challenging operating environment for the banking sector than had been projected at the beginning of the year. Geopolitical developments also indicate that risks remain significant. Under these conditions, net interest margins and profitability are expected to remain under pressure. Nevertheless, the banking sector continues to maintain adequate capital buffers against market, liquidity, and credit risks.

Message from the CEO

During the second quarter, uncertainty arising from geopolitical developments led to increased volatility across global markets and commodity prices. While the effects of these fluctuations were reflected domestically in inflation, external balance and the budget, the proactive policy measures implemented by Turkish economic authorities helped ensure that local financial markets remained relatively stable. Throughout this period Akbank, along with the broader Turkish banking sector, continued to provide robust support to the Turkish economy.
In the first half of 2026, the loan support we provided to the economy increased to a total of TL 2 trillion 913 billion with TL 2 trillion 233 billion in cash loans. Our deposits reached TL 2 trillion 511 billion, while our assets reached TL 4 trillion 12 billion. With our strong capital adequacy ratio of 16.4%, we continued to support the growth and development of the real sector. In the first half of 2026, Akbank reported a consolidated net profit of TL 34 billion 333 million after TL 12 billion 623 million tax expenses. I would like to thank our colleagues for their successful performance and all our stakeholders, especially our customers, for the trust they place in us.

A. INTRODUCTION

1. Changes in the Articles of Association during the period:

OLD FORM

Capital and Mode and Terms of Payment of Capital: Article: 9

A. The Bank adopted the authorized capital system in accordance with the provisions of Capital Market Law and implemented the authorized capital system pursuant to the Capital Markets Board's permission No. 116/1376 dated December 2, 1999. The authorized capital of the Bank is TL 10.000.000.000 (ten billion) divided into 1.000.000.000.000 (one trillion) registered shares each with a nominal value of 1 Kuruş.
Capital Markets Board's approval of the authorized capital is valid between 2021 and 2025 (5 years). Even if the authorized capital has not been reached at the end of 2025, in order for the Board of Directors to take a decision to raise the Bank's capital after 2025, the Board is required obtain get the authorization of the General Assembly not longer than 5 years for a new time period after obtaining the permission of the Capital Markets Board for the previously approved authorized capital or a new authorized capital level. In case the aforementioned authorization is not obtained, the Bank shall not increase its capital with a Board of Directors' resolution. The Board of Directors is authorized to issue new shares and raise the issued capital up to the authorized capital in accordance with the provisions of the Capital Markets Law.
B. The issued capital of the Bank is TL 5.200.000.000 (five billion and two hundred million) divided into 520.000.000.000 (five hundred and twenty billion) registered shares each with a nominal value of 1 Kurus.
C. The issued capital of TL 5.200.000.000 (five billion and two hundred million) is paid fully and in cash, free from collusion. The shares which represent the capital are registered in accordance with the principles of dematerialization.
When necessary, the Bank's capital can be raised or lowered within the framework of the provisions of the Turkish Commercial Code and the Capital Markets Law.

D. Unless resolved otherwise by the General Assembly, the existing shareholders of the Bank are entitled to acquire, in proportion to their current shareholding, new shares to be issued against new cash capital injection. The unused preemptive rights of the shareholders entitled to these shares - in accordance with the related communiqués of the Capital Markets Board and the applicable provisions of the Turkish Commercial Code, by addressing the Bank in the time period to be determined by the Board of Directors which is not to be shorter than 15 or longer than 60 days commencing from the event depicted by the aforementioned legislation - shall be void. The shares released due to unused preemptive rights shall be subject to the applicable legislation.
E. All shares must be registered and listed on the Stock Exchange.
F. The Board of Directors is authorized to pass resolutions with respect to issuing shares at a premium or at a discount to the nominal value accordance with the provisions of the Capital Markets Law.

NEW FORM
Capital and Mode and Terms of Payment of Capital: Article: 9

A. The Bank adopted the authorized capital system in accordance with the provisions of Capital Market Law and implemented the authorized capital system pursuant to the Capital Markets Board's permission No. 116/1376 dated December 2, 1999. The authorized capital of the Bank is TL 30.000.000.000 (thirty billion) divided into 3.000.000.000.000 (three trillion) registered shares each with a nominal value of 1 Kuruş.
Capital Markets Board's approval of the authorized capital is valid between 2026 and 2030 (5 years). Even if the authorized capital has not been reached at the end of 2030, in order for the Board of Directors to take a decision to raise the Bank's capital after 2030, the Board is required obtain get the authorization of the General Assembly not longer than 5 years for a new time period after obtaining the permission of the Capital Markets Board for the previously approved authorized capital or a new authorized capital level. In case the aforementioned authorization is not obtained, the Bank shall not increase its capital with a Board of Directors' resolution. The Board of Directors is authorized to issue new shares and raise the issued capital up to the authorized capital in accordance with the provisions of the Capital Markets Law.
B. The issued capital of the Bank is TL 5.200.000.000 (five billion and two hundred million) divided into 520.000.000.000 (five hundred and twenty billion) registered shares each with a nominal value of 1 Kurus.
C. The issued capital of TL 5.200.000.000 (five billion and two hundred million) is paid fully and in cash, free from collusion. The shares which represent the capital are registered in accordance with the principles of dematerialization.
When necessary, the Bank's capital can be raised or lowered within the framework of the provisions of the Turkish Commercial Code and the Capital Markets Law.
D. Unless resolved otherwise by the General Assembly, the existing shareholders of the Bank are entitled to acquire, in proportion to their current shareholding, new shares to be issued against new cash capital injection. The unused preemptive rights of the shareholders entitled to these shares - in accordance with the related communiqués of the Capital Markets Board and the applicable provisions of the Turkish Commercial Code, by addressing the Bank in the time period to be determined by the Board of Directors which is not to be shorter than 15 or longer than 60 days commencing from the event depicted by the aforementioned legislation - shall be void. The shares released due to unused preemptive rights shall be subject to the applicable legislation.
E. All shares must be registered and listed on the Stock Exchange.
F. The Board of Directors is authorized to pass resolutions with respect to issuing shares at a premium or at a discount to the nominal value accordance with the provisions of the Capital Markets Law.

2. Important Issues and Transactions during the period

Fitch Ratings, following the outlook revision of Turkiye's Long Term IDR to "Positive" from "Stable", has affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-" while revising the outlooks to "Positive" from "Stable" as of January 29, 2026. The remaining notes were affirmed.

On 12 February 2026, coupon rate of Additional Tier 1 Notes has been set at 7,950% with a total size of USD 600 million.
As of February 13, 2026, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.220 Million has been sold to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetimi A.Ş., İstanbul Varlık Yönetimi A.Ş. and Ortak Varlık Yönetimi A.Ş. for a total price of TL 242 Million.

On 24 February 2026, the Competition Board has decided to initiate an investigation regarding certain banks, financial institutions and companies, including Akbank T.A.Ş., in order to determine whether Article 4 of Law No. 4054 on the Protection of Competition has been violated by these entities in the labor market through restrictive agreements, concerted practices and decisions of associations of undertakings, or other prohibited conduct. The initiation of an investigation by the Competition Board cannot be interpreted as meaning that Law No. 4054 has been violated or that any administrative sanctions will be imposed under the Law.

In accordance with the decision taken at our Bank's Board of Directors' meeting dated February 26, 2026 and numbered 11403, it was resolved that, for the purposes of disclosure in the application to be submitted to the Capital Markets Board regarding the issuance of Asset-Backed Securities ("ABS/VDMK") within the scope of the Communiqué on Asset-Backed or Mortgage-Backed Securities No. III-58.1, to be carried out by the "TMKŞ Akbank Birinci Varlık Finansmanı Fonu" established by Birleşik İpotek Finansmanı A.Ş. (Türkiye Securitization Company-Türkiye Menkul Kıymetleştirme Şirketi), the issuance ceiling of the ABS's ("VDMK") be determined as TL 75.000.000.000. The related issuances are subject to the approval of the Capital Markets Board.
As of March 6, 2026, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.572 Million has been sold to Denge Varlık Yönetimi A.Ş., Dünya Varlık Yönetimi A.Ş., Emir Varlık Yönetimi A.Ş., Ortak Varlık Yönetimi A.Ş. Sümer Varlık Yönetim A.Ş. and for a total price of TL 271 Million.

At the Ordinary General Assembly Meeting of our Bank held on 24 March 2026, 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.
At the Ordinary General Assembly Meeting of our Bank held on 24 March 2026, it has been decided to appoint 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.

As of March 26, 2026, Akbank has secured a multi-currency syndicated term loan facility from international markets: USD 124.85 million and EUR 175.4 million with 367 days maturity; USD 202 million and EUR 60 million with 2 years and 2 business days maturity; USD 102.5 million with 3 years and 2 business days maturity. All-in cost for the 367-day tranches are SOFR+1.25% p.a. and Euribor+1.10% p.a. respectively. All-in cost for the 2 years and 2 business days tranches are SOFR+1.75% p.a. and Euribor+1.60% p.a. respectively. All-in cost for the 3 years and 2 business days tranche is Sofr+2.00% p.a.
As of March 30, 2026, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.491 Million has been sold to Arsan Varlık Yönetimi A.Ş., Dünya Varlık Yönetimi A.Ş. and Gelecek Varlık Yönetim A.Ş. for a total price of TL 222 Million.

Resolutions of the Ordinary General Assembly held on March 24, 2026 were registered at the Istanbul Trade Registry Office on April 7, 2026.

Following the outlook revision of Turkiye's Long Term IDR to "Stable" from "Positive", Fitch Ratings has affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-" while revising the outlooks to "Stable" from "Positive" as of April 15, 2026. The remaining notes were affirmed. On June 11, 2026, Fitch confirmed the aforementioned ratings and outlooks.

The issuance of sustainability Tier II Notes in two different ISIN codes (XS3394857984 - 488.013.000 USD, US00971YAP51 - 11.987.000 USD) in total of USD 500.000.000 is completed and the coupon rate was fixed at 8,250% as of June 8, 2026.

It has been decided to call the sustainability subordinated notes (Tier II) with ISINs XS2355183091 and US00971YAJ91 issued on 22 June 2021, amounting USD 500 million in total with 10 years maturity and having a call option at the end of 5 years. Accordingly, the application to the Banking Regulation and Supervision Agency to call sustainability subordinated notes was approved. All Notes redeemed on 22 June 2026.

According to the Board of Directors decision dated 30 June 2026; the resignation of the Board Member Nusret Orhun Köstem was approved. Mustafa Aydın was elected as Board Member. This election will be submitted for approval to the upcoming General Assembly.

(Amounts expressed in million of Turkish Lira ("TL") unless otherwise stated.)

B. BANKING SECTOR SECOND QUARTER OVERVIEW

In the the first six months of 2026, loan growth in the sector was 16 % and deposit growth on the funding side was 10,6%.

C. UNCONSOLIDATED FINANCIAL RESULTS AND FIRST QUARTER OVERVIEW

1. Main Balance Sheet Items (TL Million):

	30.06.2026 Unconsolidated Financial Results	31.12.2025 Unconsolidated Financial Results
Total Assets	3.727.680	3.336.006
Loans	2.061.098	1.782.069
Deposits	2.382.280	2.071.580
Equity	324.746	310.159
Net Income (30.06.2025)	34.378	24.851

2. Main Financial Ratios (%):

	30.06.2026 Unconsolidated Financial Results	31.12.2025 Unconsolidated Financial Results
Loan / Total Assets	55,3	53,4
Deposit / Total Assets	63,9	62,1
Return on Equity (30.06.2025)	22,2	20,3
Return on Assets (30.06.2025)	2,0	1,9
NPL Ratio	3,8	3,7
Capital Adequacy Ratio	17,5	20,0
Earnings Per Share (TL) (30.06.2025)	0,0661	0,0478

3. Akbank 2Q26 Results Overview:

Akbank reported a gross profit of TL 45.207 million, setting aside TL 10.829 million of tax provisions, reporting a net unconsolidated profit of TL 34.378 million in the first six months of the year.

Capital adequency ratio of the bank has realized at 17,48 % in this period.

As of 30 June 2026, Akbank's unconsolidated total asset realized at TL 3.728 billion, loans are TL 2.061 billion and total deposits are TL 2.382 billion.

Akbank's NPL ratio realized at 3,8 % as of 30 June 2026.

4. Bank's Expectations for 2026:

Banks' forward-looking consolidated expectations which was announced publicly on 28 July 2026, are stated below:

2026 Guidance Outlook (%)	
TL Loan Growth	> 30%
FX Loan Growth (in USD)	High-single digit
ROE	23-25%
NIM (Swap ad.)	3.2-3.5%
Net fees&comm. growth	> 30%
Opex increase	Low-30%'s
Cost/income (*)	High-40%'s
NPL	~ 3.5%
Net total CoC (excl. ccy impact)	~ 200 bps

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