AKBANK T.A.Ş.

PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 30 SEPTEMBER 2026 TOGETHER WITH INDEPENDENT AUDITOR'S REVIEW REPORT

(Convenience translation of publicly announced consolidated 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 CONSOLIDATED INTERIM FINANCIAL INFORMATION

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

Introduction

We have reviewed the accompanying consolidated statement of financial position of Akbank T.A.Ş. ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 30 September 2026 and the consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows for the nine-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 consolidated 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 consolidated interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Independent Auditing Standard on Review Engagements (ISRE) 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 the 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 consolidated interim financial information does not present fairly, in all material respects, the financial position of Akbank T.A.Ş. as at 30 September 2026, and of the results of their operations and their cash flows for the nine-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 consolidated interim financial information provided in the Management's interim report included in section seven of the accompanying consolidated financial statements, is not presented fairly, in all material respects, and is not consistent with the reviewed consolidated 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 consolidated interim financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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

Yaman Polat
Partner

İstanbul, 27 October 2026

CONVENIENCE TRANSLATION
OF PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS, RELATED DISCLOSURES ORIGINALLY ISSUED IN TURKISH,
SEE NOTE I.b OF SECTION THREE

THE CONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 30 September 2026

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The consolidated financial report, prepared in accordance with "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" as regulated by the Banking Regulation and Supervision Agency, is consist of the sections listed below.

- **Section One** - GENERAL INFORMATION ABOUT THE PARENT BANK
- **Section Two** - CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- **Section Three** - EXPLANATIONS ON ACCOUNTING POLICIES
- **Section Four** - INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE GROUP
- **Section Five** - INFORMATION AND DISCLOSURES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
- **Section Six** - INTERIM REVIEW REPORT
- **Section Seven** - INTERIM ACTIVITY REPORT

Investments in associates, joint ventures and subsidiaries whose financial statements have been consolidated in this reporting package are as follows:

	Subsidiaries	Investments in Associates	Joint Ventures
1.	Ak Finansal Kiralama A.Ş.	-	-
2.	Ak Yatırım Menkul Değerler A.Ş.	-	-
3.	Ak Portföy Yönetimi A.Ş.	-	-
4.	Akbank AG	-	-
5.	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	-	-
6.	Stablex Kripto Varlık Alım Satım Platformu A.Ş.	-	-
7.	Ak Yatırım Varlık Kiralama A.Ş.	-	-

In addition, AK DPR Finance Company Ltd., a structured entity, has been included in the scope of consolidation, although it is not a subsidiary of the Bank.

The accompanying consolidated 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.

27 October 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
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SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. PARENT BANK'S FOUNDATION DATE, START-UP STATUS, HISTORY REGARDING THE CHANGES IN THIS STATUS:

Akbank T.A.Ş. ("the Bank", "the Parent Bank" or "Akbank") was established on 30 January 1948 as a private commercial bank, in accordance with the decision of the Council of Ministers, No.3/6710 and is authorized to perform all economic, financial and commercial activities, which are allowed by the laws of the Turkish Republic ("T.C."). The status of the Bank has not changed since its foundation.

II. EXPLANATION ABOUT THE PARENT BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THAT THE PARENT BANK BELONGS TO:

The Bank's shares have been quoted on the Borsa Istanbul (''BIST'') since 1990. In 1998, 4,03% of the outstanding share capital of the Bank was offered and sold in an international offering outside of Türkiye in the form of Ordinary Shares and American Depository Receipts ("ADRs"). As of 30 September 2026, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2025: 52%).

The major shareholder of the Parent Bank, directly or indirectly, is Sabancı Group.

III. EXPLANATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, PRESIDENT AND EXECUTIVE VICE PRESIDENTS, IF AVAILABLE, SHARES OF THE PARENT BANK THEY POSSESS AND THEIR AREAS OF RESPONSIBILITY:

Title	Name	Responsibility	Education
Chairman:	Suzan SABANCI	Chairman of the Board of Directors	Graduate
Board of Directors:	S. Hakan BİNBAŞGİL	Vice Chairman and Executive Board Member	Graduate
	A. Fuat AYLA	Executive Board Member	Undergraduate
	Eyüp ENGİN	Board Member	Undergraduate
	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
	C. Kaan GÜR	CEO	Graduate
CEO:	Kayhan YAVAŞ	Head of Internal Audit	Graduate
Head of Internal Audit:	Bülent OĞUZ	People and Culture	Graduate
Executive Vice Presidents:	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
	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
Internal Audit Committee:	Zeynep URAS	Member of the Audit Committee	Undergraduate

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

IV. INFORMATION ON THE INDIVIDUAL AND CORPORATE SHAREHOLDERS HAVING CONTROL SHARES OF THE PARENT BANK:

Name/Commercial Title	Share Amounts (Nominal)	Share Percentages	Paid-in Capital (Nominal)	Unpaid Portion
Hacı Ömer Sabancı Holding A.Ş.	2.119	%40,75	2.119	-

V. INFORMATION ON THE PARENT BANK'S SERVICE TYPES AND FIELDS OF OPERATION:

The Bank's core business activities consist of consumer banking, SME banking, commercial banking, corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (treasury transactions) and international banking services. In addition to regular banking operations, the Bank also provides insurance intermediary services as an agency of Aksigorta A.Ş. and AgeSA Hayat ve Emeklilik A.Ş. via its branch network. As of 30 September 2026, the Bank has 600 branches dispersed throughout the country and 1 branch operating abroad (31 December 2025: 646 branches and 1 branch operating abroad). As of 30 September 2026, the Bank has 11.956 employees (31 December 2025: 12.591).

The Parent Bank and its subsidiaries, Ak Finansal Kiralama A.Ş., Ak Yatırım Menkul Değerler A.Ş., AK Portföy Yönetimi A.Ş., Akbank AG, AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş., its indirect subsidiary Stablex Kripto Varlık Alım Satım Platformu A.Ş and Ak Yatırım Varlık Kiralama A.Ş. has been included in the scope of consolidation. The Parent Bank together with its consolidated subsidiaries are referred to as the "Group".

As at 30 September 2026, the Group employed 12.548 people (31 December 2025: 13.288).

VI. A SHORT EXPLANATION ON THE DIFFERENCES BETWEEN THE COMMUNIQUE ON CONSOLIDATED FINANCIAL STATEMENT REPORTING AND THE CONSOLIDATION PROCEDURES REQUIRED BY TURKISH ACCOUNTING STANDARDS AND ABOUT INSTITUTIONS THAT ARE SUBJECT TO FULL CONSOLIDATION, PROPORTIONAL CONSOLIDATION, BY WAY OF DEDUCTION FROM CAPITAL OR THOSE THAT ARE SUBJECT TO NONE:

The Bank sees no difference between the Communiqué on Consolidated Financial Reporting and the consolidation procedures required by Turkish Accounting Standards. Information in regards to consolidated subsidiaries and consolidation methods are given in Section three Note III.

VII. EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES TO IMMEDIATE TRANSFER OF CAPITAL BETWEEN PARENT BANK AND ITS SUBSIDIARIES AND REPAYMENT OF DEBTS:

None.

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

	ASSETS	Note (Section Five)	CURRENT PERIOD (30/09/2026) TL	FC	Total	PRIOR PERIOD (31/12/2025) TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**641.413**	**762.480**	**1.403.893**	**650.856**	**614.606**	**1.265.462**
1.1	**Cash and Cash Equivalents**		**245.814**	**445.712**	**691.526**	**297.053**	**324.130**	**621.183**
1.1.1	Cash and Balances with Central Bank	(I-a)	235.493	315.455	550.948	294.967	264.467	559.434
1.1.2	Banks	(I-d)	10.308	130.257	140.565	2.060	59.663	61.723
1.1.3	Money Markets		14	-	14	26	-	26
1.1.4	Expected Loss Provision (-)		1	-	1	-	-	-
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(I-b)**	**39.873**	**11.414**	**51.287**	**41.212**	**7.133**	**48.345**
1.2.1	Government Debt Securities		4.361	7.598	11.959	11.963	3.552	15.515
1.2.2	Equity Instruments		2.885	3.226	6.111	1.669	2.757	4.426
1.2.3	Other Financial Assets		32.627	590	33.217	27.580	824	28.404
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(I-e)**	**291.119**	**283.329**	**574.448**	**264.020**	**253.120**	**517.140**
1.3.1	Government Debt Securities		239.257	199.285	438.542	233.164	171.425	404.589
1.3.2	Equity Instruments		207	-	207	170	-	170
1.3.3	Other Financial Assets		51.655	84.044	135.699	30.686	81.695	112.381
1.4	**Derivative Financial Assets**	**(I-c, I-l)**	**64.607**	**22.025**	**86.632**	**48.571**	**30.223**	**78.794**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		22.761	21.991	44.752	13.015	29.748	42.763
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		41.846	34	41.880	35.556	475	36.031
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**1.809.307**	**770.670**	**2.579.977**	**1.500.963**	**625.664**	**2.126.627**
2.1	**Loans**	**(I-f)**	**1.615.040**	**719.411**	**2.334.451**	1.338.323	582.635	**1.920.958**
2.2	**Lease Receivables**	**(I-k)**	**9.105**	**41.134**	**50.239**	7.570	31.259	**38.829**
2.3	**Factoring Receivables**		**-**	**-**	**-**	-	-	**-**
2.4	**Other Financial Assets Measured at Amortised Cost**	**(I-g)**	**267.679**	**13.742**	**281.421**	**223.018**	**14.895**	**237.913**
2.4.1	Government Debt Securities		258.731	2.121	260.852	223.018	6.144	229.162
2.4.2	Other Financial Assets		8.948	11.621	20.569	-	8.751	8.751
2.5	**Expected Credit Loss (-)**		**82.517**	**3.617**	**86.134**	67.948	3.125	**71.073**
III.	**ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(I-o)**	**4.730**	**-**	**4.730**	**3.770**	**-**	**3.770**
3.1	Held for Sale Purpose		4.730	-	4.730	3.770	-	3.770
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**222**	**5.755**	**5.977**	**153**	**4.765**	**4.918**
4.1	**Investments in Associates (Net)**	**(I-h)**	**24**	**-**	**24**	**21**	**-**	**21**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		24	-	24	21	-	21
4.2	**Subsidiaries (Net)**	**(I-i)**	**198**	**5.755**	**5.953**	**132**	**4.765**	**4.897**
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		198	5.755	5.953	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)**		**54.548**	**474**	**55.022**	53.583	484	**54.067**
VI.	**INTANGIBLE ASSETS (Net)**		**16.130**	**596**	**16.726**	**10.935**	**461**	**11.396**
6.1	Goodwill		134	-	134	134	-	134
6.2	Other		15.996	596	16.592	10.801	461	11.262
VII.	**INVESTMENT PROPERTY (Net)**	**(I-m)**	**-**	**-**	**-**	-	-	**-**
VIII.	**CURRENT TAX ASSET**		**3.827**	**-**	**3.827**	-	-	**-**
IX.	**DEFERRED TAX ASSET**	**(I-n)**	**284**	**677**	**961**	**501**	**413**	**914**
X.	**OTHER ASSETS (Net)**	**(I-p)**	**113.646**	**13.143**	**126.789**	**82.133**	**9.663**	**91.796**
	TOTAL ASSETS		**2.644.107**	**1.553.795**	**4.197.902**	**2.302.894**	**1.256.056**	**3.558.950**

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

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

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

	LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/09/2026) TL	FC	Total	PRIOR PERIOD (31/12/2025) TL	FC	Total
I.	**DEPOSITS**	**(II-a)**	**1.581.041**	**1.060.391**	**2.641.432**	**1.350.918**	**822.503**	**2.173.421**
II.	**FUNDS BORROWED**	**(II-c)**	**3.771**	**233.594**	**237.365**	**2.931**	**179.016**	**181.947**
III.	**MONEY MARKETS**		**130.434**	**175.014**	**305.448**	**188.719**	**189.828**	**378.547**
IV.	**SECURITIES ISSUED (Net)**	**(II-d)**	**56.444**	**215.864**	**272.308**	**16.086**	**195.412**	**211.498**
4.1	Bills		39.208	-	39.208	5.726	-	5.726
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		17.236	215.864	233.100	10.360	195.412	205.772
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-q)**	**15.776**	**21.503**	**37.279**	**16.483**	**8.802**	**25.285**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		15.250	21.503	36.753	16.217	8.802	25.019
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		526	-	526	266	-	266
VIII.	**FACTORING LIABILITIES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE LIABILITIES (Net)**	**(II-f)**	**3.301**	**357**	**3.658**	**3.546**	**354**	**3.900**
X.	**PROVISIONS**	**(II-h)**	**11.762**	**1.505**	**13.267**	**8.160**	**1.474**	**9.634**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		5.445	52	5.497	4.261	39	4.300
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		6.317	1.453	7.770	3.899	1.435	5.334
XI.	**CURRENT TAX LIABILITY**	**(II-i)**	**16.874**	**92**	**16.966**	**14.685**	**479**	**15.164**
XII.	**DEFERRED TAX LIABILITY**	**(II-i)**	**7.789**	**38**	**7.827**	**13.428**	**560**	**13.988**
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-l)**	**-**	**123.805**	**123.805**	**-**	**82.804**	**82.804**
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	123.805	123.805	-	82.804	82.804
XV.	**OTHER LIABILITIES**	**(II-e)**	**140.754**	**67.533**	**208.287**	**104.771**	**47.821**	**152.592**
XVI.	**SHAREHOLDERS' EQUITY**	**(II-k)**	**370.914**	**(40.654)**	**330.260**	**336.493**	**(26.323)**	**310.170**
16.1	Paid-in capital		5.200	-	5.200	5.200	-	5.200
16.2	Capital Reserves		5.321	-	5.321	5.321	-	5.321
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		1.815	-	1.815	1.815	-	1.815
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		26.489	117	26.606	26.130	117	26.247
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		41.158	(40.771)	387	41.521	(26.440)	15.081
16.5	Profit Reserves		246.785	-	246.785	200.905	-	200.905
16.5.1	Legal Reserves		5.888	-	5.888	4.646	-	4.646
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		217.505	-	217.505	180.333	-	180.333
16.5.4	Other Profit Reserves		23.392	-	23.392	15.926	-	15.926
16.6	Profit or (Loss)		45.961	-	45.961	57.433	-	57.433
16.6.1	Prior Periods' Profit or (Loss)		11	-	11	178	-	178
16.6.2	Current Period Profit or (Loss)		45.950	-	45.950	57.255	-	57.255
16.7	Minority Interest		-	-	-	(17)	-	(17)
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**2.338.860**	**1.859.042**	**4.197.902**	**2.056.220**	**1.502.730**	**3.558.950**

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

AKBANK T.A.S.
II. CONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 30 SEPTEMBER 2026
(Amounts are expressed in millions of Turkish Lira (TL).)

		Note (Section Five)	CURRENT PERIOD (30/09/2026) TL	FC	Total	PRIOR PERIOD (31/12/2025) TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)			**4.366.637**	**3.775.669**	**8.142.306**	**2.665.979**	**2.475.794**	**5.141.773**
I.	**GUARANTEES AND WARRANTIES**	**(III)**	**431.549**	**269.462**	**701.011**	**344.293**	**202.082**	**546.375**
1,1	Letters of Guarantee		303.043	174.746	477.789	248.445	145.286	393.731
1.1.1	Guarantees Subject to State Tender Law		3.493	33.523	37.016	1.952	36.248	38.200
1.1.2	Guarantees Given for Foreign Trade Operations		-	15.167	15.167	-	15.743	15.743
1.1.3	Other Letters of Guarantee		299.550	126.056	425.606	246.493	93.295	339.788
1.2	Bank Acceptances		-	1.677	1.677	-	838	838
1.2.1	Import Letter of Acceptance		-	1.677	1.677	-	838	838
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		32	85.948	85.980	-	49.193	49.193
1.3.1	Documentary Letters of Credit		32	80.210	80.242	-	43.960	43.960
1.3.2	Other Letters of Credit		-	5.738	5.738	-	5.233	5.233
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		-	46	46	-	40	40
1.8	Other Guarantees		24.464	7.040	31.504	18.843	6.717	25.560
1.9	Other Collaterals		104.010	5	104.015	77.005	8	77.013
II.	**COMMITMENTS**	**(III)**	**1.909.606**	**139.510**	**2.049.116**	**1.725.594**	**106.747**	**1.832.341**
2.1	Irrevocable Commitments		1.872.873	129.617	2.002.490	1.696.620	101.522	1.798.142
2.1.1	Asset Purchase Commitments		86.735	112.870	199.605	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		80.765	15.649	96.414	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		21.241	-	21.241	16.153	-	16.153
2.1.8	Tax and Fund Liabilities from Export Commitments		7	-	7	21	-	21
2.1.9	Commitments for Credit Card Limits		1.325.200	-	1.325.200	1.274.625	-	1.274.625
2.1.10	Commitments for Credit Cards and Banking Services Promotions		738	-	738	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		358.187	1.098	359.285	311.691	517	312.208
2.2	Revocable Commitments		36.733	9.893	46.626	28.974	5.225	34.199
2.2.1	Revocable Loan Granting Commitments		32.770	-	32.770	26.362	-	26.362
2.2.2	Other Revocable Commitments		3.963	9.893	13.856	2.612	5.225	7.837
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**2.025.482**	**3.366.697**	**5.392.179**	**596.092**	**2.166.965**	**2.763.057**
3.1	Hedging Derivative Financial Instruments		248.764	273.005	521.769	79.204	291.160	370.364
3.1.1	Fair Value Hedges		43.749	226.289	270.038	22.607	189.664	212.271
3.1.2	Cash Flow Hedges		205.015	46.716	251.731	56.597	101.496	158.093
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments		1.776.718	3.093.692	4.870.410	516.888	1.875.805	2.392.693
3.2.1	Forward Foreign Currency Buy/Sell Transactions		211.029	226.408	437.437	73.435	91.062	164.497
3.2.1.1	Forward Foreign Currency Transactions-Buy		76.406	141.975	218.381	19.265	61.478	80.743
3.2.1.2	Forward Foreign Currency Transactions-Sell		134.623	84.433	219.056	54.170	29.584	83.754
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		1.395.334	1.940.264	3.335.598	346.299	1.199.797	1.546.096
3.2.2.1	Foreign Currency Swap-Buy		102.509	595.064	697.573	22.032	392.909	414.941
3.2.2.2	Foreign Currency Swap-Sell		240.569	740.096	980.665	132.769	474.008	606.777
3.2.2.3	Interest Rate Swap-Buy		526.128	302.552	828.680	95.749	166.440	262.189
3.2.2.4	Interest Rate Swap-Sell		526.128	302.552	828.680	95.749	166.440	262.189
3.2.3	Foreign Currency, Interest Rate and Securities Options		109.820	463.043	572.863	66.806	279.378	346.184
3.2.3.1	Foreign Currency Options-Buy		53.611	209.560	263.171	29.861	130.551	160.412
3.2.3.2	Foreign Currency Options-Sell		48.052	216.835	264.887	34.355	123.783	158.138
3.2.3.3	Interest Rate Options-Buy		-	18.324	18.324	-	12.522	12.522
3.2.3.4	Interest Rate Options-Sell		-	18.324	18.324	-	12.522	12.522
3.2.3.5	Securities Options-Buy		1.536	-	1.536	1.129	-	1.129
3.2.3.6	Securities Options-Sell		6.621	-	6.621	1.461	-	1.461
3.2.4	Foreign Currency Futures		57.463	52.739	110.202	29.101	26.151	55.252
3.2.4.1	Foreign Currency Futures-Buy		2.320	50.534	52.854	-	26.151	26.151
3.2.4.2	Foreign Currency Futures-Sell		55.143	2.205	57.348	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		3.072	411.238	414.310	1.247	279.417	280.664
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)			**7.286.526**	**3.176.085**	**10.462.611**	**5.769.482**	**2.706.949**	**8.476.431**
IV.	**ITEMS HELD IN CUSTODY**		**839.636**	**697.368**	**1.537.004**	**709.878**	**623.061**	**1.332.939**
4.1	Customer Fund and Portfolio Balances		413.326	324.866	738.192	375.691	269.711	645.402
4.2	Investment Securities Held in Custody		94.880	90.613	185.493	92.113	79.169	171.282
4.3	Cheques Received for Collection		290.103	35.097	325.200	213.377	26.554	239.931
4.4	Commercial Notes Received for Collection		39.982	48.274	88.256	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		1.345	198.518	199.863	919	205.985	206.904
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGES RECEIVED**		**1.463.685**	**633.058**	**2.096.743**	**1.233.788**	**553.601**	**1.787.389**
5.1	Marketable Securities		19.248	68.463	87.711	3.976	36.974	40.950
5.2	Guarantee Notes		2.359	2.797	5.156	2.374	2.515	4.889
5.3	Commodity		2.400	780	3.180	2.400	71	2.471
5.4	Warranty		-	-	-	-	-	-
5.5	Immovables		1.085.879	340.152	1.426.031	900.234	344.786	1.245.020
5.6	Other Pledged Items		353.799	220.866	574.665	324.804	169.255	494.059
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**ACCEPTED BILL, GUARANTEES AND WARRANTEES**		**4.983.205**	**1.845.659**	**6.828.864**	**3.825.816**	**1.530.287**	**5.356.103**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**11.653.163**	**6.951.754**	**18.604.917**	**8.435.461**	**5.182.743**	**13.618.204**

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

SECTION TWO
CONSOLIDATED FINANCIAL STATEMENTS

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

	INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD (01/01-30/09/2026)	CURRENT PERIOD (01/07-30/09/2026)	PRIOR PERIOD (01/01-30/09/2025)	PRIOR PERIOD (01/07-30/09/2025)
I.	**INTEREST INCOME**	**(IV-a)**	**570.656**	**202.443**	**480.288**	**170.283**
1.1	Interest Income on Loans	(IV-a-1)	377.666	133.390	297.604	105.475
1.2	Interest Income on Reserve Requirements		52.366	19.220	47.959	16.478
1.3	Interest Income on Banks	(IV-a-2)	3.309	1.664	2.245	661
1.4	Interest Income on Money Market Transactions		418	106	2.016	667
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	127.589	44.666	123.716	44.720
1.5.1	Fair Value Through Profit or Loss		2.287	578	3.197	1.326
1.5.2	Fair Value Through Other Comprehensive Income		76.683	27.753	77.069	28.490
1.5.3	Measured at Amortised Cost		48.619	16.335	43.450	14.904
1.6	Financial Lease Interest Income		4.921	1.735	3.982	1.368
1.7	Other Interest Income		4.387	1.662	2.766	914
II.	**INTEREST EXPENSE (-)**	**(IV-b)**	**440.283**	**160.096**	**409.596**	**139.438**
2.1	Interest Expense on Deposits	(IV-b-4)	359.170	130.475	330.291	116.218
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	8.782	3.224	6.840	2.533
2.3	Interest Expense on Money Market Transactions		47.369	15.640	58.784	15.465
2.4	Interest Expense on Securities Issued	(IV-b-3)	24.093	10.427	13.188	5.037
2.5	Interest Expense on Leases		732	275	432	156
2.6	Other Interest Expenses		137	55	61	29
III.	**NET INTEREST INCOME (I - II)**		**130.373**	**42.347**	**70.692**	**30.845**
IV.	**NET FEES AND COMMISSIONS INCOME**		**106.531**	**37.433**	**86.341**	**35.121**
4.1	Fees and Commissions Received		134.608	48.366	105.040	41.794
4.1.1	Non-cash Loans		3.282	1.184	2.391	843
4.1.2	Other		131.326	47.182	102.649	40.951
4.2	Fees and Commissions Paid (-)		28.077	10.933	18.699	6.673
4.2.1	Non-cash Loans		40	11	22	10
4.2.2	Other		28.037	10.922	18.677	6.663
V.	**DIVIDEND INCOME**		**326**	**-**	124	15
VI.	**TRADING INCOME / (LOSS) (Net)**	**(IV-c)**	**(32.971)**	**(16.361)**	**98**	**(6.698)**
6.1	Trading Income / (Loss) on Securities		10.610	2.429	10.497	3.531
6.2	Income / (Loss) on Derivative Financial Transactions		(43.692)	9.358	3.666	130
6.3	Foreign Exchange Income / (Loss)		111	(28.148)	(14.065)	(10.359)
VII.	**OTHER OPERATING INCOME**	**(IV-d)**	**8.081**	**2.403**	5.534	1.233
VIII.	**GROSS OPERATING INCOME (III+IV+V+VI+VII)**		**212.340**	**65.822**	**162.789**	**60.516**
IX.	**EXPECTED CREDIT LOSS (-)**	**(IV-e)**	**35.704**	**9.223**	31.429	13.169
X.	**OTHER PROVISION EXPENSES (-)**		**2.027**	**2.025**	32	1
XI.	**PERSONNEL EXPENSE (-)**		**40.750**	**13.706**	29.276	10.728
XII.	**OTHER OPERATING EXPENSES (-)**	**(IV-f)**	**71.385**	**25.079**	53.558	18.586
XIII.	**NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)**		**62.474**	**15.789**	**48.494**	**18.032**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**					
XV.	**INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD**		**356**	**86**	72	62
XVI.	**INCOME/(LOSS) ON NET MONETARY POSITION**		**-**	**-**	-	-
XVII.	**PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)**		**62.830**	**15.875**	**48.566**	**18.094**
XVIII.	**TAX PROVISION FOR CONTINUED OPERATIONS (±)**	**(IV-h)**	**16.897**	**4.275**	**9.658**	**4.038**
18.1	Current Tax Provision		12.963	(5.644)	4.402	1.553
18.2	Deferred Tax Expense Effect (+)		8.267	2.614	12.380	5.308
18.3	Deferred Tax Income Effect (-)		4.333	(7.305)	7.124	2.823
XIX.	**CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)**		**45.933**	**11.600**	**38.908**	**14.056**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-	-	-
20.1	Income from Non-current Assets Held for Sale		-	-	-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3	Income from Other Discontinued Operations		-	-	-	-
XXI.	**EXPENSES FOR DISCONTINUED OPERATIONS (-)**		**-**	**-**	**-**	**-**
21.1	Expenses for Non-current Assets Held for Sale		-	-	-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Expenses for Other Discontinued Operations		-	-	-	-
XXII.	**PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)**		**-**	**-**	**-**	**-**
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)**		**45.933**	**11.600**	**38.908**	**14.056**
25.1	Profit/(Loss) from the Group		45.950	11.600	38.923	14.064
25.2	Profit/(Loss) from Minority Interest	**(IV-g)**	(17)	-	(15)	(8)
	Earning/(Loss) per share (in TL full)		0,08837	0,02231	0,07485	0,02705

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

AKBANK T.A.S.

IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

		CURRENT PERIOD (30/09/2026)	PRIOR PERIOD (30/06/2025)
I.	**CURRENT PERIOD PROFIT/LOSS**	**45.933**	**38.908**
II.	**OTHER COMPREHENSIVE INCOME**	**(14.301)**	**4.416**
2.1	**Not Reclassified Through Profit or Loss**	**393**	**492**
2.1.1	Property and Equipment Revaluation Increase/Decrease	(179)	(60)
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Plan Remeasurement Gain/Loss	(319)	(257)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	891	809
2.2	**Reclassified Through Profit or Loss**	**(14.694)**	**3.924**
2.2.1	Foreign Currency Translation Differences	7.109	14.522
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	(23.972)	89
2.2.3	Cash Flow Hedge Income/Loss	11	(982)
2.2.4	Foreign Net Investment Hedge Income/Loss	(7.049)	(14.397)
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	9.207	4.692
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**31.632**	**43.324**

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

AKBANK T.A.Ş.

V. CONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

							Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss								
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Except from Minority Interest	Minority Interest	Total Shareholders' Equity
	CURRENT PERIOD (30/09/2026)																	
I.	**Prior Period End Balance**		5.200	3.506	-	1.815	29.184	(3.023)	86	48.977	(5.204)	(28.692)	200.905	178	57.255	310.187	(17)	310.170
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	-	1.815	29.184	(3.023)	86	48.977	(5.204)	(28.692)	200.905	178	57.255	310.187	(17)	310.170
IV.	Total Comprehensive Income		-	-	-	-	616	(223)	-	7.109	(16.876)	(4.927)	-	-	45.950	31.649	(17)	31.632
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	40	-	-	-	-	-	-	40	-	40
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes		-	-	-	-	(74)	-	-	-	-	-	74	(167)	-	(167)	34	(133)
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	45.806	-	(57.255)	(11.449)	-	(11.449)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(11.449)	(11.449)		(11.449)
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	45.806	-	(45.806)	-	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Period-End Balance (I+II+III+...+X+XI)		**5.200**	**3.506**	**-**	**1.815**	**29.726**	**(3.246)**	**126**	**56.086**	**(22.080)**	**(33.619)**	**246.785**	**11**	**45.950**	**330.260**	**-**	**330.260**

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

AKBANK T.A.Ş.

V. CONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2025

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

							Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss								
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Except from Minority Interest	Minority Interest	Total Shareholders' Equity
	PRIOR PERIOD (30/09/2025)																	
I.	**Prior Period End Balance**		5.200	3.506	-	1.815	21.391	(3.245)	49	32.492	(11.965)	(16.264)	164.848	178	42.366	240.371	12	240.383
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	-	1.815	21.391	(3.245)	49	32.492	(11.965)	(16.264)	164.848	178	42.366	240.371	12	240.383
IV.	Total Comprehensive Income		-	-	-	-	672	(180)	-	14.522	171	(10.769)	-	-	38.923	43.339	(15)	43.324
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	37	-	-	-	-	-	-	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)	-	(6.354)
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(6.354)	(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**	**-**	**1.815**	**22.017**	**(3.425)**	**86**	**47.014**	**(11.794)**	**(27.033)**	**200.906**	**178**	**38.923**	**277.393**	**(3)**	**277.390**

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

AKBANK T.A.Ş.

VI. CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

		Note (Section Five)	CURRENT PERIOD (30/09/2026)	PRIOR PERIOD (30/06/2025)
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	Operating Profit before changes in operating assets and liabilities		79.030	41.095
1.1.1	Interest received		514.668	429.627
1.1.2	Interest paid		(422.271)	(421.448)
1.1.3	Dividend received		326	124
1.1.4	Fees and commissions received		134.749	101.309
1.1.5	Other income		6.945	14.163
1.1.6	Collections from previously written-off loans and other receivables		22.779	13.839
1.1.7	Cash Payments to personnel and service suppliers		(44.459)	(32.114)
1.1.8	Taxes paid		(23.267)	(7.854)
1.1.9	Other		(110.440)	(56.551)
1.2	Changes in operating assets and liabilities		15.238	(12.704)
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss		(1.163)	(10.581)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions		(7.588)	3.452
1.2.3	Net (increase) / decrease in loans		(445.082)	(383.027)
1.2.4	Net (increase) / decrease in other assets		(18.284)	(22.268)
1.2.5	Net increase / (decrease) in bank deposits		(25.255)	(1.474)
1.2.6	Net increase / (decrease) in other deposits		476.851	407.240
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		45.753	49.077
1.2.9	Net increase / (decrease) in payables		-	-
1.2.10	Net increase / (decrease) in other liabilities		(9.994)	(55.123)
I.	Net cash provided from banking operations		94.268	28.391
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	Net cash provided from investing activities		(119.422)	(114.807)
2.1	Cash paid for acquisition of investments, associates and subsidiaries		-	(295)
2.2	Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3	Purchases of property and equipment		(12.073)	(7.318)
2.4	Disposals of property and equipment		816	318
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(232.166)	(293.025)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		155.927	180.915
2.7	Purchase of Financial Assets Measured at Amortised Cost		(5.979)	(2)
2.8	Sale of Financial Assets Measured at Amortised Cost		955	7.050
2.9	Other		(26.902)	(2.450)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	Net cash provided from financing activities		85.337	98.694
3.1	Cash obtained from funds borrowed and securities issued		202.719	138.826
3.2	Cash used for repayment of funds borrowed and securities issued		(103.571)	(32.020)
3.3	Issued equity instruments		-	-
3.4	Dividends paid		(11.449)	(6.354)
3.5	Payments for finance leases		(2.362)	(1.758)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		9.642	19.821
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)		69.825	32.099
VI.	Cash and cash equivalents at beginning of the period		80.944	61.980
VII.	Cash and cash equivalents at end of the period		150.769	94.079

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 consolidated financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on Accounting Applications for Banks and Safeguarding of Documents:

The consolidated financial statements are prepared within the scope of the "Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks" related with Banking Law numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency ("BRSA"), in case where a specific regulation is not made by BRSA, "Turkish Financial Reporting Standards" ("TFRS") and related appendices and interpretations put into effect by Public Oversight Accounting and Auditing Standards Authority ("POA"). The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes Thereof" and "Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks" and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The consolidated financial statements have been prepared in TL, under the historical cost convention except for the financial assets and liabilities carried at fair value. Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.

The preparation of consolidated financial statements in conformity with TFRS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement. Assumptions and estimates that are used in the preparation of the accompanying financial statements are explained in the following related disclosures.

b. Explanation for convenience translation to English:

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which consolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these consolidated financial statements. Accordingly, these consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

c. Accounting policies and valuation principles used in the preparation of the financial statements:

Accounting policies and valuation principles adopted when preparing financial statements are in line with the legislation, communiqué, explanation and circular released by BRSA concerning accounting and financial reporting, and, for matters which are not regulated by the foregoing, with the provisions of TAS/TFRS (together "BRSA Accounting and Financial Reporting Legislation) put into force by Public Oversight, Accounting and Auditing Standards Authority (POA).

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 30 September 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 September 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.

d. Items Subject to different accounting policies in the preparation of consolidated financial statements:

There are no items subject to different accounting policies in the preparation of these consolidated financial statements.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND EXPLANATIONS ON FOREIGN CURRENCY TRANSACTIONS:

The Group's core business activities include consumer banking, SME banking, commercial banking, and corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (Treasury transactions) and international banking services. The Group performs financial leasing transactions through Ak Finansal Kiralama A.Ş. By nature, the Group's activities are principally related to the use of financial instruments. As the main funding source, the Group accepts deposits from customers for various periods and invests these funds in high quality assets with high interest margins. Other than deposits, the Group's most important funding sources are equity, marketable securities issued, money market borrowings and mostly borrowings from foreign financial institutions. The Group follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Group's exposure to liquidity risk, interest rate risk, currency risk and credit risk while increasing profitability and strengthening the Group's equity. The Asset-Liability Committee ("ALCO") manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Risk Committee ("ERC").

Foreign currency denominated monetary assets and liabilities have been evaluated by buying exchange rates of last period for the Parent Bank and by the exchange rates of the Central Bank of the Republic of Türkiye for domestic subsidiaries. Gains and losses arising from such transactions are recognized in the income statement under the account of "Net foreign exchange income/expense". Assets and liabilities of foreign subsidiaries are translated into Turkish lira using the foreign exchange rates prevailing at the balance sheet date, income and expenses of foreign subsidiaries are translated into Turkish Lira at the average exchange rates and all resulting exchange differences are accounted in the shareholders' equity under "Other profit reserves".

As of 30 September 2026, foreign currency denominated balances are translated into TL using the exchange rates of TL 48,9303 and TL 55,5567 for USD and EURO respectively.

III. EXPLANATIONS ON EQUITY INVESTMENTS:

Consolidated financial statements are prepared in accordance with the "Turkish Financial Reporting Standard for Consolidated Financial Statements" ("TFRS 10") and "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette no.26340 dated 8 November 2006.

Consolidation principles for subsidiaries:

Subsidiaries are the entities controlled directly or indirectly by the Bank.

Control is defined as the power over the investee, exposure or rights to variable returns from its involvement with the investee and the ability to use its power over the investee to affect the amount of the Bank's returns.

Financial subsidiaries are consolidated using the full consolidation method. Financial statements of related subsidiaries are consolidated from the date when the control is transferred to the Bank.

Subsidiaries owned by the Parent Bank and its subsidiaries within the scope of consolidation and which are not financial institutions are accounted for using the equity method defined in "TAS 28 Investments in Associates and Joint Ventures".

In the full consolidation method, 100% of subsidiaries' assets, liabilities, income, expense and off-balance sheet items are combined with the Parent Bank's assets, liabilities, income, expense and off-balance sheet items.

The carrying amount of the Group's investment in each subsidiary and the Group's portion of the cost value of the capital of each subsidiary are eliminated. Intragroup balances and intragroup transactions and resulting unrealized profits and losses are eliminated. Minority interests in the net income of consolidated subsidiaries are identified and adjusted against the income of the Group in order to arrive at the net income attributable to the Group and presented separately in the Group's income. Minority interests are presented in the consolidated balance sheet, in the shareholders' equity.

Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Group.

The Parent Bank and its subsidiaries, Ak Yatırım Menkul Değerler A.Ş., AK Portföy Yönetimi A.Ş., Akbank AG, Ak Finansal Kiralama A.Ş., AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş., its indirect subsidiary Stablex Kripto Varlık Alım Satım Platformu A.Ş.and Ak Yatırım Varlık Kiralama A.Ş. has been included in the scope of consolidation. The Parent Bank together with its consolidated subsidiaries are referred to as the "Group".

Ak Yatırım Menkul Değerler A.Ş. was established on 11 December 1996 to trade in capital markets in accordance with Capital Market Law. This company is delivering intermediary services in capital markets, discretionary portfolio management, derivative transactions, repurchase and reverse repurchase agreements with authorizations given by the Capital Markets Board for each transaction.

Ak Finansal Kiralama A.Ş. was established in 1988 for leasing operations and all kinds of agreements and transactions related to these operations.

Ak Portföy Yönetimi A.Ş. was established on 28 June 2000 and manages its own investment (mutual) funds, all pension funds AgeSA Hayat ve Emeklilik A.Ş. and some of the pension funds established by Axa Hayat Emeklilik A.Ş., Allianz Hayat Emeklilik A.Ş., Allianz Yaşam Emeklilik A.Ş. and Zurich Yaşam ve Emeklilik A.Ş. The company also is managing both individual and institutional customers' portfolios, it continues investing in the Fund SICAV 2 Türkiye on the international market and founder of 1 Sompo Japan in money market funds management activities.

Akbank AG operates in Germany, providing corporate, consumer and private banking services.

Aköde Elektronik Para ve Ödeme Hizmetleri A.Ş., 100% owned by the Bank, has been established on 19 February 2018 to provide payment services and electronic money issuance under the Law No. 6493 on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions registered in the trade registry.

Stablex Kripto Varlık Alım Satım Platformu A.Ş., a technology company focused on blockchain technologies and cryptocurrency assets, was established in 2021 and became a subsidiary of the company after the majority of its shares were acquired by Ak Yatırım Menkul Değerler A.Ş. in 2023.

Ak Yatırım Varlık Kiralama A.Ş. was established in 2026 as a wholly-owned subsidiary of Ak Yatırım Menkul Değerler A.Ş., for the purpose of issuing lease certificates (sukuk) in accordance with the principles of interest-free finance.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS:

The Group's major derivative instruments consists of foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

The Bank classifies its derivative instruments as "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" in accordance with "TFRS 9 Financial Instruments" (TFRS 9).

Liabilities and receivables arising from the derivative instruments are followed in the off-balance sheet accounts at their contractual values.

Derivative instruments are remeasured at fair value after initial recognition. In accordance with the classification of the derivative instrument, if the fair value of a derivative financial instrument is positive, it is recorded to the account "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income"; if the fair value difference is negative, it is disclosed in "Derivative Financial Liabilities Measured at Fair Value Through Profit and Loss" or "Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income". Differences in the fair value of trading derivative instruments are accounted as income/loss from derivative financial transactions under "trading income/loss" item in the income statement. The basis on accounting of derivative instruments for hedging purposes are explained in Note VIII 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 September 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, Group has started to calculate interest accrual on non-performing loans. Net book value of the non-performing loans (Gross Book Value – Expected Credit Loss) are rediscounted with effective interest rate and recognized with the gross book value of the non-performing loan. Non-performing loans rediscounts are evaluated on customer basis and are discontinued if there is in case of low collectibility.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

Fees and commission income/expenses are primarily recognized on an accrual basis or "Effective interest rate method" and TFRS 15 "Revenue from Contracts with Customers" according to the nature of the fee and commission, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Contract based fees or fees received for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection.

VII. EXPLANATIONS ON FINANCIAL ASSETS:

The Group categorizes its financial assets as "Fair Value Through Profit/Loss", "Fair Value Through Other Comprehensive Income" or "Measured at Amortized Cost". Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated 19 January 2017 by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

Classification and measurement of financial assets

According to TFRS 9 requirements, classification and measurement of financial assets will depend on the business model within which financial assets are managed and their contractual cash flow characteristics whether the cash flows represent solely payments of principal and interest.

Assessment whether contractual cash flows are solely payments of principal and interest:

For the purposes of this assessment, "principal" is defined as the fair value of the financial asset on initial recognition. "Interest" is defined as consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Group will consider the contractual terms of the instrument. This will include assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making the assessment, the Group consider:

- Contingent events that would change the amount and timing of cash flows;
- Leverage features;
- Prepayment and extension terms;
- Terms that limit the Bank's claim to cash flows from specified assets
- Features that modify consideration for the time value of money – e.g. periodic reset of interest rates.

The Group fulfills the on-balance sheet classification and measurement criteria by applying the procedures described above for all financial assets.

Upon initial recognition, each financial asset will be classified as either fair value through profit or loss, amortised cost or fair value through other comprehensive income.

The Group recognize a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by Bank management and the nature of contractual cash flows of the financial asset are taken into consideration.

When the business model determined by the Group management is changed, all financial assets affected by this change are reclassified and the reclassification is applied in the future. In this case, no adjustment is made for the gain, loss or interest rates previously recognized in the financial statements.

a. Financial assets at the fair value through profit or loss:

Financial assets at fair value through profit/loss" are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement.

b. Financial assets at fair value through other comprehensive income

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When these securities are collected or disposed of, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement.

Equity instruments classified as financial assets at fair value through other comprehensive income are accounted at their fair values. Exceptionally, cost can be an appropriate estimation method in determining fair value. This is only possible if there is insufficient recent information on the measurement of fair value or if fair value can be measured by more than one method and the cost reflects the fair value estimate in the best way. In the case of using this method, the accumulated fair value differences will not be reflected in the income statement.

During initial recognition the Bank can choose in an irrevocable was to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is taken into the financial statements as profit or loss.

c. Financial assets measured at amortized cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

"Fair value through other comprehensive income" and "measured at amortized cost" securities portfolio of the Group include Consumer Price Indexed (CPI) Bonds. These securities are valued and accounted using the effective interest rate method based on the real coupon rates and the reference inflation index at the issue date and the estimated inflation rate. The reference indices used in calculating the actual coupon payment amounts of these assets are based on the Consumer Price Index (CPI) of prior two months. 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 29,5% as of 30 September 2026. At the end of the year, the real inflation rate is used.

d. Derivative Financial Assets:

The major derivative instruments utilized by the Group are foreign currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

Derivative financial instruments of the Group are classified under "TFRS 9 Financial Instruments" ("TFRS 9"), "Derivative Financial Assets Designated at Fair Value through Profit or Loss".

Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values.

Derivative transactions are valued at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative Financial Assets Designated at Fair Value Through Profit or Loss" or "Derivative Financial Assets Designated at Fair Value Through Other Comprehensive Income", if the fair value is negative, the amount is classified as "Derivative Financial Liabilities Designated at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities Designated at Fair Value Through Other Comprehensive Income". The fair value differences of derivative financial instruments are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions. The principles for the recognition of derivative transactions intended for hedging purposes are disclosed in the note numbered 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 amortized cost using the "Effective Interest Rate (internal rate of return) Method".

1. Loans measured at amortized cost:

These financial assets are divided into three categories depending on the gradual increase in credit risk observed since their initial recognition:

Stage 1:

For the financial assets at initial recognition or that, do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of 12-month expected credit losses.

Stage 2:

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined based on the instrument's lifetime expected credit losses.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

2. Loans measured at fair value through profit or loss:

Loans at fair value through profit and loss, terms of the contract for loans, if at certain dates it does not result in cash flows involving interest payments arising from the principal and principal balances, it is recorded at fair value and is subject to fair value assessment following the recognition. Gains and losses resulting from the valuation are included in profit/loss accounts.

In certain circumstances, restructuring or altering the contractual cash flows of a financial instrument may result in the disposal of the existing financial asset in accordance with TFRS 9. A revised financial asset is considered as a new financial asset when the change in the financial asset is once excluded from the financial statement and the revised financial asset is recognized in accordance with TFRS 9.

The Bank assesses whether the new financial asset contains solely payments of principal and interest when the new conditions for the instrument have determined that there are significant changes compared to the initial conditions in the relevant contracts.

In the event that the contractual conditions for the financial asset do not result in cash flows that include solely payments of principal and interest on certain dates, the related financial asset is recognized with its fair value and is subject to valuation.

Significant increase in credit risk:

If the credit risk of financial assets determined to be significantly increasing, afore-mentioned assets are transferred to the stage II. For stage I loans, expected loss (provision) amounts are calculated for 1-year and for stage II loans expected loss (provision) is calculated for the remaining life of the loan.
In addition, the key considerations in determining whether a significant increase in the credit risk of financial asset and transferring it to stage 2, but are not limited with these, the following;

- Past due date is 30 or more

- Restructuring of loans

- If the loan classified as under follow-up

- Assessment of significant increase in the probability of impairment based on rating notes.

Definition of increase in the probability of default is the comparison between the probability of default on loan's opening date, obtained from bank's credit rating models and probability of default on reporting date. If the loan's estimated probability of default on reporting date exceeds the threshold values determined, it is considered to be worsening of the probability of default.

Definition of Default:

The Bank considers that there is a default on the relevant debt in the following two cases:

1. Objective Default Definition: It means that the debt is overdue by more than 90 days. The definition of default, which is applicable to the Bank and its consolidated financial institutions, is based on the criteria that the debt is overdue by more than 90 days.

2. Subjective Default Definition: It means the determination that the debt will not be paid. If it is determined that the borrower cannot fulfill its debts related to the loan, regardless of whether there is a balance in delay or the number of days of delay, the debtor is considered in default.

Write-off Policy:

Within the framework of the provisions of the "Regulation Amending the Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533 the portion of the loans that are classified under "Fifth Group-Loans with a Loss Qualification" and for which a lifetime expected loan loss provision or special provision is made due to the default of the borrower, for which there are no reasonable expectations for the recovery of the loans, within the scope of TFRS 9, as of the first reporting period (interim or year-end reporting period) following their classification in this Group, deducted from the records within the period deemed appropriate by the bank, taking into account the situation of the debtor. In determining the cluster within this scope, the following indicators are used;

- In the corporate, commercial, SME and consumer segment follow-up portfolio, with very low or no collection expectation
- Monitored in the 5th group as of the last reporting period,
- Having a provision rate of 90% or more,
- No active payment plans
- No Credit Guarantee Fund (CGF)/İGE secured loan

Loans and provision ratio of 100% all abusive and fraudulent tracking accounts are included in the deletion of the active account. The process of write-off the loans is an accounting practice and does not result in waiving the right to receivable regarding the related loans. Existing administrative and legal follow-up processes regarding the loans deducted from the record are continued. Partial write-off transactions mean that the financial asset will be repaid at a certain rate by the debtor, and the remaining amount after the payment or the part within the Bank that is classified under group 5 and has no reasonable expectations for its recovery will be removed from the financial statements. Regarding the write-off (asset disposal) process; the effect of the amount written off during the period and the amount written off on the NPL ratio is disclosed in the footnotes of the financial statements.

VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:

The Group allocates impairment for expected loss on financial assets measured at amortised cost and measured at fair value through other comprehensive income.

As of 1 January 2018, the Group recognize provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. The expected credit loss estimates are required to be unbiased, probability-weighted and include supportable information about past events, current conditions, and forecasts of future economic conditions.

Expected Credit Loss (ECL) Calculation – Input and Forecasting Methodologies

Expected Credit Loss (ECL) is calculated as 12 months or lifetime, depending on whether there is a significant increase in credit risk after initial recognition or whether an asset is considered as a credit loss. Expected Credit Loss is calculated by using the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) components.

- Exposure at Default: Specifies the amount of risk that the borrower should pay in case of default. It is kept in the system by constantly calculated until the maturity of the borrower. The amount of extra risk that can be incurred in the event of default is included in the calculations by using the credit conversion factor (CCF) calculated for the irrevocable commitment products.

- Probability of Default (PD): PD indicates the probability of default due to inability of the borrower to meet its debt obligations. It has been calculated for 12 months or lifetime depends on increase on borrower's credit risk. Calculation of the lifetime default rate is carried out by drawing the actual default rate figures to the long term using various functions, based on historical data.

- Loss Given Default (LGD): In case of default of the borrower, Loss Given Default has been calculated as dividing Expected Credit Loss to Exposure at Default (EAD). LGD models includes data such as product type, customer segment, collateral structure, customer repayment performance.

Expected Credit Loss is calculated over the remaining maturity using the PD, LGD and EAD components. Calculated values are discounted on a monthly basis using the original effective interest rate or an approximate value of the discount rate. The expected credit loss value is calculated for all customers over the maturity period. However, for those who do not have a significant increase in credit risk, the 12-month ECL is taken into account, and for those with a significant increase in credit risk, the ECL value calculated over the remaining period is taken into account.

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. During the reporting period, the Loss Given Default (LGD) model was recalibrated using recent data and implemented as part of the annual review of TFRS 9 models.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.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS:

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Group has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS:

Securities subject to repurchase agreements ("Repos") are classified as "Financial assets at fair value difference through profit or loss", "Financial assets at fair value difference through other comprehensive income" and "Measured at amortised cost" in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under "Funds provided under repurchase agreements" in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the "Effective interest (internal return) method".

Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from money market" in the balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest rate method".

The Group has securities lending transactions amounting TL 6.309 as of 30 September 2026 (31 December 2025 TL 5.374).

XI. EXPLANATIONS ON ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (NET):

Assets held-for-sale consist of tangible assets that were acquired due to non-performing receivables, and are accounted in the financial statements in accordance with the regulations of "Turkish Financial Reporting Standard for Non-current Assets Held for Sale and Discontinued Operations (TFRS 5)".

The Group has no discontinued operations.

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:

When the accounts of a partnership are included in the consolidation process for the first time, the difference between the acquisition cost of this partnership and the share of its equity is accounted for as consolidation goodwill. In case of consolidation goodwill, the difference is considered as an asset and shown in intangible assets in the assets of the consolidated balance sheet. Goodwill calculated in accordance with "TFRS 3 Business Combinations Standard" is not subject to depreciation, it is tested for impairment annually or in cases where changes in conditions indicate that there may be an impairment in the framework of "TAS 36 Turkish Accounting Standard on Impairment of Assets". According to the test, if the recoverable amount is below the book value of the related asset, a provision for impairment is made.

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated depreciation and the provision for value decreases.

Intangibles are amortised over three to fifteen years (their estimated useful lives) using the straight-line method. The useful life of the asset is determined by assessing the expected useful time of the asset, technical, technological and other kinds of wear and tear and all required maintenance expenses necessary to utilize the economic benefit from the asset.

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT:

Property and equipment is measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, property and equipment is carried at cost less accumulated depreciation and provision for value decrease.

The Group has started to account properties under the tangible assets with their revalued amount instead of cost values in accordance with "TAS 16 Property, Plant and Equipment". The revaluation difference arising from the valuations made by the appraisal firms authorized by Capital Markets Board ("CMB") and BRSA is accounted in Investment Properties Revaluation Differences line under the Shareholders' Equity.

As of each reporting date, the Bank evaluates whether there is any indication that its assets may be impaired; If such indication exists, it estimates the recoverable amount of the related asset in accordance with TAS 36 - Impairment of Assets and if the recoverable amount is below the book value of the related asset, it reserves provision for impairment.

Depreciation is calculated over the cost of property and equipment using the straight-line method over estimated useful lives. The estimated useful lives are stated below:

Buildings	50 years
Vault	5-50 years
Transportation Vehicles	5-7 years
Other property and equipments	3-15 years

Gains and losses on the disposal of property and equipment are determined by deducting the net book value of the property and equipment from its sales revenue.

Expenditures for the repair and renewal of property and equipment are recognized as expense. The capital expenditures incurred in order to increase the capacity of the tangible asset or to increase the future benefit of the asset are capitalized on the cost of the tangible asset. Capital expenditures include the cost components that increase the useful life, or the capacity of the asset, increase the quality of the product or decrease its costs.

XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

With the "TFRS 16 Leases" standard, which became effective as of 1 January 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognised under "Tangible Fixed Assets" as an asset (tenure) and under "Liabilities from Leasing" as a liability.

The Group performs financial leasing operations as a "Lessor" through Ak Finansal Kiralama A.Ş. which is a consolidated subsidiary. The asset subject to the financial leasing is presented in the balance sheet as receivable equal to the net leasing amount. Interest income is recognized over the term of the lease using the net investment method that reflects a constant periodic rate of return and the unearned portion is followed under unearned interest income account.

The Group assesses whether the contract has the quality of a lease or whether the lease includes the transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Group reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

Right of use assets:

The right to use asset is first recognized by cost method and includes:

a) The initial measurement amount of the lease obligation,

b) the amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;

c) all initial direct costs incurred by the Group

When Group applying the cost method, the existence of the right to use:

a) accumulated depreciation and accumulated impairment losses are deducted and

b) Measures the restatement of the lease obligation at the restated cost.

The Group applies the provisions of depreciation regulated under the TAS 16 Tangible Assets Standards, while depreciating the rights of use assets.

The Lease Obligations:

At the effective date of the lease, the Group measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Group's average borrowing interest rates.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Group measures the leasing liability as follows:

a) Increase the book value to reflect the interest on the lease obligation

b) Reduces the book value to reflect the lease payments made and

c) The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

The interest on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

Lease agreements for vehicles and ATMs, which are determined as low value by the Bank with short-term lease agreements with a duration of 12 months or less, have been evaluated within the scope of the exemption granted by the standard.

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES:

Provisions and contingent liabilities are accounted in accordance with the "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

Provisions are recognized when the Group has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle.

A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Group; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise in the Group, the asset and the related income are recognized in the financial statements in which the change occurs.

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

a. Employment termination benefits and vacation rights:

Obligations related to employment termination and vacation rights are accounted in accordance with "Turkish Accounting Standard for Employee Benefits" ("TAS 19").

Under the Turkish Labor Law, the Bank and its subsidiaries operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Group arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity.

b. Retirement Rights:

The Bank's personnel are members of the "Akbank T.A.Ş. Personnel Pension Fund Foundation" ("Pension Fund") established in accordance with the Social Security Law numbered 506, temporary article No.20. The financial statements of the Pension Fund have been audited as of year-ends by an independent actuary in accordance with the 38th article of the Insurance Supervisory Law and the "Actuarial Regulation" based on the same article.

Temporary 23rd article paragraph ("the paragraph") 1 of the Banking Law No 5411 published in the Official Gazette no 25983 dated 1 November 2005 envisaged that Banks would transfer their pension funds to the Social Security Institution ("SSI") within three years following the publication date of the Banking Law, and regulated the principles of this transfer. The first paragraph of the related article was rescinded as from the 30 June 2007, the publication date of the decision of the Constitutional Court dated 22 March 2007. The reasoned decree regarding the rescission of the mentioned paragraph was published in the Official Gazette numbered 26731, dated 15 December 2007.

Following the publication of the reasoned decree of the Constitutional Court, Turkish Grand National Assembly ("TGNA") commenced to work on a new law regarding the transfer of the members of funds to the Social Security Institution; the related articles of the Social Security Law ("New Law") numbered 5754 regarding the transfer of the funds, were ratified by the TGNA General Meeting on 17 April 2008 and came into effect following the publication on the Official Gazette numbered 26870, dated 8 May 2008.

The main opposition party had appealed to the Constitutional Court for the cancellation of some of the articles of the New Law including transfer of the Funds to the SSI on 19 June 2008. The Constitution Court has dismissed the appeal with the decision taken in the meeting dated 30 March 2011. The reasoned decision has been published on the Official Gazette numbered 28156 dated 28 December 2011.

The New Law was requiring that present value of post-employment benefits at the transfer date shall be calculated by a commission consisting of the representatives of SSI, Ministry of Finance, Undersecretariat of Treasury, Undersecretariat of State Planning Organization, BRSA, SDIF and banks and funds, by using a technical discount rate of 9,8 percent taking into consideration the transferrable contributions and payments of the funds including any monthly payment differences paid by the funds above the limits within the framework of SSI regulations. Accordingly, the transfer required by the New Law was to be completed until 8 May 2011. According to the decision of the Council of Ministers published on the Official Gazette dated 9 April 2011 no. 27900, the time frame for related transfer has been extended for two years. Within the postponement right granted to the Council of Ministers through the change in the first clause of the 20th provisional article of the ''Social Insurance and General Health Insurance Law no. 5510'' published on the Official Gazette no. 28227 dated 8 March 2012, the transfer process has been postponed for one more year with the decision of the Council of Ministers published on the Official Gazette no. 28987 dated 30 April 2014. The Council of Ministers has been lastly authorized to determine the transfer date in accordance with the last amendment in the first paragraph of the 20th provisional article of Law No.5510 implemented by the Law No. 6645 on Amendment of the Occupational Health and Safety Law and Other Laws and Decree Laws published in the Official Gazette dated 23 April 2015 and numbered 29335. According to paragraph (I) of Article 203 of Law no. 703 which published on the Official Gazette no. 30473 dated 9 July 2018, the phrase, placed in 20th provisional article of Social Insurance and General Health Insurance Law No. 5510, "Council of Ministers" is authorized to determine the date of transfer to the Social Security Institution has been replaced with "President".

According to the New Law, following the transfer of the members of the fund to the SSI, the funds and institutions will continue to provide the non-transferrable social benefits and payments which are included in the articles of association of the fund.

The total liabilities of the pension fund are calculated using separate methods and assumptions for the benefits to be transferred and the additional benefits that will remain the responsibility of the pension fund.

The Parent Bank has booked provision in its financial statements within the scope of TAS 19 - Employee Benefits for the entire technical gap determined by the report prepared by an actuary registered in the actuaries register. This amount has been classified as other provision item.

The consolidated affiliates do not have the above mentioned retirement benefit plans for their employees. The retirement related benefits of the employees of the consolidated affiliates are subject to the Social Security Institution and other defined contribution plans.

XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 30 September 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.

Information on taxation in foreign subsidiaries are given below:

Akbank AG (Germany)

German-resident corporations (i.e. corporations with legal or business centers located in Germany) are subject to corporate taxation in Germany over their total income. Regardless of any profit distribution corporate tax is levied at 15% over total income. Effective corporate tax rate is 15,825% since an additional solidarity tax of 5,5% is applied over the calculated corporate tax. In addition to that, trade income tax is applied on the basis of local governments. This tax is around 11,6% and when all tax types (corporate tax, solidarity tax and tax on business profits) are taken into account, there is a tax burden of approximately 27,4%.

b. Deferred Tax:

The Group calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax is calculated over 30% as of 30 September 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.

Calculated deferred tax receivables and deferred tax liabilities have shown in net balances in the financial statements separately for domestic and international branches and for different subsidiaries subject to consolidation. Net balances of deferred tax assets and liabilities from companies are shown are shown separately in assets and liabilities.

Deferred tax, related to items recognized directly in equity is also credited or charged directly to equity.

XIX. EXPLANATIONS ON BORROWINGS:

Debt instruments with different characteristics such as syndicated and securitized borrowings and post-financing obtained from foreign financial institutions, marketable securities issued in domestic and foreign markets and money market borrowings are major funding source of the Group. Mentioned borrowings are carried initially at acquisition cost and subsequently recognized at the discounted value calculated using by "Effective interest rate method".

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

There is no share certificate issuance in 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 September 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 September 2026	**Prior Period 30 September 2025**
Net Profit for the Period of the Group	45.950	38.923
Average Number of Issued Common Shares (Million)	520.000	520.000
Earnings Per Share (Amounts presented as full TL)	**0,08837**	**0,07485**

In Türkiye, companies can increase their share capital by making a pro-rata distribution of shares ("Bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period. In case bonus shares are distributed after the balance sheet date but before the preparation of the financial statements, earnings per share is calculated considering the new number of shares.

The number of rights issued in 2026: None (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.

SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE GROUP

I. EXPLANATIONS ON EQUITY:

Total capital amount and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". Additionally, 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 September 2026, taking into consideration the above-mentioned regulations, the current period equity of the Group has been calculated as TL 464.014 (31 December 2025: TL 409.726), and the capital adequacy ratio is 16,67% (31 December 2025: 19,03%). This ratio is above the minimum ratio required by the legislation.

a. Information about total consolidated capital items:

	Current Period 30 September 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	7.015	7.015
Share issue premiums	3.506	3.506
Reserves	246.785	200.905
Gains recognized in equity as per TAS	87.417	79.758
Profit	45.961	57.433
Current Period Profit	45.950	57.255
Prior Period Profit	11	178
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	126	86
Minorities' Share	-	(17)
Common Equity Tier 1 Capital Before Deductions	**390.810**	**348.686**
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	60.552	28.489
Improvement costs for operating leasing	1.079	696
Goodwill (net of related tax liability)	134	134
Other intangibles other than mortgage-servicing rights (net of related tax liability)	15.717	10.685
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	1.605	1.597
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	**79.085**	**41.601**
Total Common Equity Tier 1 Capital	**311.723**	**307.085**

	Current Period 30 September 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	58.685	25.695
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the Additional Tier I capital	-	-
Third parties' share in the Additional Tier I capital (Temporary Article 3)	-	-
Additional Tier I Capital before Deductions	**58.685**	**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 Consolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Consolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components		
Goodwill and other intangible assets and related deferred tax liabilities which will not be deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	**58.685**	**25.695**
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**370.408**	**332.780**
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	63.459	55.399
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Third parties' share in the Tier II Capital	-	-
Third parties' share in the Tier II Capital (Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	30.147	21.547
Tier II Capital Before Deductions	**93.606**	**76.946**
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	**93.606**	**76.946**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**464.014**	**409.726**
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 Deduct Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not be deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

	Current Period 30 September 2026	Prior Period 31 December 2025
TOTAL CAPITAL		
Total Capital (Total of Tier I and Tier II Capital)	464.014	409.726
Total Risk Weighted Amounts	2.783.548	2.153.295
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	11,20%	14,26%
Tier 1 Capital Adequacy Ratio (%)	13,31%	15,45%
Capital Adequacy Ratio (%)	16,67%	19,03%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	4,02%	4,01%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,02%	0,01%
c) Systemic significant bank buffer ratio (%)	1,50%	1,50%
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	3,20%	6,26%
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of Consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of Consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	(6.865)	(13.074)
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	30.740	30.764
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	30.147	21.547
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	-	-

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

	Current Period 30 September 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)	24.465 million TL (in full TL amount)
Nominal value of instrument	24.465 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 24.465 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.

	Current Period 30 September 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)	3.670 million TL (in full TL amount)
Nominal value of instrument	3.670 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 3.670 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.

	Current Period 30 September 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)	7.340 million TL (in full TL amount)
Nominal value of instrument	7.340 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 7.340 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.

	Current Period 30 September 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)	3.670 million TL (in full TL amount)
Nominal value of instrument	3.670 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 3.670 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.

	Current Period 30 September 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)	24.456 million TL (in full TL amount)
Nominal value of instrument	24.456 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 24.456 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.

	Current Period 30 September 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)	29.358 million TL (in full TL amount)
Nominal value of instrument	29.358 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 29.358 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.

	Current Period

	30 September 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)	29.358 million TL (in full TL amount)
Nominal value of instrument	29.358 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 29.358 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.

c. The difference between Total "Capital" and "Equity" in the consolidated balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts, by reducing 20% each year if the remaining maturity is 100% less than 5 year, are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. EXPLANATIONS ON CURRENCY RISK:

The difference between the Group's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure. The Bank keeps the foreign exchange exposure amount within the limits set by the ERC. The ERC, taking into account the economic conditions and market developments, sets a limit for the size of a foreign exchange exposure. Those limits are individually determined and followed for both the net overall foreign currency position and for the foreign exchange exposure. Derivative financial instruments like forward foreign exchange contracts and currency swaps are used as tools for foreign exchange exposure management.

The Parent Bank's foreign exchange bid rates as of the date of the financial statements and for the last five days prior to that date are presented below:

	USD	EURO
Balance Sheet Evaluation Rate	48,9303 TL	55,5567 TL
1.Day bid rate	48,9303 TL	55,5567 TL
2.Day bid rate	48,9131 TL	55,5103 TL
3.Day bid rate	48,9008 TL	55,6307 TL
4.Day bid rate	48,7901 TL	55,5878 TL
5.Day bid rate	48,7671 TL	55,4945 TL

The simple arithmetic average of the Parent Bank's foreign exchange bid rates for the last thirty days preceding the balance sheet date for major foreign currencies are presented in the table below:

USD : TL 48,5432
EURO : TL 55,8989

As of 31 December 2025;

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

Information related to Group's Currency Risk:

The table below summarizes the Group's foreign currency net balance sheet position and net off-balance account position, categorized by currency. Foreign currency indexed assets are classified as Turkish Lira assets according to the Uniform Chart of Accounts. In currency risk calculation, foreign currency indexed assets are considered as foreign currency items. In accordance with the "Communiqué on Calculation of Foreign Currency Net Position/Capital Standard Ratio by banks in stand-alone and consolidated basis"; derivative financial asset accruals specified in the regulation and prepaid expenses in assets, derivative financial liability accruals specified in the regulation and shareholders' equity in liabilities are excluded in the currency risk calculation. Therefore, there are differences between the amounts of foreign currency denominated assets and liabilities demonstrated on the table below and the amounts on the balance sheet.

Current Period – 30 September 2026	**EURO**	**USD**	**Other FC**	**Total**
Assets				
Cash Equivalents and Central Bank (*)	83.491	122.647	109.317	**315.455**
Banks (*******)	49.625	71.526	9.106	**130.257**
Financial Assets at Fair Value through Profit or Loss	2.887	8.527	-	**11.414**
Interbank Money Market Placements	-	-	-	**-**
Financial Assets measured at other comprehensive income	56.464	221.898	4.967	**283.329**
Loans (**)	422.884	337.655	22	**760.561**
Investments in Associates, Subsidiaries and Joint Ventures	-	5.755	-	**5.755**
Financial assets measured at amortised cost	7.432	6.310	-	**13.742**
Hedging Derivative Financial Assets (***)	820	533	1.726	**3.079**
Tangible Assets (Net)	359	115	-	**474**
Intangible Assets (Net)	596	-	-	**596**
Other Assets (***)	10.080	9.101	(40)	**19.141**
Total Assets	**634.638**	**784.067**	**125.098**	**1.543.803**
Liabilities				
Bank Deposits (****)	18.650	69.859	7.938	**96.447**
Foreign Currency Deposits (****)	290.703	291.568	381.673	**963.944**
Funds from Interbank Money Market	24.792	148.665	1.557	**175.014**
Borrowings	76.202	157.392	-	**233.594**
Marketable Securities Issued (Net) (*****)	49.662	284.219	5.788	**339.669**
Miscellaneous Payables	8.236	51.834	330	**60.400**
Hedging Derivative Financial Liabilities (***)	-	677	-	**677**
Other Liabilities (***)	9.985	5.860	203	**16.048**
Total Liabilities	**478.230**	**1.010.074**	**397.489**	**1.885.793**
Net on Balance Sheet Position	**156.408**	**(226.007)**	**(272.391)**	**(341.990)**
Net off-Balance Sheet Position (******)	**(153.938)**	**232.116**	**272.022**	**350.200**
Financial Derivative Assets	171.956	806.626	308.609	**1.287.191**
Financial Derivative Liabilities	325.894	574.510	36.587	**936.991**
Non-cash Loans	**103.769**	**155.745**	**9.948**	**269.462**
Prior Period - 31 December 2025				
Total Assets	476.495	674.511	87.124	**1.238.130**
Total Liabilities	390.428	833.740	303.696	**1.527.864**
Net on-Balance Sheet Position	**86.067**	**(159.229)**	**(216.572)**	**(289.734)**
Net off-Balance Sheet Position (******)	**(83.749)**	**139.202**	**217.358**	**272.811**
Financial Derivative Assets	154.660	482.559	241.735	**878.954**
Financial Derivative Liabilities	238.409	343.357	24.377	**606.143**
Non-cash Loans	**86.984**	**105.190**	**9.908**	**202.082**

(*) Of the Cash Equivalents and Central Bank and Other FC, TL 106.765 (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 16 (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 390 (31 December 2025: TL 335), TL 9.619 of trading derivative financial asset and hedging derivative financial asset accruals and TL 13.903 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 431 (31 December 2025: TL 290) and Bank Deposits Other FC of the TL 357.446 (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.

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 Group. The ERC sets limits for the interest rate sensitivity of on and off-balance sheet items and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily transaction based reporting and analyses are made.

The Group manages the interest rate risk on a portfolio basis and tries to minimize the risk effect on the profitability, financial exposure and cash flows by applying different strategies. Basic methods such as using fixed or floating interest rates for different portfolios and maturities, setting the fixed margin in floating rates, or varying the rates for the short or long-term positions are applied actively.

a. Interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates)

Current Period – 30 September 2026	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash Equivalents and Central Bank	134.053	-	-	-	-	416.895	**550.948**
Banks (*****)	61.284	4.771	-	-	-	74.510	**140.565**
Financial Assets at Fair Value Through Profit or Loss	701	678	5.322	5.837	643	38.106	**51.287**
Interbank Money Market Placements	4	10	-	-	-	-	**14**
Financial Assets at measured Fair Value Other Comprehensive Income	33.363	58.046	140.190	189.960	149.853	3.036	**574.448**
Loans (*)	1.010.895	284.701	610.526	334.811	56.933	86.824	**2.384.690**
Financial Assets measured at amortised cost	2.474	67.176	177.749	25.718	8.304	-	**281.421**
Other Assets (**)	16.928	47.349	33.148	18.900	857	97.347	**214.529**
Total Assets	**1.259.702**	**462.731**	**966.935**	**575.226**	**216.590**	**716.718**	**4.197.902**
Liabilities							
Bank Deposits	62.067	27.892	13.526	12	-	1.085	**104.582**
Other Deposits	1.290.051	220.348	164.517	20.530	3.034	838.370	**2.536.850**
Funds from Interbank Money Market	164.080	49.587	89.802	1.979	-	-	**305.448**
Miscellaneous Payables	17.255	22.490	14.024	1.318	-	110.089	**165.176**
Marketable Securities Issued (Net) (***)	20.925	23.944	99.783	129.317	122.144	-	**396.113**
Borrowings	48.436	62.414	93.661	31.820	1.034	-	**237.365**
Other Liabilities (****)	16.362	15.430	15.463	3.814	2.756	398.543	**452.368**
Total Liabilities	**1.619.176**	**422.105**	**490.776**	**188.790**	**128.968**	**1.348.087**	**4.197.902**
Balance Sheet Long Position	-	40.626	476.159	386.436	87.622	-	**990.843**
Off-balance Sheet Short Position	(359.474)	-	-	-	-	(631.369)	**(990.843)**
Off-balance Sheet Long Position	-	68.192	-	-	25	-	**68.217**
Off-balance Sheet Short Position	(8.265)	-	(47.611)	(5.304)	-	-	**(61.180)**
Total Position	**(367.739)**	**108.818**	**428.548**	**381.132**	**87.647**	**(631.369)**	**7.037**

(*) Included lease receivables. Non-performing loans are shown in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.

(**) Derivative financial assets and expected credit losses are classified under other assets.

(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.

(****) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.

(*****) Derivative collaterals given to foreign banks are included.

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 Equivalents and Central Bank	200.488	-	-	-	-	358.946	**559.434**
Banks (*****)	27.782	1.128	326	-	-	32.487	**61.723**
Financial Assets at Fair Value Through Profit or Loss	293	831	754	13.550	757	32.160	**48.345**
Interbank Money Market Placements	2	24	-	-	-	-	**26**
Financial Assets at measured Fair Value Other Comprehensive Income	67.454	73.844	66.132	183.954	123.263	2.492	**517.139**
Loans (*)	766.360	244.636	501.646	321.210	60.099	65.836	**1.959.787**
Financial Assets measured at amortised cost	134.664	10.118	61.921	23.042	8.168	-	**237.913**
Other Assets (**)	20.692	46.848	17.394	15.443	127	74.079	**174.583**
Total Assets	**1.217.735**	**377.429**	**648.173**	**557.199**	**192.414**	**566.000**	**3.558.950**
Liabilities							
Bank Deposits	68.550	41.944	18.299	-	-	1.909	**130.702**
Other Deposits	975.039	183.293	130.564	22.946	9.495	721.382	**2.042.719**
Funds from Interbank Money Market	291.217	38.567	44.702	4.061	-	-	**378.547**
Miscellaneous Payables	8.278	15.187	15.229	2.862	-	84.243	**125.799**
Marketable Securities Issued (Net) (***)	10.114	31.530	57.821	113.743	81.094	-	**294.302**
Borrowings	9.429	42.859	107.794	20.368	1.497	-	**181.947**
Other Liabilities (****)	6.389	10.097	15.444	4.596	8.550	359.858	**404.934**
Total Liabilities	**1.369.016**	**363.477**	**389.853**	**168.576**	**100.636**	**1.167.392**	**3.558.950**
Balance Sheet Long Position	-	13.952	258.320	388.623	91.778	-	**752.673**
Off-balance Sheet Short Position	(151.281)	-	-	-	-	(601.392)	**(752.673)**
Off-balance Sheet Long Position	12.710	88.825	-	-	-	-	**101.535**
Off-balance Sheet Short Position	-	-	(63.956)	(1.862)	-	-	**(65.818)**
Total Position	**(138.571)**	**102.777**	**194.364**	**386.761**	**91.778**	**(601.392)**	**35.717**

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(**) Shareholders' equity is presented under "Other liabilities" item at "Non-interest bearing" column.
(***) Included lease receivables.Non-performing loans are shown in the" non-interest bearing " column. Interest rediscount started to be calculated for non-performing loans as of 1 January 2018, said amount was indicated on "without interest" column since there is no other suitable column in the above table.
(****) Derivative financial assets and expected credit losses are classified under other assets.

(*****) Derivative collaterals given to foreign banks are included.

b. Average interest rates for monetary financial instruments (%):

Average interest rates in the above tables are the weighted average rates of the related balance sheet items.

Current Period - 30 September 2026	EURO	USD	Yen	TL
Assets				
Cash Equivalents and Central Bank	-	-	-	33,23
Banks	2,39	3,91	-	39,76
Financial Assets at Fair Value Through Profit or Loss	3,01	5,53	-	36,68
Interbank Money Market Placements	-	-	-	38,14
Financial Assets at Fair Value Other Comprehensive Income	2,76	6,42	3,09	33,06
Loans	5,96	7,23	-	42,49
Financial Assets measured at amortised cost	3,33	4,44	-	26,30
Liabilities				
Bank Deposits (**)	3,16	4,66	-	32,82
Other Deposits (**)	1,29	1,48	-	32,06
Funds from Interbank Money Market	2,88	4,77	-	35,84
Miscellaneous Payables	-	3,88	-	-
Marketable Securities Issued (Net) (*)	3,70	6,88	-	38,73
Borrowings	4,58	5,44	-	37,95

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(**) Demand deposit balances are included in average interest rate calculation.

Prior Period – 31 December 2025	EURO	USD	Yen	TL
Assets				
Cash Equivalents and Central Bank	-	-	-	35,16
Banks	1,97	4,57	-	39,25
Financial Assets at Fair Value Through Profit or Loss	4,55	5,25	-	34,31
Interbank Money Market Placements	-	-	-	38,79
Financial Assets at Fair Value Other Comprehensive Income	3,27	6,23	3,09	32,73
Loans	-	7,00	-	42,33
Financial Assets measured at amortised cost	3,30	4,03	-	26,13
Liabilities				
Bank Deposits (**)	2,62	4,59	-	37,66
Other Deposits (**)	0,12	0,84	0,04	39,51
Funds from Interbank Money Market	0,17	4,48	-	30,99
Miscellaneous Payables	-	3,64	-	-
Marketable Securities Issued (Net) (*)	3,80	6,77	-	41,57
Borrowings	4,39	5,67	-	36,03

(*) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.

(**) Demand deposit balances are included in average interest rate calculation.

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.

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 September 2026		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			864.827	378.034
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.543.862	588.662	133.289	58.866
3	Stable deposits	421.954	-	21.098	-
4	Less stable deposits	1.121.908	588.662	112.191	58.866
5	Unsecured Funding other than Retail and Small Business Customers Deposits	927.872	293.636	524.561	198.274
6	Operational deposits	3.792	-	948	-
7	Non-Operational Deposits	834.289	239.419	445.434	144.062
8	Other Unsecured Funding	89.791	54.217	78.179	54.212
9	Secured funding			29.134	16.043
10	Other Cash Outflows	104.314	156.257	47.471	129.733
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	24.808	124.930	25.941	126.063
12	Debts related to the structured financial products	210	-	210	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	79.296	31.327	21.320	3.670
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	29.747	-	1.487	-
15	Other irrevocable or conditionally revocable commitments	2.314.278	226.960	115.714	11.348
16	**TOTAL CASH OUTFLOWS**			**851.656**	**414.264**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	301.649	91.815	191.878	73.519
19	Other contractual cash inflows	14.813	144.439	14.775	144.403
20	**TOTAL CASH INFLOWS**	**316.462**	**236.254**	**206.653**	**217.922**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**864.827**	**378.034**
22	**TOTAL NET CASH OUTFLOWS**			**645.003**	**196.342**
23	**Liquidity Coverage Ratio (%)**			**134,08**	**192,54**

(*) Simple arithmetic average calculated for the last three months of values calculated by taking the simple arithmetic average was used for calculating the average in last days of the related last three months.

		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Prior Period - 31 December 2025		**TL+FC**	**FC**	**TL+FC**	**FC**
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			741.291	310.138
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.309.934	506.656	113.020	50.666
3	Stable deposits	359.461	-	17.973	-
4	Less stable deposits	950.473	506.656	95.047	50.666
5	Unsecured Funding other than Retail and Small Business Customers Deposits	758.102	237.374	400.507	155.489
6	Operational deposits	3.059	-	765	-
7	Non-Operational Deposits	687.855	192.198	345.210	110.314
8	Other Unsecured Funding	67.188	45.176	54.532	45.175
9	Secured funding	-	-	19.465	12.507
10	Other Cash Outflows	80.601	59.101	31.870	36.359
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	15.307	32.651	16.082	33.426
12	Debts related to the structured financial products	233	-	233	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	65.060	26.450	15.555	2.933
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	26.116	-	1.306	-
15	Other irrevocable or conditionally revocable commitments	1.908.889	162.176	95.444	8.109
16	**TOTAL CASH OUTFLOWS**			**661.613**	**263.130**
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	249.690	89.130	157.071	70.968
19	Other contractual cash inflows	15.709	68.232	15.702	68.227
20	**TOTAL CASH INFLOWS**	**265.399**	**157.362**	**172.773**	**139.195**
				Upper limit applied amounts	
21	**TOTAL HQLA STOCK**			**741.291**	**310.138**
22	**TOTAL NET CASH OUTFLOWS**			**488.840**	**123.935**
23	**Liquidity Coverage Ratio (%)**			**151,64**	**250,24**

(*) Simple arithmetic average calculated for the last three months of values calculated by taking the simple arithmetic average was used for calculating the average in last days of the related last three months.

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 133% 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 61% and securities issued by Treasury of Republic of Türkiye by 32%. Funding sources are mainly distributed between individual and retail deposits by 58%, corporate deposits by 25%, borrowings from banks by 4% and collateralized borrowings such as repurchase agreements by 7%.

Cash outflow amounting to TL 8.048 million is calculated based on the change of margin call amounts of derivative transactions during the last two years.

The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank. The Bank follows up and manages the liquidity coverage ratio including its foreign branch. There is no limitation which avoids liquidity transfer between the Bank and the foreign branch. In this context, the foreign branch does not create any additional liquidity risk for the Bank.

In accordance with the "Regulation On Calculation of Liquidity Coverage Ratio of Banks", published in Official Gazette no. 28948, dated 21 March 2014, liquidity coverage ratio is calculated for the last three months are presented below.

	Current Period - 30 September 2026	
	TL+FC	**FC**
July	133,24	205,99
August	135,92	189,95
September	133,07	183,88

	Prior Period - 31 December 2025	
	TL+FC	**FC**
October	161,75	244,18
November	147,16	253,70
December	146,66	252,98

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 September 2026	Demand	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Unallocated (**)	Total
Assets								
Cash Equivalents and Central Bank	228.026	303.702	19.220	-	-	-	-	**550.948**
Banks (******)	74.510	61.284	4.684	87	-	-	-	**140.565**
Financial Assets at Fair Value Through Profit or Loss	38.106	451	166	5.746	6.174	644	-	**51.287**
Interbank Money Market Placements	-	14	-	-	-	-	-	**14**
Financial Assets measured at other comprehensive income	3.036	13.297	-	58.335	330.432	169.348	-	**574.448**
Loans (*)	194	800.737	279.347	565.606	472.379	179.797	86.630	**2.384.690**
Financial Assets measured at amortised cost	-	1.450	707	86.532	160.209	32.523	-	**281.421**
Other Assets (**)	9.710	13.035	4.434	9.770	78.539	11.479	87.562	**214.529**
Total Assets	**353.582**	**1.193.970**	**308.558**	**726.076**	**1.047.733**	**393.791**	**174.192**	**4.197.902**
Liabilities								
Bank Deposits	1.085	62.067	27.892	13.526	12	-	-	**104.582**
Other Deposits	838.370	1.290.051	220.348	158.782	21.568	7.731	-	**2.536.850**
Borrowings	-	11.382	31.013	116.082	77.655	1.233	-	**237.365**
Funds from Interbank Money Market	-	151.447	25.383	65.895	62.723	-	-	**305.448**
Marketable Securities Issued (Net) (***)	-	20.938	19.083	99.783	134.165	122.144	-	**396.113**
Miscellaneous Payables	19.259	17.502	10.491	12.445	9.572	3.279	92.628	**165.176**
Other Liabilities (****)	94.328	45.765	8.639	14.353	9.621	5.062	274.600	**452.368**
Total Liabilities	**953.042**	**1.599.152**	**342.849**	**480.866**	**315.316**	**139.449**	**367.228**	**4.197.902**
Net Liquidity Excess / (Gap)	**(599.460)**	**(405.182)**	**(34.291)**	**245.210**	**732.417**	**254.342**	**(193.036)**	**-**
Net Off-balance sheet Position	-	(6.456)	(12.413)	(21.173)	42.686	4.393	-	**7.037**
Financial Derivative Assets	-	678.886	555.408	969.882	462.872	130.982	-	**2.798.030**
Financial Derivative Liabilities	-	685.342	567.821	991.055	420.186	126.589	-	**2.790.993**
Non-cash Loans (*****)	**-**	**24.020**	**7.296**	**169.264**	**223.167**	**277.264**	**-**	**701.011**
Prior Period - 31 December 2025								
Total Assets	370.200	978.503	289.842	460.803	977.566	358.360	123.676	**3.558.950**
Total Liabilities	813.814	1.370.320	314.265	376.935	240.644	101.935	341.037	**3.558.950**
Net Liquidity Excess/ (Gap)	**(443.614)**	**(391.817)**	**(24.423)**	**83.868**	**736.922**	**256.425**	**(217.361)**	**-**
Net Off-balance sheet Position	**-**	**7.093**	**(1.095)**	**(7.366)**	**33.295**	**3.788**	**-**	**35.715**
Financial Derivative Assets	-	420.876	294.524	356.182	300.594	81.469	-	**1.453.645**
Financial Derivative Liabilities	-	413.783	295.619	363.548	267.299	77.681	-	**1.417.930**
Non-cash Loans (*****)	**-**	**19.851**	**4.452**	**131.030**	**181.540**	**209.502**	**-**	**546.375**

(*) Included lease receivables. The non-performing loans is presented "Unallocatable" column.
(**) Assets that are necessary for banking activities and that cannot be liquidated in the short-term, such as fixed and intangible assets, derivative financial assets, investments, subsidiaries, stationery, pre-paid expenses and loans under follow-up, are shown in this column. Expected credit losses are included.
(***) Securities issued as subordinated loan classified under subordinated loans in the balance sheet are included.
(****) Shareholders' Equity is presented under "Other Liabilities" item in the "Unallocated" column.
(*****) Amounts related to Letters of Guarantee represent contractual maturity and related amounts. Amounts are demand and can be withdrawn optional.
(******) Derivative collaterals given to foreign banks are included.

Net stable funding ratio template:

Current Period -30.09.2026		**a**	**b**	**c**	**ç**	**d**
		Unweighted value by residual maturity				**Weighted value**
		No Maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
Mevcut İstikrarlı Fon						
1	Capital	543.100	-	-	-	543.100
2	Regulatory Capital	543.100	-	-	-	543.100
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	614.352	973.286	-	-	1.450.499
5	Stable deposits	116.690	315.818	-	-	410.882
6	Less stable deposits	497.662	657.468	-	-	1.039.617
7	Wholesale funding	163.444	1.326.265	195.549	300.675	808.170
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	163.444	1.326.265	195.549	300.675	808.170
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**					**2.801.769**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					25.522
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	967.869	428.261	1.341.879	1.809.171
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	-	164.763	47.697	175.641	224.204
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	-	803.107	380.564	1.019.757	1.466.258
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	9.116	5.925
22	Performing residential mortgages, of which	-	-	-	28.998	18.849
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.998	18.849
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	117.482	99.860
25	Assets with matching interdependent liabilities			-		
26	Other assets:	111.537	19.727	-	320.675	451.660
27	Physical traded commodities, including gold	1.858				1.579
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				16.128	16.128
30	NSFR derivative liabilities before deduction of variation margin posted				3.599	3.599
31	All other assets not included in the above categories	109.679	-	-	320.675	430.354
32	Off-balance sheet items		2.544.365	-	-	127.218
33	**Total RSF**					**2.413.571**
34	**Net Stable Funding Ratio (%)**					**116,08%**

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**	
Mevcut İstikrarlı Fon						
1	Capital	451.326	-	-	-	451.326
2	Regulatory Capital	451.326	-	-	-	451.326
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	546.829	801.409	-	-	1.231.209
5	Stable deposits	96.821	259.062	-	-	338.089
6	Less stable deposits	450.008	542.347	-	-	893.120
7	Wholesale funding	196.731	1.147.257	119.020	209.949	574.421
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	196.731	1.147.257	119.020	209.949	574.421
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**					**2.256.956**
						RSF
15	Total NSFR high-quality liquid assets (HQLA)					40.425
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	761.605	293.731	1.089.158	1.439.865
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	83.016	7.478	12.576	28.767
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	653.346	270.994	882.157	1.221.909
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	-	25.243	15.260	165.574	170.436
25	Assets with matching interdependent liabilities					
26	Other assets:	53.421	26.179	-	348.608	427.939
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				23.640	23.640
30	NSFR derivative liabilities before deduction of variation margin posted				2.539	2.539
31	All other assets not included in the above categories	51.628	-	-	348.608	400.236
32	Off-balance sheet items		2.280.069	-	-	114.003
33	**Total RSF**					**2.022.232**
34	**Net Stable Funding Ratio (%)**					**111,61%**

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 2.802 billion TL. The required stable fund amount is 2.414 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 19% 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 115,7%, while the average for the prior period is 114,7%.

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.

VI. EXPLANATIONS ON LEVERAGE RATIO:

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

As of 30 September 2026, the leverage ratio of the Group calculated from 3 months average amounts is 5,43% (31 December 2025: 5,46%). This ratio is above the minimum ratio which is 3%.

b. Comparison table of total assets and total risk amounts in the financial statements prepared in accordance with TAS:

		Current Period 30 September 2026 (**)	Prior Period 31 December 2025 (**)
1	Total assets in the consolidated financial statements prepared in accordance with TAS (*)	4.107.235	3.399.813
2	Differences between the total assets in the consolidated financial statements prepared in accordance with TAS and the total assets in the consolidated financial statements prepared in accordance with Communique on Preparation of Consolidated Financial Statements of the Banks	-	-
3	Differences between the balances of derivative financial instruments and the credit derivatives in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	48.311	17.485
4	Differences between the balances of securities financing transactions in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	(359.717)	(340.744)
5	Differences between off- balance sheet items in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	(39.839)	(29.671)
6	Other differences in the consolidated financial statements prepared in accordance with the Communique on Preparation of Consolidated Financial Statements of the Banks and their risk exposures	3.028.400	2.616.543
7	Total Risk	6.784.390	5.663.426

(*) The consolidated financial statements prepared in accordance with the sixth paragraph of the Article 5 in the Communique on Preparation of Consolidated Financial Statements of the Banks.
(**) Three months average values in the related periods.

c. Disclosure of Leverage ratio template:

		Current Period 30 September 2026 (*)	Prior Period 31 December 2025 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals	4.021.220	3.326.724
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	4.021.220	3.326.724
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	43.434	32.051
5	Potential credit risk amount of derivative financial assets and credit derivatives	48.311	17.485
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	91.745	49.536
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	30.719	52.430
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity	30.719	52.430
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	2.680.545	2.264.407
11	(Correction amount due to multiplication with credit conversion rates)	(39.839)	(29.671)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.640.706	2.234.736
	Capital and total risk		
13	Core Capital	368.084	309.208
14	Total risk amount (sum of lines 3, 6, 9 and 12)	6.784.390	5.663.426
	Leverage ratio		
15	Leverage ratio	5,43	5,46

(*) Three months average values.

VII. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

a. Explanations on Risk Management and Risk Weighted Amount (RWA):

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 30 March 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Bank, tables, which have to be prepared within the scope of Internal Rating-Based (IRB) approach, are not presented.

In the event of unexpected negative economic conditions, stress tests are carried out regularly considering the exchange rate and interest rate shocks and the deterioration of the loan portfolio at different stress rates.

i. Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 30 September 2026	Prior Period 31 December 2025	Current Period 30 September 2026
1	Credit risk (excluding counterparty credit risk) (CCR)	2.317.703	1.763.701	185.416
2	Standardized approach (SA)	2.317.703	1.763.701	185.416
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	73.501	81.344	5.880
5	Standardized approach for counterparty credit risk (SA-CCR)	73.501	81.344	5.880
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	20.556	11.449	1.644
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	52.808	47.671	4.225
17	Standardized approach (SA)	52.808	47.671	4.225
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	318.980	249.130	25.518
20	Basic Indicator Approach	318.980	249.130	25.518
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)**	**2.783.548**	**2.153.295**	**222.683**

2. EXPLANATIONS ON HEDGE TRANSACTIONS:

The Group hedges its TL and foreign denominated fixed rate financial assets with cross currency swaps and interest rate swaps. Within the scope of fair value hedge, fair value changes of hedging instrument and hedged item are accounted in the income statement. As long as the hedge relationship is effective, fair value change of the hedged item is disclosed together with its related asset or liability in the balance sheet for TL denominated fixed rate mortgage loans. Fair value changes which have already been booked in equity, have been reclassified from equity to income statement for TL and FC denominated fixed rate financial assets measured at fair value through other comprehensive income.

The Group hedges against its cash flow risk stemming from foreign currency denominated floating rate financial liabilities with interest rate and cross currency swaps. Within the scope of cash flow hedge accounting, effective part of the fair value changes of the hedging instrument are accounted in equity under "Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss" whereas ineffective part is accounted in the income statement. At instances when cash flows relating to hedged item (interest expense) affect the income statement, profit/loss of the related hedging item is taken out of the equity and reflected on the income statement.

Prospective tests are performed at the inception of the hedge relationships and both prospective and retrospective tests are performed at each reporting period-end regularly by using "Dollar off-set method". In this method, changes in the fair value of the hedged item and changes in the fair value of the hedging instruments between the designation date and each reporting period-end are compared and effectiveness ratio is calculated. In the determination of the fair values of hedging instruments and hedged item, market yield curves are used. Hedge accounting principles are applied by assessing the calculated effectiveness ratio within the scope of TAS 39.

When the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests;

- The hedging gains and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized,
- Adjustments made to the carrying amount of the hedged item are transferred to profit and loss with straight line method for portfolio hedges or with effective interest rate method for micro hedges.

In case the hedged item is derecognized, hedge accounting is discontinued and within context of fair value hedge accounting, adjustments made to the value of the hedged item are accounted in income statement.

The replacement or rollover of a hedging instrument into another hedging instrument is not an expiration or termination if such replacement or rollover is part of the entity's documented hedging strategy.

The Group also applies net investment risk hedging in order to hedge its foreign currency risk from its investments abroad. The effective part of the fair value change of the hedging instrument in the hedging transaction in question was accounted in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified in Profit or Loss" account under equity.

As of 30 September 2026, contractual amounts of derivative financial instruments designated as hedging instruments and the net fair values carried in the balance sheet of the Bank are summarized in the following table:

	Current Period 30 September 2026			**Prior Period 31 December 2025**		
	Notional Amount	**Assets**	**Liabilities**	**Notional Amount**	**Assets**	**Liabilities**
Interest Rate and Cross Currency Swaps						
-TL	248.764	49.534	688	79.204	35.851	2.745
-FC	273.005	6.038	677	291.160	5.699	-
Total	**521.769**	**55.572**	**1.365**	**370.364**	**41.550**	**2.745**

1. Explanations on Accounting Net Investment Hedge:

The Group applies a net investment hedging strategy to hedge the foreign exchange risk arising from the net investment value of Akbank AG, its subsidiary, amounting to EUR 1.232 million (31 December 2025: EURO 1.185 million), and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 117 million (31 December 2025: USD 109 million). EUR 1.232 million and USD 117 million of the Group's borrowing are designated as "hedging instruments".

2. Explanations on Fair Value Hedge:

Current Period: 30 September 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 Loans	Interest rate and currency risk	(3)	1	(2)
Interest Rate Swap	Fixed interest rate FC financial assets at other comprehensive income	Interest rate risk	623	(650)	(27)
Interest Rate Swap	Fixed interest rate TL borrowings	Interest rate risk	(22)	(1)	(23)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	265	(264)	1
Cross-currency swap	Fixed interest rate TL Commercial Loans, FC borrowings	Interest rate and currency risk	141	(187)	(46)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	(984)	1.012	28
Cross-currency swap	Fixed interest rate TL Bond, FC borrowings	Interest rate and currency risk	35	(28)	7
Cross-currency swap	Fixed interest rate TL Consumer Loans, FC borrowings	Interest rate and currency risk	380	(555)	(175)

(*) Includes fair value differences arising from changes in foreign exchange rates for hedges against interest rate and foreign currency from the interest rate and foreign exchange risks.

(**) Represents the cumulative amounts booked under "Profit/Losses on Derivative Financial Transactions" and "Profit/Losses on Foreign Exchange Transactions" since the beginning of hedge accounting.

Current Period: 31 December 2025

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC Loans	Interest rate and currency risk	(46)	46	-
Interest Rate Swap	Fixed interest rate FC financial assets at other comprehensive income	Interest rate risk	(340)	322	(18)
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)

(*) Includes fair value differences arising from changes in foreign exchange rates for hedges against interest rate and foreign currency from the interest rate and foreign exchange risks.

(**) Represents the cumulative amounts booked under "Profit/Losses on Derivative Financial Transactions" and "Profit/Losses on Foreign Exchange Transactions" since the beginning of hedge accounting.

In addition, when the hedging instrument expires, is executed or sold and when the hedge relationship becomes ineffective or is discontinued as a result of the hedge relationship being revoked due to ineffectiveness of efficiency tests with the information related discontinuous transactions are given below:

- As of 30 September 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	-	13	19	2
Interest Rate Swap	Floating-rate TL securities issued	Cash Flow risk due to changes in interest rate of funds	-	19	81	36	-
Interest Rate Swap	Floating-rate FC securities issued	Cash Flow risk due to changes in interest rate of funds	13	-	(182)	(168)	1
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	39.981	-	(27)	(307)	10
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.748	311	1.252	1.320	254
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	-	-	169	405	(24)
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	117	196	(622)	(588)	89

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 September 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).

VIII. EXPLANATIONS ON BUSINESS SEGMENTS:

The Group operates consumer banking, SME banking, commercial banking, and corporate-investment and private banking and wealth network providing services to customers in accordance with the Bank's organizational structure.

The profitability system generating segment information provides profitability information on the basis of account customer, customer relationship manager, branch segment and product. This information is made available to the branch and Head Office personnel through a web-based management reporting system.

Consumer banking offers a variety of retail services such as deposit accounts, retail loans, commercial installment loans, credit cards, insurance products and asset management services. The consumer banking products and services also include bank cards, investment funds trading, automatic payment services, foreign currency trading, safe deposit box rentals, cheques, money transfers, investment banking, telephone and internet banking. In the scope of private banking, The Bank serves the members of the high-income customers who have expectations for upper-class service quality both in banking and investment transactions.

Corporate banking, commercial banking and SME banking, provide financial solutions and banking services to large, medium and small size corporate and commercial customers. The products and services offered to corporate and commercial customers include TL and foreign currency denominated working capital loans financing for investments, foreign trade financing, derivative instruments for hedging purposes of foreign currency and interest risk, letters of credit, foreign currency trading, corporate finance services and deposit and cash management services. In addition, the Bank provides timely and permanent solutions for corporate customers' working capital management, delivers cash management services tailored based on customers' requests that include collection and payment services and liquidity and information management. Project finance loans are provided within the context of investment banking activities. Within the scope of international banking activities, activities are also being carried out in order to provide long-term funding, to provide funding under a price reflecting the country's risk, to diversify funding resources and to form an international investor base on this area.

The Treasury Unit conducts TL and FC spot and forward transactions, treasury bonds, government bonds, Eurobond and private sector bond transactions and also derivative trading activities within determined limits. These transactions are performed according to the Bank's requirements. In addition to marketing and pricing activities for the branch network of Treasury products and customers, foreign trade financing, foreign exchange and TL "clearing" services are also carried out for customers.

Other operations includes activities of Ak Finansal Kiralama A.Ş., Ak Yatırım Menkul Değerler A.Ş., Ak Portföy Yönetim A.Ş., Akbank AG, Stablex Kripto Varlık Alım Satım Platformu A.Ş., AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş and Ak Yatırım Varlık Kiralama A.Ş.. as subsidiaries of the Bank in consolidation.

Information on business segments as of 30 September 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 September 2026				
Operating Income	110.942	110.405	(9.333)	212.014
Profit from Operating Activities	21.147	72.707	(31.706)	62.148
Income from Subsidiaries	-	-	326	326
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	356	356
Profit before Tax	21.147	72.707	(31.024)	62.830
Corporate Tax	-	-	(16.897)	(16.897)
Net Profit for the Period	21.147	72.707	(47.921)	45.933
Segment Assets	1.124.717	1.506.539	1.355.940	3.987.196
Investments in Associates	-	-	5.977	5.977
Undistributed Assets	-	-	204.729	204.729
Total Assets				4.197.902
Segment Liabilities	1.967.109	868.750	837.138	3.672.997
Undistributed Liabilities	-	-	194.645	194.645
Shareholders' Equity	-	-	330.260	330.260
Total Liabilities				4.197.902

	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	100.751	91.937	[30.023]	162.665
Profit from Operating Activities	30.750	65.327	[47.707]	48.370
Income from Subsidiaries	-	-	124	124
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	72	72
Profit before Tax	30.750	65.327	[47.511]	48.566
Corporate Tax	-	-	[9.658]	[9.658]
Net Profit for the Period	30.750	65.327	[57.169]	38.908
Segment Assets	968.330	1.277.124	1.149.724	3.395.178
Investments in Associates	-	-	4.917	4.917
Undistributed Assets	-	-	158.855	158.855
Total Assets				3.558.950
Segment Liabilities	1.641.305	626.952	828.898	3.097.155
Undistributed Liabilities	-	-	151.625	151.625
Shareholders' Equity	-	-	310.170	310.170
Total Liabilities				3.558.950

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

SECTION FIVE
INFORMATION AND DISCLOSURES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED ASSETS

a. Information related to cash equivalents and the account of the Central Bank of the Republic of Türkiye (the "CBRT"):

1. Information on cash equivalents and the account of the CBRT:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Cash/Foreign Currency	7.120	20.045	7.146	19.262
The CBRT (*)	228.373	293.552	287.821	243.412
Other (**)	-	1.858	-	1.793
Total	**235.493**	**315.455**	**294.967**	**264.467**

(*) Precious metal account amounting to TL 104.907 are included in FC (31 December 2025: TL 71.913).
(**) Precious metal account amounting to TL 1.858 are included in FC (31 December 2025: TL 1.793).

2. Information related to the account of the CBRT:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Unrestricted Demand Deposits	22	-	4	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	228.351	293.552	287.817	243.412
Total	**228.373**	**293.552**	**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 32% depending on the maturity structure (31 December 2025: between 5% and 32%) as of 30 September 2026.

b. Financial Assets at Fair Value Through Profit or Loss

As of 30 September 2026, financial assets at fair value through profit or loss given as collateral/blocked amounting to TL 52 (31 December 2025: TL 124). There is no financial assets at fair value through profit or loss given as repurchase agreements (31 December 2025: None).

Other Financial Assets: TL 7.267 (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.

c. Trading derivative financial assets:

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

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Forward Transactions	2.606	-	3.612	-
Swap Transactions	12.223	12.555	8.862	19.120
Futures Transactions	-	-	-	-
Options	244	3.432	246	5.404
Other	-	-	-	-
Total	**15.073**	**15.987**	**12.720**	**24.524**

(*) Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Banks				
Domestic	10.308	467	2.060	2.462
Foreign (*)	-	129.790	-	57.201
Head Quarters and Branches Abroad	-	-	-	-
Total	**10.308**	**130.257**	**2.060**	**59.663**

(*) 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 September 2026, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 293.539 (31 December 2025: TL 261.583); and those given as collateral/blocked amounting to TL 35.490 (31 December 2025: TL 18.034).

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Debt Securities	593.725	526.985
Quoted at Stock Exchange (*)	541.443	496.299
Unquoted at Stock Exchange	52.282	30.686
Share Certificates	207	170
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	207	170
Impairment Provision (-)	19.484	10.015
Total	**574.448**	**517.140**

(*) Investment funds are included.

f. Information related to loans:

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

	Current Period 30 September 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	49.305	17.486	33.896	16.143
Loans Granted to Employees	1.545	-	1.225	-
Total	**50.850**	**17.486**	**35.121**	**16.143**

2. Information on the first and second group loans and other receivables including loans that have been restructured or rescheduled (*):
(i). Loans at amortised cost (*)

		Loans and other receivables under follow up		
Current Period – 30 September 2026			Restructured Loans and Receivables	
Cash Loans	**Standard Loans and Other Receivables**	**Loans and Receivables Not Subject to restructuring**	**Loans and Receivables with Revised Contract Terms**	**Refinance**
Non-specialized Loans				
Loans given to enterprises	326.959	12.102	6	2.994
Export Loans	252.419	2.672	2	429
Import Loans	2.678	-	-	-
Loans Given to Financial Sector	108.915	165	-	-
Consumer Loans	389.285	38.782	27.225	3.190
Credit Cards	431.192	27.831	36.514	-
Other	594.569	18.701	630	20.800
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**2.106.017**	**100.253**	**64.377**	**27.413**

(*) Included lease receivables.

	Current Period 30 September 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	11.765	-	12.336	-
Significant Increase in Credit Risk	-	17.999	-	16.941
Total	**11.765**	**17.999**	**12.336**	**16.941**

(*) Included expected credit losses of lease receivables.

Aging analysis for overdue receivables:

	Current Period 30 September 2026	Prior Period 31 December 2024
30-60 days overdue	24.457	15.640
60-90 days overdue	13.765	8.150
More than 90 days overdue	61	51
Total	**38.283**	**23.841**

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

Current Period – 30 September 2026	Short-term	Medium and Long-term	Total
Consumer Loans-TL	**159.391**	**198.990**	**358.381**
Mortgage Loans	14	103.920	103.934
Automotive Loans	898	1.543	2.441
Consumer Loans	158.479	93.527	252.006
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	**343.268**	**29.493**	**372.761**
With Installment	111.214	29.488	140.702
Without Installment	232.054	5	232.059
Consumer Credit Cards-FC	**1.181**	**-**	**1.181**
With Installment	-	-	-
Without Installment	1.181	-	1.181
Personnel Loans-TL	**366**	**308**	**674**
Mortgage Loans	-	34	34
Automotive Loans	1	3	4
Consumer Loans	365	271	636
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	**851**	**1**	**852**
With Installment	298	1	299
Without Installment	553	-	553
Personnel Credit Cards-FC	**19**	**-**	**19**
With Installment	-	-	-
Without Installment	19	-	19
Credit Deposit Account-TL (Real Person)	**99.427**	**-**	**99.427**
Credit Deposit Account-FC (Real Person)	**-**	**-**	**-**
Total Consumer Loans	**604.503**	**228.792**	**833.295**

Prior Period – 31 December 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	**287.860**	**19.629**	**307.489**
With Installment	91.863	19.629	111.492
Without Installment	195.997	-	195.997
Consumer Credit Cards-FC	**883**	**-**	**883**
With Installment	-	-	-
Without Installment	883	-	883
Personnel Loans-TL	**190**	**370**	**560**
Mortgage Loans	-	30	30
Automotive Loans	5	2	7
Consumer Loans	185	338	523
Other	-	-	-
Personnel Loans- Indexed to FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	**652**	**-**	**652**
With Installment	214	-	214
Without Installment	438	-	438
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	**500.468**	**219.210**	**719.678**

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

Current Period – 30 September 2026	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	**31.366**	**155.161**	**186.527**
Mortgage Loans	19	4.896	4.915
Automotive Loans	2.344	31.079	33.423
Consumer Loans	29.003	119.186	148.189
Other	-	-	-
FC Indexed Commercial Installment Loans	**-**	**-**	**-**
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	**642**	**5.716**	**6.358**
Mortgage Loans	-	468	468
Automotive Loans	13	1.152	1.165
Consumer Loans	629	4.096	4.725
Other	-	-	-
Corporate Credit Cards-TL	**120.363**	**283**	**120.646**
With Installment	47.116	283	47.399
Without Installment	73.247	-	73.247
Corporate Credit Cards-FC	**78**	**-**	**78**
With Installment	-	-	-
Without Installment	78	-	78
Credit Deposit Account-TL (Legal Person)	**22.494**	**-**	**22.494**
Credit Deposit Account-FC (Legal person)	**-**	**-**	**-**
Total	**174.943**	**161.160**	**336.103**

Prior Period – 31 December 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**

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Domestic Loans	2.357.692	1.936.575
Foreign Loans	26.998	23.212
Total	**2.384.690**	**1.959.787**

(*) Included leasing receivables.

6. Loans granted to investments in associates and subsidiaries: None.

7. Credit-Impaired Losses (Stage III / Special Provision) (*):

	Current Period 30 September 2026	Prior Period 31 December 2025
Loans and Other Receivables with Limited Collectibility	6.903	6.142
Loans and Other Receivables with Doubtful Collectibility	15.879	13.156
Uncollectible Loans and Receivables	33.523	22.451
Total	**56.305**	**41.749**

(*) Included leasing receivables.

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 and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Current Period: 30 September 2026			
(Gross Amounts Before Specific Provisions)	550	527	631
Rescheduled Loans and Other Receivables	550	527	631
Prior Period: 31 December 2025			
(Gross Amounts Before Specific Provisions)	360	801	339
Rescheduled Loans and Other Receivables	360	801	339

(ii) Information on the movement of total non-performing loans (*):

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Prior Period End Balance: 31 December 2025	**10.905**	**21.432**	**33.403**
Additions (+)	48.720	1.624	7.734
Transfers from Other Categories of Non-Performing Loans (+)	-	37.468	27.418
Transfers to Other Categories of Non-Performing Loans (-)	37.468	27.418	-
Collections (-)	7.558	4.226	9.040
Write-offs (-) (**)	406	452	3.678
Sold Portfolio (***)	-	1.027	10.801
Corporate and Commercial Loans	-	589	1.008
Consumer Loans	-	78	4.902
Credit Cards	-	360	4.892
Other	-	-	-
Balance at the End of the Period	**14.193**	**27.401**	**45.036**
Specific Provisions (-)	6.903	15.879	33.523
Net Balance at Balance Sheet	**7.290**	**11.522**	**11.513**

(*) Included leasing receivables.

(**) In the current period, based on the amendment made in the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533, there is no write-off process. (31 December 2025: None).

(***) The Bank sold a portion of its non-performing loan portfolio amounting to TL 11.828 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 1.955 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 49 basis points.

(iii) Information on non-performing loans granted as foreign currency loans:

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period: 30 September 2026			
Balance at the End of the Period	248	354	12.161
Specific Provision (-)	135	230	8.328
Net Balance on Balance Sheet	113	124	3.833
Prior Period: 31 December 2025			
Balance at the End of the Period	220	363	12.769
Specific Provision (-)	210	244	7.586
Net Balance at Balance Sheet	10	119	5.183

In Parent Bank, non-performing loans granted as foreign currency are followed under TL accounts of balance sheet.

(iv) Breakdown of non-performing loans according to their gross and net values (*):

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Current Period (Net): 30 September 2026			
Loans granted to corporate entities and real persons (Gross)	14.193	27.401	45.036
Specific Provision Amount (-)	6.903	15.879	33.523
Loans granted to corporate entities and real persons (Net)	7.290	11.522	11.513
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)	10.905	21.432	33.403
Specific Provision Amount (-)	6.142	13.156	22.451
Loans granted to corporate entities and real persons (Net)	4.763	8.276	10.952
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

(*) Included leasing receivables.

(v) Information on the collection policy of non-performing loans and other receivables (*):

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Current Period: 30 September 2026			
Interest accruals and valuation differences	2.416	5.675	10.510
Provision (-)	1.169	3.291	8.134
Prior Period: 31 December 2025			
Interest accruals and valuation differences	1.866	4.729	7.045
Provision (-)	1.038	2.887	4.921

(*) Included leasing receivables.

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.

g. Other financial assets measured at amortised cost:

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

	Current Period 30 Septeber 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Given as collateral/blocked	77.654	-	52.453	-
Subject to repurchase agreements	39.042	618	153.194	4.721
Total	**116.696**	**618**	**205.647**	**4.721**

2. Information about Government debt securities:

	Current Period 30 September 2026	Prior Period 31 December 2025
Government debt	260.852	229.162
Treasury bonds	-	-
Other government debts	-	-
Total	**260.852**	**229.162**

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Debt Securities	281.467	237.958
Quoted at stock exchange	279.792	237.958
Not quoted at stock exchange	1.675	-
Impairment (-)	46	45
Total	**281.421**	**237.913**

4. The movement of financial assets at amortised costs:

	Current Period 30 September 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	237.913	201.539
Foreign Currency Differences on Monetary Assets	1.465	1.181
Purchases During Year	5.979	7.917
Disposals Through Sales and Redemptions	(955)	(7.050)
Impairment Provision	(1)	2
Change in Amortised Cost	37.020	34.324
Balance at the End of the Period	**281.421**	**237.913**

h. Information on investments in associates (Net):

1. Non-consolidated associates:

1 (i).Reasons for being out of consolidation for non-consolidated associates: In accordance with the Communiqué on Preparation of Consolidated Financial Statements of Banks they have been left out of the scope of consolidation.

1 (ii). Information about non-consolidated associates:

	Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1	Bankalararası Kart Merkezi A.Ş.	Istanbul/Türkiye	4,89	4,89
2	Kredi Kayıt Bürosu A.Ş.	Istanbul/Türkiye	9,09	9,09
3	JCR Avrasya Derecelendirme A.Ş.	Istanbul/Türkiye	2,86	2,86
4	Birleşik İpotek Finansmanı A.Ş.	Istanbul/Türkiye	8,33	8,33

1 (iii). Main financial figures of associates, in the order of the above table:

The amounts presented below have been derived from the financial statements of Bankalararası Kart Merkezi A.Ş, Kredi Kayıt Bürosu A.Ş and Birleşik İpotek Finansmanı A.Ş. as of 30 June 2026, and from the financial statement of JCR Avrasya Derecelendirme 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	12.464	11.064	2.340	1.689	-	123	1.604	-
2	9.011	5.258	3.524	400	-	1.229	848	-
3	1.458	937	296	187	-	368	202	-
4	713	522	10	104	-	113	40	-

1 (iv). Movement schedule for non-consolidated subsidiaries:

	Current Period 30 September 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	3	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	24	21
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

2. Consolidated subsidiaries within the current period: None.

i. Information on subsidiaries (Net):

1. Information related to shareholders' equity of major significant subsidiaries:

The following amounts have been obtained from the financial statements as of 30 September 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	52.153	-	2.665	4
Gains recognized in equity as per TAS	10	(19)	(1)	-	(1)	-	-
Profit/Loss	1.516	15.334	8.254	14.882	(157)	689	94
- Net Current Period Profit	1.516	3.608	3.593	2.847	(147)	290	61
- Prior Year Profit/Loss	-	11.726	4.661	12.035	(10)	399	33
Minority Interest	-	-	-	-	-	-	-
Development Cost of Operating Lease (-)	3	4	-	3	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	114	511	(16)	572	-	-	-
Total Common Equity	**7.982**	**15.235**	**8.627**	**67.201**	**964**	**5.755**	**198**
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	**7.982**	**15.235**	**8.627**	**67.201**	**964**	**5.755**	**198**
Tier II Capital	**124**	**1**	**-**	**328**	**-**	**-**	**-**
CAPITAL	**8.106**	**15.236**	**8.627**	**67.529**	**964**	**5.755**	**198**
Deductions from Capital	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL CAPITAL	**7.982**	**15.235**	**8.627**	**67.201**	**964**	**5.755**	**198**

The Bank's subsidiaries, included in the consolidated calculation of capital requirement, do not have additional capital requirements.

2. Non-consolidated subsidiaries:

	Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1	Akbank Ventures BV	Amsterdam/Netherlands	100,00	100,00
2	AkTech Yazılım Teknolojileri A.Ş.	İstanbul/Türkiye	100,00	100,00

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	5.925	5.755	-	82	-	290	72	-
2	326	198	82	29	-	61	5	-

Subsidiaries owned by the Parent Bank and its subsidiaries within the scope of consolidation, which are not financial institutions, are not included in the scope of consolidation in accordance with the BRSA's "Communiqué on the Preparation of Consolidated Financial Statements of Banks", and are accounted for using the equity method defined in "TAS 28 Investments in Subsidiaries and Joint Ventures".

3. Consolidated subsidiaries:

	Title	Address (City / Country)	Bank's Share Percentage-If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1	Ak Finansal Kiralama A.Ş.	Istanbul/Türkiye	100,00	100,00
2	Ak Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	100,00	100,00
3	Ak Portföy Yönetimi A.Ş.	Istanbul/Türkiye	100,00	100,00
4	Akbank AG	Eschborn/Germany	100,00	100,00
5	AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	100,00	100,00
6	Stablex Kripto Varlık Alım Satım Platformu A.Ş. (*)	Istanbul/Türkiye	-	100,00
7	Ak Yatırım Varlık Kiralama A.Ş. (**)	İstanbul/Türkiye	-	100,00

(*) As of 23 June 2026, Ak Yatırım Menkul Değerler A.Ş., a wholly owned subsidiary of the Parent Bank, acquired the remaining minority interests in Stablex Kripto Varlık Alım Satım Platformu A.Ş., thereby increasing its ownership interest to 100%.

(**) Ak Yatırım Varlık Kiralama A.Ş. was established in 2026 as a wholly-owned subsidiary of Ak Yatırım Menkul Değerler A.Ş., for the purpose of issuing lease certificates (sukuk) in accordance with the principles of interest-free finance.

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 September 2026 prepared in accordance with regulations of the parent bank.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	75.636	8.099	5.113	6.157	911	1.516	1.093	-
2	55.380	15.750	655	6.659	2.553	3.608	2.830	-
3	9.703	8.611	50	1.056	959	3.593	2.283	-
4	305.096	67.776	955	17.905	1.953	2.847	1.886	-
5	3.208	964	416	132	8	(147)	(180)	-
6	1.379	1.200	23	43	69	(415)	(128)	-
7	3	3	-	-	-	-	-	-

5. Movement schedule for consolidated subsidiaries:

	Current Period 30 September 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	85.293	57.035
Movements During the Period		-
Additions (*)	650	1.515
Bonus Shares and Contributions to Capital (**)	290	-
Dividends from Current Year Income	11.430	11.235
Sales/Liquidation	-	-
Revaluation Increase (***)	3.537	15.508
Revaluation/Impairment	-	-
Balance at the End of the Period	101.200	85.293
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 consolidated financial subsidiaries and the related carrying amounts:

Subsidiaries	Current Period 30 September 2026	Prior Period 31 December 2025
Banks	67.776	59.995
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	8.099	6.482
Finance Companies	-	-
Other Financial Subsidiaries	25.325	18.816

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):

	Current Period 30 September 2026		Prior Period 31 December 2025	
	Gross	Net	Gross	Net
2026	7.736	6.800	18.919	15.387
2027	22.077	18.036	12.712	10.718
2028 and following years	28.191	24.815	13.684	12.266
Total	**58.004**	**49.651**	**45.315**	**38.371**

l. Information on the hedging derivative financial assets:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Fair Value Hedge	7.688	6.004	295	5.224
Cash Flow Hedge	41.846	34	35.556	475
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**49.534**	**6.038**	**38.851**	**5.699**

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

n. Information on deferred tax asset:

As of 30 September 2026, the Group has TL 961 deferred tax asset (31 December 2025: TL 914). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values, tax values and debts of fixed assets and financial assets, and provision for employee rights.

Deferred tax assets and liabilities, which are accounted for the temporary differences arising between applicable accounting policies and valuation principles and tax legislation in the Bank and in consolidated subsidiaries, are presented as net on an individual entity level. As noted in Note XVIII of Section Three, for the purposes of consolidated financial statements deferred taxes arising from different consolidated subsidiaries are presented separately in assets and liabilities. There are no carry forward tax losses that can be used as deductions for the tax calculation. An explanation about the net deferred tax liability is given in Note II-i-2 of Section Five.

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Cost	4.730	3.770
Accumulated Depreciation (-)	-	-
Net Book Value	**4.730**	**3.770**

	Current Period 30 September 2026	Prior Period 31 December 2025
Opening Balance Net Book Value	**3.770**	**3.528**
Additions	1.019	284
Disposals (-), net	63	110
Appreciation / Impairment (-)	4	68
Depreciation (-)	-	-
Closing Net Book Value	**4.730**	**3.770**

p. Information on other assets:

Other assets amounting to TL 126.789 (31 December 2025: TL 91.796) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

II. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED LIABILITIES:

a. Information on deposits:

1. Information on maturity structure of the deposits: There are no seven-day notification deposits.

1 (i). Current Period – 30 September 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	123.999	175.301	471.909	66.044	23.070	55.370	5	**915.698**
Foreign Currency Deposits	332.292	110.065	84.032	7.480	31.071	41.557	-	**606.497**
Residents in Türkiye	276.929	100.625	75.706	6.990	7.179	16.804	-	**484.233**
Residents Abroad	55.363	9.440	8.326	490	23.892	24.753	-	**122.264**
Public Sector Deposits	22.980	11	118	25	1	-	-	**23.135**
Commercial Deposits	87.313	253.077	165.896	25.610	34.221	45.353	-	**611.470**
Other Institutions Deposits	4.880	4.550	11.511	827	26	810	-	**22.604**
Precious metals Deposits	266.906	1.320	76.429	2.636	9.867	288	-	**357.446**
Interbank Deposits	1.085	7.379	64.568	10.383	17.066	4.101	-	**104.582**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	52	5.155	-	-	6.730	-	-	**11.937**
Foreign Banks	869	2.224	64.568	10.383	10.336	4.101	-	**92.481**
Participation Banks	164	-	-	-	-	-	-	**164**
Other	-	-	-	-	-	-	-	**-**
Total	**839.455**	**551.703**	**874.463**	**113.005**	**115.322**	**147.479**	**5**	**2.641.432**

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	104.271	134.076	412.548	46.851	18.298	32.472	5	**748.521**
Foreign Currency Deposits	289.664	20.651	97.593	8.088	20.923	32.748	-	**469.667**
Residents in Türkiye	245.188	20.433	88.335	6.042	4.996	10.897	-	**375.891**
Residents Abroad	44.476	218	9.258	2.046	15.927	21.851	-	**93.776**
Public Sector Deposits	14.978	6	91	6	1	-	-	**15.082**
Commercial Deposits	79.476	156.124	175.039	48.973	34.874	31.362	-	**525.848**
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	1.908	38.212	37.658	9.931	35.384	7.607	-	**130.700**
The CBRT	-	-	-	-	-	-	-	**-**
Domestic Banks	32	38.053	-	-	6.063	-	-	**44.148**
Foreign Banks	1.776	159	37.658	9.931	29.321	7.607	-	**86.452**
Participation Banks	100	-	-	-	-	-	-	**100**
Other	-	-	-	-	-	-	-	**-**
Total	**723.291**	**351.796**	**755.082**	**118.455**	**120.198**	**104.594**	**5**	**2.173.421**

2. Information on saving and commercial deposits insurance (*):

Information on saving deposits under the guarantee of the saving deposits insurance fund and amounts exceeding the limit of the deposit insurance fund: The deposit amounts of the consolidated subsidiaries located abroad are subject to local insurance regulations and are not included in the table below.

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 30 September 2026	**Prior Period 31 December 2025**	**Current Period 30 September 2026**	**Prior Period 31 December 2025**
Saving Deposits	430.512	358.219	473.519	390.297
Foreign Currency Saving Deposits	82.474	76.752	134.744	142.776
Other Deposits in the Form of Saving Deposits	91.984	75.948	196.862	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 September 2026	**Prior Period 31 December 2025**	**Current Period 30 September 2026**	**Prior Period 31 December 2025**
Commercial Deposits	38.283	32.826	244.903	196.415
Foreign Currency Commercial Deposits	7.029	5.916	162.308	121.405
Other Deposits in the Form of Commercial Deposits	-	958	39.353	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 September 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	8.444	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	-	-

b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Forward Transactions	3.533	-	4.836	-
Swap Transactions	11.227	16.903	8.741	2.620
Futures Transactions	-	-	-	-
Options	328	3.923	161	6.182
Other	-	-	-	-
Total	**15.088**	**20.826**	**13.738**	**8.802**

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Borrowings from the CBRT	498	-	-	-
From Domestic Banks and Institutions	920	8.826	2.371	10.516
From Foreign Banks, Institutions and Funds	2.353	224.768	560	168.500
Total	**3.771**	**233.594**	**2.931**	**179.016**

2. Information on maturity structure of borrowings:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Short-term	218	257	398	1.695
Medium and Long-term	3.553	233.337	2.533	177.321
Total	**3.771**	**233.594**	**2.931**	**179.016**

3. The liabilities providing the funding sources of the Group are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Group and the diversification of these deposits by number and type of depositors with a stable structure does not create any risk concentration. The borrowings are composed of funds such as syndicated and securitized borrowings and post-financing obtained from different financial institutions with different maturity-interest structures and characteristics. There is no risk concentration in any of the funding sources of the Group.

d. Information on securities issued (Net):

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Bank bills	39.208	-	5.726	-
Bonds	17.236	215.864	10.360	195.412
Total	**56.444**	**215.864**	**16.086**	**195.412**

e. Information on other foreign liabilities:

Other foreign liabilities amounting to TL 43.112 under "Other Liabilities" (31 December 2025: TL 26.793) and do not exceed 10% of the total balance sheet.

f. Information on financial leasing agreements:

With the "TFRS 16 Leases" standard valid from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been expressed under the "Lease Payables" as liability by lessees. Liabilities incurred due to financial leasing agreements:

	Current Period 30 September 2026		Prior Period 31 December 2025	
	Gross	**Net**	**Gross**	**Net**
Less Than 1 Year	1.389	416	1.097	451
Between 1-4 Years	3.443	1.324	2.893	1.463
More Than 4 Years	3.341	1.918	3.052	1.986
Total	**8.173**	**3.658**	**7.042**	**3.900**

g. Information on the hedging derivative financial liabilities:

	Current Period 30 September 26		Prior Period 31 December 2025	
	TL	**FC**	**TL**	**FC**
Fair Value Hedge	162	677	2.479	-
Cash Flow Hedge	526	-	266	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	**688**	**677**	**2.745**	**-**

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 Group arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability:

	Current Period 30 September 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.

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Prior Period Closing Balance	**2.661**	**1.906**
Recognized as an Expense During the Period	763	697
Actuarial Loss / (Gain)	319	337
Paid During the Period	(407)	(279)
Balance at the End of the Period	**3.336**	**2.661**

As of 30 September 2026, the Group has allocated vacation liability amounting to TL 2.161 (31 December 2025: TL 1.637).

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 697 as of 30 September 2026 (31 December 2025: TL 735).

4. Information on other provisions:

(i).Information on free provision for possible risks: None (31 December 2024: None).

(ii). Information on provisons for banking services promotion:The Group has provision for credit cards and banking services promotion activities amounting to TL 815 (31 December 2024: TL 723).

i. Explanations on tax liability:

1. Explanations on tax liability:

Tax calculations of the Group are explained in Note XVIII of Section Three. As of 30 September 2026, the remaining tax liability after the deduction of taxes paid is TL 517 (31 December 2025: TL 1.098).

1 (i). Information on taxes payable:

	Current Period 30 September 2026	Prior Period 31 December 2025
Corporate Taxes Payable	517	1.098
Taxation on Marketable Securities	8.432	7.012
Property Tax	20	17
Banking Insurance Transaction Tax (BITT)	5.784	5.009
Foreign Exchange Transaction Tax	63	72
Value Added Tax Payable	185	481
Other	1.826	1.384
Total	**16.827**	**15.073**

1 (ii). Information on premium payables:

	Current Period 30 September 2026	Prior Period 31 December 2025
Social Security Premiums – Employee	34	19
Social Security Premiums – Employer	11	9
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	31	21
Unemployment Insurance – Employer	59	39
Other	4	3
Total	**139**	**91**

2. Information on deferred tax liability:

As of 30 September 2026, Turkish Lira deferred tax liability of the Group amounts to TL 7.827 (31 December 2025: TL 13.988). An explanation about the net deferred tax asset is given in Note I- n of Section Five.

j. Information on subordinated loan (*):

	Current Period 30 September 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	59.334	-	26.300
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	59.334	-	26.300
Debt Instruments subject to tier 2 equity	-	64.471	-	56.504
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	64.471	-	56.504
Total	**-**	**123.805**	**-**	**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 September 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 "su/bsequent interim period: None.

6. The effects of anticipations based on the financial figures for prior periods regarding the Group's income, profitability and liquidity, and possible effects of these future assumptions on the Group's equity due to uncertainties at these indicators:

   The Group has been continuing its operations with high profitability and has been retaining most of its net profit in the equity, either by increasing its capital or transferring it into reserves. On the other hand, only a small part of the equity is allocated to investment such as associates and fixed assets, thus giving a chance for considerably high free capital which provides funds for liquid and interest bearing assets. Considering all these factors, the Group continues to its operations with strong shareholders' equity.

7. Information on privileges given to shares representing the capital: None.

8. Information on marketable securities value increase fund:

	Current Period 30 September 2026		**Prior Period 31 December 2025**	
	TL	**FC**	**TL**	**FC**
From Investments in Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Difference	(16.549)	(6.058)	(8.906)	2.628
Foreign Currency Differences	-	-	-	-
Total	**(16.549)**	**(6.058)**	**(8.906)**	**2.628**

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

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 199.605 asset purchase commitments (31 December 2025: TL 109.119), TL 1.325.200 commitments for credit card limits (31 December 2025: TL 1.274.625) and TL 21.241 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 Group has no probable losses arising from off-balance sheet items. Obligations arising from the off-balance sheet are disclosed in "Off-balance sheet commitments".

   2 (i).Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits:

	Current Period 30 September 2026	Prior Period 31 December 2025
Bank Acceptance Loans	1.677	838
Letters of Credit	85.980	49.193
Other Guarantees and Warranties	135.565	102.613
Total	**223.222**	**152.644**

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

	Current Period 30 September 2026	Prior Period 31 December 2025
Revocable Letters of Guarantee	10.867	19.923
Irrevocable Letters of Guarantee	258.916	208.016
Letters of Guarantee Given in Advance	50.534	37.398
Guarantees Given to Customs	13.036	12.741
Other Letters of Guarantee	144.436	115.653
Total	**477.789**	**393.731**

3. Information on non-cash loans:

   3 (i). Total amount of non-cash loans:

	Current Period 30 September 2026	Prior Period 31 December 2025
Non-cash Loans Given against Cash Loans	232.103	179.848
With Original Maturity of 1 Year or Less Than 1 Year	53.866	37.563
With Original Maturity of More Than 1 Year	178.237	142.285
Other Non-cash Loans	468.908	366.527
Total	**701.011**	**546.375**

IV. EXPLANATIONS AND NOTES RELATED TO CONSOLIDATED INCOME STATEMENT

a. Information on interest income:

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

	Current Period 30 September 2026		Prior Period 30 September 2025	
	TL	**FC**	**TL**	**FC**
Short-term Loans	205.909	10.123	163.035	10.051
Medium and Long-term Loans	134.438	19.001	104.853	14.412
Interest on Loans Under Follow-Up	8.195	-	5.253	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	**348.542**	**29.124**	**273.141**	**24.463**

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

2. Information on interest income on banks:

	Current Period 30 September 2026		Prior Period 30 September 2025	
	TL	**FC**	**TL**	**FC**
From the CBRT	-	12	-	13
From Domestic Banks	741	794	329	181
From Foreign Banks	130	1.632	40	1.682
From Headquarters and Branches Abroad	-	-	-	-
Total	**871**	**2.438**	**369**	**1.876**

3. Information on interest income on marketable securities:

	Current Period 30 September 2026		Prior Period 30 September 2025	
	TL	**FC**	**TL**	**FC**
From Financial Assets at Fair Value through Profit or Loss	2.034	253	3.081	115
Financial Assets at Fair Value through Other Comprehensive Income	65.245	11.438	69.439	7.631
Financial Assets Measured at Amortised Cost	48.060	559	43.179	271
Total	**115.339**	**12.250**	**115.699**	**8.017**

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 September 2026, the valuation of these securities was made according to an annual inflation forecast of 29,5%. As of 30 September 2026, in case of the CPI estimate increases or decreases by 1%, the profit before tax will increase by approximately TL 1.705 billion (full amount) or decrease by the same amount.

4. Information on interest income received from associates and subsidiaries: None.

b. Information on interest expense:

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

	Current Period 30 September 2026		Prior Period 30 September 2025	
	TL	**FC**	**TL**	**FC**
Banks	973	7.360	1.106	5.170
The CBRT	-	-	-	-
Domestic Banks	720	391	1.106	342
Foreign Banks	253	6.969	-	4.828
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	449	-	564
Total	**973**	**7.809**	**1.106**	**5.734**

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

1. Information on interest expense given to associates and subsidiaries: None.

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

	Current Period 30 September 2026	Prior Period 30 September 2025
Interest expense given to associates and subsidiaries	82	85

3. Information on interest expense given to securities issued:

	Current Period 30 September 2026		Prior Period 30 September 2025	
	TL	**FC**	**TL**	**FC**
Interest expense on securities issued	9.286	14.807	2.944	10.244

4. Maturity structure of the interest expense on deposits :

There are no seven-day notification deposits.

		Time Deposits					
Current Period – 30.09.2026	**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	-	5.988	2.096	139	76	210	**8.509**
Saving Deposits	-	49.766	119.873	15.123	5.018	10.768	**200.548**
Public Sector Deposits	-	1	24	3	-	-	**28**
Commercial Deposits	-	54.103	54.669	8.802	7.721	12.576	**137.871**
Other Deposits	-	470	2.234	709	534	60	**4.007**
Total	**-**	**110.328**	**178.896**	**24.776**	**13.349**	**23.614**	**350.963**
FC							
Foreign Currency Deposits	346	895	982	116	592	746	**3.677**
Bank Deposits	4	10	2.361	635	589	181	**3.780**
Precious Metals Deposits	-	11	666	26	46	1	**750**
Total	**350**	**916**	**4.009**	**777**	**1.227**	**928**	**8.207**
Grand Total	**350**	**111.244**	**182.905**	**25.553**	**14.576**	**24.542**	**359.170**

		Time Deposits					
Prior Period - 30.09.2025	**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	-	4.800	1.190	1.271	1.549	513	**9.323**
Saving Deposits	-	25.318	141.947	17.662	6.873	5.039	**196.839**
Public Sector Deposits	-	1	27	1	-	-	**29**
Commercial Deposits	-	54.568	33.795	12.280	7.206	5.006	**112.855**
Other Deposits	-	320	2.724	1.119	448	104	**4.715**
Total	**-**	**85.007**	**179.683**	**32.333**	**16.076**	**10.662**	**323.761**
FC							
Foreign Currency Deposits	278	470	1.221	198	335	384	**2.886**
Bank Deposits	8	10	1.298	895	853	339	**3.403**
Precious Metals Deposits	-	2	226	4	9	-	**241**
Total	**286**	**482**	**2.745**	**1.097**	**1.197**	**723**	**6.530**
Grand Total	**286**	**85.489**	**182.428**	**33.430**	**17.273**	**11.385**	**330.291**

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

	Current Period 30 September 2026	**Prior Period 30 September 2025**
Profit	**3.061.321**	**3.005.870**
Profit From Capital Market Transactions	17.659	13.624
Profit From Derivative Financial Transactions (*)	115.873	103.059
Foreign Exchange Gains	2.927.789	2.889.187
Loss (-)	**3.094.292**	**3.005.772**
Loss from Capital Market Transactions	7.049	3.127
Loss from Derivative Financial Transactions (*)	159.565	99.393
Foreign Exchange Loss	2.927.678	2.903.252
Total (Net)	**(32.971)**	**98**

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL (9.572) (30 September 2025: TL 16.847).

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.

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

Expected provision expense:

	Current Period 30 September 2026	Prior Period 30 September 2025
Expected Credit Loss	35.704	31.429
12 month expected credit loss (Stage 1)	(1.096)	2.893
Significant increase in credit risk (Stage 2)	1.033	4.061
Non-performing loans (Stage 3)	35.767	24.475
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 and Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	2.027	32
Total	**37.731**	**31.461**

(*) 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 provision expense of TL 1.714 for penalty.

f. Information related to other operating expenses:

	Current Period 30 September 2026	Prior Period 30 September 2025
Reserve for Employee Termination Benefits	763	464
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	3.088	2.287
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	2.178	1.426
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	4	-
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	49.615	36.786
Leasing Expenses on TFRS 16 Exceptions	1.244	949
Maintenance Expenses	966	558
Advertisement Expenses	2.150	1.584
Other Expenses	45.255	33.694
Loss on Sales of Assets	2	1
Other (*)	15.735	12.595
Total	**71.385**	**53.558**

(*) TL 3.768 consists of saving deposit insurance fund expense (30 September 2025: TL 3.207) and TL 6.481 consists of taxes, duties, fees and fund expenses (30 September 2025: TL 5.144).

g. Information on income/loss from minority interest:

	Current Period 30 September 2026	Prior Period 30 September 2025
Income/(loss) from minority interest	(17)	(15)

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

As of 30 September 2026, the Group has a current tax expense of TL 12.963 (30 September 2025: TL 4.402), deferred tax expense of TL 8.267 (30 September 2025: TL 12.380) and deferred tax income of 4.333 (30 September 2025: 7.124). The Group's current tax expense of TL 920 (30 September 2025: TL 863) and deferred tax income of TL 149 (30 September 2025: TL 29) belong to Akbank AG, its subsidiary operating in Germany.

The Group 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 CONSOLIDATED STATEMENT OF CASH FLOWS

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

VI. EXPLANATIONS AND NOTES RELATED TO RISK GROUP THAT THE GROUP BELONGS TO:

Information on the volume of transactions relating to the Group's risk group, outstanding loan and deposit transactions and income and loss of the period:

1.Current Period – 30 September 2026:

Group's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	-	-	33.896	16.143	83	10
Balance at the End of the Period	-	-	49.305	17.486	39	17
Interest and Commission Income Received	-	-	5.067	57	5	-

2. Prior Period – 31 December 2025:

Group's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	-	-	28.929	11.740	91	15
Balance at the End of the Period	-	-	31.773	18.108	74	11
Interest and Commission Income Received(*)	-	-	3.493	59	5	-

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

3. Information on deposits of the Group's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 30.09.2026	Prior Period 31.12.2025	Current Period 30.09.2026	Prior Period 31.12.2025	Current Period 30.09.2026	Prior Period 31.12.2025
Balance at the Beginning of the Period	3.273	3.216	25.053	11.011	4.057	3.856
Balance at the End of the Period	3.486	3.273	54.232	25.053	4.247	4.057
Interest expense on Deposits(*)	82	85	3.832	1.399	1.041	797

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

4. Information on forward and option agreements and other similar agreements made with the Group's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 30.09.2026	Prior Period 31.12.2025	Current Period 30.09.2026	Prior Period 31.12.2025	Current Period 30.09.2026	Prior Period 31.12.2025
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period			42.279	13.501		
Balance at the End of the Period	-	-	59.621	42.279	-	-
Total Income/Loss(*)	-	-	(725)	8	-	-
Transactions for Hedging Purposes	-	-	-	-	-	-
Beginning of the Period			-	-		
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss(*)	-	-			-	-

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

Figures presented in the table above show the total of "sale" and "purchase" amounts of the related transactions. Accordingly, as a result of the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Group. As of 30 September 2026, the net exposure for direct and indirect shareholders of the Group is TL (475) (31 December 2025: TL 833).

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

As of 30 September 2026, benefits provided to the Group's key management amounting to TL 1.366 (30 September 2025: TL 1.005).

VII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS:

The capital of Ak Finansal Kiralama A.Ş., a wholly-owned subsidiary of the Bank, has been increased from TL 1.373 to TL 3.433, comprising a cash capital increase of TL 2.000 and TL 60 transferred from the revaluation special fund account. The transactions related to the capital increase were registered on 16 October 2026.

SECTION SIX
EXPLANATIONS ON AUDITOR'S REVIEW REPORT

I. EXPLANATIONS ON AUDITOR'S REVIEW REPORT

The consolidated financial statements for the interim period ended 30 September 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 27 October 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:

Geopolitical developments and energy prices continued to be key drivers of the global economy and financial markets in the third quarter of the year. Energy prices, which had declined towards the end of the second quarter, started to rise again in the third quarter amid the absence of a lasting agreement in the region and renewed concerns over energy supply. Brent crude oil prices once again exceeded USD 100 per barrel, while constraints on refining capacity further intensified the pressure on end-product fuel prices. In addition, European natural gas prices reaching their highest levels since the onset of the war heightened the risks to global inflation.

Despite the adverse effects and uncertainties caused by geopolitical developments, the global economy continues to display resilience. According to the IMF's October World Economic Outlook, the global economy is expected to grow by 3.1% in 2026, broadly in line with growth rates observed in recent years, before accelerating to 3.4% in 2027. Nevertheless, growth performance continues to diverge across countries. While higher energy prices represent a negative supply shock to the global economy, particularly strong AI-related investment in the US continues to be an important factor supporting global growth. High public debt, rising bond yields and a potential correction in AI-related asset prices are among the key risks to the economic outlook in the period ahead.

Geopolitical developments have also disrupted the anticipated global disinflation process. The IMF expects global consumer inflation, which stood at 4.1% in 2025, to rise to 4.7% in 2026 before declining to 4.1% in 2027. Inflationary pressures have also significantly altered the monetary policy outlook, which at the beginning of the year had been characterized by expectations of rate cuts by major central banks. The Fed raised its policy rate by 25 basis points in September to a range of 3.75–4.00%, while the ECB raised rates twice, bringing its policy rate to 2.50%. Major central banks are expected to maintain a tight monetary policy stance for an extended period, while global financial conditions are likely to remain tightened. Market pricing points to three additional rate hikes by both the ECB and the Fed over the next 12 months, with the first expected towards the end of this year.

In addition to inflationary pressures, concerns over high public debt and, in particular, the substantial financing needs generated by AI investment are also exerting upward pressure on long-term interest rates. Long-term government bond yields in advanced economies have risen by approximately 1–1.5 percentage points from their pre-war levels, further intensifying fiscal pressures in highly indebted economies. On the other hand, the resilience of the US economy and the contribution of AI-related investment to growth are providing some support to global risk appetite and demand for emerging-market assets. Against this backdrop, the US dollar appreciated significantly against other currencies during the period, while pressure on precious metals persisted.

Domestically, the impact of tight financial conditions on economic activity became more visible in the second and third quarters, compounded by geopolitical developments and the decline in asset prices. In the second quarter, GDP grew by 2.3% year-on-year and 1.1% quarter-on-quarter, with net exports being the main driver of quarterly growth. Domestic demand, meanwhile, began to slow. The loss of momentum in private consumption in the second quarter and high-frequency indicators pointing to a more moderate outlook in the third quarter suggest that the rebalancing in the economy is continuing. The favorable performance of agricultural production this year also stands out as a factor supporting growth without generating inflationary pressures. Against this backdrop, we expect growth to be in the range of 2.5–3.0% in 2026 and the slowdown in domestic demand to continue supporting the disinflation process in the period ahead.

While high energy prices and the real appreciation of the Turkish lira continue to exert upward pressure on the current account deficit, the slowdown in imports excluding energy and gold due to cooling domestic demand, additional exports resulting from demand being redirected to Türkiye because of the war, and the marked decline in gold imports continue to support the current account balance. As of August, the 12-month cumulative current account deficit stood at approximately $42 billion, while the underlying trend points to a significantly lower deficit in the period ahead. We expect the current account deficit-to-GDP ratio to remain at a sustainable level slightly above 2% at year-end. Nevertheless, energy prices and uncertainties surrounding global trade policies remain the main risks to the external balance.

Due to the impact of the war, the domestic disinflation process progressed more slowly than envisaged at the beginning of the year. Despite the direct and indirect effects of the sharp increase in domestic fuel prices stemming from higher energy prices in

the third quarter, favorable food inflation and a declining underlying inflation trend amid weaker demand helped annual consumer inflation fall to 29.7% as of September. Under the current outlook, we expect year-end consumer inflation to be around 30%. Looking ahead, in addition to the path of energy prices, pricing behavior and inflation expectations, wage and administered-price adjustments will also be important for the 2027 inflation outlook.

As financial markets normalized, the CBRT brought its effective funding rate back in line with the policy rate in August. During this period, FX demand from domestic residents did not increase to the extent observed during previous periods of uncertainty. As financial market volatility subsided, foreign capital inflows and reserve accumulation resumed in the third quarter, and most of the reserve losses during the war period were recovered. Domestic residents' continued preference for Turkish lira assets also continues to support financial stability. The absence of a significant trend towards dollarization even following the recent developments in money market funds has been an important indicator in this respect.

Despite the more pronounced weakening in domestic demand and the improvement in the underlying trend of inflation, a cautious monetary policy stance is being maintained due to geopolitical risks. While continued improvement in the inflation outlook could create room for gradual rate cuts in the period ahead, we expect this cautious stance to be maintained given geopolitical risks, inflation expectations and the anticipated tightening in global financial conditions.

Coordination between monetary policy and fiscal policy also remains important. Despite the burden of geopolitical developments on the budget, as of September the budget deficit-to-GDP ratio remained close to its 2025 level, while the primary balance posted a limited surplus, indicating that fiscal discipline has been maintained. The current fiscal stance is broadly consistent with the Medium-Term Program targets announced in September. We believe that maintaining fiscal discipline will continue to be an important element of the policy mix in the period ahead by supporting the effectiveness of monetary policy in the disinflation process.

The effects of tight financial conditions on the banking sector's asset quality and profitability continue to be observed. While the sector-wide non-performing loan ratio has approached 3%, strong capital and liquidity buffers continue to support the sector's resilience to shocks. Indeed, the capital adequacy ratio (CAR) remained above the regulatory minimum at 16.6% in August, while the core CAR maintained its strong level at 12.4%. Therefore, the current level of non-performing loans does not yet constitute a significant risk to asset quality.

Looking ahead, we believe that the key priority should be to maintain the policy framework necessary to achieve a sustained decline in inflation. Maintaining a tight and coordinated economic policy stance, safeguarding financial stability and implementing measures to support growth within a selective and targeted framework will help limit the impact of prevailing global uncertainties on the Turkish economy. As disinflation strengthens and financial conditions gradually normalize, we expect operating conditions for the banking sector to improve in terms of credit growth, asset quality and profitability. With its strong capital and liquidity position, the banking sector will continue to increase its support for the sustainable growth of the Turkish economy in an environment of strengthening macroeconomic stability and greater predictability.

Message from the CEO

In the third quarter, energy prices rose again amid heightened geopolitical uncertainty, continuing to affect the global economy and financial markets, while central banks in advanced economies adopted a tighter monetary stance in response to increasing inflationary pressures. Against this backdrop of tightening global financial conditions, the progress made in the domestic disinflation process and strengthening macroeconomic balance paved the way for gradual steps towards normalisation by Turkish economic authorities. At Akbank, we continued to stand firmly behind the Turkish economy and our customers throughout this period of heightened global uncertainty.

In the first nine months of 2026, the loan support we provided to the economy increased to a total of TL 3 trillion 35 billion with TL 2 trillion 334 billion in cash loans. Our deposits reached TL 2 trillion 641 billion, while our assets reached TL 4 trillion 198 billion. With our strong capital adequacy ratio of 16.7%, we continued to support the growth and development of the real sector. In the first nine months of the year, Akbank reported a consolidated net profit of TL 45 billion 933 million after TL 16 billion 897 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.

(*) Unless otherwise stated, the amounts presented in Section Seven are expressed in full amount.

A. INTRODUCTION

9. 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.

10. 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.

As of July 16, 2026, Moody's affirmed Akbank's Long-Term Foreign and Local Currency Bank Deposit Ratings and Senior Unsecured Ratings at "Ba3" and maintained the outlooks as "Stable". The remaining notes were also affirmed.

On 7 August 2026, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.247 Million was sold to Emir Varlık Yönetim A.Ş., Gelecek Varlık Yönetimi A.Ş., Sümer Varlık Yönetimi A.Ş. and for a total price of TL 218 Million.

As of September 2, 2026, it has been decided by the Board of Directors to authorize the General Directorate to carry out the necessary procedures regarding the increase of the capital of our 100% subsidiary, Ak Finansal Kiralama A.Ş. from TL 1.373.400.000 to TL 3.432.902.397 by TL 2.059.502.397, TL 2.000.000.000 of which will be contributed in cash and TL 59.502.397 will be financed from the revaluation surplus fund account.

As disclosed in the material event disclosure dated 15 September 2026, Akbank established a Diversified Payment Rights (DPR) program, which is a financing program based on international remittance flows, and within the scope of this program, AK DPR Finance Company Limited has been established as a Special Purpose Vehicle (SPV).

As disclosed in the material event disclosure dated 24 February 2026, the Turkish Competition Authority initiated an investigation into some banks and financial instituons, including our Bank, as well as other companies, regarding labour markets. As announced in the Bank's material event disclosure dated 12 October 2026, the Competition Board, pursuant to its decision numbered 26-30/899-383, resolved to conclude the investigation concerning the Bank through a settlement procedure. The process will be finalized upon payment of the administrative monetary fine amounting to TL 1.713.897.558.

B. BANKING SECTOR THIRD QUARTER OVERVIEW

In the the first nine months of 2026, loan growth in the sector was 25% and deposit growth on the funding side was 18%.

C. CONSOLIDATED FINANCIAL RESULTS AND FIRST QUARTER OVERVIEW

1. Main Balance Sheet Items (TL Million):

	30.09.2026 Consolidated Financial Results	31.12.2025 Consolidated Financial Results
Total Assets	4.197.902	3.558.950
Loans	2.334.451	1.920.958
Deposits	2.641.432	2.173.421
Equity	330.260	310.170
Net Income (30.09.2025)	45.950	38.923

2. Main Financial Ratios (%):

	30.09.2026 Consolidated Financial Results	31.12.2025 Consolidated Financial Results
Loan / Total Assets	55,6	54,0
Deposit / Total Assets	62,9	61,1
Return on Equity (30.09.2025)	19,4	20,4
Return on Assets (30.09.2025)	1,6	1,8
NPL Ratio	3,7	3,4
Capital Adequacy Ratio	16,7	19,0
Earnings Per Share (TL) (30.09.2025)	0,0884	0,0749

3. Akbank 3Q26 Results Overview:

Akbank reported a gross profit of TL 62.830 million, setting aside TL 16.897 million of tax provisions, reporting a net consolidated profit of TL 45.950 million in the first nine months of the year.

Capital adequency ratio of the bank has realized at 16,67 % in this period.

As of 30 September 2026, Akbank's consolidated total asset realized at TL 4.198 billion, loans are TL 2.334 billion and total deposits are TL 2.641 billion.

Akbank's NPL ratio realized at 3,7 % as of 30 September 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