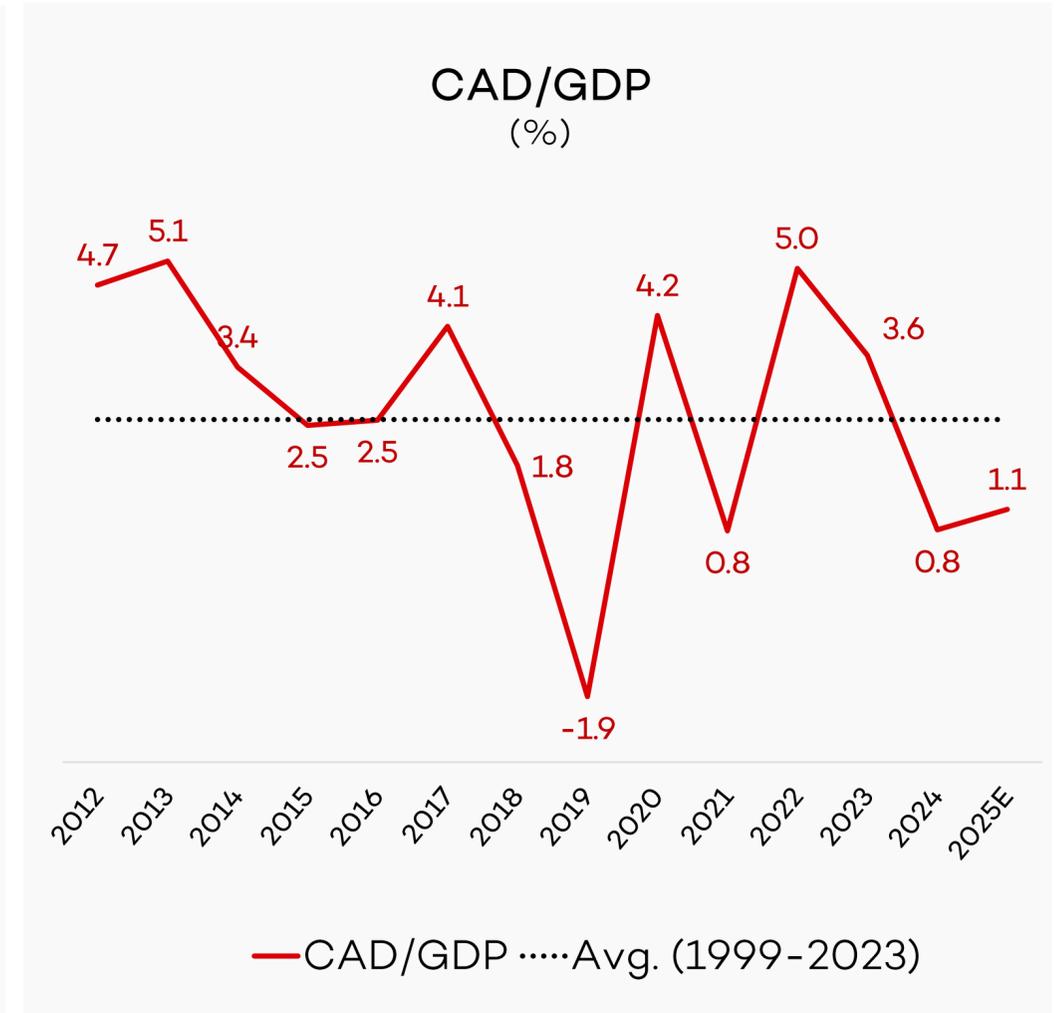
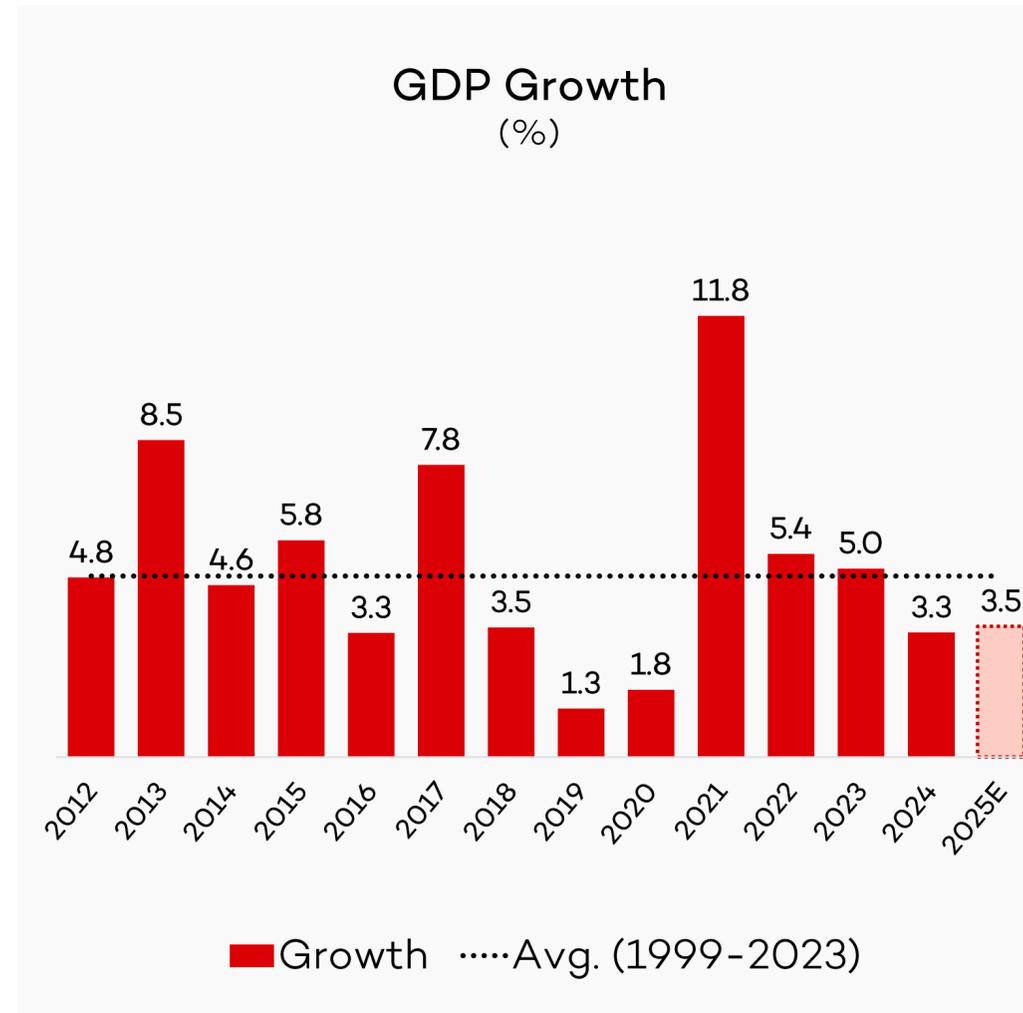
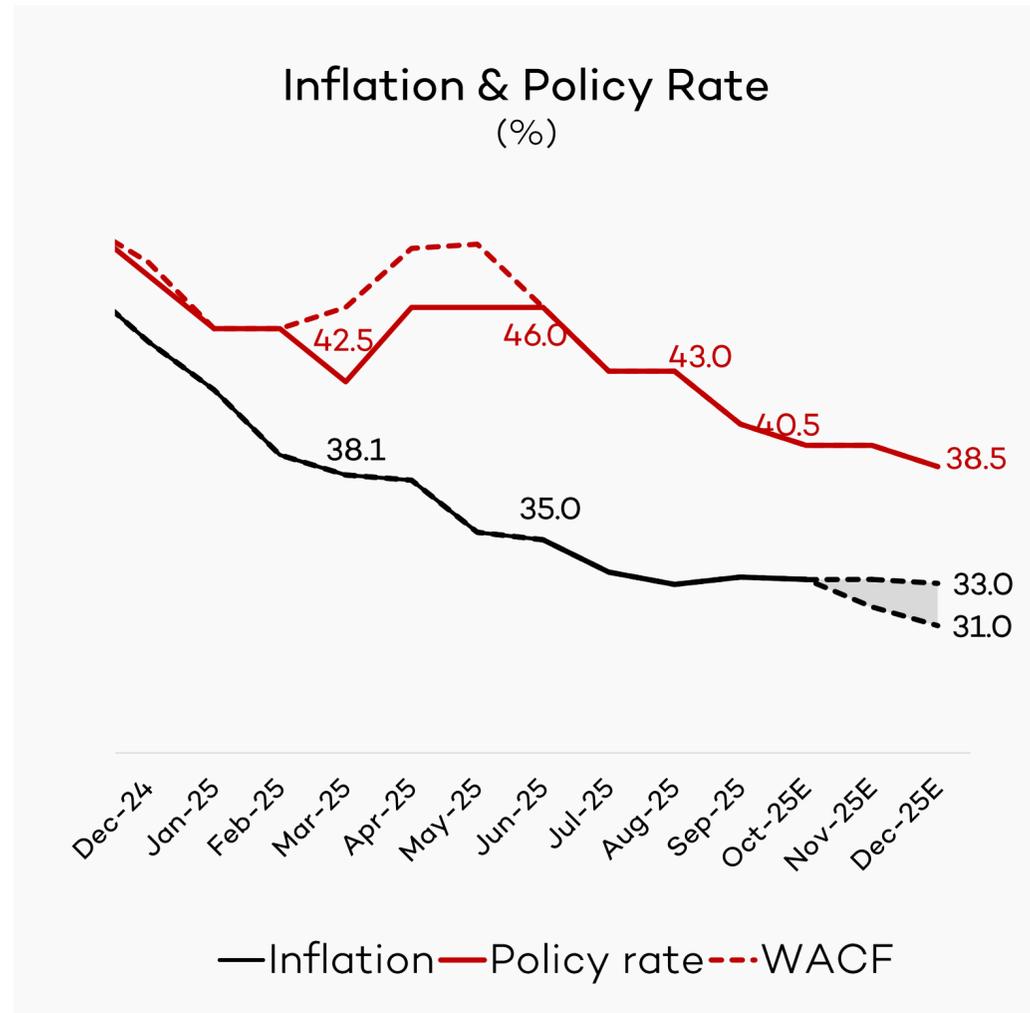


3Q25 Consolidated Financial Results

AKKBANK

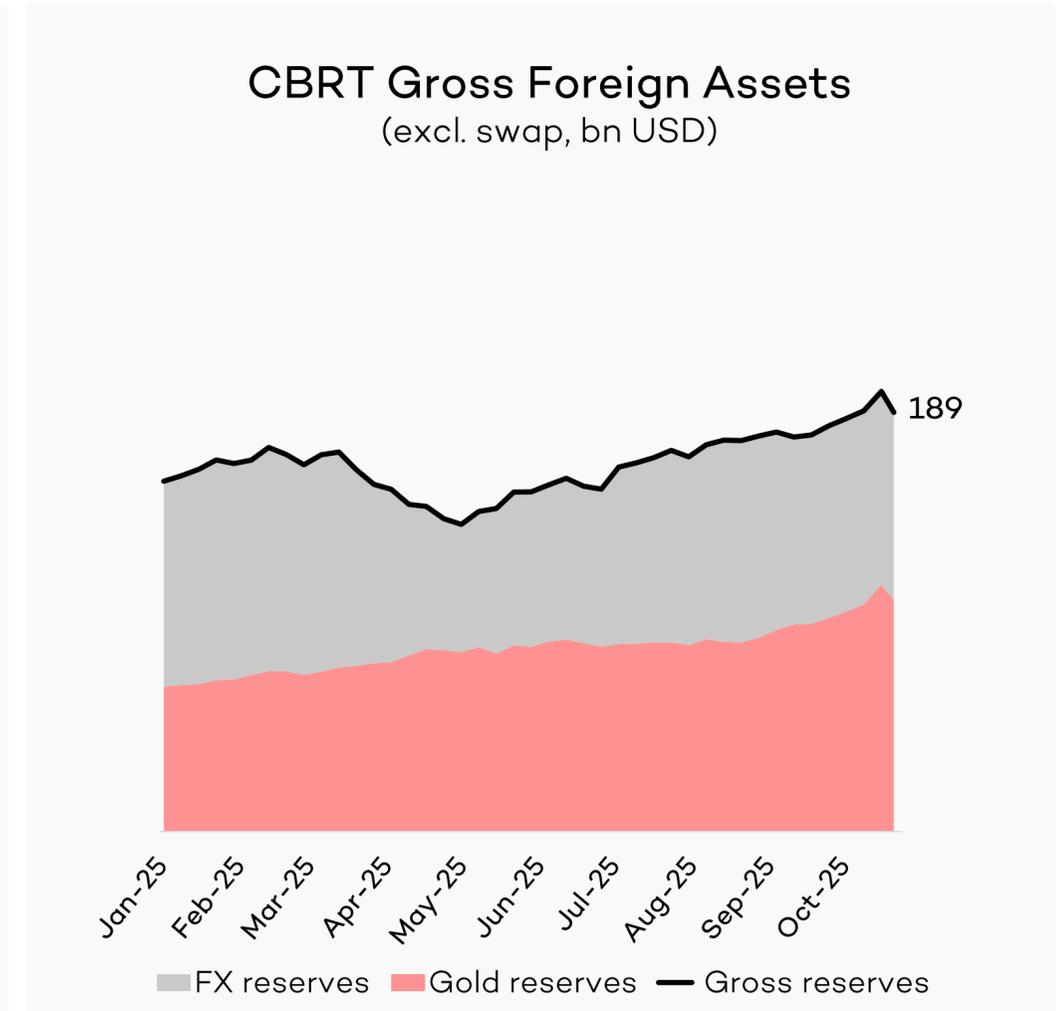
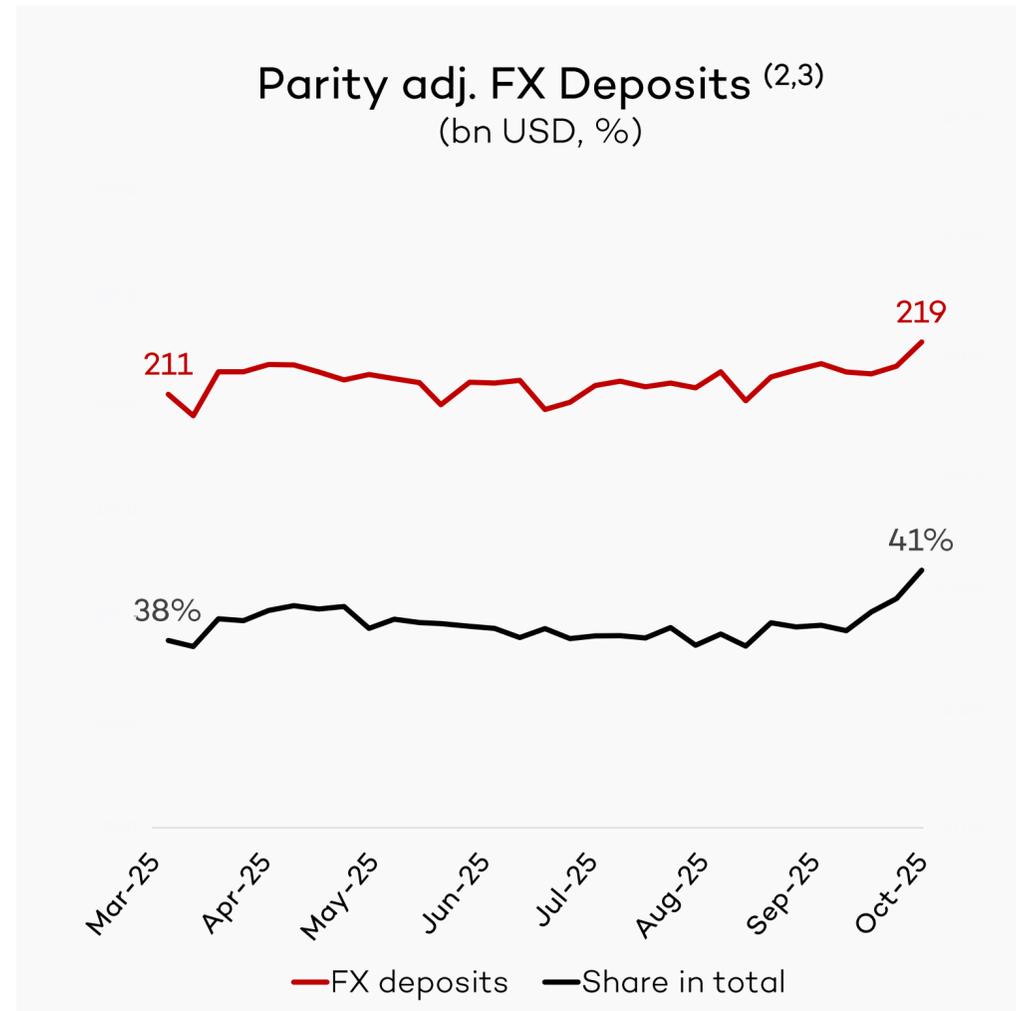
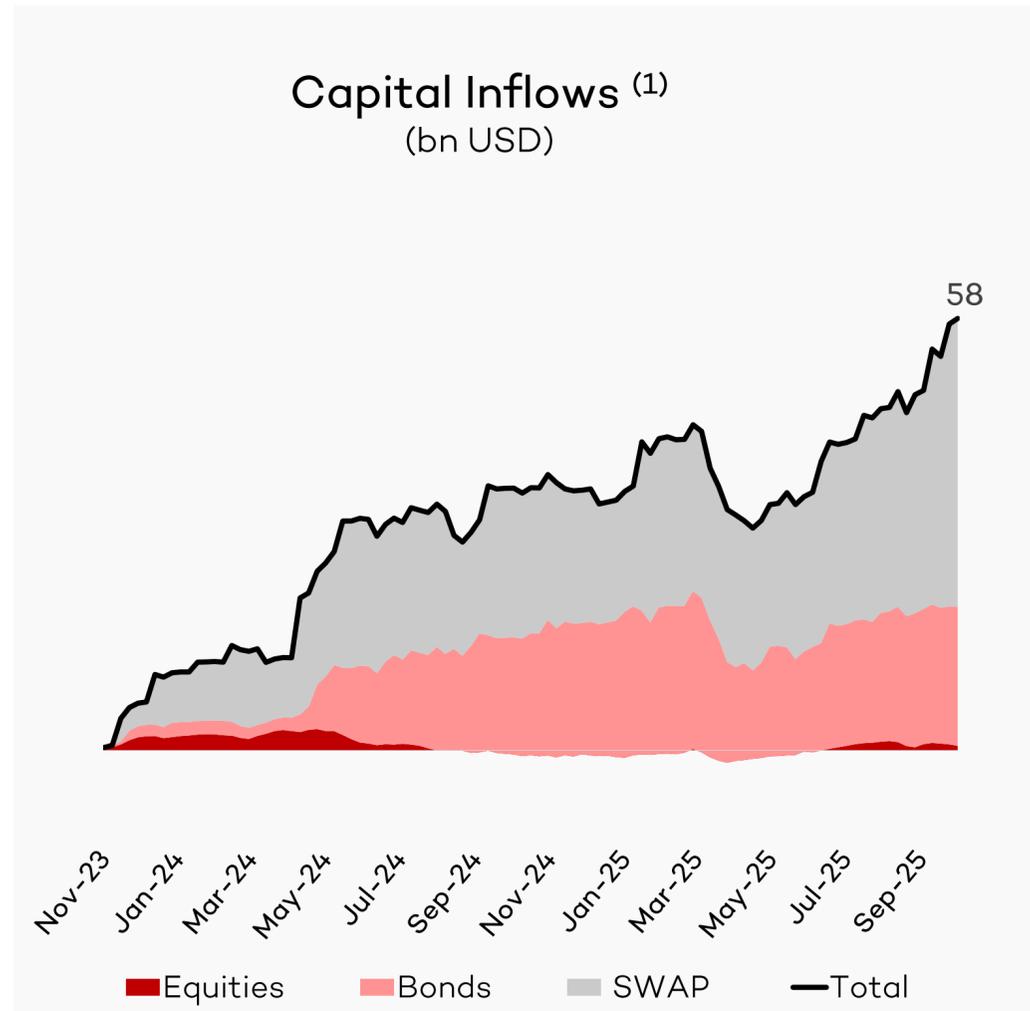
“Built upon your trust”

Ongoing stabilization process providing support to the macroeconomic backdrop



- ▶ Monetary tightening in 2Q25 and the mild course of commodity prices supported the inflation outlook
- ▶ Sticky food and services inflation are the main risks on the phase of disinflation
- ▶ The current account deficit is expected to remain low & manageable

Gradual normalization across financial indicators



- ▶ Foreign capital inflows re-started in May but still mostly through swaps
- ▶ Dollarization has been contained by the strong & swift monetary response
 - Excluding gold price & EUR/USD parity effect FX deposit stabilized at around its Mar'25 levels
 - FX-protected deposits declined to a negligible 1% of total deposits (peaked at c. 25% in 3Q23)
- ▶ CBRT reserves started to pick up in May & net FX position improved

(1) Cumulative figure since November'23
 (2) Adjustment calculation based on gold price and €//\$ parity as of March 18, 2025
 (3) Including FX-protected deposits (KKM)

Executing today, transforming for tomorrow

3Q25 Summary

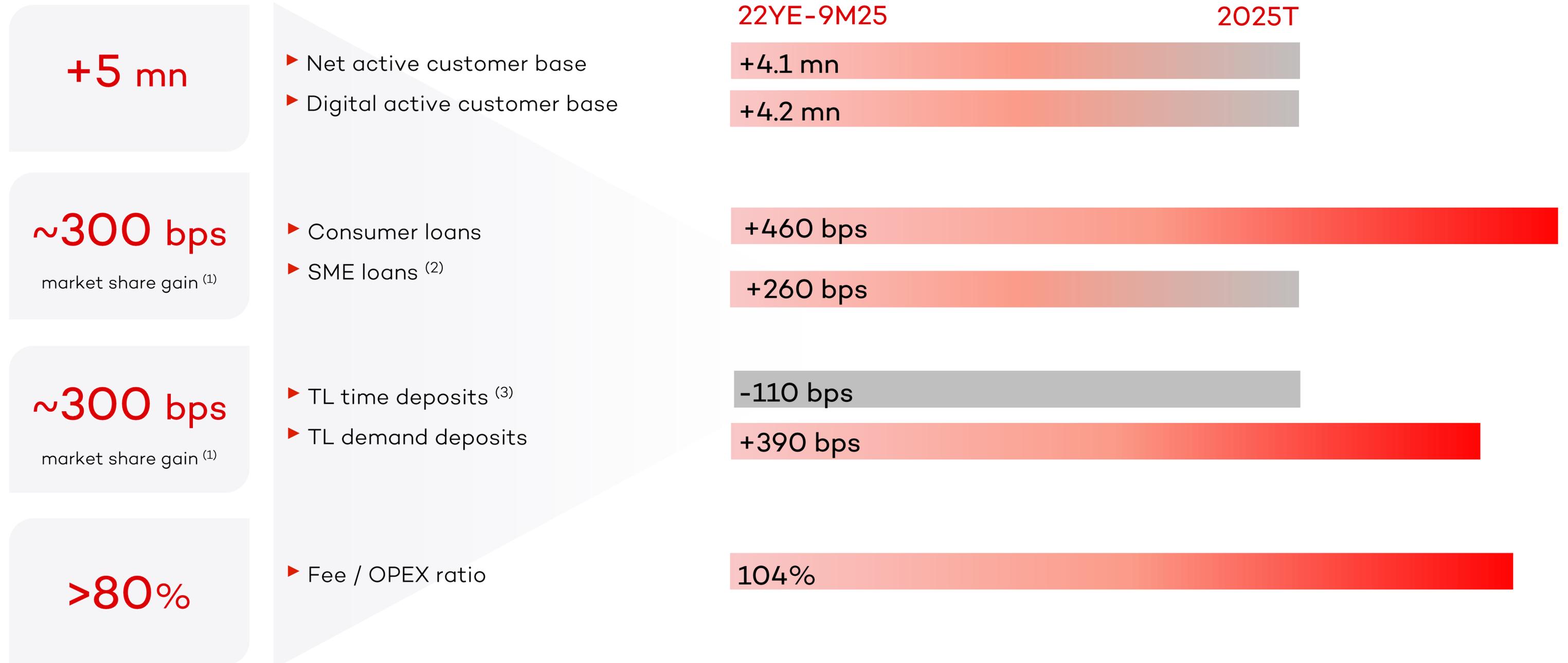
- 1 Growth:** Achieved strong loan growth with across the board market share gains supported by solid deposit mix
- 2 Core Revenue:** Solid fee generation and renewed NII momentum; funding flexibility and focused growth secure further improvement in core revenues
- 3 Efficiency:** Cumulative fee/opex ratio reached **104%**, reflecting operational strength and efficiency
- 4 Risk Management:** Growth underpinned by prudent risk management and strengthened provisions with Stage 2+3 coverage ratio reaching **34.3%**
- 5 Solvency:** While growing preserved robust capital adequacy with **17.2% CAR & 13.6% Tier 1** ⁽¹⁾

Strategic Priorities

- 1** Redesigning business models in line with evolving customer needs
- 2** Seamless digitalization, superior customer experience and solid operational efficiency
- 3** Empowering people and fostering strong organizational synergy
- 4** Investment in future technologies and higher return in business models
- 5** Deliver sustainable and profitable growth through focused execution

⁴ (1) w/o forbearances. Forbearances: fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025

Strengthened sustainable revenue streams aligned with 2025 targets and long-term value creation



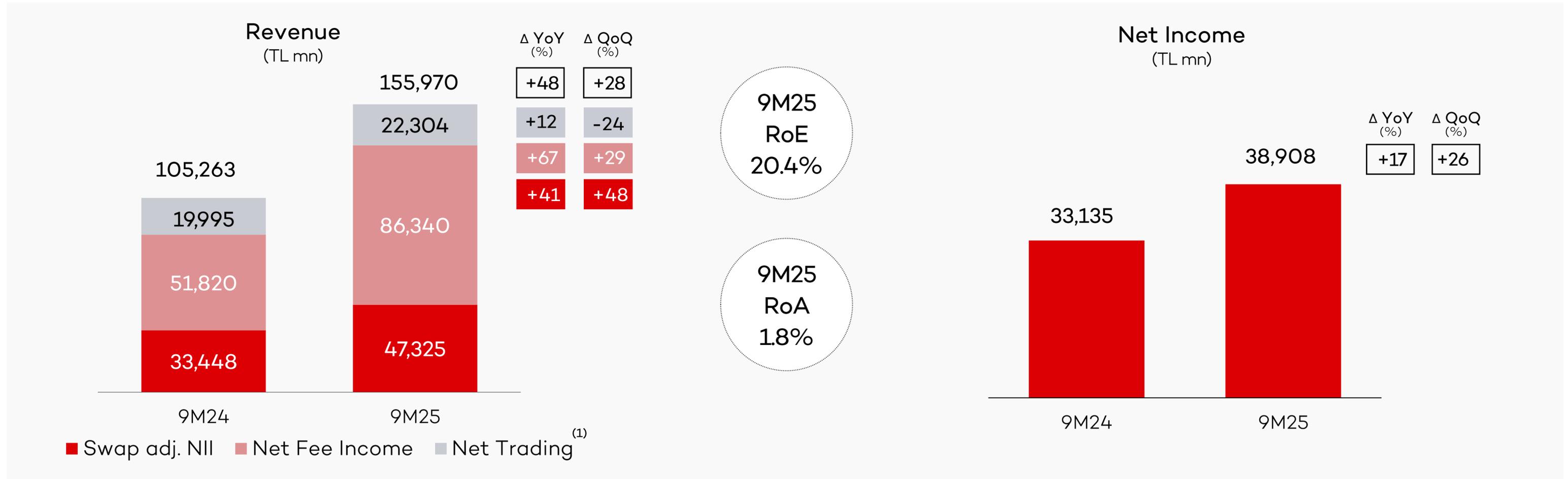
Market share data based on bank only BRSA weekly data as of 30.12.2022 & 26.9.2025

(1) Among private banks

(2) SME: According to BRSA definition, based on bank only BRSA monthly data as of August 2025, among private banks

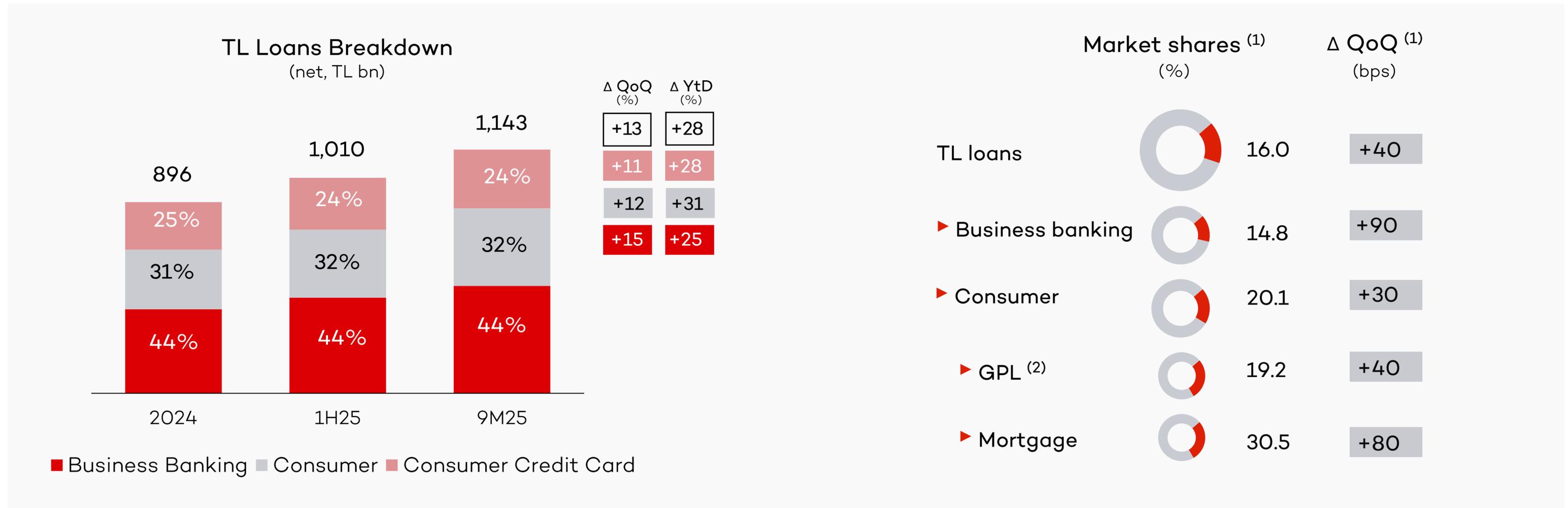
(3) Widespread consumer only

NII provides renewed support to core revenues



- ▶ Revenue increased by 48% YoY thanks to robust fee income generation and NII recovery building momentum in 3Q25
 - Fee income advanced by 67% YoY, reflecting continued focus on customer driven recurring revenues
 - Margin accretive across the board loan growth in 3Q25 with dedicated execution
 - Funding cost optimization supported by solid deposit mix and focus on further broaden TL demand deposit base
- ▶ Dynamic ALM execution to further enhance margins in a disinflationary phase while maintaining sound asset quality

Broad-based TL loan growth solidifies sustainable profitability

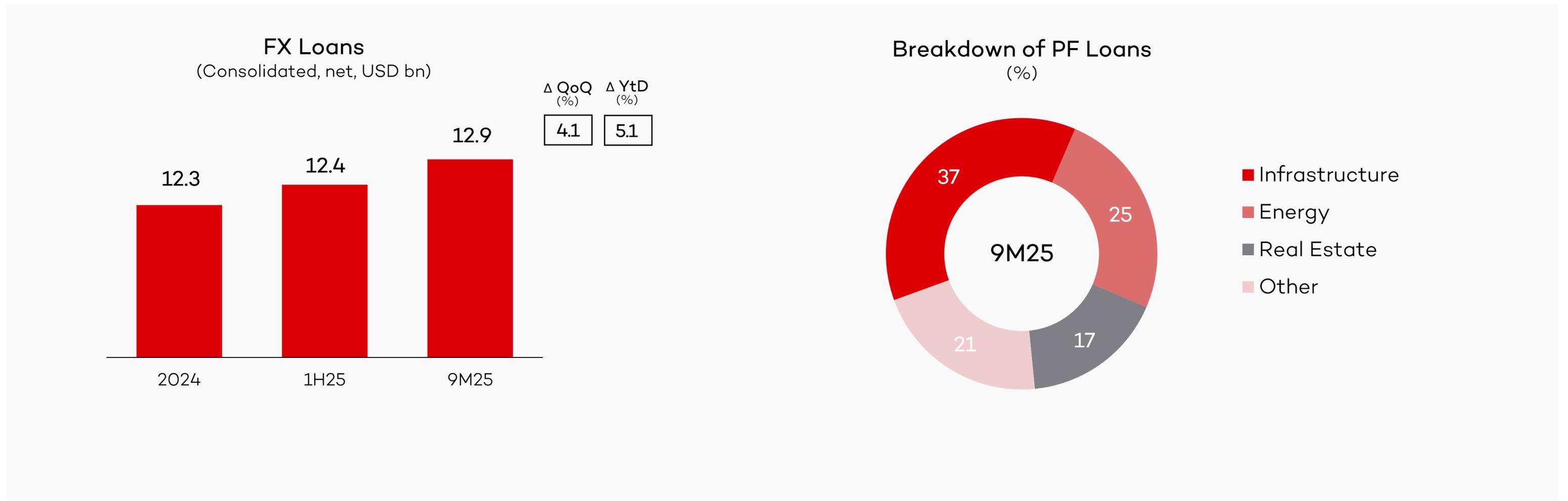


- ▶ Loan growth strategically accelerated to further support customer driven revenue growth
 - Leveraged solid capital, B/S flexibility and proven advanced analytics
 - Captured strong QoQ market share gains across all loan segments
 - Preserved robust solvency while growing, reflecting agile B/S management and strong risk-reward discipline
- ▶ Prudent underwriting and proactive risk management across the lending book
 - ~90% of GPLs, business banking installment & micro SME loans sold through digital channels: AI based & fully-automated processes
 - 85% GPLs pre-approved & c. 30% are to salary customers



(1) Market share data based on bank only BRSA weekly data as of 26.9.2025 among private banks
 (2) General purpose loans excluding overdraft

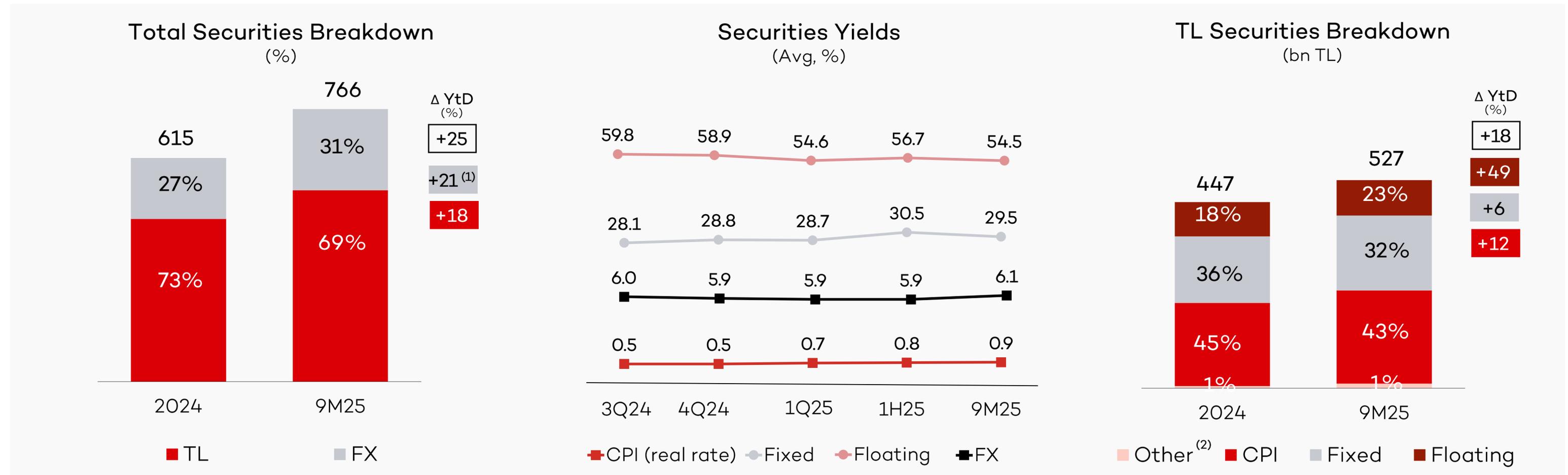
Resilient FX loan book positioned to underpin long-term profitability



- ▶ FX loan growth, built on prior deleveraging, to drive profitable growth in full alignment with regulations
- ▶ FX loans grew by 4.1% QoQ, capturing 30 bps market share gain (12.2%)⁽¹⁾ with a solid pipeline indicating continued momentum
 - FX loan book growth driven mainly by multinationals, blue-chip companies and government-backed infrastructure projects reflecting prudence and quality focused approach

8 (1) Market share data based on bank only BRSA weekly data as of 26.9.2025, among private banks

Proactive securities positioning aimed at yield optimization



► Well balanced TL securities portfolio (69% of total) supports yield maximization

- Comparatively higher yielding & longer-duration TL fixed rate investments to support book value growth in disinflationary phase
- Leading position in high-yielding corporate bonds (7% of TL securities, 53% yield by the end of 3Q25) contributes positively to margin
- TLREF-indexed bonds with decent spreads provides positive carry
- CPI linkers with a positive real yield while its share in total TL securities strategically decreased by 33 pp to 43% since 2022

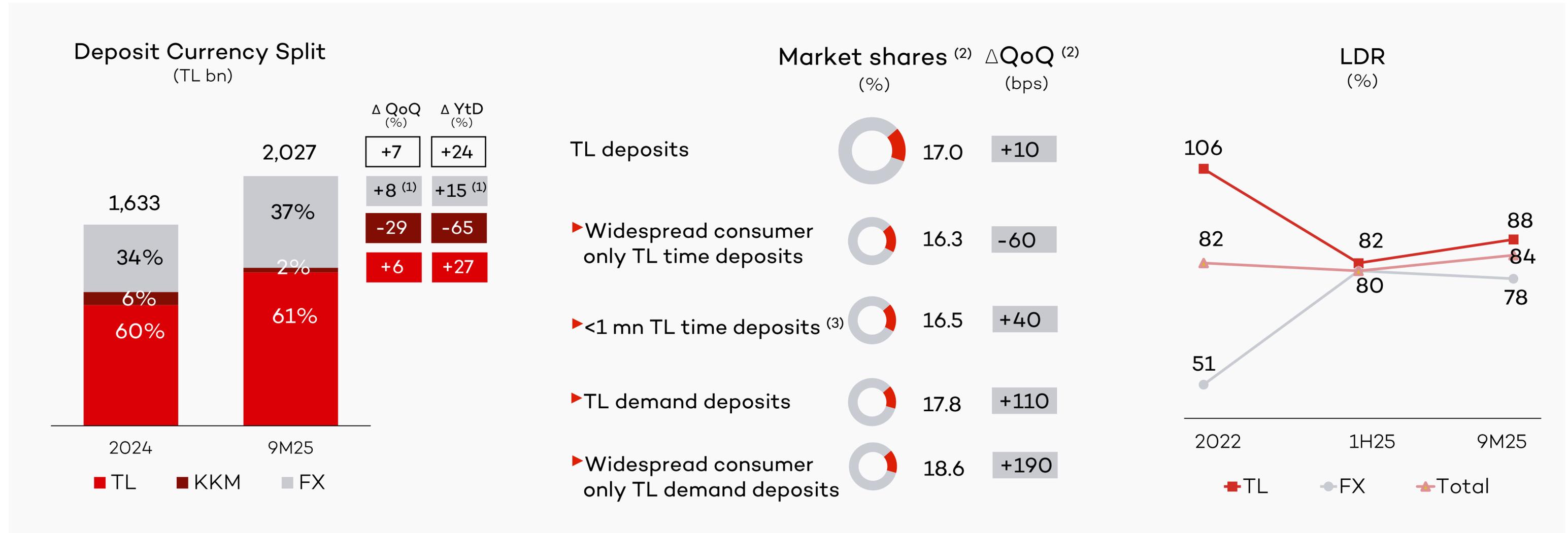
► Targeted eurobond investments underpin margin evolution



(1) In USD terms

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

Well-executed funding mix contributes to further cost optimization

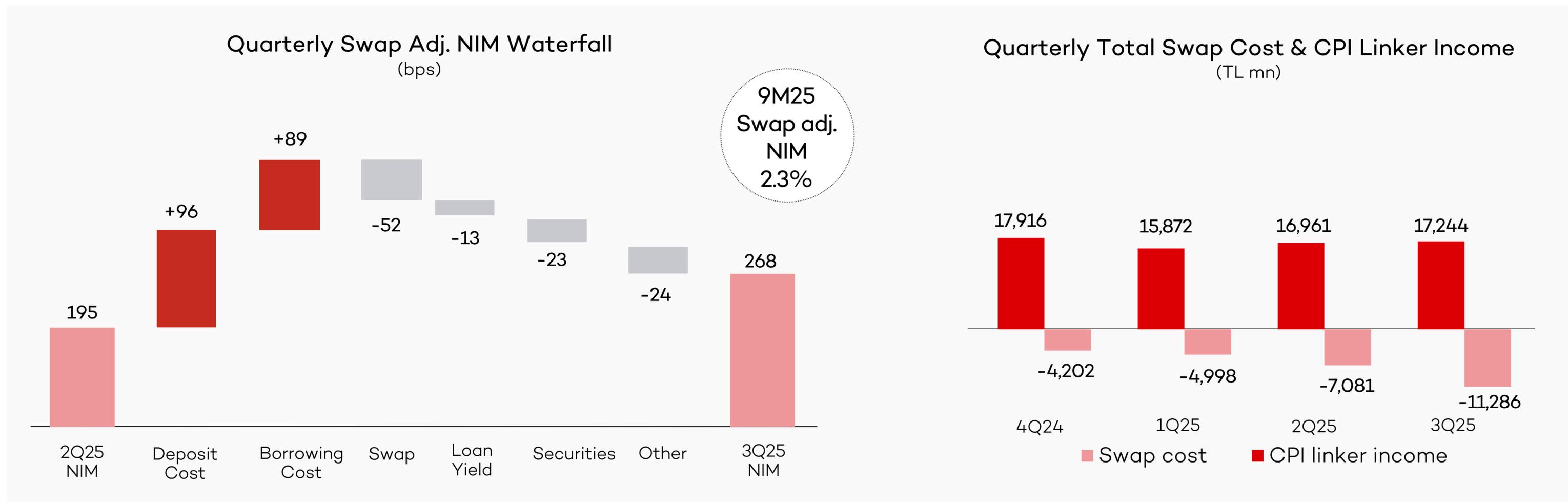


- ▶ Funding cost optimization through flexible B/S, solid deposit franchise and continued focus on growing TL demand deposits
 - Robust QoQ market share gains in TL deposits (190 bps in widespread consumer only TL demand and 40 bps in <1 mn TL time) underscore strategic focus and strong customer engagement
 - Demand deposit share in total deposit increased by 5 pp YtD to 33%
 - Sticky & low cost TL time deposits share in TL time deposit is at 59%
- ▶ Low TL LDR partly utilized to capture growth opportunities, still below normalized levels and supporting cost-efficient funding

AKBANK

(1) In USD terms
 (2) Market share data based on bank only BRSA weekly data as of 26.9.2025, among private banks
 (3) Based on bank only BRSA monthly data as of August 2025, among private banks

Aligned for margin recovery



► NIM recovery restarted in 3Q25...

- Positive trajectory in TL spread backed by improving funding dynamics & well positioned loan portfolio
- Strategically designed B/S led to 73 bps QoQ improvement in swap adjusted NIM (+50bps QoQ CPI normalized NIM) ⁽¹⁾

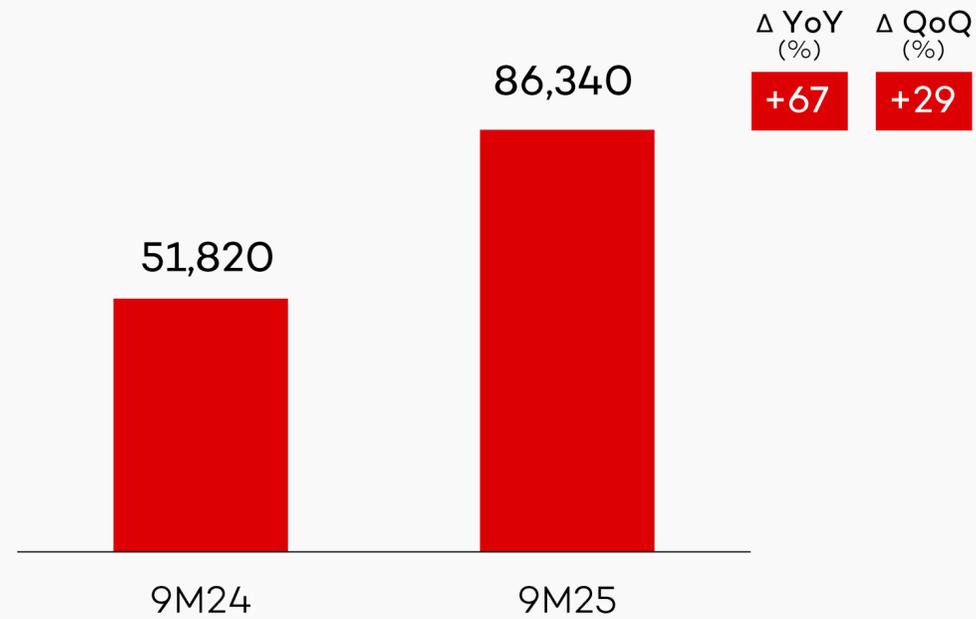
► ...focused growth and funding adaptability to sustain further improvement

- Exit NIM of 3Q25 signals a better 4Q25
- Disinflationary phase and magnitudes of rate cuts would impact the extend of quarterly NIM improvement

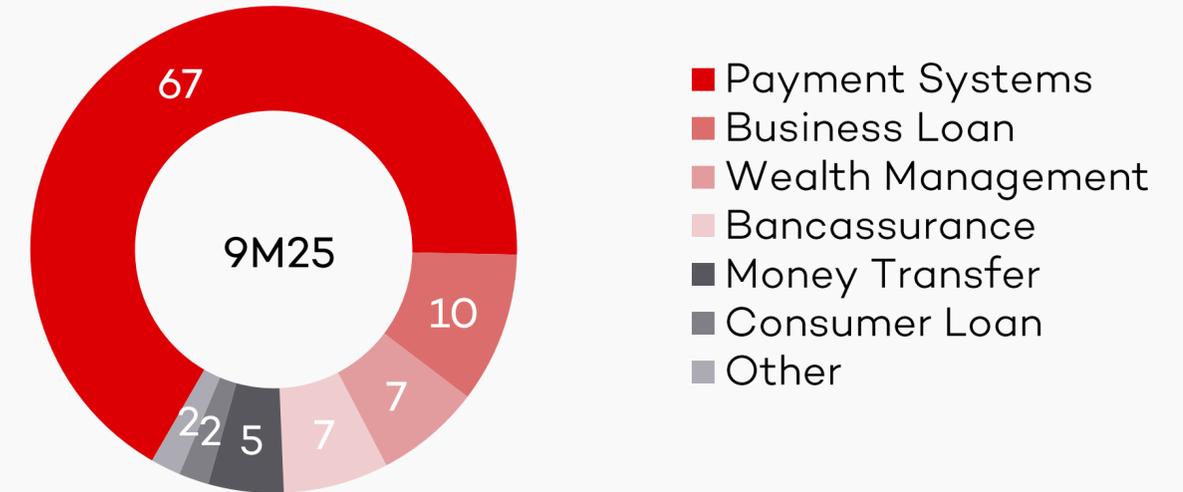
11 (1) 3Q25 CPI-linker is adj. according to Oct-Oct CPI valuation estimate of 32.5% (31% in 2Q25)

Robust performance across all business lines fueled fee growth

Net Fees & Commissions
(TL mn)



Net Fees & Commissions Income Breakdown
(%)



Bancassurance (+77% YoY)⁽¹⁾

c.80% of sales through digital channels

Payment Systems (+76% YoY)⁽¹⁾

Pricing, strong customer acquisition & new product innovations

Money Transfers (+58% YoY)⁽¹⁾

Increased volume & effective pricing

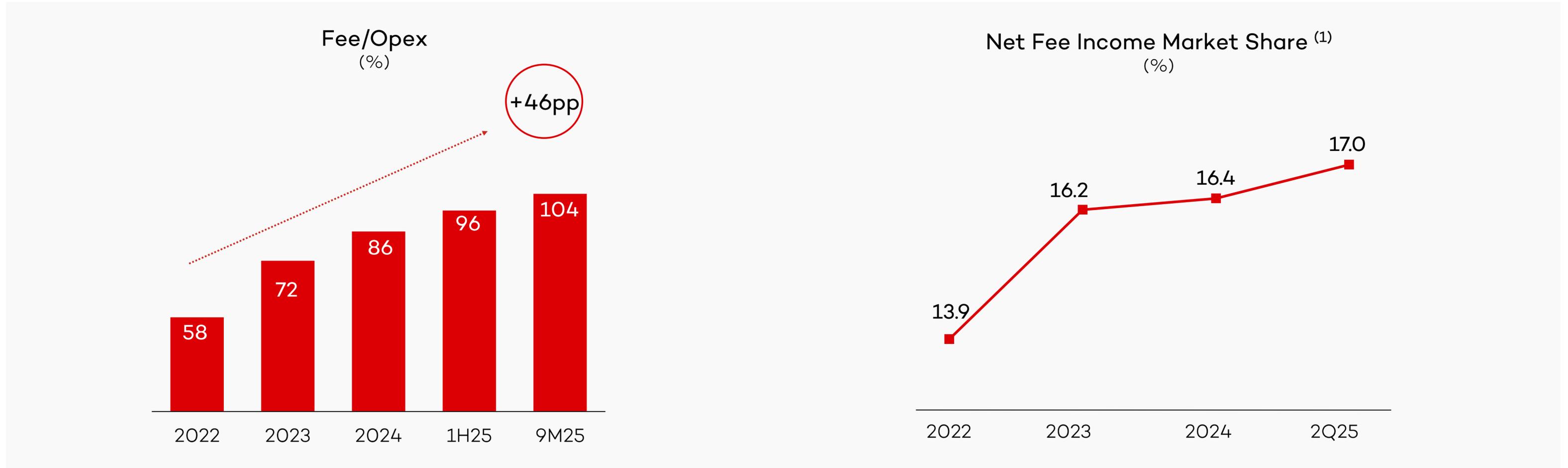
Consumer Loans (+55% YoY)⁽¹⁾

Solid customer acquisition & market share gains

Wealth Management (+43% YoY)⁽¹⁾

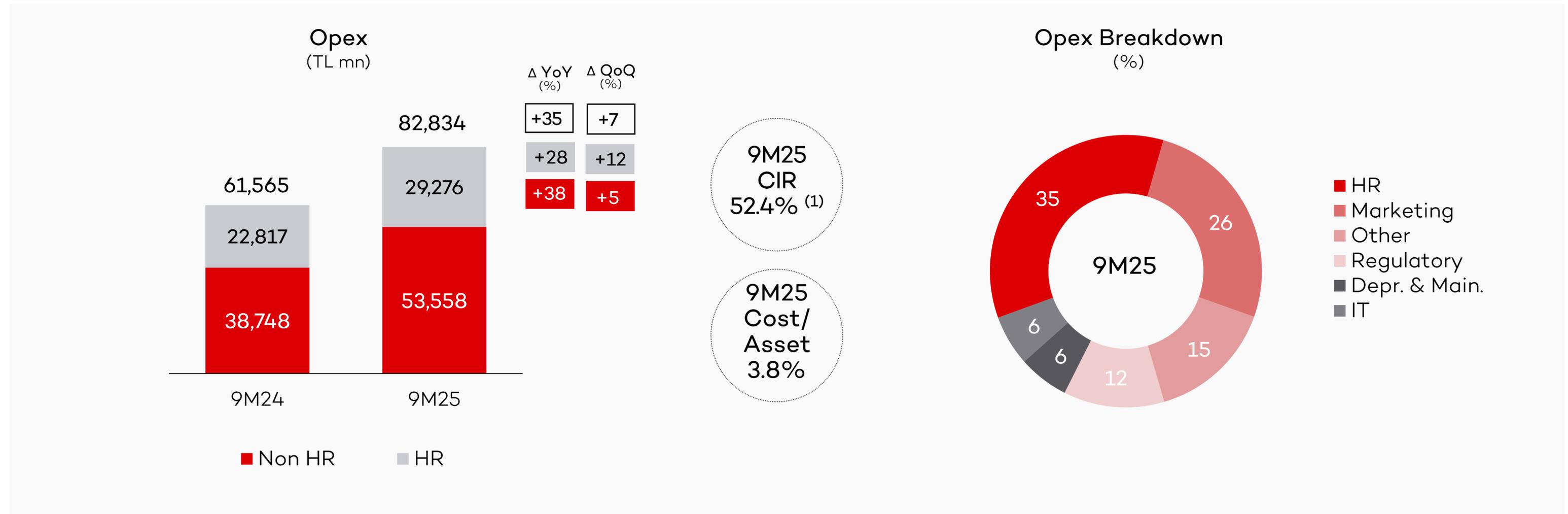
AK Asset Management #1 with TAuM of TL 1,234 bn⁽²⁾

Eye-catching fee growth & prudent cost management delivered opex coverage of >100%



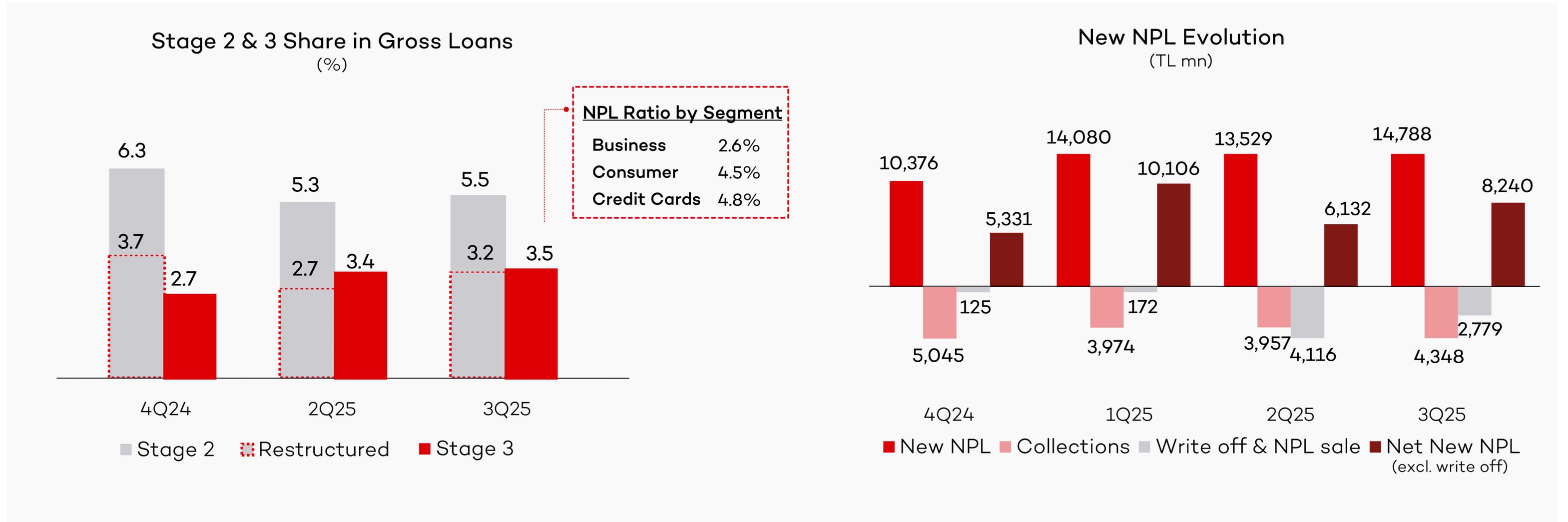
- ▶ Outstanding Fee/Opex ratio demonstrates strategic focus on enhancing customer driven revenues and disciplined cost management
 - Fee/Opex ratio reached 104% in 9M25, up from 86% in 24YE & 58% in 22YE
- ▶ Exceeded our 2025 strategic target of “> 80% Fee/Opex ratio” thanks to strong momentum in all business lines & non-stop enhancement in fee chargeable customer base

Cost discipline sustained, opex growth contained



- ▶ Opex growth already stabilized at inflation levels amid disciplined cost management
 - Opex increased by 35% YoY in 9M25, still evolving better than our revised guidance of ~ 40% for the FY
 - Cost control & operational efficiency contained expense growth
- ▶ Mid to long-term ambition of mid to low 30%'s CIR remains intact, in line with historical averages

Loan book growth guided by prudent risk management



► Strong underwriting standards & proactive risk oversight mitigate credit risk across the portfolio

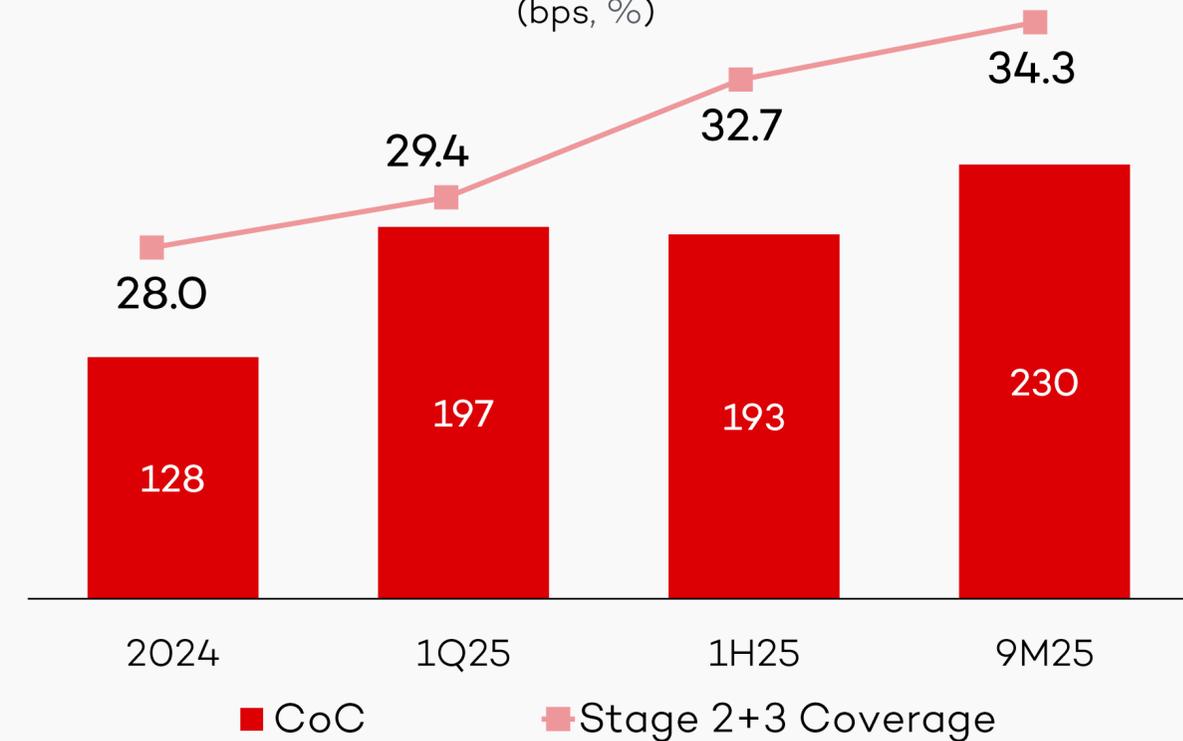
- Stage 2+3 loans / Total remains limited at 9.0% with strong coverage
- Restructured loans / Total is low at 3.2%
- Retail led NPL inflow continued in 3Q25, as projected
- TL 2.2 bn NPL portfolio sold in 3Q25 with limited NI impact

Further reinforcement of provision buffers

Provision Build & Coverages

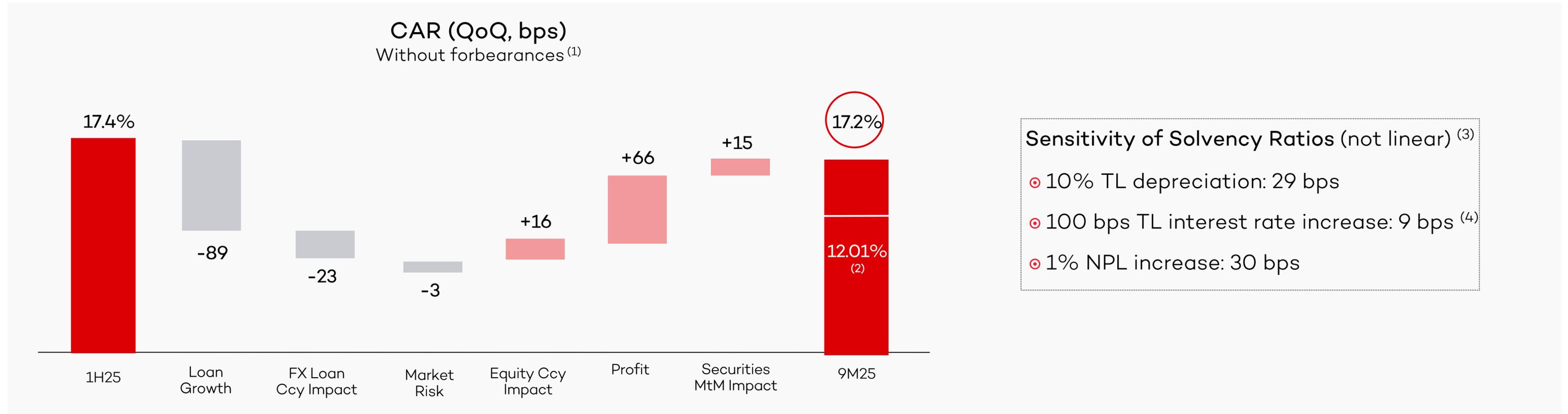
(%)	<u>2024</u>	<u>1H25</u>	<u>9M25</u>
Stage 1 Coverage	0.9	0.9	0.9
Stage 2 Coverage	14.6	15.5	17.2
Stage 3 Coverage	58.8	59.8	61.5
Stage 2+3 Coverage	28.0	32.7	34.3
Total Provision Build (TL bn)	46.3	57.9	67.9

Net Cumulative CoC (excl ccy impact)
(bps, %)



- ▶ Net cumulative CoC (excl. ccy impact) realized at 230 bps in 9M25
- ▶ Stage 2 + 3 coverage advanced to 34.3% driven by prudent risk management
- ▶ Total provision build reached TL 67.9 bn
- ▶ Stage 2 FX provisions are fully hedged

Solid solvency ratios prevailed while growing across the board



(%, TL bn)	<u>CAR</u>	<u>Excess Capital ⁽⁵⁾</u>	<u>Tier 1</u>	<u>Excess Tier 1 ⁽⁵⁾</u>	<u>CET-1</u>	<u>Excess CET-1 ⁽⁵⁾</u>
<u>Without forbearances ⁽¹⁾</u>	17.2%	110.5	13.6%	76.9	12.4%	84.1
<u>With forbearances</u>	19.3%	141.9	15.4%	106.4	14.2%	110.8

(1) w/o forbearances. Forbearances: Fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025
 (2) Min Basel III required: Including buffers (Capital Conservation Buffer: 2.50%, D-SIB Buffer: 1.50% Countercyclical Capital Buffer: 0.01%)
 (3) Diminishing sensitivity for higher amount of changes
 (4) Sensitivity calculation includes 20 bps real rate change for CPI-linkers (FVOCI)
 (5) Basel III min. requirements: CAR: 12.01%, Tier-1: 10.01%, CET-1: 8.51%

2025 Guidance: ROE path defined by NIM dynamics and policy rate transmission

	9M25	2025E
TL Loan Growth	27.5%	> 30%
FX Loan Growth (in USD)	5.1%	Mid-single digit
NIM (swap adj.)	2.3%	3-3.5%
Net fees & com. growth	66.6%	~ 60%
Opex growth	34.5%	~ 40%
Cost/ income ⁽¹⁾	52.4%	High-40%'s
NPL	3.5%	~ 3.5%
Net CoC (excl. ccy impact)	230 bps	150-200 bps
ROE	20.4%	> 25%

Underlying Macro Assumptions

	Initial	Revised*
Inflation	27.5%	28-32%
Policy Rate	30.5%	36%
GDP Growth	3.2%	3.0%
CAD/GDP	2.0%	1.3%

* Macro assumptions as of 29.07.2025

Customer-centric growth will continue to drive sustainable profitability supported by solid fee income, operational discipline and prudent risk management

ESG performance at a glance

SUSTAINABLE FINANCE

Supporting a more sustainable economy

TL 594 bn
sustainable finance provided since 2020YE ⁽¹⁾

57%
sustainability wholesale funding ⁽²⁾

TL 21 bn
total ESG-themed and ESG rated funds ⁽³⁾

Sustainable Finance Framework
in line with international standards

ECOSYSTEMS MANAGEMENT CLIMATE CHANGE

Enhancing financial health & inclusion

USD 238 mn
resource via international funding organizations for Women SMEs

Responsible AI Manifesto
committed to leveraging AI for innovation & efficiency with a responsible and ethical framework

20K
SMEs reached by Akbank Transformation Academy since 2022

USD 2 mn
invested in 4 startups founded by Akbank intrapreneurs

Reducing our impact on environment

2030 sectoral targets
prioritized carbon intensive sectors ⁽⁴⁾ and continued to track customers in 4 groups ⁽⁵⁾

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

100%
electricity sourced from renewables

83%
reduction in operational emissions as of 2024YE since base year 2019

PEOPLE & COMMUNITY

Empowering our people and communities

Chief Diversity Officer
Treasury EVP appointed as the new DEI Leader

218K
students reached by Akbank Youth Academy since 2020

~50%
women in CEO's direct reports

Women's Empowerment Principles, 30% Club, Valuable 500, Bloomberg Gender Equality Index member

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

(2) As of 30 September 2025 (Additional Tier 1 is not included in this calculation due to its capital status)

(3) ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Agesa: Sustainability Equity Pension Fund

(4) Power, Cement, Iron-Steel and Commercial Real Estate

(5) 4 groups: climate solutions, aligned, aligning and managed phase-out

01 Annex

Economic activity heat map

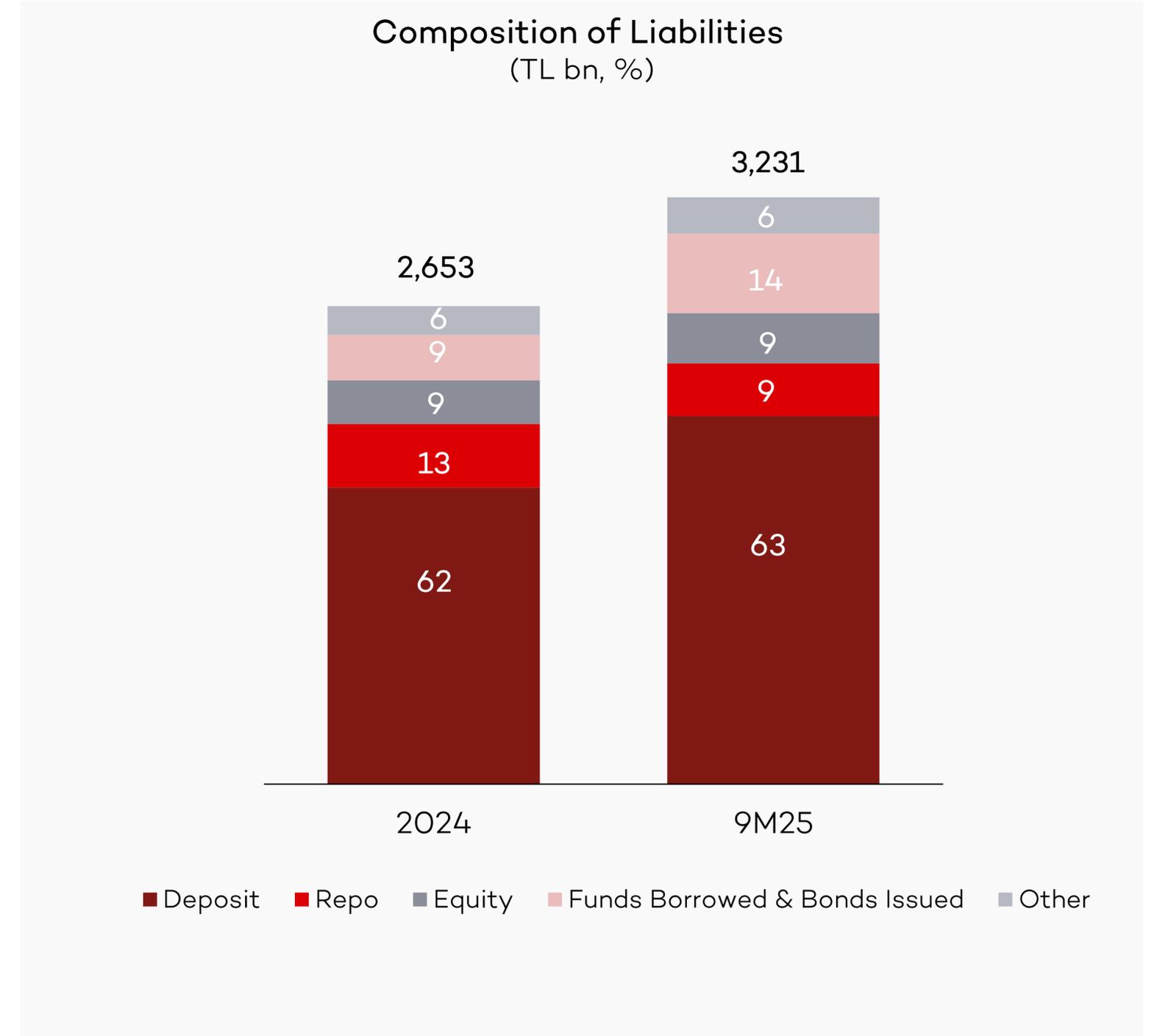
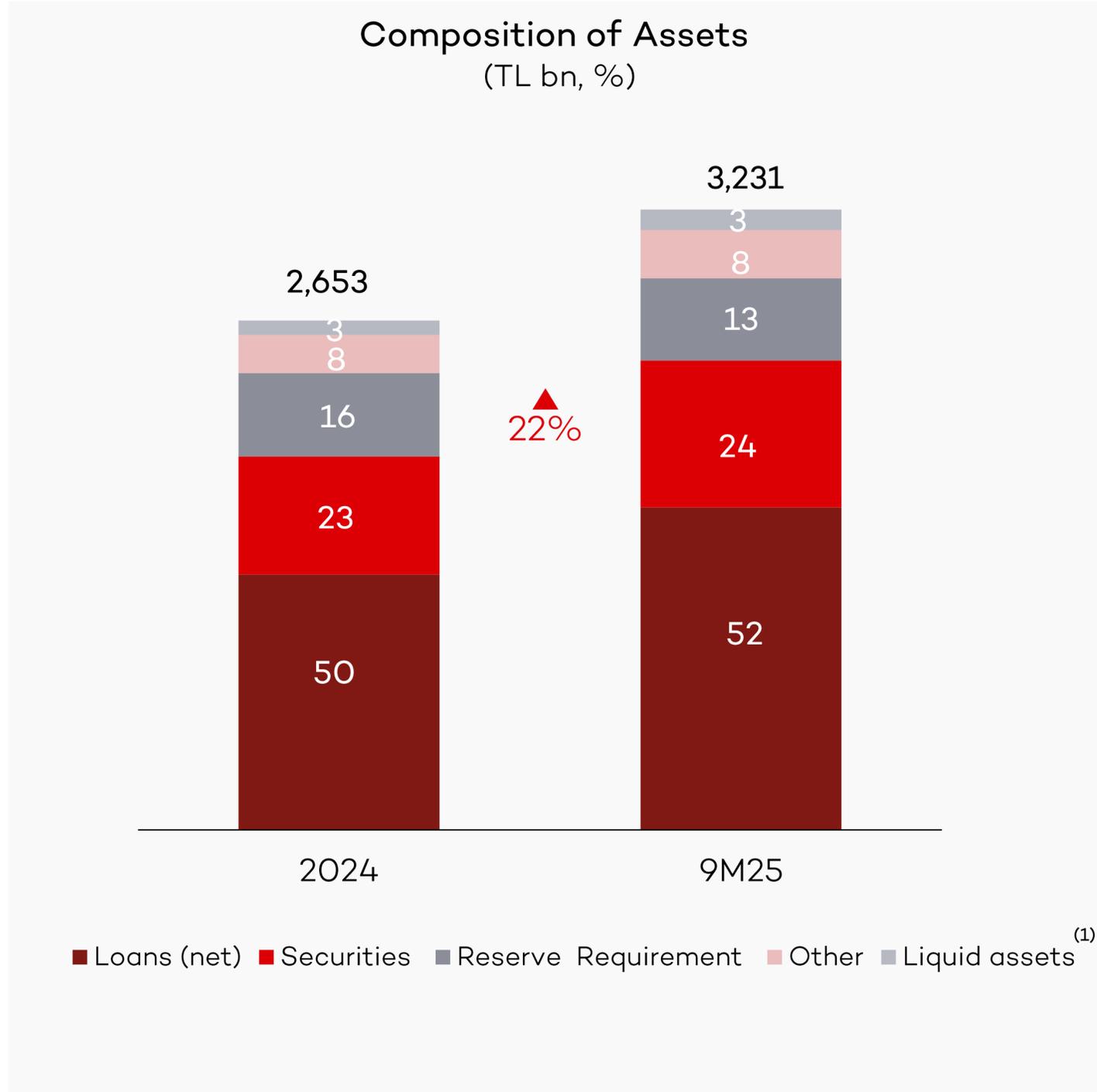
	Q1'22	Q2'22	Q3'22	Q4'22	Q1'23	Q2'23	Q3'23	Q4'23	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25
Growth (yoy, %)	7.8	7.6	4.1	3.1	4.0	4.6	6.5	4.9	5.3	2.3	2.8	3.2	2.3	4.8	
Growth (seas. adj., qoq, %)	-0.3	1.7	0.9	1.0	-0.8	4.7	0.8	0.7	0.9	-0.1	0.6	1.3	0.7	1.6	
Production (seas.adj.)															
Industrial Production (qoq, %)	0.6	1.8	-4.6	2.5	-0.8	3.6	0.8	-1.6	2.9	-3.8	-0.7	3.2	1.7	0.7	0.0
Manufacturing PMI	50.1	48.8	47.1	46.7	50.4	51.5	49.5	47.7	49.8	48.5	46.4	47.7	47.9	47.1	46.6
Capacity Utilization Rate	77.8	77.9	77.3	76.3	75.2	76.2	76.5	77.2	76.9	76.6	75.8	75.5	75.0	74.7	73.8
Electricity Production (qoq, %)	-0.6	-1.1	-3.8	-2.2	0.0	2.6	4.3	-2.7	4.0	1.6	0.7	2.7	0.8	-0.9	1.6
Consumption (seas. adj, qoq)															
Retail Sales Volume Index	-1.7	4.5	6.5	8.4	5.0	7.4	1.2	1.9	6.3	-0.2	4.7	3.3	2.8	3.6	1.8
White Goods Sales	1.1	-6.0	3.0	14.4	-1.7	10.5	-4.5	-1.2	21.5	-16.0	-2.7	7.8	-3.0	-1.9	-6.7
Automotive Sales	59.7	-1.7	-19.8	21.7	28.6	24.0	2.8	1.6	6.5	-15.9	-0.7	10.1	5.5	-0.3	5.2
Home Sales	-18.7	18.1	-27.8	9.0	-6.3	0.8	-6.3	-14.4	25.5	-2.4	15.9	18.5	-7.5	1.5	-3.6
Confidence (seas.adj., level)															
Consumer Confidence Index	72.3	66.1	70.8	76.1	80.6	87.9	73.2	75.8	79.7	79.8	76.8	80.5	83.0	84.6	83.9
Real Sector Confidence Index	110.0	106.4	101.4	101.6	103.3	105.3	104.9	104.2	102.8	102.1	98.6	102.8	102.9	99.3	100.1
Services Sector Confidence Index	116.7	118.6	117.4	119.1	116.8	117.8	115.2	112.2	118.6	116.5	112.8	112.9	115.0	110.3	110.7
Retail Sector Confidence Index	120.1	119.8	114.0	122.9	122.3	116.9	115.6	114.1	114.5	112.0	108.5	111.8	114.8	110.1	108.6
Construction Sector Confidence Index	83.1	82.7	86.4	91.6	90.5	89.8	87.9	89.4	90.4	88.3	87.6	87.9	90.0	86.8	87.5
Labor Market (seas. adj.)															
Unemployment Rate	11.0	10.6	10.0	10.3	9.9	9.6	9.2	8.7	8.8	8.7	8.7	8.6	8.2	8.5	8.3
Employment (qoq, %)	0.8	2.3	0.2	1.8	0.2	0.5	0.5	0.7	1.8	0.4	-0.2	0.4	-0.5	0.1	0.5
Labor Force Participation Rate	52.4	53.2	52.8	53.7	53.4	53.4	53.3	53.3	54.2	54.2	54.0	54.1	53.5	53.6	53.7
Public Finance (real, seas. adj.)															
Budget Balance (bn TRY)	12.9	11.2	-6.6	3.5	-9.8	-14.9	3.0	-22.8	-6.5	-5.0	-6.6	-6.5	-1.7	-3.3	5.1
Budget Expenditures (qoq, %)	-8.8	-7.3	21.8	-8.8	19.5	16.4	-3.6	27.2	-15.5	5.4	-3.2	3.9	-0.8	6.4	-3.7
Budget Revenues (qoq, %)	25.1	-8.1	-3.7	3.6	1.9	12.1	15.6	1.8	-3.5	7.2	-4.8	4.2	3.5	5.0	3.3
External Demand (seas. adj.)															
Current Account Balance (bn \$)	-11.5	-8.8	-14.3	-11.9	-16.0	-7.6	-9.8	-4.8	-2.4	-2.8	-0.1	-6.5	-4.7	-7.3	3.1
Exports (qoq, %)	-0.1	6.1	-1.7	-1.8	-1.3	2.4	0.0	3.0	-1.6	1.0	0.7	0.6	3.3	-0.6	0.8
Imports (qoq, %)	12.0	3.5	7.0	-4.3	4.1	-7.4	1.6	-4.2	-1.9	2.0	-2.4	7.4	-0.4	3.0	-7.1
Int'l Passengers via Air Transport (qoq, %)	-0.5	16.6	11.5	5.6	4.1	2.8	3.0	1.8	3.7	1.4	0.9	2.7	0.8	2.1	1.5

Best

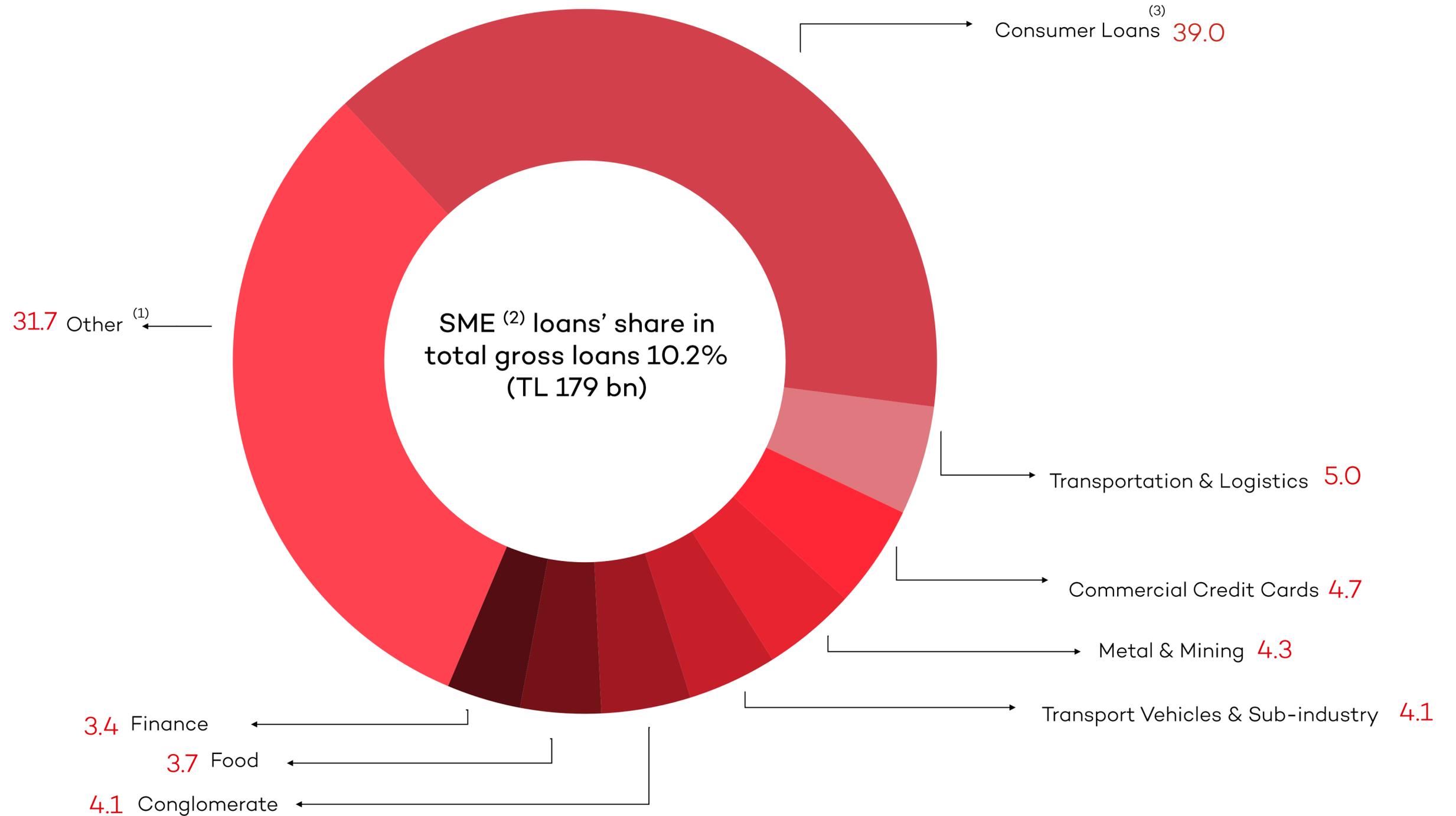
Average

Worst

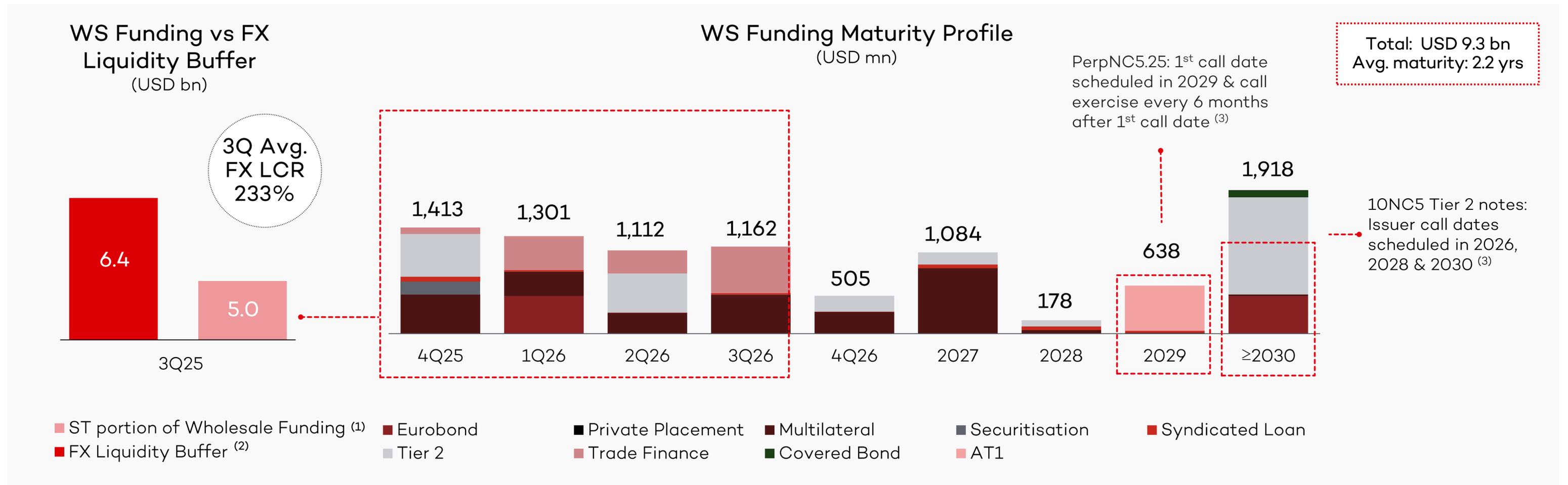
Optimized asset allocation ensures resilient, long-term growth in shareholder value



Gross Loan Sector Breakdown



Pioneered the market with successful wholesale funding transactions



- ▶ Jun'25: TL 3.9 bn (~USD 100 mn) with 5-year maturity issuance of the first Covered Bond in Türkiye since 2019
- ▶ Apr'25: With demand exceeding USD 1 bn, successfully renewed sustainable syndicated loan at USD 750 mn, achieving a 125% roll-over
- ▶ Mar'25: Strong demand of USD 1.4 bn, amounting USD 500 mn T2 issuance, lowest reset spread in Türkiye, w/ favorable coupon rate of 7.875%
- ▶ Total sustainability wholesale funding share in total is 57% ⁽⁴⁾ as of 3Q25

As communicated regularly to our investors, we continuously evaluate opportunities as part of our prudent and diligent liquidity and capital management and duly take the necessary actions. In this regard, we continuously monitor opportunities to issue debt instruments in TL or FX, domestically or abroad, including senior and/or Tier 2 and AT1 issuances. We will promptly inform our investors on any developments accordingly

Balances based on principal outstanding and bank-only MIS data

(1) ≤ 1 year tenor

(2) Consolidated FX liquidity buffer includes FX reserves under swaps, money market placements and CBRT eligible unencumbered securities

(3) Call exercise for Tier 2 notes and for AT1 are subjected to BRSA approval

(4) Additional Tier 1 is not included in this calculation due to its capital status

AKBANK

Successful Wholesale Borrowings

Syndicated Loans

- ▶ **Apr'25 Syndicated Loan ~ USD 750 mn**
 - ◉ USD 230.2 mn, 367 days tranche @ Sofr + +1.60%, EUR 243.5 mn 367 days tranche @ Euribor + 1.35%
 - ◉ USD 162 mn, 2 year tranche @ Sofr + +2.00%;
 - ◉ USD 37.5 mn, 3 year tranche @ Sofr + 2.25%, EUR 37.5 mn 3 year tranche @ Euribor + 2.00%
 - ◉ 125% roll-over ratio
- ▶ **Oct'24 Syndicated Loan ~ USD 750 mn**
 - ◉ USD 272.5 mn, 367 days tranche @ Sofr+1.75% & EUR 254.1 mn, 367 days tranche @ Euribor+1.50%,
 - ◉ USD 159.5 mn, 734 days tranche @ Sofr+2.25% & EUR 43.50 mn, 734 days tranche @ Euribor+2.00%,
 - ◉ 2nd syndicated sustainable loan in Türkiye which will be allocated according to Sustainable Finance Framework
 - ◉ 124% roll-over ratio

Covered Bond

- ▶ **Jun'25 Covered Bond TL 3.9 bn (~ USD 100 mn) with 5-yr maturity to EBRD**
 - ◉ The 1st covered bond issuance in Türkiye since 2019, Akbank and the EBRD have effectively reopened the Turkish covered bond market
 - ◉ The proceeds will be used to finance eligible projects as defined under the Türkiye Green Economy Financing Facility II (Türkiye GEFF II)

Bonds

- ▶ **3Q25: RegS Senior Unsecured Bonds, USD 1.9 bn**
 - ◉ >1 year maturity
 - ◉ 42 Self-arranged issuances

T2 Eurobond

- ▶ **Mar'25: Sustainability, 10.5NC5, USD 500 mn, 7.875% coupon**
 - ◉ High demand of USD 1.4 bn from foreign-based investors
 - ◉ T2 issued from Türkiye with the lowest spread

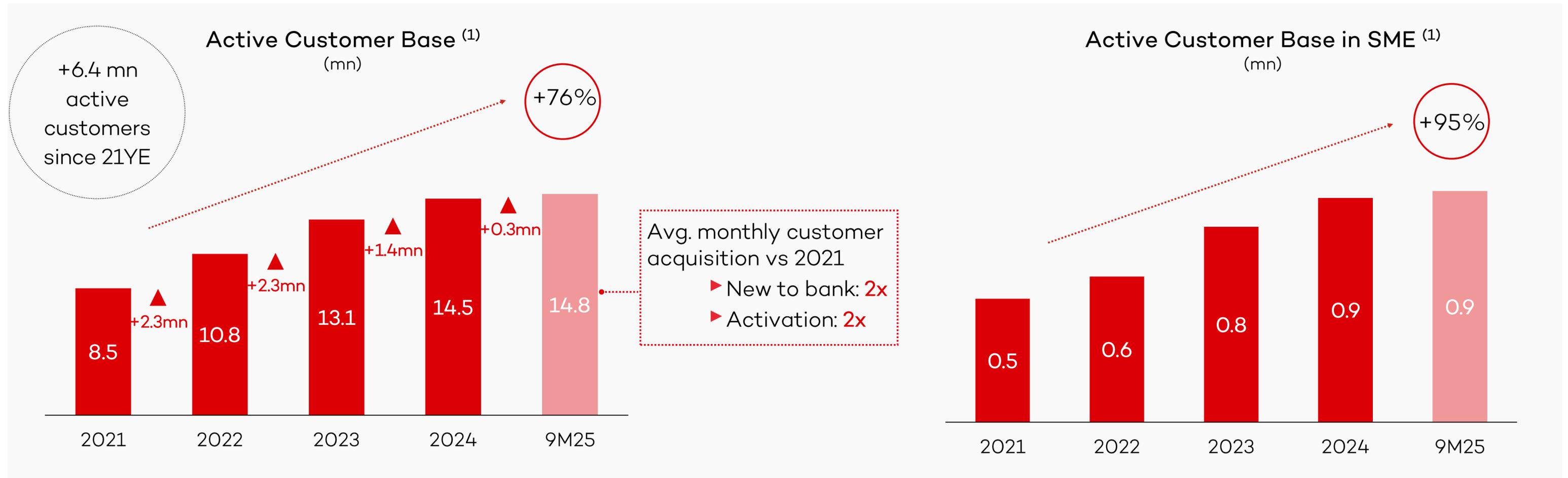
Senior Unsecured Eurobond

- ▶ **Jun'24: Sustainability, Long 5 year, USD 500 mn, 7.498% coupon**
 - ◉ High demand of USD 1.5 bn from foreign-based investors

Additional Tier-1

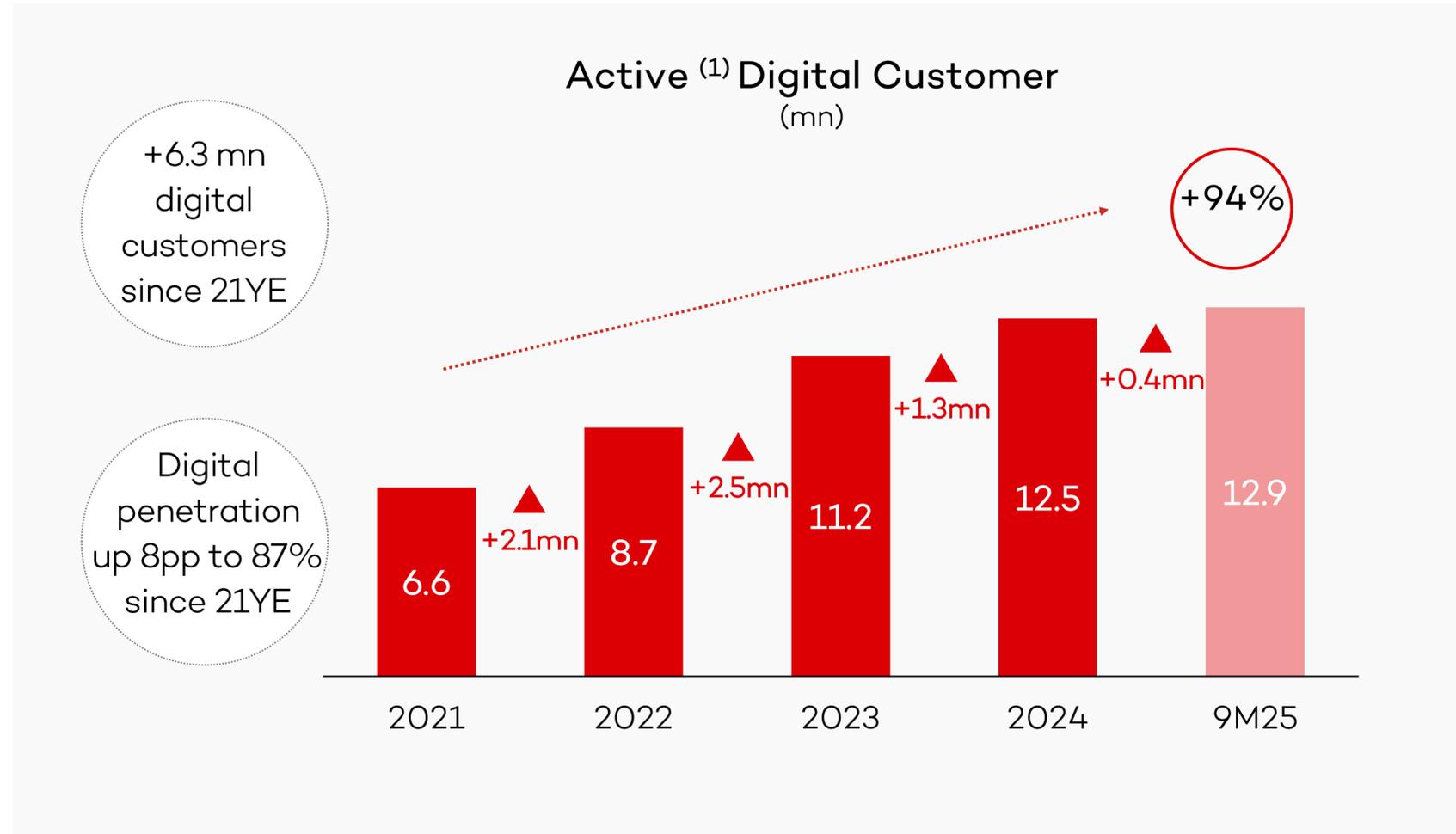
- ▶ **Mar'24: Akbank's inaugural AT-1, PerpetualNC5.25, USD 600 mn, 9.3686% coupon**
 - ◉ Peak demand of USD 3.7 bn from c. 200 foreign-based investors
 - ◉ First AT1 issuance out in Türkiye which was fully purchased by international investors

Active customer base up 76% since 21YE, reaching 14.8 mn



- ▶ Active customer base reached 14.8 mn, up 76% since 2021YE while the SME footprint increased by 95% (higher x-sell, higher profitability)
- ▶ Customer-centric initiatives & innovative product offerings strengthening a robust and recurring revenue base
- ▶ Expanding active young customer base solidifies the sustainability of revenue generation from customer-centric strategies

Digital excellence strengthens customer driven recurring revenue base



In 9M25

~30x

Monthly avg mobile login frequency per customer

~90%

GPLs sold through digital channels

66%

Credit Cards sold through digital channels

97%

Business banking installment loans extended through digital channels

65%

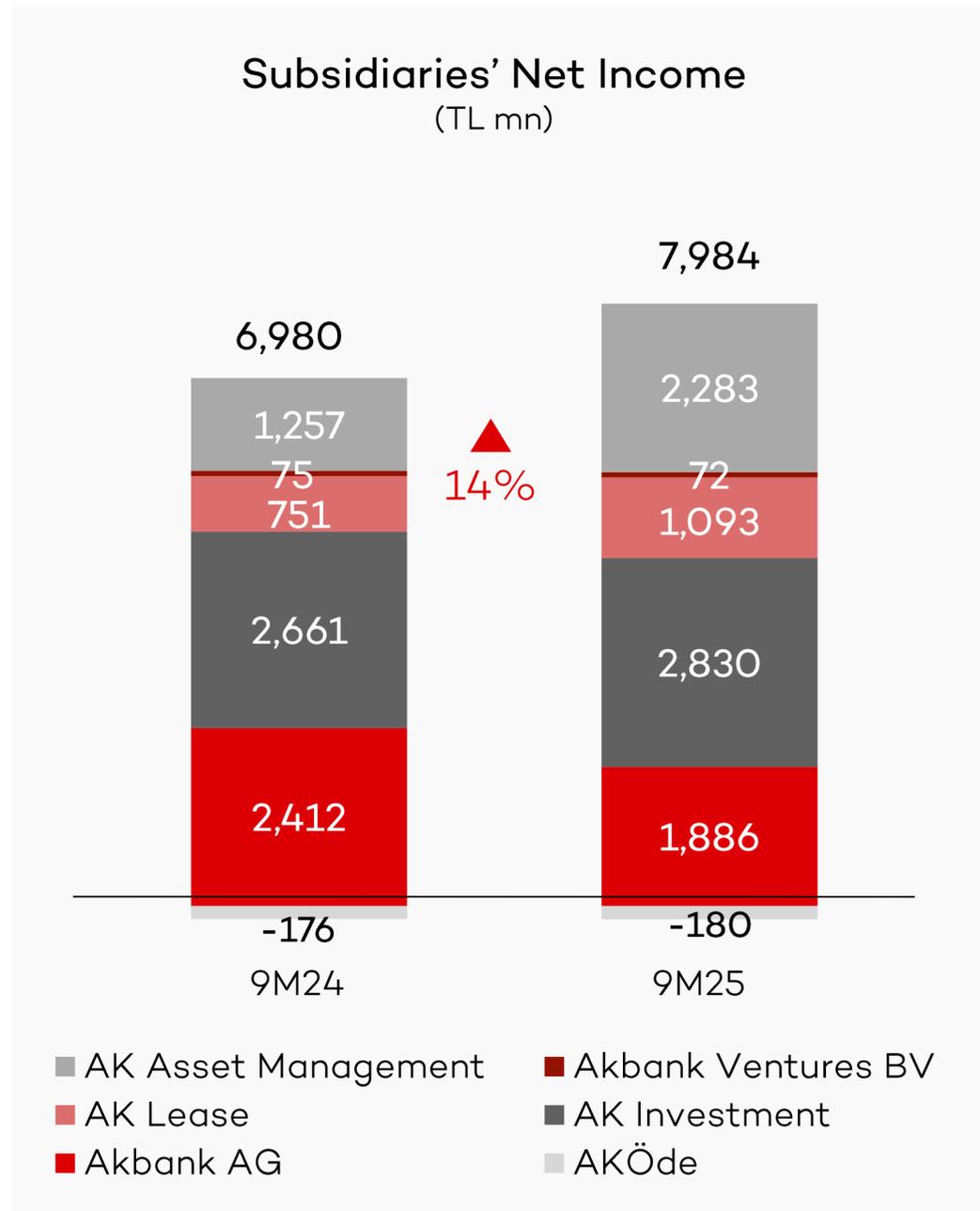
Time deposit account openings through digital channels

~80%

Bancassurance products sold through digital channels

- ▶ Strong organic growth & enhanced fee income base is the testament to the success of our digital strategy
 - Strong momentum in digital customer acquisition via DoB ⁽²⁾: 3/4 of new to bank customer acquisition
 - Digital customer base & average traffic per active customer are both at their highest levels
 - Active digital customers log into Akbank Mobile application everyday enabling x-sell opportunities
- ▶ Digital channel migration of transactions ⁽³⁾ reached 97%

Full scale financial powerhouse



AKBANK AG / Banking 100%

- ▶ Akbank Group's European flagship with a robust 35.2% CAR as of 2024
- ▶ Contribution to net income stands at 5% in 9M25

AKLease / Leasing 100%

- ▶ Net lease receivables market share of 12.4% ⁽¹⁾

AKYatırım / Brokerage 100%

- ▶ Leader in corporate bond issuances ⁽²⁾ with 37% market share in 3Q25 (38% in 2024)
- ▶ Leader in equity public offerings with lead managed offering size ⁽³⁾

AKPortföy / Asset Management 100%

- ▶ Leader in total AuM with TL 1,234 bn ⁽⁴⁾
- ▶ Leader pension fund management with TL 356 bn AuM, 19.4% market share ⁽⁴⁾
- ▶ Mutual fund management with TL 780.4 bn AuM, 10.5% market share
- ▶ DPM with TL 97.6 bn AuM

AKÖde / E-Money 100%

- ▶ Tosla İşim, payment facilitator targets commercial users & SMEs providing Virtual POS, Pay by Link, Cash Register & Credit Gateway
- ▶ Tosla targets individuals, providing inclusive financial services

AKBANK VENTURES / Corporate Venture Capital 100%

- ▶ Targeting next generation businesses to support Akbank's strategic investments

AKTech / Innovative Technology Solutions 100%

- ▶ Newly established subsidiary AKTech will offer innovative technological solutions to our subsidiaries and third parties

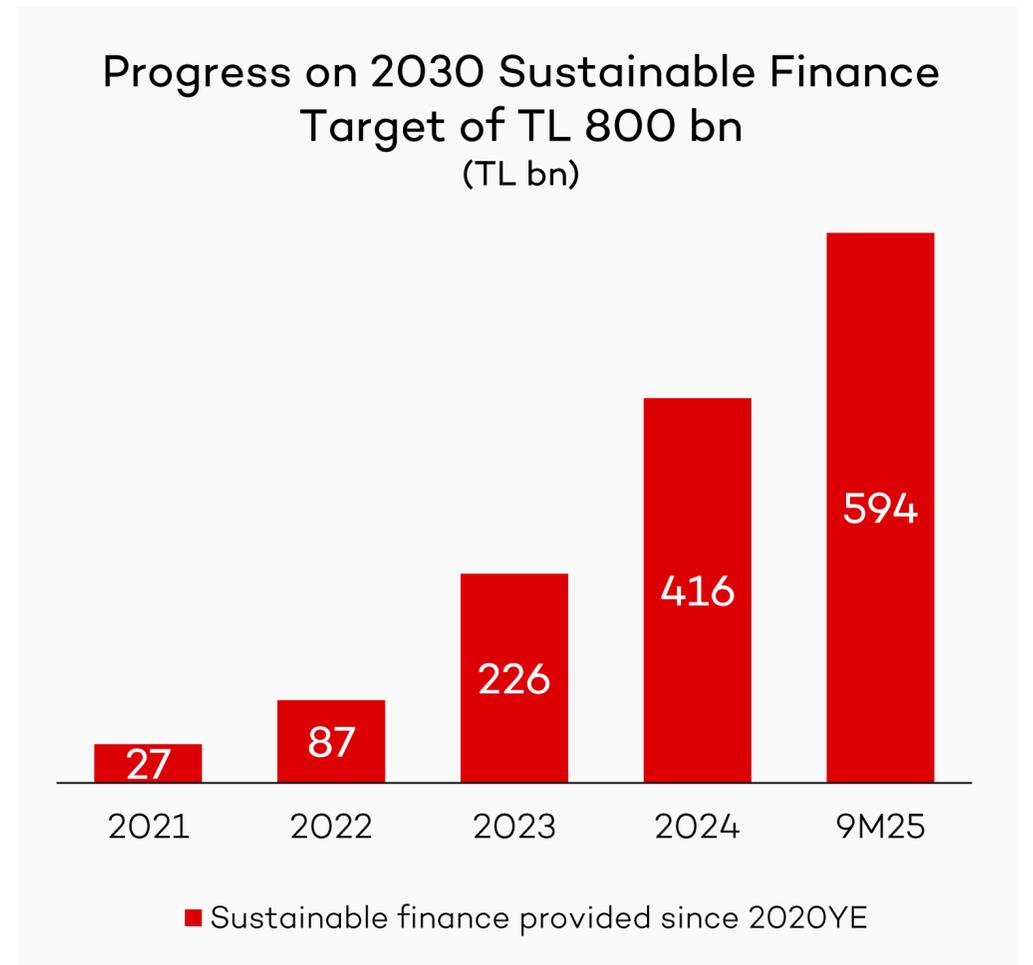
Sustainable finance for green & inclusive transformation

On track for long-term goals in sustainable finance

- ▶ Provided TL 178 bn sustainable finance in 9M25 ⁽¹⁾
- ▶ Appointed Akbankers from each regional directorate as "Sustainable Finance Ambassador"
- ▶ ESG-themed and ESG rated funds AuM reached TL 21 bn, with 345K investors ⁽²⁾

Sustainability share in total wholesale funding transactions is at 57% ⁽³⁾

- ▶ Issued TL 3.9 bn (USD 100 mn equivalent) covered bond with a maturity of 5-years to EBRD
 - The proceeds will be used to finance eligible projects as defined under the EBRD's Türkiye GEFF II
- ▶ Proceeds detailed below will be allocated in line with Akbank's Sustainable Finance Framework
 - The 3rd sustainability syndicated loan, ~ USD 765 mn (2Q25)
 - 6 sustainability bonds, USD 203 mn (1H25)



For more on sustainable finance



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

29 (2) ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Agesa: Sustainability Equity Pension Fund

(3) Additional Tier 1 is not included in this calculation due to its capital status

AKBANK

Innovative products & services to enhance businesses and financial health

Enhanced our support for women customers

- ▶ Through the Akbanklı Kadınlar Platform, we pioneered a tailored banking program offering both financial and social benefits to women customers

Continued to expand our financial and non-financial support for tech startups

- ▶ In collaboration with an investment platform, we held our Mentor Check-Up event with 25 startups and 25 mentors

Enriched financial insights to empower our customers' financial literacy

- ▶ Launched new insight and recommendation scenarios on Akbank Mobile, offering personalized financial insights based on spending habits to support their financial well-being

Fostered sustainable entrepreneurship ecosystem

- ▶ USD 2 mn was invested in 4 startups founded by Akbank intrapreneurs in Akbank+ spin-off program since 2023

Collaborated with UN to advance the "AI for Good" ecosystem in Türkiye

- ▶ As 1st Turkish partner of AI for Good Innovation Factory, Akbank LAB, in collaboration with UN, organized a demo day where startups competed to develop AI-based solutions addressing SDGs
- ▶ The selected startup represented Türkiye at the AI for Good Global Summit in Geneva



AKBANK

Empowering our people and communities

Further strengthened Diversity, Equity and Inclusion (DEI) culture

- ▶ Determined the roadmap for our Side by Side project group, working in collaboration with the CDO, and organized a Diversity and Inclusion workshop to support its initiatives
- ▶ Through the 4th term of Akbank Role Model Program, we continue to provide training and mentorship to Akbankers, supporting their journey and promoting women's representation across all areas of society

Launched the Climate Ambassador Program for a sustainable and green future

- ▶ As part of the Climate Ambassador Program, we supported Akbankers with training and projects to raise climate awareness and advance solutions aligned with our sustainability goals

Akbank Academy reached 34K young people in 3Q25 (218K since 2020)

- ▶ Assisted youth in competency development trainings

Upcycle - Transformation Holds the Future Project

- ▶ Through upcycling efforts, over 16K furniture from the Akbank renovation project has been donated to more than 1000 schools impacted by earthquakes and reached over 190K students

For more, please see
our Board of Directors
Diversity Policy



For more, please see
our DEI Policy



AKBANK

Advance efforts to mitigate environmental footprint & manage climate risk

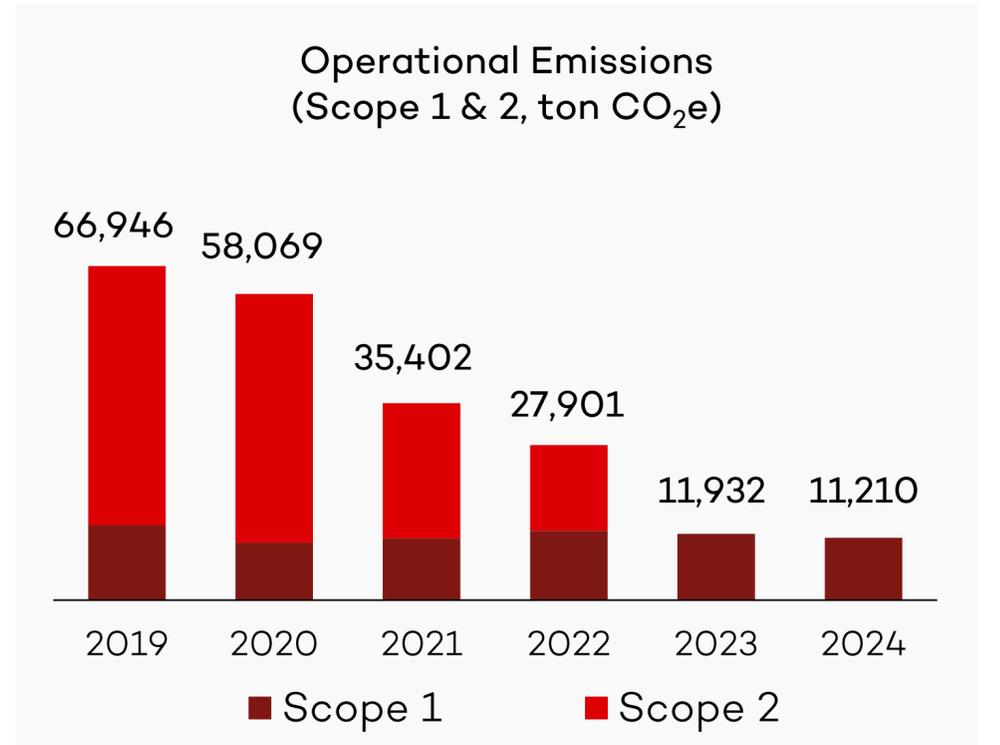
Loan portfolio emissions – Step by step towards our 2050 net zero target

- ▶ Disclosed interim emission reduction targets in line with PCAF ⁽¹⁾ methodology for 4 asset classes and 4 prioritized carbon intensive sectors
- ▶ Published our [Net Zero Strategy](#) together with our loan portfolio baseline emissions and sectoral approaches
- ▶ Committed to phasing out coal by 2040, considering the principles of a just transition
- ▶ Loan portfolio oversight is maintained at the Board level, aligned within the scope of sectoral targets
- ▶ Continued to track our priority sector customers in 4 groups in line with our net zero strategy: climate solutions, aligned, aligning and managed phase-out
- ▶ Enabled our export clients to access consultancy and CBAM reporting services at discounted rates

Decarbonization of our operational emissions

- ▶ 83% reduction in our operational emissions as of 2024YE since base year 2019
- ▶ Set interim emission reduction target in line with 1.5°C scenario: Reduce absolute Scope 1 and Scope 2 GHG emissions 90% by 2030 from 2019 base year
- ▶ 100% of bank’s electricity sourced from renewable resources since the beginning of 2023
- ▶ Within the scope of the Integrated Management System (ISO 14001, ISO 45001, ISO 50001), all our locations have been certified with international accreditation
- ▶ Akbank Data Center and Şanlıurfa branch have been certified with LEED Gold; Sabancı Center Akbank Tower has been certified with LEED CI Gold

Sectors	2030 Target (base year 2021)
Power (kgCO ₂ /MWh)	-60%
Cement (kgCO ₂ /ton)	-23.8%
Iron-Steel (kgCO ₂ /ton)	-29%
Commercial Real Estate (kgCO ₂ /m ²)	
Service Buildings	-40.8%
Residential Buildings	-49.3%



Snapshot of Results

	1H24	9M24	2024	1H25	9M25
Profitability (%)					
ROE	22.4	20.2	19.0	20.1	20.4
ROE, Quarterly	20.1	16.0	15.7	17.7	21.0
ROA	2.3	2.0	1.9	1.8	1.8
ROA, Quarterly	2.0	1.5	1.5	1.5	1.8
Swap Adj. NIM	2.4	2.2	2.2	2.1	2.3
Swap Adj. NIM, Quarterly	2.1	1.9	2.3	2.0	2.7
CIR ⁽¹⁾	56.0	56.7	56.1	54.5	52.4
CIR, Quarterly	59.6	58.0	54.6	58.2	58.2
(%)					
Total LDR ⁽²⁾	78	80	82	80	84
TL ⁽²⁾	84	82	82	82	88
FX	73	77	89	80	78
Leverage (x)	10.4	10.4	11.0	11.5	11.6
Asset Quality (%)					
NPL Ratio	2.1	2.5	2.7	3.4	3.5
Stage 3 Coverage	55.2	56.7	58.8	59.8	61.5
Stage 2/ Total Gross Loans	6.0	5.8	6.3	5.3	5.5
Stage 2 Coverage	16.6	14.0	14.6	15.5	17.2
Net CoC	0.58	0.99	1.35	2.08	2.40
Net CoC, Quarterly	1.10	1.70	2.26	2.05	3.02
Net CoC (excl. Currency)	0.47	0.87	1.28	1.93	2.30
Net CoC(excl. Currency), Quarterly	0.89	1.56	2.31	1.91	2.98
Solvency ⁽³⁾ (%)					
CAR	16.4	17.2	17.8	17.4	17.2
CET-1	12.7	13.4	15.1	12.6	12.4
Tier-1	13.9	14.6	13.8	13.8	13.6

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

(2) Bank-only, TL LDR includes domestic TL bond issuances and merchant payables

(3) w/o forbearances. Forbearances: fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025

Balance Sheet Highlights

Consolidated (TL mn)	2024	9M25	YtD (%)
Cash and due from Banks	508,933	535,543	5
Securities	615,054	765,945	25
TL	446,864	526,801	18
FX (USD)	4,767	5,762	21
Loans (net)	1,329,667	1,678,815	26
TL	896,015	1,142,577	28
FX (USD)	12,292	12,919	5
Other	199,460	251,140	26
Total Assets	2,653,105	3,231,443	22
Deposits	1,632,597	2,026,921	24
TL	1,084,719	1,282,969	18
FX (USD)	15,529	17,924	15
Funds Borrowed and Bonds Issued	271,977	436,658	61
Repo	349,100	289,178	(17)
Other	159,048	201,295	27
Equity	240,384	277,390	15
Total Liabilities and S/H Equity	2,653,105	3,231,443	22



AKBANK

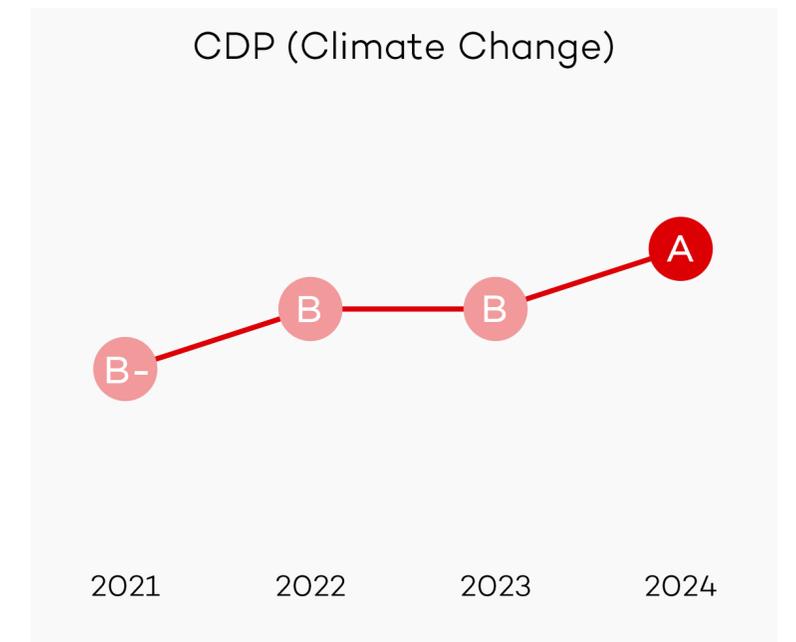
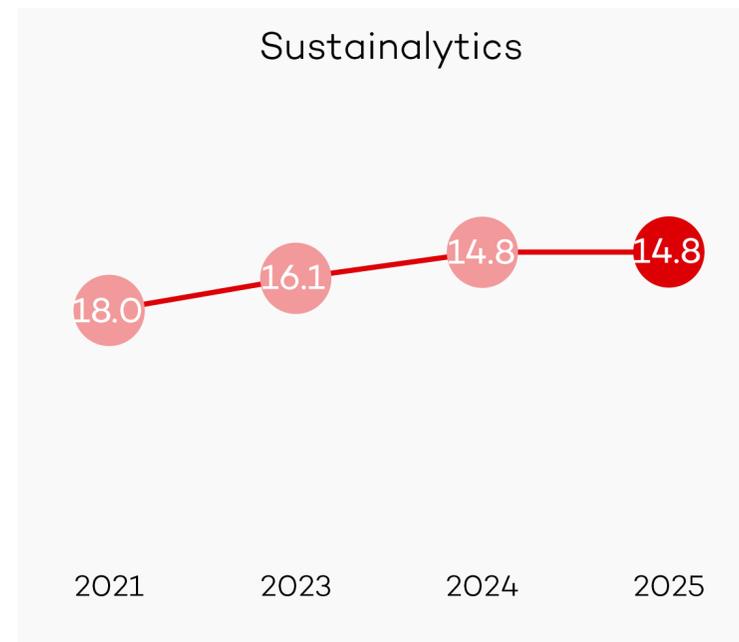
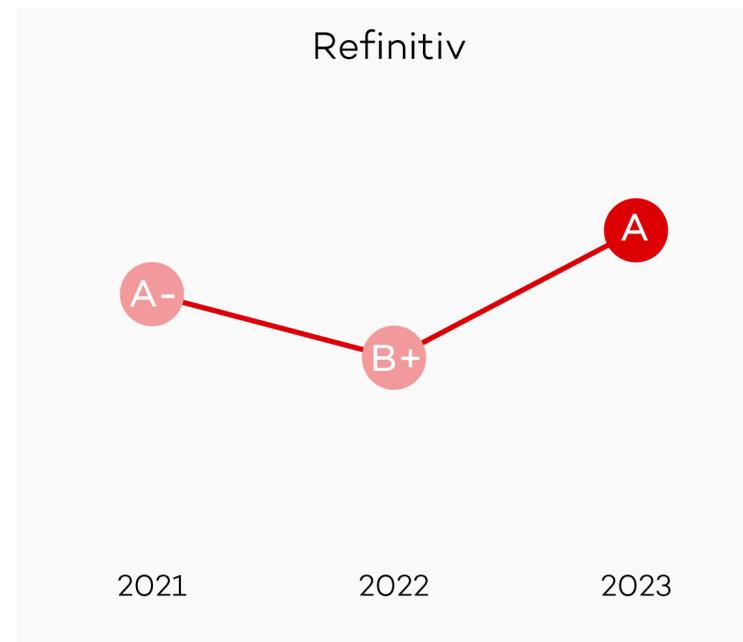
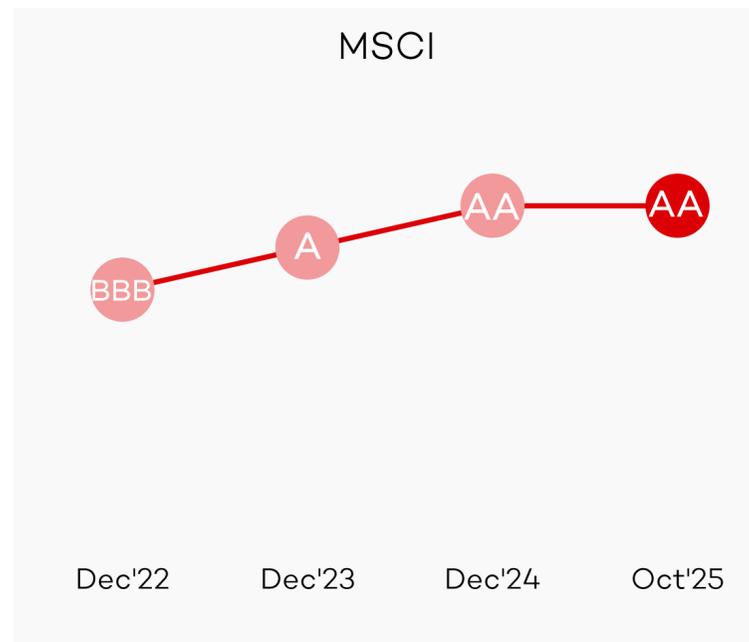
Income Statement Highlights

Consolidated (TL mn)	2Q25	3Q25	QoQ(%)	9M24	9M25	YoY(%)
Net Interest Income incl. swap cost	13,240	19,556	48	33,448	47,325	41
NII	20,321	30,843	52	52,525	70,691	35
o/w CPI-linker income	16,961	17,244	2	53,466	50,078	(6)
Swap Cost	(7,081)	(11,286)	59	(19,077)	(23,366)	22
Fees and Commissions (Net)	27,223	35,121	29	51,820	86,340	67
Net Trading Gain (Loss)	6,391	4,588	(28)	21,000	23,464	12
ECL hedge gain/ (loss)	524	124	(76)	1,005	1,160	15
Other	5,867	4,464	(24)	19,995	22,304	12
Other Income	699	673	(4)	2,182	953	(56)
Operating Expense	(27,355)	(29,314)	7	(61,565)	(82,834)	35
Pre- Provision Income	20,197	30,625	52	46,885	75,250	60
Provision for Loan Losses, net of collections	(7,607)	(12,258)	61	(8,284)	(27,231)	-
Stage 1+2 (net)	73	(4,256)	-	2	(5,228)	-
Stage 3	(8,000)	(8,454)	6	(13,734)	(24,149)	76
Stage 3 Recoveries	844	576	(32)	6,454	3,305	(49)
Currency Impact (fully hedged)	(524)	(124)	(76)	(1,005)	(1,160)	15
Other Provisions	(174)	(336)	93	1,275	475	(63)
Free Provisions	-	-	-	1,400	-	-
Other	(174)	(336)	93	(125)	475	-
Income Before Tax	12,396	18,094	46	39,919	48,565	22
Tax	(1,276)	(4,038)	-	(6,784)	(9,658)	42
Net Income	11,120	14,056	26	33,135	38,908	17

Transparent & holistic approach validated in our ratings

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

Progress



Collaborations with national and international initiatives



AKBANK

Disclaimer Statement



The information and opinions contained in this document have been compiled or arrived at by Akbank from sources believed to be reliable and in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness or correctness. All opinions and estimates contained in this document constitute the Company's judgement as of the date of this document and are subject to change without notice. The information contained in this document is published for the assistance of recipients, but is not to be relied upon as authoritative or taken in substitution for the exercise of judgement by any recipient. The Company does not accept any liability whatsoever for any direct or consequential loss arising from any use of this document or its contents. This document may not be reproduced, distributed or published for any purpose.