

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT 31 MARCH 2026 TOGETHER WITH INDEPENDENT
AUDITOR'S REVIEW REPORT**

**(Convenience translation of publicly announced unconsolidated
financial statements, related disclosures and auditor's review report
originally issued in Turkish, See Note. I.b of Section three)**

(Convenience Translation of the Report on Review of Interim Financial Information Originally Issued in Turkish)

**REPORT ON REVIEW OF UNCONSOLIDATED INTERIM
FINANCIAL INFORMATION**

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

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of Akbank T.A.Ş. ("the Bank") as at 31 March 2026, and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity and unconsolidated statement of cash flows for the three-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying interim financial information in accordance with "the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Regulations" including the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly, in all material respects, the financial position of Akbank T.A.Ş. as at 31 March 2026, and of the results of their operations and their cash flows for the three-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

Report on Other Legal and Regulatory Requirements

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

Additional paragraph for English translation:

BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying unconsolidated interim financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Yaman Polat
Partner

İstanbul, 28 April 2026

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

THE UNCONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 31 MARCH 2026

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

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

The accompanying unconsolidated financial statements and notes to these financial statements which are expressed, unless otherwise stated, in thousands of Turkish Lira (TL), have been prepared based on the accounting books of the Bank in accordance with the Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and have been independently reviewed.

28 April 2026

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

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

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**CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS
ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE**

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 MARCH 2026

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

**SECTION ONE
GENERAL INFORMATION ABOUT THE BANK**

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

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

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

The Bank's shares have been quoted on the Borsa İstanbul ("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 31 March 2026, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2025: 52%).

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

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

Title	Name	Responsibility	Education
Chairman:	Suzan SABANCI	Chairman of the Board of Directors	Graduate
Board of Directors:	S. Hakan BİNBAŞGİL	Vice Chairman and Executive Board Member	Graduate
	A. Fuat AYLA	Executive Board Member	Undergraduate
	Eyüp ENGİN	Board Member	Undergraduate
	Emre DERMAN	Board Member	Graduate
	Tülin ERDEM	Board Member	Graduate
	N. Orhun KÖSTEM	Board Member	Graduate
	N. Serra AKÇAOĞLU	Board Member	Undergraduate
	Zeynep URAS	Board Member	Undergraduate
	C. Kaan GÜR	Board Member and CEO	Graduate
CEO:	C. Kaan GÜR	CEO	Graduate
Head of Internal Audit:	Savaş KÜLCÜ	Head of Internal Audit	Graduate
Executive Vice Presidents:	Bülent OĞUZ	People and Culture	Graduate
	Türker TUNALI	Financial Management	Undergraduate
	Yunus Emre ÖZBEN	Corporate and Investment Banking	Graduate
	Gamze Şebnem MURATOĞLU	Treasury and Financial Institutions	Graduate
	Zeynep ÖZTÜRK ŞARSEL	Corporate and Commercial Loan Allocation	Graduate
	Gökhan GÖKÇAY	Technology	Graduate
	Çetin DÜZ	Credit Monitoring and Follow-up	Graduate
	Dalya KOHEN	Private Banking and Wealth Management	Undergraduate
	Alper BEKTAŞ	SME Banking	Undergraduate
	Burcu ÇALICIOĞLU	Retail Loans Analytics and Individual Microloans Allocation	Graduate
	Özlem ATİK KAPTANOĞLU	Commercial Banking	Undergraduate
	Emre ÇİFT	Consumer Banking	Graduate
	Şebnem DAĞ GÜVEN	Digital Solutions and Strategy	Graduate
Internal Audit Committee:	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
	Zeynep URAS	Member of the Audit Committee	Undergraduate

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

**CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS
ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE**

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 MARCH 2026

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

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

Name/Commercial Title	Share Amounts (Nominal)	Share Percentages	Paid-in Capital (Nominal)	Unpaid Portion
Hacı Ömer Sabancı Holding A.Ş.	2.119.027	40,75%	2.119.027	-

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

The Bank's core business activities consist of consumer banking, SME banking, commercial banking, corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (treasury transactions) and international banking services. In addition to regular banking operations, the Bank also provides insurance intermediary services as an agency of Aksigorta A.Ş. and AgeSA Hayat ve Emeklilik A.Ş. As of 31 March 2026, the Bank has 633 branches dispersed throughout the country and 1 branch operating abroad (31 December 2025: 646 branches and 1 branch operating abroad).

As of 31 March 2026, the Bank has 12.441 employees (31 December 2025: 12.591).

VI. EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES TO IMMEDIATE TRANSFER OF SHAREHOLDER'S EQUITY BETWEEN PARENT BANK AND ITS SUBSIDIARIES OR REPAYMENT OF DEBTS:

None.

AKBANK T.A.Ş.**I. UNCONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2026 (STATEMENT OF FINANCIAL POSITION)**

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

ASSETS	Note (Section Five)	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		549.414.472	578.430.322	1.127.844.794	628.774.510	538.748.995	1.167.523.505
1.1 Cash and Cash Equivalents		229.568.642	347.165.203	576.733.845	294.968.080	298.488.806	593.456.886
1.1.1 Cash and Balances with Central Bank	(I-a)	228.693.743	272.963.155	501.656.898	294.966.636	264.466.606	559.433.242
1.1.2 Banks	(I-d)	875.019	74.202.314	75.077.333	1.444	34.022.366	34.023.810
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Loss Provision (-)		120	266	386	-	166	166
1.2 Financial Assets at Fair Value Through Profit or Loss	(I-b)	16.990.573	11.169.127	28.159.700	21.531.621	7.133.087	28.664.708
1.2.1 Government Debt Securities		6.967.203	7.879.602	14.846.805	11.706.346	3.551.862	15.258.208
1.2.2 Equity Instruments		-	2.462.254	2.462.254	-	2.757.347	2.757.347
1.2.3 Other Financial Assets		10.023.370	827.271	10.850.641	9.825.275	823.878	10.649.153
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	246.236.829	200.851.628	447.088.457	263.795.602	204.414.630	468.210.232
1.3.1 Government Debt Securities		206.908.140	148.220.473	355.128.613	232.939.807	141.344.359	374.284.166
1.3.2 Equity Instruments		169.848	109	169.957	169.848	109	169.957
1.3.3 Other Financial Assets		39.158.841	52.631.046	91.789.887	30.685.947	63.070.162	93.756.109
1.5 Derivative Financial Assets	(I-c, I-l)	56.618.428	19.244.364	75.862.792	48.479.207	28.712.472	77.191.679
1.5.1 Derivative Financial Assets at Fair Value Through Profit or Loss		18.612.842	19.015.549	37.628.391	12.923.644	28.237.250	41.160.894
1.5.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		38.005.586	228.815	38.234.401	35.555.563	475.222	36.030.785
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		1.534.870.817	518.507.279	2.053.378.096	1.456.026.862	493.350.319	1.949.377.181
2.1 Loans	(I-f)	1.378.002.659	506.651.333	1.884.653.992	1.300.821.107	481.247.840	1.782.068.947
2.2 Lease Receivables	(I-k)	-	-	-	-	-	-
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortised Cost	(I-g)	229.837.739	14.550.885	244.388.624	223.003.871	14.895.630	237.899.501
Government Debt Securities		229.837.739	6.435.560	236.273.299	223.003.871	6.144.150	229.148.021
Other Financial Assets		-	8.115.325	8.115.325	-	8.751.480	8.751.480
2.5 Expected Credit Loss (-)		72.969.581	2.694.939	75.664.520	67.798.116	2.793.151	70.591.267
III. ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-o)	3.676.241	-	3.676.241	3.632.985	-	3.632.985
3.1 Held for Sale Purpose		3.676.241	-	3.676.241	3.632.985	-	3.632.985
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		26.935.768	65.731.274	92.667.042	25.450.969	64.759.554	90.210.523
4.1 Investments in Associates (Net)	(I-h)	20.956	-	20.956	20.956	-	20.956
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		20.956	-	20.956	20.956	-	20.956
4.2 Subsidiaries (Net)	(I-i)	26.914.812	65.731.274	92.646.086	25.430.013	64.759.554	90.189.567
4.2.1 Unconsolidated Financial Subsidiaries		26.771.272	60.709.592	87.480.864	25.298.388	59.994.646	85.293.034
4.2.2 Unconsolidated Non-Financial Subsidiaries		143.540	5.021.682	5.165.222	131.625	4.764.908	4.896.533
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)		49.554.268	116.139	49.670.407	49.965.216	116.182	50.081.398
VI. INTANGIBLE ASSETS (Net)		12.628.500	-	12.628.500	10.340.581	-	10.340.581
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		12.628.500	-	12.628.500	10.340.581	-	10.340.581
VII. INVESTMENT PROPERTY (Net)	(I-m)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	(I-n)	-	614.684	614.684	-	413.253	413.253
X. OTHER ASSETS (Net)	(I-p)	77.938.005	1.385.209	79.323.214	62.725.840	1.701.242	64.427.082
TOTAL ASSETS		2.255.018.071	1.164.784.907	3.419.802.978	2.236.916.963	1.099.089.545	3.336.006.508

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

AKBANK T.A.S.**I. UNCONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2026 (STATEMENT OF FINANCIAL POSITION)**

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

LIABILITIES	Note (Section Five)	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	(II-a)	1.424.784.458	791.818.103	2.216.602.561	1.355.137.392	716.443.031	2.071.580.423
II. FUNDS BORROWED	(II-c)	575.873	143.893.408	144.469.281	489.164	144.015.868	144.505.032
III. MONEY MARKETS		78.045.474	143.329.887	221.375.361	146.151.923	183.393.390	329.545.313
IV. SECURITIES ISSUED (Net)	(II-d)	8.549.428	188.154.000	196.703.428	3.944.759	195.412.410	199.357.169
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		8.549.428	188.154.000	196.703.428	3.944.759	195.412.410	199.357.169
V. FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(II-b, II-g)	17.064.291	27.355.295	44.419.586	16.367.056	8.257.888	24.624.944
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		16.550.953	27.355.295	43.906.248	16.174.751	8.257.888	24.432.639
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		513.338	-	513.338	192.305	-	192.305
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(II-f)	3.456.514	-	3.456.514	3.464.161	-	3.464.161
X. PROVISIONS	(II-h)	7.545.526	999.677	8.545.203	7.211.507	1.054.449	8.265.956
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		4.390.423	-	4.390.423	4.121.145	-	4.121.145
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		3.155.103	999.677	4.154.780	3.090.362	1.054.449	4.144.811
XI. CURRENT TAX LIABILITY	(II-i)	26.040.091	2.723	26.042.814	13.928.644	-	13.928.644
XII. DEFERRED TAX LIABILITY	(II-i)	2.518.313	-	2.518.313	13.329.824	-	13.329.824
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO THE DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(II-j)	-	112.711.058	112.711.058	-	82.804.217	82.804.217
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	112.711.058	112.711.058	-	82.804.217	82.804.217
XV. OTHER LIABILITIES	(II-e)	105.371.026	34.990.269	140.361.295	92.563.636	41.878.999	134.442.635
XVI. SHAREHOLDERS' EQUITY	(II-k)	335.364.368	(32.766.804)	302.597.564	335.210.830	(25.052.640)	310.158.190
16.1 Paid-in capital		5.200.000	-	5.200.000	5.200.000	-	5.200.000
16.2 Capital Reserves		5.400.628	-	5.400.628	5.400.628	-	5.400.628
16.2.1 Share Premium		3.505.742	-	3.505.742	3.505.742	-	3.505.742
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		1.894.886	-	1.894.886	1.894.886	-	1.894.886
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		26.752.230	146.107	26.898.337	26.793.474	1.010.846	27.804.320
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		33.319.133	(32.912.911)	406.222	40.853.566	(26.063.486)	14.790.080
16.5 Profit Reserves		245.513.802	-	245.513.802	199.716.101	-	199.716.101
16.5.1 Legal Reserves		5.476.871	-	5.476.871	4.357.935	-	4.357.935
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		216.434.518	-	216.434.518	179.433.499	-	179.433.499
16.5.4 Other Profit Reserves		23.602.413	-	23.602.413	15.924.667	-	15.924.667
16.6 Profit or (Loss)		19.178.575	-	19.178.575	57.247.061	-	57.247.061
16.6.1 Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Profit or (Loss)		19.178.575	-	19.178.575	57.247.061	-	57.247.061
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		2.009.315.362	1.410.487.616	3.419.802.978	1.987.798.896	1.348.207.612	3.336.006.508

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

AKBANK T.A.S.
II. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 31 MARCH 2026

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

	Note (Section Five)	CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)		3.014.265.728	2.771.963.389	5.786.229.117	2.654.147.692	2.348.341.809	5.002.489.501
I. GUARANTEES AND WARRANTIES	(III)	376.757.657	198.999.118	575.756.775	344.323.054	201.209.514	545.532.568
1,1 Letters of Guarantee		268.461.584	137.727.076	406.188.660	248.475.163	144.203.295	392.678.458
1.1.1 Guarantees Subject to State Tender Law		2.771.862	28.652.228	31.424.090	1.951.834	36.248.345	38.200.179
1.1.2 Guarantees Given for Foreign Trade Operations		-	14.362.307	14.362.307	-	15.713.129	15.713.129
1.1.3 Other Letters of Guarantee		265.689.722	94.712.541	360.402.263	246.523.329	92.241.821	338.765.150
1.2 Bank Acceptances		-	769.354	769.354	-	837.612	837.612
1.2.1 Import Letter of Acceptance		-	769.354	769.354	-	837.612	837.612
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		31.800	54.758.360	54.790.160	-	49.403.913	49.403.913
1.3.1 Documentary Letters of Credit		31.800	48.672.240	48.704.040	-	43.959.634	43.959.634
1.3.2 Other Letters of Credit		-	6.086.120	6.086.120	-	5.444.279	5.444.279
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		-	53.827	53.827	-	39.785	39.785
1.8 Other Guarantees		22.148.156	5.676.097	27.824.253	18.843.309	6.716.695	25.560.004
1.9 Other Collaterals		86.116.117	14.404	86.130.521	77.004.582	8.214	77.012.796
II. COMMITMENTS	(III)	1.847.143.206	94.402.284	1.941.545.490	1.722.982.032	108.867.070	1.831.849.102
2.1 Irrevocable Commitments		1.824.087.904	94.402.284	1.918.490.188	1.696.619.717	108.867.070	1.805.486.787
2.1.1 Asset Purchase Commitments		29.411.561	61.167.166	90.578.727	33.061.381	76.058.196	109.119.577
2.1.2 Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		63.443.494	26.123.753	89.567.247	60.395.965	24.947.214	85.343.179
2.1.5 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheque Payments		20.809.972	-	20.809.972	16.153.370	-	16.153.370
2.1.8 Tax and Fund Liabilities from Export Commitments		25.855	-	25.855	20.963	-	20.963
2.1.9 Commitments for Credit Card Limits		1.355.411.789	-	1.355.411.789	1.274.624.608	-	1.274.624.608
2.1.10 Commitments for Credit Cards and Banking Services Promotions		775.718	-	775.718	672.825	-	672.825
2.1.11 Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		354.209.515	7.111.365	361.320.880	311.690.605	7.861.660	319.552.265
2.2 Revocable Commitments		23.055.302	-	23.055.302	26.362.315	-	26.362.315
2.2.1 Revocable Loan Granting Commitments		23.055.302	-	23.055.302	26.362.315	-	26.362.315
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		790.364.865	2.478.561.987	3.268.926.852	586.842.606	2.038.265.225	2.625.107.831
3.1 Hedging Derivative Financial Instruments		65.098.860	238.894.139	303.992.999	75.103.601	248.583.067	323.686.668
3.1.1 Fair Value Hedges		22.606.285	134.547.713	157.153.998	22.607.026	147.087.470	169.694.496
3.1.2 Cash Flow Hedges		42.492.575	104.346.426	146.839.001	52.496.575	101.495.597	153.992.172
3.1.3 Foreign Net Investment Hedges		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		725.266.005	2.239.667.848	2.964.933.853	511.739.005	1.789.682.158	2.301.421.163
3.2.1 Forward Foreign Currency Buy/Sell Transactions		193.042.574	228.385.233	421.427.807	75.732.945	93.289.652	169.022.597
3.2.1.1 Forward Foreign Currency Transactions-Buy		48.341.764	162.274.010	210.615.774	19.530.458	63.448.459	82.978.917
3.2.1.2 Forward Foreign Currency Transactions-Sell		144.700.810	66.111.223	210.812.033	56.202.487	29.841.193	86.043.680
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		388.959.615	1.284.286.411	1.673.246.026	341.441.568	1.111.445.812	1.452.887.380
3.2.2.1 Foreign Currency Swap-Buy		22.101.804	412.118.643	434.220.447	21.530.930	364.810.215	386.341.145
3.2.2.2 Foreign Currency Swap-Sell		136.995.903	565.229.644	702.225.547	132.902.534	445.533.425	578.435.959
3.2.2.3 Interest Rate Swap-Buy		114.930.954	153.469.062	268.400.016	93.504.052	150.551.086	244.055.138
3.2.2.4 Interest Rate Swap-Sell		114.930.954	153.469.062	268.400.016	93.504.052	150.551.086	244.055.138
3.2.3 Foreign Currency, Interest Rate and Securities Options		93.411.123	327.173.068	420.584.191	64.216.874	279.378.311	343.595.185
3.2.3.1 Foreign Currency Options-Buy		47.849.626	149.750.896	197.600.522	29.861.411	130.550.771	160.412.182
3.2.3.2 Foreign Currency Options-Sell		45.561.497	151.549.148	197.110.645	34.355.463	123.783.296	158.138.759
3.2.3.3 Interest Rate Options-Buy		-	12.936.512	12.936.512	-	12.522.122	12.522.122
3.2.3.4 Interest Rate Options-Sell		-	12.936.512	12.936.512	-	12.522.122	12.522.122
3.2.3.5 Securities Options-Buy		-	-	-	-	-	-
3.2.3.6 Securities Options-Sell		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		44.347.606	38.096.737	82.444.343	29.100.580	26.150.916	55.251.496
3.2.4.1 Foreign Currency Futures-Buy		15.273.564	23.463.960	38.737.524	-	26.150.916	26.150.916
3.2.4.2 Foreign Currency Futures-Sell		29.074.042	14.632.777	43.706.819	29.100.580	-	29.100.580
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6 Other		5.505.087	361.726.399	367.231.486	1.247.038	279.417.467	280.664.505
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		6.180.468.251	2.717.031.552	8.897.499.803	5.703.862.366	2.623.358.768	8.327.221.134
IV. ITEMS HELD IN CUSTODY		671.368.987	641.259.505	1.312.628.492	650.732.157	623.060.873	1.273.793.030
4.1 Customer Fund and Portfolio Balances		362.461.889	272.053.828	634.515.717	375.691.353	269.711.003	645.402.356
4.2 Investment Securities Held in Custody		41.437.194	79.025.517	120.462.711	33.162.349	79.169.094	112.331.443
4.3 Cheques Received for Collection		233.990.367	29.425.629	263.415.996	213.376.939	26.553.664	239.930.603
4.4 Commercial Notes Received for Collection		32.756.008	43.435.653	76.191.661	27.777.987	41.641.915	69.419.902
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		723.529	217.318.878	218.042.407	723.529	205.985.197	206.708.726
4.8 Custodians		-	-	-	-	-	-
V. PLEDGES RECEIVED		1.297.435.648	455.901.484	1.753.337.132	1.227.314.046	470.010.866	1.697.324.912
5.1 Marketable Securities		3.543.349	49.485.749	53.029.098	3.975.984	36.973.707	40.949.691
5.2 Guarantee Notes		2.359.066	2.704.686	5.063.752	2.373.948	2.514.687	4.888.635
5.3 Commodity		2.400.000	73.254	2.473.254	2.400.000	70.695	2.470.695
5.4 Warranty		-	-	-	-	-	-
5.5 Immovables		969.247.920	289.995.988	1.259.243.908	899.419.690	316.529.013	1.215.948.703
5.6 Other Pledged Items		319.885.313	113.641.807	433.527.120	319.144.424	113.922.764	433.067.188
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED BILL, GUARANTEES AND WARRANTS		4.211.663.616	1.619.870.563	5.831.534.179	3.825.816.163	1.530.287.029	5.356.103.192
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		9.194.733.979	5.488.994.941	14.683.728.920	8.358.010.058	4.971.700.577	13.329.710.635

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

AKBANK T.A.Ş.**III. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 MARCH 2026**

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

INCOME AND EXPENSE ITEMS		Note	CURRENT PERIOD	PRIOR PERIOD
		(Section Five)	(01/01-31/03/2026)	(01/01-31/03/2025)
I.	INTEREST INCOME	(IV-a)	162.844.257	140.202.334
1.1	Interest Income on Loans	(IV-a-1)	110.822.398	88.811.470
1.2	Interest Income on Reserve Requirements		15.099.710	14.319.636
1.3	Interest Income on Banks	(IV-a-2)	342.089	505.240
1.4	Interest Income on Money Market Transactions		228.722	970.891
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	35.895.906	35.083.503
1.5.1	Fair Value Through Profit or Loss		892.866	359.427
1.5.2	Fair Value Through Other Comprehensive Income		21.312.171	20.983.104
1.5.3	Measured at Amortised Cost		13.690.869	13.740.972
1.6	Financial Lease Interest Income		-	-
1.7	Other Interest Income		455.432	511.594
II.	INTEREST EXPENSE (-)	(IV-b)	122.247.415	122.327.467
2.1	Interest Expense on Deposits	(IV-b-4)	103.300.416	98.096.575
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	1.894.023	1.575.396
2.3	Interest Expense on Money Market Transactions		11.878.363	19.804.221
2.4	Interest Expense on Securities Issued	(IV-b-3)	4.931.891	2.727.064
2.5	Interest Expense on Leases		199.800	116.110
2.6	Other Interest Expenses		42.922	8.101
III.	NET INTEREST INCOME (I - II)		40.596.842	17.874.867
IV.	NET FEES AND COMMISSIONS INCOME		30.158.371	22.665.971
4.1	Fees and Commissions Received		37.997.730	28.167.188
4.1.1	Non-cash Loans		1.043.843	750.931
4.1.2	Other		36.953.887	27.416.257
4.2	Fees and Commissions Paid (-)		7.839.359	5.501.217
4.2.1	Non-cash Loans		11.128	3.301
4.2.2	Other		7.828.231	5.497.916
V.	DIVIDEND INCOME		71.114	3.354
VI.	TRADING INCOME /(LOSS) (Net)	(IV-c)	(4.956.739)	5.981.431
6.1	Trading Income / (Loss) on Securities		3.279.717	2.229.007
6.2	Income / (Loss) on Derivative Financial Transactions		(33.711.401)	11.645.532
6.3	Foreign Exchange Income / (Loss)		25.474.945	(7.893.108)
VII.	OTHER OPERATING INCOME	(IV-d)	3.394.927	2.685.587
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		69.264.515	49.211.210
IX.	EXPECTED CREDIT LOSS (-)	(IV-e)	11.913.574	9.621.886
X.	OTHER PROVISION EXPENSES (-)		-	20.037
XI.	PERSONNEL EXPENSE (-)		13.672.673	8.135.233
XII.	OTHER OPERATING EXPENSES (-)	(IV-f)	20.875.327	16.407.539
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		22.802.941	15.026.515
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED		-	-
	BASED ON EQUITY METHOD		3.312.504	2.445.705
XVI.	INCOME/(LOSS) ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)		26.115.445	17.472.220
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(IV-g)	6.936.870	3.745.141
18.1	Current Tax Provision		11.605.689	-
18.2	Deferred Tax Expense Effect (+)		3.407.584	6.109.841
18.3	Deferred Tax Income Effect (-)		8.076.403	2.364.700
XIX.	CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(IV-h)	19.178.575	13.727.079
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Non-current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
XXII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX-XX)		-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/(LOSS) (XIX+XXIV)		19.178.575	13.727.079
	Earning/(Loss) per share (in TL full)		0,03688	0,02640

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

AKBANK T.A.Ş.**IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2026**

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

	CURRENT PERIOD (31/03/2026)	PRIOR PERIOD (31/03/2025)
I. CURRENT PERIOD PROFIT/LOSS	19.178.575	13.727.079
II. OTHER COMPREHENSIVE INCOME	(15.289.841)	(4.794.840)
2.1 Not Reclassified Through Profit or Loss	(905.983)	91.359
2.1.1 Property and Equipment Revaluation Increase/Decrease	(114.954)	(2.831)
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Plan Remeasurement Gain/Loss	-	-
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(794.778)	(124.193)
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	3.749	218.383
2.2 Reclassified Through Profit or Loss	(14.383.858)	(4.886.199)
2.2.1 Foreign Currency Translation Differences	938.792	4.792.347
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	(21.467.039)	(9.239.877)
2.2.3 Cash Flow Hedge Income/Loss	755.570	93.728
2.2.4 Foreign Net Investment Hedge Income/Loss	(930.090)	(4.709.070)
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	6.318.909	4.176.673
III. TOTAL COMPREHENSIVE INCOME (I+II)	3.888.734	8.932.239

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

AKBANK T.A.Ş.

V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 MARCH 2026

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

	Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not			Accumulated Other Comprehensive Income or Expense Reclassified through			Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Shareholders' Equity	
						Accumulated Revaluation/ Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Accumulated 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				
CURRENT PERIOD															
(31/03/2026)															
I.		5.200.000	3.505.742	-	1.894.886	29.184.245	(2.989.629)	1.609.704	48.272.521	(5.387.886)	(28.094.555)	199.716.101	-	57.247.061	310.158.190
II.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.		5.200.000	3.505.742	-	1.894.886	29.184.245	(2.989.629)	1.609.704	48.272.521	(5.387.886)	(28.094.555)	199.716.101	-	57.247.061	310.158.190
IV.		-	-	-	-	(111.205)	-	(794.778)	938.792	(15.200.486)	(122.164)	-	-	19.178.575	3.888.734
V.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.		-	-	-	-	-	-	-	-	-	-	45.797.701	-	(57.247.061)	(11.449.360)
11.1		-	-	-	-	-	-	-	-	-	-	-	-	(11.449.360)	(11.449.360)
11.2		-	-	-	-	-	-	-	-	-	-	45.797.701	-	(45.797.701)	-
11.3		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period-End Balance (I+II+III+...+X+XI)		5.200.000	3.505.742	-	1.894.886	29.073.040	(2.989.629)	814.926	49.211.313	(20.588.372)	(28.216.719)	245.513.802	-	19.178.575	302.597.564

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

AKBANK T.A.Ş.**VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2026**

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

	Note (Section Five)	CURRENT PERIOD (31/03/2026)	PRIOR PERIOD (31/03/2025)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1		47.357.065	17.480.917
1.1.1		160.965.119	124.821.869
1.1.2		(119.138.786)	(127.163.344)
1.1.3		71.114	3.354
1.1.4		38.159.744	27.935.381
1.1.5		26.465.971	13.874.539
1.1.6		6.024.055	3.974.205
1.1.7		(14.863.774)	(8.926.715)
1.1.8		(1.989.332)	(1.647.394)
1.1.9		(48.337.046)	(15.390.978)
1.2		(6.258.442)	102.338.873
1.2.1		(1.433.491)	(9.416.638)
1.2.2		(11.860.127)	5.045.249
1.2.3		(115.008.029)	(69.741.280)
1.2.4		57.413.265	18.921.759
1.2.5		(31.589.975)	509.389
1.2.6		173.491.985	115.644.766
1.2.7		-	-
1.2.8		(245.072)	15.195.616
1.2.9		-	-
1.2.10		(77.026.998)	26.180.012
I.		41.098.623	119.819.790
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.		(34.391.312)	(52.442.156)
2.1		-	(100.000)
2.2		-	-
2.3		(3.829.324)	(2.052.194)
2.4		532.753	16.383
2.5		(106.397.985)	(126.051.241)
2.6		103.139.683	90.118.680
2.7		-	-
2.8		1.359.280	3.389.316
2.9		(29.195.719)	(17.763.100)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.		15.265.765	12.368.476
3.1		64.091.590	38.669.542
3.2		(36.699.087)	(19.449.284)
3.3		-	-
3.4		(11.449.360)	(6.354.400)
3.5		(677.378)	(497.382)
3.6		-	-
IV.		1.426.329	3.392.385
V.		23.399.405	83.138.495
VI.		53.237.551	45.251.115
VII.		76.636.956	128.389.610

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

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**SECTION THREE
EXPLANATIONS ON ACCOUNTING POLICIES**

I. EXPLANATIONS ON BASIS OF PRESENTATION:

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

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

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

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

b. 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 31 March 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 31 March 2026.

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

The Bank's core business activities include consumer banking, SME banking, commercial banking, and corporate-investment banking and private banking and wealth management, foreign exchange, money markets, securities transactions (Treasury transactions) and international banking services. By nature, the Bank's activities are principally related to the use of financial instruments. As the main funding source, the Bank accepts deposits from customers for various periods and invests these funds in high quality assets with high interest margins. Other than deposits, the Bank's most important funding sources are equity, marketable securities issued, money market borrowings and mostly borrowings from foreign financial institutions. The Bank

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follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Bank's exposure to liquidity risk, interest rate risk, currency risk and credit risk while increasing profitability and strengthening the Bank's equity. The Asset-Liability Committee ("ALCO") manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Risk Committee ("ERC").

Foreign currency denominated monetary assets and liabilities are translated with the exchange rates prevailing at the balance sheet date. Gains and losses arising from such transactions are recognized in the income statement under the account of "Net foreign exchange gains/losses".

As of 31 March 2026, foreign currency denominated balances are translated into TL using the exchange rates of TL 44,3961 and TL 50,9294 for USD and EURO respectively.

III. EXPLANATIONS ON EQUITY INVESTMENTS:

Investments in associates and subsidiaries are accounted in accordance with the "Turkish Accounting Standard on Consolidated and Separate Financial Statements Standard" ("TAS 27").

Subsidiaries are accounted by using the equity method as described in the "Turkish Accounting Standard for Investments in Associates and Joint Ventures" ("TAS 28"). The carrying value of subsidiaries with the equity method is reflected to the financial statements considering the Bank's share of the net assets of the subsidiary. While the Bank's share on profits or losses of subsidiaries are accounted in the Bank's income statement, the Bank's share in other equity of financial subsidiaries are reflected in the Bank's shareholders' equity. Dividend income from those subsidiaries are accounted by reducing the book value of the subsidiary.

Non-financial associates are stated with their cost values at the financial statements in accordance with the "Turkish Accounting Standard on Consolidated and Separate Financial Statements Standard" ("TAS 27"). The right to receive dividends from non-financial subsidiaries is reflected to the income statement.

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

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

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

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

Derivative instruments are remeasured at fair value after initial recognition. In accordance with the classification of the derivative instrument, if the fair value of a derivative financial instrument is positive, it is recorded to the account "Derivative Financial Assets Measured at Fair Value Through Profit and Loss" or "Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income"; if the fair value difference is negative, it is disclosed in "Derivative Financial Liabilities Measured at Fair Value Through Profit and Loss" or "Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income". Differences in the fair value of trading derivative instruments are accounted as income/loss from derivative financial transactions under "trading income/loss" item in the income statement. The basis on accounting of derivative instruments for hedging purposes are explained in Note XI of Section Four. The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

In accordance with the provisions of IFRS 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 31 March 2026, these bonds in the bank's portfolio, which contain credit risk, are classified as "Financial Assets at Fair Value through Profit or Loss" along with their derivative product characteristics and are accounted for in accordance with the valuation principles of the portfolio they belong to.

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE:

Interest income and expenses are recognized in the income statement by using the "Effective interest rate method". Starting from 1 January 2018, the Bank has started to calculate interest accrual on non-performing loans. Net book value of the non-performing loans (Gross Book Value – Expected Credit Loss) are rediscounted with effective interest rate and recognized with the gross book

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value of the non-performing loan. Non-performing loans rediscunts are evaluated on customer basis and are discontinued if there is in case of low collectibility.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

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

VII. EXPLANATIONS ON FINANCIAL ASSETS:

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

Classification and measurement of financial assets

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

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

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

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

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

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

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

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

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

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

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

b. Financial Assets at Fair Value Through Other Comprehensive Income

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

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

"Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When these securities are collected or disposed of, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement.

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

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

c. Financial Assets Measured at Amortized Cost:

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

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

"Fair value through other comprehensive income" and "measured at amortized cost" securities portfolio of the Bank include Consumer Price Indexed (CPI) Bonds. These securities are valued and accounted using the effective interest rate method based on the real coupon rates and the reference inflation index at the issue date and the estimated inflation rate. The reference indices used in calculating the actual coupon payment amounts of these assets are based on the Consumer Price Index (CPI) of prior two months. The Bank also sets the estimated inflation rate accordingly. The estimated inflation rate used is updated as needed within the year.

In this context, the valuation of these securities was made according to an annual inflation forecast of 25% as of 31 March 2026. At the end of the year, the real inflation rate is used.

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d. Derivative Financial Assets:

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

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

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

Derivative transactions are valued at their fair values subsequent to their acquisition. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative Financial Assets Designated at Fair Value Through Profit or Loss" or "Derivative Financial Assets Designated at Fair Value Through Other Comprehensive Income", if the fair value is negative, the amount is classified as "Derivative Financial Liabilities Designated at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities Designated at Fair Value Through Other Comprehensive Income". The fair value differences of derivative financial instruments are recognized in the income statement under trading profit/loss line in profit/loss from derivative financial transactions. The principles for the recognition of derivative transactions intended for hedging purposes are disclosed in the note numbered VIII of Section Four. The fair value of derivative instruments is calculated by taking into account the market value of the derivatives or by using the discounted cash flow model. When inactive market conditions exist, observable inputs used in the determination of fair values are adjusted using appropriate assumptions and considering the volume and level of activity in the markets.

e. Loans

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortised cost using the "Effective Interest Rate (internal rate of return) Method".

1. Loans measured at amortised cost:

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

Stage 1:

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

Stage 2:

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

Stage 3:

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

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

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

In certain circumstances cases, restructuring or altering the contractual cash flows of a financial instrument may result in the disposal of the existing financial asset in accordance with IFRS 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 IFRS 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.

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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)/iGE 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.

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VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:

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

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

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

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

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

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

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

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

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. The models developed under TFRS 9 have a detailed segment structure. Loans that have similar characteristics are segmented in order to reflect the expected credit losses collectively in financial reports. When creating the segmentation structure, the following information of the loans is taken into consideration.

1. Customer type (retail or corporate / commercial)
2. Product type
3. Rating notes /scores
4. Customer credit performance
5. Collateral type
6. Collection Period
7. Exposure at default

In addition, in the calculation of Expected Credit Loss in accordance with TFRS 9, certain part of commercial and corporate loans are subject to individual assessment on a customer basis due to internal policies. This calculation is made by discounting the expected cash flows from the customer or the collateral sales to their present value with the effective interest rate. Within the scope of individual evaluations, regional developments are also taken into account as well as sectoral risks.

Macro-economic indicators are taken into account in determining the PD component in the expected credit loss calculation. Future macroeconomic forecasts are reflected in the ECLs using more than one scenario.

The risk parameters used in the TFRS 9 calculations include prospective macroeconomic information. While macroeconomic information is included, models and estimates reflecting the relationships between model risk parameters and macroeconomic variables are taken into consideration. The main macroeconomic indicator of these estimation models are the Gross Domestic

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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 Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

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

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

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

As of 31 March 2026, the Bank has marketable securities amounting to TL 5.852.400 [31 December 2025: TL 5.373.805].

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

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

The Bank has no discontinued operations.

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XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:

The Bank has no goodwill.

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

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

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT:

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

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

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

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

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

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

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

XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

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

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

Right of use assets:

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

- a) The initial measurement amount of the lease obligation,
- b) the amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;
- c) all initial direct costs incurred by the Bank

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

- a) accumulated depreciation and accumulated impairment losses are deducted and
- b) Measures the restatement of the lease obligation at the restated cost.

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

The Lease Obligations:

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

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

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

- a) Increase the book value to reflect the interest on the lease obligation
- b) Reduces the book value to reflect the lease payments made and
- c) The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

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

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

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES:

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

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

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

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

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

XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

a. Employment termination benefits and vacation rights:

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

Under the Turkish Labor Law, the Bank and its subsidiaries operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law.

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According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity.

b. Retirement Rights:

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

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

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

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

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

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

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

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

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XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 31 March 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

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conditions, no revaluation was made after 31 December 2023 and inflation valuation was introduced. Due to the discontinuation of inflation accounting in the 2025 period, fixed assets were revalued. As a result, depreciation under the Tax Procedure Law subject to corporate income tax was calculated over the revalued carrying amounts in 2025.

b. Deferred Tax:

The Bank calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax is calculated over 30% as of 31 March 2026 (31 December 2025: 30%).

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized.

Deferred tax asset had not been provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. Deferred tax rate calculation has started to be measured over temporary expected provision losses differences according to TFRS 9 articles from 1 January 2018.

Deferred tax assets and liabilities are presented on a net basis by considering the domestic and foreign branches' financial statements separately.

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

XIX. EXPLANATIONS ON BORROWINGS:

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

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

There is no share certificate issuance in 2026.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

Avalized drafts and acceptances shown as liabilities against assets are included in the off-balance sheet commitments.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 31 March 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:

- 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),
- 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,
- for which discrete financial information is available.

Reporting according to the operational segments is presented in Note IX of Section Four.

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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 11.449.360 cash dividend over the TL 57.247.061 net income from 2025 operations to the Bank's shareholders. It was also resolved in the General Assembly to transfer TL 74.049 to special funds account under other capital reserves, to allocate TL 1.118.936 as legal and TL 44.604.716 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 31 March 2026	Prior Period 31 March 2025
Net Profit for the Period	19.178.575	13.727.079
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	0,03688	0,02640

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

No bonus shares issued in 2026 (2025: None).

XXVI. RELATED PARTIES:

Parties defined in Article 49 of the Banking Law No.5411 are deemed as related parties. Transactions with related parties are presented in Note VI of Section Five.

XXVII. CASH AND CASH EQUIVALENT ASSETS:

For the purposes of the cash flow statement, cash includes cash effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and cash equivalents include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

XXVIII. RECLASSIFICATIONS:

None.

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SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. EXPLANATIONS ON EQUITY:

Total capital amount and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". Additionally, pursuant to the BRSA board decision dated 13 December 2025 and numbered 11286, the additional regulations that had previously been in effect have been repealed.

As of 31 March 2026, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 418.619.073 (31 December 2025: TL 409.691.027), and the capital adequacy ratio is 17,06% (31 December 2025: 19,98%). This ratio is above the minimum ratio required by the legislation.

a. Information about total capital items:

	Current Period 31 March 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	7.094.886	7.094.886
Share issue premiums	3.505.742	3.505.742
Reserves	245.513.802	199.716.101
Gains recognized in equity as per TAS	81.154.751	80.593.044
Profit	19.178.575	57.247.061
Current Period Profit	19.178.575	57.247.061
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	108.376	108.376
Common Equity Tier 1 Capital Before Deductions	356.556.132	348.265.210
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	53.958.568	28.691.736
Improvement costs for operating leasing	895.360	687.774
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	12.082.208	9.796.195
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	2.163.848	1.634.950
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	69.099.984	40.810.655
Total Common Equity Tier 1 Capital	287.456.148	307.454.555

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	Current Period 31 March 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	53.243.763	25.694.961
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	53.243.763	25.694.961
Deductions from Additional Tier I Capital		
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components		
Goodwill and other intangible assets and related deferred tax liabilities which will not be deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	53.243.763	25.694.961
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	340.699.911	333.149.516
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	57.412.266	55.398.582
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	20.506.896	21.142.929
Tier II Capital Before Deductions	77.919.162	76.541.511
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	77.919.162	76.541.511
Total Capital (The sum of Tier I Capital and Tier II Capital)	418.619.073	409.691.027
Deductions from Total Capital		
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Deducted Components		
The Sum of net long positions of investments (the portion which exceeds the 10 % of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not be deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not be deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

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

	Current Period 31 March 2026	Prior Period 31 December 2025
TOTAL CAPITAL		
Total Capital	418.619.073	409.691.027
Total Risk Weighted Amounts	2.453.951.205	2.050.564.478
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	11,71%	14,99%
Tier 1 Capital Adequacy Ratio (%)	13,88%	16,25%
Capital Adequacy Ratio (%)	17,06%	19,98%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	2,51%	2,50%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,01%	0,00%
c) Systemic significant bank buffer ratio (*) (%)	0,00%	0,00%
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	3,71%	7,01%
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	(1.903.629)	(12.916.571)
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	29.295.566	30.204.185
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	20.506.896	21.142.929
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to &0,6 of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

[*] Systemically Important Bank Buffer ratio represented as 0.00% since it is necessary to fill systemically Important Bank Buffer Ratio for systematic important banks that are not obligated to prepare consolidated financial statements in accordance with the "Systemically Important Banks Regulation, Article 4 paragraph 4".

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

**Current Period
31 March 2026**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş.
Identifier(s) [CUSIP, ISIN vb.]	XS2355183091 / US00971YAJ91
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)	22.139 million TL (in full TL amount)
Nominal value of instrument	22.139 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	22 June 2021
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 22 June 2031
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 22.06.2026. The reimbursement amount is 22.139 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	6,8%
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.

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**Current Period
31 March 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]	3.330 million TL (in full TL amount)
Nominal value of instrument	3.330 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 3.330 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.

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**Current Period
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Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) [CUSIP, ISIN vb.]	XS2659197151/ XS2611752317
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	6.659 million TL (in full TL amount)
Nominal value of instrument	6.659 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans [347011 Accounting Number]
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 6.659 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.

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**Current Period
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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]	3.330 million TL (in full TL amount)
Nominal value of instrument	3.330 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 3.330 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.

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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]	22.180 million TL (in full TL amount)
Nominal value of instrument	22.180 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 22.180 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.

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**Current Period
31 March 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)	26.638 million TL (in full TL amount)
Nominal value of instrument	26.638 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 26.638 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.

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	Current Period 31 March 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)	26.638 million TL (in full TL amount)
Nominal value of instrument	26.638 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 26.638 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 unconsolidated balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts, by reducing 20% each year if the remaining maturity is 100% less than 5 year, are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital,

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improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. EXPLANATIONS ON CURRENCY RISK:

The difference between the Bank's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure. The Bank keeps the foreign exchange exposure amount within the limits set by the ERC. The ERC, taking into account the economic conditions and market developments, sets a limit for the size of a foreign exchange exposure.

Those limits are individually determined and followed for both the net overall foreign currency position and for the foreign exchange exposure. Derivative financial instruments like forward foreign exchange contracts and currency swaps are used as tools for foreign exchange exposure management.

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

	USD	EURO
Balance Sheet Evaluation Rate	44,3961 TL	50,9294 TL
1.Day bid rate	44,3961 TL	50,9294 TL
2.Day bid rate	44,3841 TL	51,0236 TL
3.Day bid rate	44,2887 TL	51,0150 TL
4.Day bid rate	44,2828 TL	51,1617 TL
5.Day bid rate	44,2737 TL	51,3620 TL

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

USD : TL 44,0894
EURO : TL 50,9632

As of 31 December 2025;

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

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 31 March 2026	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	69.042.834	110.017.819	93.902.502	272.963.155
Banks [*****]	11.762.294	57.689.086	4.750.934	74.202.314
Financial Assets at Fair Value through Profit or Loss	3.573.433	7.595.694	-	11.169.127
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	12.386.970	183.912.088	4.552.570	200.851.628
Loans and Lease Receivables (**)	257.053.596	249.617.692	2.342	506.673.630
Investments in Associates, Subsidiaries and Joint Ventures	60.709.592	5.021.682	-	65.731.274
Other financial assets measured at amortised cost	5.833.975	8.716.910	-	14.550.885
Hedging Derivative Financial Assets (***)	-	835.568	1.459.125	2.294.693
Tangible Assets (Net)	-	116.139	-	116.139
Intangible Assets (Net)	-	-	-	-
Other Assets (***)	473.418	7.260.577	60.327	7.794.322
Total Assets	420.836.112	630.783.255	104.727.800	1.156.347.167
Liabilities				
Bank Deposits [****]	12.994.603	59.067.564	10.659.947	82.722.114
Foreign Currency Deposits [****]	157.328.799	210.140.691	341.626.499	709.095.989
Money Markets	3.536.152	138.627.712	1.166.023	143.329.887
Borrowings	31.216.468	112.676.940	-	143.893.408
Securities Issued (Net) [****]	50.203.138	244.960.485	5.701.435	300.865.058
Miscellaneous Payables	2.931.960	30.308.793	307.013	33.547.766
Hedging Derivative Financial Liabilities (***)	-	-	-	-
Other Liabilities (***)	2.658.283	6.063.718	240.681	8.962.682
Total Liabilities	260.869.403	801.845.903	359.701.598	1.422.416.904
Net on Balance Sheet Position	159.966.709	(171.062.648)	(254.973.798)	(266.069.737)
Net off-Balance Sheet Position [*****]	(158.164.068)	149.206.403	255.046.222	246.088.557
Financial Derivative Assets	113.992.872	596.992.532	294.421.780	1.005.407.184
Financial Derivative Liabilities	272.156.940	447.786.129	39.375.558	759.318.627
Non-cash Loans	86.429.687	104.106.464	8.462.967	198.999.118
Prior Period – 31 December 2025				
Total Assets	379.329.684	614.764.337	87.068.356	1.081.162.377
Total Liabilities	275.542.051	793.233.475	303.295.248	1.372.070.774
Net on-Balance Sheet Position	103.787.633	(178.469.138)	(216.226.892)	(290.908.397)
Net off-Balance Sheet Position [*****]	(101.554.624)	159.442.266	217.012.743	274.900.385
Financial Derivative Assets	131.509.258	479.926.994	241.389.419	852.825.671
Financial Derivative Liabilities	233.063.882	320.484.728	24.376.676	577.925.286
Non-cash Loans	85.786.138	105.922.408	9.500.968	201.209.514

[*] Of the Cash Equivalents and Central Bank and Other FC, TL 91.834.297 [31 December 2025: TL 73.705.700] are precious metal deposit account in demand.

[**] The foreign currency indexed loans balance in the Turkish Lira accounts is TL 22.297 [31 December 2025: TL 28.919].

[***] Derivative financial assets and expected credit losses are classified under other assets. The expected loss amount of foreign currency indexed loans balance is TL 28 [31 December 2025: TL 242]. Prepaid assets amounted TL 352.775 [31 December 2025: TL 335.125], TL 8.107.234 of trading derivative financial asset and hedging derivative financial asset accruals and TL 20.837.516 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 450.357 [31 December 2025: TL 289.971] and Bank Deposits Other FC of the TL 319.694.302 [31 December 2025: TL 268.293.253] 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.

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III. EXPLANATIONS ON INTEREST RATE RISK:

"Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets of the Bank. The ERC sets limits for the interest rate sensitivity of on and off-balance sheet items and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily transaction based reporting and analyses are made.

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

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

Current Period – 31 March 2026	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash and Balances with Central Bank	136.919.509	-	-	-	-	364.737.389	501.656.898
Banks (****)	10.703.356	-	-	-	-	64.373.977	75.077.333
Financial assets at fair value through profit or loss (Net)	294.832	1.358.669	5.389.771	7.057.668	1.435.907	12.622.853	28.159.700
Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	25.430.151	55.009.027	96.284.298	140.638.621	127.002.049	2.724.311	447.088.457
Loans and Lease Receivables (*)	829.761.734	212.300.605	424.258.293	285.875.961	60.789.427	71.667.972	1.884.653.992
Other financial assets measured at amortised cost	5.538.612	57.817.015	150.195.351	22.536.993	8.300.653	-	244.388.624
Other Assets (**)	13.227.841	39.033.559	27.602.238	2.377.734	-	156.536.602	238.777.974
Total Assets	1.021.876.035	365.518.875	703.729.951	458.486.977	197.528.036	672.663.104	3.419.802.978
Liabilities							
Bank Deposits	68.178.869	24.739.059	9.793.948	-	-	1.619.079	104.330.955
Other Deposits	1.043.525.278	196.880.258	121.625.825	7.763.181	15	742.477.049	2.112.271.606
Money Markets	125.330.000	21.756.712	65.844.143	8.444.506	-	-	221.375.361
Miscellaneous Payables	7.949.174	15.122.399	6.033.117	1.533.923	-	76.973.950	107.612.563
Securities Issued (Net) (***)	7.837.794	11.459.618	61.479.149	117.981.896	110.656.029	-	309.414.486
Borrowings	30.864.749	67.101.756	39.528.762	6.746.650	227.364	-	144.469.281
Other Liabilities (****)	14.135.813	22.306.547	14.435.593	4.399.148	2.438.651	362.612.974	420.328.726
Total Liabilities	1.297.821.677	359.366.349	318.740.537	146.869.304	113.322.059	1.183.683.052	3.419.802.978
Balance Sheet Long Position	-	6.152.526	384.989.414	311.617.673	84.205.977	-	786.965.590
Balance Sheet Short Position	(275.945.642)	-	-	-	-	(511.019.948)	(786.965.590)
Off-balance Sheet Long Position	901.915	49.351.872	-	3.430.368	-	-	53.684.155
Off-balance Sheet Short Position	-	-	(51.183.685)	-	-	-	(51.183.685)
Total Position	(275.043.727)	55.504.398	333.805.729	315.048.041	84.205.977	(511.019.948)	2.500.470

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

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

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

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

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

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Prior Period – 31 December 2025	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash and Balances with Central Bank	200.487.511	-	-	-	-	358.945.731	559.433.242
Banks (****)	3.579.906	-	-	-	-	30.443.904	34.023.810
Financial assets at fair value through profit or loss (Net)	127.675	830.686	662.791	13.550.170	757.088	12.736.298	28.664.708
Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	67.018.180	73.111.598	64.824.568	155.046.831	105.716.901	2.492.154	468.210.232
Loans and Lease Receivables (*)	726.921.937	201.960.289	451.173.710	276.798.361	59.933.811	65.280.839	1.782.068.947
Other financial assets measured at amortised cost	134.664.076	10.118.471	61.906.887	23.042.113	8.167.954	-	237.899.501
Other Assets (**)	19.673.439	46.011.999	16.672.430	2.319.473	-	141.028.727	225.706.068
Total Assets	1.152.472.724	332.033.043	595.240.386	470.756.948	174.575.754	610.927.653	3.336.006.508
Liabilities							
Bank Deposits	74.125.330	42.153.497	18.311.613	-	-	1.855.991	136.446.431
Other Deposits	974.042.296	154.450.256	107.708.823	6.013.365	-	692.919.252	1.935.133.992
Money Markets	261.924.404	23.915.776	43.705.133	-	-	-	329.545.313
Miscellaneous Payables	7.280.152	12.955.722	15.228.933	2.862.105	-	72.004.575	110.331.487
Securities Issued (Net) (***)	9.751.136	27.879.804	52.896.007	110.540.896	81.093.543	-	282.161.386
Borrowings	6.260.497	40.697.975	93.305.229	3.814.798	426.533	-	144.505.032
Other Liabilities (****)	5.929.301	8.579.713	15.412.951	3.886.919	2.507.187	361.566.796	397.882.867
Total Liabilities	1.339.313.116	310.632.743	346.568.689	127.118.083	84.027.263	1.128.346.614	3.336.006.508
Balance Sheet Long Position	-	21.400.300	248.671.697	343.638.865	90.548.491	-	704.259.353
Balance Sheet Short Position	(186.840.392)	-	-	-	-	(517.418.961)	(704.259.353)
Off-balance Sheet Long Position	12.596.403	88.874.487	-	-	-	-	101.470.890
Off-balance Sheet Short Position	-	-	(64.025.178)	(1.708.733)	-	-	(65.733.911)
Total Position	(174.243.989)	110.274.787	184.646.519	341.930.132	90.548.491	(517.418.961)	35.736.979

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

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

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

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

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

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

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

Current Period – 31 March 2026	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	32,41
Banks	-	3,64	-	42,69
Financial Assets at Fair Value Through Profit or Loss (Net)	3,26	5,17	-	33,38
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	5,01	6,40	3,09	31,79
Loans and Lease Receivables	5,86	6,97	-	42,20
Other financial assets measured at amortised cost	3,30	4,79	-	21,22
Liabilities				
Bank Deposits (*)	2,80	4,21	-	39,31
Other Deposits (*)	1,30	2,09	0,03	39,76
Money Markets	2,25	4,61	-	39,37
Miscellaneous Payables	-	3,64	-	-
Securities Issued (Net) (**)	3,80	6,79	-	35,60
Borrowings	3,17	5,43	-	36,44

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

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

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Prior Period – 31 December 2025	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	35,16
Banks	-	4,10	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,55	5,25	-	34,19
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,87	6,26	3,09	32,73
Loans and Lease Receivables	5,88	7,11	-	42,40
Other financial assets measured at amortised cost	3,30	4,03	-	26,13
Liabilities				
Bank Deposits (*)	2,63	4,59	-	37,66
Other Deposits (*)	0,42	1,35	0,04	39,52
Money Markets	2,67	4,48	-	37,65
Miscellaneous Payables	-	3,64	-	-
Securities Issued (Net) (**)	3,80	6,77	-	35,60
Borrowings	3,30	5,59	-	39,56

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

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

IV. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES:

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

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT, LIQUIDITY COVERAGE AND NET STABLE FUNDING RATIO:

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities.

Liquidity risk arises from situations in which the Bank is unable to meet the cash outflows with its cash sources and borrowing opportunities over collateralizing marketable securities, in case of sudden fund withdrawals by the individual/institutional funders of the Bank.

a) Information on risk capacity of the Bank, responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application:

The Bank's liquidity and funding policy is to own sufficient liquidity reserve and funding opportunities to meet Bank's liabilities even in cases of stress, resulting from the market conditions or other conditions specific to the Bank.

The Bank has capacity to meet a high risk with broad and stable deposit, strong base capital structure and diversified foreign borrowing sources and is capable of providing additional liquidity with high quality liquid securities in its portfolio and available limits at both the Central Bank of Türkiye and other Money markets.

Management of liquidity risk is shared by the ERC, ALCO, Treasury Department and Risk Management Department. The ERC determines the liquidity management policies and the appropriate liquidity risk level in line with the Bank's risk appetite and monitors whether the liquidity risk is managed under the framework of determined policies and within the defined limits.

The different categories of defined limits are;

- Limits related to wholesale funding sources,
- Limits related to liquid asset buffer,
- Limits related to the cash inflows coverage capacity to cash outflows,
- Limits related to cash outflow coverage capacity in the stress environment

ALCO takes decision to use alternative funding sources, pricing of obtained funds and granted loans, and other decisions of Daily liquidity management. Treasury Department ensures that the Bank meets its short, middle and long term liabilities, with the transactions made in accordance with ALCO decisions order to utilize excess funding or close the funding gap, occurring on foreign currencies or maturity terms. Risk Management Department measures and monitors the liquidity risk, with the reports prepared and analyses made, and informs the top management. Liquidity risk reporting consists of periodic and special purpose reports prepared to be discussed in the ERC and ALCO meetings, stress tests, scenario analyses, risk limit compliance reports and legal liquidity reports.

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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.

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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 (*)		
	TL+FC	FC	TL+FC	FC	
Current Period – 31.03.2026					
HIGH QUALITY LIQUID ASSETS (HQLA)					
1			692.819.888	308.707.972	
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.337.264.394	544.315.632	114.793.485	54.431.563
3	Stable deposits	378.659.097	-	18.932.955	-
4	Less stable deposits	958.605.297	544.315.632	95.860.530	54.431.563
5	Unsecured Funding other than Retail and Small Business Customers Deposits	747.212.270	223.952.755	406.494.231	156.426.488
6	Operational deposits	3.633.698	-	908.424	-
7	Non-Operational Deposits	663.268.945	168.318.725	339.988.407	100.794.035
8	Other Unsecured Funding	80.309.627	55.634.030	65.597.400	55.632.453
9	Secured funding	-	-	14.216.454	14.213.448
10	Other Cash Outflows	76.416.546	67.621.498	28.288.813	46.194.738
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	13.381.040	43.926.970	13.381.040	43.926.970
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	63.035.506	23.694.528	14.907.773	2.267.768
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	28.377.326	-	1.418.866	-
15	Other irrevocable or conditionally revocable commitments	2.202.330.004	176.225.293	110.116.500	8.811.265
16	TOTAL CASH OUTFLOWS			675.328.349	280.077.502
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	221.690.843	68.691.330	132.360.340	53.629.390
19	Other contractual cash inflows	21.060.987	67.920.197	21.057.847	67.917.654
20	TOTAL CASH INFLOWS	242.751.830	136.611.527	153.418.187	121.547.044
			Upper limit applied amounts		
21	TOTAL HQLA STOCK			692.819.888	308.707.972
22	TOTAL NET CASH OUTFLOWS			521.910.162	158.530.458
23	Liquidity Coverage Ratio (%)			132,75	194,73

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

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Prior Period – 31.12.2025	Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS (HQLA)				
1 High quality liquid assets			709.400.095	279.236.564
CASH OUTFLOWS				
2 Retail and Customers Deposits	1.267.596.526	464.007.246	108.763.299	46.400.725
3 Stable deposits	359.927.062	-	17.996.353	-
4 Less stable deposits	907.669.464	464.007.246	90.766.946	46.400.725
5 Unsecured Funding other than Retail and Small Business Customers Deposits	718.847.945	214.196.692	368.975.512	139.692.832
6 Operational deposits	3.092.060	-	773.015	-
7 Non-Operational Deposits	649.876.080	169.323.050	314.948.849	94.819.997
8 Other Unsecured Funding	65.879.805	44.873.642	53.253.648	44.872.835
9 Secured funding	-	-	12.713.519	12.713.519
10 Other Cash Outflows	75.901.586	54.378.846	29.501.095	33.913.284
11 Liquidity needs related to derivatives and market valuation changes on derivatives transactions	14.395.177	31.690.310	14.395.177	31.690.310
12 Debts related to the structured financial products	233.583	-	233.583	-
13 Commitment related to debts to financial markets and other off balance sheet liabilities	61.272.826	22.688.536	14.872.335	2.222.974
14 Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	26.063.611	-	1.303.181	-
15 Other irrevocable or conditionally revocable commitments	1.900.479.390	161.209.563	95.023.969	8.060.478
16 TOTAL CASH OUTFLOWS			616.280.575	240.780.838
CASH INFLOWS				
17 Secured Lending Transactions	-	-	-	-
18 Unsecured Lending Transactions	210.646.133	71.965.223	127.876.878	56.589.606
19 Other contractual cash inflows	14.993.802	66.026.363	14.986.713	66.021.848
20 TOTAL CASH INFLOWS	225.639.935	137.991.586	142.863.591	122.611.454
			Upper limit applied amounts	
21 TOTAL HQLA STOCK			709.400.095	279.236.564
22 TOTAL NET CASH OUTFLOWS			473.416.984	118.169.384
23 Liquidity Coverage Ratio (%)			149,85	236,30

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

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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 140% during the period and remain at a quite higher level than 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 68% and securities issued by Undersecretariat of the Treasury by 29%. Funding sources are mainly distributed between individual and retail deposits by 58%, corporate deposits by 25%, and borrowings from banks by 4% and collateralized borrowings such as repurchase agreements by 9%.

Cash outflow amounting to TL 3.709 million is calculated based on the change of margin call amounts of derivative transactions and repurchase agreements during the last two years.

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

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

	Current Period – 31.03.2026	
	TL+FC	FC
Lowest	112,50	136,93
Week	27.03.2026	27.03.2026
Highest	144,47	263,14
Week	16.01.2026	02.01.2026

	Prior Period - 31.12.2025	
	TL+FC	FC
Lowest	140,55	220,04
Week	07.11.2025	07.11.2025
Highest	166,31	266,24
Week	10.10.2025	14.11.2025

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 31 March 2026	Demand	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Unallocated (*)	Total
Assets								
Cash and Balances with Central Bank	219.580.575	266.976.613	15.099.710	-	-	-	-	501.656.898
Banks (*****)	64.373.977	10.703.356	-	-	-	-	-	75.077.333
Financial Assets at Fair Value Through Profit or Loss (Net)	12.622.853	291.300	1.327.601	5.335.604	7.144.933	1.437.409	-	28.159.700
Money Markets	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	2.724.311	1.884.685	2.013.611	59.212.932	229.134.699	152.118.219	-	447.088.457
Loans and Lease Receivables (*****)	-	662.783.851	228.594.805	379.809.133	403.822.217	137.976.014	71.667.972	1.884.653.992
Other financial assets measured at amortised cost	-	4.525.695	-	1.308.704	156.310.993	82.243.232	-	244.388.624
Other Assets (*)	-	7.510.968	3.685.039	10.327.342	51.535.562	9.182.461	156.536.602	238.777.974
Total Assets	299.301.716	954.676.468	250.720.766	455.993.715	847.948.404	382.957.335	228.204.574	3.419.802.978
Liabilities								
Bank Deposits	1.619.079	68.178.869	24.739.059	9.793.948	-	-	-	104.330.955
Other Deposits	742.477.049	1.043.525.278	196.880.258	121.625.825	7.763.181	15	-	2.112.271.606
Borrowings	-	4.983.143	38.231.202	61.075.991	39.724.218	454.727	-	144.469.281
Money Markets	-	118.580.193	17.721.953	42.724.659	42.348.556	-	-	221.375.361
Securities Issued (Net) (**)	-	7.837.794	7.065.969	61.479.149	122.375.545	110.656.029	-	309.414.486
Miscellaneous Payables	-	6.419.010	10.883.901	6.744.368	6.192.943	398.391	76.973.950	107.612.563
Other Liabilities (***)	4.390.423	34.826.476	16.161.612	15.466.756	11.153.753	3.016.235	335.313.471	420.328.726
Total Liabilities	748.486.551	1.284.350.763	311.683.954	318.910.696	229.558.196	114.525.397	412.287.421	3.419.802.978
Net Liquidity Excess/ (Gap)	(449.184.835)	(329.674.295)	(60.963.188)	137.083.019	618.390.208	268.431.938	(184.082.847)	-
Net off-balance sheet position	-	(5.741.515)	(19.424.204)	(13.957.514)	37.447.784	4.175.919	-	2.500.470
Financial Derivative Assets	-	420.858.900	426.756.721	456.372.182	299.050.890	77.460.211	-	1.680.498.904
Financial Derivative Liabilities	-	426.600.415	446.180.925	470.329.696	261.603.106	73.284.292	-	1.677.998.434
Non-cash loans (****)	-	24.917.606	3.084.084	133.402.789	189.771.535	224.580.761	-	575.756.775
Prior Period - 31 December 2025								
Total Assets	332.237.124	921.911.318	257.977.790	409.683.362	870.690.443	337.196.905	206.309.566	3.336.006.508
Total Liabilities	698.896.388	1.341.177.418	264.202.877	331.525.826	201.311.807	85.326.148	413.566.044	3.336.006.508
Net Liquidity Gap	(366.659.264)	(419.266.100)	(6.225.087)	78.157.536	669.378.636	251.870.757	(207.256.478)	-
Net Off-balance sheet Position	-	6.980.040	(1.044.617)	(7.435.646)	33.448.939	3.788.263	-	35.736.979
Financial Derivative Assets	-	410.555.833	282.751.064	330.036.495	287.613.392	73.724.833	-	1.384.681.617
Financial Derivative Liabilities	-	403.575.793	283.795.681	337.472.141	254.164.453	69.936.570	-	1.348.944.638
Non-cash Loans (****)	-	19.606.722	4.341.133	131.233.975	181.097.433	209.253.305	-	545.532.568

(*) Assets that are necessary for banking activities and that cannot be liquidated in the short-term, such as fixed and intangible assets, investments, subsidiaries, stationery, prepaid expenses and loans under follow-up, are shown in this column. Expected credit losses are included.

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

(***) Shareholders' Equity is presented under "Other Liabilities" item in the "Unallocated" column.

(****) Amounts related to Letters of Guarantee represent contractual maturity and related amounts. Amounts are demand and can be withdrawn optional.

(*****) The non-performing loans are stated in the "Unallocatable" column.

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

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Net stable funding ratio template:

Current Period -31.03.2026		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	> 1yr	
ASF Item						
1	Capital	487.719.057	-	-	-	487.719.057
2	Regulatory Capital	487.719.057	-	-	-	487.719.057
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	564.302.153	775.737.264	-	-	1.224.513.855
5	Stable deposits	99.311.238	270.256.354	-	-	351.089.213
6	Less stable deposits	464.990.915	505.480.910	-	-	873.424.642
7	Wholesale funding	201.226.767	1.044.907.214	108.280.784	205.037.629	607.619.109
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	201.226.767	1.044.907.214	108.280.784	205.037.629	607.619.109
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					2.319.852.022
RSF						
15	Total NSFR high-quality liquid assets (HQLA)					38.546.376
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	704.487.987	280.614.779	1.091.149.826	1.417.407.625
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	-	71.786.432	5.292.125	6.005.823	19.419.850
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	-	621.435.737	261.382.245	865.498.671	1.187.566.901
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	-	-	-	30.986.329	20.141.114
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	30.986.329	20.141.114
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	11.265.818	13.940.410	188.659.003	190.279.760
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	71.055.495	26.539.707	-	332.239.618	429.541.494
27	Physical traded commodities, including gold	1.955.511	-	-	-	1.662.185
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	22.097.749	22.097.749
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	4.441.959	4.441.959
31	All other assets not included in the above categories	69.099.984	-	-	332.239.618	401.339.602
32	Off-balance sheet items	-	2.425.732.590	-	-	121.286.629
33	Total RSF					2.006.782.125
34	Net Stable Funding Ratio (%)					115,60%

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Prior Period -31.12.2025		a	b	c	ç	d
		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital	450.501.682	-	-	-	450.501.682
2	Regulatory Capital	450.501.682	-	-	-	450.501.682
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	517.336.201	762.524.582	-	-	1.169.400.075
5	Stable deposits	96.819.941	253.687.464	-	-	332.982.034
6	Less stable deposits	420.516.261	508.837.118	-	-	836.418.041
7	Wholesale funding	197.592.306	1.079.675.008	105.769.349	170.662.116	519.593.574
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	197.592.306	1.079.675.008	105.769.349	170.662.116	519.593.574
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	Total ASF					2.139.495.331
RSF						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	37.068.698
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	655.890.182	261.173.064	1.002.225.052	1.309.875.603
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	41.267.422	6.905.565	6.248.954	15.891.850
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which	-	590.085.475	239.007.760	823.650.058	1.124.554.789
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	-	-	-	28.850.809	18.753.026
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	28.850.809	18.753.026
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	24.537.286	15.259.740	143.475.231	150.675.938
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	52.018.852	25.359.389	-	294.930.456	372.039.760
27	Physical traded commodities, including gold	1.792.913	-	-	-	1.523.976
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	22.896.539	22.896.539
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	2.462.850	2.462.850
31	All other assets not included in the above categories	50.225.939	-	-	294.930.456	345.156.395
32	Off-balance sheet items	-	2.270.551.079	-	-	113.527.554
33	Total RSF					1.832.511.615
34	Net Stable Funding Ratio (%)					116,75%

Due to its high equity capital, widespread deposit structure and long-term foreign funding opportunities, the bank has reached its current stable fund size of 2.320 million TL. The required stable fund amount is 2.007 million 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 21% equities and 53% individual and retail customer deposits. The required stable funds consist of 59% 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 117,7%.

There are no changes in the bank's strategies, funding structure, asset and liability composition that will significantly affect the net stable funding ratio compared to the prior period.

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VI. EXPLANATIONS ON LEVERAGE RATIO:

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

As of 31 March 2026, the leverage ratio of the Bank calculated from 3 months average amounts is 5,76% (31 December 2025: 5,69%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

	Current Period 31 March 2026 (*)	Prior Period 31 December 2025 (*)
Balance sheet Assets		
1	3.279.199.810	3.114.956.850
2	-	-
3	3.279.199.810	3.114.956.850
Derivative financial assets and credit derivatives		
4	40.135.674	22.564.740
5	37.547.955	15.814.091
6	77.683.629	38.378.831
Financing transactions secured by marketable security or commodity		
7	50.985.965	56.770.170
8	-	-
9	50.985.965	56.770.170
Off-balance sheet transactions		
10	2.558.109.712	2.260.433.595
11	(23.054.390)	(22.633.716)
12	2.535.055.322	2.237.799.879
Capital and total risk		
13	342.544.723	310.062.668
14	5.942.924.726	5.447.905.730
Leverage ratio		
15	5,76	5,69

(*) Three months average values.

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VII. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

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

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

Overview of RWA:

	Risk Weighted Amount		Minimum capital requirement
	Current Period 31 March 2026	Prior Period 31 December 2025	Current Period 31 March 2026
1 Credit risk (excluding counterparty credit risk) (CCR)	1.978.153.715	1.694.291.120	158.252.297
2 Standardized approach (SA)	1.978.153.715	1.694.291.120	158.252.297
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	97.346.558	71.464.324	7.787.725
5 Standardized approach for counterparty credit risk (SA-CCR)	97.346.558	71.464.324	7.787.725
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	-	-	-
9 Investments made in collective investment companies – mandate-based approach	12.397.936	11.448.824	991.835
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	77.984.923	45.632.139	6.238.794
17 Standardized approach (SA)	77.984.923	45.632.139	6.238.794
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	288.068.073	227.728.071	23.045.446
20 Basic Indicator Approach	288.068.073	227.728.071	23.045.446
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)	2.453.951.205	2.050.564.478	196.316.097

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VIII. EXPLANATIONS ON HEDGE TRANSACTIONS:

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

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

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

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

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

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

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

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

As of 31 March 2026, contractual amounts of derivative financial instruments designated as hedging instruments and the net fair values carried in the balance sheet are summarized in the following table:

	Notional Amount	Current Period 31 March 2026		Prior Period 31 December 2025		
		Assets	Liabilities	Notional Amount	Assets	Liabilities
Interest Rate and Cross Currency Swaps						
-TL	65.098.860	40.589.609	1.450.386	75.103.601	35.850.344	2.671.585
-FC	238.894.139	5.065.328	-	248.583.067	5.274.675	-
Total	303.992.999	45.654.937	1.450.386	323.686.668	41.125.019	2.671.585

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1. Explanations on Accounting Net Investment Hedge:

The Bank applies a net investment hedging strategy in order to hedge the foreign exchange risk arising from the net investment value of Akbank AG, its subsidiary, amounting to EUR 1.206 million (31 December 2025: EURO 1.185 million) and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 111 million (31 December 2025: USD 109 million). EUR 1.206 million and USD 111 million of the bank borrowing has been designated as "hedging instrument".

2. Explanations on Fair Value Hedge:

Current Period: 31.03.2026

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC financial assets at fair value through other comprehensive income	Interest rate risk	130.940	(151.542)	(20.602)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	98.429	(96.228)	2.201
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	331.130	(294.599)	36.531
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	90.085	(77.175)	12.910
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	21.559	(23.833)	(2.274)
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	1.299.542	(1.247.503)	52.039

(*) Includes fair value differences arising from changes in foreign exchange rates for the hedge transactions having risk exposure of both interest rate and foreign currency.

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

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Prior Period: 31.12.2025

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value		Ineffective Portion (**)
			Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	
Interest Rate Swap	Fixed interest rate FC financial assets at fair value through other comprehensive income	Interest rate risk	(27.448)	(39.220)	(66.668)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	103.046	(102.669)	377
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	(129.742)	132.949	3.207
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	321.542	(332.554)	(11.012)
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(154.779)	148.175	(6.604)
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	(1.361.603)	1.340.604	(20.999)

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 31 March 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	22.261	-	4.108	8.117	1.461
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	36.280.064	-	700.896	(125.606)	18.220
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.726.328	-	795.150	265.318	(24.344)
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	205.748	-	47.113	239.243	(15.728)
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	-	513.338	(542.847)	(138.222)	1.887

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 31 March 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).

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IX. EXPLANATIONS ON BUSINESS SEGMENTS:

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

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

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

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

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

Information on business segments as of 31 March 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 Unallocated	Bank's Total Activities
Current Period - 31 March 2026				
Operating Income	37.434.573	28.600.059	3.158.769	69.193.401
Profit from Operating Activities	7.631.310	15.897.518	(797.001)	22.731.827
Income from Subsidiaries	-	-	71.114	71.114
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	3.312.504	3.312.504
Profit before Tax	7.631.310	15.897.518	2.586.617	26.115.445
Corporate Tax	-	-	(6.936.870)	(6.936.870)
Net Profit for the Period	7.631.310	15.897.518	(4.350.253)	19.178.575
Segment Assets	1.022.478.007	1.143.369.620	993.502.466	3.159.350.093
Investments in Associates	-	-	92.667.042	92.667.042
Undistributed Assets	-	-	167.785.843	167.785.843
Total Assets				3.419.802.978
Segment Liabilities	1.682.930.917	678.681.394	574.668.964	2.936.281.275
Undistributed Liabilities	-	-	180.924.139	180.924.139
Shareholders' Equity	-	-	302.597.564	302.597.564
Total Liabilities				3.419.802.978

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	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unalloved	Bank's Total Activities
Prior Period - 31 December 2025 (*)				
Operating Income	30.987.396	25.357.135	(7.136.675)	49.207.856
Profit from Operating Activities	9.753.527	16.575.997	(11.306.363)	15.023.161
Income from Subsidiaries	-	-	3.354	3.354
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	2.445.705	2.445.705
Profit before Tax	9.753.527	16.575.997	(8.857.304)	17.472.220
Corporate Tax	-	-	(3.745.141)	(3.745.141)
Net Profit for the Period	9.753.527	16.575.997	(12.602.445)	13.727.079
Segment Assets	968.330.226	1.144.445.545	977.246.097	3.090.021.868
Investments in Associates	-	-	90.210.523	90.210.523
Undistributed Assets	-	-	155.774.117	155.774.117
Total Assets				3.336.006.508
Segment Liabilities	1.565.369.857	601.686.068	685.361.164	2.852.417.089
Undistributed Liabilities	-	-	173.431.229	173.431.229
Shareholders' Equity	-	-	310.158.190	310.158.190
Total Liabilities				3.336.006.508

(*) 31 March 2025 balances used for income/expense accounts.

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**SECTION FIVE
INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS**

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

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

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Cash/Foreign Currency	7.064.442	15.352.075	7.145.454	19.261.820
The CBRT (*)	221.629.301	255.655.564	287.821.182	243.411.789
Other (**)	-	1.955.516	-	1.792.997
Total	228.693.743	272.963.155	294.966.636	264.466.606

(*) Precious metal account amounting to TL 89.878.786 are included in FC (31 December 2025: TL 71.912.787).

(**) Precious metal account amounting to TL 1.955.511 are included in FC (31 December 2025: TL 1.792.913).

2. Information related to the account of the CBRT:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.843	-	4.364	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	221.624.458	255.655.564	287.816.818	243.411.789
Total	221.629.301	255.655.564	287.821.182	243.411.789

3. Explanation on reserve requirements:

In accordance with the "Communiqué Regarding the Reserve Requirements no. 2013/15, the Bank is required to maintain reserves in CBRT for TL and foreign currency liabilities. The reserve requirements can be maintained as TL, USD, EUR and standard gold.

The required rates for the required reserves established in the CBRT are between 3% and 20%, excluding accounts provided with exchange rate/price protection support by the Central Bank, According to the maturity structure for liabilities in Turkish currency (31 December 2025: between 3% and 18%); accounts provided with exchange rate/price protection support by the Central Bank, it is between 22% and 40% (31 December 2025: between 22% and 40%); in foreign currency, it is between 0% and 30% depending on the maturity structure (31 December 2025: between 5% and 32%) as of 31 March 2026.

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

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

Other Financial Assets:

TL 6.563.518 (31 December 2025: TL 6.301.534) 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.

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

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Forward Transactions	4.167.102	-	3.613.230	-
Swap Transactions	11.584.672	8.419.100	8.859.839	18.033.541
Futures Transactions	-	-	-	-
Options	277.045	5.759.937	155.794	5.404.256
Other	-	-	-	-
Total	16.028.819	14.179.036	12.628.863	23.437.797

[*] Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Banks				
Domestic	1.009	237.322	1.444	2.448.596
Foreign (*)	874.010	73.964.992	-	31.573.770
Head Quarters and Branches Abroad	-	-	-	-
Total	875.019	74.202.314	1.444	34.022.366

[*] Includes collateral of TL 18.622.915 for derivative transactions made with foreign banks (31 December 2025: TL 5.068.903).

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

1.As of 31 March 2026, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 181.389.881 (31 December 2025: TL 225.760.377); and those given as collateral/blocked amounting to TL 30.546.246 (31 December 2025: 18.033.999).

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Debt Securities	468.662.200	478.055.250
Quoted at Stock Exchange (*)	429.503.359	447.369.303
Unquoted at Stock Exchange	39.158.841	30.685.947
Share Certificates	169.957	169.957
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	169.957	169.957
Impairment Provision (-)	21.743.700	10.014.975
Total	447.088.457	468.210.232

[*] Investment funds are included.

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f. Information related to loans:

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	-	396	-	396
Corporate Shareholders	-	396	-	396
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	36.208.014	18.117.779	32.312.951	16.141.186
Loans Granted to Employees	1.307.157	-	1.226.699	-
Total	37.515.171	18.118.175	33.539.650	16.141.582

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

	Loans under follow-up			
	Current Period - 31 March 2026		Restructured Loans	
Cash Loans	Standard Loans	Loans not subject to restructuring	Loans with revised contract terms	Refinance
Non-specialized Loans				
Loans given to enterprises	230.574.806	8.238.364	8.984	1.318.231
Export Loans	179.002.803	3.115.929	1.977	373.045
Import Loans	-	-	-	-
Loans Given to Financial Sector	36.321.887	149.371	-	-
Consumer Loans	368.204.877	32.722.264	23.929.618	2.168.546
Credit Cards	374.053.570	23.872.300	33.529.954	-
Other	466.494.206	13.300.557	105.888	15.498.843
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	1.654.652.149	81.398.785	57.576.421	19.358.665

	Current Period 31 March 2026		Prior Period 31 December 2025	
	Standard Loans	Loans under Follow-up	Standard Loans	Loans under Follow-up
Expected Credit Loss Stage I and Stage II				
12 Month Expected Credit Losses	12.119.941	-	12.043.083	-
Significant Increase in Credit Risk	-	16.510.831	-	16.904.862
Total	12.119.941	16.510.831	12.043.083	16.904.862

Aging analysis for overdue receivables:

	Current Period 31 March 2026	Prior Period 31 December 2025
30-60 days overdue	13.786.075	15.502.466
60-90 days overdue	7.510.979	8.149.273
More than 90 days overdue	57.280	51.458
Total	21.354.334	23.703.197

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

Current Period - 31.03.2026	Short-term	Medium and Long-term	Total
Consumer Loans-TL	132.185.218	200.869.890	333.055.108
Mortgage Loans	15.309	104.259.256	104.274.565
Automotive Loans	1.907.876	1.903.619	3.811.495
Consumer Loans	130.262.033	94.707.015	224.969.048
Other	-	-	-
Consumer Loans- Indexed to FC	-	85	85
Mortgage Loans	-	85	85
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	307.673.499	24.733.376	332.406.875
With Installment	99.432.028	24.731.945	124.163.973
Without Installment	208.241.471	1.431	208.242.902
Consumer Credit Cards-FC	1.054.182	-	1.054.182
With Installment	-	-	-
Without Installment	1.054.182	-	1.054.182
Personnel Loans-TL	200.632	349.798	550.430
Mortgage Loans	-	31.490	31.490
Automotive Loans	3.807	3.668	7.475
Consumer Loans	196.825	314.640	511.465
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	741.593	507	742.100
With Installment	283.813	507	284.320
Without Installment	457.780	-	457.780
Personnel Credit Cards-FC	14.627	-	14.627
With Installment	-	-	-
Without Installment	14.627	-	14.627
Credit Deposit Account - TL (Real Person)	93.419.682	-	93.419.682
Credit Deposit Account - FC (Real Person)	-	-	-
Total Consumer Loans	535.289.433	225.953.656	761.243.089

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Prior Period - 31.12.2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	129.324.448	199.211.372	328.535.820
Mortgage Loans	14.696	98.133.846	98.148.542
Automotive Loans	2.378.975	1.919.404	4.298.379
Consumer Loans	126.930.777	99.158.122	226.088.899
Other	-	-	-
Consumer Loans- Indexed to FC	-	97	97
Mortgage Loans	-	97	97
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	287.860.926	19.628.851	307.489.777
With Installment	91.863.475	19.628.758	111.492.233
Without Installment	195.997.451	93	195.997.544
Consumer Credit Cards-FC	883.248	-	883.248
With Installment	4	-	4
Without Installment	883.244	-	883.244
Personnel Loans-TL	190.207	370.592	560.799
Mortgage Loans	-	30.184	30.184
Automotive Loans	4.932	2.383	7.315
Consumer Loans	185.275	338.025	523.300
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	652.054	485	652.539
With Installment	213.871	485	214.356
Without Installment	438.183	-	438.183
Personnel Credit Cards-FC	13.361	-	13.361
With Installment	-	-	-
Without Installment	13.361	-	13.361
Credit Deposit Account-TL (Real Person)	81.544.911	-	81.544.911
Credit Deposit Account-FC (Real Person)	-	-	-
Total Consumer Loans	500.469.155	219.211.397	719.680.552

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

Current Period - 31.03.2026	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	30.536.746	151.645.837	182.182.583
Mortgage Loans	30.450	4.753.012	4.783.462
Automotive Loans	2.127.384	33.814.016	35.941.400
Consumer Loans	28.378.912	113.078.809	141.457.721
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	1.315.641	5.429.748	6.745.389
Mortgage Loans	-	453.212	453.212
Automotive Loans	17.374	921.237	938.611
Consumer Loans	1.298.267	4.055.299	5.353.566
Other	-	-	-
Corporate Credit Cards-TL	97.003.928	172.745	97.176.673
With Installment	38.337.042	172.682	38.509.724
Without Installment	58.666.886	63	58.666.949
Corporate Credit Cards-FC	61.367	-	61.367
With Installment	-	-	-
Without Installment	61.367	-	61.367
Credit Deposit Account - TL (Legal Person)	16.731.387	-	16.731.387
Credit Deposit Account - FC (Legal person)	-	-	-
Total	145.649.069	157.248.330	302.897.399
Prior Period - 31.12.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	27.834.149	141.356.301	169.190.450
Mortgage Loans	38.800	4.082.240	4.121.040
Automotive Loans	2.183.832	34.595.456	36.779.288
Consumer Loans	25.611.517	102.678.605	128.290.122
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	1.586.239	4.616.948	6.203.187
Mortgage Loans	-	313.070	313.070
Automotive Loans	10.157	976.865	987.022
Consumer Loans	1.576.082	3.327.013	4.903.095
Other	-	-	-
Corporate Credit Cards-TL	94.709.248	102.511	94.811.759
With Installment	38.335.744	102.511	38.438.255
Without Installment	56.373.504	-	56.373.504
Corporate Credit Cards-FC	45.754	-	45.754
With Installment	-	-	-
Without Installment	45.754	-	45.754
Credit Deposit Account - TL (Legal Person)	12.891.667	-	12.891.667
Credit Deposit Account - FC (Legal person)	-	-	-
Total	137.067.057	146.075.760	283.142.817

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Domestic Loans	1.882.747.800	1.779.558.882
Foreign Loans	1.906.192	2.510.065
Total	1.884.653.992	1.782.068.947

6. Loans granted to investments in associates and subsidiaries:

	Current Period 31 March 2026	Prior Period 31 December 2025
Direct Loans Granted to Investments in Associates and Subsidiaries	694.902	1.573.569
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	694.902	1.573.569

7. Credit-Impaired Losses Stage III Provisions:

	Current Period 31 March 2026	Prior Period 31 December 2025
Loans with Limited Collectibility	7.094.847	6.129.072
Loans with Doubtful Collectibility	13.957.407	13.153.213
Uncollectible Loans	25.933.557	22.313.852
Total	46.985.811	41.596.137

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

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

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period: 31 March 2026			
(Gross Amounts Before Specific Provisions)	476.846	731.534	437.629
Rescheduled Loans and Other Receivables	476.846	731.534	437.629
Prior Period: 31 December 2025			
(Gross Amounts Before Specific Provisions)	360.186	800.803	338.666
Rescheduled Loans and Other Receivables	360.186	800.803	338.666

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

	III. Group	IV. Group	V. Group
	Loans with	Loans with	Uncollectible Loans
	Limited Collectibility	Doubtful Collectibility	
Prior Period End Balance: 31 December 2025	10.878.541	21.387.532	33.014.766
Additions (+)	14.809.707	476.044	1.739.259
Transfers from Other Categories of Non-Performing Loans (+)	-	10.902.959	8.164.291
Transfers to Other Categories of Non-Performing Loans (-)	10.902.959	8.164.291	-
Collections (-)	2.177.220	1.366.158	1.745.677
Write-offs (-) (*)	115.674	150.450	821.058
Sold Portfolio (-) (**)	-	306.944	3.954.696
Corporate and Commercial Loans	-	121.440	387.790
Consumer Loans	-	73.689	1.749.869
Credit Cards	-	111.815	1.817.037
Other	-	-	-
Balance at the End of the Period	12.492.395	22.778.692	36.396.885
Specific Provisions (-)	7.094.847	13.957.407	25.933.557
Net Balance at Balance Sheet	5.397.548	8.821.285	10.463.328

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

(**) In March 2026, the Bank sold a portion of its non-performing loan portfolio amounting to TL 4.261 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. for a fee of TL 735 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 22 basis points.

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

	III. Group	IV. Group	V. Group
	Loans with	Loans with	Uncollectible Loans
	Limited Collectibility	Doubtful Collectibility	
Current Period: 31 March 2026			
Balance at the End of the Period	73.498	470.983	12.745.719
Specific Provision (-)	50.023	327.496	8.202.448
Net Balance on Balance Sheet	23.475	143.487	4.543.271
Prior Period: 31 December 2025			
Balance at the End of the Period	220.468	351.305	12.709.216
Specific Provision (-)	209.764	241.493	7.563.143
Net Balance at Balance Sheet	10.704	109.812	5.146.073

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

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

	III. Group	IV. Group	V. Group
	Loans with	Loans with	Uncollectible Loans
	Limited Collectibility	Doubtful Collectibility	
Current Period (Net): 31 March 2026			
Loans granted to corporate entities and real persons (Gross)	12.492.395	22.778.692	36.396.885
Specific Provision Amount (-)	7.094.847	13.957.407	25.933.557
Loans granted to corporate entities and real persons (Net)	5.397.548	8.821.285	10.463.328
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)	10.878.541	21.387.532	33.014.766
Specific Provision Amount (-)	6.129.072	13.153.213	22.313.852
Loans granted to corporate entities and real persons (Net)	4.749.469	8.234.319	10.700.914
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

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

	III. Group	IV. Group	V. Group
Current Period: 31 March 2026			
Interest accruals and valuation differences	2.086.780	4.985.795	8.120.737
Provision (-)	1.170.306	3.034.489	5.998.159
Prior Period: 31 December 2025			
Interest accruals and valuation differences	1.865.877	4.728.853	7.044.664
Provision (-)	1.037.774	2.886.617	4.920.891

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.

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g. Financial assets measured at amortised cost:

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

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Given as collateral/blocked	66.886.093	-	52.439.038	-
Subject to repurchase agreements	88.923.425	2.936.862	153.194.435	4.720.985
Total	155.809.518	2.936.862	205.633.473	4.720.985

2. Information about government debt securities:

	Current Period 31 March 2026	Prior Period 31 December 2025
Government Bonds	236.273.299	229.148.021
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	236.273.299	229.148.021

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Debt Securities	244.421.842	237.944.991
Quoted at Stock Exchange	244.421.842	237.944.991
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	33.218	45.490
Total	244.388.624	237.899.501

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	237.899.501	201.525.345
Foreign Currency Differences on Monetary Assets	363.233	1.180.876
Purchases During Year	-	7.916.920
Disposals Through Sales and Redemptions	(1.359.280)	(7.050.358)
Impairment Provision	12.272	1.515
Change in Amortized Cost	7.472.898	34.325.203
Balance at the End of the Period	244.388.624	237.899.501

h. Information on investments in associates (Net):

1. Information about investments in associates:

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

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

The amounts below have been derived from the financial statements of the companies as of December 31, 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	12.061.835	9.290.992	1.888.753	3.122.412	-	2.132.692	2.122.994	-
2	7.895.752	4.019.818	1.866.832	797.354	-	3.000.563	736.117	-
3	1.458.395	937.338	296.174	186.874	-	368.137	201.969	-
4	389.860	325.952	7.712	206.077	-	88.057	38.581	-

3. Movement schedule of investments in associates:

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	20.956	20.956
Movements During the Period		
Purchases	-	-
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision (-)	-	-
Balance at the End of the Period	20.956	20.956
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

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i. Information related to subsidiaries (Net):

1. Information on shareholders' equity of subsidiaries:

The following amounts have been obtained from the financial statements as of 31 March 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	1.360.007	96.802	30.534	740.648	705.000	2.401.175	100.000
Share Premium	-	-	-	-	-	-	-
Reserves	5.212.614	117.551	257.019	47.118.921	(13)	2.138.555	-
Gains recognized in equity as per TAS	24.184	(22.776)	393	-	(829)	-	-
Profit/Loss	489.544	13.059.361	5.791.935	12.850.023	(350.053)	481.952	43.540
- Net Current Period Profit	489.544	946.282	1.061.311	814.830	(106.645)	82.836	6.476
- Prior Year Profit/Loss	-	12.113.079	4.730.624	12.035.193	(243.408)	399.116	37.063
Minority Interests	-	(27.157)	-	-	-	-	-
Development Cost of Operating Lease (-)	118	4.341	-	3.144	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	92.506	356.679	(10.897)	462.865	-	-	-
Total Common Equity	6.993.725	12.862.761	6.090.778	60.243.583	354.105	5.021.682	143.540
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	6.993.725	12.862.761	6.090.778	60.243.583	354.105	5.021.682	143.540
Tier II Capital	90.046	2.988	141	313.037	-	-	-
CAPITAL	7.083.771	12.865.749	6.090.919	60.556.620	354.105	5.021.682	143.540
Deductions from Capital	-	-	-	-	-	-	-
TOTAL CAPITAL	7.083.771	12.865.749	6.090.919	60.556.620	354.105	5.021.682	143.540

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

2. Accounting method used for the valuation of subsidiaries: Disclosed in Note III of Section Three.

3. Information on subsidiaries:

Title	Address (City / Country)	Bank's Share Percentage-If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1 Ak Finansal Kiralama A.Ş.	Istanbul/Türkiye	100,00	100,00
2 Ak Yatırım Menkul Değerler A.Ş.	Istanbul/Türkiye	100,00	100,00
3 Ak Portföy Yönetimi A.Ş.	Istanbul/Türkiye	100,00	100,00
4 Akbank AG	Eschborn/Germany	100,00	100,00
5 AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul/Türkiye	100,00	100,00
6 Akbank Ventures BV	Amsterdam/Netherlands	100,00	100,00
7 AkTech Yazılım Teknolojileri A.Ş. (*)	Istanbul/Türkiye	100,00	100,00

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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 31 March 2026 prepared in accordance with regulations of the bank.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	61.733.652	7.086.349	4.523.546	1.900.202	269.591	489.544	330.028	-
2	44.480.660	13.223.781	545.945	1.541.283	482.270	946.282	764.295	-
3	6.890.253	6.079.881	67.861	282.426	322.458	1.061.311	697.569	-
4	215.195.487	60.709.592	843.282	4.848.940	581.252	814.830	657.752	-
5	826.499	354.105	273.959	25.176	(1.326)	(106.645)	(63.971)	-
6	5.043.344	5.021.682	-	-	-	82.836	29.854	-
7	311.956	143.540	182.793	4.582	-	6.476	-	-

5. Movement schedule of subsidiaries:

	Current Period 31 March 2026	Prior Period 31 December 2025
Balance at the Beginning of the Period	90.189.567	60.818.121
Movements During the Period		
Additions (*)	1.615.000	1.615.000
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	3.312.504	11.429.065
Sales/Liquidation	-	-
Revaluation Increase (**)	(855.985)	16.327.381
Revaluation/Impairment	-	-
Balance at the End of the Period	92.646.086	90.189.567
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) The mentioned amounts arise from the Bank's previous period investment of 100,000 TL for the establishment of its 100% subsidiary AkTech Yazılım Teknolojileri A.Ş., a 515,000 TL capital increase of the Bank's 100% subsidiary AkÖde Elektronik Para ve Ödeme Hizmetleri A.Ş., and a 1,000,000 TL capital increase of the Bank's 100% subsidiary Ak Finansal Kiralama A.Ş.

(**) Amounts refer to revaluation differences arising from accounting of financial associates and subsidiaries under the equity method as explained in the Note III of the Section Three.

6. Sectoral information on financial subsidiaries and the related carrying amounts:

Subsidiaries	Current Period 31 March 2026	Prior Period 31 December 2025
Banks	60.709.592	59.994.646
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	7.086.349	6.481.756
Finance Companies	-	-
Other Subsidiaries	24.850.145	23.713.165

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

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

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

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l. Information on the Hedging Derivative Financial Assets:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Fair Value Hedge	2.584.023	4.836.512	294.781	4.799.453
Cash Flow Hedge	38.005.586	228.815	35.555.563	475.222
Net Investment Hedge in a foreign operation	-	-	-	-
Total	40.589.609	5.065.328	35.850.344	5.274.675

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

n. Information on deferred tax asset:

As of 31 March 2026, the Bank has amounting to TL 614.684 deferred tax assets (31 December 2025: TL 413.253). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values and tax values of fixed assets, financial assets and liabilities and provision for employee rights.

Deferred tax assets and liabilities which are accounted for the temporary differences arising between applicable accounting policies and valuation principles and tax legislation are netted-off and accounted. There are no carry forward tax losses that can be used as deductions for the tax calculation. An explanation about the net deferred tax liability is given in Note II-i-2 of Section Five.

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

	Current Period 31 March 2026	Prior Period 31 December 2025
	Cost	3.676.241
Accumulated Depreciation (-)	-	-
Net Book Value	3.676.241	3.632.985

	Current Period 31 March 2026	Prior Period 31 December 2025
	Opening Balance Net Book Value	3.632.985
Additions	50.730	174.297
Disposals (-), net	8.049	73.859
Appreciation / Impairment (-)	575	68.335
Depreciation (-)	-	-
Closing Net Book Value	3.676.241	3.632.985

p. Information on other assets:

Other assets amounting to TL 79.323.214 (31 December 2025: TL 64.427.082) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

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II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

a. Information on deposits:

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

1 (i). Current Period – 31 March 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	105.355.416	177.692.750	392.588.078	41.250.441	14.514.397	37.804.116	5.162	769.210.360
Foreign Currency Deposits	256.567.225	63.765.348	57.160.174	2.658.085	2.852.025	6.398.512	331	389.401.700
Residents in Türkiye	241.826.504	63.558.390	52.449.423	2.384.163	2.049.047	3.891.752	331	366.159.610
Residents Abroad	14.740.721	206.958	4.710.751	273.922	802.978	2.506.760	-	23.242.090
Public Sector Deposits	8.813.912	9.117	96.502	8.599	1.076	48	-	8.929.254
Commercial Deposits	83.977.648	192.079.693	212.705.755	33.055.281	37.609.518	44.178.267	-	603.606.162
Other Institutions Deposits	3.430.876	5.322.328	6.583.314	3.345.474	2.598.234	149.602	-	21.429.828
Precious metals Deposits	284.331.972	8.227	24.175.131	2.202.391	8.704.676	271.905	-	319.694.302
Interbank Deposits	1.619.079	16.444.300	49.464.266	13.548.502	18.528.046	4.726.762	-	104.330.955
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	41.221	16.442.030	-	-	6.162.658	-	-	22.645.909
Foreign Banks	1.455.810	2.270	49.464.266	13.548.502	12.365.388	4.726.762	-	81.562.998
Participation Banks	122.048	-	-	-	-	-	-	122.048
Other	-	-	-	-	-	-	-	-
Total	744.096.128	455.321.763	742.773.220	96.068.773	84.807.972	93.529.212	5.493	2.216.602.561

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	104.265.632	134.075.807	412.547.858	46.850.704	18.298.348	32.472.488	5.085	748.515.922
Foreign Currency Deposits	261.030.604	17.309.933	67.836.068	2.797.944	2.698.047	6.403.996	322	358.076.914
Residents in Türkiye	246.856.351	17.124.791	63.055.552	2.546.910	1.868.776	3.892.616	322	335.345.318
Residents Abroad	14.174.253	185.142	4.780.516	251.034	829.271	2.511.380	-	22.731.596
Public Sector Deposits	14.977.634	5.643	91.320	6.410	1.400	48	-	15.082.455
Commercial Deposits	79.651.129	158.264.284	175.097.169	49.131.272	36.432.876	31.278.520	-	529.855.250
Other Institutions Deposits	2.725.874	2.720.986	5.603.189	1.196.626	2.926.528	136.995	-	15.310.198
Precious metals Deposits	230.268.379	6.140	26.549.965	3.409.455	7.791.394	267.920	-	268.293.253
Interbank Deposits	1.855.991	38.212.404	43.443.572	9.931.028	35.396.931	7.606.505	-	136.446.431
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	32.037	38.053.309	-	-	6.063.164	-	-	44.148.510
Foreign Banks	1.723.515	159.095	43.443.572	9.931.028	29.333.767	7.606.505	-	92.197.482
Participation Banks	100.439	-	-	-	-	-	-	100.439
Other	-	-	-	-	-	-	-	-
Total	694.775.243	350.595.197	731.169.141	113.323.439	103.545.524	78.166.472	5.407	2.071.580.423

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2. Information on saving and commercial deposits insurance[*]:

Information on saving deposits under the guarantee of the saving deposits insurance fund and amounts exceeding the limit of the deposit insurance fund:

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 31 March 2026	Prior Period 31 December 2025	Current Period 31 March 2026	Prior Period 31 December 2025
Saving Deposits	377.598.430	358.218.743	391.611.930	390.297.179
Foreign Currency Saving Deposits	81.909.794	76.752.453	130.514.749	142.776.402
Other Deposits in the Form of Saving Deposits	100.318.933	75.948.340	161.492.453	150.643.265
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 31 March 2026	Prior Period 31 December 2025	Current Period 31 March 2026	Prior Period 31 December 2025
Commercial Deposits	36.513.375	32.826.118	241.097.601	196.415.350
Foreign Currency Commercial Deposits	6.665.543	5.916.491	122.424.398	121.405.145
Other Deposits in the Form of Commercial Deposits	1.434.172	957.545	18.675.899	13.063.851
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 31 March 2026	Prior Period 31 December 2025
Foreign Branches' Deposits and other accounts	-	8
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	7.404.658	7.096.628
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	-	-

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b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Forward Transactions	5.531.068	-	4.842.726	-
Swap Transactions	9.837.644	20.811.116	8.698.008	2.075.578
Futures Transactions	-	-	-	-
Options	245.193	6.544.179	154.737	6.182.310
Other	-	-	-	-
Total	15.613.905	27.355.295	13.695.471	8.257.888

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	575.873	1.817.164	489.164	1.857.228
From Foreign Banks, Institutions and Funds	-	142.076.244	-	142.158.640
Total	575.873	143.893.408	489.164	144.015.868

2. Information on maturity structure of borrowings:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Short-term	269.329	990.314	397.164	1.695.191
Medium and Long-term	306.544	142.903.094	92.000	142.320.677
Total	575.873	143.893.408	489.164	144.015.868

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

d. Information on securities issued (Net):

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Bank bills	-	-	-	-
Bonds	8.549.428	188.154.000	3.944.759	195.412.410
Total	8.549.428	188.154.000	3.944.759	195.412.410

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 32.748.729 (31 December 2025: TL 24.111.149) and do not exceed 10% of the total balance sheet.

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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 31 March 2026		Prior Period 31 December 2025	
	Gross	Net	Gross	Net
Less Than 1 Year	1.234.469	447.015	1.109.740	462.333
Between 1-4 Years	3.100.976	1.378.036	2.801.423	1.415.724
More Than 4 Years	2.589.225	1.631.463	2.325.009	1.586.104
Total	6.924.670	3.456.514	6.236.172	3.464.161

g. Information on the hedging derivative financial liabilities:

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Fair Value Hedge	937.048	-	2.479.280	-
Cash Flow Hedge	513.338	-	192.305	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	1.450.386	-	2.671.585	-

h. Information on provisions:

1. Information on reserves for employee rights:

According to Turkish Labor Law, the Bank is required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or who retires.

The compensation amount equals to one month's salary of an employee for each year of service, but this amount is limited up to severance limit decided by law. This liability is not subject to any funding legally and there is no funding requirement.

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability.

	Current Period 31 March 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.

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Prior Period Closing Balance	2.593.866	1.843.172
Recognized as an Expense During the Period	197.333	666.990
Actuarial Loss / (Gain)	-	366.709
Paid During the Period	(84.876)	(283.005)
Balance at the End of the Period	2.706.323	2.593.866

As of 31 March 2026, the Bank has allocated vacation liability amounting to TL 1.648.100 (31 December 2025: TL 1.527.279).

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 665.964 as of 31 March 2026 (31 December 2025: TL 708.075).
4. Information on other provisions:
 - (i). Information on free provision for possible risks: None (31 December 2025: None).
 - (ii). Information on provisions for banking services promotion: The Bank has provisions for credit cards and banking services promotion activities amounting to TL 789.203 (31 December 2025: TL 723.425).

i. Explanations on tax liability:

1. Explanations on tax liability:

Tax calculations of the Bank are explained in Note XVIII of Section Three. As of 31 March 2026, the Banks has amounting to TL 11.84.508 the remaining tax liability after deducting the taxes paid during the period from corporate tax (31 December 2025: TL 279.333).

- 1 (i). Information on taxes payable:

	Current Period 31 March 2026	Prior Period 31 December 2025
Corporate Taxes Payable	11.884.508	279.333
Taxation on Marketable Securities	7.365.363	7.012.234
Property Tax	22.079	17.064
Banking Insurance Transaction Tax (BITT)	5.001.521	4.938.752
Foreign Exchange Transaction Tax	85.064	71.902
Value Added Tax Payable	289.319	475.764
Other	1.313.327	1.074.006
Total	25.961.181	13.869.055

- 1 (ii). Information on premium payables:

	Current Period 31 March 2026	Prior Period 31 December 2025
Social Security Premiums – Employee	-	-
Social Security Premiums – Employer	1	1
Bank Social Aid Pension Fund Premium- Employee	3	3
Bank Social Aid Pension Fund Premium – Employer	3	3
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	26.491	19.152
Unemployment Insurance – Employer	52.982	38.304
Other	2.153	2.126
Total	81.633	59.589

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2. Information on deferred tax liability:

The Bank has TL 2.518.313 deferred tax liabilities as of 31 March 2026 (31 December 2025: TL 13.329.824). Information on the deferred tax asset is given in Note I-n of Section Five.

j. Information on subordinated loan (*):

	Current Period 31 March 2026		Prior Period 31 December 2025	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	54.535.733	-	26.299.973
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	54.535.733	-	26.299.973
Debt Instruments subject to tier 2 equity	-	58.175.325	-	56.504.244
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	58.175.325	-	56.504.244
Total	-	112.711.058	-	82.804.217

(*) 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 31 March 2026	Prior Period 31 December 2025
Common Stock	5.200.000	5.200.000
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 (*)	5.200.000	10.000.000

(*) The amendment to the Articles of Association regarding the increase of the registered capital ceiling to TL 30.000.000 was approved at the Ordinary General Assembly held on 24 March 2026 and the registration of the related General Assembly resolutions will be completed in the subsequent period.

3. Capital increases and sources in the current period and other information based on increased capital shares: None.
4. Information on share capital increases from capital reserves during the current period: None.
5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the subsequent interim period: None.

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

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

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

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8. Information on marketable securities value increase fund:

	Current Period		Prior Period	
	31 March 2026		31 December 2025	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	676.951	29.599	606.990	894.338
Valuation Difference	(18.048.973)	(2.831.340)	(8.905.972)	2.647.614
Foreign Currency Differences	-	-	-	-
Total	(17.372.022)	(2.801.741)	(8.298.982)	3.541.952

(*) Refers to revaluation differences arising from accounting of financial associates and subsidiaries under the equity method as explained in the Note of III of the Section Three.

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

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 90.578.727 asset purchase commitments (31 December 2025: TL 109.119.577), TL 1.355.411.789 commitments for credit card limits (31 December 2025: TL 1.274.624.608), TL 20.809.97 commitments for cheque books (31 December 2025: TL 16.153.370).

2. Type and amount of probable losses and obligations arising from off-balance sheet items:

The Bank has no probable losses arising from off-balance sheet items. Obligations arising from the off-balance sheet are disclosed in "Off-balance sheet commitments".

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Bank Acceptance Loans	769.354	837.612
Letters of Credit	54.790.160	49.403.913
Other Guarantees and Warranties	114.008.601	102.612.585
Total	169.568.115	152.854.110

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Revocable Letters of Guarantee	7.350.405	19.923.378
Irrevocable Letters of Guarantee	217.016.826	208.016.908
Letters of Guarantee Given in Advance	39.686.085	37.397.721
Guarantees Given to Customs	13.426.342	12.710.594
Other Letters of Guarantee	128.709.002	114.629.857
Total	406.188.660	392.678.458

3. Information on non-cash loans:

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

	Current Period 31 March 2026	Prior Period 31 December 2025
Non-cash Loans Given against Cash Loans	200.705.877	179.848.394
With Original Maturity of 1 Year or Less Than 1 Year	45.556.256	37.563.111
With Original Maturity of More Than 1 Year	155.149.621	142.285.283
Other Non-cash Loans	375.050.898	365.684.174
Total	575.756.775	545.532.568

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IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT

a. Information on interest income:

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

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TL	FC	TL	FC
Short-term Loans	58.607.330	2.815.382	50.085.438	2.702.015
Medium and Long-term Loans	42.588.638	4.966.466	31.418.077	3.857.861
Interest on Loans Under Follow-Up	1.844.582	-	748.079	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	103.040.550	7.781.848	82.251.594	6.559.876

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

2. Information on interest income on banks:

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TL	FC	TL	FC
From the CBRT	-	8.883	-	6.420
From Domestic Banks	9.784	12.170	6.099	49.902
From Foreign Banks	6.814	304.438	2.066	440.753
From Headquarters and Branches Abroad	-	-	-	-
Total	16.598	325.491	8.165	497.075

3. Information on interest income on marketable securities:

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TL	FC	TL	FC
From Financial Assets at Fair Value through Profit or Loss	822.455	70.411	323.602	35.825
Financial Assets at Fair Value through Other Comprehensive Income	18.322.193	2.989.978	19.112.752	1.870.352
Financial Assets Measured at Amortised Cost	13.481.117	209.752	13.634.985	105.987
Total	32.625.765	3.270.141	33.071.339	2.012.164

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 31 March 2026, the valuation of these securities was made according to an annual inflation forecast of 25%. As of 31 March 2026, in case of the CPI estimate increases or decreases by 1%, the profit before tax will increase by approximately TL 565 million (full amount) or decrease by the same amount.

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

	Current Period 31 March 2026	Prior Period 31 March 2025
Interests Received From Investments in Associates and Subsidiaries	46.295	205.504

b. Information on interest expense:

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

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TL	FC	TL	FC
Banks	33.903	1.706.561	34.449	1.348.205
The CBRT	-	-	-	-
Domestic Banks	33.903	1.960	34.449	12.723
Foreign Banks	-	1.704.601	-	1.335.482
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	153.559	-	192.742
Total	33.903	1.860.120	34.449	1.540.947

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

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

	Current Period 31 March 2026	Prior Period 31 March 2025
To Associates and Subsidiaries	323.155	228.814

3. Information on interest expense given to securities issued:

	Current Period 31 March 2026		Prior Period 31 March 2025	
	TL	FC	TL	FC
Interest expense on securities issued	516.845	4.415.046	-	2.727.064

4. Maturity structure of the interest expense on deposits:

There are no seven-day notification deposits.

	Time Deposits						
	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	
Current Period - 31.03.2026							
TL							
Bank Deposits	-	2.253.406	363.137	93.501	42.599	40.747	2.793.390
Saving Deposits	-	15.445.878	33.703.218	4.225.519	1.384.192	3.129.209	57.888.016
Public Sector Deposits	-	317	7.222	609	39	-	8.187
Commercial Deposits	-	14.445.572	14.839.971	4.062.414	3.006.059	3.376.995	39.731.011
Other Deposits	-	141.698	579.755	200.265	238.103	12.810	1.172.631
Total	-	32.286.871	49.493.303	8.582.308	4.670.992	6.559.761	101.593.235
FC							
Foreign Currency Deposits	-	126.391	99.082	4.119	4.230	8.330	242.152
Bank Deposits	2.447	-	744.218	203.204	280.629	69.165	1.299.663
Precious Metals Deposits	-	3	141.867	8.221	15.044	231	165.366
Total	2.447	126.394	985.167	215.544	299.903	77.726	1.707.181
Grand Total	2.447	32.413.265	50.478.470	8.797.852	4.970.895	6.637.487	103.300.416

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

Prior Period - 31.03.2025	Time Deposits						Total
	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	
TL							
Bank Deposits	-	916.143	556.974	752.448	379.085	198.591	2.803.241
Saving Deposits	-	2.407.915	45.285.846	6.632.677	1.774.717	1.809.591	57.910.746
Public Sector Deposits	-	423	6.909	392	76	-	7.800
Commercial Deposits	-	15.588.019	6.945.240	6.225.037	2.670.678	2.525.216	33.954.190
Other Deposits	-	64.417	1.055.099	497.835	178.614	44.090	1.840.055
Total	-	18.976.917	53.850.068	14.108.389	5.003.170	4.577.488	96.516.032
FC							
Foreign Currency Deposits	-	140.330	234.688	14.613	3.739	5.214	398.584
Bank Deposits	5.527	-	529.504	369.353	170.050	104.754	1.179.188
Precious Metals Deposits	-	13	286	51	2.360	61	2.771
Total	5.527	140.343	764.478	384.017	176.149	110.029	1.580.543
Grand Total	5.527	19.117.260	54.614.546	14.492.406	5.179.319	4.687.517	98.096.575

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

	Current Period 31 March 2026	Prior Period 31 March 2025
Profit	1.195.273.064	1.049.467.375
Profit From Capital Market Transactions	5.558.990	3.443.628
Profit From Derivative Financial Transactions (*)	51.198.794	60.323.907
Foreign Exchange Gains	1.138.515.280	985.699.840
Loss (-)	1.200.229.803	1.043.485.944
Loss from Capital Market Transactions	2.279.273	1.214.621
Loss from Derivative Financial Transactions (*)	84.910.195	48.678.375
Foreign Exchange Loss	1.113.040.335	993.592.948
Total (Net)	(4.956.739)	5.981.431

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 25.576.092 (31 March 2025: 7.999.359).

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.

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

	Current Period 31 March 2026	Prior Period 31 March 2025
Expected Credit Loss	11.913.574	9.621.886
12 month expected credit loss (Stage 1)	[488.340]	353.218
Significant increase in credit risk (Stage 2)	[420.279]	1.307.483
Non-performing loans (Stage 3)	12.822.193	7.961.185
Marketable Securities Impairment Expense	-	20.037
Financial Assets at Fair Value through Profit or Loss	-	20.037
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	-	-
Total	11.913.574	9.641.923

(*) Includes provisions for impairment losses on assets held for sale and related to discontinued operations, impairment losses on financial assets at fair value difference through profit or loss, lawsuit provision expenses and free provision expense.

f. Information related to other operating expenses:

	Current Period 31 March 2026	Prior Period 31 March 2025
Reserve for Employee Termination Benefits	197.333	110.695
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	903.076	681.658
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	632.567	432.322
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	575	-
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	14.284.158	11.528.547
Leasing Expenses on TFRS 16 Exceptions	367.019	279.953
Maintenance Expenses	328.418	143.996
Advertisement Expenses	536.000	373.000
Other Expenses	13.052.721	10.731.598
Loss on Sales of Assets	246	729
Other (*)	4.857.372	3.653.588
Total	20.875.327	16.407.539

(*) TL 1.297.832 consists of saving deposit insurance fund expense (31 March 2025: TL 4.229.252) and 1.989.332 consists of taxes, duties, fees and fund expenses (31 March 2025: TL 6.477.158).

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

As of 31 March 2026, the Bank has TL 11.605.689 current tax expense. (31 March 2025: None), deferred tax expense of TL 3.407.584 (31 March 2025: TL 6.109.841) and a deferred tax income of TL 8.076.403 (31 March 2025: TL 2.364.700).

The Bank has no discontinued operations.

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

Net profit of the Bank is TL 19.178.575 (31 March 2025: TL 13.727.079).

The Bank has no discontinued operations.

i. Other figures on profit and loss statement:

"Other Fee and Commission Income" in the statement of profit or loss mainly consists of commissions received from credit card, money transfer and insurance transactions.

V. EXPLANATIONS AND NOTES RELATED TO STATEMENT OF CASH FLOWS:

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

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

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

1. Current Period – 31 March 2026:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	1.573.569	825.676	32.312.951	16.141.582	83.031	9.638
Balance at the End of the Period	694.902	828.497	36.208.014	18.118.175	92.724	15.712
Interest and Commission Income Received	46.295	127	1.473.486	17.614	2.348	149

2. Prior Period - 31 December 2025:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	3.312.357	727.912	26.279.451	11.738.970	90.639	14.957
Balance at the End of the Period	1.573.569	825.676	32.312.951	16.141.582	83.031	9.638
Interest and Commission Income Received (*)	205.504	15	1.978.698	14.538	1.804	83

[*] 31 March 2025 balances used for income/expense accounts.

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

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.03.2026	Prior Period 31.12.2025	Current Period 31.03.2026	Prior Period 31.12.2025	Current Period 31.03.2026	Prior Period 31.12.2025
Balance at the Beginning of the Period	10.874.229	2.820.656	21.857.466	10.974.763	3.912.459	3.756.768
Balance at the End of the Period	10.463.995	10.874.229	39.860.044	21.857.466	4.511.595	3.912.459
Interest expense on Deposits (*)	323.155	228.814	1.332.787	286.151	371.284	297.971

[*] 31 March 2025 balances used for income/expense accounts.

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

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
	31.03.2026	31.12.2025	31. 03. 2026	31.12. 2025	31. 03. 2026	31.12. 2025
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period	8.798.713	2.862.683	42.278.840	13.501.012	-	-
Balance at the End of the Period	7.040.402	8.798.713	42.278.840	42.278.840	-	-
Total Income/Loss (*)	(84.061)	16.980	(761.422)	269.396	-	-
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss (*)	-	-	-	-	-	-

(*) 31 March 2025 balances used for income/expense accounts.

Figures presented in the table above show the total of "sale" and "purchase" amounts of related transactions. Due to the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Bank. As of 31 March 2026, the net exposure for investments in associates and subsidiaries is TL 140.254 (31 December 2025: TL [22.022]). For direct and indirect shareholders of the Bank TL 1.328.174 (31 December 2025: TL 833.223).

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

As of 31 March 2026 benefits provided to the Bank's key management amounting to TL 402.538 (31 December 2025: TL 331.750).

VIII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

Amendment of our Bank's Articles of Association regarding the increase of the authorized capital ceiling from TL 10 billion (full amount) to TL 30 billion (full amount), re-determination of the validity period for 2026-2030 has been approved at our Ordinary General Assembly which was held on 24 March 2026 and registration process has been completed.

Following the outlook revision of Türkiye'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". The remaining notes were affirmed.

**SECTION SIX
EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT**

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT

The unconsolidated financial statements for the interim period ended 31 March 2026 have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited). The auditor's interim review report dated 28 April 2026 is presented preceding the consolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.

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**SECTION SEVEN (*)
EXPLANATIONS ON INTERIM ACTIVITY REPORT**

Message from the Chairman of the Board:

Despite tariff uncertainty and geopolitical developments, global economic growth maintained its strength at 3.3% in 2025. While it was anticipated at the beginning of the year that growth in 2026 would continue by improving somewhat, this outlook deteriorated with the outbreak of war at the end of February. In its April World Economic Outlook Report, the IMF lowered its global growth forecast for 2026 from 3.3% to 3.1%, indicating that global growth could slow down to as low as 2.5% if adverse effects intensify.

The uncertainties driven by geopolitical developments caused high volatility in financial markets in the first quarter. In March, due to the war, the US dollar appreciated against other currencies with a risk-off mode and a search for safe havens, country risk premiums increased, while stock markets and price of precious metals declined, and significant price increases were observed in energy commodities. Due to the inflationary effects of rising energy prices, yield curves in bond markets shifted upward at all maturities, and expectations formed that central banks would adopt a tighter stance. Prior to the war, in 2026 it was expected that the Fed would implement two rate cuts and ECB would follow a flat path. However, under current conditions expectations are that the Fed will keep rates unchanged throughout the year, and the ECB will implement a total of two rate hikes, with the first one in June. Therefore, financial conditions in 2026 are expected to be tighter globally than anticipated at the beginning of the year.

While uncertainties regarding how long the war will last continue, ceasefire negotiations that began at the start of the second quarter have led to a partial decline in volatility in financial markets, and normalization has begun in asset prices toward pre-war levels. With the improvement in global markets and increasing risk appetite, country risk premiums have approached pre-war levels. However, commodity prices, particularly energy, continue to remain significantly high. Moreover, due to damage to the energy infrastructure of Gulf countries, a short-term return of energy pricing to pre-war levels is not expected.

Inflation figures announced for March have revealed the initial inflationary effects of the increase in energy prices. As of March, annual consumer inflation increased from 2.4% to 3.3% in the US and from 1.9% to 2.6% in the Euro Area. Under this outlook, global inflation forecasts for 2026 have also been revised upward. The OECD increased its 2026 average inflation forecast by 1.2 points to 4.0%, while the IMF revised its forecast from 3.7% to 4.4%.

Geopolitical developments have also emerged as a significant risk factor for the Turkish economy during this period. Economic management has taken necessary policy measures in a proactive manner against the geopolitical shock. In this regard, the CBRT increased the effective funding cost to 40% by suspending one-week repo auctions and raising the overnight lending rate by 3 percentage points. In addition, it sterilized excess TRY liquidity through various instruments, opened up NDF facility (forward FX contracts with TL settlement), and resumed FX interventions to isolate the market from the fluctuations in global risk appetite. The CBRT's timely policy response prevented the dollarization tendency of domestic residents. During this period, there was a decline in CBRT reserves; however, this decline mainly stemmed from foreign capital outflows. On the other hand, within the framework of monetary and fiscal policy coordination, the sliding scale mechanism was activated to mitigate the impact of energy price increases on inflation, and increases in fuel prices were significantly limited.

The ceasefire process that began in April helped to offset some of the negative effects of the war in the domestic market. While the country risk premium almost returned to pre-war levels, foreign capital inflows started again, and part of the CBRT's reserve losses was recovered. Despite the diminishing negative effects, the impact of rising energy prices on inflation, the current account balance, and the budget will continue to be closely monitored. Assuming that commodity prices remain at their average levels in April for some time and then gradually decline toward pre-war levels, we estimate that inflationary impact may be 3 percentage points and impact on the current account deficit could approach \$20 billion and the budget deficit-to-GDP ratio could increase by nearly 1 percentage point in 2026. Additionally, depending on the course of the war in the coming period, growth may slow to around 3.0%.

The magnitude and duration of the shock matter for the prospective impacts and policy responses both globally and in Türkiye. The uncertainty resulting from geopolitical developments and the disruption in the disinflation process will cause domestic financial conditions in 2026 to be tighter than projected at the beginning of the year. Higher-than-expected interest rates will continue to suppress net interest margins and profitability. However, the banking sector remains well-capitalized with adequate buffers against market, liquidity and credit risks.

Message from the CEO

Rising geopolitical tensions and uncertainties triggered volatility in global markets during the first quarter, while moderating the pace of Turkey's ongoing normalisation process. In response, the proactive and well-coordinated measures taken by our economic authorities have been instrumental in keeping domestic financial market responses broadly contained. While the upward trajectory of commodity prices presents potential implications for inflation, external financing needs, and the fiscal balance, the trajectory of

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these geopolitical developments will be decisive in shaping their ultimate impact. As always, Akbank remains committed to supporting the Turkish economy throughout this period of increased global uncertainty.

In the first quarter of 2026, the loan support we provided to the economy increased to a total of TL 2 trillion 601 billion with TL 2 trillion 24 billion in cash loans. Our deposits reached TL 2 trillion 318 billion, while our assets reached TL 3 trillion 644 billion. With our strong capital adequacy ratio of 16.1%, we continued to support the growth and development of the real sector. In the first quarter of 2026, Akbank reported a consolidated net profit of TL 19 billion 143 million after TL 7 billion 712 million tax expenses. I would like to thank my colleagues for their successful performance and all our stakeholders, especially our customers, for the trust they place in us.

A. INTRODUCTION

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

OLD FORM

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

A. The Bank adopted the authorized capital system in accordance with the provisions of Capital Market Law and implemented the authorized capital system pursuant to the Capital Markets Board's permission No. 116/1376 dated December 2, 1999. The authorized capital of the Bank is TL 10.000.000.000 (ten billion) divided into 1.000.000.000.000 (one trillion) registered shares each with a nominal value of 1 Kuruş.

Capital Markets Board's approval of the authorized capital is valid between 2021 and 2025 (5 years). Even if the authorized capital has not been reached at the end of 2025, in order for the Board of Directors to take a decision to raise the Bank's capital after 2025, the Board is required obtain get the authorization of the General Assembly not longer than 5 years for a new time period after obtaining the permission of the Capital Markets Board for the previously approved authorized capital or a new authorized capital level. In case the aforementioned authorization is not obtained, the Bank shall not increase its capital with a Board of Directors' resolution. The Board of Directors is authorized to issue new shares and raise the issued capital up to the authorized capital in accordance with the provisions of the Capital Markets Law.

B. The issued capital of the Bank is TL 5.200.000.000 (five billion and two hundred million) divided into 520.000.000.000 (five hundred and twenty billion) registered shares each with a nominal value of 1 Kuruş.

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

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obtaining the permission of the Capital Markets Board for the previously approved authorized capital or a new authorized capital level. In case the aforementioned authorization is not obtained, the Bank shall not increase its capital with a Board of Directors' resolution. The Board of Directors is authorized to issue new shares and raise the issued capital up to the authorized capital in accordance with the provisions of the Capital Markets Law.

B. The issued capital of the Bank is TL 5.200.000.000 (five billion and two hundred million) divided into 520.000.000.000 (five hundred and twenty billion) registered shares each with a nominal value of 1 Kurus.

C. The issued capital of TL 5.200.000.000 (five billion and two hundred million) is paid fully and in cash, free from collusion. The shares which represent the capital are registered in accordance with the principles of dematerialization.

When necessary, the Bank's capital can be raised or lowered within the framework of the provisions of the Turkish Commercial Code and the Capital Markets Law.

D. Unless resolved otherwise by the General Assembly, the existing shareholders of the Bank are entitled to acquire, in proportion to their current shareholding, new shares to be issued against new cash capital injection. The unused preemptive rights of the shareholders entitled to these shares - in accordance with the related communiqués of the Capital Markets Board and the applicable provisions of the Turkish Commercial Code, by addressing the Bank in the time period to be determined by the Board of Directors which is not to be shorter than 15 or longer than 60 days commencing from the event depicted by the aforementioned legislation - shall be void. The shares released due to unused preemptive rights shall be subject to the applicable legislation.

E. All shares must be registered and listed on the Stock Exchange.

F. The Board of Directors is authorized to pass resolutions with respect to issuing shares at a premium or at a discount to the nominal value accordance with the provisions of the Capital Markets Law.

2. Important Issues and Transactions during the period

Fitch Ratings, following the outlook revision of Türkiye'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.

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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.

B. BANKING SECTOR FIRST QUARTER OVERVIEW

In the the first three months of 2026, loan growth in the sector was 7,4 % and deposit growth on the funding side was 1,7%.

C. UNCONSOLIDATED FINANCIAL RESULTS AND FIRST QUARTER OVERVIEW

1. Main Balance Sheet Items (TL Million):

	31.03.2026	31.12.2025
	Unconsolidated	Unconsolidated
	Financial Results	Financial Results
Total Assets	3.419.803	3.336.007
Loans	1.884.654	1.782.069
Deposits	2.216.603	2.071.580
Equity	302.598	310.158
Net Income (31.03.2025)	19.179	13.727

2. Main Financial Ratios (%):

	31.03.2026	31.12.2025
	Unconsolidated	Unconsolidated
	Financial Results	Financial Results
Loan / Total Assets	55,1	53,4
Deposit / Total Assets	64,8	62,1
Return on Equity (31.03.2025)	25,4	23,0
Return on Assets (31.03.2025)	2,3	2,1
NPL Ratio	3,8	3,8
Capital Adequacy Ratio	17,1	20,0
Earnings Per Share (TL) (31.03.2025)	0,03688	0,02640

3. Akbank 1Q26 Results Overview:

Akbank reported a gross profit of TL 26.115 million, setting aside TL 6.936 million of tax provisions, reporting a net unconsolidated profit of TL 19.179 million in the first three months of the year.

Capital adequacy ratio of the bank has realized at 17,06 % in this period.

As of 31 March 2026, Akbank's unconsolidated total asset realized at TL 3.420 billion, loans are TL 1.885 billion and total deposits are TL 2.217 billion.

Akbank's NPL ratio realized at 3,8 % as of 31 March 2026.

**CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS
ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE**

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 MARCH 2026

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

4. Bank's Expectations for 2026:

Banks' forward-looking consolidated expectations which was announced publicly on 2 February 2026, are stated below:

2026 Guidance Outlook (%)

TL Loan Growth	> 30%
FX Loan Growth (in USD)	> 10%
ROE	High-20%'s
NIM (Swap ad.)	~ 4%
Net fees&comm. growth	> 30%
Opex increase	Low-30%'s
Cost/income (*)	Low-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