

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT 30 JUNE 2025 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)**

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

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

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of Akbank T.A.Ş. ("the Bank") as at 30 June 2025, and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity and unconsolidated statement of cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying interim financial information in accordance with "the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Regulations" including the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly, in all material respects, the financial position of Akbank T.A.Ş. as at 30 June 2025, and of the results of their operations and their cash flows for the six-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

Report on Other Legal and Regulatory Requirements

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

Additional paragraph for English translation:

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

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

Yaman Polat
Partner

İstanbul, 29 July 2025

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

THE UNCONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 30 JUNE 2025

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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 for six-month period 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.

29 July 2025

Suzan SABANCI	Eyüp ENGİN	Levent DEMİRAĞ	Cenk Kaan GÜR	Türker TUNALI	Gökhan KAZCILAR
Chairman of the	Head of the	Member of the	CEO	Executive Vice	Senior Vice
Board of Directors	Audit Committee	Audit Committee		President	President

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

Name-Surname / Title : Gökhan KAZCILAR / Senior Vice President
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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 30 JUNE 2025

[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 30 June 2025, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2024: 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
	Ş. Yaman TÖRÜNER	Board Member	Undergraduate
	Emre DERMAN	Board Member	Graduate
	N. Orhun KÖSTEM	Board Member	Graduate
	Mehmet Tuğrul BELLİ	Board Member	Graduate
	Levent DEMİRAĞ	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
	H. Burcu CİVELEK YÜCE (*)	Consumer Banking and Digital Solutions	Graduate
Internal Audit Committee:	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
	Levent DEMİRAĞ	Member of the Audit Committee	Undergraduate

(*) Burcu Civelek Yüce, Executive Vice President in charge of Consumer Banking and Digital Solutions, will be leaving her position effective as of 4 July 2025.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 JUNE 2025

[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 30 June 2025, the Bank has 688 branches dispersed throughout the country and 1 branch operating abroad (31 December 2024: 693 branches and 1 branch operating abroad).

As of 30 June 2025, the Bank has 12.996 employees (31 December 2024: 12.778).

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 30 JUNE 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

ASSETS		Note (Section Five)	CURRENT PERIOD (30/06/2025)			PRIOR PERIOD (31/12/2024)		
			TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)		555.421.530	480.954.188	1.036.375.718	568.821.495	352.738.909	921.560.404
1.1	Cash and Cash Equivalents		210.624.758	305.144.915	515.769.673	287.113.554	205.006.730	492.120.284
1.1.1	Cash and Balances with Central Bank	(I-a)	210.622.235	219.207.469	429.829.704	287.109.821	169.439.298	456.549.119
1.1.2	Banks	(I-d)	3.712	85.941.766	85.945.478	3.909	35.567.911	35.571.820
1.1.3	Money Markets		-	-	-	-	-	-
1.1.4	Expected Loss Provision [-]		1.189	4.320	5.509	176	479	655
1.2	Financial Assets at Fair Value Through Profit or Loss	(I-b)	19.007.185	4.730.886	23.738.071	9.399.533	4.022.683	13.422.216
1.2.1	Government Debt Securities		10.247.780	1.274.541	11.522.321	1.752.100	1.334.296	3.086.396
1.2.2	Equity Instruments		2.347	2.384.585	2.386.932	69	1.884.348	1.884.417
1.2.3	Other Financial Assets		8.757.058	1.071.760	9.828.818	7.647.364	804.039	8.451.403
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	278.035.216	153.001.410	431.036.626	229.322.617	128.631.262	357.953.879
1.3.1	Government Debt Securities		239.422.904	114.286.646	353.709.550	188.584.742	99.419.283	288.004.025
1.3.2	Equity Instruments		169.848	109	169.957	133.130	109	133.239
1.3.3	Other Financial Assets		38.442.464	38.714.655	77.157.119	40.604.745	29.211.870	69.816.615
1.5	Derivative Financial Assets	(I-c, I-f)	47.754.371	18.076.977	65.831.348	42.985.791	15.078.234	58.064.025
1.5.1	Derivative Financial Assets at Fair Value Through Profit or Loss		14.927.885	17.149.677	32.077.562	10.867.395	13.790.291	24.657.686
1.5.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		32.826.486	927.300	33.753.786	32.118.396	1.287.943	33.406.339
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		1.189.044.677	404.288.528	1.593.333.205	1.074.287.231	367.839.193	1.442.126.424
2.1	Loans	(I-f)	1.045.635.664	400.640.741	1.446.276.405	923.754.549	363.016.308	1.286.770.857
2.2	Lease Receivables	(I-k)	-	-	-	-	-	-
2.3	Factoring Receivables		-	-	-	-	-	-
2.4	Other Financial Assets Measured at Amortised Cost	(I-g)	198.318.987	6.451.904	204.770.891	192.312.853	9.212.492	201.525.345
	Government Debt Securities		198.318.987	5.677.083	203.996.070	192.312.853	8.522.344	200.835.197
	Other Financial Assets		-	774.821	774.821	-	690.148	690.148
2.5	Expected Credit Loss [-]		54.909.974	2.804.117	57.714.091	41.780.171	4.389.607	46.169.778
III.	ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-o)	3.571.356	-	3.571.356	3.464.212	-	3.464.212
3.1	Held for Sale Purpose		3.571.356	-	3.571.356	3.464.212	-	3.464.212
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		19.314.204	58.262.053	77.576.259	15.736.023	45.103.054	60.839.077
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)	19.293.250	58.262.053	77.555.303	15.715.067	45.103.054	60.818.121
4.2.1	Unconsolidated Financial Subsidiaries		19.193.250	53.988.529	73.181.779	15.715.067	41.320.146	57.035.213
4.2.2	Unconsolidated Non-Financial Subsidiaries		100.000	4.273.524	4.373.524	-	3.782.908	3.782.908
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)		37.556.842	83.591	37.640.433	36.503.343	83.877	36.587.220
VI.	INTANGIBLE ASSETS (Net)		7.543.501	-	7.543.501	6.447.391	-	6.447.391
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		7.543.501	-	7.543.501	6.447.391	-	6.447.391
VII.	INVESTMENT PROPERTY (Net)	(I-m)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		-	-	-	680.721	-	680.721
IX.	DEFERRED TAX ASSET	(I-n)	2.922.610	477.012	3.399.622	-	1.388.042	1.388.042
X.	OTHER ASSETS (Net)	(I-p)	57.443.495	1.463.984	58.907.479	40.212.448	2.290.715	42.503.163
TOTAL ASSETS			1.872.818.217	945.529.356	2.818.347.573	1.746.152.864	769.443.790	2.515.596.654

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

AKBANK T.A.Ş.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

LIABILITIES		Note (Section Five)	CURRENT PERIOD (30/06/2025)			PRIOR PERIOD (31/12/2024)		
			TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(II-a)	1.232.667.880	571.221.126	1.803.889.006	1.086.801.556	475.295.816	1.562.097.372
II.	FUNDS BORROWED	(II-c)	269.665	128.116.721	128.386.386	181.662	95.201.881	95.383.543
III.	MONEY MARKETS		91.659.223	158.335.399	249.994.622	212.268.616	112.101.416	324.370.032
IV.	SECURITIES ISSUED (Net)	(II-d)	3.941.098	127.856.603	131.797.701	-	95.214.817	95.214.817
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		3.941.098	127.856.603	131.797.701	-	95.214.817	95.214.817
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)	13.482.115	9.761.077	23.243.192	11.452.934	5.227.173	16.680.107
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		12.399.236	9.761.077	22.160.313	10.894.364	5.227.173	16.121.537
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		1.082.879	-	1.082.879	558.570	-	558.570
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(II-f)	3.266.301	-	3.266.301	2.620.129	-	2.620.129
X.	PROVISIONS	(II-h)	6.737.827	1.099.456	7.837.283	6.256.385	893.636	7.150.021
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		3.443.735	-	3.443.735	2.917.096	-	2.917.096
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		3.294.092	1.099.456	4.393.548	3.339.289	893.636	4.232.925
XI.	CURRENT TAX LIABILITY	(II-i)	12.549.776	1.351	12.551.127	8.281.151	160.535	8.441.686
XII.	DEFERRED TAX LIABILITY	(II-i)	-	-	-	966.784	-	966.784
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO THE DISCONTIUED OPERATIONS (Net)		-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(II-j)	-	76.805.130	76.805.130	-	49.633.272	49.633.272
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	76.805.130	76.805.130	-	49.633.272	49.633.272
XV.	OTHER LIABILITIES	(II-e)	88.451.130	33.224.802	121.675.932	77.126.587	35.564.413	112.691.000
XVI.	SHAREHOLDERS' EQUITY	(II-k)	284.181.724	(25.280.831)	258.900.893	256.882.575	(16.534.684)	240.347.891
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		19.063.914	565.287	19.629.201	18.810.454	620.683	19.431.137
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		29.949.201	(25.846.118)	4.103.083	21.446.676	(17.155.367)	4.291.309
16.5	Profit Reserves		199.716.101	-	199.716.101	163.658.747	-	163.658.747
16.5.1	Legal Reserves		4.357.935	-	4.357.935	3.748.495	-	3.748.495
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		179.414.247	-	179.414.247	143.921.942	-	143.921.942
16.5.4	Other Profit Reserves		15.943.919	-	15.943.919	15.988.310	-	15.988.310
16.6	Profit or (Loss)		24.851.880	-	24.851.880	42.366.070	-	42.366.070
16.6.1	Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2	Current Period Profit or (Loss)		24.851.880	-	24.851.880	42.366.070	-	42.366.070
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY			1.737.206.739	1.081.140.834	2.818.347.573	1.662.838.379	852.758.275	2.515.596.654

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

AKBANK T.A.Ş.
II. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 30 JUNE 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

	Note (Section Five)	CURRENT PERIOD (30/06/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I-II+III)		2.106.014.417	1.915.256.469	4.021.270.886	1.592.375.704	1.514.062.682	3.106.438.386
I.	GUARANTEES AND WARRANTIES	(III)	262.500.096	155.094.724	417.594.820	224.611.468	350.478.070
1.1	Letters of Guarantee		186.255.338	102.260.967	288.516.305	162.730.118	87.698.654
1.1.1	Guarantees Subject to State Tender Law		1.278.046	19.925.908	21.203.954	1.447.554	15.564.528
1.1.2	Guarantees Given for Foreign Trade Operations		-	6.194.448	6.194.448	-	4.629.790
1.1.3	Other Letters of Guarantee		184.977.292	76.140.611	261.117.903	161.282.564	67.504.336
1.2	Bank Acceptances		-	1.042.715	1.042.715	-	697.572
1.2.1	Import Letter of Acceptance		-	1.042.715	1.042.715	-	697.572
1.2.2	Other Bank Acceptances		-	-	-	-	-
1.3	Letters of Credit		3.232	46.417.156	46.420.388	8.835	33.336.678
1.3.1	Documentary Letters of Credit		3.232	38.209.949	38.213.181	8.835	29.367.034
1.3.2	Other Letters of Credit		-	8.207.207	8.207.207	-	3.969.644
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		-	21.750	21.750	-	36.994
1.8	Other Guarantees		12.288.333	5.345.309	17.633.642	10.635.436	4.093.178
1.9	Other Collaterals		63.953.193	6.827	63.960.020	51.237.079	3.526
II.	COMMITMENTS	(III)	1.300.616.202	63.535.277	1.364.151.479	1.012.042.439	59.097.962
2.1	Irrevocable Commitments		1.278.051.327	63.535.277	1.341.586.604	991.848.997	59.097.962
2.1.1	Asset Purchase Commitments		18.417.053	43.672.848	62.089.901	14.893.022	31.336.997
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-
2.1.4	Loan Granting Commitments		46.031.211	7.539.857	53.571.068	35.406.604	8.477.552
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-
2.1.6	Commitments for Reserve Requirements		-	-	-	-	-
2.1.7	Commitments for Cheque Payments		15.755.070	-	15.755.070	11.912.002	-
2.1.8	Tax and Fund Liabilities from Export Commitments		13.370	-	13.370	5.575	-
2.1.9	Commitments for Credit Card Limits		955.414.431	-	955.414.431	752.010.443	-
2.1.10	Commitments for Credit Cards and Banking Services Promotions		526.532	-	526.532	492.036	-
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		241.893.660	12.322.572	254.216.232	177.129.315	19.283.413
2.2	Revocable Commitments		22.564.875	-	22.564.875	20.193.442	-
2.2.1	Revocable Loan Granting Commitments		22.564.875	-	22.564.875	20.193.442	-
2.2.2	Other Revocable Commitments		-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS		542.898.119	1.696.626.468	2.239.524.587	355.721.797	1.329.098.118
3.1	Hedging Derivative Financial Instruments		78.630.628	227.358.253	305.988.881	64.881.665	190.200.365
3.1.1	Fair Value Hedges		18.416.053	131.746.383	150.162.436	1.014.815	100.485.713
3.1.2	Cash Flow Hedges		60.214.575	95.611.870	155.826.445	63.866.850	89.714.652
3.1.3	Foreign Net Investment Hedges		-	-	-	-	-
3.2	Trading Derivative Financial Instruments		464.267.491	1.469.268.215	1.933.535.706	290.840.132	1.138.897.753
3.2.1	Forward Foreign Currency Buy/Sell Transactions		89.312.090	124.631.993	213.944.083	34.513.930	58.965.999
3.2.1.1	Forward Foreign Currency Transactions-Buy		42.934.617	61.845.191	104.779.808	15.030.352	31.268.935
3.2.1.2	Forward Foreign Currency Transactions-Sell		46.377.473	62.786.802	109.164.275	19.483.578	27.697.064
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates		316.813.187	898.704.692	1.215.517.879	219.486.397	781.297.956
3.2.2.1	Foreign Currency Swap-Buy		22.626.047	269.836.891	292.462.938	24.117.769	241.787.738
3.2.2.2	Foreign Currency Swap-Sell		107.313.114	319.405.597	426.718.711	81.433.418	261.494.322
3.2.2.3	Interest Rate Swap-Buy		93.437.013	154.731.102	248.168.115	56.967.605	139.007.948
3.2.2.4	Interest Rate Swap-Sell		93.437.013	154.731.102	248.168.115	56.967.605	139.007.948
3.2.3	Foreign Currency, Interest Rate and Securities Options		32.706.022	233.175.601	265.881.623	22.310.828	157.438.482
3.2.3.1	Foreign Currency Options-Buy		16.335.327	111.209.858	127.545.185	11.594.085	70.764.731
3.2.3.2	Foreign Currency Options-Sell		16.370.695	109.631.837	126.002.532	10.716.743	71.185.427
3.2.3.3	Interest Rate Options-Buy		-	6.166.953	6.166.953	-	7.744.162
3.2.3.4	Interest Rate Options-Sell		-	6.166.953	6.166.953	-	7.744.162
3.2.3.5	Securities Options-Buy		-	-	-	-	-
3.2.3.6	Securities Options-Sell		-	-	-	-	-
3.2.4	Foreign Currency Futures		24.358.036	22.561.007	46.919.043	13.091.700	10.912.559
3.2.4.1	Foreign Currency Futures-Buy		944	22.560.252	22.561.196	117.104	10.813.386
3.2.4.2	Foreign Currency Futures-Sell		24.357.092	755	24.357.847	12.974.596	99.173
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		1.078.156	190.194.922	191.273.078	1.437.277	130.282.757
IV.	CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		4.597.770.511	2.329.914.295	6.927.684.806	3.938.994.670	2.191.173.100
B.	ITEMS HELD IN CUSTODY		473.139.361	508.250.897	981.390.258	425.792.433	410.458.321
4.1	Customer Fund and Portfolio Balances		260.902.832	199.577.129	460.479.961	257.461.209	152.118.474
4.2	Investment Securities Held in Custody		15.415.259	62.459.333	77.874.592	5.969.260	52.352.735
4.3	Cheques Received for Collection		173.520.298	23.302.003	196.822.301	142.830.769	17.528.688
4.4	Commercial Notes Received for Collection		22.567.856	36.468.708	59.036.564	18.802.847	29.086.588
4.5	Other Assets Received for Collection		-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-
4.7	Other Items Under Custody		733.116	186.443.724	187.176.840	728.348	159.371.836
4.8	Custodians		-	-	-	-	-
V.	PLEDGES RECEIVED		1.022.223.034	450.341.805	1.472.564.839	929.805.506	500.697.416
5.1	Marketable Securities		3.035.513	21.054.699	24.090.212	2.694.874	15.078.975
5.2	Guarantee Notes		2.325.305	2.108.769	4.434.074	2.395.064	1.434.002
5.3	Commodity		1.190.000	246.087	1.436.087	2.460.000	193.967
5.4	Warranty		-	-	-	-	-
5.5	Immovables		739.959.634	317.361.134	1.057.320.768	651.273.803	395.829.572
5.6	Other Pledged Items		275.712.582	109.571.116	385.283.698	270.981.765	88.160.900
5.7	Pledged Items-Depository		-	-	-	-	-
VI.	ACCEPTED BILL, GUARANTEES AND WARRANTIES		3.102.408.116	1.371.321.593	4.473.729.709	2.583.396.731	1.280.017.363
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)			6.703.784.928	4.245.170.764	10.948.955.692	5.531.370.374	3.705.235.782
							9.236.606.156

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 30 JUNE 2025

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

INCOME AND EXPENSE ITEMS		Note	CURRENT PERIOD	CURRENT PERIOD	PRIOR PERIOD	PRIOR PERIOD
		(Section Five)	(01/01-30/06/2025)	(01/04-30/06/2025)	(01/01-30/06/2024)	(01/04-30/06/2024)
I.	INTEREST INCOME	(IV-a)	297.916.384	157.714.050	211.170.727	115.351.569
1.1	Interest Income on Loans	(IV-a-1)	185.423.686	96.612.216	130.278.691	70.303.354
1.2	Interest Income on Reserve Requirements		31.481.153	17.161.517	8.601.696	6.726.887
1.3	Interest Income on Banks	(IV-a-2)	1.112.044	606.804	1.730.239	869.845
1.4	Interest Income on Money Market Transactions		970.891	-	876.744	327.138
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	78.234.591	43.151.088	68.802.508	36.528.897
1.5.1	Fair Value Through Profit or Loss		1.789.182	1.429.755	127.859	69.238
1.5.2	Fair Value Through Other Comprehensive Income		47.899.981	26.916.877	38.747.432	20.850.228
1.5.3	Measured at Amortised Cost		28.545.428	14.804.456	29.927.217	15.609.431
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		694.019	182.425	880.849	595.448
II.	INTEREST EXPENSE (-)	(IV-b)	261.472.413	139.144.946	175.305.258	98.215.290
2.1	Interest Expense on Deposits	(IV-b-4)	213.198.745	115.102.170	156.822.271	86.857.751
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	3.365.355	1.789.959	3.748.524	1.764.825
2.3	Interest Expense on Money Market Transactions		38.742.914	18.938.693	10.140.212	7.310.228
2.4	Interest Expense on Securities Issued	(IV-b-3)	5.887.869	3.160.805	3.094.607	1.750.325
2.5	Interest Expense on Leases		245.195	129.085	140.762	76.560
2.6	Other Interest Expenses		32.335	24.234	1.358.882	455.601
III.	NET INTEREST INCOME (I - II)		36.443.971	18.569.104	35.865.469	17.136.279
IV.	NET FEES AND COMMISSIONS INCOME		48.447.648	25.801.677	29.859.235	16.000.796
4.1	Fees and Commissions Received		60.223.355	32.056.167	38.112.327	20.541.506
4.1.1	Non-cash Loans		1.530.279	779.348	1.256.991	654.948
4.1.2	Other		58.693.076	31.276.819	36.855.336	19.886.558
4.2	Fees and Commissions Paid (-)		11.755.707	6.254.490	8.253.092	4.540.710
4.2.1	Non-cash Loans		12.771	9.470	2.374	1.337
4.2.2	Other		11.742.936	6.245.020	8.250.718	4.539.373
V.	DIVIDEND INCOME		45.332	41.978	25.437	22.931
VI.	TRADING INCOME /(LOSS) (Net)	(IV-c)	3.667.667	(2.313.764)	(3.323.709)	(3.016.942)
6.1	Trading Income / (Loss) on Securities		4.322.667	2.093.660	5.211.173	2.941.323
6.2	Income / (Loss) on Derivative Financial Transactions		3.462.508	(8.183.024)	(28.749.777)	(25.998.267)
6.3	Foreign Exchange Income / (Loss)		(4.117.508)	3.775.600	20.214.895	20.040.002
VII.	OTHER OPERATING INCOME	(IV-d)	4.037.412	1.351.825	6.396.387	2.255.481
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		92.662.030	43.450.820	68.822.819	32.398.545
IX.	EXPECTED CREDIT LOSS (-)	(IV-e)	18.239.523	8.617.637	8.224.582	3.954.296
X.	OTHER PROVISION EXPENSES (-)		-	(20.037)	17.528	15.312
XI.	PERSONNEL EXPENSE (-)		16.819.565	8.684.332	13.879.948	6.664.026
XII.	OTHER OPERATING EXPENSES (-)	(IV-f)	33.462.393	17.054.854	23.472.545	12.353.428
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		24.140.549	9.114.034	23.228.216	9.411.483
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER					
XV.	INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED		-	-	-	-
	BASED ON EQUITY METHOD		5.161.781	2.716.076	4.567.283	2.428.531
XVI.	INCOME/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)		29.302.330	11.830.110	27.795.499	11.840.014
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(IV-g)	4.450.450	705.309	3.687.376	916.184
18.1	Current Tax Provision		1.570.817	1.570.817	5.438.646	5.438.646
18.2	Deferred Tax Expense Effect (+)		7.111.328	1.001.487	2.284.462	(2.620.161)
18.3	Deferred Tax Income Effect (-)		4.231.695	1.866.995	4.035.732	1.902.301
XIX.	CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(IV-h)	24.851.880	11.124.801	24.108.123	10.923.830
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)		24.851.880	11.124.801	24.108.123	10.923.830
Earning/(Loss) per share (in TL full)			0,04779	0,02139	0,04636	0,02101

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 30 JUNE 2025**

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

	CURRENT PERIOD (30/06/2025)	PRIOR PERIOD (30/06/2024)
I. CURRENT PERIOD PROFIT/LOSS	24.851.880	24.108.123
II. OTHER COMPREHENSIVE INCOME	18.804	(4.260.544)
2.1 Not Reclassified Through Profit or Loss	207.030	85.630
2.1.1 Property and Equipment Revaluation Increase/Decrease	(54.217)	(4.717)
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Plan Remeasurement Gain/Loss	(280.868)	(434.024)
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(42.002)	(107.348)
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	584.117	631.719
2.2 Reclassified Through Profit or Loss	(188.226)	(4.346.174)
2.2.1 Foreign Currency Translation Differences	11.822.404	3.045.462
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(4.721.585)	(8.271.015)
2.2.3 Cash Flow Hedge Income/Loss	(792.812)	155.366
2.2.4 Foreign Net Investment Hedge Income/Loss	(11.716.573)	(2.349.162)
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	5.220.340	3.073.175
III. TOTAL COMPREHENSIVE INCOME (I+II)	24.870.684	19.847.579

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

AKBANK T.A.Ş.
V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2025
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Accumulated Other Comprehensive Income or Expense Not							Accumulated Other Comprehensive Income or Expense Reclassified through																						
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Property and Equipment	Accumulated Remeasurement Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Shareholders' Equity															
CURRENT PERIOD																															
(30/06/2025)																															
I.	Prior Period End Balance		5.200.000	3.505.742	-	1.894.886	21.391.086	(3.191.137)	1.231.188	31.786.935	(11.791.030)	(15.704.596)	163.658.747	-	42.366.070	240.347.891															
II.	Corrections Made As Per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
III.	Adjusted Beginning Balance (I+II)		5.200.000	3.505.742	-	1.894.886	21.391.086	(3.191.137)	1.231.188	31.786.935	(11.791.030)	(15.704.596)	163.658.747	-	42.366.070	240.347.891															
IV.	Total Comprehensive Income		-	-	-	-	445.640	(196.608)	(42.002)	11.822.404	(3.254.060)	(8.756.570)	-	-	24.851.880	24.870.684															
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	36.718	-	-	-	-	-	-	36.718															
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
X.	Increase/Decrease by Other Changes		-	-	-	-	(45.684)	-	-	-	-	-	45.684	-	-	-															
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	36.011.670	-	(42.366.070)	(6.354.400)															
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	(6.354.400)	(6.354.400)															
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	36.011.670	-	(36.011.670)	-															
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-															
Period-End Balance (I+II+III+...+X+XI)			5.200.000	3.505.742	-	1.894.886	21.791.042	(3.387.745)	1.225.904	43.609.339	(15.045.090)	(24.461.166)	199.716.101	-	24.851.880	258.900.893															

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

AKBANK T.A.Ş.
V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2024
(Amounts are expressed in thousands of Turkish Lira (TL)).

		Accumulated Other Comprehensive Income or Expense Not							Accumulated Other Comprehensive Income or Expense Reclassified through										
		Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decr ease of Property and Equipment	Accumulated Remeasureme nt Gain/Loss of Defined Benefit Plan	Other (Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Financial Assets at Fair Value Through Other Comprehensive Income	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Income Items Reclassified Through Other Profit or Loss)	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Shareholders' Equity		
PRIOR PERIOD (30/06/2024)																			
I.	Prior Period End Balance		5.200.000	3.505.742	-	1.894.886	14.488.487	(2.028.273)	1.359.174	26.741.633		(1.863.324)	(11.723.614)	107.141.776	-	66.478.940	211.195.427		
II.	Corrections and Accounting Policy Changes Made According to TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.2	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
III.	Adjusted Beginning Balance (I+II)		5.200.000	3.505.742	-	1.894.886	14.488.487	(2.028.273)	1.359.174	26.741.633		(1.863.324)	(11.723.614)	107.141.776	-	66.478.940	211.195.427		
IV.	Total Comprehensive Income		-	-	-	-	496.795	(303.817)	(107.348)	3.045.462		(5.855.979)	(1.535.657)	-	-	24.108.123	19.847.579		
V.	Capital Increase by Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VI.	Capital Increase by Internal Sources		-	-	-	-	-	-	21.192	-	-	-	-	-	-	-	21.192		
VII.	Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VIII.	Convertible Bonds to Shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
IX.	Subordinated Debt Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
X.	Increase/Decrease by Other Changes		-	-	-	-	(9.031)	-	-	-	-	-	-	9.031	-	-	-		
XI.	Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	56.507.940	-	(66.478.940)	(9.971.000)		
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	-	(9.971.000)	(9.971.000)		
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	56.507.940	-	(56.507.940)	-		
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Period-End Balance (I+II+III+...+X+XI)			5.200.000	3.505.742	-	1.894.886	14.976.251	(2.332.090)	1.273.018	29.787.095		(7.719.303)	(13.259.271)	163.658.747	-	24.108.123	221.093.198		

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 30 JUNE 2025**

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

	Note (Section Five)	CURRENT PERIOD (30/06/2025)	PRIOR PERIOD (30/06/2024)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	23.922.152	25.758.259
1.1.1	Interest received	276.047.895	185.255.083
1.1.2	Interest paid	(276.987.597)	(154.599.143)
1.1.3	Dividend received	45.332	25.437
1.1.4	Fees and commissions received	60.778.983	40.499.823
1.1.5	Other income	7.785.175	9.121.245
1.1.6	Collections from previously written-off loans and other receivables	8.696.171	7.986.862
1.1.7	Cash Payments to personnel and service suppliers	(18.569.988)	(15.128.951)
1.1.8	Taxes paid	(3.454.428)	(8.524.683)
1.1.9	Other	(30.419.391)	(38.877.414)
1.2	Changes in operating assets and liabilities	55.164.541	43.058.103
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss	(9.573.690)	(4.016.299)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions	1.909.085	692.037
1.2.3	Net (increase) / decrease in loans	(171.166.294)	(234.147.957)
1.2.4	Net (increase) / decrease in other assets	17.769.900	(53.601.370)
1.2.5	Net increase / (decrease) in bank deposits	12.208.072	28.830.785
1.2.6	Net increase / (decrease) in other deposits	242.821.519	137.569.724
1.2.7	Net Increase/(Decrease) in Financial Liabilities at Fair Value Through Profit or Loss	-	-
1.2.8	Net increase / (decrease) in funds borrowed	32.024.557	2.354.246
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	(70.828.608)	165.376.937
I.	Net cash provided from banking operations	79.086.693	68.816.362
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	(92.020.393)	(90.313.231)
2.1	Cash paid for acquisition of investments, associates and subsidiaries	(295.000)	(120.000)
2.2	Cash obtained from disposal of investments, associates and subsidiaries	-	-
2.3	Purchases of property and equipment	(3.835.503)	(3.703.643)
2.4	Disposals of property and equipment	280.206	31.051
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(234.332.878)	(151.224.831)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income	161.853.487	83.175.397
2.7	Purchase of Financial Assets Measured at Amortised Cost	-	(4.045)
2.8	Sale of Financial Assets Measured at Amortised Cost	7.050.355	2.764.626
2.9	Other	(22.741.060)	(21.231.786)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	55.266.956	35.104.277
3.1	Cash obtained from funds borrowed and securities issued	92.239.057	52.395.080
3.2	Cash used for repayment of funds borrowed and securities issued	(29.578.962)	(6.692.209)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	(6.354.400)	(9.971.000)
3.5	Payments for finance leases	(1.038.739)	(627.594)
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	11.099.710	5.070.609
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)	53.432.966	18.678.017
VI.	Cash and cash equivalents at beginning of the period	45.251.115	54.575.928
VII.	Cash and cash equivalents at end of the period	98.684.081	73.253.945

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 JUNE 2025

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

**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. Explanation for convenience translation to English:

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

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

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

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 30 June 2025 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. In accordance with the BRSA's decision dated 11 January 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will be applied inflation accounting as of 1 January 2025. However, in accordance with the later decision of the BRSA dated 5 December 2024 and numbered 11021, it was announced that inflation accounting would not be applied in 2025. Accordingly, the Bank has not applied TAS 29 inflation accounting in its financial statements for the period ended 30 June 2025.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 JUNE 2025

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

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

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

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

As of 30 June 2025, foreign currency denominated balances are translated into TL using the exchange rates of TL 39,7408 and TL 46,6074 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 VIII of Section Four. The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

In accordance with the provisions of 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

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

have the same economic characteristics and risks as the instrument. As of 30 June 2025, these bonds in the bank's portfolio, which contain credit risk, are classified as "Financial Assets at Fair Value through Profit or Loss" along with their derivative product characteristics and are accounted for in accordance with the valuation principles of the portfolio they belong to.

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE:

Interest income and expenses are recognized in the income statement by using the "Effective interest rate method". Starting from 1 January 2018, the Bank has started to calculate interest accrual on non-performing loans. Net book value of the non-performing loans (Gross Book Value – Expected Credit Loss) are rediscounted with effective interest rate and recognized with the gross book value of the non-performing loan. Non-performing loans rediscounts are evaluated on customer basis and are discontinued if there is in case of low collectibility.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

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

VII. EXPLANATIONS ON FINANCIAL ASSETS:

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

Classification and measurement of financial assets

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

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

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

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

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

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

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

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

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

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

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

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

b. Financial Assets at Fair Value Through Other Comprehensive Income

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

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

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

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

During initial recognition the Bank can choose in an irrevocable way 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 31,0% as of 30 June 2025. At the end of the year, the real inflation rate is used.

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

d. Derivative Financial Assets:

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

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

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

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

e. Loans

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

1. Loans measured at amortised cost:

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

Stage 1:

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

Stage 2:

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

Stage 3:

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

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

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

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

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

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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) 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 rate (CCR) calculated for the irrevocable commitment products.

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

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

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

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. During the reporting period, the default rate model used for Commercial segment customers was redeveloped and implemented. 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

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variables are taken into consideration. The main macroeconomic indicator of these estimation models are the Gross Domestic Product (GDP) growth rate. Macroeconomic estimation models include more than one scenario and the related scenarios are taken into account in the expected credit loss calculations.

Expected credit loss calculations are reviewed at least once a year, the macroeconomic model used in the process and scenario weights have been no revised during reporting period.

The expected credit loss calculation is made by considering 3 different scenarios the best, the worst, and the base.

Within the scope TFRS 9, macroeconomic expectations directly affect provisions (Expected Credit Loss-ECL). Related impact is realized when the default ratio of the Bank moves the default rate calculated for each maturity up or down. The main parameters of default ratio model are macroeconomic variables and the provision figures change when prospective estimations are revised.

The PD values subject to the ECL calculation have been obtained for the following portfolios.

Consumer/Commercial	Portfolio
Retail	Consumer
Retail	Automotive
Retail	Mortgage
Retail	Credit Card
Retail	Overdraft Account
Commercial	Micro
Commercial	Company
Commercial	Commercial
Commercial	Corporate

In prospective expectations, 3 scenarios are being used as the base, the worst and the best. Final provisions are calculated by weighting on the possibilities given to the scenarios.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS:

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

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

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

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

As of 30 June 2025, the Bank has marketable securities amounting to TL 4.942.263 (31 December 2024: TL 3.984.699).

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

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

Right of use assets:

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

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

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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 30 June 2025, 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. Calculations to be made within the scope of TPL inflation accounting application will not be included in the financial statements and will be monitored separately. It is regulated that the resulting profits or losses will not be taken into account in determining the corporate tax base.

The amendments in duplicate Article 298/Ç and temporary Article 32 of the Tax Procedural Law allows for the permanent and temporary revaluation of companies. Accordingly, as of the beginning of the 2022 accounting period, our Bank first updated the value of its fixed assets recorded in company assets as per temporary Article 32 of the Tax Procedural Law, and then revalued them in accordance with duplicate Article 298/Ç of the Tax Procedural Law. Due to the fulfillment of inflation accounting conditions, no revaluation was made after 30 September 2023 and inflation valuation was introduced. As a result of these

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transactions, TPL depreciation, which will be subject to corporate tax, is calculated based on current amounts valued with inflation.

b. Deferred Tax:

The Bank calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax is calculated over 30% as of 30 June 2025 (31 December 2024: 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 2025.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

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

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 30 June 2025 and 31 December 2024, 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.

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

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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 2025. At the Ordinary General Assembly, it was decided to distribute TL 6.354.400 of the unconsolidated net profit of TL 42.366.070 from 2024 operations to the Bank's shareholders as gross cash dividend. It was also transfer to TL 609.440 as legal reserves and TL 35.402.230 as extraordinary reserves.

XXV. EARNINGS PER SHARE:

Earnings per share disclosed in the income statement are calculated by dividing net profit for the period by the weighted average number of shares outstanding during the related period concerned.

	Current Period 30 June 2025	Prior Period 30 June 2024
Net Profit for the Period	24.851.880	24.108.123
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	0,04779	0,04636

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 2025 (2024: 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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[Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.]

**SECTION FOUR
INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK**

I. EXPLANATIONS ON EQUITY:

Total capital amount and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". Additionally, calculated according to BRSA regulations dated 19 December 2024, numbered 11038 and dated 12 December 2023, numbered 10747. As of 30 June 2025 based on recent regulation changes;

1) In the calculation of the amount based on credit risk, the CBRT exchange rate for 28 June 2024 can be used when calculating the valuation amounts in foreign currency,

2) In case the net valuation differences of the securities owned by banks and acquired before 1 January 2024 in the "Securities at Fair Value through Other Comprehensive Income" portfolio are negative, these differences may not be taken into account in the equity amount.

As of 30 June 2025, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 354.096.314 (31 December 2024: TL 306.385.359), and the capital adequacy ratio is 20,32% (31 December 2024: 21,14%). This ratio is above the minimum ratio required by the legislation.

a. Information about total capital items:

	Current Period 30 June 2025	Prior Period 31 December 2024
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	199.716.101	163.658.747
Gains recognized in equity as per TAS	68.501.503	56.876.115
Profit	24.851.880	42.366.070
Current Period Profit	24.851.880	42.366.070
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	71.657
Common Equity Tier 1 Capital Before Deductions	303.778.488	273.573.217
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	33.292.893	22.357.447
Improvement costs for operating leasing	645.259	668.099
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	7.543.501	6.379.548
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	1.983.594	2.538.563
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	43.465.247	31.943.657
Total Common Equity Tier 1 Capital	260.313.241	241.629.560

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	Current Period 30 June 2025	Prior Period 31 December 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	23.831.071	21.155.127
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	23.831.071	21.155.127
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	23.831.071	21.155.127
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	284.144.312	262.784.687
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	51.398.723	27.981.994
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	18.574.991	15.631.668
Tier II Capital Before Deductions	69.973.714	43.613.662
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	69.973.714	43.613.662
Total Capital (The sum of Tier I Capital and Tier II Capital)	354.118.026	306.398.349
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 (-)	21.712	12.990
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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	Current Period 30 June 2025	Prior Period 31 December 2024
TOTAL CAPITAL		
Total Capital	354.096.314	306.385.359
Total Risk Weighted Amounts	1.742.998.714	1.449.380.102
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,93%	16,67%
Tier 1 Capital Adequacy Ratio (%)	16,30%	18,13%
Capital Adequacy Ratio (%)	20,32%	21,14%
BUFFERS		
Total additional Common Equity Tier 1 Capital requirement ratio (a+b+c)	2,50%	2,51%
a) Capital conservation buffer requirement (%)	2,50%	2,50%
b) Bank specific total common equity tier 1 capital ratio (%)	0,00%	0,01%
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 (%)	6,93%	8,67%
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	3.399.621	421.258
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	27.196.157	24.932.964
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	18.574.991	15.631.668
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
30 June 2025**

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)	19.849 million TL (in full TL amount)
Nominal value of instrument	19.849 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 19.849 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 incompliance 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
30 June 2025**

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)	2.981 million TL (in full TL amount)
Nominal value of instrument	2.981 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 2.981 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 incompliance 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.]	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)	5.961 million TL (in full TL amount)
Nominal value of instrument	5.961 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 5.961 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 incompliance 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.]	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)	2.981 million TL (in full TL amount)
Nominal value of instrument	2.981 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 2.981 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 incompliance 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.]	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)	19.855 million TL (in full TL amount)
Nominal value of instrument	19.855 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 04.03.2030. The reimbursement amount is 19.855 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 incompliance 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
30 June 2025**

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]	23.844 million TL (in full TL amount)
Nominal value of instrument	23.844 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 23.844 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 incompliance 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

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Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

II. EXPLANATIONS ON CURRENCY RISK:

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

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

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

	USD	EURO
Balance Sheet Evaluation Rate	TL 39,7408	TL 46,6074
1.Day bid rate	TL 39,7408	TL 46,6074
2.Day bid rate	TL 39,7424	TL 46,5526
3.Day bid rate	TL 39,6989	TL 46,4941
4.Day bid rate	TL 39,6392	TL 45,9946
5.Day bid rate	TL 39,5502	TL 45,8819

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 39,3497

EURO : TL 45,3051

As of 31 December 2024;

	USD	EURO
Balance Sheet Evaluation Rate	TL 35,2803	TL 36,7362

Information related to Bank's Currency Risk:

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

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Current Period – 30 June 2025	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	7.648.859	168.127.117	43.431.493	219.207.469
Banks [*****]	7.413.053	70.666.931	7.861.782	85.941.766
Financial Assets at Fair Value through Profit or Loss	283.069	4.447.817	-	4.730.886
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	10.830.288	137.499.116	4.672.006	153.001.410
Loans and Lease Receivables (**)	193.076.488	207.591.052	16.550	400.684.090
Investments in Associates, Subsidiaries and Joint Ventures	53.988.529	4.273.524	-	58.262.053
Other financial assets measured at amortised cost	-	6.451.904	-	6.451.904
Hedging Derivative Financial Assets (***)	-	2.019.145	1.028.978	3.048.123
Tangible Assets (Net)	-	83.591	-	83.591
Intangible Assets (Net)	-	-	-	-
Other Assets (***)	(368.285)	8.578.629	33.716	8.244.060
Total Assets	272.872.001	609.738.826	57.044.525	939.655.352
Liabilities				
Bank Deposits (****)	16.729.095	46.750.815	7.358.921	70.838.831
Foreign Currency Deposits (****)	134.716.565	175.969.398	189.696.332	500.382.295
Money Markets	25.958.655	132.376.744	-	158.335.399
Borrowings	34.690.232	93.426.489	-	128.116.721
Securities Issued (Net) (****)	16.399.200	180.284.796	7.977.737	204.661.733
Miscellaneous Payables	2.385.388	29.434.768	209.561	32.029.717
Hedging Derivative Financial Liabilities (***)	-	-	-	-
Other Liabilities (***)	4.804.445	2.973.525	237.693	8.015.663
Total Liabilities	235.683.580	661.216.535	205.480.244	1.102.380.359
Net on Balance Sheet Position	37.188.421	(51.477.709)	(148.435.719)	(162.725.007)
Net off-Balance Sheet Position (*****)	(35.622.362)	37.924.779	148.788.418	151.090.835
Financial Derivative Assets	127.264.881	354.158.068	177.924.839	659.347.788
Financial Derivative Liabilities	162.887.243	316.233.289	29.136.421	508.256.953
Non-cash Loans	70.722.972	75.756.245	8.615.507	155.094.724
Prior Period - 31 December 2024				
Total Assets	235.557.420	493.993.295	35.873.202	765.423.917
Total Liabilities	175.490.165	538.632.437	152.553.427	866.676.029
Net on-Balance Sheet Position	60.067.255	(44.639.142)	(116.680.225)	(101.252.112)
Net off-Balance Sheet Position (*****)	(45.014.786)	45.384.156	117.025.604	117.394.974
Financial Derivative Assets	65.091.688	246.708.134	141.731.757	453.531.579
Financial Derivative Liabilities	110.106.474	201.323.978	24.706.153	336.136.605
Non-cash Loans	56.705.021	63.244.341	5.917.240	125.866.602

(*) Of the Cash Equivalents and Central Bank and Other FC, TL 41.145.875 (31 December 2024: TL 25.284.190) are precious metal deposit account in demand.

(**) The foreign currency indexed loans balance in the Turkish Lira accounts is TL 43.349 (31 December 2024: TL 60.404).

(***) Derivative financial assets and expected credit losses are classified under other assets. The expected loss amount of foreign currency indexed loans balance is TL 263(31 December 2024: TL 325). Prepaid assets amounted TL 306.528 (31 December 2024: TL 254.150), TL 5.610.562 of trading derivative financial asset and hedging derivative financial asset accruals and TL 4.041.306 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 164.290.478 (31 December 2024: TL 94.280.967) and Bank Deposits Other FC of the TL 139.235 (31 December 2024: TL 95.267) 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 – 30 June 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	106.163.028	-	-	-	-	323.666.676	429.829.704
Banks (****)	20.376.622	4.504.586	-	-	-	61.064.270	85.945.478
Financial assets at fair value through profit or loss (Net)	122.993	529.395	533.335	10.569.113	480.385	11.502.850	23.738.071
Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	42.914.838	68.564.615	89.821.758	155.127.000	72.481.398	2.127.017	431.036.626
Loans and Lease Receivables (*)	591.746.239	155.745.858	382.380.491	210.876.788	52.780.244	52.746.785	1.446.276.405
Other financial assets measured at amortised cost	117.028.889	8.172.168	49.597.915	21.810.981	8.160.938	-	204.770.891
Other Assets (**)	10.443.798	31.121.937	27.430.326	2.020.853	-	125.733.484	196.750.398
Total Assets	888.796.407	268.638.559	549.763.825	400.404.735	133.902.965	576.841.082	2.818.347.573
Liabilities							
Bank Deposits	54.346.761	25.626.754	21.555.205	22.293	-	1.672.869	103.223.882
Other Deposits	915.171.500	169.221.941	59.123.127	2.782.435	-	554.366.121	1.700.665.124
Money Markets	193.531.666	7.838.537	48.624.419	-	-	-	249.994.622
Miscellaneous Payables	6.848.279	8.841.814	11.484.179	1.628.209	-	52.985.745	81.788.226
Securities Issued (Net) (***)	2.324.869	1.002.849	65.061.344	64.983.975	75.229.794	-	208.602.831
Borrowings	7.246.081	16.789.123	93.940.724	10.410.458	-	-	128.386.386
Other Liabilities (****)	8.591.512	8.238.378	16.543.711	5.882.581	2.433.792	303.996.528	345.686.502
Total Liabilities	1.188.060.668	237.559.396	316.332.709	85.709.951	77.663.586	913.021.263	2.818.347.573
Balance Sheet Long Position	-	31.079.163	233.431.116	314.694.784	56.239.379	-	635.444.442
Balance Sheet Short Position	(299.264.261)	-	-	-	-	(336.180.181)	(635.444.442)
Off-balance Sheet Long Position	4.000.721	82.823.469	-	-	-	-	86.824.190
Off-balance Sheet Short Position	-	-	(57.907.762)	(3.728.188)	-	-	(61.635.950)
Total Position	(295.263.540)	113.902.632	175.523.354	310.966.596	56.239.379	(336.180.181)	25.188.240

(*) 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 2024	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	213.692.530	-	-	-	-	242.856.589	456.549.119
Banks (****)	564.983	4.147.781	-	-	-	30.859.056	35.571.820
Financial assets at fair value through profit or loss (Net)	75.712	1.027.047	445.469	1.541.360	517.271	9.815.357	13.422.216
Money Markets	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	43.917.970	44.144.966	65.767.998	130.531.863	71.564.207	2.026.875	357.953.879
Loans and Lease Receivables (*)	520.748.113	167.592.933	335.026.984	172.695.541	53.349.313	37.357.973	1.286.770.857
Other financial assets measured at amortised cost	102.317.077	10.679.293	54.654.030	25.711.063	8.163.882	-	201.525.345
Other Assets (**)	9.381.181	40.845.200	12.092.496	864.077	-	100.620.464	163.803.418
Total Assets	890.697.566	268.437.220	467.986.977	331.343.904	133.594.673	423.536.314	2.515.596.654
Liabilities							
Bank Deposits	42.284.645	25.190.076	21.850.436	-	-	1.028.814	90.353.971
Other Deposits	696.535.954	258.845.686	84.665.430	58.509	1	431.637.821	1.471.743.401
Money Markets	249.636.230	50.475.769	24.258.033	-	-	-	324.370.032
Miscellaneous Payables	7.547.968	13.416.046	11.008.221	1.000.257	-	50.022.297	82.994.789
Securities Issued (Net) (***)	763.051	18.047.744	27.178.656	32.093.870	66.764.768	-	144.848.089
Borrowings	7.658.077	23.783.123	63.842.814	99.529	-	-	95.383.543
Other Liabilities (****)	5.381.309	7.567.087	13.549.215	5.007.889	1.922.295	272.475.034	305.902.829
Total Liabilities	1.009.807.234	397.325.531	246.352.805	38.260.054	68.687.064	755.163.966	2.515.596.654
Balance Sheet Long Position	-	-	221.634.172	293.083.850	64.907.609	-	579.625.631
Balance Sheet Short Position	(119.109.668)	(128.888.311)	-	-	-	(331.627.652)	(579.625.631)
Off-balance Sheet Long Position	429.162	71.745.345	-	-	-	-	72.174.507
Off-balance Sheet Short Position	-	-	(44.596.921)	(1.552.969)	-	-	(46.149.890)
Total Position	(118.680.506)	(57.142.966)	177.037.251	291.530.881	64.907.609	(331.627.652)	26.024.617

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

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

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

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

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

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

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

Current Period – 30 June 2025	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	35,70
Banks	-	4,48	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,17	6,20	-	34,35
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,91	6,17	3,09	35,87
Loans and Lease Receivables (***)	6,39	7,52	-	47,17
Other financial assets measured at amortised cost	-	5,39	-	25,31
Liabilities				
Bank Deposits (*)	2,98	5,08	-	44,73
Other Deposits (*)	0,07	0,44	1,12	38,53
Money Markets	2,85	4,68	-	45,44
Miscellaneous Payables	-	4,33	-	-
Securities Issued (Net) (**)	3,67	7,20	-	35,60
Borrowings	3,45	5,99	-	41,14

(*) 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 2024	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	5,50	-	27,97
Banks	-	4,09	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,28	6,37	-	39,31
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,94	5,92	3,09	38,27
Loans and Lease Receivables (***)	6,49	7,80	-	47,42
Other financial assets measured at amortised cost	-	5,87	-	36,06
Liabilities				
Bank Deposits (*)	3,98	5,48	-	45,06
Other Deposits (*)	0,08	0,47	1,62	39,84
Money Markets	2,75	4,84	-	46,00
Miscellaneous Payables	-	4,83	-	-
Securities Issued (Net) (**)	4,13	7,16	-	-
Borrowings	4,43	6,74	-	43,30

(*) 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 – 30.06.2025					
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			635.605.715	217.813.805
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.139.709.480	383.498.632	96.435.041	38.349.863
3	Stable deposits	350.718.144	-	17.535.907	-
4	Less stable deposits	788.991.336	383.498.632	78.899.134	38.349.863
5	Unsecured Funding other than Retail and Small Business Customers Deposits	629.853.311	186.605.289	319.796.081	125.539.190
6	Operational deposits	3.030.806	-	757.701	-
7	Non-Operational Deposits	569.756.110	148.040.231	273.142.441	86.975.546
8	Other Unsecured Funding	57.066.395	38.565.058	45.895.939	38.563.644
9	Secured funding	-	-	15.242.473	15.242.473
10	Other Cash Outflows	66.042.136	66.761.292	31.947.186	48.734.972
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	19.766.927	46.763.352	19.766.927	46.763.352
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	46.275.209	19.997.940	12.180.259	1.971.620
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	23.617.109	-	1.180.855	-
15	Other irrevocable or conditionally revocable commitments	1.478.275.298	132.160.752	73.913.765	6.608.038
16	TOTAL CASH OUTFLOWS			538.515.401	234.474.536
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	190.364.633	74.055.816	122.323.943	62.551.080
19	Other contractual cash inflows	9.615.885	44.685.718	9.600.029	44.683.662
20	TOTAL CASH INFLOWS	199.980.518	118.741.534	131.923.972	107.234.742
				Upper limit applied amounts	
21	TOTAL HQLA STOCK			635.605.715	217.813.805
22	TOTAL NET CASH OUTFLOWS			406.591.429	127.239.794
23	Liquidity Coverage Ratio (%)			156,33	171,18

(*) 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 – 31.12.2024		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			489.107.718	194.644.344
CASH OUTFLOWS					
2	Retail and Customers Deposits	959.878.229	322.612.237	82.993.326	32.261.224
3	Stable deposits	259.889.942	-	12.994.497	-
4	Less stable deposits	699.988.287	322.612.237	69.998.829	32.261.224
5	Unsecured Funding other than Retail and Small Business Customers Deposits	588.683.822	207.988.094	297.105.012	135.078.171
6	Operational deposits	2.990.919	-	747.730	-
7	Non-Operational Deposits	534.307.675	172.385.513	254.544.822	99.479.731
8	Other Unsecured Funding	51.385.228	35.602.581	41.812.460	35.598.440
9	Secured funding			11.978.479	11.978.479
10	Other Cash Outflows	70.195.238	76.975.958	35.544.336	62.101.213
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	24.809.300	60.472.800	24.809.300	60.472.800
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	45.385.938	16.503.158	10.735.036	1.628.413
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	20.794.481	-	1.039.724	-
15	Other irrevocable or conditionally revocable commitments	1.133.862.700	103.447.414	56.693.135	5.172.371
16	TOTAL CASH OUTFLOWS			485.354.012	246.591.458
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	169.859.643	54.809.834	110.064.535	47.057.232
19	Other contractual cash inflows	6.627.919	39.844.295	6.626.472	39.844.156
20	TOTAL CASH INFLOWS	176.487.562	94.654.129	116.691.007	86.901.388
				Upper limit applied amounts	
21	TOTAL HQLA STOCK			489.107.718	194.644.344
22	TOTAL NET CASH OUTFLOWS			368.663.005	159.690.070
23	Liquidity Coverage Ratio (%)			132,67	121,89

(*) 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 144% 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 63% and securities issued by Undersecretariat of the Treasury by 33%. Funding sources are mainly distributed between individual and retail deposits by 57%, corporate deposits by 26%, and borrowings from banks by 4% and collateralized borrowings such as repurchase agreements by 12%.

Cash outflow amounting to TL 2.125 million is calculated based on the change of margin call amounts of derivative transactions and repurchase agreements during the last two years.

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

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

Current Period – 30.06.2025		
	TL+FC	FC
Lowest	144,58	136,12
Week	02.05.2025	23.05.2025
Highest	177,13	225,61
Week	20.06.2025	04.04.2025

Prior Period - 31.12.2024		
	TL+FC	FC
Lowest	122,01	98,94
Week	11.10.2024	11.10.2024
Highest	141,22	144,64
Week	13.12.2024	29.11.2024

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 June 2025	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	175.094.545	234.755.388	19.979.771	-	-	-	-	429.829.704
Banks (*****)	61.064.270	20.376.622	4.504.586	-	-	-	-	85.945.478
Financial Assets at Fair Value Through Profit or Loss (Net)	11.502.850	65.254	66.634	961.735	10.660.000	481.598	-	23.738.071
Money Markets	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	2.127.017	3.382.593	3.211.132	63.848.589	268.907.135	89.560.160	-	431.036.626
Loans and Lease Receivables (*****)	-	482.373.179	188.288.493	323.686.106	299.551.634	99.630.208	52.746.785	1.446.276.405
Other financial assets measured at amortised cost	-	-	-	7.709.071	130.652.014	66.409.806	-	204.770.891
Other Assets (*)	-	5.336.700	3.549.130	13.426.369	42.678.016	6.026.699	125.733.484	196.750.398
Total Assets	249.788.682	746.289.736	219.599.746	409.631.870	752.448.799	262.108.471	178.480.269	2.818.347.573
Liabilities								
Bank Deposits	1.672.869	54.346.761	25.626.754	21.555.205	22.293	-	-	103.223.882
Other Deposits	554.366.121	915.171.500	169.221.941	59.123.127	2.782.435	-	-	1.700.665.124
Borrowings	-	3.552.486	5.631.911	91.976.558	26.684.452	540.979	-	128.386.386
Money Markets	-	186.938.496	-	48.348.596	14.707.530	-	-	249.994.622
Securities Issued (Net) (**)	-	2.324.869	1.002.849	65.061.344	64.983.975	75.229.794	-	208.602.831
Miscellaneous Payables	-	4.261.859	3.941.496	9.953.744	10.042.283	603.099	52.985.745	81.788.226
Other Liabilities (***)	3.443.735	31.211.533	4.283.892	15.308.670	12.672.619	2.920.484	275.845.569	345.686.502
Total Liabilities	559.482.725	1.197.807.504	209.708.843	311.327.244	131.895.587	79.294.356	328.831.314	2.818.347.573
Net Liquidity Excess/ (Gap)	(309.694.043)	(451.517.768)	9.890.903	98.304.626	620.553.212	182.814.115	(150.351.045)	-
Net off-balance sheet position								
Financial Derivative Assets	-	(1.088.799)	(3.426.650)	(4.141.324)	31.172.777	2.672.236	-	25.188.240
Financial Derivative Liabilities	-	308.680.865	207.356.808	341.602.914	256.719.074	46.384.548	-	1.160.744.209
Non-cash loans (****)	-	17.295.884	4.759.752	87.393.401	150.020.590	158.125.193	-	417.594.820
Prior Period - 31 December 2024								
Total Assets	312.744.376	613.847.674	209.928.265	357.000.225	620.338.871	263.758.806	137.978.437	2.515.596.654
Total Liabilities	435.583.731	1.011.317.957	357.716.943	249.251.150	81.792.807	75.922.484	304.011.582	2.515.596.654
Net Liquidity Gap	(122.839.355)	(397.470.283)	(147.788.678)	107.749.075	538.546.064	187.836.322	(166.033.145)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	(1.077.863)	(2.246.276)	(1.071.251)	26.029.202	4.390.805	-	26.024.617
Financial Derivative Liabilities	-	246.348.686	138.611.571	176.796.862	248.707.429	67.939.675	-	878.404.223
Non-cash Loans (****)	-	14.188.901	2.667.828	73.895.208	128.002.173	131.723.960	-	350.478.070

(*) 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 -30.06.2025		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	398.045.592	-	-	-	398.045.592
2	Regulatory Capital	398.045.592	-	-	-	398.045.592
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	401.728.669	770.559.247	-	-	1.073.021.329
5	Stable deposits	91.028.481	268.215.616	-	-	341.281.892
6	Less stable deposits	310.700.188	502.343.630	-	-	731.739.437
7	Wholesale funding	169.738.928	807.948.290	140.573.122	106.211.329	425.771.034
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	169.738.928	807.948.290	140.573.122	106.211.329	425.771.034
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					1.896.837.955
RSF						
15	Total NSFR high-quality liquid assets (HQLA)					41.187.959
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	588.797.677	230.441.958	781.185.257	1.058.823.212
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	-	86.561.578	8.066.847	3.500.557	20.518.218
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	-	489.188.685	200.289.235	661.604.469	916.581.098
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	-	-	-	16.775.155	10.903.851
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	16.775.155	10.903.851
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	13.047.415	22.085.876	99.305.076	110.820.045
25	Assets with matching interdependent liabilities					
26	Other assets:	57.899.143	24.245.770	-	251.471.519	333.192.310
27	Physical traded commodities, including gold	2.827.482				2.403.360
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					-
29	NSFR derivative assets			21.921.450		21.921.450
30	NSFR derivative liabilities before deduction of variation margin posted			2.324.319		2.324.319
31	All other assets not included in the above categories	55.071.661	-	-	251.471.520	306.543.181
32	Off-balance sheet items		1.719.740.777	-	-	85.987.039
33	Total RSF					1.519.190.520
34	Net Stable Funding Ratio (%)					124,86%

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Prior Period -31.12.2024		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	339.898.990	-	-	-	339.898.990
2	Regulatory Capital	339.898.990	-	-	-	339.898.990
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	304.471.863	646.450.668	-	-	868.756.302
5	Stable deposits	63.442.491	195.077.973	-	-	245.594.441
6	Less stable deposits	241.029.372	451.372.695	-	-	623.161.861
7	Wholesale funding	142.240.955	892.582.847	61.596.572	78.971.137	349.220.138
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	142.240.955	892.582.847	61.596.572	78.971.137	349.220.138
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					1.557.875.430
RSF						
15	Total NSFR high-quality liquid assets (HQLA)					23.759.243
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	497.384.883	213.266.784	687.446.291	937.148.674
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	-	38.701.336	6.672.938	7.392.322	16.533.991
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	-	444.276.748	193.707.432	557.668.921	800.203.991
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	-	-	-	21.579.111	14.026.422
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	21.579.111	14.026.422
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	14.406.799	12.886.415	100.805.938	106.384.270
25	Assets with matching interdependent liabilities					
26	Other assets:	43.593.414	18.791.827	-	205.581.576	267.851.483
27	Physical traded commodities, including gold	768.888				653.555
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				17.070.690	17.070.690
30	NSFR derivative liabilities before deduction of variation margin posted				1.721.136	1.721.136
31	All other assets not included in the above categories	42.824.526	-	-	205.581.576	248.406.102
32	Off-balance sheet items		1.375.576.109	-	-	68.778.805
33	Total RSF					1.297.538.205
34	Net Stable Funding Ratio (%)					120,06%

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 1.897 million TL. The required stable fund amount is 1.519 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 57% individual and retail customer deposits. The required stable funds consist of 60% loans and 7% securities that do not qualify as high quality liquid assets.

The average of three-month Net Stable Funding Ratios for the current period is 123,3%, while the average for the prior period is 121,0%.

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

VI. EXPLANATIONS ON LEVERAGE RATIO:

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

As of 30 June 2025, the leverage ratio of the Bank calculated from 3 months average amounts is 5,89% (31 December 2024: 6,77%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

		Current Period 30 June 2025 (*)	Prior Period 31 December 2024 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	2.695.548.490	2.366.576.510
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	2.695.548.490	2.366.576.510
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	28.503.646	19.386.520
5	Potential credit risk amount of derivative financial assets and credit derivatives	15.765.114	9.639.896
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	44.268.760	29.026.416
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	51.187.223	57.930.108
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	51.187.223	57.930.108
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	1.729.547.558	1.357.454.142
11	(Correction amount due to multiplication with credit conversion rates)	(19.780.622)	(17.906.856)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	1.709.766.936	1.339.547.286
	Capital and total risk		
13	Core Capital	264.998.679	256.696.574
14	Total risk amount(sum of lines 3, 6, 9 and 12)	4.500.771.409	3.793.080.320
	Leverage ratio		
15	Leverage ratio	5,89	6,77

(*) Three months average values.

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VII. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

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

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

Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 30 June 2025	Prior Period 31 December 2024	Current Period 30 June 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	1.413.957.932	1.204.466.551	113.116.635
2	Standardized approach (SA)	1.413.957.932	1.204.466.551	113.116.635
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	70.084.256	44.173.240	5.606.740
5	Standardized approach for counterparty credit risk (SA-CCR)	70.084.256	44.173.240	5.606.740
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	1.957.060	1.893.637	156.565
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	29.271.395	31.257.231	2.341.712
17	Standardized approach (SA)	29.271.395	31.257.231	2.341.712
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	227.728.071	167.589.443	18.218.246
20	Basic Indicator Approach	227.728.071	167.589.443	18.218.246
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)	1.742.998.714	1.449.380.102	139.439.898

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a. Credit Risk Explanations:

1. Credit quality of assets:

		Gross carrying values of (according to TAS)		Allowances/ impairments	Net values
Current Period - 30.06.2025		Defaulted exposures	Non-defaulted exposures		
1	Loans	52.746.785	1.393.529.620	57.686.190	1.388.590.215
2	Debt Securities	-	646.274.581	714.067	645.560.514
3	Off-balance sheet exposures	7.159.193	1.752.022.231	782.955	1.758.398.469
4	Total	59.905.978	3.791.826.432	59.183.212	3.792.549.198

		Gross carrying values of (according to TAS)		Allowances/ impairments	Net values
Prior Period - 31.12.2024		Defaulted exposures	Non-defaulted exposures		
1	Loans	37.357.973	1.249.412.884	46.143.307	1.240.627.550
2	Debt Securities	-	561.342.783	542.474	560.800.309
3	Off-balance sheet exposures	6.552.301	1.394.872.728	589.086	1.400.835.943
4	Total	43.910.274	3.205.628.395	47.274.867	3.202.263.802

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Defaulted loans and debt securities at end of the previous reporting period	43.910.274	26.936.625
Loans and debt securities that have defaulted since the last reporting period	28.215.735	39.256.668
Returned to non-defaulted status	154.695	91.814
Amounts written off	4.288.860	3.869.371
Other changes	7.776.476	18.321.834
Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) Definitions	59.905.978	43.910.274

3. Credit risk mitigation techniques – overview:

		Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
Current Period - 30.06.2025								
1	Loans	1.372.856.882	15.733.333	10.808.608	2.879.553	2.360.436	-	-
2	Debt Securities	645.560.514	-	-	-	-	-	-
3	Total	2.018.417.396	15.733.333	10.808.608	2.879.553	2.360.436	-	-
4	Of which defaulted	59.905.978	-	-	-	-	-	-
		Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
Prior Period - 31.12.2024								
1	Loans	1.226.650.642	13.976.907	7.971.548	1.535.581	1.281.035	-	-
2	Debt Securities	560.800.309	-	-	-	-	-	-
3	Total	1.787.450.951	13.976.907	7.971.548	1.535.581	1.281.035	-	-
4	Of which defaulted	43.910.274	-	-	-	-	-	-

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

Current Period - 30.06.2025		Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Asset classes							
1	Exposures to central governments or central banks	916.001.889	1.142.714	918.362.325	415.033	1.319.820	0,14%
2	Exposures to regional governments or local authorities	826.240	56	826.240	-	413.120	50,00%
3	Exposures to public sector entities	7.462.931	784.373	7.462.885	297.705	7.760.590	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	95.367.964	84.534.915	95.367.964	16.233.166	35.287.008	31,62%
7	Exposures to corporates	589.887.320	423.752.709	581.749.243	190.610.560	635.248.624	82,25%
8	Retail exposures	607.014.358	1.185.851.764	604.898.381	21.675.012	469.930.045	75,00%
9	Exposures secured by residential property	64.711.523	2.202.232	64.667.081	1.151.499	23.036.503	35,00%
10	Exposures secured by commercial real estate	59.790.480	15.483.499	59.790.480	9.296.920	39.942.526	57,81%
11	Past-due loans	21.221.433	-	21.221.433	-	14.383.642	67,78%
12	Higher-risk categories by the Agency Board	3.427.210	5.926.242	2.970.465	2.759.795	8.460.571	147,65%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	10.182.689	-	10.182.689	-	10.182.689	100,00%
16	Other assets	120.662.503	-	120.662.503	-	88.551.978	73,39%
17	Investments in equities	81.397.876	-	81.397.876	-	81.397.876	100,00%
18	Total	2.577.954.416	1.719.678.504	2.569.559.565	242.439.690	1.415.914.992	50,35%

Prior Period - 31.12.2024		Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Asset classes							
1	Exposures to central governments or central banks	869.207.811	53.969	870.488.846	52.882	379.154	0,04%
2	Exposures to regional governments or local authorities	980.105	56	980.105	-	490.052	50,00%
3	Exposures to public sector entities	6.214.212	685.914	6.149.212	217.825	6.367.038	100,00%
4	Exposures to multilateral development banks	-	-	-	-	-	0,00%
5	Exposures to international organisations	-	-	-	-	-	0,00%
6	Exposures to institutions	49.118.281	70.278.787	49.118.281	9.712.228	21.165.855	35,98%
7	Exposures to corporates	531.043.285	340.772.504	525.796.906	158.437.642	539.849.070	78,90%
8	Retail exposures	539.836.579	929.387.699	537.946.076	19.951.502	418.423.184	75,00%
9	Exposures secured by residential property	44.578.537	1.693.266	44.540.238	882.693	15.898.026	35,00%
10	Exposures secured by commercial real estate	50.391.235	12.801.866	50.391.235	7.439.367	33.429.400	57,81%
11	Past-due loans	15.266.057	-	15.266.057	-	12.155.349	79,62%
12	Higher-risk categories by the Agency Board	3.352.891	4.831.179	3.020.944	2.434.691	10.050.294	184,22%
13	Collateralized securities	-	-	-	-	-	0,00%
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	9.098.613	-	9.098.613	-	9.098.613	100,00%
16	Other assets	99.016.283	-	99.016.283	-	75.067.618	75,81%
17	Investments in equities	63.986.536	-	63.986.536	-	63.986.535	100,00%
18	Total	2.282.090.425	1.360.505.240	2.275.799.332	199.128.830	1.206.360.188	48,74%

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

Current Period - 30.06.2025												Total risk amount(*)
Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	
1 Exposures to central governments or central banks	912.183.553	-	6.590.274	-	-	3.531	-	-	-	-	-	918.777.358
2 Exposures to regional governments or local authorities	-	-	-	-	-	826.240	-	-	-	-	-	826.240
3 Exposures to public sector entities	-	-	-	-	-	-	-	7.760.590	-	-	-	7.760.590
4 Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5 Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6 Exposures to institutions	309.316	-	68.054.221	-	-	43.122.858	-	114.735	-	-	-	111.601.130
7 Exposures to corporates	1.617.162	-	106.144.836	-	-	101.156.294	-	563.441.511	-	-	-	772.359.803
8 Retail exposures	-	-	-	-	-	-	626.573.393	-	-	-	-	626.573.393
9 Exposures secured by residential property	-	-	-	-	65.818.580	-	-	-	-	-	-	65.818.580
10 Exposures secured by commercial real estate	-	-	-	-	-	58.289.749	-	10.797.651	-	-	-	69.087.400
11 Past-due loans	-	-	-	-	-	14.284.310	-	6.328.394	608.729	-	-	21.221.433
12 Higher-risk categories by the Agency Board	-	-	-	-	31.831	98.214	-	-	5.600.215	-	-	5.730.260
13 Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15 Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	10.182.689	-	-	-	10.182.689
16 Investments in equities	-	-	-	-	-	-	-	81.397.876	-	-	-	81.397.876
17 Other assets	32.110.470	-	68	-	-	-	-	88.551.965	-	-	-	120.662.503
18 Total	946.220.501	-	180.789.399	-	65.850.411	217.781.196	626.573.393	768.575.411	6.208.944	-	-	2.811.999.255

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

Prior Period - 31.12.2024												Total risk amount(*)
Asset Classes / Risk Weight	%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	
1 Exposures to central governments or central banks	868.651.518	-	1.886.503	-	-	3.707	-	-	-	-	-	870.541.728
2 Exposures to regional governments or local authorities	-	-	-	-	-	980.105	-	-	-	-	-	980.105
3 Exposures to public sector entities	-	-	-	-	-	-	-	6.367.037	-	-	-	6.367.037
4 Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5 Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6 Exposures to institutions	1.234.951	-	25.629.726	-	-	31.851.844	-	113.988	-	-	-	58.830.509
7 Exposures to corporates	2.263.780	-	110.302.823	-	-	107.758.876	-	463.909.069	-	-	-	684.234.548
8 Retail exposures	-	-	-	-	-	-	557.897.578	-	-	-	-	557.897.578
9 Exposures secured by residential property	-	-	-	-	45.422.931	-	-	-	-	-	-	45.422.931
10 Exposures secured by commercial real estate	-	-	-	-	-	48.802.405	-	9.028.197	-	-	-	57.830.602
11 Past-due loans	-	-	-	-	-	6.785.198	-	7.917.075	563.784	-	-	15.266.057
12 Higher-risk categories by the Agency Board	-	-	-	-	26.624	30	-	308	4.886.489	-	542.184	5.455.635
13 Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15 Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	9.098.613	-	-	-	9.098.613
16 Investments in equities	-	-	-	-	-	-	-	63.986.536	-	-	-	63.986.536
17 Other assets	23.948.561	-	129	-	-	-	-	75.067.593	-	-	-	99.016.283
18 Total	896.098.810	-	137.819.181	-	45.449.555	196.182.165	557.897.578	635.488.416	5.450.273	-	542.184	2.474.928.162

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

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c. Counterparty Credit Risk (CCR) Explanations:

1. Analysis of counterparty credit risk exposure by approach:

		Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
Current Period - 30.06.2025							
1	Standardised Approach (for derivatives)	20.446.861	16.436.946		1,4	36.883.807	26.381.504
	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
2	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					51.826.583	37.353.166
3	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					51.826.583	37.353.166
4	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					-	-
5						-	-
6	Total						63.734.670

		Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
Prior Period - 31.12.2024							
1	Standardised Approach (for derivatives)	10.648.185	9.536.888		1,4	20.185.073	11.970.855
	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)			-	-	-	-
2	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					-	-
3	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)					55.792.383	28.731.655
4	VaR for for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit					55.792.383	28.731.655
5						-	-
6	Total						40.702.510

2. Credit valuation adjustment (CVA) capital charge:

	Current Period - 30.06.2025		Prior Period - 31.12.2024	
	Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge				
1 (i) Value at Risk (VaR) component (including the 3xmultiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3xmultiplier)	-	-	-	-
3 All portfolios subject to the Standardised CVA capital charge	36.883.807	6.090.095	20.185.073	3.225.081
4 Total subject to the CVA capital charge	36.883.807	6.090.095	20.185.073	3.225.081

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

Current Period - 30.06.2025

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	1.423.222	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial en	-	-	-	-	-	403	-	-	403
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	-	-	12.535.514	23.015.456	-	-	-	-	14.014.831
Corporates	145.874	-	1.703.945	567.386	-	48.424.046	-	-	49.048.528
Retail portfolios	-	-	-	-	894.544	-	-	-	670.908
Other claims**	-	-	-	-	-	-	-	-	-
Total	1.569.096	-	14.239.459	23.582.842	894.544	48.424.449	-	-	63.734.670

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

(**) Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

Prior Period - 31.12.2024

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks	217.370	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial enti	-	-	-	-	-	973	-	-	973
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	59.694	-	31.464.119	16.044.481	-	263.323	-	-	14.578.387
Corporates	39.025	-	1.529.681	928.307	-	25.120.765	-	-	25.890.855
Retail portfolios	-	-	-	-	309.707	-	-	-	232.280
Other claims**	-	-	-	-	-	-	10	-	15
Total	316.089	-	32.993.800	16.972.788	309.707	25.385.061	10	-	40.702.510

(*) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

(**) Other receivables: Includes the amounts excluded in counterparty credit risk reported in CCR8.

4. Composition of collateral for CCR exposure:

Related table is not presented due to not having derivative collaterals which is considered in the calculation of capital adequacy ratio.

5. Credit derivatives exposures:

	Current Period- 30.06.2025		Prior Period - 31.12.2024	
	Protection bought	Protection sold	Protection bought	Protection sold
Nominal				
Single-name credit default swaps	2.861.338	-	2.540.182	-
Index credit default swaps	-	-	-	-
Total return swaps	-	5.361.763	-	9.519.919
Credit options	-	-	-	-
Other credit derivatives	-	-	-	-
Total notionals	2.861.338	5.361.763	2.540.182	9.519.919
Fair values				
Positive fair value (asset)	26.213	2.313.351	18.312	4.117.526
Negative fair value (liability)	-	-	-	-

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6. Exposures to central counterparties (CCP):

		Current Period - 30.06.2025		Prior Period - 31.12.2024	
		Exposure at default (post-CRM)	RWA	Exposure at default (post-CRM)	RWA
1	Exposure to Qualified Central Counterparties (QCCPs) (total)		259.491		245.648
	Exposures for trades at QCCPs				
2	(excluding initial margin and default fund contributions); of which	7.783.545	254.241	7.223.930	237.826
3	(i) OTC Derivatives	7.783.545	254.241	7.223.930	237.826
4	(ii) Exchange-traded Derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product ting has been approved	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Non-segregated initial margin	-	-	-	-
9	Pre-funded default fund contributions	105.419	5.250	228.972	7.823
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs (total)	-	-	-	-
	Exposures for trades at non-QCCPs				
12	(excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC Derivatives	-	-	-	-
14	(ii) Exchange-traded Derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product ting has been approved	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

d. Securitization explanations: The Bank has no securitization transactions.

e. Market Risk Explanations:

Standardised approach:

		Current Period 30.06.2025	Prior Period 31.12.2024
		RWA	RWA
Outright products (*)			
1	Interest rate risk (general and specific)	10.784.187	5.683.313
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	9.553.995	17.284.056
4	Commodity risk	8.400.325	7.921.412
Options			
5	Simplified approach	-	-
6	Delta-plus method	532.888	368.450
7	Scenario approach	-	-
8	Securitisation	-	-
9	Total	29.271.395	31.257.231

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

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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 30 June 2025, contractual amounts of derivative financial instruments designated as hedging instruments and the net fair values carried in the balance sheet are summarized in the following table:

	Current Period 30 June 2025			Prior Period 31 December 2024		
	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Interest Rate and Cross Currency Swaps						
-TL	78.630.628	33.324.389	1.773.460	64.881.665	32.203.518	558.570
-FC	227.358.253	5.037.616	-	190.200.365	5.266.515	353.649
Total	305.988.881	38.362.005	1.773.460	255.082.030	37.470.033	912.219

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 1.155 million (31 December 2024: EURO 1.037 million) and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 100 million (31 December 2024: USD 100 million). EUR 1.155 million and USD 100 million of the bank borrowing has been designated as "hedging instrument".

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2. Explanations on Fair Value Hedge:

Current Period: 30.06.2025

Hedging Instrument	Hedged Item	Risk Exposure	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items (*)	Ineffective Portion (**)
Interest Rate Swap	Fixed interest rate FC financial assets at fair value through other comprehensive income	Interest rate risk	252.763	(274.678)	(21.915)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	60.609	(59.676)	933
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	4.587	(4.675)	(88)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	297.907	(305.318)	(7.411)
Interest Rate Swap	Fixed interest rate TL bond	Interest rate risk	(134.726)	140.032	5.306
Interest Rate Swap	Fixed interest rate TL consumer loans	Interest rate risk	(1.185.303)	1.183.343	(1.960)

(*) 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.

Prior Period: 31.12.2024

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	519.620	(586.450)	(66.830)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	(109.583)	109.873	290
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	5.369	(5.478)	(109)
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	(375.935)	336.039	(39.896)
Interest Rate Swap	Fixed interest rate TL bond	Interest rate risk	4.815	(1.913)	2.902

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

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

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- As of 30 June 2025, 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 2024: 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	48.512	-	5.134	36.586	116
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	31.232.738	542.983	(374.193)	(246.690)	(4.171)
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.580.094	-	1.200.003	1.275.331	2.488
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	878.788	-	118.177	464.800	(1.477)
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	13.654	539.896	(1.132.717)	(920.812)	(12.696)

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

- As of 30 June 2025, 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 2024: none).

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.

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Information on business segments as of 30 June 2025 and 31 December 2024 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 - 30 June 2025				
Operating Income	65.661.570	52.997.951	(26.042.823)	92.616.698
Profit from Operating Activities	21.764.011	37.465.909	(35.134.703)	24.095.217
Income from Subsidiaries	-	-	45.332	45.332
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	5.161.781	5.161.781
Profit before Tax	21.764.011	37.465.909	(29.927.590)	29.302.330
Corporate Tax	-	-	(4.450.450)	(4.450.450)
Net Profit for the Period	21.764.011	37.465.909	(34.378.040)	24.851.880
Segment Assets	759.370.608	931.090.628	911.935.877	2.602.397.113
Investments in Associates	-	-	77.576.259	77.576.259
Undistributed Assets	-	-	138.374.201	138.374.201
Total Assets				2.818.347.573
Segment Liabilities	1.433.452.339	476.530.223	504.133.475	2.414.116.037
Undistributed Liabilities	-	-	145.330.643	145.330.643
Shareholders' Equity	-	-	258.900.893	258.900.893
Total Liabilities				2.818.347.573

	Consumer Banking and Private Banking	Commercial Banking, Corporate Banking and SME Banking	Treasury, Other and Unallocated	Bank's Total Activities
Prior Period - 31 December 2024 (*)				
Operating Income	47.453.334	43.587.998	(22.243.950)	68.797.382
Profit from Operating Activities	20.571.498	33.237.847	(30.606.566)	23.202.779
Income from Subsidiaries	-	-	25.437	25.437
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	4.567.283	4.567.283
Profit before Tax	20.571.498	33.237.847	(26.013.846)	27.795.499
Corporate Tax	-	-	(3.687.376)	(3.687.376)
Net Profit for the Period	20.571.498	33.237.847	(29.701.222)	24.108.123
Segment Assets	741.629.245	843.690.317	762.238.770	2.347.558.332
Investments in Associates	-	-	60.839.077	60.839.077
Undistributed Assets	-	-	107.199.245	107.199.245
Total Assets				2.515.596.654
Segment Liabilities	1.171.087.919	483.042.469	489.248.756	2.143.379.144
Undistributed Liabilities	-	-	131.869.619	131.869.619
Shareholders' Equity	-	-	240.347.891	240.347.891
Total Liabilities				2.515.596.654

(*) 30 June 2024 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		Prior Period	
	30 June 2025		31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	7.298.476	16.548.471	5.910.089	16.028.215
The CBRT (*)	203.323.759	199.831.427	281.199.732	152.642.019
Other (**)	-	2.827.571	-	769.064
Total	210.622.235	219.207.469	287.109.821	169.439.298

(*) Precious metal account amounting to TL 38.318.393 are included in FC [31 December 2024: TL 24.515.302].

(**) Precious metal account amounting to TL 2.827.482 are included in FC [31 December 2024: TL 768.888].

2. Information related to the account of the CBRT:

	Current Period		Prior Period	
	30 June 2025		31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.716	-	3.086	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	203.319.043	199.831.427	281.196.646	152.642.019
Total	203.323.759	199.831.427	281.199.732	152.642.019

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 18%, 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 2024: between 3% and 17%); accounts provided with exchange rate/price protection support by the Central Bank, it is between 20% and 40% (31 December 2024: between 22% and 33%); in foreign currency, it is between 5% and 32% depending on the maturity structure (31 December 2024: between 5% and 30%) as of 30 June 2025.

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

As of 30 June 2025, there are no financial assets at fair value through profit or loss subject to repo transactions (31 December 2024: None) and given as collateral/blocked (31 December 2024: None).

Other Financial Assets:

TL 5.381.345 (31 December 2024: TL 5.044.545) 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 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	4.524.080	-	2.817.008	-
Swap Transactions	9.538.489	8.951.066	7.918.354	8.633.655
Futures Transactions	-	-	-	-
Options	367.413	4.088.295	46.911	1.178.064
Other	-	-	-	-
Total	14.429.982	13.039.361	10.782.273	9.811.719

(*) Excluding hedging derivatives financial assets.

d. Information on banks account and foreign banks:

1. Information on banks account:

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	3.712	7.871.023	3.909	515.679
Foreign (*)	-	78.070.743	-	35.052.232
Head Quarters and Branches Abroad	-	-	-	-
Total	3.712	85.941.766	3.909	35.567.911

(*) Includes collateral of TL 5.858.617 for derivative transactions made with foreign banks [31 December 2024: TL 7.576.645].

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

1. As of 30 June 2025, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 208.158.359 [31 December 2024: TL 237.870.168]; and those given as collateral/blocked amounting to TL 15.872.753 [31 December 2024: 23.601.209].

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Debt Securities	447.586.697	370.446.829
Quoted at Stock Exchange (*)	409.144.233	329.842.084
Unquoted at Stock Exchange	38.442.464	40.604.745
Share Certificates	169.957	133.239
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	169.957	133.239
Impairment Provision (-)	16.720.028	12.626.189
Total	431.036.626	357.953.879

(*) 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 30 June 2025		Prior Period 31 December 2024	
	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	29.639.202	15.075.841	26.279.451	11.738.574
Loans Granted to Employees	1.009.600	-	750.313	-
Total	30.648.802	15.076.237	27.029.764	11.738.970

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

		Loans under follow-up		
		Restructured Loans		
Current Period - 30 June 2025				
Cash Loans	Standard Loans	Loans not subject to restructuring	Loans with revised contract terms	Refinance
Non-specialized Loans				
Loans given to enterprises	174.178.864	2.383.676	33.566	3.612.477
Export Loans	125.088.842	814.290	5.879	167.677
Import Loans	-	-	-	-
Loans Given to Financial Sector	24.371.116	519	-	16
Consumer Loans	295.989.304	17.973.865	10.919.995	167.628
Credit Cards	294.468.072	12.859.792	16.357.476	-
Other	396.285.187	7.434.686	212.101	10.204.592
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	1.310.381.385	41.466.828	27.529.017	14.152.390

	Current Period 30 June 2025		Prior Period 31 December 2024	
	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	13.267.633	-	11.618.761	-
Significant Increase in Credit Risk	-	12.868.419	-	12.543.140
Total	13.267.633	12.868.419	11.618.761	12.543.140

Aging analysis for overdue receivables:

	Current Period 30 June 2025	Prior Period 31 December 2024
30-60 days overdue	11.622.549	9.457.937
60-90 days overdue	6.862.379	4.707.900
More than 90 days overdue	45.552	935.728
Total	18.530.480	15.101.565

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

Current Period - 30.06.2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	107.135.558	151.345.092	258.480.650
Mortgage Loans	10.984	78.875.431	78.886.415
Automotive Loans	2.072.808	2.091.077	4.163.885
Consumer Loans	105.051.766	70.378.584	175.430.350
Other	-	-	-
Consumer Loans- Indexed to FC	-	120	120
Mortgage Loans	-	120	120
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	240.963.490	11.572.469	252.535.959
With Installment	69.870.035	11.572.076	81.442.111
Without Installment	171.093.455	393	171.093.848
Consumer Credit Cards-FC	825.124	-	825.124
With Installment	-	-	-
Without Installment	825.124	-	825.124
Personnel Loans-TL	167.422	283.363	450.785
Mortgage Loans	-	28.441	28.441
Automotive Loans	2.011	3.869	5.880
Consumer Loans	165.411	251.053	416.464
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	542.973	510	543.483
With Installment	174.664	510	175.174
Without Installment	368.309	-	368.309
Personnel Credit Cards-FC	15.332	-	15.332
With Installment	-	-	-
Without Installment	15.332	-	15.332
Credit Deposit Account - TL (Real Person)	66.119.237	-	66.119.237
Credit Deposit Account - FC (Real Person)	-	-	-
Total Consumer Loans	415.769.136	163.201.554	578.970.690

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Prior Period - 31.12.2024	Short-term	Medium and Long-term	Total
Consumer Loans-TL	109.113.597	118.825.557	227.939.154
Mortgage Loans	9.126	69.234.646	69.243.772
Automotive Loans	1.628.785	2.972.049	4.600.834
Consumer Loans	107.475.686	46.618.862	154.094.548
Other	-	-	-
Consumer Loans- Indexed to FC	-	141	141
Mortgage Loans	-	141	141
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	214.132.935	7.472.652	221.605.587
With Installment	65.500.116	7.472.641	72.972.757
Without Installment	148.632.819	11	148.632.830
Consumer Credit Cards-FC	521.517	-	521.517
With Installment	45	-	45
Without Installment	521.472	-	521.472
Personnel Loans-TL	125.600	138.037	263.637
Mortgage Loans	-	16.196	16.196
Automotive Loans	876	3.103	3.979
Consumer Loans	124.724	118.738	243.462
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	477.305	698	478.003
With Installment	154.115	698	154.813
Without Installment	323.190	-	323.190
Personnel Credit Cards-FC	8.673	-	8.673
With Installment	-	-	-
Without Installment	8.673	-	8.673
Credit Deposit Account-TL (Real Person)	51.247.452	-	51.247.452
Credit Deposit Account-FC (Real Person)	-	-	-
Total Consumer Loans	375.627.079	126.437.085	502.064.164

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

Current Period - 30.06.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	22.651.343	112.421.012	135.072.355
Mortgage Loans	10.365	2.759.461	2.769.826
Automotive Loans	1.784.857	31.664.484	33.449.341
Consumer Loans	20.856.121	77.997.067	98.853.188
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	2.306.625	3.087.118	5.393.743
Mortgage Loans	-	187.853	187.853
Automotive Loans	40.294	718.181	758.475
Consumer Loans	2.266.331	2.181.084	4.447.415
Other	-	-	-
Corporate Credit Cards-TL	69.698.149	30.120	69.728.269
With Installment	25.785.199	30.104	25.815.303
Without Installment	43.912.950	16	43.912.966
Corporate Credit Cards-FC	37.173	-	37.173
With Installment	-	-	-
Without Installment	37.173	-	37.173
Credit Deposit Account - TL (Legal Person)	10.647.782	-	10.647.782
Credit Deposit Account - FC (Legal person)	-	-	-
Total	105.341.072	115.538.250	220.879.322

Prior Period - 31.12.2024	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	21.215.331	98.327.497	119.542.828
Mortgage Loans	17.008	2.167.680	2.184.688
Automotive Loans	2.216.700	30.911.568	33.128.268
Consumer Loans	18.981.623	65.248.249	84.229.872
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	297.268	1.874.933	2.172.201
Mortgage Loans	-	162.689	162.689
Automotive Loans	82.658	595.736	678.394
Consumer Loans	214.610	1.116.508	1.331.118
Other	-	-	-
Corporate Credit Cards-TL	66.323.873	111.063	66.434.936
With Installment	28.450.654	111.063	28.561.717
Without Installment	37.873.219	-	37.873.219
Corporate Credit Cards-FC	32.799	-	32.799
With Installment	-	-	-
Without Installment	32.799	-	32.799
Credit Deposit Account - TL (Legal Person)	6.996.619	-	6.996.619
Credit Deposit Account - FC (Legal person)	-	-	-
Total	94.865.890	100.313.493	195.179.383

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Domestic Loans	1.442.819.618	1.283.201.700
Foreign Loans	3.456.787	3.569.157
Total	1.446.276.405	1.286.770.857

6. Loans granted to investments in associates and subsidiaries:

	Current Period 30 June 2025	Prior Period 31 December 2024
Direct Loans Granted to Investments in Associates and Subsidiaries	1.685.765	3.312.357
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	1.685.765	3.312.357

7. Credit-Impaired Losses Stage III Provisions:

	Current Period 30 June 2025	Prior Period 31 December 2024
Loans with Limited Collectibility	5.325.085	3.293.655
Loans with Doubtful Collectibility	10.119.830	9.304.574
Uncollectible Loans	16.105.223	9.383.177
Total	31.550.138	21.981.406

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: 30 June 2025			
(Gross Amounts Before Specific Provisions)	412.436	335.355	338.250
Rescheduled Loans and Other Receivables	412.436	335.355	338.250
Prior Period: 31 December 2024			
(Gross Amounts Before Specific Provisions)	210.526	499.073	327.094
Rescheduled Loans and Other Receivables	210.526	499.073	327.094

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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 2024	6.124.453	16.541.601	14.691.919
Additions (+)	23.891.488	743.430	2.973.925
Transfers from Other Categories of Non-Performing Loans (+)	-	16.114.698	13.715.966
Transfers to Other Categories of Non-Performing Loans (-)	16.114.698	13.715.966	-
Collections (-)	3.964.718	2.320.667	1.645.786
Write-offs (-) (*)	127.904	135.764	584.746
Sold Portfolio (-) (**)	-	22.012	3.418.434
Corporate and Commercial Loans	-	571	245.264
Consumer Loans	-	21.275	1.524.020
Credit Cards	-	166	1.649.150
Other	-	-	-
Balance at the End of the Period	9.808.621	17.205.320	25.732.844
Specific Provisions (-)	5.325.085	10.119.830	16.105.223
Net Balance at Balance Sheet	4.483.536	7.085.490	9.627.621

(*) 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 2024: None).

(**) In June 2025, the Bank sold a portion of its non-performing loan portfolio amounting to TL 3.440 million (full TL amount) to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetimi A.Ş., Dünya Varlık Yönetimi A.Ş., Ortak Varlık Yönetimi A.Ş. for a fee of TL 765 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 23 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: 30 June 2025			
Balance at the End of the Period	113.577	1.060.970	11.670.721
Specific Provision (-)	60.883	500.226	6.214.243
Net Balance on Balance Sheet	52.694	560.744	5.456.478
Prior Period: 31 December 2024			
Balance at the End of the Period	94.173	5.408.495	5.656.710
Specific Provision (-)	57.947	2.728.696	3.014.452
Net Balance at Balance Sheet	36.226	2.679.799	2.642.258

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): 30 June 2025			
Loans granted to corporate entities and real persons (Gross)	9.808.621	17.205.320	25.732.844
Specific Provision Amount (-)	5.325.085	10.119.830	16.105.223
Loans granted to corporate entities and real persons (Net)	4.483.536	7.085.490	9.627.621
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 2024			
Loans granted to corporate entities and real persons (Gross)	6.124.453	16.541.601	14.691.919
Specific Provision Amount (-)	3.293.655	9.304.574	9.383.177
Loans granted to corporate entities and real persons (Net)	2.830.798	7.237.027	5.308.742
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

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

	III. Group	IV. Group	V. Group
Current Period: 30 June 2025			
Interest accruals and valuation differences	1.695.882	3.626.890	4.967.830
Provision (-)	919.395	2.131.525	3.381.755
Prior Period: 31 December 2024			
Interest accruals and valuation differences	1.067.683	2.796.601	3.102.014
Provision (-)	575.726	1.586.020	2.215.260

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 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Given as collateral/blocked	40.202.995	-	30.598.797	-
Subject to repurchase agreements	74.191.620	4.684.905	133.937.417	9.175.669
Total	114.394.615	4.684.905	164.536.214	9.175.669

2. Information about government debt securities:

	Current Period 30 June 2025	Prior Period 31 December 2024
Government Bonds	203.996.070	200.835.197
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	203.996.070	200.835.197

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Debt Securities	204.799.041	201.572.350
Quoted at Stock Exchange	204.799.041	201.572.350
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	28.150	47.005
Total	204.770.891	201.525.345

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	201.525.345	164.916.015
Foreign Currency Differences on Monetary Assets	696.234	1.473.127
Purchases During Year	-	-
Disposals Through Sales and Redemptions	(7.050.355)	(12.525.826)
Impairment Provision	18.855	[30.493]
Change in Amortized Cost	9.580.812	47.692.522
Balance at the End of the Period	204.770.891	201.525.345

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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

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

Bankalararası Kart Merkezi A.Ş. and Kredi Kayıt Bürosu A.Ş. dated 31 March 2025, JCR Avrasya Derecelendirme A.Ş. and Birleşik İpotek Finansmanı A.Ş. dated 31 December 2024 financial statements are used.

	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	7.529.589	6.669.221	1.552.515	533.996	-	647.012	586.017	-
2	3.952.982	1.483.623	1.026.901	187.324	-	420.310	190.914	-
3	697.430	508.993	48.717	163.885	-	154.302	69.322	-
4	196.973	182.114	5.079	112.393	-	29.471	(20.564)	-

3. Movement schedule of investments in associates:

	Current Period 30 June 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	20.956	19.528
Movements During the Period		
Purchases	-	-
Bonus Shares and Contributions to Capital	-	1.428
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 30 June 2025 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
Paid in Capital	360.007	96.802	30.534	740.648	385.000	2.401.175
Share Premium	-	-	-	-	-	-
Reserves	3.641.959	117.551	133.609	42.481.571	(13)	1.626.007
Gains recognized in equity as per TAS	(4.418)	(33.093)	(1.786)	-	(828)	-
Profit/Loss	700.252	10.048.837	3.839.878	10.766.310	(121.042)	246.342
- Net Current Period Profit	700.252	1.758.066	1.400.034	1.382.028	(118.741)	9.963
- Prior Year Profit/Loss	-	8.290.771	2.439.844	9.384.282	(2.301)	236.379
Minority Interests	-	5.387	-	-	-	-
Development Cost of Operating Lease (-)	153	4.546	-	3.335	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	69.859	193.328	(3.371)	306.531	-	-
Total Common Equity	4.627.788	10.037.610	4.005.606	53.678.663	263.117	4.273.524
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	4.627.788	10.037.610	4.005.606	53.678.663	263.117	4.273.524
Tier II Capital	84.378	245	125	251.208	-	-
CAPITAL	4.712.166	10.037.855	4.005.731	53.929.871	263.117	4.273.524
Deductions from Capital	-	-	-	-	-	-
TOTAL CAPITAL	4.712.166	10.037.855	4.005.731	53.929.871	263.117	4.273.524

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 30 June 2025 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	45.670.082	4.697.800	2.888.664	3.087.267	595.021	700.252	452.349	-
2	25.551.989	10.235.484	288.570	2.331.048	1.779.915	1.758.066	1.756.563	-
3	4.606.327	4.002.235	71.678	422.331	336.676	1.400.034	768.323	-
4	178.517.999	53.988.529	682.272	6.353.458	692.609	1.382.028	1.664.947	-
5	521.589	263.117	56.832	60.725	898	(118.741)	(121.611)	-
6	4.274.979	4.273.524	-	52.788	-	9.963	43.441	-
7	100.000	100.000	-	-	-	-	-	-

(*) AkTech Yazılım Teknolojileri A.Ş., was established and registered in the Trade Registry Gazette on 11 March 2025.

5. Movement schedule of subsidiaries:

	Current Period 30 June 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	60.818.121	46.651.674
Movements During the Period		
Additions (*)	295.000	120.000
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	5.161.781	9.635.626
Sales/Liquidation	-	-
Revaluation Increase (**)	11.280.401	4.410.821
Revaluation/Impairment	-	-
Balance at the End of the Period	77.555.303	60.818.121
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) The mentioned amounts are due to the investment of TL 100.000 made for the establishment of AkTech Yazılım Teknolojileri A.Ş., which is 100% subsidiary of the Bank, and the capital increase of TL 195.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., which is a 100% subsidiary of the Bank, for the current period. Previous period, the net capital increase of TL 120.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., taking into account the capital reduction carried out.

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

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

Subsidiaries	Current Period 30 June 2025	Prior Period 31 December 2024
Banks	53.988.529	41.320.146
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	4.697.800	3.997.548
Finance Companies	-	-
Other Subsidiaries	18.868.974	15.500.427

7. Subsidiaries quoted to a stock exchange: None. (31 December 2024: None).

j. **Information on joint ventures:** None (31 December 2024: None).

k. **Information on finance lease receivables (Net):** None (31 December 2024: None).

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l. Information on the Hedging Derivative Financial Assets:

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	497.903	4.110.316	85.122	3.978.572
Cash Flow Hedge	32.826.486	927.300	32.118.396	1.287.943
Net Investment Hedge in a foreign operation	-	-	-	-
Total	33.324.389	5.037.616	32.203.518	5.266.515

m. Information on the investment properties: None (31 December 2024: None).

n. Information on deferred tax asset:

As of 31 June 2025, the Bank has amounting to TL 3.399.622 deferred tax assets (31 December 2024: TL 1.388.042). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values and tax values of fixed assets, financial assets and liabilities and provision for employee rights.

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

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Cost	3.571.356	3.464.212
Accumulated Depreciation (-)	-	-
Net Book Value	3.571.356	3.464.212

	Current Period 30 June 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	3.464.212	475.836
Additions	68.520	3.586.515
Disposals (-), net	29.257	529.374
Appreciation / Impairment (-)	67.881	(68.765)
Depreciation (-)	-	-
Closing Net Book Value	3.571.356	3.464.212

p. Information on other assets:

Other assets amounting to TL 58.907.479 (31 December 2024: TL 42.503.163) 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 – 30 June 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	105.158.680	90.822.826	479.516.811	52.598.014	25.806.545	14.792.178	5.017	768.700.071
Foreign Currency Deposits	235.917.379	12.165.036	74.872.222	3.890.683	3.207.444	6.038.775	278	336.091.817
Residents in Türkiye	223.630.352	11.953.805	70.050.965	3.538.621	2.426.094	3.154.163	278	314.754.278
Residents Abroad	12.287.027	211.231	4.821.257	352.062	781.350	2.884.612	-	21.337.539
Public Sector Deposits	15.917.079	2.242	130.136	5.041	1.459	49	-	16.056.006
Commercial Deposits	66.166.639	155.994.951	118.775.335	23.558.451	24.720.201	9.318.632	-	398.534.209
Other Institutions Deposits	2.092.068	2.618.221	7.554.377	3.544.813	844.156	338.908	-	16.992.543
Precious metals Deposits	129.114.276	-	31.169.662	387.942	3.483.182	135.416	-	164.290.478
Interbank Deposits	1.672.869	25.233.053	38.578.420	11.888.265	16.832.693	9.018.582	-	103.223.882
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	148.010	24.747.032	-	-	5.620.922	-	-	30.515.964
Foreign Banks	1.454.865	486.021	38.578.420	11.888.265	11.211.771	9.018.582	-	72.637.924
Participation Banks	69.994	-	-	-	-	-	-	69.994
Other	-	-	-	-	-	-	-	-
Total	556.038.990	286.836.329	750.596.963	95.873.209	74.895.680	39.642.540	5.295	1.803.889.006

Foreign exchange-protected deposit instrument, the operating rules of which are determined by the Ministry of Treasury and Finance and the CBRT, and which ensures that TL deposits are valued with interest rates and are protected against foreign exchange rates, is offered to bank customers. As of 30 June 2025, TL deposit amount includes TL 52.034.680 (31 December 2024: TL 107.084.307) thousand TL deposits within this scope.

1 (ii). Prior period – 31 December 2024:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Deposits Cumulative	Total
Saving Deposits	69.531.113	26.665.391	387.386.591	107.934.809	12.816.189	19.892.962	4.869	624.231.924
Foreign Currency Deposits	198.305.861	24.094.067	80.717.626	3.904.102	2.162.481	5.153.608	318	314.338.063
Residents in Türkiye	188.277.450	23.735.136	76.264.398	3.626.673	1.420.324	2.708.770	318	296.033.069
Residents Abroad	10.028.411	358.931	4.453.228	277.429	742.157	2.444.838	-	18.304.994
Public Sector Deposits	12.470.716	2.790	71.100	4.166	1.730	49	-	12.550.551
Commercial Deposits	56.884.082	108.703.447	101.398.406	76.890.250	26.066.312	32.129.875	-	402.072.372
Other Institutions Deposits	2.836.489	1.315.406	11.380.819	6.402.257	1.916.671	417.883	-	24.269.525
Precious metals Deposits	91.609.560	8.905	381.358	37.428	2.144.544	99.172	-	94.280.967
Interbank Deposits	1.028.814	7.695.204	38.071.763	30.899.291	9.079.723	3.579.175	-	90.353.970
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	134.201	6.049.908	1.517	-	4.437.690	-	-	10.623.316
Foreign Banks	840.421	1.645.296	38.070.246	30.899.291	4.642.033	3.579.175	-	79.676.462
Participation Banks	54.192	-	-	-	-	-	-	54.192
Other	-	-	-	-	-	-	-	-
Total	432.666.635	168.485.210	619.407.663	226.072.303	54.187.650	61.272.724	5.187	1.562.097.372

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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 30 June 2025	Prior Period 31 December 2024	Current Period 30 June 2025	Prior Period 31 December 2024
Saving Deposits	369.506.871	269.221.480	399.193.200	355.010.444
Foreign Currency Saving Deposits	79.574.255	63.464.730	141.006.565	150.278.351
Other Deposits in the Form of Saving Deposits	57.186.685	40.283.051	91.483.639	42.555.924
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 30 June 2025	Prior Period 31 December 2024	Current Period 30 June 2025	Prior Period 31 December 2024
Commercial Deposits	25.804.891	21.151.904	114.987.579	186.764.147
Foreign Currency Commercial Deposits	6.023.196	4.296.966	103.633.798	91.835.424
Other Deposits in the Form of Commercial Deposits	782.448	465.763	6.519.656	4.474.084
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

[*] In the framework of the "Regulation on Insured Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 7 December 2024 and numbered 32745, the amount of insured deposit and participation fund amounting to TL 650 thousand as of 2024, It has been determined as TL 950 thousand, effective from the beginning of the calendar year of 2025.

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Foreign Branches' Deposits and other accounts	8	6
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	6.515.365	5.570.696
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 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	3.513.456	-	2.326.459	-
Swap Transactions	7.983.016	5.130.094	8.453.738	3.633.543
Futures Transactions	-	-	-	-
Options	212.183	4.630.983	114.167	1.239.981
Other	-	-	-	-
Total	11.708.655	9.761.077	10.894.364	4.873.524

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	269.665	1.015.173	181.662	883.654
From Foreign Banks, Institutions and Funds	-	127.101.548	-	94.318.227
Total	269.665	128.116.721	181.662	95.201.881

2. Information on maturity structure of borrowings:

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term	181.041	6.695.520	121.501	12.129.789
Medium and Long-term	88.624	121.421.201	60.161	83.072.092
Total	269.665	128.116.721	181.662	95.201.881

Securitized borrowings procured via A.R.T.S. Ltd. ("Structured Entity") are included in external funding sources of the Bank. Under the securitization program agreements, the Bank has sold foreign trade and customer receivables to A.R.T.S. Ltd.

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

d. Information on securities issued (Net):

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Bank bills	-	-	-	-
Bonds	3.941.098	127.856.603	-	95.214.817
Total	3.941.098	127.856.603	-	95.214.817

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 39.887.703 (31 December 2024: TL 29.696.210) 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 30 June 2025		Prior Period 31 December 2024	
	Gross	Net	Gross	Net
Less Than 1 Year	944.442	446.495	732.800	331.336
Between 1-4 Years	2.365.573	1.312.543	1.871.345	1.001.435
More Than 4 Years	2.064.364	1.507.263	1.741.514	1.287.358
Total	5.374.379	3.266.301	4.345.659	2.620.129

g. Information on the hedging derivative financial liabilities:

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	690.581	-	-	353.649
Cash Flow Hedge	1.082.879	-	558.570	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	1.773.460	-	558.570	353.649

h. Information on provisions:

1. Information on reserves for employee rights:

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

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

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Discount Rate (%)	3,00	3,00
Rate for the Probability of Retirement (%)	94,57	94,57

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 30 June 2025	Prior Period 31 December 2024
Prior Period Closing Balance	1.843.172	2.286.674
Recognized as an Expense During the Period	263.267	543.364
Actuarial Loss / (Gain)	280.868	690.460
Paid During the Period	(96.342)	(1.677.326)
Balance at the End of the Period	2.290.965	1.843.172

As of 30 June 2025, the Bank has allocated vacation liability amounting to TL 1.152.770 (31 December 2024: TL 1.073.924).

2. Information on provisions related with foreign currency difference of foreign indexed loans: None (31 December 2024: 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 766.174 as of 30 June 2025 (31 December 2024: TL 573.073).
4. Information on other provisions:
 - (i). Information on free provision for possible risks: None (31 December 2024: None).
 - (ii). Information on provisions for banking services promotion: The Bank has provisions for credit cards and banking services promotion activities amounting to TL 662.843 (31 December 2024: TL 599.194).

i. Explanations on tax liability:

1. Explanations on tax liability:

Tax calculations of the Bank are explained in Note XVIII of Section Three. As of 30 June 2025, the Banks has amounting to TL 657.335 the remaining tax liability after deducting the taxes paid during the period from corporate tax (31 December 2024: TL 158.106).

- 1 (i). Information on taxes payable:

	Current Period 30 June 2025	Prior Period 31 December 2024
Corporate Taxes Payable	657.335	158.106
Taxation on Marketable Securities	5.558.638	2.932.209
Property Tax	15.325	10.967
Banking Insurance Transaction Tax (BITT)	4.230.557	3.960.752
Foreign Exchange Transaction Tax	42.204	30.192
Value Added Tax Payable	733.058	362.547
Other	1.259.069	937.612
Total	12.496.186	8.392.385

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1 (ii). Information on premium payables:

	Current Period 30 June 2025	Prior Period 31 December 2024
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	18.191	16.143
Unemployment Insurance – Employer	36.383	32.286
Other	360	865
Total	54.941	49.301

2. Information on deferred tax liability:

The Bank has no deferred tax liabilities as of 30 June 2025 (31 December 2024: TL 966.784). Information on the deferred tax asset is given in Note I-n of Section Five.

j. Information on subordinated loan (*):

	Current Period 30 June 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
To be included in the calculation of additional capital				
borrowing instruments	-	24.380.714	-	21.187.758
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	24.380.714	-	21.187.758
Debt instruments to be included in contribution capital calculation	-	52.424.416	-	28.445.514
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	52.424.416	-	28.445.514
Total	-	76.805.130	-	49.633.272

(*) Explanation about the subordinated loans is given in Note I-b of Section Four.

k. Information on shareholders' equity:

1. Presentation of paid-in capital:

	Current Period 30 June 2025	Prior Period 31 December 2024
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

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.

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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.
8. Information on marketable securities value increase fund:

	Current Period		Prior Period	
	30 June 2025		31 December 2024	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	635.854	481.674	622.461	537.070
Valuation Difference	(15.197.143)	(534.114)	(12.152.531)	(154.503)
Foreign Currency Differences	-	-	-	-
Total	(14.561.289)	(52.440)	(11.530.070)	382.567

(*) 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 62.089.901 asset purchase commitments (31 December 2024: TL 46.230.019), TL 955.414.431 commitments for credit card limits (31 December 2024: TL 752.010.443), TL 15.755.070 commitments for cheque books (31 December 2024: TL 11.912.002).

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

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

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Bank Acceptance Loans	1.042.715	697.572
Letters of Credit	46.420.388	33.345.513
Other Guarantees and Warranties	81.615.412	66.006.213
Total	129.078.515	100.049.298

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

	Current Period 30 June 2025	Prior Period 31 December 2024
Revocable Letters of Guarantee	7.694.424	6.500.154
Irrevocable Letters of Guarantee	146.616.935	124.134.951
Letters of Guarantee Given in Advance	30.851.424	27.535.406
Guarantees Given to Customs	11.230.070	7.753.693
Other Letters of Guarantee	92.123.452	84.504.568
Total	288.516.305	250.428.772

3. Information on non-cash loans:

	Current Period 30 June 2025	Prior Period 31 December 2024
(i). Total amount of non-cash loans:		
Non-cash Loans Given against Cash Loans	145.092.743	152.676.607
With Original Maturity of 1 Year or Less Than 1 Year	25.844.869	24.442.865
With Original Maturity of More Than 1 Year	119.247.874	128.233.742
Other Non-cash Loans	272.502.077	197.801.463
Total	417.594.820	350.478.070

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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 30 June 2025		Prior Period 30 June 2024	
	TL	FC	TL	FC
Short-term Loans	102.063.178	5.781.346	60.750.727	3.487.678
Medium and Long-term Loans	66.020.014	7.783.106	56.593.890	7.469.045
Interest on Loans Under Follow-Up	3.776.042	-	1.977.351	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	171.859.234	13.564.452	119.321.968	10.956.723

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

2. Information on interest income on banks:

	Current Period 30 June 2025		Prior Period 30 June 2024	
	TL	FC	TL	FC
From the CBRT	-	10.896	-	37.654
From Domestic Banks	30.033	104.433	24.523	74.706
From Foreign Banks	2.066	964.616	814.414	778.942
From Headquarters and Branches Abroad	-	-	-	-
Total	32.099	1.079.945	838.937	891.302

3. Information on interest income on marketable securities:

	Current Period 30 June 2025		Prior Period 30 June 2024	
	TL	FC	TL	FC
From Financial Assets at Fair Value through Profit or Loss	1.716.914	72.268	96.672	31.187
Financial Assets at Fair Value through Other Comprehensive Income	43.876.784	4.023.197	35.168.695	3.578.737
Financial Assets Measured at Amortised Cost	28.359.194	186.234	29.387.733	539.484
Total	73.952.892	4.281.699	64.653.100	4.149.408

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 Bank determines the estimated inflation rate accordingly. The estimated inflation rate used is updated during the year when deemed necessary. In this context, as of 30 June 2025, the valuation of these securities was made according to an annual inflation forecast of 31,0%. As of 30 June 2025, in case of the CPI estimate increases or decreases by 1%, the profit before tax will increase by approximately TL 918 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 30 June 2025	Prior Period 30 June 2024
Interests Received From Investments in Associates and Subsidiaries	354.723	449.482

b. Information on interest expense:

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

	Current Period 30 June 2025		Prior Period 30 June 2024	
	TL	FC	TL	FC
Banks	69.974	2.935.159	25.874	3.143.485
The CBRT	-	-	-	-
Domestic Banks	69.974	7.242	25.874	13.861
Foreign Banks	-	2.927.917	-	3.129.624
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	360.222	-	579.165
Total	69.974	3.295.381	25.874	3.722.650

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

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

	Current Period 30 June 2025	Prior Period 30 June 2024
To Associates and Subsidiaries	429.454	411.510

3. Information on interest expense given to securities issued:

	Current Period 30 June 2025		Prior Period 30 June 2024	
	TL	FC	TL	FC
Interest expense on securities issued	64.968	5.822.901	97.760	2.996.847

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4. Maturity structure of the interest expense on deposits:

There are no seven-day notification deposits.

Current Period - 30.06.2025	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	-	3.862.719	683.569	808.077	650.077	340.126	6.344.568
Saving Deposits	-	10.597.625	95.814.241	11.282.201	4.403.783	3.449.144	125.546.994
Public Sector Deposits	-	701	16.527	826	154	1	18.209
Commercial Deposits	-	40.641.046	17.215.055	7.964.669	4.949.460	3.968.089	74.738.319
Other Deposits	-	119.032	2.048.828	812.995	328.545	91.521	3.400.921
Total	-	55.221.123	115.778.220	20.868.768	10.332.019	7.848.881	210.049.011
FC							
Foreign Currency Deposits	-	210.137	529.972	32.050	9.677	10.749	792.585
Bank Deposits	7.083	7.834	1.136.044	553.592	396.669	221.985	2.323.207
Precious Metals Deposits	-	16	28.193	333	5.255	145	33.942
Total	7.083	217.987	1.694.209	585.975	411.601	232.879	3.149.734
Grand Total	7.083	55.439.110	117.472.429	21.454.743	10.743.620	8.081.760	213.198.745

Prior Period - 30.06.2024	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	-	657.718	421.917	671.515	28.581	-	1.779.731
Saving Deposits	-	3.327.549	60.008.450	25.393.890	16.420.807	3.204.521	108.355.217
Public Sector Deposits	-	1.005	24.545	102.121	148	1	127.820
Commercial Deposits	-	4.213.133	12.286.780	14.799.616	3.077.188	6.376.963	40.753.680
Other Deposits	-	84.986	994.296	948.732	412.598	10.549	2.451.161
Total	-	8.284.391	73.735.988	41.915.874	19.939.322	9.592.034	153.467.609
FC							
Foreign Currency Deposits	-	480.305	672.528	45.676	19.241	31.451	1.249.201
Bank Deposits	20.999	82.485	660.697	492.402	375.549	471.810	2.103.942
Precious Metals Deposits	-	14	65	-	1.367	73	1.519
Total	20.999	562.804	1.333.290	538.078	396.157	503.334	3.354.662
Grand Total	20.999	8.847.195	75.069.278	42.453.952	20.335.479	10.095.368	156.822.271

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

	Current Period 30 June 2025	Prior Period 30 June 2024
Profit	2.064.401.252	1.620.241.321
Profit From Capital Market Transactions	5.663.762	5.449.252
Profit From Derivative Financial Transactions (*)	76.565.589	61.870.339
Foreign Exchange Gains	1.982.171.901	1.552.921.730
Loss (-)	2.060.733.585	1.623.565.030
Loss from Capital Market Transactions	1.341.095	238.079
Loss from Derivative Financial Transactions (*)	73.103.081	90.620.116
Foreign Exchange Loss	1.986.289.409	1.532.706.835
Total (Net)	3.667.667	(3.323.709)

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 5.606.341 (30 June 2024: (7.581.977)).

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d. Explanations on other operating income:

"Other Operating Income" in the Income Statement mainly includes collections from receivables for which provision has been allocated in prior periods and provisions that have been set aside in prior periods and reversed in the current year.

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

	Current Period 30 June 2025	Prior Period 30 June 2024
Expected Credit Loss	18.239.523	8.224.582
12 month expected credit loss (Stage 1)	1.888.939	(230.118)
Significant increase in credit risk (Stage 2)	374.254	1.579.555
Non-performing loans (Stage 3)	15.976.330	6.875.145
Marketable Securities Impairment Expense	-	8
Financial Assets at Fair Value through Profit or Loss	-	8
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	-	17.520
Total	18.239.523	8.242.110

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

f. Information related to other operating expenses:

	Current Period 30 June 2025	Prior Period 30 June 2024
Reserve for Employee Termination Benefits	263.267	202.412
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	1.412.907	950.109
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	887.626	582.944
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	659	22.544
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	23.994.786	17.101.651
Leasing Expenses on TFRS 16 Exceptions	580.228	371.072
Maintenance Expenses	304.296	261.146
Advertisement Expenses	945.208	872.100
Other Expenses	22.165.054	15.597.333
Loss on Sales of Assets	732	51.783
Other (*)	6.902.416	4.561.102
Total	33.462.393	23.472.545

(*) TL 2.004.088 consists of saving deposit insurance fund expense (30 June 2024: TL 1.417.915) and 3.250.676 consists of taxes, duties, fees and fund expenses (30 June 2024: TL 1.929.763).

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

As of 30 June 2025, the Bank has TL 1.570.817 current tax expense. (30 June 2024: 5.438.646), deferred tax expense of TL 7.111.328 (30 June 2024: TL 2.284.462) and a deferred tax income of TL 4.231.695 (30 June 2024: TL 4.035.732).

The Bank has no discontinued operations.

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

Net profit of the Bank is TL 24.851.880 (30 June 2024: TL 24.108.123).

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

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

1. Current Period – 30 June 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	1.685.765	753.787	29.639.202	15.076.237	65.870	11.892
Interest and Commission Income Received	354.723	129	2.330.458	31.670	4.682	177

2. Prior Period - 31 December 2024:

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	2.311.032	956.273	17.921.787	7.975.697	101.776	4.532
Balance at the End of the Period	3.312.357	727.912	26.279.451	11.738.970	90.639	14.957
Interest and Commission Income Received (*)	449.482	27	1.849.506	22.377	3.681	76

(*) 30 June 2024 balances used for income/expense accounts.

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

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 30.06.2025	Prior Period 31.12.2024	Current Period 30.06.2025	Prior Period 31.12.2024	Current Period 30.06.2025	Prior Period 31.12.2024
Balance at the Beginning of the Period	2.820.656	1.444.398	10.974.763	20.564.394	3.756.768	2.372.494
Balance at the End of the Period	3.892.130	2.820.656	10.318.777	10.974.763	3.441.035	3.756.768
Interest expense on Deposits (*)	429.454	411.510	602.094	1.745.856	570.088	394.620

(*) 30 June 2024 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
	30.06.2025	31.12.2024	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Transactions at Fair Value						
Through Profit or Loss						
Beginning of the Period	2.862.683	2.243.363	13.501.012	31.233.932	-	-
Balance at the End of the Period	2.805.460	2.862.683	40.707.761	13.501.012	-	-
Total Income/Loss	3.708	(69.620)	53.805	(531.554)	-	-
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss	-	-	-	-	-	-

Figures presented in the table above show the total of "sale" and "purchase" amounts of related transactions. Due to the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Bank. As of 30 June 2025, the net exposure for investments in associates and subsidiaries is TL 32.759 (31 December 2024: TL 73.937). For direct and indirect shareholders of the Bank TL (347.920) (31 December 2024: TL (265.536)).

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

As of 30 June 2025 benefits provided to the Bank's key management amounting to TL 594.831 (30 June 2024: TL 399.461).

VII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None.

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

I.EXPLANATIONS ON INDEPENDENT AUDITOR'S REVIEW REPORT

The unconsolidated financial statements for the period ended 30 June 2025 have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.(Member of Deloitte Touche Tohmatsu Limited). The audit report dated 29 July 2025 is presented preceding the unconsolidated 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:

US President Trump's announcements on reciprocal tariffs in April raised trade policy uncertainty to historically high levels. Although negotiations on tariffs between countries are ongoing, it is estimated that the average tariff rate on products imported by the US will increase from 2% to approximately 15% under current conditions. These developments are expected to negatively impact international trade flows and supply chains. Moreover, geopolitical developments in June had a negative impact on risk perceptions, causing additional volatility in financial markets and commodity prices. As conflicts in the Middle East subsided, geopolitical risks eased as the third quarter began. Against this backdrop, global economic growth in 2025 is projected to remain below the growth rates of previous years ($\approx 3.2\%$) due to trade policies, financial volatility and geopolitical developments. Indeed, in April, the IMF revised its global growth forecast for 2025 from 3.3% to 2.8%.

Protectionist economic policies are expected to push global inflation upwards. However, headline inflation rates declined in April and May due to falling commodity prices amid prevailing concerns over global growth. In June, rising energy prices caused by geopolitical developments had a negative impact on inflation. Additionally, the repercussions of protectionist policies began to emerge. In this context, annual consumer inflation in the US, which fell to 2.3% in April, increased to 2.7% in June. In the UK, annual inflation, which was 2.6% in March, rose to 3.6% in June. In contrast, annual inflation in the Euro Area, remained lower at 2.0% in June. Globally, core inflation rates, which exclude food and energy, have a less favourable outlook than headline rates. Risks to global inflation from tariffs and geopolitical developments are expected to persist in the coming months.

Ongoing uncertainty regarding trade policies also affects the expectations regarding the monetary policies of the central banks of advanced economies. Following the tariff announcements, expectations of interest rate cuts in developed countries initially increased due to concerns about global growth, but this effect was subsequently reversed. Although the Fed has not yet cut interest rates in 2025, the market is now anticipating a 50 basis point rate cut by the end of the year, based on the latest employment and inflation data. The European Central Bank (ECB), on the other hand, has continued to cut interest rates since June 2024, reducing them a total of seven times over this period. It is expected that the ECB will make one more rate cut until the end of this year. Against this backdrop, the US dollar depreciated significantly (by around 7%) against other currencies in the second quarter of the year.

Domestic demand remained the driving force behind Turkey's economic growth in the first quarter of the year, with the economy expanding by 2.0% year on year (yoy) and 1.0% quarter on quarter (qoq). However, activity slowed down in the second quarter of the year due to the re-tightening of financial conditions, stemming from both domestic and external developments. Tight financial conditions and the expected slowdown in external growth continue to pose downside risks for the remainder of 2025, with growth expected to reach around 3.0% for the year as a whole.

In 12-month cumulative terms, the current account deficit remained at a moderate level of \$16.0 billion as of May. We anticipate that the tight monetary stance, which will limit growth in the coming months, the decline in commodity prices, and the increase in euro/dollar parity, will help to maintain the current account balance at its current level. Conversely, weaker global economic growth expectations, additional gold demand caused by rising gold prices, and the weakening underlying trend in the services balance pose upside risks to the current account deficit. Our year-end current account deficit forecast remains at \$19.5 billion (1.3% of GDP).

The downward trend in consumer inflation continued during the first half of the year. Annual inflation, which stood at 44.4% at the end of 2024, fell to 35.0% by June. A tight monetary stance, weakening aggregate demand due to global developments, and mild commodity price movements are likely to continue restraining the inflation trend for the rest of the year. Provided that the prudent policy stance is maintained, our forecasts suggest that inflation may remain within the CBRT's forecast band by the end of the year.

The CBRT decided to tighten monetary policy again due to the financial fluctuations caused by the decline in risk appetite due to domestic and international political, economic and geopolitical developments. At the interim decision meeting in March, one-week repo auctions were suspended, the upper band of the interest rate corridor was raised to 46% and funding was started to be provided at the overnight rate. At the April meeting, the policy rate was raised to 46% and the overnight lending rate to 49%. Moreover, the monetary stance was further strengthened through additional macroprudential measures. While the weighted average funding cost remained at the overnight lending rate until mid-June, it fell back to the policy rate as volatility decreased. CBRT has resumed the interest rate cut process in July.

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Amid heightened uncertainty, domestic markets witnessed strong capital outflows in March and April, while the country risk premium increased significantly and demand for foreign exchange increased among residents due to exchange rate volatility. CBRT reserves also declined significantly. However, with the measures and tightening steps taken, financial market indicators started to improve, dollarisation was brought under control, and foreign capital inflows resumed in May. Consequently, the CBRT began to rebuild its reserves.

As in 2024, the fiscal stance remained loose in the first half of the year. As of June, the 12-month cumulative budget balance recorded a 12-month deficit of 2.3 trillion TRY (4.6% of GDP), while the primary balance recorded a deficit of 532 billion TRY. In order to achieve the primary budget balance target (0% of GDP) set in the Medium Term Programme, the fiscal stance will need to be tightened in the second half of the year. Furthermore, the increase in interest expenditure suggests that the total budget deficit at the end of the year will exceed the MTP targets.

In summary, the volatility in the second quarter, resulting from domestic and external developments, as well as the re-tightening of financial conditions, led to more challenging operating conditions for the banking sector than we had previously projected. However, the measures taken prevented this volatility from causing macrofinancial instability, and its effects were largely contained. Resuming the interest rate cut process in the third quarter will create more favourable conditions for the banking sector in terms of loan growth, asset quality and profitability. Rapidly eliminating uncertainties and reducing risks is important for the sector. An environment of macroeconomic stability must be established in which inflation can be reduced to single-digit levels, predictability can increase, the country risk premium can decline, external financing opportunities can expand and the investment environment can improve. This will support the long-term growth potential of the financial sector.

Message from the CEO

The second quarter was marked by uncertainty and volatility across both global and local markets. In Türkiye, the prompt implementation of tightening measures played a key role in curbing these fluctuations and supporting financial stability. With inflation continuing its downward trajectory, a more favourable environment emerged for the resumption of the interest rate cuts. Throughout this period Akbank, along with the broader Turkish banking sector, continued to provide robust support to the Turkish economy.

In the first half of 2025, the loan support we provided to the economy increased to a total of TL 1 trillion 980 billion with TL 1 trillion 561 billion in cash loans. Our deposits reached TL 1 trillion 890 billion, while our assets reached TL 2 trillion 984 billion. With our strong capital adequacy ratio of 19.4%, we continued to support the growth and development of the real sector. In the first half of 2025, Akbank reported a consolidated net profit of TL 24 billion 852 million, after TL 5 billion 620 million tax expenses. I would like to thank our colleagues for their successful performance and all our stakeholders, especially our customers, for the trust they place in us.

(*) Amounts in section seven expressed in full Turkish Lira ("TL") amount unless otherwise stated

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A. INTRODUCTION

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

There have been no changes in the Articles of Association during the period.

2. Important Issues and Transactions during the period

In reference to our public disclosure dated 25.12.2020, it was announced that Ministry of Trade had issued an administrative monetary fine to our Bank, our Bank paid the fine and thereupon filed a lawsuit for cancellation of the fine before Istanbul Administrative Court; the lawsuit was dismissed, and that the decision was appealed before the Regional Administrative Court. As of 3 February 2025, the appeal process has now been completed and the decision has been finalized against our Bank.

Our Bank had mandated Abu Dhabi Commercial Bank PJSC, Citigroup Global Markets Limited, HSBC Bank plc, J.P. Morgan Securities plc, SMBC Bank International plc and Standard Chartered Bank for the issuance of U.S. Dollar denominated sustainability Tier 2 notes (Basel III compliant) subject to market conditions to be sold to Institutional Investors resident abroad in 25 February 2025. As of 5 March 2025, the issuance of sustainability Tier2 Notes in two different ISIN codes (XS3013974533 – 469.313.000 USD, US00971YAM21 - 30.687.000 USD) in total of USD 500.000.000 was completed and the coupon rate was fixed at 7,875%.

As of 12 March 2025, a new technology company, which is a 100% owned by our Bank, titled AkTech Yazılım Teknolojileri A.Ş. was established in Istanbul.

At the Ordinary General Assembly Meeting of our Bank held on 24 March 2025, it has been decided that the dividend to be distributed from 2024 net profit of TL 42.366.069.861,88 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, 2024 will be allocated as primary cash gross dividend; and gross TL 6.094.400.000 will be allocated as secondary cash gross dividend. Total gross dividend of TL 6.354.400.000 equal to 122.20% of the paid-in capital, will be distributed to shareholders,
- Cash dividend payment to start from 26th of March, 2025,
- After allocating TL 609.440.000 to Legal Reserves, the remaining profit will be retained under Extraordinary Reserves.

At the Ordinary General Assembly Meeting of our Bank held on 24 March 2025, it has been decided that the appointment of DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. as the independent audit firm for the year 2025 and for the assurance audit of the sustainability report for the years 2024-2025.

Resolutions of the Ordinary General Assembly held on March 24, 2025 were registered at the Istanbul Trade Registry Office on April 15, 2025.

According to the Ordinary General Assembly held on 24.03.2025, the resolution on the appointment of DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. as the independent audit firm for the year 2025 and for the assurance audit of the sustainability report for the years 2024-2025 was registered by Istanbul Trade Registry Office on 15.04.2025 and announced at the T. Trade Registry Gazette in its issue with date and number 16.04.2025 / 11313.

Akbank has secured a multi-currency syndicated sustainability term loan facility from international markets: USD 230.2 million and EUR 243.5 million with 367 days maturity; USD 162 million with 2 years and 2 business days maturity; USD 37.5 million and EUR 37.5 million with 3 years and 2 business days maturity. All-in cost for the 367-day tranches are Sofr+1.60% p.a. and Euribor+1.35% p.a. respectively. All-in cost for the 2 years and 2 business days tranches are Sofr+2.00% p.a. and Euribor+1.75% p.a. respectively. All-in cost for the 3 years and 2 business days tranches are Sofr+2.25% p.a. and Euribor+2.00% p.a. respectively.

Effective as of May 30, 2025, pursuant to the decision of the Board of Directors, the following changes have been made to our organizational structure and leadership appointments:

Emre Özben, previously Executive Vice President of Credit Underwriting, has been appointed Executive Vice President of Corporate and Investment Banking.

The Credit Underwriting function has been reorganized into two separate business units:

Corporate and Commercial Credits Underwriting

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Consumer Credit Analytics and Consumer/Micro Credits Underwriting

Zeynep Öztürk, previously Executive Vice President of Special Credits, has been appointed Executive Vice President of Corporate and Commercial Credits Underwriting.

Burcu Çalıcıoğlu, previously Senior Vice President of Credit Analytics and Retail/Micro Loan Approvals, has been appointed Executive Vice President of Consumer Credit Analytics and Consumer/Micro Credits Underwriting.

The Special Credits Business Unit has been dissolved. Its functions have been integrated into the Credit Monitoring and Collections Business Unit. Çetin Düz, previously Executive Vice President of Commercial Banking, has assumed leadership of this unit as Executive Vice President.

Özlem Atik Kaptanoğlu, previously Senior Vice President of Corporate Banking, has been appointed Executive Vice President of Commercial Banking.

Bülent Oğuz, previously Executive Vice President of SME Banking, has been appointed Executive Vice President of People and Culture.

Alper Bektaş, previously Senior Vice President of SME Banking Sales Management, has been appointed Executive Vice President of SME.

The name of the Treasury Business Unit has been officially changed to Treasury and Financial Institutions (Treasury and FI).

Levent Çelebioğlu, Executive Vice President in charge of Corporate and Investment Banking; Ege Gültekin, Executive Vice President in charge of Credit Monitoring and Collections; Pınar Anapa, Executive Vice President in charge of People and Culture, will resign from their positions.

On May 30, 2025, Fitch Credit Ratings affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-". The remaining notes were also affirmed. Meanwhile, Fitch left unchanged the Outlooks on the Long Term Foreign and Local Currency IDRs as "Stable".

On June 13, 2025, Akbank issued a residential mortgage-backed covered bond with a maturity of 5-years and a total value of TRY 3.9 billion abroad.

On June 16, 2025, the portion of our bank's non-performing loan portfolio with a balance of TL 3.461 Million has been sold to Birikim Varlık Yönetimi A.Ş., Gelecek Varlık Yönetimi A.Ş., Ortak Varlık Yönetim A.Ş. and Dünya Varlık Yönetimi A.Ş. for a total price of TL 765 Million.

B. BANKING SECTOR SECOND QUARTER OVERVIEW

In the the first six months of 2025, loan growth in the sector was 21,7 % and deposit growth on the funding side was 21,2%.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 JUNE 2025

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

C. UNCONSOLIDATED FINANCIAL RESULTS AND SECOND QUARTER OVERVIEW

1. Main Balance Sheet Items (TL Million):

	30.06.2025	31.12.2024
	Unconsolidated	Unconsolidated
	Financial Results	Financial Results
Total Assets	2.818.348	2.515.597
Loans	1.446.276	1.286.771
Deposits	1.803.889	1.562.097
Equity	258.901	240.348
Net Income (30.06.2024)	24.852	24.108

2. Main Financial Ratios (%):

	30.06.2025	31.12.2024
	Unconsolidated	Unconsolidated
	Financial Results	Financial Results
Loan / Total Assets	51,3	51,2
Deposit / Total Assets	64,0	62,1
Return on Equity (30.06.2024)	20,3	22,4
Return on Assets (30.06.2024)	1,9	2,4
NPL Ratio	3,6	2,9
Capital Adequacy Ratio	20,3	21,1
Earnings Per Share (TL) (30.06.2024)	0,04779	0,04636

3. Akbank 2025 Results Overview:

Akbank reported a gross profit of TL 29.302 million, setting aside TL 4.450 million of tax provisions, reporting a net unconsolidated profit of TL 24.852 million in the first six months of the year.

Capital adequacy ratio of the bank has realized at 20,32 % in this period.

As of 30 June 2025, Akbank's unconsolidated total asset realized at TL 2.818 billion, loans are TL 1.446 billion and total deposits are TL 1.804 billion.

Akbank's NPL ratio realized at 3,6% as of 30 June 2025.

4. Bank's Expectations for 2025:

Banks' forward-looking consolidated expectations which was announced publicly on 29 July 2025, are stated below:

2025 Guidance Outlook (%)

TL Loan Growth	> 30%
FX Loan Growth (in USD)	Mid single digit
ROE	> 25%
NIM (Swap ad.)	~ 3% -3.5%
Net fees&comm. growth	~ 60%
Opex increase	~ 40%
Cost/income (*)	High-40%'s
NPL	~ 3.5%
Net total CoC (excl. ccy impact)	150-200 bps

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