

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT 30 SEPTEMBER 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 September 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 nine-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying 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 September 2025, and of the results of their operations and their cash flows for the nine-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

Report on Other Legal and Regulatory Requirements

Based on our review, nothing has come to our attention that causes us to believe that the 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, 23 October 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 SEPTEMBER 2025

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The unconsolidated financial report for the nine-month-period, 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 nine-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.

23 October 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		President	President
		Committee			

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

Name-Surname / Title : Gökhan KAZCILAR / Senior Vice President
Phone No : (0 212) 385 55 55
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SECTION ONE

		Page
	General Information about the Bank	
I.	Bank's foundation date, start-up status, history regarding the changes in this status	1
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	1
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	1
IV.	Information on the individual and corporate shareholders having control shares of the Bank	2
V.	Information on the Bank's service types and fields of operation	2
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	2

SECTION TWO

	Unconsolidated Financial Statements of the Bank	
I.	Balance sheet	3
II.	Off Balance Sheet Commitments	5
III.	Income statement	6
IV.	Income and expenses accounted under shareholders' equity	7
V.	Statement of changes in shareholders' equity	8
VI.	Statement of cash flows	10

SECTION THREE

	Explanations on Accounting Policies	
I.	Explanations on basis of presentation	11
II.	Explanations on strategy of using financial instruments and explanations on foreign currency transactions	12
III.	Explanations on equity investments	12
IV.	Explanations on forward transactions, options and derivative instruments	12
V.	Explanations on interest income and expense	13
VI.	Explanations on fee and commission income and expenses	13
VII.	Explanations on financial assets	13
VIII.	Explanations on expected credit losses	17
IX.	Explanations on offsetting financial instruments	18
X.	Explanations on sales and repurchase agreements and securities lending transactions	18
XI.	Explanations on assets held for sale and related to discontinued operations(Net)	18
XII.	Explanations on goodwill and other intangible assets	19
XIII.	Explanations on property and equipment	19
XIV.	Explanations on leasing transactions	19
XV.	Explanations on provisions and contingent liabilities	20
XVI.	Explanations on contingent assets	20
XVII.	Explanations on obligations related to employee rights	20
XVIII.	Explanations on taxation	22
XIX.	Explanations on borrowings	23
XX.	Explanations on issuance of share certificates	23
XXI.	Explanations on avalized drafts and acceptances	23
XXII.	Explanations on government grants	23
XXIII.	Explanations on segment reporting	23
XXIV.	Profit reserves and profit distribution	23
XXV.	Earnings per share	24
XXVI.	Related parties	24
XXVII.	Cash and cash equivalent assets	24
XXVIII.	Reclassifications	24

SECTION FOUR

	Information Related to Financial Position and Risk Management of the Bank	
I.	Explanations on equity	25
II.	Explanations on currency risk	34
III.	Explanations on interest rate risk	36
IV.	Explanations on position risk of equity securities	38
V.	Explanations on liquidity risk management, liquidity coverage ratio and net stable funding ratio	38
VI.	Explanations on leverage ratio	46
VII.	Explanations on risk management target and policies	47
VIII.	Explanations on hedge transactions	48
IX.	Explanations on business segments	50

SECTION FIVE

	Information and Disclosures Related to Unconsolidated Financial Statements	
I.	Explanations and notes related to assets	52
II.	Explanations and notes related to liabilities	66
III.	Explanations and notes related to off-balance sheet accounts	73
IV.	Explanations and notes related to income statement	74
V.	Explanations and notes related to statement of cash flows	78
VI.	Explanations and notes related to risk group that the Bank belongs to	79
VII.	Explanations and notes related to subsequent events	80

SECTION SIX

	Explanations on Auditor's Review Report	
I.	Explanations on Auditor's Review Report	80
II.	Explanations on notes prepared by independent auditors	80

SECTION SEVEN

	Explanations on Interim Activity Report	
I.	Interim period activity report included chairman of the board of directors and CEO's assessments for the interim activities	81

**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 SEPTEMBER 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 Depositary Receipts ("ADRs"). As of 30 September 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 BİNBAŞĞİL	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
CEO:	C. Kaan GÜR	Board Member and CEO	Graduate
Head of Internal Audit:	C. Kaan GÜR	CEO	Graduate
	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
Internal Audit Committee:	Eyüp ENGİN	Head of the Audit Committee	Undergraduate
	Levent DEMİRAĞ	Member of the Audit Committee	Undergraduate

The Retail Banking and Digital Solutions has been dissolved, and two new business units named "Retail Banking" and "Digital Solutions and Strategy" have been established.

As of 1 October 2025, Emre Çift will assume the position of Executive Vice President of Retail Banking, while Şebnem Dağ Güven will assume the position of Executive Vice President of Digital Banking and Strategy as of 5 November 2025.

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

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 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 September 2025, the Bank has 670 branches dispersed throughout the country and 1 branch operating abroad (31 December 2024: 693 branches and 1 branch operating abroad).

As of 30 September 2025, the Bank has 12.765 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 SEPTEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

ASSETS		Note (Section Five)	CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)		
			TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)		567.979.206	502.445.030	1.070.424.236	568.821.495	352.738.909	921.560.404
1.1	Cash and Cash Equivalents		219.124.802	289.108.905	508.233.707	287.113.554	205.006.730	492.120.284
1.1.1	Cash and Balances with Central Bank	(I-a)	205.105.453	250.570.980	455.676.433	287.109.821	169.439.298	456.549.119
1.1.2	Banks	(I-d)	487.458	38.541.198	39.028.656	3.909	35.567.911	35.571.820
1.1.3	Money Markets		13.533.539	-	13.533.539	-	-	-
1.1.4	Expected Loss Provision [-]		1.648	3.273	4.921	176	479	655
1.2	Financial Assets at Fair Value Through Profit or Loss	(I-b)	21.818.918	5.648.884	27.467.802	9.399.533	4.022.683	13.422.216
1.2.1	Government Debt Securities		12.992.230	2.275.091	15.267.321	1.752.100	1.334.296	3.086.396
1.2.2	Equity Instruments		-	2.600.120	2.600.120	69	1.884.348	1.884.417
1.2.3	Other Financial Assets		8.826.688	773.673	9.600.361	7.647.364	804.039	8.451.403
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	278.800.563	183.105.101	461.905.664	229.322.617	128.631.262	357.953.879
1.3.1	Government Debt Securities		242.514.026	130.426.540	372.940.566	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		36.116.689	52.678.452	88.795.141	40.604.745	29.211.870	69.816.615
1.5	Derivative Financial Assets	(I-c, I-f)	48.234.923	24.582.140	72.817.063	42.985.791	15.078.234	58.064.025
1.5.1	Derivative Financial Assets at Fair Value Through Profit or Loss		13.125.964	23.912.122	37.038.086	10.867.395	13.790.291	24.657.686
1.5.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		35.108.959	670.018	35.778.977	32.118.396	1.287.943	33.406.339
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		1.320.164.217	443.307.195	1.763.471.412	1.074.287.231	367.839.193	1.442.126.424
2.1	Loans	(I-f)	1.174.809.896	439.493.933	1.614.303.829	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)	210.049.209	6.787.814	216.837.023	192.312.853	9.212.492	201.525.345
	Government Debt Securities		210.049.209	5.993.588	216.042.797	192.312.853	8.522.344	200.835.197
	Other Financial Assets		-	794.226	794.226	-	690.148	690.148
2.5	Expected Credit Loss [-]		64.694.888	2.974.552	67.669.440	41.780.171	4.389.607	46.169.778
III.	ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-o)	3.654.822	-	3.654.822	3.464.212	-	3.464.212
3.1	Held for Sale Purpose		3.654.822	-	3.654.822	3.464.212	-	3.464.212
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		21.567.243	61.740.459	83.307.702	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)	21.546.287	61.740.459	83.286.746	15.715.067	45.103.054	60.818.121
4.2.1	Unconsolidated Financial Subsidiaries		21.446.287	57.213.667	78.659.954	15.715.067	41.320.146	57.035.213
4.2.2	Unconsolidated Non-Financial Subsidiaries		100.000	4.526.792	4.626.792	-	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)		37.889.068	83.447	37.972.515	36.503.343	83.877	36.587.220
VI.	INTANGIBLE ASSETS (Net)		8.227.756	-	8.227.756	6.447.391	-	6.447.391
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		8.227.756	-	8.227.756	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)	555	498.209	498.764	-	1.388.042	1.388.042
X.	OTHER ASSETS (Net)	(I-p)	60.009.899	1.208.563	61.218.462	40.212.448	2.290.715	42.503.163
TOTAL ASSETS			2.019.492.766	1.009.282.903	3.028.775.669	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 SEPTEMBER 2025 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	(II-a)	1.284.385.721	642.430.658	1.926.816.379	1.086.801.556	475.295.816	1.562.097.372
II. FUNDS BORROWED	(II-c)	482.931	145.938.323	146.421.254	181.662	95.201.881	95.383.543
III. MONEY MARKETS		87.112.970	162.599.311	249.712.281	212.268.616	112.101.416	324.370.032
IV. SECURITIES ISSUED (Net)	(II-d)	4.290.173	162.158.795	166.448.968	-	95.214.817	95.214.817
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		4.290.173	162.158.795	166.448.968	-	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)	14.231.589	7.992.567	22.224.156	11.452.934	5.227.173	16.680.107
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		13.872.355	7.992.567	21.864.922	10.894.364	5.227.173	16.121.537
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		359.234	-	359.234	558.570	-	558.570
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(II-f)	3.417.742	-	3.417.742	2.620.129	-	2.620.129
X. PROVISIONS	(II-h)	7.005.153	1.059.141	8.064.294	6.256.385	893.636	7.150.021
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		3.633.977	-	3.633.977	2.917.096	-	2.917.096
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		3.371.176	1.059.141	4.430.317	3.339.289	893.636	4.232.925
XI. CURRENT TAX LIABILITY	(II-i)	13.526.755	1.491	13.528.246	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 DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(II-j)	-	80.497.213	80.497.213	-	49.633.272	49.633.272
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	80.497.213	80.497.213	-	49.633.272	49.633.272
XV. OTHER LIABILITIES	(II-e)	97.354.295	36.927.776	134.282.071	77.126.587	35.564.413	112.691.000
XVI. SHAREHOLDERS' EQUITY	(II-k)	302.212.639	(24.849.574)	277.363.065	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		19.256.903	778.162	20.035.065	18.810.454	620.683	19.431.137
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		33.723.039	(25.627.736)	8.095.303	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		179.433.499	-	179.433.499	143.921.942	-	143.921.942
16.5.4 Other Profit Reserves		15.924.667	-	15.924.667	15.988.310	-	15.988.310
16.6 Profit or (Loss)		38.915.968	-	38.915.968	42.366.070	-	42.366.070
16.6.1 Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Profit or (Loss)		38.915.968	-	38.915.968	42.366.070	-	42.366.070
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1.814.019.968	1.214.755.701	3.028.775.669	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 SEPTEMBER 2025
(Amounts are expressed in thousands of Turkish Lira (TL).)

	Note (Section Five)	TL	FC	Total	TL	FC	Total
		CURRENT PERIOD (30/09/2025)			PRIOR PERIOD (31/12/2024)		
A. OFF-BALANCE SHEET COMMITMENTS (I-II+III)		2.294.996.847	2.020.173.091	4.315.169.938	1.592.375.704	1.514.062.682	3.106.438.386
I. GUARANTEES AND WARRANTIES	(III)	309.333.340	166.958.920	476.292.260	224.611.468	125.866.602	350.478.070
1,1	Letters of Guarantee	223.938.756	115.748.149	339.686.905	162.730.118	87.698.654	250.428.772
1.1.1	Guarantees Subject to State Tender Law	1.927.802	28.104.384	30.032.186	1.447.554	15.564.528	17.012.082
1.1.2	Guarantees Given for Foreign Trade Operations	-	8.044.723	8.044.723	-	4.629.790	4.629.790
1.1.3	Other Letters of Guarantee	222.010.954	79.599.042	301.609.996	161.282.564	67.504.336	228.786.900
1.2	Bank Acceptances	-	767.522	767.522	-	697.572	697.572
1.2.1	Import Letter of Acceptance	-	767.522	767.522	-	697.572	697.572
1.2.2	Other Bank Acceptances	-	-	-	-	-	-
1.3	Letters of Credit	-	44.684.691	44.684.691	8.835	33.336.678	33.345.513
1.3.1	Documentary Letters of Credit	-	38.681.678	38.681.678	8.835	29.367.034	29.375.869
1.3.2	Other Letters of Credit	-	6.003.013	6.003.013	-	3.969.644	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	-	39.273	39.273	-	36.994	36.994
1.8	Other Guarantees	15.362.401	5.711.586	21.073.987	10.635.436	4.093.178	14.728.614
1.9	Other Collaterals	70.032.183	7.699	70.039.882	51.237.079	3.526	51.240.605
II. COMMITMENTS	(III)	1.473.642.204	89.324.837	1.562.967.041	1.012.042.439	59.097.962	1.071.140.401
2.1	Irrevocable Commitments	1.450.385.316	89.324.837	1.539.710.153	991.848.997	59.097.962	1.050.946.959
2.1.1	Asset Purchase Commitments	31.377.995	70.516.448	101.894.443	14.893.022	31.336.997	46.230.019
2.1.2	Deposit Purchase and Sales Commitments	-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries	-	-	-	-	-	-
2.1.4	Loan Granting Commitments	52.203.766	9.888.249	62.092.015	35.406.604	8.477.552	43.884.156
2.1.5	Securities Issue Brokerage Commitments	-	-	-	-	-	-
2.1.6	Commitments for Reserve Requirements	-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments	15.658.640	-	15.658.640	11.912.002	-	11.912.002
2.1.8	Tax and Fund Liabilities from Export Commitments	13.903	-	13.903	5.575	-	5.575
2.1.9	Commitments for Credit Card Limits	1.072.669.378	-	1.072.669.378	752.010.443	-	752.010.443
2.1.10	Commitments for Credit Cards and Banking Services Promotions	611.080	-	611.080	492.036	-	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	277.850.554	8.920.140	286.770.694	177.129.315	19.283.413	196.412.728
2.2	Revocable Commitments	23.256.888	-	23.256.888	20.193.442	-	20.193.442
2.2.1	Revocable Loan Granting Commitments	23.256.888	-	23.256.888	20.193.442	-	20.193.442
2.2.2	Other Revocable Commitments	-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		512.021.303	1.763.889.334	2.275.910.637	355.721.797	1.329.098.118	1.684.819.915
3.1	Hedging Derivative Financial Instruments	80.662.342	241.871.945	322.534.287	64.881.665	190.200.365	255.082.030
3.1.1	Fair Value Hedges	22.607.767	142.779.649	165.387.416	1.014.815	100.485.713	101.500.528
3.1.2	Cash Flow Hedges	58.054.575	99.092.296	157.146.871	63.866.850	89.714.652	153.581.502
3.1.3	Foreign Net Investment Hedges	-	-	-	-	-	-
3.2	Trading Derivative Financial Instruments	431.358.961	1.522.017.389	1.953.376.350	290.840.132	1.138.897.753	1.429.737.885
3.2.1	Forward Foreign Currency Buy/Sell Transactions	67.605.637	96.490.441	164.096.078	34.513.930	58.965.999	93.479.929
3.2.1.1	Forward Foreign Currency Transactions-Buy	30.117.970	50.625.713	80.743.683	15.030.352	31.268.935	46.299.287
3.2.1.2	Forward Foreign Currency Transactions-Sell	37.487.667	45.864.728	83.352.395	19.483.578	27.697.064	47.180.642
3.2.2	Swap Transactions Related to Foreign Currency and Interest Rates	278.386.555	894.302.173	1.172.688.728	219.486.397	781.297.956	1.000.784.353
3.2.2.1	Foreign Currency Swap-Buy	7.717.659	262.710.714	270.428.373	24.117.769	241.787.738	265.905.507
3.2.2.2	Foreign Currency Swap-Sell	119.048.200	304.528.617	423.576.817	81.433.418	261.494.322	342.927.740
3.2.2.3	Interest Rate Swap-Buy	75.810.348	163.531.421	239.341.769	56.967.605	139.007.948	195.975.553
3.2.2.4	Interest Rate Swap-Sell	75.810.348	163.531.421	239.341.769	56.967.605	139.007.948	195.975.553
3.2.3	Foreign Currency, Interest Rate and Securities Options	50.236.445	264.631.378	314.867.823	22.310.828	157.438.482	179.749.310
3.2.3.1	Foreign Currency Options-Buy	26.268.084	126.645.217	152.913.301	11.594.085	70.764.731	82.358.816
3.2.3.2	Foreign Currency Options-Sell	23.968.361	126.581.655	150.550.016	10.716.743	71.185.427	81.902.170
3.2.3.3	Interest Rate Options-Buy	-	5.702.253	5.702.253	-	7.744.162	7.744.162
3.2.3.4	Interest Rate Options-Sell	-	5.702.253	5.702.253	-	7.744.162	7.744.162
3.2.3.5	Securities Options-Buy	-	-	-	-	-	-
3.2.3.6	Securities Options-Sell	-	-	-	-	-	-
3.2.4	Foreign Currency Futures	33.817.121	32.067.273	65.884.394	13.091.700	10.912.559	24.004.259
3.2.4.1	Foreign Currency Futures-Buy	944	32.066.484	32.067.428	117.104	10.813.386	10.930.490
3.2.4.2	Foreign Currency Futures-Sell	33.816.177	789	33.816.966	12.974.596	99.173	13.073.769
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	1.313.203	234.526.124	235.839.327	1.437.277	130.282.757	131.720.034
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		5.106.847.487	2.507.236.329	7.614.083.816	3.938.994.670	2.191.173.100	6.130.167.770
IV. ITEMS HELD IN CUSTODY		551.937.045	573.063.838	1.125.000.883	425.792.433	410.458.321	836.250.754
4.1	Customer Fund and Portfolio Balances	312.124.293	235.697.782	547.822.075	257.461.209	152.118.474	409.579.683
4.2	Investment Securities Held in Custody	22.653.949	76.751.307	99.405.256	5.969.260	52.352.735	58.321.995
4.3	Cheques Received for Collection	191.669.770	24.652.668	216.322.438	142.830.769	17.528.688	160.359.457
4.4	Commercial Notes Received for Collection	24.746.654	38.102.471	62.849.125	18.802.847	29.086.588	47.889.435
4.5	Other Assets Received for Collection	-	-	-	-	-	-
4.6	Assets Received for Public Offering	-	-	-	-	-	-
4.7	Other Items Under Custody	742.379	197.859.610	198.601.989	728.348	159.371.836	160.100.184
4.8	Custodians	-	-	-	-	-	-
V. PLEDGES RECEIVED		1.122.693.206	451.058.542	1.573.751.748	929.805.506	500.697.416	1.430.502.922
5.1	Marketable Securities	3.258.481	28.396.076	31.654.557	2.694.874	15.078.975	17.773.849
5.2	Guarantee Notes	2.338.162	1.990.327	4.328.489	2.395.064	1.434.002	3.829.066
5.3	Commodity	1.000.000	-	1.000.000	2.460.000	193.967	2.653.967
5.4	Warranty	-	-	-	-	-	-
5.5	Immovables	819.048.188	304.316.597	1.123.364.785	651.273.803	395.829.572	1.047.103.375
5.6	Other Pledged Items	297.048.375	116.355.542	413.403.917	270.981.765	88.160.900	359.142.665
5.7	Pledged Items-Depository	-	-	-	-	-	-
VI. ACCEPTED BILL, GUARANTEES AND WARRANTIES		3.432.217.236	1.483.113.949	4.915.331.185	2.583.396.731	1.280.017.363	3.863.414.094
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		7.401.844.334	4.527.409.420	11.929.253.754	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 SEPTEMBER 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)	(01/01-30/09/2025)	(01/07-30/09/2025)	(01/01-30/09/2024)	(01/07-30/09/2024)
I.	INTEREST INCOME	(IV-a)	461.610.498	163.694.114	337.670.158	126.499.431
1.1	Interest Income on Loans	(IV-a-1)	287.056.357	101.632.671	208.526.263	78.247.572
1.2	Interest Income on Reserve Requirements		47.958.904	16.477.751	17.043.931	8.442.235
1.3	Interest Income on Banks	(IV-a-2)	1.657.795	545.751	2.503.394	773.155
1.4	Interest Income on Money Market Transactions		1.519.379	548.488	991.584	114.840
1.5	Interest Income on Marketable Securities Portfolio	(IV-a-3)	122.444.505	44.209.914	107.338.869	38.536.361
1.5.1	Fair Value Through Profit or Loss		3.096.180	1.306.998	221.248	93.389
1.5.2	Fair Value Through Other Comprehensive Income		75.899.229	27.999.248	60.226.246	21.478.814
1.5.3	Measured at Amortised Cost		43.449.096	14.903.668	46.891.375	16.964.158
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		973.558	279.539	1.266.117	385.268
II.	INTEREST EXPENSE (-)	(IV-b)	396.551.485	135.079.072	289.098.423	113.793.165
2.1	Interest Expense on Deposits	(IV-b-4)	329.190.333	115.991.588	249.247.668	92.425.397
2.2	Interest Expense on Funds Borrowed	(IV-b-1)	5.320.290	1.954.935	5.786.187	2.037.663
2.3	Interest Expense on Money Market Transactions		51.649.774	12.906.860	26.983.221	16.843.009
2.4	Interest Expense on Securities Issued	(IV-b-3)	9.944.257	4.056.388	5.128.837	2.034.230
2.5	Interest Expense on Leases		385.332	140.137	226.999	86.237
2.6	Other Interest Expenses		61.499	29.164	1.725.511	366.629
III.	NET INTEREST INCOME (I - II)		65.059.013	28.615.042	48.571.735	12.706.266
IV.	NET FEES AND COMMISSIONS INCOME		81.900.830	33.433.182	48.520.855	18.661.620
4.1	Fees and Commissions Received		100.173.966	39.950.611	62.031.757	23.919.430
4.1.1	Non-cash Loans		2.357.934	827.655	1.931.110	674.119
4.1.2	Other		97.816.032	39.122.956	60.100.647	23.245.311
4.2	Fees and Commissions Paid (-)		18.273.136	6.517.429	13.510.902	5.257.810
4.2.1	Non-cash Loans		22.445	9.674	3.791	1.417
4.2.2	Other		18.250.691	6.507.755	13.507.111	5.256.393
V.	DIVIDEND INCOME		56.984	11.652	29.977	4.540
VI.	TRADING INCOME / (LOSS) (Net)	(IV-c)	(4.582.881)	(8.250.548)	(2.580.067)	743.642
6.1	Trading Income / (Loss) on Securities		6.233.809	1.911.142	6.751.965	1.540.792
6.2	Income / (Loss) on Derivative Financial Transactions		3.781.544	319.036	(24.526.701)	4.223.076
6.3	Foreign Exchange Income / (Loss)		(14.598.234)	(10.480.726)	15.194.669	(5.020.226)
VII.	OTHER OPERATING INCOME	(IV-d)	5.253.132	1.215.720	9.857.023	3.460.636
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		147.687.078	55.025.048	104.399.523	35.576.704
IX.	EXPECTED CREDIT LOSS (-)	(IV-e)	31.275.520	13.035.997	15.069.061	6.844.479
X.	OTHER PROVISION EXPENSES (-)		-	-	23.410	5.882
XI.	PERSONNEL EXPENSE (-)		26.661.257	9.841.692	20.989.611	7.109.663
XII.	OTHER OPERATING EXPENSES (-)	(IV-f)	51.110.540	17.648.147	36.977.820	13.505.275
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		38.639.761	14.499.212	31.339.621	8.111.405
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER					
XV.	INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED		-	-	-	-
	BASED ON EQUITY METHOD		8.014.195	2.852.414	6.984.670	2.417.387
XVI.	INCOME/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)		46.653.956	17.351.626	38.324.291	10.528.792
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(IV-g)	7.737.988	3.287.538	5.185.641	1.498.265
18.1	Current Tax Provision		2.184.782	613.965	1.150.521	-
18.2	Deferred Tax Expense Effect (+)		12.135.262	5.023.934	5.951.493	1.498.265
18.3	Deferred Tax Income Effect (-)		6.582.056	2.350.361	1.916.373	-
XIX.	CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(IV-h)	38.915.968	14.064.088	33.138.650	9.030.527
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)		38.915.968	14.064.088	33.138.650	9.030.527
Earning/(Loss) per share (in TL full)			0,07484	0,02705	0,06373	0,01737

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 SEPTEMBER 2025**

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

	CURRENT PERIOD (30/09/2025)	PRIOR PERIOD (30/09/2024)
I. CURRENT PERIOD PROFIT/LOSS	38.915.968	33.138.650
II. OTHER COMPREHENSIVE INCOME	4.416.888	(3.440.619)
2.1 Not Reclassified Through Profit or Loss	612.894	318.996
2.1.1 Property and Equipment Revaluation Increase/Decrease	(59.846)	(10.263)
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	137.700	8.898
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	815.908	754.385
2.2 Reclassified Through Profit or Loss	3.803.994	(3.759.615)
2.2.1 Foreign Currency Translation Differences	14.521.730	6.509.671
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(128.104)	(9.300.296)
2.2.3 Cash Flow Hedge Income/Loss	(932.301)	(389.400)
2.2.4 Foreign Net Investment Hedge Income/Loss	(14.397.398)	(4.873.448)
2.2.5 Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
2.2.6 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	4.740.067	4.293.858
III. TOTAL COMPREHENSIVE INCOME (I+II)	43.332.856	29.698.031

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 SEPTEMBER, 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										

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 SEPTEMBER 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									
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)																	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)									
Accumulated Revaluation Increase/Decrease of Property and Equipment																	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income									
Foreign Currency Translation Differences																	Profit Reserves									
Prior Period																	Current Period									
Shareholders' Equity																	Total									
Note (Section Five)																	Total									
Paid-in Capital																	Share Premiums									
Share Cancellation Profits																	Other Capital Reserves									
Property and Equipment																	Defined Benefit Plan									
Other Profit or Loss																	Other Profit or Loss									
Profit Reserves																	Profit or (Loss)									
Profit or (Loss)																	Profit or (Loss)									
Profit or (Loss)																	Profit or (Loss)									
Profit or (Loss)																	Profit or (Loss)									
Profit or (Loss)																	Profit or (Loss)									
Profit or (Loss)																	Profit or (Loss)									
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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 SEPTEMBER 2025**

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

	Note (Section Five)	CURRENT PERIOD (30/09/2025)	PRIOR PERIOD (30/09/2024)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	44.392.113	19.179.353
1.1.1	Interest received	414.527.961	285.202.388
1.1.2	Interest paid	(408.832.213)	(266.615.579)
1.1.3	Dividend received	56.984	29.977
1.1.4	Fees and commissions received	96.443.312	65.909.981
1.1.5	Other income	10.015.353	3.699.108
1.1.6	Collections from previously written-off loans and other receivables	13.589.009	14.610.157
1.1.7	Cash Payments to personnel and service suppliers	(29.414.248)	(22.942.675)
1.1.8	Taxes paid	(5.538.401)	(16.202.571)
1.1.9	Other	(46.455.644)	(44.511.433)
1.2	Changes in operating assets and liabilities	(11.930.834)	32.037.574
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss	(13.416.505)	(5.014.834)
1.2.2	Net (increase) / decrease in due from banks and other financial institutions	3.489.874	782.729
1.2.3	Net (increase) / decrease in loans	(339.777.322)	(344.512.851)
1.2.4	Net (increase) / decrease in other assets	(8.814.720)	(30.761.397)
1.2.5	Net increase / (decrease) in bank deposits	(3.612.531)	33.940.154
1.2.6	Net increase / (decrease) in other deposits	380.155.077	234.185.175
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	48.781.311	3.151.262
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	(78.736.018)	140.267.336
I.	Net cash provided from banking operations	32.461.279	51.216.927
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	(117.982.849)	(108.343.290)
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	(5.859.455)	(5.456.111)
2.4	Disposals of property and equipment	317.550	74.000
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(263.706.522)	(184.547.204)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income	168.584.638	102.014.529
2.7	Purchase of Financial Assets Measured at Amortised Cost	-	-
2.8	Sale of Financial Assets Measured at Amortised Cost	7.050.359	6.101.197
2.9	Other	(24.074.419)	(26.409.701)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	91.954.390	38.624.345
3.1	Cash obtained from funds borrowed and securities issued	131.970.470	59.999.774
3.2	Cash used for repayment of funds borrowed and securities issued	(32.019.544)	(10.390.126)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	(6.354.400)	(9.971.000)
3.5	Payments for finance leases	(1.642.136)	(1.014.303)
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	15.219.858	8.683.119
V.	Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)	21.652.678	(9.818.899)
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	66.903.793	44.757.029

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 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 September 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 interim period ended 30 September 2025.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 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 September 2025, foreign currency denominated balances are translated into TL using the exchange rates of TL 41,5068 and TL 48,7512 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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

[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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

[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 32,5% as of 30 September 2025. At the end of the year, the real inflation rate is used.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

[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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

VIII. EXPLANATIONS ON EXPECTED CREDIT LOSSES:

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

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

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

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

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

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

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

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

Within the scope of TFRS 9, models of Probability of default (PD), Lost given default (LGD) and Exposure at default (EAD) have been developed. During the reporting period, the default rate model for commercial segment customers was redeveloped, and the CCF model has been recalibrated and implemented using recent-period data as part of the annual review of TFRS 9 models. 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

**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 SEPTEMBER 2025

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

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 September 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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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:

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 30 September 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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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 September 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 September 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

**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 SEPTEMBER 2025

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

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 September 2025	Prior Period 30 September 2024
Net Profit for the Period	38.915.968	33.138.650
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	0,07484	0,06373

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.

**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 SEPTEMBER 2025

[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 September 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 September 2025, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 376.000.244 (31 December 2024: TL 306.385.359), and the capital adequacy ratio is 20,24% (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 September 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	71.509.051	56.876.115
Profit	38.915.968	42.366.070
Current Period Profit	38.915.968	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	320.850.124	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	32.788.390	22.357.447
Improvement costs for operating leasing	616.300	668.099
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	8.139.834	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	1.885.952	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	43.430.476	31.943.657
Total Common Equity Tier 1 Capital	277.419.648	241.629.560

**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 SEPTEMBER 2025

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

	Current Period 30 September 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	24.891.054	21.155.127
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	24.891.054	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	24.891.054	21.155.127
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	302.310.702	262.784.687
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	53.700.345	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)	19.989.197	15.631.668
Tier II Capital Before Deductions	73.689.542	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	73.689.542	43.613.662
Total Capital (The sum of Tier I Capital and Tier II Capital)	376.000.244	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 (-)	-	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	-	-

**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 SEPTEMBER 2025

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

	Current Period 30 September 2025	Prior Period 31 December 2024
TOTAL CAPITAL		
Total Capital	376.000.244	306.385.359
Total Risk Weighted Amounts	1.857.712.147	1.449.380.102
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,93%	16,67%
Tier 1 Capital Adequacy Ratio (%)	16,27%	18,13%
Capital Adequacy Ratio (%)	20,24%	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	498.764	421.258
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables [before tenthousandtwentyfive limitation]	31.791.359	24.932.964
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	19.989.197	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".

**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 SEPTEMBER 2025

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

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

**Current Period
30 September 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)	20.740 million TL (in full TL amount)
Nominal value of instrument	20.740 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 20.740 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.

**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 SEPTEMBER 2025

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

**Current Period
30 September 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)	3.113 million TL (in full TL amount)
Nominal value of instrument	3.113 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans [347011 Accounting Number]
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.113 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.

**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 SEPTEMBER 2025

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

**Current Period
30 September 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş.
Identifier(s) [CUSIP, ISIN vb.]	XS2659197151/ XS2611752317
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	6.226 million TL (in full TL amount)
Nominal value of instrument	6.226 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 6.226 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	9,6%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation "	The instrument is not in compliant with article numbered 7.

**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 SEPTEMBER 2025

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

**Current Period
30 September 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.Ş
Identifier(s) [CUSIP, ISIN vb.]	XS2611752663
Governing law (s) of the instrument	Subject to British Common Law and in terms of certain articles to Turkish Regulations. It is issued within the scope of the Debt Instruments Disclosure of the Capital Markets Board and the Regulation on Equities of Banks of the BRSA.
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Unconsolidated and Consolidated
Instrument type	Subordinated Liabilities (Securities)
Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	3.113 million TL (in full TL amount)
Nominal value of instrument	3.113 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	25 July 2023
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 25 July 2033
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 25.07.2028. The reimbursement amount is 3.113 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.

**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 SEPTEMBER 2025

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

**Current Period
30 September 2025**

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)	20.737 million TL (in full TL amount)
Nominal value of instrument	20.737 million TL (in full TL amount)
Accounting classification of the instrument	Subordinated Loans (347011 Accounting Number)
Issuance date of instrument	4 March 2025
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	Maturity date: 4 September 2035
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	There is an early repayment option on 04.06.2030. The reimbursement amount is 20.737 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.

**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 SEPTEMBER 2025

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

**Current Period
30 September 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]	24.904 million TL (in full TL amount)
Nominal value of instrument	24.904 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 24.904 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

**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 SEPTEMBER 2025

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

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

II. EXPLANATIONS ON CURRENCY RISK:

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

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

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

	USD	EURO
Balance Sheet Evaluation Rate	TL 41,5068	TL 48,7512
1.Day bid rate	TL 41,5068	TL 48,7512
2.Day bid rate	TL 41,4984	TL 48,6479
3.Day bid rate	TL 41,4179	TL 48,3509
4.Day bid rate	TL 41,3950	TL 48,6070
5.Day bid rate	TL 41,3726	TL 48,6935

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 41,2434

EURO : TL 48.3702

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.

**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 SEPTEMBER 2025

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

Current Period – 30 September 2025	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	19.999.681	164.514.018	66.057.281	250.570.980
Banks [*****]	8.581.829	25.706.490	4.252.879	38.541.198
Financial Assets at Fair Value through Profit or Loss	451.357	5.197.527	-	5.648.884
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	13.339.142	165.067.100	4.698.859	183.105.101
Loans and Lease Receivables (**)	216.974.597	222.546.484	7.960	439.529.041
Investments in Associates, Subsidiaries and Joint Ventures	57.213.667	4.526.792	-	61.740.459
Other financial assets measured at amortised cost	-	6.787.814	-	6.787.814
Hedging Derivative Financial Assets (***)	-	1.664.160	1.231.189	2.895.349
Tangible Assets (Net)	-	83.447	-	83.447
Intangible Assets (Net)	-	-	-	-
Other Assets (***)	(500.240)	7.891.122	39.444	7.430.326
Total Assets	316.060.033	603.984.954	76.287.612	996.332.599
Liabilities				
Bank Deposits [****]	15.434.953	53.206.416	8.277.650	76.919.019
Foreign Currency Deposits [****]	145.972.122	185.274.816	234.264.701	565.511.639
Money Markets	35.719.294	126.880.017	-	162.599.311
Borrowings	37.841.545	108.096.778	-	145.938.323
Securities Issued (Net) [****]	34.652.242	199.710.631	8.293.135	242.656.008
Miscellaneous Payables	2.356.489	32.885.266	107.236	35.348.991
Hedging Derivative Financial Liabilities (***)	-	-	-	-
Other Liabilities (***)	5.122.941	3.921.056	282.525	9.326.522
Total Liabilities	277.099.586	709.974.980	251.225.247	1.238.299.813
Net on Balance Sheet Position	38.960.447	(105.990.026)	(174.937.635)	(241.967.214)
Net off-Balance Sheet Position [*****]	(37.911.268)	92.459.439	175.576.311	230.124.482
Financial Derivative Assets	122.944.501	380.207.422	201.604.971	704.756.894
Financial Derivative Liabilities	160.855.769	287.747.983	26.028.660	474.632.412
Non-cash Loans	73.065.508	85.686.635	8.206.777	166.958.920
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 63.651.488 (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 35.108 (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 166 (31 December 2024: TL 325). Prepaid assets amounted TL 251.109 (31 December 2024: TL 254.150), TL 12.734.137 of trading derivative financial asset and hedging derivative financial asset accruals and TL 1.305.462 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 213.814.192 (31 December 2024: TL 94.280.967) and Bank Deposits Other FC of the TL 175.822 (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.

**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 SEPTEMBER 2025

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

III. EXPLANATIONS ON INTEREST RATE RISK:

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

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

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

Current Period – 30 September 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	106.792.046	-	-	-	-	348.884.387	455.676.433
Banks (****)	4.562.541	4.623.017	-	-	-	29.843.098	39.028.656
Financial assets at fair value through profit or loss (Net)	93.143	447.122	1.292.014	13.467.164	587.131	11.581.228	27.467.802
Money Markets	13.533.539	-	-	-	-	-	13.533.539
Financial Assets at Fair Value Through Other Comprehensive Income	51.642.244	89.883.319	73.968.401	158.469.300	85.545.240	2.397.160	461.905.664
Loans and Lease Receivables (*)	682.123.430	213.410.075	362.478.780	242.588.776	53.293.901	60.408.867	1.614.303.829
Other financial assets measured at amortised cost	-	48.648.811	138.522.003	21.365.715	8.300.494	-	216.837.023
Other Assets (**)	16.713.126	34.930.554	26.431.076	1.670.935	-	120.277.032	200.022.723
Total Assets	875.460.069	391.942.898	602.692.274	437.561.890	147.726.766	573.391.772	3.028.775.669
Liabilities							
Bank Deposits	27.420.473	28.051.687	30.669.896	-	-	1.198.981	87.341.037
Other Deposits	917.122.244	220.111.576	72.056.434	477.933	-	629.707.155	1.839.475.342
Money Markets	178.867.444	10.080.236	60.764.601	-	-	-	249.712.281
Miscellaneous Payables	5.935.559	10.501.299	12.891.320	1.887.542	-	66.506.323	97.722.043
Securities Issued (Net) (***)	6.551.005	16.880.585	69.387.946	75.535.246	78.591.399	-	246.946.181
Borrowings	7.569.143	44.221.616	84.082.968	10.547.527	-	-	146.421.254
Other Liabilities (****)	7.521.176	8.594.926	15.754.550	3.281.391	2.532.559	323.472.929	361.157.531
Total Liabilities	1.150.987.044	338.441.925	345.607.715	91.729.639	81.123.958	1.020.885.388	3.028.775.669
Balance Sheet Long Position	-	53.500.973	257.084.559	345.832.251	66.602.808	-	723.020.591
Balance Sheet Short Position	(275.526.975)	-	-	-	-	(447.493.616)	(723.020.591)
Off-balance Sheet Long Position	17.320.997	74.254.142	-	1.870.722	-	-	93.445.861
Off-balance Sheet Short Position	-	-	(58.622.984)	-	-	-	(58.622.984)
Total Position	(258.205.978)	127.755.115	198.461.575	347.702.973	66.602.808	(447.493.616)	34.822.877

(*) 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.

**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 SEPTEMBER 2025

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

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 September 2025	EURO	USD	Yen	TL
Assets				
Cash and Balances with Central Bank	-	-	-	35,84
Banks	2,50	4,12	-	42,00
Financial Assets at Fair Value Through Profit or Loss (Net)	3,98	5,92	-	34,89
Money Markets	-	-	-	40,58
Financial Assets at Fair Value Through Other Comprehensive Income (Net)	4,94	6,25	3,09	35,39
Loans and Lease Receivables (***)	6,08	7,40	-	45,15
Other financial assets measured at amortised cost	-	5,39	-	26,18
Liabilities				
Bank Deposits (*)	2,86	4,86	-	36,13
Other Deposits (*)	0,06	0,49	-	34,46
Money Markets	-	-	-	-
Miscellaneous Payables	-	4,09	-	-
Securities Issued (Net) (**)	3,59	7,08	-	35,60
Borrowings	3,32	5,84	-	39,95

(*) 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.

**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 SEPTEMBER 2025

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

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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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.

**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 SEPTEMBER 2025

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

Liquidity Coverage Ratio:

		Rate of "Percentage to be taken into account" not Implemented Total value (*)		Rate of "Percentage to be taken into account" Implemented Total value (*)	
Current Period – 30.09.2025		TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	High quality liquid assets			708.980.523	247.830.391
CASH OUTFLOWS					
2	Retail and Customers Deposits	1.224.874.789	410.238.246	103.594.669	41.023.825
3	Stable deposits	377.856.184	-	18.892.809	-
4	Less stable deposits	847.018.605	410.238.246	84.701.860	41.023.825
5	Unsecured Funding other than Retail and Small Business Customers Deposits	640.961.835	183.473.118	313.849.129	114.778.187
6	Operational deposits	2.959.328	-	739.832	-
7	Non-Operational Deposits	585.232.013	150.507.631	272.258.504	81.815.802
8	Other Unsecured Funding	52.770.494	32.965.487	40.850.793	32.962.385
9	Secured funding	-	-	16.982.889	16.982.889
10	Other Cash Outflows	69.411.193	67.144.908	31.252.366	47.881.548
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	17.869.466	45.769.971	17.869.466	45.769.971
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	51.541.727	21.374.937	13.382.900	2.111.577
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	25.030.671	-	1.251.534	-
15	Other irrevocable or conditionally revocable commitments	1.652.120.487	132.005.753	82.606.024	6.600.288
16	TOTAL CASH OUTFLOWS			549.536.611	227.266.737
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	201.139.182	71.385.752	128.564.384	60.258.019
19	Other contractual cash inflows	10.763.912	55.396.425	10.736.759	55.383.734
20	TOTAL CASH INFLOWS	211.903.094	126.782.177	139.301.143	115.641.753
				Upper limit applied amounts	
21	TOTAL HQLA STOCK			708.980.523	247.830.391
22	TOTAL NET CASH OUTFLOWS			410.235.468	111.624.984
23	Liquidity Coverage Ratio (%)			172,82	222,02

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

**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 SEPTEMBER 2025

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

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.

**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 SEPTEMBER 2025

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

Liquidity coverage ratio is calculated by comparing the high quality liquid assets owned by the Bank to net cash outflow in one month maturity. Balance sheet accounts that are significant on the ratio can be listed as reserve requirements maintained at CBRT, marketable securities that are not subject to repurchase agreements or not given as collateral, corporate deposits, bank deposits, foreign funds and borrowings from banks. The effect of these accounts on the liquidity coverage ratio is higher than other accounts, since these accounts have a higher share in liquid assets and net cash outflows.

Periodic increases are observed in the liquidity coverage ratio during the weeks where the foreign currency reserve option is used in reserve requirements in CBRT, high amounts are maintained in bank placements or repurchase agreement volume decreases, on the other hand, fluctuations may occur in the liquidity coverage ratio during the weeks where the share of corporate or bank funds increase, or long term foreign funds which are replaced when due, such as syndicated loans are due in one month. Despite these fluctuations, it is observed that the ratio does not decrease below 163% 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 60% and securities issued by Undersecretariat of the Treasury by 36%. Funding sources are mainly distributed between individual and retail deposits by 59%, corporate deposits by 26%, and borrowings from banks by 3% and collateralized borrowings such as repurchase agreements by 10%.

Cash outflow amounting to TL 2.366 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 – 30.09.2025		
	TL+FC	FC
Lowest	163,93	180,85
Week	01.08.2025	04.07.2025
Highest	181,00	350,04
Week	19.09.2025	12.09.2025

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

**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 SEPTEMBER 2025

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

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 September 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	183.106.270	250.199.089	22.371.074	-	-	-	-	455.676.433
Banks (*****)	29.843.098	4.562.541	4.623.017	-	-	-	-	39.028.656
Financial Assets at Fair Value Through Profit or Loss (Net)	11.581.228	91.966	694	1.678.800	13.526.736	588.378	-	27.467.802
Money Markets	-	13.533.539	-	-	-	-	-	13.533.539
Financial Assets at Fair Value Through Other Comprehensive Income	2.397.160	18.240.463	751.916	60.004.238	276.676.329	103.835.558	-	461.905.664
Loans and Lease Receivables (*****)	-	546.167.088	222.140.192	330.261.823	344.684.504	110.641.355	60.408.867	1.614.303.829
Other financial assets measured at amortised cost	-	-	-	8.162.370	137.350.200	71.324.453	-	216.837.023
Other Assets (*)	-	11.680.743	6.099.474	9.305.722	45.615.221	7.044.531	120.277.032	200.022.723
Total Assets	226.927.756	844.475.429	255.986.367	409.412.953	817.852.990	293.434.275	180.685.899	3.028.775.669
Liabilities								
Bank Deposits	1.198.981	27.420.473	28.051.687	30.669.896	-	-	-	87.341.037
Other Deposits	629.707.155	917.122.244	220.111.576	72.056.434	477.933	-	-	1.839.475.342
Borrowings	-	3.889.917	32.791.063	82.777.620	26.440.319	522.335	-	146.421.254
Money Markets	-	178.867.445	9.794.563	46.126.990	14.923.283	-	-	249.712.281
Securities Issued (Net) (**)	-	6.551.005	16.880.585	69.387.946	75.535.246	78.591.399	-	246.946.181
Miscellaneous Payables	-	3.596.036	4.992.574	10.609.375	11.468.861	548.874	66.506.323	97.722.043
Other Liabilities (***)	3.633.977	30.372.869	4.672.968	14.129.908	10.102.849	2.923.332	295.321.628	361.157.531
Total Liabilities	634.540.113	1.167.819.989	317.295.016	325.758.169	138.948.491	82.585.940	361.827.951	3.028.775.669
Net Liquidity Excess/ (Gap)	(407.612.357)	(323.344.560)	(61.308.649)	83.654.784	678.904.499	210.848.335	(181.142.052)	-
Net off-balance sheet position	-	4.985.098	(2.797.334)	(6.736.304)	36.205.262	3.166.155	-	34.822.877
Financial Derivative Assets	-	308.013.970	232.821.049	333.202.664	277.584.572	54.463.615	-	1.206.085.870
Financial Derivative Liabilities	-	303.028.872	235.618.383	339.938.968	241.379.310	51.297.460	-	1.171.262.993
Non-cash loans (****)	-	14.977.179	7.209.582	112.726.025	155.989.034	185.390.440	-	476.292.260
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	-	(1.077.863)	(2.246.276)	(1.071.251)	26.029.202	4.390.805	-	26.024.617
Financial Derivative Assets	-	246.348.686	138.611.571	176.796.862	248.707.429	67.939.675	-	878.404.223
Financial Derivative Liabilities	-	247.426.549	140.857.847	177.868.113	222.678.227	63.548.870	-	852.379.606
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.

**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 SEPTEMBER 2025

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

Net stable funding ratio template:

Current Period -30.09.2025		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	421.289.780	-	-	-	421.289.780
2	Regulatory Capital	421.289.780	-	-	-	421.289.780
3	Other Capital Instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	455.514.135	769.588.717	-	-	1.120.755.936
5	Stable deposits	100.717.497	262.549.881	-	-	345.104.010
6	Less stable deposits	354.796.638	507.038.836	-	-	775.651.926
7	Wholesale funding	194.275.664	921.274.042	126.066.069	116.738.331	469.683.883
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	194.275.664	921.274.042	126.066.069	116.738.331	469.683.883
10	Liabilities with matching interdependent assets					
11	Other liabilities	-	-	-	-	-
12	NSFR derivative liabilities					-
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	Total ASF					2.011.729.599
RSF						
15	Total NSFR high-quality liquid assets (HQLA)					42.120.718
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	0	633.728.128	227.142.075	888.159.797	1.177.610.800
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	-	54.635.602	7.832.960	2.474.740	14.586.560
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	-	551.174.104	208.622.480	741.644.841	1.019.812.057
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	-	-	-	26.486.399	17.216.159
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	26.486.399	17.216.159
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	27.918.422	10.686.635	117.553.817	125.996.024
25	Assets with matching interdependent liabilities					
26	Other assets:	57.782.797	29.302.780	0	271.248.829	357.786.359
27	Physical traded commodities, including gold	3.653.652				3.105.604
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				27.080.293	27.080.293
30	NSFR derivative liabilities before deduction of variation margin posted				2.222.488	2.222.488
31	All other assets not included in the above categories	54.129.145	-	-	271.248.829	325.377.974
32	Off-balance sheet items		1.939.889.678	-	-	96.994.484
33	Total RSF					1.674.512.361
34	Net Stable Funding Ratio (%)					120,14%

**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 SEPTEMBER 2025

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

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 2.012 million TL. The required stable fund amount is 1.675 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 56% individual and retail customer deposits. The required stable funds consist of 61% loans and 8% securities that do not qualify as high quality liquid assets.

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

**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 SEPTEMBER 2025

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

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

VI. EXPLANATIONS ON LEVERAGE RATIO:

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

As of 30 September 2025, the leverage ratio of the Bank calculated from 3 months average amounts is 5,78% (31 December 2024: 6,77%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

		Current Period 30 September 2025 (*)	Prior Period 31 December 2024 (*)
	Balance sheet Assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	2.886.119.444	2.366.576.510
2	(Assets deducted from Core capital)	-	-
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	2.886.119.444	2.366.576.510
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	24.916.743	19.386.520
5	Potential credit risk amount of derivative financial assets and credit derivatives	14.610.214	9.639.896
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	39.526.957	29.026.416
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity	51.182.180	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)	51.182.180	57.930.108
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	1.944.642.387	1.357.454.142
11	(Correction amount due to multiplication with credit conversion rates)	(21.129.452)	(17.906.856)
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	1.923.512.935	1.339.547.286
	Capital and total risk		
13	Core Capital	283.197.073	256.696.574
14	Total risk amount(sum of lines 3, 6, 9 and 12)	4.900.341.516	3.793.080.320
	Leverage ratio		
15	Leverage ratio	5,78	6,77

(*) Three months average values.

**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 SEPTEMBER 2025

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

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 31 March 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Bank, tables, which have to be prepared within the scope of Internal Rating-Based (IRB) approach, are not presented.

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

Overview of RWA:

	Risk Weighted Amount		Minimum capital requirement
	Current Period 30 September 2025	Prior Period 31 December 2024	Current Period 30 September 2025
1 Credit risk (excluding counterparty credit risk) (CCR)	1.521.796.225	1.204.466.551	121.743.698
2 Standardized approach (SA)	1.521.796.225	1.204.466.551	121.743.698
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	66.879.790	44.173.240	5.350.383
5 Standardized approach for counterparty credit risk (SA-CCR)	66.879.790	44.173.240	5.350.383
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	10.459.733	1.893.637	836.779
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	30.848.328	31.257.231	2.467.866
17 Standardized approach (SA)	30.848.328	31.257.231	2.467.866
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)	1.857.712.147	1.449.380.102	148.616.972

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

VIII. EXPLANATIONS ON HEDGE TRANSACTIONS:

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

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

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

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

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

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

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

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

As of 30 September 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 September 2025			Prior Period 31 December 2024		
	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Interest Rate and Cross Currency Swaps						
-TL	80.662.342	35.596.268	1.484.602	64.881.665	32.203.518	558.570
-FC	241.871.945	5.110.511	-	190.200.365	5.266.515	353.649
Total	322.534.287	40.706.779	1.484.602	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 1.170 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 1.170 million and USD 100 million of the bank borrowing has been designated as "hedging instrument".

**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 SEPTEMBER 2025

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

2. Explanations on Fair Value Hedge:

Current Period: 30.09.2025

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	104.911	(149.625)	(44.714)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	122.878	(122.018)	860
Cross-currency swap	Fixed interest rate TL Commercial Loans. FC borrowings	Interest rate and currency risk	(83.909)	85.373	1.464
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	345.432	(361.758)	(16.326)
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(96.148)	100.079	3.931
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	(906.229)	999.509	93.280

(*) 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:

**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 SEPTEMBER 2025

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

- As of 30 September 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	36.166	-	10.039	52.103	(1.366)
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	33.573.600	57.725	(525.163)	(343.186)	11.129
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.491.508	-	1.650.492	1.769.617	(710)
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	633.852	-	180.530	730.882	(12.702)
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	43.851	301.509	(1.356.131)	(1.317.347)	(11.082)

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

- As of 30 September 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.

**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 SEPTEMBER 2025

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

Information on business segments as of 30 September 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 September 2025				
Operating Income	102.231.284	82.941.854	(37.543.044)	147.630.094
Profit from Operating Activities	32.513.306	56.507.394	(50.437.923)	38.582.777
Income from Subsidiaries	-	-	56.984	56.984
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	8.014.195	8.014.195
Profit before Tax	32.513.306	56.507.394	(42.366.744)	46.653.956
Corporate Tax	-	-	(7.737.988)	(7.737.988)
Net Profit for the Period	32.513.306	56.507.394	(50.104.732)	38.915.968
Segment Assets	841.272.351	1.040.615.121	924.480.721	2.806.368.193
Investments in Associates	-	-	83.307.702	83.307.702
Undistributed Assets	-	-	139.099.774	139.099.774
Total Assets				3.028.775.669
Segment Liabilities	1.492.709.668	563.994.811	535.415.772	2.592.120.251
Undistributed Liabilities	-	-	159.292.353	159.292.353
Shareholders' Equity	-	-	277.363.065	277.363.065
Total Liabilities				3.028.775.669
	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	74.790.573	66.651.803	(37.072.830)	104.369.546
Profit from Operating Activities	29.975.881	50.598.313	(49.264.550)	31.309.644
Income from Subsidiaries	-	-	29.977	29.977
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	6.984.670	6.984.670
Profit before Tax	29.975.881	50.598.313	(42.249.903)	38.324.291
Corporate Tax	-	-	(5.185.641)	(5.185.641)
Net Profit for the Period	29.975.881	50.598.313	(47.435.544)	33.138.650
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 September 2024 balances used for income/expense accounts.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

SECTION FIVE
INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

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

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

	Current Period		Prior Period	
	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	6.933.782	16.658.732	5.910.089	16.028.215
The CBRT (*)	198.171.671	229.964.211	281.199.732	152.642.019
Other (**)	-	3.948.037	-	769.064
Total	205.105.453	250.570.980	287.109.821	169.439.298

(*) Precious metal account amounting to TL 59.997.836 are included in FC [31 December 2024: TL 24.515.302].

(**) Precious metal account amounting to TL 3.653.652 are included in FC [31 December 2024: TL 768.888].

2. Information related to the account of the CBRT:

	Current Period		Prior Period	
	30 September 2025		31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.200	-	3.086	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	198.167.471	229.964.211	281.196.646	152.642.019
Total	198.171.671	229.964.211	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 22% 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 September 2025.

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

As of 30 September 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 5.547.569 (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.

**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 SEPTEMBER 2025

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

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

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

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	3.804.230	-	2.817.008	-
Swap Transactions	8.641.870	14.906.477	7.918.354	8.633.655
Futures Transactions	-	-	-	-
Options	192.555	4.565.152	46.911	1.178.064
Other	-	-	-	-
Total	12.638.655	19.471.629	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 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	891	1.650.042	3.909	515.679
Foreign (*)	486.567	36.891.156	-	35.052.232
Head Quarters and Branches Abroad	-	-	-	-
Total	487.458	38.541.198	3.909	35.567.911

(*) Includes collateral of TL 4.219.274 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 September 2025, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 232.320.226 [31 December 2024: TL 237.870.168]; and those given as collateral/blocked amounting to TL 16.525.616 [31 December 2024: 23.601.209].

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Debt Securities	476.407.845	370.446.829
Quoted at Stock Exchange (*)	438.339.361	329.842.084
Unquoted at Stock Exchange	38.068.484	40.604.745
Share Certificates	169.957	133.239
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	169.957	133.239
Impairment Provision (-)	14.672.138	12.626.189
Total	461.905.664	357.953.879

(*) Investment funds are included.

**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 SEPTEMBER 2025

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

f. Information related to loans:

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

	Current Period 30 September 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	29.381.868	18.106.191	26.279.451	11.738.574
Loans Granted to Employees	1.101.349	-	750.313	-
Total	30.483.217	18.106.587	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 September 2025			Loans with revised contract terms	Refinance
Cash Loans	Standard Loans	Loans not subject to restructuring		
Non-specialized Loans				
Loans given to enterprises	192.011.212	2.666.374	25.484	3.682.086
Export Loans	140.660.312	1.248.628	-	279.072
Import Loans	-	-	-	-
Loans Given to Financial Sector	28.756.795	37	-	11
Consumer Loans	330.356.711	18.330.558	16.988.816	564.122
Credit Cards	326.154.258	12.295.526	23.326.134	-
Other	439.845.472	5.381.307	157.302	11.164.745
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	1.457.784.760	39.922.430	40.497.736	15.690.036

	Current Period 30 September 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	13.973.617	-	11.618.761	-
Significant Increase in Credit Risk	-	16.502.119	-	12.543.140
Total	13.973.617	16.502.119	11.618.761	12.543.140

Aging analysis for overdue receivables:

	Current Period 30 September 2025	Prior Period 31 December 2024
30-60 days overdue	10.842.244	9.457.937
60-90 days overdue	5.728.272	4.707.900
More than 90 days overdue	52.276	935.728
Total	16.622.792	15.101.565

**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 SEPTEMBER 2025

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

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

Current Period - 30.09.2025	Short-term	Medium and Long-term	Total
Consumer Loans-TL	115.810.047	177.663.511	293.473.558
Mortgage Loans	13.614	89.670.880	89.684.494
Automotive Loans	1.990.526	1.869.701	3.860.227
Consumer Loans	113.805.907	86.122.930	199.928.837
Other	-	-	-
Consumer Loans- Indexed to FC	-	108	108
Mortgage Loans	-	108	108
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	263.570.845	17.194.934	280.765.779
With Installment	81.015.728	17.194.768	98.210.496
Without Installment	182.555.117	166	182.555.283
Consumer Credit Cards-FC	817.263	-	817.263
With Installment	-	-	-
Without Installment	817.263	-	817.263
Personnel Loans-TL	178.221	324.081	502.302
Mortgage Loans	-	30.276	30.276
Automotive Loans	1.539	3.027	4.566
Consumer Loans	176.682	290.778	467.460
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	584.906	558	585.464
With Installment	193.667	558	194.225
Without Installment	391.239	-	391.239
Personnel Credit Cards-FC	13.583	-	13.583
With Installment	-	-	-
Without Installment	13.583	-	13.583
Credit Deposit Account - TL (Real Person)	72.264.239	-	72.264.239
Credit Deposit Account - FC (Real Person)	-	-	-
Total Consumer Loans	453.239.104	195.183.192	648.422.296

**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 SEPTEMBER 2025

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

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

**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 SEPTEMBER 2025

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

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

Current Period - 30.09.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	24.374.970	122.711.318	147.086.288
Mortgage Loans	5.770	3.232.170	3.237.940
Automotive Loans	1.657.601	31.816.820	33.474.421
Consumer Loans	22.711.599	87.662.328	110.373.927
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	1.949.322	4.297.005	6.246.327
Mortgage Loans	-	313.568	313.568
Automotive Loans	14.663	912.937	927.600
Consumer Loans	1.934.659	3.070.500	5.005.159
Other	-	-	-
Corporate Credit Cards-TL	79.487.194	61.100	79.548.294
With Installment	29.351.631	61.100	29.412.731
Without Installment	50.135.563	-	50.135.563
Corporate Credit Cards-FC	45.535	-	45.535
With Installment	-	-	-
Without Installment	45.535	-	45.535
Credit Deposit Account - TL (Legal Person)	12.942.148	-	12.942.148
Credit Deposit Account - FC (Legal person)	-	-	-
Total	118.799.169	127.069.423	245.868.592

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

**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 SEPTEMBER 2025

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

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Domestic Loans	1.611.279.943	1.283.201.700
Foreign Loans	3.023.886	3.569.157
Total	1.614.303.829	1.286.770.857

6. Loans granted to investments in associates and subsidiaries:

	Current Period 30 September 2025	Prior Period 31 December 2024
Direct Loans Granted to Investments in Associates and Subsidiaries	1.284.928	3.312.357
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	1.284.928	3.312.357

7. Credit-Impaired Losses Stage III Provisions:

	Current Period 30 September 2025	Prior Period 31 December 2024
Loans with Limited Collectibility	5.460.388	3.293.655
Loans with Doubtful Collectibility	12.289.149	9.304.574
Uncollectible Loans	19.415.522	9.383.177
Total	37.165.059	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 September 2025			
(Gross Amounts Before Specific Provisions)	692.883	455.436	343.393
Rescheduled Loans and Other Receivables	692.883	455.436	343.393
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

**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 SEPTEMBER 2025

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

(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 (+)	36.605.521	1.179.765	4.611.764
Transfers from Other Categories of Non-Performing Loans (+)	-	26.491.529	19.755.021
Transfers to Other Categories of Non-Performing Loans (-)	26.491.529	19.755.021	-
Collections (-)	6.038.923	3.647.658	2.592.428
Write-offs (-) (*)	205.077	220.480	1.001.668
Sold Portfolio (-) (**)	-	27.481	5.612.441
Corporate and Commercial Loans	-	1.198	429.930
Consumer Loans	-	26.104	2.468.275
Credit Cards	-	179	2.714.236
Other	-	-	-
Balance at the End of the Period	9.994.445	20.562.255	29.852.167
Specific Provisions (-)	5.460.388	12.289.149	19.415.522
Net Balance at Balance Sheet	4.534.057	8.273.106	10.436.645

(*) 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 September 2025, the Bank sold a portion of its non-performing loan portfolio amounting to TL 5.639 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 1.310 million (full TL amount). The impact of the NPL portfolio sale on the NPL conversion rate is 34 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 September 2025			
Balance at the End of the Period	158.877	1.016.175	11.797.069
Specific Provision (-)	107.915	459.504	6.584.995
Net Balance on Balance Sheet	50.962	556.671	5.212.074
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.

**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 SEPTEMBER 2025

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

(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 September 2025			
Loans granted to corporate entities and real persons (Gross)	9.994.445	20.562.255	29.852.167
Specific Provision Amount (-)	5.460.388	12.289.149	19.415.522
Loans granted to corporate entities and real persons (Net)	4.534.057	8.273.106	10.436.645
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 September 2025			
Interest accruals and valuation differences	1.724.726	4.405.437	6.164.436
Provision (-)	938.741	2.626.321	4.236.566
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.

**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 SEPTEMBER 2025

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

g. Financial assets measured at amortised cost:

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

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Given as collateral/blocked	49.513.898	-	30.598.797	-
Subject to repurchase agreements	54.862.433	4.919.986	133.937.417	9.175.669
Total	104.376.331	4.919.986	164.536.214	9.175.669

2. Information about government debt securities:

	Current Period 30 September 2025	Prior Period 31 December 2024
Government Bonds	216.042.797	200.835.197
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	216.042.797	200.835.197

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Debt Securities	216.869.946	201.572.350
Quoted at Stock Exchange	216.869.946	201.572.350
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	32.923	47.005
Total	216.837.023	201.525.345

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

	Current Period 30 September 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	971.889	1.473.127
Purchases During Year	-	-
Disposals Through Sales and Redemptions	(7.050.359)	(12.525.826)
Impairment Provision	14.082	[30.493]
Change in Amortized Cost	21.376.066	47.692.522
Balance at the End of the Period	216.837.023	201.525.345

**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 SEPTEMBER 2025

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

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 30 June 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	8.948.857	7.988.382	1.629.601	1.231.019	-	1.604.435	1.238.506	-
2	4.605.082	1.915.656	1.109.131	383.060	-	847.664	349.229	-
3	697.430	508.993	48.717	163.885	-	154.302	69.322	-
4	276.078	252.581	7.232	59.253	-	40.284	11.763	-

3. Movement schedule of investments in associates:

	Current Period 30 September 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 (%)	-	-

**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 SEPTEMBER 2025

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

i. Information related to subsidiaries (Net):

1. Information on shareholders' equity of subsidiaries:

The following amounts have been obtained from the financial statements as of 30 September 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	45.202.627	(13)	1.817.152
Gains recognized in equity as per TAS	(40.636)	(30.048)	(1.786)	-	(828)	-
Profit/Loss	1.093.347	11.121.131	4.722.344	11.270.392	(182.686)	308.465
- Net Current Period Profit	1.093.347	2.830.360	2.282.500	1.886.110	(180.385)	72.086
- Prior Year Profit/Loss	-	8.290.771	2.439.844	9.384.282	(2.301)	236.379
Minority Interests	-	(2.975)	-	-	-	-
Development Cost of Operating Lease (-)	141	4.486	-	3.329	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	79.581	234.491	(6.763)	346.325	-	-
Total Common Equity	4.974.955	11.063.484	4.891.464	56.864.013	201.473	4.526.792
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	4.974.955	11.063.484	4.891.464	56.864.013	201.473	4.526.792
Tier II Capital	92.846	95	170	346.899	-	-
CAPITAL	5.067.801	11.063.579	4.891.634	57.210.912	201.473	4.526.792
Deductions from Capital	-	-	-	-	-	-
TOTAL CAPITAL	5.067.801	11.063.579	4.891.634	57.210.912	201.473	4.526.792

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

**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 SEPTEMBER 2025

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

4. Main financial figures of consolidated subsidiaries, in the order of the above table:

The financial figures have been obtained from the financial statements as at 30 September 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	50.959.473	5.054.677	3.346.599	4.751.173	894.962	1.093.347	751.091	-
2	31.344.374	11.302.461	327.713	3.481.752	2.863.871	2.830.360	2.661.184	-
3	5.668.739	4.884.701	63.833	748.440	509.964	2.282.500	1.257.191	-
4	209.009.136	57.213.667	729.098	9.990.078	1.262.358	1.886.110	2.412.345	-
5	2.939.206	201.473	97.813	85.630	2.409	(180.385)	(175.620)	-
6	4.547.241	4.526.792	-	92.499	-	72.086	75.208	-
7	204.179	105.289	138.868	4.792	-	5.289	-	-

(*) 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 September 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	8.014.195	9.635.626
Sales/Liquidation	-	-
Revaluation Increase (**)	14.159.430	4.410.821
Revaluation/Impairment	-	-
Balance at the End of the Period	83.286.746	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 September 2025	Prior Period 31 December 2024
Banks	57.213.667	41.320.146
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	5.054.677	3.997.548
Finance Companies	-	-
Other Subsidiaries	21.018.402	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).

**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 SEPTEMBER 2025

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

l. Information on the Hedging Derivative Financial Assets:

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	487.309	4.440.493	85.122	3.978.572
Cash Flow Hedge	35.108.959	670.018	32.118.396	1.287.943
Net Investment Hedge in a foreign operation	-	-	-	-
Total	35.596.268	5.110.511	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 30 September 2025, the Bank has amounting to TL 498.764 deferred tax assets (31 December 2024: TL1.388.042). 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 September 2025	Prior Period 31 December 2024
Cost	3.654.822	3.464.212
Accumulated Depreciation (-)	-	-
Net Book Value	3.654.822	3.464.212

	Current Period 30 September 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	3.464.212	475.836
Additions	161.079	3.586.515
Disposals (-), net	38.583	529.374
Appreciation / Impairment (-)	68.114	(68.765)
Depreciation (-)	-	-
Closing Net Book Value	3.654.822	3.464.212

p. Information on other assets:

Other assets amounting to TL 61.218.462 (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.

**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 SEPTEMBER 2025

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

a. Information on deposits:

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

1 (i). Current Period – 30 September 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	115.319.338	137.076.394	410.056.863	68.838.462	22.655.990	19.936.270	4.981	773.888.298
Foreign Currency Deposits	254.248.630	27.507.889	58.121.875	3.062.293	3.194.308	5.562.160	292	351.697.447
Residents in Türkiye	240.764.963	27.309.908	53.255.683	2.752.461	2.458.727	2.971.425	292	329.513.459
Residents Abroad	13.483.667	197.981	4.866.192	309.832	735.581	2.590.735	-	22.183.988
Public Sector Deposits	16.479.971	5.592	72.952.628	5.466	1.383	48	-	89.445.088
Commercial Deposits	72.301.862	120.977.003	113.730.076	38.533.098	36.107.179	10.427.847	-	392.077.065
Other Institutions Deposits	2.190.268	5.128.197	6.709.073	2.983.239	1.417.382	125.093	-	18.553.252
Precious metals Deposits	169.167.086	2.033.508	36.603.224	1.259.153	4.584.061	167.160	-	213.814.192
Interbank Deposits	1.198.981	2.801.529	26.883.087	14.204.729	33.651.698	8.601.013	-	87.341.037
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	131.075	2.673.573	-	108.300	5.900.011	-	-	8.812.959
Foreign Banks	977.513	127.956	26.883.087	14.096.429	27.751.687	8.601.013	-	78.437.685
Participation Banks	90.393	-	-	-	-	-	-	90.393
Other	-	-	-	-	-	-	-	-
Total	630.906.136	295.530.112	725.056.826	128.886.440	101.612.001	44.819.591	5.273	1.926.816.379

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 September 2025, TL deposit amount includes TL 26.756.575 (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

**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 SEPTEMBER 2025

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

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

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

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period	Prior Period	Current Period	Prior Period
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Saving Deposits	372.594.145	269.221.480	401.294.153	355.010.444
Foreign Currency Saving Deposits	79.778.298	63.464.730	139.469.717	150.278.351
Other Deposits in the Form of Saving Deposits	65.756.354	40.283.051	122.110.455	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	Prior Period	Current Period	Prior Period
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Commercial Deposits	29.288.063	21.151.904	169.634.973	186.764.147
Foreign Currency Commercial Deposits	6.155.249	4.296.966	117.050.615	91.835.424
Other Deposits in the Form of Commercial Deposits	804.756	465.763	11.422.560	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 September 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	6.622.562	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	-	-

**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 SEPTEMBER 2025

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

b. Information on trading derivative financial liabilities:

Table of derivative financial liabilities (*):

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	4.113.808	-	2.326.459	-
Swap Transactions	8.450.970	2.539.352	8.453.738	3.633.543
Futures Transactions	-	-	-	-
Options	182.209	5.453.215	114.167	1.239.981
Other	-	-	-	-
Total	12.746.987	7.992.567	10.894.364	4.873.524

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	482.931	2.035.114	181.662	883.654
From Foreign Banks, Institutions and Funds	-	143.903.209	-	94.318.227
Total	482.931	145.938.323	181.662	95.201.881

2. Information on maturity structure of borrowings:

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Short-term	396.267	5.989.162	121.501	12.129.789
Medium and Long-term	86.664	139.949.161	60.161	83.072.092
Total	482.931	145.938.323	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 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Bank bills	-	-	-	-
Bonds	4.290.173	162.158.795	-	95.214.817
Total	4.290.173	162.158.795	-	95.214.817

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 36.560.026 (31 December 2024: TL 29.696.210) and do not exceed 10% of the total balance sheet.

**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 SEPTEMBER 2025

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

f. Information on financial leasing agreements:

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

Liabilities incurred due to financial leasing agreements:

	Current Period 30 September 2025		Prior Period 31 December 2024	
	Gross	Net	Gross	Net
Less Than 1 Year	997.980	480.806	732.800	331.336
Between 1-4 Years	2.493.543	1.419.799	1.871.345	1.001.435
More Than 4 Years	2.057.496	1.517.137	1.741.514	1.287.358
Total	5.549.019	3.417.742	4.345.659	2.620.129

g. Information on the hedging derivative financial liabilities:

	Current Period 30 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Fair Value Hedge	1.125.368	-	-	353.649
Cash Flow Hedge	359.234	-	558.570	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	1.484.602	-	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 September 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.

**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 SEPTEMBER 2025

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

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Prior Period Closing Balance	1.843.172	2.286.674
Recognized as an Expense During the Period	445.301	543.364
Actuarial Loss / (Gain)	280.868	690.460
Paid During the Period	(182.963)	(1.677.326)
Balance at the End of the Period	2.386.378	1.843.172

As of 30 September 2025, the Bank has allocated vacation liability amounting to TL 1.247.599 (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 755.720 as of 30 September 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 692.830 (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 September 2025, the Banks has amounting to TL 796.195 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 September 2025	Prior Period 31 December 2024
Corporate Taxes Payable	796.195	158.106
Taxation on Marketable Securities	6.314.836	2.932.209
Property Tax	15.046	10.967
Banking Insurance Transaction Tax (BITT)	4.922.244	3.960.752
Foreign Exchange Transaction Tax	68.693	30.192
Value Added Tax Payable	195.084	362.547
Other	1.152.814	937.612
Total	13.464.912	8.392.385

**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 SEPTEMBER 2025

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

1 (ii). Information on premium payables:

	Current Period 30 September 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	20.947	16.143
Unemployment Insurance – Employer	41.894	32.286
Other	486	865
Total	63.334	49.301

2. Information on deferred tax liability:

The Bank has no deferred tax liabilities as of 30 September 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 September 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	26.082.310	-	21.187.758
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	26.082.310	-	21.187.758
Debt Instruments subject to tier 2 equity	-	54.414.903	-	28.445.514
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	54.414.903	-	28.445.514
Total	-	80.497.213	-	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 September 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.

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;

**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 SEPTEMBER 2025

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

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 September 2025		31 December 2024	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	602.681	694.549	622.461	537.070
Valuation Difference	(14.165.871)	1.529.470	(12.152.531)	(154.503)
Foreign Currency Differences	-	-	-	-
Total	(13.563.190)	2.224.019	(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.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 101.894.443 asset purchase commitments (31 December 2024: TL 46.230.019), TL 1.072.669.378 commitments for credit card limits (31 December 2024: TL 752.010.443), TL 15.658.640 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 September 2025	Prior Period 31 December 2024
Bank Acceptance Loans	767.522	697.572
Letters of Credit	44.684.691	33.345.513
Other Guarantees and Warranties	91.153.142	66.006.213
Total	136.605.355	100.049.298

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Revocable Letters of Guarantee	15.072.728	6.500.154
Irrevocable Letters of Guarantee	167.910.270	124.134.951
Letters of Guarantee Given in Advance	32.351.116	27.535.406
Guarantees Given to Customs	13.697.239	7.753.693
Other Letters of Guarantee	110.655.552	84.504.568
Total	339.686.905	250.428.772

3. Information on non-cash loans:

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

	Current Period 30 September 2025	Prior Period 31 December 2024
Non-cash Loans Given against Cash Loans	167.991.728	152.676.607
With Original Maturity of 1 Year or Less Than 1 Year	36.019.541	24.442.865
With Original Maturity of More Than 1 Year	131.972.187	128.233.742
Other Non-cash Loans	308.300.532	197.801.463
Total	476.292.260	350.478.070

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

IV. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT

a. Information on interest income:

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

	Current Period 30 September 2025		Prior Period 30 September 2024	
	TL	FC	TL	FC
Short-term Loans	157.111.868	8.762.849	102.307.920	5.623.130
Medium and Long-term Loans	103.950.728	11.977.969	86.368.564	11.613.537
Interest on Loans Under Follow-Up	5.252.943	-	2.613.112	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	266.315.539	20.740.818	191.289.596	17.236.667

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

2. Information on interest income on banks:

	Current Period 30 September 2025		Prior Period 30 September 2024	
	TL	FC	TL	FC
From the CBRT	-	12.549	-	39.148
From Domestic Banks	43.909	166.989	30.603	118.758
From Foreign Banks	5.748	1.428.600	996.000	1.318.885
From Headquarters and Branches Abroad	-	-	-	-
Total	49.657	1.608.138	1.026.603	1.476.791

3. Information on interest income on marketable securities:

	Current Period 30 September 2025		Prior Period 30 September 2024	
	TL	FC	TL	FC
From Financial Assets at Fair Value through Profit or Loss	2.980.802	115.378	165.550	55.698
Financial Assets at Fair Value through Other Comprehensive Income	69.437.852	6.461.377	54.791.472	5.434.774
Financial Assets Measured at Amortised Cost	43.177.659	271.437	46.109.163	782.212
Total	115.596.313	6.848.192	101.066.185	6.272.684

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 September 2025, the valuation of these securities was made according to an annual inflation forecast of 32,5%. As of 30 September 2025, in case of the CPI estimate increases or decreases by 1%, the profit before tax will increase by approximately TL 1.383 million (full amount) or decrease by the same amount.

**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 SEPTEMBER 2025

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

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

	Current Period 30 September 2025	Prior Period 30 September 2024
Interests Received From Investments in Associates and Subsidiaries	443.920	687.633

b. Information on interest expense:

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

	Current Period 30 September 2025		Prior Period 30 September 2024	
	TL	FC	TL	FC
Banks	103.622	4.653.074	38.364	4.890.968
The CBRT	-	-	-	-
Domestic Banks	103.622	17.965	38.364	31.024
Foreign Banks	-	4.635.109	-	4.859.944
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	563.594	-	856.855
Total	103.622	5.216.668	38.364	5.747.823

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

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

	Current Period 30 September 2025	Prior Period 30 September 2024
To Associates and Subsidiaries	779.634	779.159

3. Information on interest expense given to securities issued:

	Current Period 30 September 2025		Prior Period 30 September 2024	
	TL	FC	TL	FC
Interest expense on securities issued	414.043	9.530.214	97.996	5.030.841

**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 SEPTEMBER 2025

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

4. Maturity structure of the interest expense on deposits:

There are no seven-day notification deposits.

Current Period - 30.09.2025	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	-	4.805.791	1.211.887	1.270.992	1.549.133	513.210	9.351.013
Saving Deposits	-	25.318.287	141.947.445	17.425.159	6.873.424	5.038.707	196.603.022
Public Sector Deposits	-	1.149	27.312	1.293	212	1	29.967
Commercial Deposits	-	54.565.341	34.650.658	12.280.455	7.205.518	5.005.714	113.707.686
Other Deposits	-	320.370	2.723.845	1.119.422	448.278	104.494	4.716.409
Total	-	85.010.938	180.561.147	32.097.321	16.076.565	10.662.126	324.408.097
FC							
Foreign Currency Deposits	-	348.174	636.280	38.881	15.942	15.197	1.054.474
Bank Deposits	8.100	9.734	1.528.675	748.723	852.860	339.005	3.487.097
Precious Metals Deposits	-	1.592	226.131	3.727	8.978	237	240.665
Total	8.100	359.500	2.391.086	791.331	877.780	354.439	4.782.236
Grand Total	8.100	85.370.438	182.952.233	32.888.652	16.954.345	11.016.565	329.190.333

Prior Period - 30.09.2024	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	-	3.129.657	687.085	973.589	48.925	99.868	4.939.124
Saving Deposits	-	5.195.437	88.363.475	44.015.244	23.302.669	5.421.002	166.297.827
Public Sector Deposits	-	1.344	32.569	102.952	213	1	137.079
Commercial Deposits	-	7.252.471	21.816.300	23.482.538	5.666.691	10.262.727	68.480.727
Other Deposits	-	123.496	1.841.673	1.598.843	700.410	50.581	4.315.003
Total	-	15.702.405	112.741.102	70.173.166	29.718.908	15.834.179	244.169.760
FC							
Foreign Currency Deposits	-	629.605	985.885	71.358	22.310	40.816	1.749.974
Bank Deposits	23.735	84.492	1.429.943	693.221	555.143	538.915	3.325.449
Precious Metals Deposits	-	18	193	-	2.154	120	2.485
Total	23.735	714.115	2.416.021	764.579	579.607	579.851	5.077.908
Grand Total	23.735	16.416.520	115.157.123	70.937.745	30.298.515	16.414.030	249.247.668

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

	Current Period 30 September 2025	Prior Period 30 September 2024
Profit	2.988.196.086	2.462.793.834
Profit From Capital Market Transactions	7.683.271	7.191.942
Profit From Derivative Financial Transactions (*)	100.895.645	89.034.984
Foreign Exchange Gains	2.879.617.170	2.366.566.908
Loss (-)	2.992.778.967	2.465.373.901
Loss from Capital Market Transactions	1.449.462	439.977
Loss from Derivative Financial Transactions (*)	97.114.101	113.561.685
Foreign Exchange Loss	2.894.215.404	2.351.372.239
Total (Net)	(4.582.881)	(2.580.067)

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 16.914.200 (30 September 2024: TL 910.213).

**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 SEPTEMBER 2025

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

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 September 2025	Prior Period 30 September 2024
Expected Credit Loss	31.275.520	15.069.061
12 month expected credit loss (Stage 1)	2.810.690	769.706
Significant increase in credit risk (Stage 2)	4.047.704	311.411
Non-performing loans (Stage 3)	24.417.126	13.987.944
Marketable Securities Impairment Expense	-	12
Financial Assets at Fair Value through Profit or Loss	-	12
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	-	23.398
Total	31.275.520	15.092.471

(*) 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 September 2025	Prior Period 30 September 2024
Reserve for Employee Termination Benefits	445.301	505.927
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	2.159.207	1.473.856
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	1.373.392	924.651
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	426	70.752
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	36.470.689	26.733.473
Leasing Expenses on TFRS 16 Exceptions	923.960	600.226
Maintenance Expenses	550.167	405.291
Advertisement Expenses	1.490.000	1.254.000
Other Expenses	33.506.562	24.473.956
Loss on Sales of Assets	1.215	83.559
Other (*)	10.660.310	7.185.602
Total	51.110.540	36.977.820

(*) TL 3.169.651 consists of saving deposit insurance fund expense (30 September 2024: TL 2.170.223) and 4.853.914 consists of taxes, duties, fees and fund expenses (30 September 2024: TL 3.059.487).

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

As of 30 September 2025, the Bank has TL 2.184.782 current tax expense. (30 September 2024: 1.150.521), deferred tax expense of TL 12.135.262 (30 September 2024: TL TL 5.951.493) and a deferred tax income of TL 6.582.056 (30 September 2024: TL 1.916.373).

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 38.915.968 (30 September 2024: TL 33.138.650).

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".

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

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

1. Current Period – 30 September 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	1.284.928	13.120	29.381.868	18.106.587	73.657	10.510
Interest and Commission Income Received	443.920	246	3.372.020	52.603	5.258	247

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 (*)	687.633	49	2.092.905	34.692	5.456	184

(*) 30 September 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 30.09.2025	Prior Period 31.12.2024	Current Period 30.09.2025	Prior Period 31.12.2024	Current Period 30.09.2025	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	4.968.788	2.820.656	17.424.658	10.974.763	3.550.616	3.756.768
Interest expense on Deposits (*)	779.634	779.159	1.334.565	2.519.702	793.328	598.269

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
	30.09.2025	31.12.2024	30.09.2025	31.12.2024	30.09.2025	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	3.963.282	2.862.683	40.458.692	13.501.012	-	-
Total Income/Loss	787	(48.147)	8.030	(344.957)	-	-
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 September 2025, the net exposure for investments in associates and subsidiaries is TL 40.309 (31 December 2024: TL 73.937). For direct and indirect shareholders of the Bank TL 897.877 (31 December 2024: TL (265.536).

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

As of 30 September 2025 benefits provided to the Bank's key management amounting to TL 708.722 (30 September 2024: TL 482.128).

VII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

The Retail Banking and Digital Solutions has been dissolved, and two new business units named "Retail Banking" and "Digital Solutions and Strategy" have been established.

As of 1 October 2025, Emre Çift will assume the position of Executive Vice President of Retail Banking, while Şebnem Dağ Güven will assume the position of Executive Vice President of Digital Banking and Strategy as of 5 November 2025.

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 September 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 23 October 2025 is presented preceding the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

Message from the Chairman of the Board:

The global economy remained under high uncertainty stemming from protectionist trade policies and geopolitical developments in the third quarter. While negotiations resulted in a lower rate than initially announced in April, the average tariff rate applied by the US to other countries increased from 2% to around 18%, the highest level since 1933. While bilateral negotiations have now reached a certain level of agreement, the outlook for the future shape of trade policies remains uncertain.

Financial markets remain sensitive to economic data and news flow regarding tariffs and geopolitical tensions. However, global conditions support risk appetite for emerging markets. Sovereign risk premiums have fallen below pre-tariff levels, and these are priced in at very tight spreads.

The impact of tariffs on inflation has been relatively limited so far. However, the real impact is expected to be seen in the medium term. As of August, annual inflation was 2.9% in the US and 2.0% in the Eurozone, while core indicators excluding food and energy were 3.1% and 2.3%, respectively. By the end of the year, annual inflation is projected to be 2.8% in the US and 2.1% in the Eurozone.

With tariff rates set lower following negotiations, global growth forecasts, which were lowered by approximately 0.5 percentage points in April, are being revised upwards again. According to the IMF's latest forecasts, published in October, global growth is expected to be 3.2% and 3.1% in 2025 and 2026, respectively (pre-tariff forecasts were 3.3% and 3.3%). The growth outlook is expected to be weaker in developed countries, particularly the EU. Growth forecasts for the Eurozone are well below global growth at 1.2% and 1.1%, respectively. This situation appears likely to result in Turkey's external demand growth remaining slightly below 2%.

While the Fed resumed interest rate cuts in September, the pace of easing remains uncertain. However, a weakening labor market and increased political interventions support interest rate cut expectations. Market expectations are for a 25-basis point cut at each of the remaining two meetings in 2025. Two or three rate cuts are being priced in for 2026. BoE and ECB are expected to be nearing the terminal rate. Developments in interest rate differentials have caused the dollar to depreciate against other currencies. The weaker US dollar trend appears likely to continue in the coming period.

Despite monetary tightening, growth remained strong in the second quarter in Turkey. GDP grew by 4.8% year-over-year, significantly exceeding market expectations, while quarterly growth rose to 1.6% despite expectations of a slowdown. Domestic demand continued to be the driving force of annual and quarterly growth. Contrary to the CBRT's forecast, aggregate demand conditions remained at inflationary levels as of the second quarter. High-frequency data signal a slight slowdown in the economy in the third quarter of 2025. We estimate growth for the year to be around 3.5%.

The foreign trade balance improved significantly in the third quarter, led by a slowdown in imports. Both the improvement in the foreign trade balance and the seasonally high services revenues present a positive outlook for the current account balance. As of August, the 12-month cumulative current account deficit stood at \$18.3 billion. Current trends suggest a year-end current account deficit of around \$17.5 billion (1.1% of GDP). Reciprocal tariff policies remain the primary risk to the external balance.

Annual consumer inflation, which fell from 44.4% at the end of 2024 to 33.0% in August, rose again to 33.3% in September, exceeding the upper band of the CBRT's forecast. Measures of the underlying inflation trend indicate that the annualized inflation trend is around 27%. Rigidity in food and services inflation appears to be the main factor hindering the improvement in the inflation trend and will continue to do so in the coming period. The likelihood of inflation remaining within the CBRT's forecast range at the end of 2025 has significantly diminished. Our year-end 2025 forecast of 32.0% is 3 percentage points above the CBRT's upper band. Inflation expectations above the official targets, administered price adjustments, and wage increases stand out as upside risks for 2026.

CBRT re-started the interest rate cut cycle in July. The policy rate was reduced by 300 basis points in July and by 250 basis points in September, reaching 40.5%. The CBRT had previously stated that "Monetary policy stance will be tightened in case of a significant deviation in inflation outlook from the interim targets". Inflation is currently trending above the CBRT's forecast band. Therefore, we expect subsequent interest rate cuts to be gradually smaller, according to our inflation forecasts.

Although fiscal tightening began in the second quarter, the fiscal stance remains loose. As of September, the 12-month cumulative budget deficit was 4.0% of GDP, while the primary budget deficit was 0.4% of GDP. In the new Medium-Term Program announced at the beginning of September, the budget deficit forecasts for the total and primary budget balances were set at 3.6% and 0.3% of GDP, respectively. Therefore, for an outlook consistent with the MTP forecast, the fiscal stance needs to tighten further in the final

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

quarter. As emphasized in the CBRT Monetary Policy Committee decision, we believe it is important to adhere to the framework outlined in the MTP to ensure the fiscal stance supports the disinflation.

Following the developments in March, volatility in financial markets increased, leading to a significant erosion of CBRT reserves. Following the policy steps, the dollarization trend was curbed, and foreign capital began to re-enter the country. FX deposits increased by approximately \$32 billion to \$237 billion between March 18 and October 9. Excluding the effects of gold prices and currency pairs, the increase was quite limited at approximately \$11 billion. Furthermore, the current account balance began to give a surplus due to seasonal factors. Consequently, a significant recovery occurred in CBRT reserves. CBRT gross reserves rose to \$192 billion (pre-shock: \$172 billion), while net reserves reached \$64 billion (pre-shock: \$68 billion).

The NPL ratio in the banking sector remained low at 2.2% as of August, while the capital adequacy ratio remained above the legal limit at 18.25% (core CAR: 14.23%). The decline in the stock of FX-protected deposits (KKM) continued, falling to \$6.4 billion as of October 3. Consequently, the share of KKM in total deposits decreased from its peak of 26.2% in August 2023 to 1.1%. KKM accounts will be closed by the end of the year.

In summary, the volatility due to the domestic and international developments in the second quarter and the re-tightening of financial conditions led to more challenging operating conditions for the banking sector compared to our previous projections. The measures prevented this volatility from disrupting macrofinancial stability, and its impact was largely limited. The resumption of interest rate cuts in the third quarter will improve conditions for the banking sector in terms of credit growth, asset quality, and profitability. Rapidly addressing uncertainties and mitigating risks are crucial for the sector. Establishing a macroeconomic stable environment where inflation can be brought back to single-digit levels and predictability increases, a decline in the country's risk premium, expansion of external financing opportunities, and an improved investment environment will support the long-term growth potential of the financial sector.

Message from the CEO

The third quarter was marked by continued global uncertainties, while financial stability gained momentum domestically. The easing of inflation and reduced volatility paved the way for interest rate cuts, signalling a renewed phase of economic normalisation. During this period, Akbank remained committed in its support for the Turkish economy.

In the first nine months of 2025, the loan support we provided to the economy increased to a total of TL 2 trillion 224 billion with TL 1 trillion 747 billion in cash loans. Our deposits reached TL 2 trillion 27 billion, while our assets reached TL 3 trillion 231 billion. With our strong capital adequacy ratio of 19.3%, we continued to support the growth and development of the real sector. In the first nine months of the year, Akbank reported a consolidated net profit of TL 38 billion 908 million, after TL 9 billion 658 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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

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 Çalcıoğlu, 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.

Burcu Civelek Yüce, Executive Vice President in charge of Consumer Banking and Digital Solutions, has left her position effective as of July 4, 2025.

Following the upgrade of Türkiye's issuer rating to "Ba3" from "B1", on July 31, 2025, Moody's has also upgraded Akbank's Long-Term Foreign and Local Currency Bank Deposit Ratings and Senior Unsecured Ratings to "Ba3" from "B1". Moody's has revised the outlook to "Stable" from "Positive".

On September 8, 2025, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.173 Million has been sold to Birikim Varlık Yönetimi A.Ş., Doğru Varlık Yönetim A.Ş., Dünya Varlık Yönetimi A.Ş. and Gelecek Varlık Yönetimi A.Ş. for a total price of TL 287 Million.

On September 30, 2025, the portion of our Bank's non-performing loan portfolio with a balance of TL 1.039 Million has been sold to İstanbul Varlık Yönetimi A.Ş. and Ortak Varlık Yönetimi A.Ş. for a total price of TL 258 Million.

B. BANKING SECTOR THIRD QUARTER OVERVIEW

In the the first nine months of 2025, loan growth in the sector was 31,8 % and deposit growth on the funding side was 30,4%.

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 30 SEPTEMBER 2025

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

C. UNCONSOLIDATED FINANCIAL RESULTS AND THIRD QUARTER OVERVIEW

1. Main Balance Sheet Items (TL Million):

	30.09.2025 Unconsolidated Financial Results	31.12.2024 Unconsolidated Financial Results
Total Assets	3.028.776	2.515.597
Loans	1.614.304	1.286.771
Deposits	1.926.816	1.562.097
Equity	277.363	240.348
Net Income (30.09.2024)	38.916	33.139

2. Main Financial Ratios (%):

	30.09.2025 Unconsolidated Financial Results	31.12.2024 Unconsolidated Financial Results
Loan / Total Assets	53,3	51,2
Deposit / Total Assets	63,6	62,1
Return on Equity (30.09.2024)	20,4	20,2
Return on Assets (30.09.2024)	1,9	2,2
NPL Ratio	3,7	2,9
Capital Adequacy Ratio	20,2	21,1
Earnings Per Share (TL) (30.09.2024)	0,07484	0,06373

3. Akbank 3Q25 Results Overview:

Akbank reported a gross profit of TL 46.654 million, setting aside TL 7.738 million of tax provisions, reporting a net unconsolidated profit of TL 38.916 million in the first nine months of the year.

Capital adequacy ratio of the bank has realized at 20,24 % in this period.

As of 30 September 2025, Akbank's unconsolidated total asset realized at TL 3.029 billion, loans are TL 1.614 billion and total deposits are TL 1.927 billion.

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