

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT 31 DECEMBER 2025 TOGETHER WITH INDEPENDENT
AUDITOR'S REPORT**

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

**(CONVENIENCE TRANSLATION OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)**

INDEPENDENT AUDITOR'S REPORT

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

A) Report on the Audit of the Financial Statements

1) Opinion

We have audited the financial statements of Akbank T.A.Ş. (the "Bank"), which comprise the balance sheet as at 31 December 2025, and the statement of profit or loss, statement of profit or loss and other comprehensive income, statement of changes in shareholders' equity and statement of cash flows for the year then ended and, notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with "the Banking Regulation and Supervision Agency (BRSA) Accounting and 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 BRSA and Turkish Financial Reporting Standards (TFRS) for the matters not legislated by the aforementioned regulations.

2) Basis for Opinion

We conducted our audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and Standards on Independent Auditing (SIA) which is a part of Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority (POA). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the *Code of Ethics for Independent Auditors* (Code of Ethics) published by the POA, together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3) Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	How the matter was addressed in the audit
<p><i>Impairment of loans in accordance with TFRS 9 Financial Instruments Standard ("TFRS 9")</i></p> <p>Impairment of loans is a key area of judgment for the management. The Bank has the total loans amounting to TL 1.782.068.947 thousands, which comprise 53% of the Bank's total assets in its financial statements and the total provision for impairment amounting to TL 70.544.082 as at 31 December 2025.</p> <p>As of 1 January 2018, the Bank has started to recognize provisions for impairment of loans at amortized cost in accordance with TFRS 9 and also "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.</p> <p>In accordance with the related legislation of BRSA as mentioned in the Section 3 Note VIII of Explanation on Accounting Policies, the expected credit loss estimates are required to be unbiased, probability-weighted and should include supportable information about past events, current conditions, and forecasts of future economic conditions.</p> <p>The Bank exercises significant decisions using judgment, interpretation and assumptions over calculating loan impairments. These judgments, interpretations and assumptions are key in the development of the financial models.</p> <p>Not fulfilling the requirements of the TFRS 9 is a potential risk for the Bank. Failure in determining the loans and receivables that are impaired and not recording the adequate provision for these impaired loans is the aforementioned risk. Accordingly, impairment of loans and receivables is considered as a key audit matter.</p> <p>Related explanations relating to the impairment of loans and receivables are presented in Section 5 Note I.f.</p>	<p>As part of our audit work, the following procedures were performed:</p> <p>We assessed and tested the design, implementation and operating effectiveness of key controls applied by the Bank with respect to classification of loans and determination and calculation of impairments. Our information system experts have also participated to perform these procedures.</p> <p>We have assessed and analyzed the relevant contract terms to assess management's accounting policy and classification of the instrument for selected samples.</p> <p>We have performed loan review procedures on selected samples of loans and receivables with the objective of identifying whether the loss event had occurred and whether the provision for impairment has been recognized in a timely manner within the framework of the provisions of the relevant legislation.</p> <p>We have tested relevant inputs and assumption used by the management in each stage of the expected credit loss calculation by considering whether the inputs and assumptions appear reasonable, the relationship between the assumptions and whether the assumptions are interdependent and internally consistent, whether the assumptions appropriately reflect current market information and collections, and whether the assumptions appear reasonable when considered collectively with other assumptions, including those for the same accounting estimates and those for other accounting estimates.</p> <p>We have tested historical loss data to validate the completeness and accuracy of key parameters.</p> <p>We have tested whether the model is applied to appropriate segments of assets which share credit risk characteristics and whether the historical loss rates were incurred under economic conditions representative of those that may exist during the assets' exposure periods.</p> <p>We tested the application of the model to the relevant inputs and the mathematical integrity of each stage of the expected credit loss calculation.</p> <p>Based on our discussions with the Bank management, we evaluated whether the key assumptions and other judgements underlying the estimations of impairments were reasonable.</p> <p>We assessed expected credit losses determined based on individual assessment per the Bank's policy by means of supporting data and evaluated appropriateness via communications with the Bank management.</p> <p>Our specialists are involved in all procedures related to models and assumptions.</p> <p>We have reviewed disclosures made within the TFRS 9 framework in the financial statements of the Bank with respect to loans and receivables and related impairment provisions.</p>

Pension fund obligations

Defined benefit pension plan ("Plan") that the Bank provides to its employees is managed by Tekaüt Sandığı Vakfı ("Fund") which is established by the 20th provisional article of the Social Security Law numbered 506 (the "Law").

In the unconsolidated financial statements as of 31 December 2025, the Bank has provided a provision of TL 1.682.802 thousand for Pension Fund Obligations. Explanations regarding the provision are provided in Section Three, Note XVII-b of the accompanying financial statements. As disclosed in the related note, the Plan consists of benefits which are subject to transfer to the Social Security Institution ("SSI") as per the Social Security Law no.5510 provisional article 20, and other social rights and pension benefits provided by the Bank that are not subject to transfer. The President of the Republic of Türkiye has been authorized to determine the transfer date. Following the transfer to the SSI, the funds and the institutions that employ the funds' members will cover other social rights and pension benefits provided that are not covered by SSI despite being included in the foundation voucher.

As of 31 December 2025, the Bank's transferrable liabilities are calculated by an independent actuary using the actuarial assumptions determined by the Law, and in accordance with the Decision of the Council of Ministers announced in the Official Gazette dated 15 December 2006 and No.26377. The valuation of the Fund liabilities requires judgment in determining appropriate assumptions such as defining the transferrable social benefits, discount rates, salary increases, inflation levels, demographic assumptions, and the impact of changes in the Plan. Management uses the expert opinion of the independent actuary in the assessment of the uncertainties related to the calculation of the Pension Fund liabilities and appropriate assumptions and estimates.

As described in Section V Note II-h considering the subjectivity of key judgments and assumptions, plus the uncertainty around the transfer date and basis of the transfer calculation given the fact that the technical interest rate is prescribed under the Law, we considered this as a key audit matter.

Our audit work included the following procedures:

Reconciliations and tests were performed on the accuracy of the retiree and employee data used in the calculation of Pension Fund liabilities and provided by the Bank management to an external consulting firm.

Furthermore, the actual existence and valuation of the assets and liabilities in the balance sheet of the Pension Fund were reconciled and tested by sampling.

The actuarial assumptions used in the calculation are assessed to determine whether there have been any significant changes in employee benefits, plan assets and liabilities and valuations during the period and whether the assumptions are reasonable.

An independent internal expert (actuary) was included in our audit team to assess the appropriateness of the assumptions and valuations used in the calculation of the liability by the expert actuaries used by the Bank.

We also assessed the adequacy of the disclosures related to the Pension Fund in the accompanying financial statements.

Information technologies audit

The Bank is dependent on the IT-infrastructure and services for the continuity of its financial operations, and the demand for technology-enabled business services is rapidly growing in the Bank. Controls over reliability and continuity of the electronic data processing are within the scope of the information systems internal controls audit. The reliance on information systems within the Bank means that the controls over access rights, continuity of systems, privacy and integrity of the electronic data are critical and found to be key area of focus as part of our risk-based scoping.

Procedures within the context of our information technology audit work:

- We identified and tested the Bank's controls over information systems using a risk-based approach as part of our audit procedures.
- Information generation comprise all layers of information systems (including applications, networks, transmission systems and database). The information systems controls tested are categorized in the following areas:
 - Security Management
 - Change Management
 - Data Center and Network Operations
- We selected high-risk areas as, database logging and change management control activities, to prevent and detect whether accesses to financial data had been identified in a timely manner.
- We tested the accesses and logging controls underlying all applications that have direct or indirect impacts on financial data generation.
- Automated controls and integration controls were tested to understand the underlying process of financial data generation, evaluate changes, identify access, and assess the data generation process.
- We also tested the appropriateness and accuracy of the information produced by the entity and information used in controls reports as inputs to our controls and outputs generated by the Information Technology components.
- Finally, we understood and tested the controls over database, network, application and operating system layers of applications.

4) Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank Management is responsible for the preparation and fair presentation of the financial statements in accordance with the BRSA Accounting and Reporting Regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

5) Auditor's Responsibilities for the Audit of the Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the regulation on "Independent Auditing of Banks" published in the Official Gazette dated 2 April 2015 with No. 29314 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. (The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.)
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Other Responsibilities Arising From Regulatory Requirements

In accordance with paragraph four of the Article 402 of the Turkish Commercial Code No. 6102 ("TCC"), nothing has come to our attention that may cause us to believe that the Bank's set of accounts for the period 1 January - 31 December 2025 does not comply with TCC and the provisions of the Bank's articles of association in relation to financial reporting.

In accordance with paragraph four of the Article 402 of TCC, the Board of Directors provided us all the required information and documentation with respect to our audit.

Additional paragraph for convenience translation to English:

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 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.

The engagement partner on the audit resulting in this independent auditor's report is Yaman Polat.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

İstanbul, 2 February 2026

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

THE UNCONSOLIDATED FINANCIAL REPORT OF AKBANK T.A.Ş. AS OF 31 DECEMBER 2025

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E-mail : <https://www.akbank.com/en-us/Content/Pages/Contact-Us.aspx>

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

- **Section One** - GENERAL INFORMATION ABOUT THE BANK
- **Section Two** - UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- **Section Three** - EXPLANATIONS ON ACCOUNTING POLICIES
- **Section Four** - INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- **Section Five** - INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- **Section Six** - OTHER EXPLANATIONS
- **Section Seven** - INDEPENDENT AUDITOR'S REPORT

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

2 February 2026

Suzan SABANCI Chairman of the Board of Directors	Eyüp ENGİN Head of the Audit Committee	Levent DEMİRAĞ Member of the Audit Committee	Cenk Kaan GÜR CEO	Türker TUNALI Executive Vice President	Gökhan KAZCILAR Senior Vice President
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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
Fax No : (0 212) 325 12 31

SECTION ONE

I.	General Information about the Bank	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
VII.	Statement of profit appropriation	11

SECTION THREE

Explanations on Accounting Policies

I.	Explanations on basis of presentation	12
II.	Explanations on strategy of using financial instruments and explanations on foreign currency transactions	13
III.	Explanations on equity investments	13
IV.	Explanations on forward transactions, options and derivative instruments	13
V.	Explanations on interest income and expense	14
VI.	Explanations on fee and commission income and expenses	14
VII.	Explanations on financial assets	14
VIII.	Explanations on expected credit losses	18
IX.	Explanations on offsetting financial instruments	19
X.	Explanations on sales and repurchase agreements and securities lending transactions	19
XI.	Explanations on assets held for sale and related to discontinued operations(Net)	19
XII.	Explanations on goodwill and other intangible assets	20
XIII.	Explanations on property and equipment	20
XIV.	Explanations on leasing transactions	20
XV.	Explanations on provisions and contingent liabilities	21
XVI.	Explanations on contingent assets	21
XVII.	Explanations on obligations related to employee rights	21
XVIII.	Explanations on taxation	23
XIX.	Explanations on borrowings	24
XX.	Explanations on issuance of share certificates	24
XXI.	Explanations on finalized drafts and acceptances	24
XXII.	Explanations on government grants	24
XXIII.	Explanations on segment reporting	24
XXIV.	Profit reserves and profit distribution	24
XXV.	Earnings per share	25
XXVI.	Related parties	25
XXVII.	Cash and cash equivalent assets	25
XXVIII.	Reclassifications	25

SECTION FOUR

Information Related to Financial Position and Risk Management of the Bank

I.	Explanations on equity	26
II.	Explanations on credit risk	35
III.	Explanations on currency risk	45
IV.	Explanations on interest rate risk	47
V.	Explanations on position risk of equity securities	49
VI.	Explanations on liquidity risk management, liquidity coverage ratio and net stable funding ratio	49
VII.	Explanations on leverage ratio	58
VIII.	Explanations on presentation of financial assets and liabilities at their fair values	58
IX.	Explanations on the activities carried out on behalf and account of other persons	61
X.	Explanations on risk management target and policies	62
XI.	Explanations on hedge transactions	79
XII.	Explanations on qualitative disclosures on remuneration policies	82
XIII.	Explanations on business segments	84

SECTION FIVE

Information and Disclosures Related to Unconsolidated Financial Statements

I.	Explanations and notes related to assets	86
II.	Explanations and notes related to liabilities	103
III.	Explanations and notes related to off-balance sheet accounts	111
IV.	Explanations and notes related to income statement	114
V.	Explanations and notes related to unconsolidated statement of changes in the shareholders' equity	119
VI.	Explanations and notes related to statement of cash flows	120
VII.	Explanations and notes related to risk group that the Bank belongs to	121
VIII.	Explanations and notes related to domestic, foreign, off-shore branches and foreign representatives of the bank	122
IX.	Explanations and notes related to subsequent events	123

SECTION SIX

Other Explanations

I.	Other explanations	123
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SECTION SEVEN

Explanations on Auditor's Report

I.	Explanations on auditor's report	123
II.	Explanations on notes prepared by independent auditors	123

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 Istanbul ("BIST") since 1990. In 1998, 4,03% of the outstanding share capital of the Bank was offered and sold in an international offering outside of Türkiye in the form of Ordinary Shares and American Depository Receipts ("ADRs"). As of 31 December 2025, approximately 52% of the shares are publicly traded, including the ADRs (31 December 2024: 52%).

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

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

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

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

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ORIGINALLY ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE**

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025, the Bank has 646 branches dispersed throughout the country and 1 branch operating abroad (31 December 2024: 693 branches and 1 branch operating abroad).

As of 31 December 2025, the Bank has 12.591 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.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)

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

ASSETS	Note (Section Five)	CURRENT PERIOD (31/12/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		628.774.510	538.748.995	1.167.523.505	568.821.495	352.738.909	921.560.404
I.1 Cash and Cash Equivalents		294.968.080	298.488.806	593.456.886	287.113.554	205.006.730	492.120.284
1.1.1 Cash and Balances with Central Bank	(I-a)	294.966.636	264.466.606	559.433.242	287.109.821	169.439.298	456.549.119
1.1.2 Banks	(I-d)	1.444	34.022.366	34.023.810	3.909	35.567.911	35.571.820
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Loss Provision [-]		-	166	166	176	479	655
I.2 Financial Assets at Fair Value Through Profit or Loss	(I-b)	21.531.621	7.133.087	28.664.708	9.399.533	4.022.683	13.422.216
1.2.1 Government Debt Securities		11.706.346	3.551.862	15.258.208	1.752.100	1.334.296	3.086.396
1.2.2 Equity Instruments		-	2.757.347	2.757.347	69	1.884.348	1.884.417
1.2.3 Other Financial Assets		9.825.275	823.878	10.649.153	7.647.364	804.039	8.451.403
I.3 Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	263.795.602	204.414.630	468.210.232	229.322.417	128.631.262	357.953.879
1.3.1 Government Debt Securities		232.939.807	141.344.359	374.284.166	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		30.685.947	63.070.162	93.756.109	40.604.745	29.211.870	69.816.615
I.5 Derivative Financial Assets	(I-c, I-l)	48.479.207	28.712.472	77.191.679	42.985.791	15.078.234	58.064.025
1.5.1 Derivative Financial Assets at Fair Value Through Profit or Loss		12.923.644	28.237.250	41.160.894	10.867.395	13.790.291	24.657.686
1.5.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		35.555.563	475.222	36.030.785	32.118.396	1.287.943	33.406.339
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		1.456.026.862	493.350.319	1.949.377.181	1.074.287.231	367.839.193	1.442.126.424
2.1 Loans	(I-f)	1.300.821.107	481.247.840	1.782.068.947	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)	223.003.871	14.895.630	237.899.501	192.312.853	9.212.492	201.525.345
Government Debt Securities		223.003.871	6.144.150	229.148.021	192.312.853	8.522.344	200.835.197
Other Financial Assets		-	8.751.480	8.751.480	-	690.148	690.148
2.5 Expected Credit Loss [-]		67.798.116	2.793.151	70.591.267	41.780.171	4.389.607	46.169.778
III. ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-q)	3.632.985	-	3.632.985	3.464.212	-	3.464.212
3.1 Held for Sale Purpose		3.632.985	-	3.632.985	3.464.212	-	3.464.212
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		25.450.969	64.759.554	90.210.523	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)	25.430.013	64.759.554	90.189.567	15.715.067	45.103.054	60.818.121
4.2.1 Unconsolidated Financial Subsidiaries		25.298.388	59.994.646	85.293.034	15.715.067	41.320.146	57.035.213
4.2.2 Unconsolidated Non-Financial Subsidiaries		131.625	4.764.908	4.896.533	-	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)	(I-m)	49.965.216	116.182	50.081.398	36.503.343	83.877	36.587.220
VI. INTANGIBLE ASSETS (Net)	(I-n)	10.340.581	-	10.340.581	6.447.391	-	6.447.391
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		10.340.581	-	10.340.581	6.447.391	-	6.447.391
VII. INVESTMENT PROPERTY (Net)	(I-o)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	680.721	-	680.721
IX. DEFERRED TAX ASSET	(I-p)	-	413.253	413.253	-	1.388.042	1.388.042
X. OTHER ASSETS (Net)	(I-r)	62.725.840	1.701.242	64.427.082	40.212.448	2.290.715	42.503.163
TOTAL ASSETS		2.236.916.963	1.099.089.545	3.336.006.508	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.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025 (STATEMENT OF FINANCIAL POSITION)

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

LIABILITIES	Note (Section Five)	CURRENT PERIOD (31/12/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	(II-a)	1.355.137.392	716.443.031	2.071.580.423	1.086.801.556	475.295.816	1.562.097.372
II. FUNDS BORROWED	(II-c)	489.164	144.015.868	144.505.032	181.662	95.201.881	95.383.543
III. MONEY MARKETS		146.151.923	183.393.390	329.545.313	212.268.616	112.101.416	324.370.032
IV. SECURITIES ISSUED (Net)	(II-d)	3.944.759	195.412.410	199.357.169	-	95.214.817	95.214.817
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		3.944.759	195.412.410	199.357.169	-	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)	16.367.056	8.257.888	24.624.944	11.452.934	5.227.173	16.680.107
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		16.174.751	8.257.888	24.432.639	10.894.364	5.227.173	16.121.537
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		192.305	-	192.305	558.570	-	558.570
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(II-f)	3.464.161	-	3.464.161	2.620.129	-	2.620.129
X. PROVISIONS	(II-h)	7.211.507	1.054.449	8.265.956	6.256.385	893.636	7.150.021
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		4.121.145	-	4.121.145	2.917.096	-	2.917.096
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		3.090.362	1.054.449	4.144.811	3.339.289	893.636	4.232.925
XI. CURRENT TAX LIABILITY	(II-i)	13.928.644	-	13.928.644	8.281.151	160.535	8.441.686
XII. DEFERRED TAX LIABILITY	(II-i)	13.329.824	-	13.329.824	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)	-	82.804.217	82.804.217	-	49.633.272	49.633.272
14.1 Loans		-	82.804.217	82.804.217	-	49.633.272	49.633.272
14.2 Other Debt Instruments		-	-	-	-	-	-
XV. OTHER LIABILITIES	(II-e)	92.563.636	41.878.999	134.442.635	77.126.587	35.564.413	112.691.000
XVI. SHAREHOLDERS' EQUITY	(II-k)	335.210.830	(25.052.640)	310.158.190	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		26.793.474	1.010.846	27.804.320	18.810.454	620.683	19.431.137
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		40.853.566	(26.063.486)	14.790.080	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)		57.247.061	-	57.247.061	42.366.070	-	42.366.070
16.6.1 Prior Periods' Profit or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Profit or (Loss)		57.247.061	-	57.247.061	42.366.070	-	42.366.070
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		1.987.798.896	1.348.207.612	3.336.006.508	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.S.
II. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 31 DECEMBER 2025

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

	Note (Section Five)	CURRENT PERIOD (31/12/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)		2,654,147,692	2,348,341,809	5,002,489,501	1,592,375,704	1,514,062,682	3,106,438,386
I. GUARANTEES AND WARRANTIES	(III-a-2, 3)	344,323,054	201,209,514	545,532,568	224,611,468	125,866,602	350,478,070
1.1 Letters of Guarantee		248,475,163	144,203,295	392,678,458	162,730,118	87,698,654	250,428,772
1.1.1 Guarantees Subject to State Tender Law		1,951,834	36,248,345	38,200,179	1,447,554	15,564,528	17,012,082
1.1.2 Guarantees Given for Foreign Trade Operations		-	15,713,129	15,713,129	-	4,629,790	4,629,790
1.1.3 Other Letters of Guarantee		246,523,329	92,241,821	338,765,150	161,282,564	67,504,336	228,786,900
1.2 Bank Acceptances		-	837,612	837,612	-	697,572	697,572
1.2.1 Import Letter of Acceptance		-	837,612	837,612	-	697,572	697,572
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		-	49,403,913	49,403,913	8,835	33,336,678	33,345,513
1.3.1 Documentary Letters of Credit		-	43,959,634	43,959,634	8,835	29,367,034	29,375,869
1.3.2 Other Letters of Credit		-	5,444,279	5,444,279	-	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		-	39,785	39,785	-	36,994	36,994
1.8 Other Guarantees		18,843,309	6,716,695	25,560,004	10,635,436	4,093,178	14,728,614
1.9 Other Collaterals		77,004,582	8,214	77,012,796	51,237,079	3,526	51,240,605
II. COMMITMENTS	(III-a-1)	1,722,982,032	108,867,070	1,831,849,102	1,012,042,439	59,097,942	1,071,140,401
2.1 Irrevocable Commitments		1,696,619,717	108,867,070	1,805,486,787	991,848,997	59,097,942	1,050,946,959
2.1.1 Asset Purchase Commitments		33,061,381	76,058,196	109,119,577	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		60,395,965	24,947,214	85,343,179	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		16,153,370	-	16,153,370	11,912,002	-	11,912,002
2.1.8 Tax and Fund Liabilities from Export Commitments		20,963	-	20,963	5,575	-	5,575
2.1.9 Commitments for Credit Card Limits		1,274,624,608	-	1,274,624,608	752,010,443	-	752,010,443
2.1.10 Commitments for Credit Cards and Banking Services Promotions		672,825	-	672,825	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		311,690,605	7,861,660	319,552,265	177,129,315	19,283,413	196,412,728
2.2 Revocable Commitments		26,362,315	-	26,362,315	20,193,442	-	20,193,442
2.2.1 Revocable Loan Granting Commitments		26,362,315	-	26,362,315	20,193,442	-	20,193,442
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	(III-b)	586,842,606	2,038,265,225	2,625,107,831	355,721,797	1,329,098,118	1,684,819,915
3.1 Hedging Derivative Financial Instruments		75,103,601	248,583,067	323,686,668	64,881,665	190,200,365	255,082,030
3.1.1 Fair Value Hedges		22,607,026	147,087,470	169,694,496	1,014,815	100,485,713	101,500,528
3.1.2 Cash Flow Hedges		52,496,575	101,495,597	153,992,172	63,866,850	89,714,652	153,581,502
3.1.3 Foreign Net Investment Hedges		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		511,739,005	1,789,682,158	2,301,421,163	290,840,132	1,138,897,753	1,429,737,885
3.2.1 Forward Foreign Currency Buy/Sell Transactions		75,732,945	93,289,652	169,022,597	34,513,930	58,965,999	93,479,929
3.2.1.1 Forward Foreign Currency Transactions-Buy		19,530,458	63,448,459	82,978,917	15,030,352	31,268,935	46,299,287
3.2.1.2 Forward Foreign Currency Transactions-Sell		56,202,487	29,841,193	86,043,680	19,483,578	27,697,064	47,180,642
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		341,441,588	1,111,445,812	1,452,887,380	219,486,397	781,297,956	1,000,784,353
3.2.2.1 Foreign Currency Swap-Buy		21,530,930	364,810,215	386,341,145	24,117,769	241,787,738	265,905,507
3.2.2.2 Foreign Currency Swap-Sell		132,902,534	445,533,425	578,435,959	81,433,418	261,494,322	342,927,740
3.2.2.3 Interest Rate Swap-Buy		93,504,052	150,551,086	244,055,138	56,967,605	139,007,948	195,975,553
3.2.2.4 Interest Rate Swap-Sell		93,504,052	150,551,086	244,055,138	56,967,605	139,007,948	195,975,553
3.2.3 Foreign Currency, Interest Rate and Securities Options		64,216,874	279,378,313	343,595,185	22,310,828	157,438,482	179,749,310
3.2.3.1 Foreign Currency Options-Buy		29,861,411	130,550,771	160,412,182	11,594,085	70,764,731	82,358,816
3.2.3.2 Foreign Currency Options-Sell		34,355,463	123,783,296	158,138,759	10,716,743	71,185,427	81,902,170
3.2.3.3 Interest Rate Options-Buy		-	12,522,122	12,522,122	-	7,744,162	7,744,162
3.2.3.4 Interest Rate Options-Sell		-	12,522,122	12,522,122	-	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		29,100,580	26,150,916	55,251,496	13,091,700	10,912,559	24,004,259
3.2.4.1 Foreign Currency Futures-Buy		-	26,150,916	26,150,916	117,104	10,813,386	10,930,490
3.2.4.2 Foreign Currency Futures-Sell		29,100,580	-	29,100,580	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		1,247,038	279,417,467	280,664,505	1,437,277	130,282,757	131,720,034
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		5,703,862,366	2,623,358,768	8,327,221,134	3,938,994,670	2,191,173,100	6,130,167,770
IV. ITEMS HELD IN CUSTODY		650,732,157	623,060,873	1,273,793,030	425,792,433	410,458,321	836,250,754
4.1 Customer Fund and Portfolio Balances		375,691,353	269,711,003	645,402,356	257,461,209	152,118,474	409,579,683
4.2 Investment Securities Held in Custody		33,162,349	79,169,094	112,331,443	5,969,260	52,352,735	58,321,995
4.3 Cheques Received for Collection		213,376,939	26,553,664	239,930,603	142,830,769	17,528,688	160,359,457
4.4 Commercial Notes Received for Collection		27,777,987	41,641,915	69,419,902	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		723,529	205,985,197	206,708,726	728,348	159,371,836	160,100,184
4.8 Custodians		-	-	-	-	-	-
V. PLEDGES RECEIVED		1,227,314,046	470,010,866	1,697,324,912	929,805,506	500,697,416	1,430,502,922
5.1 Marketable Securities		3,975,984	36,973,707	40,949,691	2,694,874	15,078,975	17,773,849
5.2 Guarantee Notes		2,373,948	2,514,687	4,888,635	2,395,064	1,434,002	3,829,066
5.3 Commodity		2,400,000	70,695	2,470,695	2,460,000	193,967	2,653,967
5.4 Warranty		-	-	-	-	-	-
5.5 Immovables		899,419,690	316,529,013	1,215,948,703	651,273,803	395,829,572	1,047,103,375
5.6 Other Pledged Items		319,144,424	113,922,764	433,067,188	270,981,765	88,160,900	359,142,665
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED BILL, GUARANTEES AND WARRANTIES		3,825,816,163	1,530,287,029	5,356,103,192	2,583,396,731	1,280,017,363	3,863,414,094
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		8,358,010,058	4,971,700,577	13,329,710,635	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 31 DECEMBER 2025

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

INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD (01/01-31/12/2025)	PRIOR PERIOD (01/01-31/12/2024)
I. INTEREST INCOME	(IV-a)	628.173.603	480.072.926
1.1 Interest Income on Loans	(IV-a-1)	395.028.739	295.053.096
1.2 Interest Income on Reserve Requirements		63.514.521	31.528.387
1.3 Interest Income on Banks	(IV-a-2)	2.068.216	3.072.712
1.4 Interest Income on Money Market Transactions		1.656.758	2.091.739
1.5 Interest Income on Marketable Securities Portfolio	(IV-a-3)	164.066.609	146.596.567
1.5.1 Fair Value Through Profit or Loss		4.119.709	384.670
1.5.2 Fair Value Through Other Comprehensive Income		102.050.275	83.479.895
1.5.3 Measured at Amortised Cost		57.896.625	62.732.002
1.6 Financial Lease Interest Income		-	-
1.7 Other Interest Income		1.838.760	1.730.425
II. INTEREST EXPENSE (-)	(IV-b)	526.958.597	415.027.991
2.1 Interest Expense on Deposits	(IV-b-4)	440.525.627	349.253.032
2.2 Interest Expense on Funds Borrowed	(IV-b-1)	7.341.804	7.498.287
2.3 Interest Expense on Money Market Transactions		64.016.651	48.817.277
2.4 Interest Expense on Securities Issued	(IV-b-3)	14.325.046	7.389.566
2.5 Interest Expense on Leases		556.269	330.395
2.6 Other Interest Expenses		193.200	1.739.434
III. NET INTEREST INCOME (I - II)		101.215.006	65.044.935
IV. NET FEES AND COMMISSIONS INCOME		114.402.397	69.162.482
4.1 Fees and Commissions Received		140.105.160	88.406.460
4.1.1 Non-cash Loans		3.313.584	2.671.447
4.1.2 Other		136.791.576	85.735.013
4.2 Fees and Commissions Paid (-)		25.702.763	19.243.978
4.2.1 Non-cash Loans		33.331	5.458
4.2.2 Other		25.669.432	19.238.520
V. DIVIDEND INCOME		61.337	33.103
VI. TRADING INCOME / (LOSS) (Net)	(IV-d)	(12.975.010)	(1.356.377)
6.1 Trading Income / (Loss) on Securities		9.035.576	8.837.430
6.2 Income / (Loss) on Derivative Financial Transactions		[813.080]	[34.580.822]
6.3 Foreign Exchange Income / (Loss)		[21.197.506]	24.387.015
VII. OTHER OPERATING INCOME		6.367.158	11.132.073
VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII)		209.070.888	144.016.216
IX. EXPECTED CREDIT LOSS (-)	(IV-f)	39.647.386	23.034.855
X. OTHER PROVISION EXPENSES (-)		31.246	447.397
XI. PERSONNEL EXPENSE (-)		36.000.575	28.821.184
XII. OTHER OPERATING EXPENSES (-)	(IV-g)	70.699.385	51.461.442
XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		62.692.296	40.251.338
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER			
XV. INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD			
XVI. INCOME/(LOSS) ON NET MONETARY POSITION		11.429.065	9.635.626
XVII. PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)	(IV-i)	74.121.361	49.886.964
XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (±)	(IV-j)	16.874.300	7.520.894
18.1 Current Tax Provision		2.529.783	4.147.642
18.2 Deferred Tax Expense Effect (+)		19.399.530	8.097.719
18.3 Deferred Tax Income Effect (-)		5.055.013	4.724.467
XIX. CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(IV-k)	57.247.061	42.366.070
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)	(IV-i)	-	-
XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(IV-j)	-	-
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)	(IV-k)	-	-
XXV. NET PROFIT/(LOSS) (XIX+XXIV)	(IV-l)	57.247.061	42.366.070
Earning/(Loss) per share (in TL full)		0,11009	0,08147

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

AKBANK T.A.S.**IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

	CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
I. CURRENT PERIOD PROFIT/LOSS	57.247.061	42.366.070
I. OTHER COMPREHENSIVE INCOME	18.880.920	(3.265.226)
.1 Not Reclassified Through Profit or Loss	8.382.149	5.598.160
.1.1 Property and Equipment Revaluation Increase/Decrease	9.554.295	8.375.839
.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
.1.3 Defined Benefit Plan Remeasurement Gain/Loss	287.869	(1.661.234)
.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	341.798	(150.606)
.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(1.801.813)	(965.839)
.2 Reclassified Through Profit or Loss	10.498.771	(8.863.386)
.2.1 Foreign Currency Translation Differences	16.485.586	5.045.302
.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	8.995.435	(14.103.987)
.2.3 Cash Flow Hedge Income/Loss	(1.290.876)	(785.398)
.2.4 Foreign Net Investment Hedge Income/Loss	(16.409.065)	(4.901.720)
.2.5 Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
.2.6 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	2.717.691	5.882.417
II. TOTAL COMPREHENSIVE INCOME (I+II)	76.127.981	39.100.844

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

AKBANK T.A.S.

V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2025

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

	Note (Section Five)	Accumulated Other Comprehensive Income or Expense Not Classified Through Profit or Loss										Accumulated Other Comprehensive Income or Expense Reclassified through Equity					Total Shareholders' Equity
		Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Increase/Dec- rease of Property and Equipment	Accumulated Gain/Loss of Defined Benefit Plan	Other Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss	Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Income Classified Through Profit or Loss and Other Accumulated Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Financial Assets at Fair Value Through Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Prior Period Profit Reserves	Current Period Profit or (Loss)	Current Period Profit or (Loss)		
CURRENT PERIOD (31/12/2025)																	
I.	Prior Period End Balance	5,200,000	3,505,742	-	1,894,886	21,391,086	(3,191,137)	1,231,188	31,786,935	(11,791,030)	(15,704,596)	163,658,747	-	42,366,070	240,347,891		
II.	Corrections Made As Per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.1	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
III.	Adjusted Beginning Balance (I+II)	5,200,000	3,505,742	-	1,894,886	21,391,086	(3,191,137)	1,231,188	31,786,935	(11,791,030)	(15,704,596)	163,658,747	-	42,366,070	240,347,891		
IV.	Total Comprehensive Income	-	-	-	-	7,838,843	201,508	341,798	16,485,586	6,403,144	(12,389,959)	-	-	57,247,061	76,127,981		
V.	Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VI.	Capital Increase by Internal Sources	-	-	-	-	-	-	36,718	-	-	-	-	-	-	36,718		
VII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VIII.	Convertible Bonds to Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
X.	Increase/Decrease by Other Changes	-	-	-	-	(45,684)	-	-	-	-	-	45,684	-	-	-		
XI.	Profit Distribution	[V-a]	-	-	-	-	-	-	-	-	-	36,011,670	-	[42,366,070]	[6,354,400]		
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	[6,354,400]	[6,354,400]		
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	36,011,670	-	(36,011,670)	-		
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Period-End Balance (I+II+III+...+X+XI)		5,200,000	3,505,742	-	1,894,886	29,184,245	(2,989,629)	1,609,704	48,272,521	(5,387,886)	(28,094,555)	199,716,101	-	57,247,061	310,158,190		

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

Note (Section Five)	Paid-in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Property and Equipment	Accumulated Increase/Decrease of the Net Gain/Loss of Defined Benefit Plan	Accumulated Other Comprehensive Income or Expense Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Other Comprehensive Income or Expense Reclassified through Foreign Currency Translation Differences	Prior Period Profit Reserves	Current Period Profit or (Loss)	Total Shareholders' Equity					
							Accumulated Revaluation Gain/Loss	Accumulated Remeasure- ment Gain/Loss	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 Comprehensive Income Items Reclassified Through Other Compre- hensive Income	Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Investments Valued by Equity Method in Other Comprehensive Gain/Loss of the Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)								
PRIOR PERIOD (31/12/2024)																	
I.	Prior Period End Balance	5,200,000	3,505,742	-	1,894,886	14,488,487	(2,028,273)	1,359,174	26,741,633	(1,863,324)	(11,723,614)	107,141,776	-	66,478,940	211,195,427		
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	5,200,000	3,505,742	-	1,894,886	14,488,487	(2,028,273)	1,359,174	26,741,633	(1,863,324)	(11,723,614)	107,141,776	-	66,478,940	211,195,427		
IV.	Total Comprehensive Income	-	-	-	-	6,911,630	(1,162,864)	(150,606)	5,045,302	(9,927,706)	(3,980,982)	-	-	42,366,070	39,100,844		
V.	Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase by Internal Sources	-	-	-	-	-	-	22,620	-	-	-	-	-	-	-	-	22,620
VII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease by Other Changes	-	-	-	-	(9,031)	-	-	-	-	-	9,031	-	-	-	-	-
XI.	Profit Distribution	[V-a]	-	-	-	-	-	-	-	-	-	56,507,940	-	(66,478,940)	[9,971,000]		
11.1	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	[9,971,000]	[9,971,000]		
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	56,507,940	-	(56,507,940)	-		
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Period-End Balance (I+II+III+...+X+XI)				5,200,000	3,505,742	-	1,894,886	21,391,086	(3,191,137)	1,231,188	31,786,935	(11,791,030)	(15,704,596)	163,658,747	-	42,366,070	240,347,891

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

AKBANK T.A.Ş.**VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 DECEMBER 2025**

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

	Note (Section Five)	CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	74.967.727	15.737.926
1.1.1	Interest received	569.879.381	405.780.690
1.1.2	Interest paid	(540.752.774)	(399.711.409)
1.1.3	Dividend received	61.337	33.103
1.1.4	Fees and commissions received	134.276.465	93.201.105
1.1.5	Other income	8.222.496	12.987.451
1.1.6	Collections from previously written-off loans and other receivables	19.118.618	19.654.648
1.1.7	Cash Payments to personnel and service suppliers	(39.768.480)	(31.599.312)
1.1.8	Taxes paid	(8.023.509)	(17.759.046)
1.1.9	Other	(VI-b) [68.045.807]	[66.849.304]
1.2	Changes in operating assets and liabilities	(91.588.118)	25.302.656
1.2.1	Net (Increase)/Decrease in Financial Assets at Fair Value Through Profit or Loss	(13.622.564)	[6.539.157]
1.2.2	Net (increase) / decrease in due from banks and other financial institutions	5.813.037	410.251
1.2.3	Net (increase) / decrease in loans	(517.984.433)	[431.899.319]
1.2.4	Net (increase) / decrease in other assets	(137.594.588)	[157.939.249]
1.2.5	Net increase / (decrease) in bank deposits	45.761.130	49.343.033
1.2.6	Net increase / (decrease) in other deposits	477.709.160	282.654.850
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	46.844.324	1.512.149
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	(VI-b) 1.485.816	287.760.098
I.	Net cash provided from banking operations	(16.620.391)	41.040.582
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	(117.973.036)	[129.202.208]
2.1	Cash paid for acquisition of investments, associates and subsidiaries	(1.615.000)	[120.000]
2.2	Cash obtained from disposal of investments, associates and subsidiaries	-	-
2.3	Purchases of property and equipment	(11.563.451)	[8.869.928]
2.4	Disposals of property and equipment	297.387	148.809
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(284.947.399)	[213.940.458]
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income	195.915.200	108.314.934
2.7	Purchase of Financial Assets Measured at Amortised Cost	(7.916.920)	-
2.8	Sale of Financial Assets Measured at Amortised Cost	7.050.358	12.525.826
2.9	Other	(15.193.211)	[27.261.391]
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	125.758.321	69.688.195
3.1	Cash obtained from funds borrowed and securities issued	189.850.129	92.632.336
3.2	Cash used for repayment of funds borrowed and securities issued	(55.420.945)	(11.471.789)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	(6.354.400)	(9.971.000)
3.5	Payments for finance leases	(2.316.463)	(1.501.352)
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	(VI-b) 16.821.542	9.148.618
V.	Net increase / (decrease) in cash and cash equivalents (II+II+III+IV)	7.986.436	[9.324.813]
VI.	Cash and cash equivalents at beginning of the period	(VI-a) 45.251.115	54.575.928
VII.	Cash and cash equivalents at end of the period	(VI-a) 53.237.551	45.251.115

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

AKBANK T.A.Ş.**VII. PROFIT APPROPRIATION STATEMENT**

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

	CURRENT PERIOD (31/12/2025)	PRIOR PERIOD (31/12/2024)
I. DISTRIBUTION OF CURRENT YEAR INCOME		
1.1 CURRENT YEAR INCOME	74.121.361	49.886.964
1.2 TAXES AND DUTIES PAYABLE	16.874.300	7.520.894
1.2.1 Corporate Tax (Income Tax)	2.529.783	4.147.642
1.2.2 Income Withholding Tax	-	-
1.2.3 Other taxes and duties	14.344.517	3.373.252
A. NET INCOME FOR THE YEAR (1.1-1.2)	57.247.061	42.366.070
1.3 PRIOR YEAR LOSSES (-)	-	-
1.4 FIRST LEGAL RESERVES (-)	-	-
1.5 OTHER STATUTORY RESERVES (-)	-	-
B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5))]	57.247.061	42.366.070
1.6 FIRST DIVIDEND TO SHAREHOLDERS (-)	-	260.000
1.6.1 To Owners of Ordinary Shares	-	260.000
1.6.2 To Owners of Privileged Shares	-	-
1.6.3 To Owners of Preferred Shares	-	-
1.6.4 To Profit Sharing Bonds	-	-
1.6.5 To Holders of Profit and (Loss) Sharing Certificates	-	-
1.7 DIVIDENDS TO PERSONNEL (-)	-	-
1.8 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9 SECOND DIVIDEND TO SHAREHOLDERS (-)	-	6.094.400
1.9.1 To Owners of Ordinary Shares	-	6.094.400
1.9.2 To Owners of Privileged Shares	-	-
1.9.3 To Owners of Preferred Shares	-	-
1.9.4 To Profit Sharing Bonds	-	-
1.9.5 To Holders of Profit and (Loss) Sharing Certificates	-	-
1.10 SECOND LEGAL RESERVES (-)	-	-
1.11 STATUTORY RESERVES (-)	-	-
1.12 EXTRAORDINARY RESERVES	-	35.402.230
1.13 OTHER RESERVES	-	609.440
1.14 SPECIAL FUNDS	-	-
II. DISTRIBUTION OF RESERVES		
2.1 APPROPRIATED RESERVES	-	-
2.2 SECOND LEGAL RESERVES (-)	-	-
2.3 DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.3.1 To Owners of Ordinary Shares	-	-
2.3.2 To Owners of Privileged Shares	-	-
2.3.3 To Owners of Preferred Shares	-	-
2.3.4 To Profit Sharing Bonds	-	-
2.3.5 To Holders of Profit and (Loss) Sharing Certificates	-	-
2.4 DIVIDENDS TO PERSONNEL (-)	-	-
2.5 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III. EARNINGS PER SHARE (*)		
3.1 TO OWNERS OF ORDINARY SHARES	0,110	0,081
3.2 TO OWNERS OF ORDINARY SHARES (%)	11,0	8,1
3.3 TO OWNERS OF PRIVILEGED SHARES	-	-
3.4 TO OWNERS OF PRIVILEGED SHARES (%)	-	-
IV. DIVIDEND PER SHARE		
4.1 TO OWNERS OF ORDINARY SHARES	-	0,012
4.2 TO OWNERS OF ORDINARY SHARES (%)	-	1,2
4.3 TO OWNERS OF PRIVILEGED SHARES	-	-
4.4 TO OWNERS OF PRIVILEGED SHARES (%)	-	-

(*) Amounts are expressed in TL.

NOTES:

[1] Authorized body for profit appropriation of the current period is the General Assembly. On the preparation date of these financial statements, yearly ordinary meeting of the General Assembly has not been held yet.

[2] Profit appropriation is being done according to unconsolidated financial statements.

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

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 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 year ended 31 December 2025.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025, foreign currency denominated balances are translated into TL using the exchange rates of TL 42,8457 and TL 50,2859 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 "TFRS 9 Financial Instruments" (TFRS 9).

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

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

In accordance with the provisions of TFRS 9 Financial Instruments, the relevant regulatory provisions apply to all contracts that include a hybrid product linked to a financial instrument but cannot be transferred independently of the instrument by contract and

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

have the same economic characteristics and risks as the instrument. As of 31 December 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 discounts 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 was to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is taken into the financial statements as profit or loss.

c. Financial Assets Measured at Amortized Cost:

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

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

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

At the end of the year, the real inflation rate is used.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 XI 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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)/IGE secured loan

Loans and provision ratio of 100% all abusive and fraudulent tracking accounts are included in the deletion of the active account.

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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, as part of the annual review process of TFRS 9 models, LGD model, PD model and criteria for significant increase in credit risk are recalibrated based on recent data and implemented. 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 has been updated and scenario weights have been no revised during reporting period.

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

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

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

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

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

IX. EXPLANATIONS ON OFFSETTING FINANCIAL INSTRUMENTS:

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

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

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

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

As of 31 December 2025, the Bank has marketable securities amounting to TL 5.373.805 (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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 BRSB is accounted in Investment Properties Revaluation Differences line under the Shareholders' Equity.

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

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

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

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

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

XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

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

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

Right of use assets:

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

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

XVIII. EXPLANATIONS ON TAXATION:

a. Current Tax:

As of 31 December 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. Pursuant to temporary Article 37 added by Law no.7571 dated 25 December 2025, the application of inflation accounting has been abolished for the 2026 and 2027 accounting periods, including the 2025 accounting period, regardless of whether the conditions for inflation adjustment are met. Accordingly, the calculations performed within the scope of inflation accounting under the Tax Procedure Law for the year 2024 are not reflected in the financial statements; however, they continue to be monitored.

The amendments in duplicate Article 298/Ç and temporary Article 32 of the Tax Procedural Law allows for the permanent and temporary revaluation of companies. Accordingly, as of the beginning of the 2022 accounting period, our Bank first updated the value of its fixed assets recorded in company assets as per temporary Article 32 of the Tax Procedural Law, and then revalued them in accordance with duplicate Article 298/Ç of the Tax Procedural Law. Due to the fulfillment of inflation accounting

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

b. Deferred Tax:

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

- a. that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),
- b. whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and,
- c. for which discrete financial information is available.

Reporting according to the operational segments is presented in Note XIII 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025	Prior Period 31 December 2024
Net Profit for the Period	57.247.061	42.366.070
Average Number of Issued Common Shares (Thousand)	520.000.000	520.000.000
Earnings Per Share (Amounts presented as full TL)	0,11009	0,08147

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 VII 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 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 31 December 2025, taking into consideration the above-mentioned regulations, the current period equity of the Bank has been calculated as TL 409,691,027 (31 December 2024: TL 306,385,359), and the capital adequacy ratio is 19,98% (31 December 2024: 21,14%). This ratio is above the minimum ratio required by the legislation.

a. Information about total capital items:

	Current Period 31 December 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	80.593.044	56.876.115
Profit	57.247.061	42.366.070
Current Period Profit	57.247.061	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	348.265.210	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	28.691.736	22.357.447
Improvement costs for operating leasing	687.774	668.099
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	9.796.195	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	1.634.950	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	40.810.655	31.943.657
Total Common Equity Tier 1 Capital	307.454.555	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 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	25.694.961	21.155.127
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	25.694.961	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	25.694.961	21.155.127
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	333.149.516	262.784.687
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	55.398.582	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)	21.142.929	15.631.668
Tier II Capital Before Deductions	76.541.511	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	-	-
Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	76.541.511	43.613.662
Total Capital (The sum of Tier I Capital and Tier II Capital)	409.691.027	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 31 DECEMBER 2025

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

	Current Period 31 December 2025	Prior Period 31 December 2024
TOTAL CAPITAL		
Total Capital	409,691,027	306,385,359
Total Risk Weighted Amounts	2,050,564,478	1,449,380,102
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,99%	16,67%
Tier 1 Capital Adequacy Ratio (%)	16,25%	18,13%
Capital Adequacy Ratio (%)	19,98%	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 (%)	7,01%	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	(12,916,571)	421,258
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	30,204,185	24,932,964
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	21,142,929	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025
Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.S
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)	21.366 million TL (in full TL amount)
Nominal value of instrument	21.366 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 21.366 million TL (in full TL amount)
Subsequent call dates, if applicable	-
Coupon/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	6,8%
Existence of any dividend payment restriction	None
Fully discretionary, partially discretionary or mandatory	None
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible into equity shares	
If convertible, conversion trigger(s)	None
If convertible, fully or partially	None
If convertible, conversion rate	None
If convertible, mandatory or optional conversion	None
If convertible, type of instrument convertible into	None
If convertible, issuer of instrument to be converted into	None
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down.
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms.
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments which are non-subordinated loans.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 8.
Details of incompliances with article number 7 and 8 of " Own fund regulation "	The instrument is not in compliant with article numbered 7.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

**Current Period
31 December 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.S
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)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 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 3.213 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

**Current Period
31 December 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.S
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)	6.427 million TL (in full TL amount)
Nominal value of instrument	6.427 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 6.427 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

**Current Period
31 December 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.S
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)	3.213 million TL (in full TL amount)
Nominal value of instrument	3.213 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 (BRS) 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 3.213 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 BRS 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

**Current Period
31 December 2025**

Details on Subordinated Liabilities:	
Issuer	AKBANK T.A.S
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)	21.406 million TL (in full TL amount)
Nominal value of instrument	21.406 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 (BRS) 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 21.406 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 BRS 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 2025	
Details on Subordinated Liabilities:		
Issuer	AKBANK T.A.S	
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)	25.707 million TL (in full TL amount)	
Nominal value of instrument	25.707 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 (BRS) 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 25.707 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 BRS 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 BRS, it will be subject to write-down.	
If bond can be written-down, full or partial	Partially or fully	
If bond can be written-down, permanent or temporary	Temporary	
If temporary write-down, description of write-up mechanism	If any cancellation of default and Tier-I capital adequacy ratio being higher than 5,125%	
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the debt instruments and Tier-II capital.	
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article number 7.	
Details of incompliances with article number 7 and 8 of " Own fund regulation "	The instrument is not in compliant with article numbered 8.	

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

c. The difference between Total "Capital" and "Equity" in the unconsolidated balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1,25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts, by reducing 20% each year if the remaining maturity is 100% less than 5 year, are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity under TAS which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, 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 CREDIT RISK:

a. Credit risk is the risk that the counterparties may be unable to meet the terms of their agreements. This risk is monitored by reference to credit risk ratings and managed by limiting the aggregate risk to any individual counterparty, group of companies and industry. Credit risks are determined for each individual customer, enterprise, business group and risk groups separately. While determining credit risk, criteria such as the customers' financial strength, commercial capacities, sectors, geographic areas and capital structure are evaluated. Analyses of the financial position of the customers are based on the statements of account and other information in accordance with the related legislation. Previously determined credit limits are constantly revised according to changing conditions. The type and amount of collateral and guarantees to be obtained are specified on a customer basis during the determination of credit limits.

During loan extensions, limits determined on a customer and product basis are essentially followed up; information on risk and limits is closely monitored.

For daily treasury operations limit allocation and follow-up is performed by the Treasury.Business Unit.

Credit worthiness of loan and other receivable debtors are watched regularly and in line with related regulations. In case of an increase in credit debtor's risk level credit limits are re-determined or additional guarantee is taken. For new credit accounts, account follow-up documents are taken in accordance with the related regulation.

The explanations on definition of overdue and impaired loans and information related to impairment and loan loss provisions are provided in Note X-c-4-a of Section Four.

Risk Classifications	Current Period Risk Amount (*)	Average Risk Amount
Conditional and unconditional receivables from central governments and Central Banks	1.069.832.363	996.548.455
Conditional and unconditional receivables from regional or local governments	663.369	814.595
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	9.997.818	9.112.737
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	356.997.641	332.152.229
Conditional and unconditional receivables from corporates	1.359.955.793	1.198.387.537
Conditional and unconditional receivables from retail portfolios	2.380.673.726	1.867.734.640
Conditional and unconditional receivables secured by mortgages	174.500.530	145.641.913
Past due receivables	23.712.971	21.528.664
Receivables defined under high risk category by BRSA	14.721.661	10.717.456
Collateralized securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate	-	-
Investments similar to collective investment funds	11.448.824	10.330.438
Equity security investments	94.021.888	79.579.286
Other receivables	137.622.886	114.155.023
Total	5.634.149.470	4.786.702.973

(*) The figures represent total risk amounts before Credit Risk Mitigation and before credit conversion factor.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

- b. Control limits exist on forward transaction and option agreements and other positions that are held in terms of similar other agreements. Credit risk born out of these types of instruments is managed together with market risk
- c. The risks of the forward, option and other similar type agreements are followed regulary and as deemed necessary based on the credit risk, the risks are tried to be minimized.
- d. Non-cash loans turned into cash loans are included in the same risk group as overdue cash loans which are not collected upon maturity. Credit risk management is applied for all positions involving counterparty risk. Rescheduled or restructured loans are followed in their relevant groups until all receivables from the loans are collected. Monitoring also continues until the receivables from the loans are completely collected.

The Bank considers that long-term commitments are more exposed to credit risk than short-term commitments, and points such as defining risk limits for long-term risks and obtaining collateral are treated in a wider extent than short-term risks.

- e. The Bank's banking activities in foreign countries and credit transactions do not constitute an important risk in terms of the related countries' economic conditions and activities of customers and companies.

When considered within the financial activities of other financial institutions, the Bank as an active participant in the national and international banking market is not exposed to significant credit risk concentration.

As seen in the Bank's balance sheet, the ratio of loans under follow-up to total loans is 3,7% (31 December 2024: 2,9%).

- f. 1. The proportion of the Bank's top 100 and 200 cash loan customers' in total cash loans is 21% and 26% respectively. (31 December 2024: 25% and 30%).
- 2. The proportion of the Bank's top 100 and 200 customers' non-cash loan balances in total non-cash loans is 40% and 52%. (31 December 2024: 40% and 51%)
- 3. The proportion of the Bank's top 100 and 200 customers' cash and non-cash loan balances in total balance sheet assets and non-cash loans is 12% and 16% respectively. (31 December 2024: 13% and 17%)
- g. The Bank provided a general excpected credit loss provision (Stage 1 and Stage 2) amounting to TL 28.947.945 (31 December 2024: TL 24.161.901).

h. Information on loan types and expected credit loss provisions:

Current Period- 31.12.2025	Commercial Loans		Consumer Loans		Credit Cards		Total	
	Balance	Expected Credit Loss	Balance	Expected Credit Loss	Balance	Expected Credit Loss	Balance	Expected Credit Loss
Loans	931.343.136	29.034.443	428.170.046	17.954.543	422.555.765	23.555.096	1.782.068.947	70.544.082
Stage 1	863.927.149	2.478.902	356.330.425	3.321.986	353.429.040	6.242.195	1.573.686.614	12.043.083
Stage 2	38.322.894	5.180.162	54.311.202	4.784.927	50.467.398	6.939.773	143.101.494	16.904.862
Stage 3	29.093.093	21.375.379	17.528.419	9.847.630	18.659.327	10.373.128	65.280.839	41.596.137
Financial Assets	740.234.851	921.771	-	-	-	-	740.234.851	921.771
Other	42.346.157	102.284	-	-	-	-	42.346.157	102.284
Non-Cash Loans	545.532.568	708.074	-	-	-	-	545.532.568	708.074
Stage 1 and 2	538.731.085	232.185	-	-	-	-	538.731.085	232.185
Stage 3	6.801.483	475.889	-	-	-	-	6.801.483	475.889
Total	2.259.456.712	30.766.572	428.170.046	17.954.543	422.555.765	23.555.096	3.110.182.523	72.276.211

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

i. Information on the expected credit loss of loans: (*)**

	Stage 1	Stage 2	Stage 3
Opening (31 December 2024)	11.618.761	12.543.140	21.981.406
Additions (*)	7.126.665	5.007.573	22.129.006
Disposal (**)	[2.878.653]	[3.744.632]	[9.099.866]
Effect of change in foreign exchange	437.009	821.991	-
Stage 1 and 2 movement			
Loans classified under Stage 1 in two periods (Model effect)	[3.821.000]	-	-
Loans classified under Stage 1 in two periods (Change in balance effect)	1.318.437	-	-
Transfers from Stage 1 to Stage 2 (Stating and balance change effect)	[1.489.923]	6.530.208	-
Loans classified under Stage 2 in two periods (Model effect)	-	[800.000]	-
Loans classified under Stage 2 in two periods (Change in balance effect)	-	(115.834)	-
Transfers from Stage 2 to Stage 1 (Stating and balance change effect)	189.974	(1.407.307)	-
Stage 3 movement			
Transfers from Stage 1 to Stage 3	[458.187]	-	11.442.414
Transfers from Stage 2 to Stage 3	-	(1.930.298)	8.161.704
Transfers from Stage 3 to Stage 2	-	21	[1.127]
Transfers from Stage 3 to Stage 1	-	-	-
Loans classified under Stage 2 in two periods (Change in balance and model effect)	-	-	(331.576)
Write-offs	-	-	[2.529.860]
Sold Portfolio effect	-	-	(10.155.964)
Closing (31 December 2025)	12.043.083	16.904.862	41.596.137

(*) Loans which are not included in the loan portfolio as of 31 December 2024 and included in the loan portfolio and calculated provisions as of 31 December 2025.

(**) Loans which are included in the loan portfolio and calculated provisions as of 31 December 2024 but which are not included in the loan portfolio as of 31 December 2025.

(***) In the calculations the transitions between the records in both periods have been considered by making additions and disposals.

j. Information on movement of loans:

	Stage 1	Stage 2	Stage 3	Total
Opening (31 December 2024)	1.163.274.314	86.138.570	37.357.973	1.286.770.857
Additions	1.472.761.467	82.023.585	21.632.216	1.576.417.268
Disposals	(1.115.365.370)	(53.670.832)	(3.386.691)	(1.172.422.893)
Sold portfolio	-	-	(10.155.964)	(10.155.964)
Write-offs	-	-	(2.529.860)	(2.529.860)
Transfers to Stage 1	5.465.118	[5.465.118]	-	-
Transfers to Stage 2	(40.220.771)	40.221.137	(366)	-
Transfers to Stage 3	(11.735.215)	(10.628.316)	22.363.531	-
Foreign exchange effect	99.507.071	4.482.468	-	103.989.539
Closing (31 December 2025)	1.573.686.614	143.101.494	65.280.839	1.782.068.947

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

k. Information on debt securities, treasury bills and other eligible bills:

Current Period - 31 December 2025	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	-	-	-	-
Aa1, Aa2, Aa3	109.334	8.233.020	-	8.342.354
A1, A2, A3	432.040	-	-	432.040
Baa1, Baa2, Baa3	-	-	-	-
Ba1	-	-	-	-
Ba2	-	-	-	-
Ba3	15.387.037	455.657.547	237.067.016	708.111.600
B1, B2, B3	-	1.827.510	832.485	2.659.995
C and lower than C	-	-	-	-
NR	-	-	-	-
Total	15.928.411	465.718.077	237.899.501	719.545.989

Prior Period - 31 December 2024	Financial Assets at Fair Value Through P&L	Financial Assets at Fair Value Through Other Comprehensive Income	Financial Assets Measured at Amortised Cost	Total
Moody's Rating				
Aaa	6.900	5.423.242	-	5.430.142
Aa1, Aa2, Aa3	-	-	-	-
A1, A2, A3	-	-	-	-
Baa1, Baa2, Baa3	-	-	-	-
Ba1	-	-	-	-
Ba2	-	-	-	-
Ba3	-	-	-	-
B1, B2, B3	3.592.363	350.503.761	201.525.346	555.621.470
C and lower than C	7.595	-	-	7.595
NR	-	-	-	-
Total	3.606.858	355.927.003	201.525.346	561.059.207

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

I. Profile on significant risks in significant regions:

Current Period (**)	Risk Categories (*)																	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
31 December 2025																		
Domestic	1.057.769.229	663.341	9.423.584	-	-	120.569.267	1.061.354.239	825.349.133	166.916.031	23.712.664	11.570.242	-	-	-	11.448.824	-	137.622.886	3.426.399.440
European Union Countries	5.754.325	-	-	-	-	100.578.608	2.141.621	40.181	33.252	260	-	-	-	-	-	-	-	108.548.247
OECD Countries(***)	-	-	-	-	-	3.458.855	23	3.295	872	1	-	-	-	-	-	-	-	3.463.046
Off- Shore Regions	-	-	-	-	-	13.130	-	108	-	-	-	-	-	-	-	-	-	13.238
USA, Canada	6.307.722	-	-	-	-	13.924.416	57.145	12.196	4.726	-	-	-	-	-	-	-	-	20.306.205
Other Countries	-	-	-	-	-	14.407.749	1.311.440	36.554	9.471	44	-	-	-	-	-	-	-	15.765.258
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94.021.887	-	94.021.887
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.069.831.276	663.341	9.423.584	-	-	252.952.025	1.064.864.468	825.441.467	166.964.352	23.712.969	11.570.242	-	-	-	11.448.824	94.021.887	137.622.886	3.668.517.321
Prior Period (**)	Risk Categories (*)																	
31 December 2024																		
Domestic	866.487.507	980.133	6.467.422	-	-	107.457.871	804.202.051	560.691.572	103.245.130	15.265.654	5.791.297	-	-	-	9.098.613	1.547.775	99.016.283	2.580.251.308
European Union Countries	6.244.992	-	-	-	-	168.287.653	1.856.193	29.423	33.240	260	-	-	-	-	-	-	-	176.451.761
OECD Countries(***)	-	-	-	-	-	6.045.109	119	1.604	1.166	2	-	-	-	-	-	-	-	6.048.000
Off- Shore Regions	-	-	-	-	-	1.084.619	-	21	-	1	-	-	-	-	-	-	-	1.084.641
USA, Canada	3.969.494	-	-	-	-	16.651.728	187.379	5.692	5.411	3	-	-	-	-	-	-	-	20.819.707
Other Countries	-	-	-	-	-	9.597.655	1.326.762	15.285	9.611	136	2	-	-	-	-	-	-	10.949.451
Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62.438.761	-	62.438.761
Undistributed Assets / Liabilities(****)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	876.701.993	980.133	6.467.422	-	-	309.124.635	807.572.504	560.743.597	103.294.558	15.266.056	5.791.299	-	-	-	9.098.613	63.986.536	99.016.283	2.858.043.629

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks	9. Conditional and unconditional receivables secured by mortgages
2. Conditional and unconditional receivables from regional or local governments	10. Past due receivables
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	11. Receivables defined under high risk category by BRSA
4. Conditional and unconditional receivables from multilateral development banks	12. Collateralized securities
5. Conditional and unconditional receivables from international organizations	13. Securitization positions
6. Conditional and unconditional receivables from banks and brokerage houses	14. Short-term receivables from banks, brokerage houses and corporates
7. Conditional and unconditional receivables from corporates	15. Investments similar to collective investment funds
8. Conditional and unconditional receivables from retail portfolios	16. Equity security transactions
	17. Other receivables

(***) EU countries, OECD countries other than USA and Canada

(****) Assets and liabilities that are not distributed according to a consistent principle

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

m. Risk Profile according to sectors and counterparties:

Current Period (**)	Risk Classifications (*)																	TL	FC	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
31 December 2025																				
Agricultural	-	-	1	-	-	-	1,467,746	2,659,249	719,433	18,188	2,842	-	-	-	-	-	4,522,264	345,195	4,867,459	
Farming and raising livestock	-	-	1	-	-	-	491,788	1,832,692	393,330	13,068	1,176	-	-	-	-	-	2,732,055	-	2,732,055	
Forestry	-	-	-	-	-	-	962,917	814,276	324,976	4,965	1,662	-	-	-	-	-	1,763,601	345,195	2,108,796	
Fishing	-	-	-	-	-	-	13,041	12,281	1,127	155	4	-	-	-	-	-	26,608	-	26,608	
Manufacturing	-	-	1,307,233	-	-	-	324,920,749	46,689,051	32,157,022	4,544,277	5,270,635	-	-	-	-	-	217,429,577	197,459,390	414,888,967	
Mining	-	-	-	-	-	-	52,438,417	6,690,955	4,930,191	217,157	29,610	-	-	-	-	-	23,373,304	40,933,026	64,306,330	
Production	-	-	1,307,233	-	-	-	219,048,987	39,357,568	26,946,308	1,603,896	224,214	-	-	-	-	-	168,548,272	119,939,934	288,488,206	
Electricity, Gas, Water	-	-	-	-	-	-	53,433,345	640,528	280,523	2,723,224	5,016,811	-	-	-	-	-	25,508,001	36,586,430	62,094,431	
Construction	-	-	693	-	-	-	108,596,921	18,457,755	10,643,044	3,119,279	2,359,277	-	-	-	-	-	74,451,726	68,725,243	143,176,969	
Services	495,406,656	463,195	7,682,662	-	-	249,964,757	611,390,532	165,007,927	62,419,412	3,895,560	1,645,989	-	-	-	9,823,073	90,927,833	10,486	1,141,536,935	557,101,147	1,698,638,082
Wholesale and Retail Trade	-	-	469,466	-	-	-	227,896,376	103,753,413	38,829,684	2,222,283	514,021	-	-	-	-	-	322,873,939	50,811,304	373,685,243	
Hotel, Food, Beverage Services	-	-	4,230	-	-	-	31,622,839	12,558,639	8,393,578	529,621	31,980	-	-	-	-	-	24,523,598	28,617,289	53,140,887	
Transportation and Telecommunication	-	-	119,548	-	-	-	41,238,588	18,324,580	4,706,900	402,363	726,793	-	-	-	-	-	43,710,503	21,808,269	65,518,772	
Financial Institutions	495,405,578	-	6,622,630	-	-	249,964,757	236,610,872	579,780	652,169	41,821	6,134	-	-	-	9,823,073	90,819,087	10,486	648,107,653	442,428,734	1,090,536,387
Real Estate and Lending Services	60	-	16,252	-	-	-	1,909,514	1,154,974	442,521	21,600	2,979	-	-	-	-	-	3,467,556	80,344	3,547,900	
Self employment Service	-	463,195	27,077	-	-	-	50,034,413	20,988,648	4,828,062	588,251	355,661	-	-	-	-	-	68,783,309	8,610,744	77,394,053	
Education Service	1,018	-	317,840	-	-	-	1,521,346	2,063,873	478,188	22,926	4,047	-	-	-	-	-	4,217,528	191,710	4,409,238	
Health and social Services	-	-	105,619	-	-	-	20,556,584	5,584,020	4,088,310	66,695	4,374	-	-	-	-	-	25,852,849	4,552,753	30,405,602	
Other	574,424,620	200,146	432,995	-	-	2,987,268	18,488,520	592,627,485	61,025,441	12,135,665	2,291,499	-	-	-	1,625,751	3,094,054	137,612,400	1,268,347,311	138,598,533	1,406,945,844
Total	1,069,831,276	663,341	9,423,584	-	-	252,952,025	1,064,866,468	825,441,467	166,964,352	23,712,969	11,570,242	-	-	-	11,448,824	94,021,887	137,622,886	2,706,287,813	962,229,508	3,668,517,321

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks
2. Conditional and unconditional receivables from regional or local governments
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4. Conditional and unconditional receivables from multilateral development banks
5. Conditional and unconditional receivables from international organizations
6. Conditional and unconditional receivables from banks and brokerage houses
7. Conditional and unconditional receivables from corporates
8. Conditional and unconditional receivables from retail portfolios
9. Conditional and unconditional receivables secured by mortgages
10. Past due receivables
11. Receivables defined under high risk category by BRSA
12. Collateralized securities
13. Securitization positions
14. Short-term receivables from banks, brokerage houses and corporates
15. Investments similar to collective investment funds
16. Equity security transactions
17. Other receivables

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Prior Period (**) 31 December 2024	Risk Classifications (*)															TL	FC	Total		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
Agricultural	-	-	1	-	-	-	1.144.713	921.218	359.079	7.425	1.782	-	-	-	-	-	2.115.896	318.322	2.434.218	
Farming and raising livestock	-	-	1	-	-	-	303.395	433.956	120.759	4.625	905	-	-	-	-	-	863.641	-	863.641	
Forestry	-	-	-	-	-	-	835.656	479.334	235.991	2.643	868	-	-	-	-	-	1.236.170	318.322	1.554.492	
Fishing	-	-	-	-	-	-	5.662	7.928	2.329	157	9	-	-	-	-	-	16.085	-	16.085	
Manufacturing	-	-	161.546	-	-	-	258.414.915	24.384.291	19.441.431	4.279.046	644.854	-	-	-	-	-	175.164.345	132.161.738	307.326.083	
Mining	-	-	213	-	-	-	39.068.999	3.617.479	2.837.106	104.255	4.296	-	-	-	-	-	16.984.210	28.648.138	45.632.348	
Production	-	-	161.333	-	-	-	174.898.213	20.480.660	16.368.857	1.076.256	591.033	-	-	-	-	-	134.118.021	79.458.331	213.576.352	
Electricity, Gas, Water	-	-	-	-	-	-	44.447.703	286.152	235.468	3.098.535	49.525	-	-	-	-	-	24.062.114	24.055.269	48.117.383	
Construction	-	-	716	-	-	-	89.824.389	9.913.909	6.561.997	3.061.123	2.079.847	-	-	-	-	-	43.689.624	67.752.357	111.441.981	
Services	411.058.716	980.133	5.978.051	-	-	308.324.117	442.596.869	102.190.139	44.301.009	1.722.755	1.067.225	-	-	-	7.647.361	60.195.568	6.476	985.087.330	400.981.089	1.386.068.419
Wholesale and Retail Trade	-	-	498.805	-	-	-	162.976.979	64.037.319	27.120.640	891.606	326.860	-	-	-	-	-	226.730.125	29.122.084	255.852.209	
Hotel, Food, Beverage Services	-	-	885	-	-	-	25.935.194	7.200.530	5.691.773	292.453	38.732	-	-	-	-	-	16.965.136	22.194.431	39.159.567	
Transportation and Telecommunication	-	-	70.971	-	-	-	36.238.510	12.543.527	2.086.321	166.482	447.734	-	-	-	-	-	34.874.708	16.678.837	51.553.545	
Financial Institutions	411.057.638	-	5.209.243	-	-	308.324.117	174.858.372	385.293	1.772.542	40.882	1.864	-	-	-	7.647.361	60.186.822	6.476	642.108.294	327.382.316	969.490.610
Real Estate and Lending Services	60	-	13.739	-	-	-	1.350.709	843.329	539.573	14.043	3.289	-	-	-	-	-	2.734.448	30.294	2.764.742	
Self employment Service	-	825.630	32.101	-	-	-	31.717.950	12.821.100	4.622.521	297.407	241.398	-	-	-	-	8.746	-	47.318.429	3.248.424	50.566.853
Education Service	1.018	-	101.318	-	-	-	594.492	1.129.093	410.132	8.653	1.770	-	-	-	-	-	-	2.163.568	82.908	2.246.476
Health and social Services	-	154.503	50.989	-	-	-	8.924.663	3.229.948	2.057.507	11.229	5.578	-	-	-	-	-	12.192.622	2.241.795	14.434.417	
Other	465.643.277	-	327.108	-	-	800.518	15.591.618	423.334.040	32.631.042	6.195.707	1.997.591	-	-	-	1.451.252	3.790.968	99.009.807	950.409.226	100.363.702	1.050.772.928
Total	876.701.993	980.133	6.467.422	-	-	309.124.635	807.572.504	560.743.597	103.294.558	15.266.056	5.791.299	-	-	-	9.098.613	63.986.536	99.016.283	2.156.466.421	701.577.208	2.858.043.629

(*) Stands for the risk categories listed in "Regulations on Measurement and Assessment of Capital Adequacy Ratios of Banks."

(**) It represents the risk amounts before credit risk mitigation and after conversion to credit.

1. Conditional and unconditional receivables from central governments and Central Banks	9. Conditional and unconditional receivables secured by mortgages
2. Conditional and unconditional receivables from regional or local governments	10. Past due receivables
3. Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	11. Receivables defined under high risk category by BRSA
4. Conditional and unconditional receivables from multilateral development banks	12. Collateralized securities
5. Conditional and unconditional receivables from international organizations	13. Securitization positions
6. Conditional and unconditional receivables from banks and brokerage houses	14. Short-term receivables from banks, brokerage houses and corporates
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8. Conditional and unconditional receivables from retail portfolios	16. Equity security transactions
	17. Other receivables

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

n. Term distribution of risks with term structure (*):

31 December 2025 Risk Categories	Time to Maturity					
	1 month	1-3 months	3-6 months	6-12 months	Over 1 year	Unallocated
Conditional and unconditional receivables from central governments and Central Banks	57.281.041	450.096.762	4.141.160	10.871.654	547.440.659	-
Conditional and unconditional receivables from regional or local governments	-	-	-	142.221	521.120	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	529.197	137.765	154.700	1.634.893	6.967.029	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	106.413.243	16.611.483	30.768.957	32.557.050	66.601.292	-
Conditional and unconditional receivables from corporates	209.580.275	91.436.817	103.222.965	191.907.319	468.717.092	-
Conditional and unconditional receivables from retail portfolios	7.963.868	21.851.337	45.482.926	148.667.076	601.476.260	-
Conditional and unconditional receivables secured by mortgages	2.369.262	5.769.168	9.684.331	27.532.370	121.609.221	-
Past due receivables	-	-	-	-	-	23.712.969
Receivables defined under high risk category by BRSA	2.052.267	450.483	381.519	949.550	7.736.423	-
Collateralized securities	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Investments similar to collective investment funds	11.448.824	-	-	-	-	-
Equity security investments	-	92.485.789	-	-	1.536.098	-
Other Receivables	-	-	-	-	-	137.622.886
Total	397.637.977	678.839.604	193.836.558	414.262.133	1.822.605.194	161.335.855

(*) It represents the risk amounts before credit risk mitigation and after conversion to credit.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

o. Explanations regarding risk categories mentioned in 6th clause of Capital Adequacy Measurement and Evaluation Communiqué:

Ratings given by Fitch Ratings are used in determining risk weight class of the counterparties. Countries' credit note is considered all risk class of receivables from central governments and Central Banks. The ratings of Fitch Ratings are used for Banks and Corporate Receivables asset class and are limited to receivables that have counterparties abroad. If the risk weight class solely consists of receivables from central governments and central banks, the credit ratings of the countries are taken into account. The ratings given by JCR-ER are used for TL receivables whose counterparty is corporate asset class. "Credit Quality Degrees" corresponding to the grades of Fitch Ratings and JCR-ER are given in the table below.

Credit Quality Degrees	Fitch	JCR-ER
1	AAA and AA-	AAA and AA-
2	A+ and A-	A+ and A-
3	BBB+ and BBB-	
4	BB+ and BB-	BBB+ and BB-
5	B+ and B-	
6	CCC+ and below	BB- below

p. Risk amounts according to risk weights (*):

31 December 2025	0%	10%	20%	25%	35%	50%	75%	100%	150%	250%	Other Risk Weights	Deducted from Equity
Risk Weights												
Amount Before Credit Risk												
Mitigation	1.062.875.982	-	162.626.665	-	-	210.866.774	917.742.631	917.766.061	7.723.780	-	5.309.567	-
Amount After Credit Risk												
Mitigation	1.065.612.926	-	162.126.664	-	79.880.074	278.887.589	819.534.139	853.493.138	6.580.409	-	5.309.567	-

(*)Excludes counterparty credit risk and securitization positions.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

q. Miscellaneous information regarding important sectors or counterparty type:

31 December 2025 Sectors/Counterparties	Loans (*)		Provisions (*)	
	Impaired Receivables		Expected Credit Loss Provisions	Credit-Impaired Losses (Stage III)
	Significant Increase in Credit Risk (Stage II)			
Agricultural	397.523		60.534	106.595
Farming and raising livestock	303.663		41.121	61.350
Forestry	90.261		18.612	44.245
Fishing	3.599		801	1.000
Manufacturing	13.624.701		13.064.727	9.793.076
Mining	442.107		80.417	113.480
Production	13.070.982		6.216.775	5.630.248
Electricity, Gas, Water	111.612		6.767.535	4.049.348
Construction	96.376.968		8.272.816	15.930.754
Services	19.523.290		10.719.019	10.106.193
Wholesale and Retail Trade	12.991.995		7.831.938	7.551.733
Hotel, Food, Beverage Services	1.441.266		833.905	551.956
Transportation and				
Telecommunication	2.555.018		908.111	906.190
Financial Institutions	266.068		282.198	252.189
Real Estate and Lending Service	151.717		66.007	63.471
Self Employment Service	933.531		510.418	413.878
Education Service	188.305		36.340	43.357
Health and social services	995.390		250.102	323.419
Other	13.179.012		33.163.743	22.564.381
Total	143.101.494		65.280.839	58.500.999

(*) Breakdown of cash loans

r. Information related to impairment and loan loss provisions:

31 December 2025	Opening Balance	Provisions recognised during the period	Provisions reversal		Closing Balance
			Other measurements (*)		
Stage 3 Provisions	21.981.406	41.733.124	(9.432.569)	(12.685.824)	41.596.137
Stage 1 and 2 Provisions	24.161.901	21.431.878	(16.645.835)	-	28.947.944

(*) Consists of write-offs and sold portfolio from non-performing loans.

s. Risk involved in counter-cyclical capital buffer calculation:

31 December 2025		Private sector credit exposures in banking book	Risk Weighted Equivalent trading book	Total
Country of ultimate risk				
Turkey		1.460.595.424	17.199.311	1.477.794.735
Ireland		1.776.960	8.535	1.785.495
United Arab Emirates		603.406	-	603.406
Liberia		403.762	-	403.762
Other		632.776	-	632.776

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

III. 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 42,8457	TL 50,2859
1.Day bid rate	TL 42,8457	TL 50,2859
2.Day bid rate	TL 42,8623	TL 50,4532
3.Day bid rate	TL 42,8542	TL 50,4519
4.Day bid rate	TL 42,7656	TL 50,3547
5.Day bid rate	TL 42,7641	TL 50,3896

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 42,6000
EURO : TL 49,9015

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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Current Period – 31 December 2025	EURO	USD	Other FC	Total
Assets				
Cash and Balances with Central Bank (*)	53.162.884	135.342.100	75.961.622	264.466.606
Banks (*****)	4.868.323	24.048.884	5.105.159	34.022.366
Financial Assets at Fair Value through Profit or Loss	345.148	6.787.939	-	7.133.087
Money Markets	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	13.469.062	186.327.681	4.617.887	204.414.630
Loans and Lease Receivables (**)	241.599.256	239.673.163	4.340	481.276.759
Investments in Associates, Subsidiaries and Joint Ventures	59.994.646	4.764.908	-	64.759.554
Other financial assets measured at amortised cost	5.759.922	9.135.708	-	14.895.630
Hedging Derivative Financial Assets (***)	-	1.353.062	1.342.503	2.695.565
Tangible Assets (Net)	-	116.182	-	116.182
Intangible Assets (Net)	-	-	-	-
Other Assets (**)	130.443	7.214.710	36.845	7.381.998
Total Assets	379.329.684	614.764.337	87.068.356	1.081.162.377
Liabilities				
Bank Deposits (****)	12.450.737	69.617.983	8.004.144	90.072.864
Foreign Currency Deposits (****)	150.356.474	187.128.673	288.885.020	626.370.167
Money Markets	22.358.914	160.309.662	724.814	183.393.390
Borrowings	33.391.273	110.624.595	-	144.015.868
Securities Issued (Net) (****)	50.615.647	222.176.862	5.424.118	278.216.627
Miscellaneous Payables	2.043.164	38.646.228	31.419	40.720.811
Hedging Derivative Financial Liabilities (****)	-	-	-	-
Other Liabilities (**)	4.325.842	4.729.472	225.733	9.281.047
Total Liabilities	275.542.051	793.233.475	303.295.248	1.372.070.774
Net on Balance Sheet Position	103.787.633	(178.469.138)	(216.226.892)	(290.908.397)
Net off-Balance Sheet Position (*****)	(101.554.624)	159.442.266	217.012.743	274.900.385
Financial Derivative Assets	131.509.258	479.926.994	241.389.419	852.825.671
Financial Derivative Liabilities	233.063.882	320.484.728	24.376.676	577.925.286
Non-cash Loans	85.786.138	105.922.408	9.500.968	201.209.514
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 73.705.700 (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 28.919 (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 242 (31 December 2024: TL 325). Prepaid assets amounted TL 335.125 (31 December 2024: TL 254.150), TL 17.620.720 of trading derivative financial asset and hedging derivative financial asset accruals and TL 1.189.478 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 268.293.253 (31 December 2024: TL 94.280.967) and Bank Deposits Other FC of the TL 289.971 (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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

IV. EXPLANATIONS ON INTEREST RATE RISK:

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

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

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

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

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

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

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

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

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

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

AKBANK T.A.S.

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

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

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.

V. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES:

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

VI. 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Liquidity Coverage Ratio:

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

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 140% during the period and remain at a quite higher level than the legal lower limit.

Although the derivative transactions create net cash flow of small amount in terms of total liquidity coverage ratio, fluctuations in foreign currency derivative transactions, especially in foreign exchange swaps cause the foreign currency liquidity coverage ratio to be affected.

The Bank's high quality liquid assets mainly comprise of CBRT accounts by 63% and securities issued by Undersecretariat of the Treasury by 33%. Funding sources are mainly distributed between individual and retail deposits by 58%, corporate deposits by 26%, and borrowings from banks by 3% and collateralized borrowings such as repurchase agreements by 10%.

Cash outflow amounting to TL 1.851 million is calculated based on the change of margin call amounts of derivative transactions and repurchase agreements during the last two years.

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

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

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

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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Breakdown of assets and liabilities according to their outstanding maturities:

Current Period - 31 December 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	286.564.768	257.137.134	15.731.340	-	-	-	-	559.433.242
Banks (*****)	30.443.904	3.579.906	-	-	-	-	-	34.023.810
Financial Assets at Fair Value Through Profit or Loss (Net)	12.736.298	75.455	378.971	1.112.131	13.603.403	758.450	-	28.664.708
Money Markets	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	2.492.154	37.503.339	8.966.669	30.720.361	263.582.701	124.945.008	-	468.210.232
Loans and Lease Receivables (*****)	-	605.300.796	223.669.168	364.139.686	397.211.007	126.467.451	65.280.839	1.782.068.947
Other financial assets measured at amortised cost	-	3.375.925	832.485	5.560.705	150.498.731	77.631.655	-	237.899.501
Other Assets (*)	-	14.938.763	8.399.157	8.150.479	45.794.601	7.394.341	141.028.727	225.706.068
Total Assets	332.237.124	921.911.318	257.977.790	409.683.362	870.690.443	337.196.905	206.309.566	3.336.006.508
Liabilities								
Bank Deposits	1.855.991	74.125.330	42.153.497	18.311.613	-	-	-	136.446.431
Other Deposits	692.919.252	974.042.296	154.450.256	107.708.823	6.013.365	-	-	1.935.133.992
Borrowings	-	3.503.070	18.377.763	88.526.749	33.603.570	493.880	-	144.505.032
Money Markets	-	254.954.578	9.318.112	43.429.100	21.843.523	-	-	329.545.313
Securities Issued (Net) (**)	-	9.751.136	27.879.804	48.614.599	114.822.304	81.093.543	-	282.161.386
Miscellaneous Payables	-	4.666.677	7.164.547	11.754.381	13.991.511	749.796	72.004.575	110.331.487
Other Liabilities (***)	4.121.145	20.134.331	4.858.898	13.180.561	11.037.534	2.988.929	341.561.469	397.882.867
Total Liabilities	698.896.388	1.341.177.418	264.202.877	331.525.826	201.311.807	85.326.148	413.566.044	3.336.006.508
Net Liquidity Excess/ (Gap)	(366.659.264)	(419.266.100)	(6.225.087)	78.157.536	669.378.636	251.870.757	(207.256.478)	-
Net off-balance sheet position	-	6.980.040	(1.044.617)	(7.435.646)	33.448.939	3.788.263	-	35.736.979
Financial Derivative Assets	-	410.555.833	282.751.064	330.036.495	287.613.392	73.724.833	-	1.384.681.617
Financial Derivative Liabilities	-	403.575.793	283.795.681	337.472.141	254.164.453	69.936.570	-	1.348.944.638
Non-cash loans (****)	-	19.606.722	4.341.133	131.233.975	181.097.433	209.253.305	-	545.532.568
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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Breakdown of liabilities due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.753.329.067	204.137.954	150.521.604	8.622.679	-	2.116.611.304
Funds borrowed from other financial institutions	3.534.648	18.820.808	92.231.046	35.665.262	523.525	150.775.289
Funds from interbank money market	255.692.660	9.727.139	45.456.303	23.978.823	-	334.854.925
Marketable Securities Issued (Net)	9.891.134	28.420.454	58.766.106	181.244.975	68.482.716	346.805.385

Prior Period - 31 December 2024	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Total
Liabilities						
Deposits	1.257.165.903	220.014.019	124.520.615	75.445	-	1.601.775.982
Funds borrowed from other financial institutions	4.249.549	6.011.358	72.008.688	17.151.190	810.582	100.231.367
Funds from interbank money market	244.982.353	41.846.056	28.849.487	11.820.157	4.279.872	331.777.925
Marketable Securities Issued (Net)	1.169.120	18.395.084	33.224.231	75.037.262	52.346.106	180.171.803

Breakdown of derivative instruments due to their remaining contractual maturities:

Current Period - 31 December 2025	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over
Derivatives held for trading					
Foreign exchange derivatives:					
- Inflow	218.027.992	121.716.497	167.493.333	27.411.557	7.279.259
- Outflow	(307.441.088)	(218.030.674)	(178.740.502)	(29.099.700)	(6.891.764)
Interest rate derivatives:					
- Inflow	3.874.756	6.807.000	16.764.789	15.929.194	4.792.846
- Outflow	(3.773.848)	(6.670.143)	(15.947.974)	(15.270.585)	(4.587.854)
Derivatives held for hedging					
Foreign exchange derivatives:					
- Inflow	63.169	768.400	5.256.840	64.402.403	15.890.278
- Outflow	(397.831)	(1.473.610)	(11.015.355)	(49.640.320)	(14.225.523)
Interest rate derivatives:					
- Inflow	641.059	3.175.870	5.361.256	12.769.551	599.334
- Outflow	(676.737)	(2.792.247)	(4.561.245)	(10.897.749)	(697.754)
Total Inflow	222.606.976	132.467.767	194.876.218	120.512.705	28.561.717
Total Outflow	(312.289.504)	(228.966.674)	(210.265.076)	(104.908.354)	(26.402.895)
Prior Period - 31 December 2024					
Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over	
Derivatives held for trading					
Foreign exchange derivatives:					
- Inflow	184.439.557	72.860.934	68.466.404	30.172.629	6.805.648
- Outflow	(218.902.747)	(110.023.832)	(74.482.396)	(30.403.361)	(6.444.455)
Interest rate derivatives:					
- Inflow	2.717.810	4.218.992	14.693.108	16.564.820	431.811
- Outflow	(3.060.078)	(4.752.132)	(14.066.965)	(14.910.841)	(398.143)
Derivatives held for hedging					
Foreign exchange derivatives:					
- Inflow	11.084	4.118.429	1.529.499	35.838.189	12.680.555
- Outflow	(379)	(879.586)	(2.154.455)	(12.469.115)	(8.142.494)
Interest rate derivatives:					
- Inflow	1.063.516	3.721.273	7.158.865	14.366.170	1.207.698
- Outflow	(1.050.251)	(3.324.251)	(5.191.278)	(13.281.983)	(1.341.904)
Total Inflow	188.231.967	84.919.628	91.847.876	96.941.808	21.125.712
Total Outflow	(223.013.455)	(118.979.801)	(95.895.094)	(71.065.300)	(16.326.996)

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Net stable funding ratio template:

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

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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	-	-	68.779.805
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 2.139 million TL. The required stable fund amount is 1.833 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 55% 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 117,7%, while the average for the prior period is 121,0%.

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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

VII. EXPLANATIONS ON LEVERAGE RATIO:

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

As of 31 December 2025, the leverage ratio of the Bank calculated from 3 months average amounts is 5,69% (31 December 2024: 6,77%). This ratio is above the minimum ratio which is 3%.

b. Disclosure of Leverage ratio template:

	Current Period 31 December 2025 (*)	Prior Period 31 December 2024 (*)
Balance sheet Assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	3.114.956.850	2.366.576.510
2 (Assets deducted from Core capital)	-	-
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	3.114.956.850	2.366.576.510
Derivative financial assets and credit derivatives		
4 Cost of replenishment for derivative financial assets and credit derivatives	22.564.740	19.386.520
5 Potential credit risk amount of derivative financial assets and credit derivatives	15.814.091	9.639.896
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	38.378.831	29.026.416
Financing transactions secured by marketable security or commodity		
7 Risk amount of financing transactions secured by marketable security or commodity	56.770.170	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)	56.770.170	57.930.108
Off-balance sheet transactions		
10 Gross notional amount of off-balance sheet transactions	2.260.433.595	1.357.454.142
11 (Correction amount due to multiplication with credit conversion rates)	(22.633.716)	(17.906.856)
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.237.799.879	1.339.547.286
Capital and total risk		
13 Core Capital	310.062.668	256.696.574
14 Total risk amount (sum of lines 3, 6, 9 and 12)	5.447.905.730	3.793.080.320
Leverage ratio		
15 Leverage ratio	5,69	6,77

(*) Three months average values.

VIII. EXPLANATIONS ON PRESENTATION OF FINANCIAL ASSETS AND LIABILITIES AT THEIR FAIR VALUES:

a. Calculations of financial assets and liabilities at their fair values:

The fair values of financial assets measured at amortised cost are determined based on market prices or when this price is not available, based on market prices quoted for other securities subject to the same redemption qualifications in terms of interest, maturity and other similar conditions.

The expected fair value of the demand deposit represents the amount to be paid upon request. The fair value of the overnight deposit represents the carrying value. The expected fair value of the fixed rate deposit is calculated by discounted cash flow with the use of the market interest rates of similar liabilities and loans.

The fair value of marketable securities issued is calculated according to broker price quotations and if these are not available, amounts derived from discounted cash flow models.

The expected fair value of loans and receivables are determined by calculating the discounted cash flows using the current market interest rates for the fixed loans with fixed interest rates. For the loans with floating interest rates, it is assumed that the carrying value reflects the fair value.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

The following table summarizes the carrying values and fair values of financial assets and liabilities. The carrying value represents the acquisition costs and accumulated interest accruals of corresponding financial assets or liabilities.

	Carrying Value		Fair Value	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Financial Assets	2,522,202.490	1,881,821.901	2,544,170.606	1,879,700.790
Money Markets	-	-	-	-
Banks	34,023,810	35,571,820	34,020,635	35,565,844
Financial Assets at Fair Value Through Other Comprehensive Income	468,210,232	357,953,879	468,210,232	357,953,879
Other Financial Assets Measured at Amortised Cost	237,899,501	201,525,345	211,488,928	179,429,575
Loans	1,782,068,947	1,286,770,857	1,830,450,811	1,306,751,492
Financial Liabilities	2,608,578,328	1,885,323,793	2,623,873,881	1,887,859,422
Bank Deposits	136,446,431	90,353,971	136,518,883	90,425,051
Other Deposits	1,935,133,992	1,471,743,401	1,934,254,045	1,467,075,629
Borrowings	144,505,032	95,383,543	146,725,797	97,133,714
Securities Issued (Net)	282,161,386	144,848,089	296,043,669	150,230,239
Miscellaneous Payables	110,331,487	82,994,789	110,331,487	82,994,789

b. Fair value hierarchy:

TFRS 13 sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish basis for fair value calculations.

Aforesaid fair value hierarchy is determined as follows.

- Quoted market prices (non-adjusted) (1st level).
- Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in the 1st level (2nd level).
- Data not based on observable data regarding assets or liabilities (3rd level).

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Fair value hierarchy of the financial assets and liabilities of the Bank according to the foregoing principles is given in the table below:

Current Period - 31 December 2025	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	15.258.208	-	-	15.258.208
- Share Certificates	2.757.347	-	-	2.757.347
- Other Financial Assets	4.228.808	6.420.345	-	10.649.153
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	374.284.166	-	-	374.284.166
- Share Certificates	169.957	-	-	169.957
- Other Financial Assets	63.070.162	30.685.947	-	93.756.109
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through Profit or Loss	26	41.160.868	-	41.160.894
- Derivative Financial Assets at Fair Value Through Other Comprehensive Income		36.030.785	-	36.030.785
Loans	-	1.830.450.811	-	1.830.450.811
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	202.841.424	-	-	202.841.424
- Other Financial Assets	8.647.505	-	-	8.647.505
Total Assets	671.257.603	1.944.748.756	-	2.616.006.359
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through Profit or Loss	583	24.432.056	-	24.432.639
- Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	-	192.305	-	192.305
Deposits	-	2.070.772.927	-	2.070.772.927
Funds Borrowed	-	146.725.797	-	146.725.797
Money Markets	-	329.953.177	-	329.953.177
Securities Issued (Net)	-	387.990.514	-	387.990.514
Total Liabilities	583	2.960.066.776	-	2.960.067.358

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Prior Period - 31 December 2024	1st Level	2nd Level	3rd Level	Total
Financial Assets at Fair Value Through Profit or Loss				
- Government Debt Securities	3.086.396	-	-	3.086.396
- Share Certificates	1.884.417	-	-	1.884.417
- Other Financial Assets	3.310.240	5.141.163	-	8.451.403
Financial Assets at Fair Value Through Other Comprehensive Income				
- Government Debt Securities	288.004.025	-	-	288.004.025
- Share Certificates	133.239	-	-	133.239
- Other Financial Assets	29.211.870	40.604.745	-	69.816.615
Derivative Financial Assets				
- Derivative Financial Assets at Fair Value Through Profit or Loss	326	24.657.359	-	24.657.685
- Derivative Financial Assets at Fair Value Through Other Comprehensive Income	-	33.406.339	-	33.406.339
Loans	-	1.306.751.492	-	1.306.751.492
Financial Assets Measured at Amortised Cost				
- Government Debt Securities	178.734.714	-	-	178.734.714
- Other Financial Assets	694.862	-	-	694.862
Total Assets	505.060.090	1.410.561.097	-	1.915.621.187
Derivative Financial Liabilities				
- Derivative Financial Liabilities at Fair Value Through Profit or Loss	815	16.120.722	-	16.121.537
- Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	-	558.570	-	558.570
Deposits	-	1.557.500.679	-	1.557.500.679
Funds Borrowed	-	97.133.714	-	97.133.714
Money Markets	-	323.934.388	-	323.934.388
Securities Issued (Net)	-	203.566.679	-	203.566.679
Total Liabilities	815	2.198.814.752	-	2.198.815.567

As explained in the note of VII-b of the Third Section, share certificates classified as financial assets at fair value through other comprehensive income are carried at cost less impairment since they are not traded in active markets and their fair values cannot be measured reliably.

There are no transfers between the 1st and the 2nd levels in the current year.

As of 31 December 2025, the Bank has no 3rd level financial instruments (31 December 2024: None).

IX. EXPLANATION ON THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS:

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. Details of these transactions are provided in the off-balance sheet table. The Bank has no trust transactions.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

X. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

1. The Bank's risk management approach:

Effective risk management constitutes one of the most important competitive strength of the Bank. Risk management system is assessed as a critical process which includes all units starting from the Board of Directors level. General strategies regarding Bank's risk management are given below:

- Effective risk management within the Bank's risk profile based on materiality; implementing a centralized risk framework that includes all major risk areas.
- Managing existing and potential risks from the beginning through forward looking risk strategies, policies and procedures, models and parameters,
- Applying a risk-focused management approach in the strategic decision process,
- Complying with all national risk management requirements, where the Bank operates.

The Bank's Board of Directors has the ultimate responsibility for setting-up and monitoring the efficiency of such a risk management system. The Board of Directors fulfills its monitoring responsibility through the Auditing Committee, the Executive Risk Committee, the Credit Committee and other related intermediary committees and by means of regular risk, control and audit reporting system.

The Board of Directors regularly reviews and approves Bank's main risk approach, risk principles and policies which are initially discussed and decided by the Executive Risk Committee. The Board of Directors also determines Bank's risk appetite by risk limits taking market conditions and Bank's risk taking capacity into consideration. Risk limits are made up of regulatory and internal limits on the basis of risk types.

Bank's Senior Management is responsible to the Bank's Board of Directors that daily activities are executed within the risk management procedures and risk limits determined by the Board of Directors and that risk management system operates in effective and efficient manner. The Internal Audit, the Internal Control, Compliance Presidency and The Risk Management Presidency which directly report to the Board of Directors operate in coordination with the business units of the Bank. In this scope, it is also Senior Management's responsibility to take necessary measures in order to resolve identified weaknesses, deficiencies and errors stated in the reports of internal and external audits, internal control and risk management.

Locally and internationally accepted risk models and parameters are used in the identification, measurement and monitoring of risks within the scope of risk management. The Bank strives continuously for development and improvement of internal methods and models. Forward looking risk reports prepared through regular and close monitoring of the market developments are made available for the Senior Management and the Board of Directors. In order to analyze the potential risks that the Bank may be exposed in extreme cases, various scenario analyses are performed and contingency plans are prepared. The Bank's internal capital adequacy assessment process ("ICAAP") has been established and the ICAAP has been performed parallel to the annual budget process on an annual basis. Moreover, various risk mitigation techniques are utilized to limit and provide protection against risks the Bank is exposed to. The effectiveness and efficiency of the risk mitigation techniques are regularly monitored.

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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Overview of RWA:

		Risk Weighted Amount		Minimum capital requirement
		Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025
1	Credit risk (excluding counterparty credit risk) [CCR]	1.694.291.120	1.204.466.551	135.543.290
2	Standardized approach [SA]	1.694.291.120	1.204.466.551	135.543.290
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	71.464.324	44.173.240	5.717.146
5	Standardized approach for counterparty credit risk [SA-CCR]	71.464.324	44.173.240	5.717.146
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	11.448.824	1.893.637	915.906
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	45.632.139	31.257.231	3.650.571
17	Standardized approach [SA]	45.632.139	31.257.231	3.650.571
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)	2.050.564.478	1.449.380.102	164.045.159

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

b. Linkages between financial statements and regulatory exposures:

1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories:

	Carrying values of items					
	Carrying values as reported in published financial statements (*)	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework (**)	Not subject to capital requirements or subject to deduction from capital
Current Period - 31.12.2025						
Assets						
Cash and balances at central bank	559,433,242	559,433,242	-	-	-	-
Banks	34,023,644	34,023,644	-	-	-	-
Receivables from money markets	-	-	-	-	-	-
Financial assets at fair value through P&L	28,664,708	12,735,819	-	-	15,928,889	-
Financial assets at fair value through other comprehensive income	468,210,232	468,210,232	225,760,377	-	-	-
Derivative financial assets	77,191,679	-	77,191,679	-	15,155,273	-
Loans (net)	1,711,524,865	1,711,524,865	-	-	-	-
Lease Receivables (net)	-	-	-	-	-	-
Factoring Receivables (net)	-	-	-	-	-	-
Financial assets measured at amortised cost (net)	237,852,316	237,852,316	157,915,420	-	-	-
Non-current assets and disposal groups classified as held for sale (net)	3,632,985	3,632,985	-	-	-	-
Investments in associates (net)	20,956	20,956	-	-	-	-
Investments in subsidiaries (net)	90,189,567	90,189,567	-	-	-	-
Investments in joint ventures (net)	-	-	-	-	-	-
Tangible assets (net)	50,081,398	49,393,624	-	-	-	687,774
Intangible assets (net)	10,340,581	-	-	-	-	10,340,581
Investment properties (net)	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	413,253	413,253	-	-	-	-
Other assets	64,427,082	64,427,082	-	-	-	-
Total assets	3,336,006,508	3,231,857,585	460,867,476	-	31,084,162	11,028,355
Liabilities						
Deposits	2,071,580,423	-	-	-	-	2,071,580,423
Loans	144,505,032	-	-	-	-	144,505,032
Debt to money markets	329,545,313	-	329,545,313	-	-	-
Debt securities in issue	199,357,169	-	-	-	-	199,357,169
Funds	-	-	-	-	-	-
Financial liabilities at fair value through P&L	-	-	-	-	-	-
Derivative financial liabilities	24,624,944	-	-	-	8,014,908	24,624,944
Factoring debts	-	-	-	-	-	-
Debts from leasing transactions	3,464,161	-	-	-	-	3,464,161
Provisions	8,265,956	-	-	-	-	8,265,956
Tax liability	13,928,644	-	-	-	-	13,928,644
Deferred tax liability	13,329,824	-	-	-	-	13,329,824
Liabilities included in disposal groups classified as held for sale (net)	-	-	-	-	-	-
Subordinated debts	82,804,217	-	-	-	-	82,804,217
Other liabilities	134,442,635	-	-	-	-	134,442,635
Equity	310,158,190	-	-	-	-	310,158,190
Total liabilities	3,336,006,508	-	329,545,313	-	8,014,908	3,006,461,195

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.

(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" are represented in "Subject to market risk framework" column.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Carrying values of items					Not subject to capital requirements or subject to deduction from capital	
	Carrying values as reported in published financial statements (*)	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework (**)		
Prior Period - 31.12.2024							
Assets							
Cash and balances at central bank	456.549.119	456.549.119	-	-	-	-	
Banks	35.571.165	35.571.165	-	-	-	-	
Receivables from money markets	-	-	-	-	-	-	
Financial assets at fair value through P&L	13.422.216	9.816.544	-	-	3.605.672	-	
Financial assets at fair value through other comprehensive income	357.953.879	357.953.879	237.870.168	-	-	-	
Derivative financial assets	58.064.025	-	58.064.025	-	5.617.756	-	
Loans (net)	1.240.627.550	1.240.614.560	-	-	-	12.990	
Lease Receivables (net)	-	-	-	-	-	-	
Factoring Receivables (net)	-	-	-	-	-	-	
Financial assets measured at amortised cost (net)	201.498.874	201.498.874	143.113.086	-	-	-	
Non-current assets and disposal groups classified as held for sale (net)	3.464.212	3.464.212	-	-	-	-	
Investments in associates (net)	20.956	20.956	-	-	-	-	
Investments in subsidiaries (net)	60.818.121	60.818.121	-	-	-	-	
Investments in joint ventures (net)	-	-	-	-	-	-	
Tangible assets (net)	36.587.220	35.919.121	-	-	-	668.099	
Intangible assets (net)	6.447.391	-	-	-	-	6.447.391	
Investment properties (net)	-	-	-	-	-	-	
Tax assets	680.721	680.721	-	-	-	-	
Deferred tax assets	1.388.042	1.388.042	-	-	-	-	
Other assets	42.503.163	42.503.163	-	-	-	-	
Total assets	2.515.596.654	2.446.798.477	439.047.279	-	9.223.428	7.128.480	
Liabilities							
Deposits	1.562.097.372	-	-	-	-	1.562.097.372	
Loans	95.383.543	-	-	-	-	95.383.543	
Debt to money markets	324.370.032	-	323.504.100	-	-	-	
Debt securities in issue	95.214.817	-	-	-	-	95.214.817	
Funds	-	-	-	-	-	-	
Financial liabilities at fair value through P&L	-	-	-	-	-	-	
Derivative financial liabilities	16.680.107	-	-	-	819.392	16.680.107	
Factoring debts	-	-	-	-	-	-	
Debts from leasing transactions	2.620.129	-	-	-	-	2.620.129	
Provisions	7.150.021	-	-	-	-	7.150.021	
Tax liability	8.441.686	-	-	-	-	8.441.686	
Deferred tax liability	966.784	-	-	-	-	966.784	
Liabilities included in disposal groups classified as held for sale (net)	-	-	-	-	-	-	
Subordinated debts	49.633.272	-	-	-	-	49.633.272	
Other liabilities	112.691.000	-	-	-	-	112.691.000	
Equity	240.347.891	-	-	-	-	240.347.891	
Total liabilities	2.515.596.654	-	323.504.100	-	819.392	2.191.226.622	

(*) Since the accounting and legal consolidation scope of the Bank are identical, the financial statement information is shown in one column.

(**) The Amounts of financial instruments, which are measured in accordance with TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" are represented in "Subject to market risk framework" column

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements:

Current Period - 31.12.2025	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
				Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
1 Asset carrying value amount under scope of regulatory consolidation	3.324.978.153	3.231.857.585		-	460.867.476 31.084.162
2 Liabilities carrying value amount under regulatory scope of consolidation	329.545.313		-	-	329.545.313 8.014.908
3 Total net amount under regulatory scope of consolidation	2.995.432.840	3.231.857.585		-	131.322.163 23.069.254
4 Off-balance sheet amounts	3.611.297.843	308.174.301			20.490.664
5 Differences in valuations		-			-
6 Differences due to different netting rules, other than those already included in row 2		-			-
7 Differences due to consideration of provisions		-			-
8 Differences due to prudential filters		(256.937.616)			(49.939.339) 22.562.885
9 Differences due to risk reduction			(14.744.512)		
10 Exposure amounts considered for regulatory purposes	3.268.349.758			-	101.873.488 45.632.139

(*)The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

Prior Period - 31.12.2024	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
				Items subject to counterparty credit risk framework	Items subject to market risk framework(*)
1 Asset carrying value amount under scope of regulatory consolidation	2.508.468.174	2.446.798.477		-	439.047.279 9.223.428
2 Liabilities carrying value amount under regulatory scope of consolidation	324.370.032		-	-	323.504.100 819.392
3 Total net amount under regulatory scope of consolidation	2.184.098.142	2.446.798.477		-	115.543.179 8.404.036
4 Off-balance sheet amounts	2.239.780.601	199.128.829			17.872.115
5 Differences in valuations		-			-
6 Differences due to different netting rules, other than those already included in row 2		-			-
7 Differences due to consideration of provisions		-			-
8 Differences due to prudential filters		(163.027.598)			(50.213.909) 22.853.195
9 Differences due to risk reduction			(7.971.548)		
10 Exposure amounts considered for regulatory purposes	2.474.928.160			-	83.201.385 31.257.231

(*) The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

3. Explanations of differences between accounting and regulatory exposure amounts:

a) Differences between accounting and regulatory exposure amounts

On counterparty credit risk related transactions, the differences between the valued amounts in accordance with TAS in the scope statutory consolidation and the amounts after risk reduction arise from the addition of potential risk amounts per maturity and transaction type to renewal cost of derivative transactions related to counterparty credit risk.

The valued amounts of the items which are subject to market risk per TAS represent the fair value of trading financial instruments. Despite that, the amount at the risk amount line represents the amount which is subject market risk that derives from the

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

calculation of capital requirements due to the loss on interest rate risk of market risk, share price risk, currency risk in the scope of "Regulation on Measurement and Evaluation of Banks Capital Adequacy Ratio".

b) Explanations related to the systems and controls which are defined to ensure prudence and reliability of valuation estimates in accordance with prudent valuation procedures and principles within the scope of appendix 3 of "Regulation on Measurement and Evaluation of Capital Adequacy of Banks":

In case financial instruments that are accounted at their fair values are traded in an active market, the valuation is made based on market price. The accuracy of market price that is used at valuation is being confirmed periodically. The fair value of financial instruments that are not traded in an active market are being calculated in accordance TFRS 13. Derivative financial instruments are valued by discounted cash flow model with the use of market data. For the valuation of certain financial instruments, third party valuations and generally accepted valuation models can be used. The accuracy and independence of inputs that are used at the valuation of market value and/or used at valuation methods by modelling are being controlled periodically. In addition, there are control processes for the comparison of the current market value of financial instruments with the recalculated values.

c. Credit risk explanations:

1. General qualitative information about credit risk:

Risk limits are defined by Board of Directors in a such manner that covers all possible important risk components, in accordance with the Bank's operations and the size and complexity of products and services. Care is taken to ensure that the risk limits are in line with market expectations and reflect the Bank's risk appetite and Bank's strategies. The credit policies are established in consistence with risk limits.

Credit rating models are used in loan allocation processes in accordance with the risk appetite, credit policies and targets of the Bank. Rating all credit customers is essential for the Bank. Credit ratings are used as the main factor in determining target segments, authority levels, prices, limits and collateralization levels in loan portfolios. Application models are used during initial loan underwriting and behavioral models are used for customers whose previous credit performance could be monitored. Behavioral models are mainly used in the credit monitoring process and in the evaluation process of portfolio risk.

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain adequate collateral from the customers. The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. In this context, the minimum margin is determined by considering the quality of the collateral and collection expectancy in case of default and it is ensured that appropriate collateral is obtained for the loan type.

Credit risk is encountered when the counterparty is unable to fulfill its obligations defined with the agreement. All credit risk bearing banking products are managed with prudent credit policies and procedures in the Bank. The credit quality of the counterparty is evaluated with an internal rating score in all credit transactions. In order to monitor the credit risk, internal limits are determined on the basis of sector, customer, credit type and customer segment.

Credit risk management is a process in which credit risks are assessed and monitored in a consistent manner, besides all credit portfolios are included on a consolidated basis. During the process of credit risk management, the Risk Management Presidency conducts measurement, monitoring and reporting activities of the credit risk using statistical models. In addition to the credit risk-related risk limits, various concentrations in the loan portfolio are also analyzed. It is assured to act within the policy of allocation, monitoring, Limit Follow-up and management, by establishing policy regarding to Country risk and concentration risk management. Cost of loan and collections of non-performing loans are monitored periodically. In addition, stress testing and scenario analysis studies are carried out on the loan portfolio.

Assessment of the internal systems established to encompass all branches and departments and related entities are among the highest priorities of the Board of Directors to ensure the continuity of its operations, competencies and activities. Within the scope of internal systems, the duties and responsibilities of the Board of Directors are carried out by the Board of Directors, the Audit Committee, the Executive Risk Committee, Internal Audit, Internal Control, Risk Management activities and Internal Systems Responsible.

The Board of Directors is responsible for determining the risk baseline of the Bank, the risk approach and the level of risk taking. The Board of Directors manages the risks through the Executive Risk Committee. The committee is responsible for establishing risk policies, determining methods for measuring and managing risks, and establishing and monitoring appropriate risk limits. All risk policies established by the Executive Risk Committee are written and integrated into the Bank's long-term general strategy.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

2. Credit quality of assets:

		Gross carrying values of (according to TAS)		
Current Period - 31.12.2025		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments
1	Loans	65.280.839	1.716.788.108	70.544.081
2	Debt Securities	-	719.699.665	917.657
3	Off-balance sheet exposures	7.190.440	2.343.828.915	743.330
4	Total	72.471.279	4.780.316.688	72.205.068
				4.780.582.899

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Defaulted loans and debt securities at end of the previous reporting period	43.910.274	26.936.625
Loans and debt securities that have defaulted since the last reporting period	58.214.447	39.256.668
Returned to non-defaulted status	154.694	91.814
Amounts written off (*)	12.685.824	3.869.371
Other changes	16.812.924	18.321.834
Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5) Definitions	72.471.279	43.910.274

(*) Include sales from non-performing loan portfolio.

4. Additional disclosure related to the credit quality of assets:

a) Definitions of overdue and provision allocated receivables are presented below:

The Bank considers loans that have overdue principal and interest payments and are classified as 2nd Group in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made" as "past due loans." Loans that have overdue principal and interest payments for more than 90 days after the maturity date or the debtor of which are deemed unworthy by the Bank are considered impaired loans. Impaired consumer loans are evaluated on account basis and commercial loans on customer basis.

The Bank calculates expected credit loss for overdue loans in accordance with Communiqué on "Determining the Quality of Loans and Other Receivables by Banks and Procedures and Principles of Provisions to be made".

b) The part of the overdue receivables (past 90 days) for which provision is not allocated and reasons for this application:

All loans that have completed the 90 day overdue period are automatically taken into follow-up accounts and they are subjected to specific provision within the related month at the Bank. In exceptional cases, the delinquency process is suspended due to a court decision and the Bank's credit amount in this scope is insignificant as of 31 December 2022.

c) Definitions of the methods used when determining the provision amount, are presented in Note VIII-c of Section Three.

d) Definitions of restructured receivables:

Banks can restructure both the first, second group loans and other receivables as well as non-performing loans and receivables. The first, second group loans and other receivables are restructured to enhance customer's ability to repay the loan. Besides, it involves changes in the contractual conditions with the demand of customer. While Non-performing loans and receivables are restructured to ensure the collection of the receivables by changing the cash flow of the loan.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

e) Breakdown of receivables by geographical area, sector and outstanding maturity:

Breakdown by geographical area:

	Current Period 31.12.2025	Prior Period 31.12.2024
Domestic	1.714.686.960	1.245.852.210
European Union Countries	267.838	54.262
OECD Countries (*)	123.489	254.171
Off-Shore Banking Regions	-	-
USA, Canada	79.154	253.236
Other	1.630.667	2.999.005
Total	1.716.788.108	1.249.412.884

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period 31.12.2025	Prior Period 31.12.2024
Agricultural	3.282.509	1.341.837
Farming and raising livestock	1.983.186	346.569
Forestry	1.291.540	988.682
Fishing	7.783	6.586
Manufacturing	322.802.108	223.860.577
Mining	3.525.985	3.616.179
Production	270.504.428	191.192.273
Electricity, Gas, Water	48.771.695	29.052.125
Construction	106.177.969	93.900.746
Services	325.560.584	251.099.349
Wholesale and Retail Trade	186.378.436	129.559.152
Hotel, Food, Beverage Services	46.881.695	34.459.914
Transportation and Telecommunication	39.089.146	40.132.564
Financial Institutions	28.073.278	33.780.439
Real Estate and Lending Services	1.900.129	1.368.482
Self employment Service	6.801.870	4.294.298
Education Service	1.755.474	729.690
Health and social Services	14.680.556	6.774.810
Other	958.964.938	679.210.375
Total	1.716.788.108	1.249.412.884

Breakdown by outstanding maturity:

Current Period - 31.12.2025	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Total
Loans	605.300.796	223.669.168	364.139.686	397.211.007	126.467.451	1.716.788.108

Prior Period - 31.12.2024	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Total
Loans	436.807.496	168.740.204	297.405.719	251.411.710	95.047.755	1.249.412.884

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

f) Amounts of provision allocated receivables based on geographical area and sector and amounts deducted from the assets with the related provisions:

Breakdown by geographical area:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Domestic	65.280.018	41.595.621	37.357.007	21.980.842
European Union Countries	643	383	586	326
OECD Countries (*)	1	-	4	2
Off-Shore Banking Regions	-	-	-	-
USA, Canada	-	-	6	3
Other	177	133	370	233
Total	65.280.839	41.596.137	37.357.973	21.981.406

(*) OECD Countries other than EU countries, USA and Canada.

Breakdown by sector:

	Current Period- 31.12.2025		Prior Period - 31.12.2024	
	Loans Under Follow-up	Stage 3 Provisions	Loans Under Follow-up	Stage 3 Provisions
Agricultural	60.534	42.571	25.120	17.778
Farming and raising livestock	41.121	28.271	15.318	10.768
Forestry	18.612	13.654	9.062	6.427
Fishing	801	646	740	583
Manufacturing	13.064.727	8.518.211	9.572.270	5.246.860
Mining	80.417	45.202	2.471	2.337
Production	6.216.775	4.428.687	3.470.257	2.243.505
Electricity, Gas, Water	6.767.535	4.044.322	6.099.542	3.001.018
Construction	8.272.816	5.165.333	6.812.366	3.740.003
Services	10.719.019	7.451.320	4.889.520	3.342.896
Wholesale and Retail Trade	7.831.938	5.618.782	3.353.710	2.399.344
Hotel,Food,Beverage Services	833.905	406.503	447.123	192.288
Transportation and				
Telecommunication	908.111	614.256	302.988	188.707
Financial Institutions	282.198	240.378	271.900	231.019
Real Estate and Lending Services	66.007	45.010	44.013	30.507
Self employment Service	510.418	316.451	372.067	217.747
Education Service	36.340	26.035	15.660	12.051
Health and social Services	250.102	183.905	82.059	71.233
Other	33.163.743	20.418.702	16.058.697	9.633.869
Total	65.280.839	41.596.137	37.357.973	21.981.406

g) Aging analysis for overdue receivables:

	Current Period	Prior Period
	31.12.2025	31.12.2024
30-60 days overdue	15.502.466	9.457.937
60-90 days overdue	8.149.273	4.707.900
More than 90 days overdue	51.458	935.728
Total	23.703.197	15.101.565

h) Breakdown of restructured receivables based on whether or not provisions are allocated:

Restructured Receivables	Current Period	Prior Period
	31.12.2025	31.12.2024
Loans restructured from Loans under Follow-up and Other Receivables	64.317.238	49.990.674
Loans restructured from Non-Performing Loans	1.566.973	1.272.922

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

General provision is allocated for the loans restructured from standard loans and loans under follow-up and other receivables, specific provision is allocated for the loans restructured from non-performing loans.

i) Credit risk mitigation techniques:

In order to ensure timely and complete fulfillment of all obligations arising from the loan, it is essential to obtain appropriate collaterals.

The main purpose of collateralization of any loan is to minimize the credit, foreign exchange and maturity risk. Within this scope, the minimum margin of guarantee is determined and the guarantees suitable for the loan types are obtained. There is collateral matching in the system for each loan. In addition, the appropriateness of the margin for each guarantee is also checked.

The risk amount and the amount of collateral are also compared against the value losses that may occur in the collateral, and in case of gap between risk and collateral, the Bank Monitoring System automatically generates "Risky Transaction Registration".

In the calculation of capital adequacy ratio, real estate mortgages are subject to valuation process in accordance with the related legislation. There is no physical collateral used for risk reduction other than real estate.

Financial guarantees used in capital adequacy calculations are blocked deposits held at the bank and there is no netting other than these.

Collateral management processes are written in credit policies and checks are made to ensure that there is no concentration of third party guarantor type and collateral.

5. Credit risk mitigation techniques – overview:

Current Period - 31.12.2025		Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.687.843.462	23.681.404	14.744.512	3.328.299	2.736.945	-	-
2	Debt Securities	718.782.008	-	-	-	-	-	-
3	Total	2.406.625.470	23.681.404	14.744.512	3.328.299	2.736.945	-	-
4	Of which defaulted	72.471.279	-	-	-	-	-	-

Prior Period - 31.12.2024		Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	1.226.650.642	13.976.908	7.971.548	1.535.581	1.281.035	-	-
2	Debt Securities	560.800.309	-	-	-	-	-	-
3	Total	1.787.450.951	13.976.908	7.971.548	1.535.581	1.281.035	-	-
4	Of which defaulted	43.910.274	-	-	-	-	-	-

6. Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk:

The ratings given by Fitch Ratings and JCR-ER are used to determine the risk weights to be applied in the capital adequacy calculation. The degrees of Fitch Ratings are limited to the receivables whose counterparty is a resident abroad; receivables from central governments or central banks, banks and corporate receivables are used for asset classes. JCR-ER's ratings are used for TL-denominated receivables whose counterparty is corporate asset class.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

7. Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects:

Asset classes	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Current Period - 31.12.2025	Prior Period - 31.12.2024	Off-balance sheet amount	Off-balance sheet amount		
1 Exposures to central governments or central banks	1.033.729.630	152.190	1.036.466.575	151.104	704.356	0,07%
2 Exposures to regional governments or local authorities	663.313	56	663.313	-	331.657	50,00%
3 Exposures to public sector entities	8.926.363	1.039.186	8.926.363	448.612	9.374.975	100,00%
4 Exposures to multilateral development banks	-	-	-	-	-	0,00%
5 Exposures to international organisations	-	-	-	-	-	0,00%
6 Exposures to institutions	69.423.306	121.898.004	69.423.306	17.826.808	35.732.249	40,95%
7 Exposures to corporates	646.714.756	532.819.371	636.364.866	236.874.074	702.543.977	80,45%
8 Retail exposures	784.345.892	1.594.805.141	780.715.167	38.818.972	614.650.605	75,00%
9 Exposures secured by residential property	78.471.899	2.627.040	78.440.376	1.383.667	27.938.415	35,00%
10 Exposures secured by commercial real estate	77.085.287	16.316.304	77.085.287	10.013.345	51.165.594	58,74%
11 Past-due loans	23.710.611	-	23.710.611	-	14.782.805	62,35%
12 Higher-risk categories by the Agency Board	8.904.775	5.816.886	8.360.743	2.657.719	34.405.707	312,26%
13 Collateralized securities	-	-	-	-	-	0,00%
14 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15 Exposures in the form of units or shares in collective investment undertakings (CIUs)	11.448.824	-	11.448.824	-	11.798.312	103,05%
16 Other assets	137.622.886	-	137.622.886	-	108.289.403	78,69%
17 Investments in equities	94.021.888	-	94.021.888	-	94.021.888	100,00%
18 Total	2.975.069.430	2.275.474.178	2.963.250.205	308.174.301	1.705.739.943	52,14%
Prior Period - 31.12.2024			Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM	
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA and RWA density	
	Current Period - 31.12.2025	Prior Period - 31.12.2024	Off-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Off-balance sheet amount	Off-balance sheet amount	Off-balance sheet amount	Off-balance sheet amount		
1 Exposures to central governments or central banks	869.207.811	53.969	870.488.846	52.882	379.154	0,04%
2 Exposures to regional governments or local authorities	980.105	56	980.105	-	490.052	50,00%
3 Exposures to public sector entities	6.214.212	685.914	6.149.212	217.825	6.367.038	100,00%
4 Exposures to multilateral development banks	-	-	-	-	-	0,00%
5 Exposures to international organisations	-	-	-	-	-	0,00%
6 Exposures to institutions	49.118.281	70.278.787	49.118.281	9.712.228	21.165.855	35,98%
7 Exposures to corporates	531.043.285	340.772.504	525.796.906	158.437.642	539.849.070	78,90%
8 Retail exposures	539.836.579	929.387.699	537.946.076	19.951.502	418.423.184	75,00%
9 Exposures secured by residential property	44.578.537	1.693.266	44.540.238	882.693	15.898.026	35,00%
10 Exposures secured by commercial real estate	50.391.235	12.801.866	50.391.235	7.439.367	33.429.400	57,81%
11 Past-due loans	15.266.057	-	15.266.057	-	12.155.349	79,62%
12 Higher-risk categories by the Agency Board	3.352.891	4.831.179	3.020.944	2.434.691	10.050.294	184,22%
13 Collateralized securities	-	-	-	-	-	0,00%
14 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	0,00%
15 Exposures in the form of units or shares in collective investment undertakings (CIUs)	9.098.613	-	9.098.613	-	9.098.613	100,00%
16 Other assets	99.016.283	-	99.016.283	-	75.067.618	75,81%
17 Investments in equities	63.986.536	-	63.986.536	-	63.986.535	100,00%
18 Total	2.282.090.425	1.360.505.240	2.275.799.332	199.128.830	1.206.360.188	48,74%

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

8. Standardised Approach – Exposures by asset classes and risk weights:

Current Period - 31.12.2025 Asset Classes / Risk Weight		%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	1,033,097,659	-	3,518,847	-	-	1,173	-	-	-	-	-	1,036,617,679
2	Exposures to regional governments or local authorities	-	-	-	-	-	663,313	-	-	-	-	-	663,313
3	Exposures to public sector entities	-	-	-	-	-	-	-	9,374,975	-	-	-	9,374,975
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	1,111,155	-	24,567,591	-	-	61,505,274	-	66,094	-	-	-	87,250,114
7	Exposures to corporates	680,962	-	133,858,271	-	-	125,854,771	-	612,844,936	-	-	-	873,238,940
8	Retail exposures	-	-	-	-	-	-	819,534,139	-	-	-	-	819,534,139
9	Exposures secured by residential property	-	-	-	-	79,824,043	-	-	-	-	-	-	79,824,043
10	Exposures secured by commercial real estate	-	-	-	-	-	71,866,076	-	15,232,556	-	-	-	87,098,632
11	Past-due loans	-	-	-	-	-	18,618,437	-	4,329,349	762,825	-	-	23,710,611
12	Higher-risk categories by the Agency Board	-	-	-	-	56,031	6,148	-	9,212	5,817,584	-	5,129,487	11,018,462
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	1,389,721	-	181,891	-	-	372,397	-	9,324,735	-	-	180,080	11,448,824
16	Investments in equities	-	-	-	-	-	-	-	94,021,888	-	-	-	94,021,888
17	Other assets	29,333,429	-	64	-	-	-	-	108,289,393	-	-	-	137,622,886
18	Total	1,065,612,926	-	162,126,664	-	79,880,074	278,887,589	819,534,139	853,493,138	6,580,409	-	5,309,567	3,271,424,506

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

Prior Period - 31.12.2024 Asset Classes / Risk Weight		%0	%10	%20	%25	%35	%50	%75	%100	%150	%250	Other	Total risk amount(*)
1	Exposures to central governments or central banks	868,651,518	-	1,886,503	-	-	3,707	-	-	-	-	-	870,541,728
2	Exposures to regional governments or local authorities	-	-	-	-	-	980,105	-	-	-	-	-	980,105
3	Exposures to public sector entities	-	-	-	-	-	-	-	6,367,037	-	-	-	6,367,037
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	1,234,951	-	25,629,726	-	-	31,851,844	-	113,988	-	-	-	58,830,509
7	Exposures to corporates	2,263,780	-	110,302,823	-	-	107,758,876	-	463,909,069	-	-	-	684,234,548
8	Retail exposures	-	-	-	-	-	-	557,897,578	-	-	-	-	557,897,578
9	Exposures secured by residential property	-	-	-	-	45,422,931	-	-	-	-	-	-	45,422,931
10	Exposures secured by commercial real estate	-	-	-	-	-	48,802,405	-	9,028,197	-	-	-	57,830,602
11	Past-due loans	-	-	-	-	-	6,785,198	-	7,917,075	563,784	-	-	15,266,057
12	Higher-risk categories by the Agency Board	-	-	-	-	26,624	30	-	308	4,886,489	-	542,184	5,455,635
13	Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	9,098,613	-	-	-	9,098,613
16	Investments in equities	-	-	-	-	-	-	-	63,986,536	-	-	-	63,986,536
17	Other assets	23,948,561	-	129	-	-	-	-	75,067,593	-	-	-	99,016,283
18	Total	896,098,810	-	137,819,181	-	45,449,555	196,182,165	557,897,578	635,488,416	5,450,273	-	542,184	2,474,928,162

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

d. Counterparty Credit Risk (CCR) Explanations:

1. Qualitative disclosure related to counterparty credit risk:

The CCR strategy is determined by counterparty type and product categories. Counterparties are categorized as central counterparties, banks, corporate and commercial companies, corporate segment, micro segment customers, private banking customers and individual customers. The products are grouped as interest swap transactions, foreign currency option transactions (plain vanilla), foreign exchange option transactions (exotic), interest option transactions, commodity Transactions, credit derivatives and repo transactions.

"Conformity Test" is applied to the customers to determine whether the products to be presented to the customers are in compliance with the customers' financial status and their knowledge and experience. The tests to be applied are prepared in a way that bank can evaluate the information received from the customers with the method including "risk and return preference" and knowledge and experience" classifications determined by the Bank.

The creditworthiness of the counterparty is analyzed prior to the transactions leading to the CCR and subsequently the creditworthiness of the counter parties is reviewed at regular intervals. The frequency of inspections is increased when necessary.

The scope and level of information providing the opportunity to assess the creditworthiness of the counterparty shall be differentiated depending on the volume of the transaction to be realized, the level of the CCR and / or the counterparty.

For the transactions within the scope of the CCR, appropriate limits to the risk appetite, policies and strategies of the Bank are determined. The determined limits are approved by the Board of Directors for the banks. For the firms and individuals apart from banks regular loan approval processes and limits are conducted.

The counterparty credit risk limits for financial institutions are also determined separately and presented to the Board of Directors for approval. The determined limits are reviewed at least once a year. In case of deterioration of market conditions or in case of deterioration of credit quality of some counterparties, limits are reviewed and necessary changes are made. If deemed necessary, the approved limits are blocked by the Credit Committee / Credit Allocation Business Unit and by the approval of the Board of Directors.

In counterparty credit risk management of financial institutions, risk mitigation methods such as netting agreements, collateral and "margin" agreements are used. Collateralization principles and procedures are applied for companies and individuals other than financial institutions within the framework of credit policies and application principles currently applied in the Bank.

The potential, current and maximum risk amounts of the transactions are calculated / determined in order to determine the CCR. The risks of transactions that are subject to the legally binding bilateral netting agreement and to which the netting transaction can be applied are followed together.

The risk of reverse tendency within the scope of the CCR appears in two ways as the risk of general reversal and the risk of specific reversal.

To avoid the general counter trend risk;

- Depending on the direction of the financing expenses of the corporate and commercial companies, it is taken care that the interest swap transactions made are aimed at "hedging". If the short-term liability of the firm is more than short-term liabilities susceptible to interest, interest rate swaps will be applied to the firm with the fixed interest rate. In the other case, interest rate swap transactions that the company pays variable interest are made.
- It is also important to note that the transactions are "hedged" for foreign currency transactions. If the firm is in a long position in the foreign exchange market, the transactions that the foreign exchange seller is the company and if the company is in the short position in the foreign exchange market, the transactions that the foreign exchange buyer is the company are taken into consideration.

To avoid the risk of specific counter trend risk;

- In the option transactions made on the other party's own shares, transactions are not made where the same counterparty is the option seller.
- In the credit derivative transactions on the counterparty's own credit risk, there are no transactions that the counterparty is the protection seller

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

For the actions taken under the CCR, the obligation to provide additional collateral due to the possible decline in the credibility of the Bank is followed.

2. Analysis of counterparty credit risk exposure by approach:

Current Period - 31.12.2025	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1 Standardised Approach (for derivatives) Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)	13.841.916	15.838.794		1,4	29.680.710	21.466.925
2 Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
3 Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
4 Security transactions with credit VaR for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit				65.544.030	44.152.610	
5 VaR for derivatives, Repo Transactions, Marketable Securities or EMTIA lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit				65.544.030	44.152.610	
6 Total					65.619.535	

(*) Effective Expected Positive Exposure

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

(*) Effective Expected Positive Exposure

3. Credit valuation adjustment (CVA) capital charge:

	Current Period - 31.12.2025		Prior Period - 31.12.2024	
	Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge				
1 (i) Value at Risk (VaR) component (including the 3xmultiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3xmultiplier)	-	-	-	-
3 All portfolios subject to the Standardised CVA capital charge	29.680.710	5.619.767	20.185.073	3.225.081
4 Total subject to the CVA capital charge	29.680.710	5.619.767	20.185.073	3.225.081

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

Current Period - 31.12.2025

Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)
Regulatory portfolio									
Claims from central governments and central banks									
	1.167.296	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non commercial entity	-	-	-	-	-	504	-	-	504
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from institutions	25.952	-	18.266.792	22.892.511	-	-	-	-	15.099.614
Corporates	119.911	-	1.865.428	855.227	-	48.774.434	-	-	49.575.133
Retail portfolios	-	-	-	-	1.254.327	-	-	-	940.745
Other claims**	-	-	-	-	-	-	2.359	-	3.539
Total	1.313.159	-	20.132.220	23.747.738	1.254.327	48.774.938	2.359	-	65.619.535

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

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

Prior Period - 31.12.2024

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

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

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

5. Composition of collateral for CCR exposure:

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

6. Credit derivatives exposures:

	Current Period- 31.12.2025		Prior Period - 31.12.2024	
	Protection bought	Protection sold	Protection bought	Protection sold
Nominal				
Single-name credit default swaps	3.084.890	-	2.540.182	-
Index credit default swaps	-	-	-	-
Total return swaps	-	-	-	9.519.919
Credit options	-	-	-	-
Other credit derivatives	-	-	-	-
Total notional	3.084.890	-	2.540.182	9.519.919
Fair values				
Positive fair value (asset)	-	-	18.312	4.117.526
Negative fair value (liability)	(12.752)	-	-	-

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

7. Exposures to central counterparties (CCP):

		Current Period - 31.12.2025	Prior Period - 31.12.2024	
	Exposure at default (post-CRM)	RWA	Exposure at default (post-CRM)	RWA
1	Exposure to Qualified Central Counterparties (QCCPs) (total)		225.023	245.648
	Exposures for trades at QCCPs			
2	(excluding initial margin and default fund contributions); of which	6.648.748	211.999	7.223.930
3	(i) OTC Derivatives	6.648.748	211.999	7.223.930
4	(ii) Exchange-traded Derivatives	-	-	-
5	(iii) Securities financing transactions	-	-	-
6	(iv) Netting sets where cross-product ting has been approved	-	-	-
7	Segregated initial margin	-	-	-
8	Non-segregated initial margin	-	-	-
9	Pre-funded default fund contributions	242.367	13.024	228.972
10	Unfunded default fund contributions	-	-	-
11	Exposures to non-QCCPs (total)			
	Exposures for trades at non-QCCPs			
12	(excluding initial margin and default fund contributions); of which	-	-	-
13	(i) OTC Derivatives	-	-	-
14	(ii) Exchange-traded Derivatives	-	-	-
15	(iii) Securities financing transactions	-	-	-
16	(iv) Netting sets where cross-product ting has been approved	-	-	-
17	Segregated initial margin	-	-	-
18	Non-segregated initial margin	-	-	-
19	Pre-funded default fund contributions	-	-	-
20	Unfunded default fund contributions	-	-	-

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

f. Explanations on market risk:

1. Qualitative disclosure requirements related to market risk:

The risk principles, policies and risk limits related to the management of market risk are approved by the Board of Directors and reviewed on a regular basis. The Bank's Senior Management performs day to day management of the market risk in accordance with the limits assigned by the Board of Directors. The Bank is exposed to market risk as a result of fluctuations in foreign exchange rates, interest rates, and market prices of stocks. Exchange rate risk and interest rate risk are evaluated as the two most important components of market risk. The Bank engages in derivative transactions for hedge purposes when found necessary.

Market risk is calculated by two different methods, namely the "inherent model" and the "standard method". According to inherent model market risk is measured by Value at Risk ("VaR") approach which takes into account different risk factors. VaR calculations use historical simulation and Monte Carlo simulation methods. The software used can perform calculations with an advanced yield curve and volatility models. The VaR model is based on the assumptions of 99% confidence interval and a 10-day holding period. VaR analyses are performed on a daily basis and reported to the Senior Management. VaR analyses are also used as risk and limit management instrument for trading transactions. The limits are reviewed periodically according to market conditions and the application of specified limits is subject to authority restrictions and therefore the control effectiveness is increased. VaR analyses are supported with scenario analyses and stress tests, and take into consideration the effects of low-probability events which have significant impact and the effects of market fluctuations. Retrospective tests of the model outputs are performed regularly. The standard method is used for the legal reporting.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

The following table indicates the details of the market risk calculation as of 31 December 2025, in accordance with the Market Risk Calculation principles pursuant to the Third Section of the "Regulation on Measurement and Assessment of Capital Adequacy of Banks" published in the Official Gazette no. 29511 on 23 October 2015.

2. Standardised approach:

	Current Period 31.12.2025	Prior Period 31.12.2024
		RWA
Outright products (*)		
1 Interest rate risk (general and specific)	15.183.825	5.683.313
2 Equity risk (general and specific)	-	-
3 Foreign exchange risk	5.352.726	17.284.056
4 Commodity risk	24.629.050	7.921.412
Options		
5 Simplified approach	-	-
6 Delta-plus method	466.538	368.450
7 Scenario approach	-	-
8 Securitisation	-	-
9 Total	45.632.139	31.257.231

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

g. Explanations on operational risk:

The "Basic Indicator Method" that is mentioned in "Regulation on Measurement and Assessment of Capital Adequacy of Banks" Communiqué published in the Official Gazette no. 29511 on 23 October 2015 and entered into force as of 31 March 2016 is used in the operational risk calculation of the Bank. The amount subject to the operational risk as of 31 December 2025 is calculated once a year by using the gross income of the Bank in 2022, 2023 and 2024.

Annual gross revenue is calculated by deduction of profit/loss derived from the sale of financial assets at fair value through other comprehensive income and financial assets measured at amortised cost, extraordinary income and indemnity insurance gains from the total of net interest income and non interest income.

	31.12.2022	31.12.2023	31.12.2024	Total/Positive GI year number	Ratio (%)	Total
Gross income	103.293.711	130.253.642	130.817.561	3	15	18.218.246
Amount subject to Operational Risk (Amount*12,5)						227.728.071

h. Interest rate risk related to banking book:

The calculation and reporting of interest rate risk in the banking book are performed on a monthly basis in accordance with the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach, which was published in the Official Gazette dated 12 May 2025 and numbered 32898, and entered into force as of 1 October 2025.

Interest Rate Risk in the Banking Book is defined as the potential economic value change (EVE) and net interest income change (NII) arising from changes in interest rates on all on-balance-sheet and off-balance-sheet positions excluding trading positions. It is measured as an indicator of the Bank's exposure to interest rate risk and is monitored on a daily basis. The EVE and NII impacts resulting from interest rate change scenarios are managed so as to remain within the limits determined by the Bank. In determining potential interest rate movements, stress-based interest rate scenarios that also take historical data into account are applied.

The results of the analyses are shared with the Board of Directors and the Asset and Liability Committee (ALCO) on a weekly basis, ensuring that appropriate actions affecting the Bank's interest rate risk are taken in a timely manner. For the purpose of risk management, both fixed- and floating-rate positions with different maturities within the balance sheet, as well as off-balance-sheet derivative instruments, may be utilized.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

For non-maturing deposit products whose interest rate sensitivity is determined by customer behavior, as well as for loan and time deposit products that are subject to repricing risk prior to contractual maturity due to customers' early repayment options, behavioral maturities and periodic early repayment rates are determined based on currency and customer segment. In determining these maturities, models that take into account the Bank's customer transaction data over the past ten years are used.

All models used in the analyses have been subject to validation. The average repricing period calculated for non-maturing deposits ranges between 15 and 49 months, while the maximum repricing period is 120 months.

Calculation of the interest rate risk derived from banking books is presented below:

	EVE
	Current Period
	31.12.2025
Parallel Up	21.950.811
Parallel Down	(23.725.562)
Steepener	(3.526.378)
Flattener	7.366.721
Short-term Up	15.199.737
Short-term Down	(14.959.055)
Maximum	21.950.811
Tier-I Capital	323.734.232

(*) The amounts presented in the table above have been converted into Turkish Lira equivalents based on the currencies and interest-rate-linked commodities specified under Article 5, paragraph 2(a) of the Regulation on the Measurement and Evaluation of Interest Rate Risk in the Banking Book under the Standardized Approach.

The cash flows used in the EVE analyses include interest margins, and the discount yield curves applied are TLREF for TRY, ESTR for EUR, and SOFR for USD and other currencies.

Disclosures related to NII, including current and prior period NII data as well as prior period EVE data, have not been included in the notes, as their disclosure has been deferred until 31 December 2026 in accordance with the temporary article of the Communiqué on Public Disclosures on Risk Management by Banks.

XI. 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

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

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

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

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

As of 31 December 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 31 December 2025			Prior Period 31 December 2024		
	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Interest Rate and Cross Currency Swaps						
-TL	75.103.601	35.850.344	2.671.585	64.881.665	32.203.518	558.570
-FC	248.583.067	5.274.675	-	190.200.365	5.266.515	353.649
Total	323.686.668	41.125.019	2.671.585	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 1.185 million (31 December 2024: EURO 1.037 million) and the net investment value of Akbank Ventures BV, its subsidiary, amounting to USD 109 million (31 December 2024: USD 100 million). EUR 1.185 million and USD 109 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

2. Explanations on Fair Value Hedge:

Current Period: 31.12.2025

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	(27.448)	(39.220)	(66.668)
Cross-currency swap	Fixed interest rate FC financial assets at fair value through other comprehensive income, FC borrowings	Interest rate and currency risk	103.046	(102.669)	377
Cross-currency swap	Fixed interest rate TL Commercial Loans, FC borrowings	Interest rate and currency risk	(129.742)	132.949	3.207
Interest Rate Swap	Fixed interest rate FC securities issued	Interest rate risk	321.542	(332.554)	(11.012)
Cross-currency swap	Fixed interest rate TL bond, FC borrowings	Interest rate and currency risk	(154.779)	148.175	(6.604)
Cross-currency swap	Fixed interest rate TL consumer loans, FC borrowings	Interest rate and currency risk	(1.361.603)	1.340.604	(20.999)

(*) 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

- As of 31 December 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	25.768	-	11.974	63.847 (1.442)
Cross Currency Swap	Short term FC commercial deposits	Cash Flow risk due to changes in interest rate of funds	34.278.497	-	(842.945) (464.365)	[12.819]
Interest Rate Swap	Short term TL deposits	Cash Flow risk due to changes in interest rate of funds	1.217.715	27.943	1.887.938	2.041.050 (13.138)
Interest Rate Swap	Short term FC deposits	Cash Flow risk due to changes in interest rate of funds	449.454	-	186.642	962.872 (3.200)
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	59.351	164.362	(1.460.663) (1.529.582)	(6.464)

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

- As of 31 December 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).

XII. EXPLANATIONS ON QUALITATIVE DISCLOSURES ON REMUNERATION POLICIES:

Explanations on Remuneration Committee

The Remuneration Committee consisting of two members from the board of directors who have no executive duties convened and evaluated the remuneration policies twice in 2025. As a result of the meeting and related evaluations, the committee decided on updating of the policies in accordance with the existing practices. The main duties and responsibilities of the Remuneration Committee have been determined briefly as follows:

- Overseeing the remuneration processes and practices with the aim of providing an independent and effective remuneration system.
- Reviewing the remuneration policy practices within the framework of the Corporate Governance principles and ensuring that the remuneration management system is up to date.
- Submitting the evaluation and recommendations on remuneration policies and practices within the framework of Corporate Governance principles to the Board of Directors as an annual report
- Reviewing as to whether remuneration policies, processes and practices comply with risk appetite, strategies and long term targets of the Bank
- Ensuring the implementation of premium payments within the framework of Corporate Governance principles.
- Determining payments to the members of the Board of Directors if they assume a different function in the bank
- Ensuring the preparation of the decisions regarding the remuneration, particularly the decisions about the remuneration of qualified employees, submitted to the approval of the Board of Directors; the regular observation of compliance and effectiveness of the remuneration policies with the risk appetite and targets of the bank; providing support and opinion to the Board of Directors with regard to the establishment and supervising of the operations of the remuneration system; overseeing the remuneration of the senior management of the units within the scope of Internal Systems

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

The general principles of the Bank's remuneration policy apply to all bank employees.

Members of the Board of Directors and senior executives that have a significant impact on the Bank's risk profile are classified under the qualified employees. By the end of 2025, there are 24 employees that are considered as qualified employees in the Bank.

Information on the Design and Structure of the Remuneration Process:

While determining the Bank's wage structure;

- Internal balance of wages and budgetary opportunities,
- Job description and level of responsibility of employees,
- Individual performance of each employee,
- The overall performance of the team and general performance of the bank,
- Employee competencies,
- Compliance with the Bank's internal and external legislation

are taken into consideration.

Structured the Remuneration Policy for gaining, keeping, rewarding and motivating human resources are necessary for sustainable success to the bank is created as follows.

- Complying with the scope and structure of the Bank's operations, strategies, long-term targets and risk management structures,
- Preventing the excessive risk taking and contributing the effective risk management

Evaluation of Remuneration Process Regarding the Methods of Addressing Current and Future Risks:

In the remuneration processes, credit risk, operational risk, legal risk and reputation risk are taken into consideration with the applied risk management. The risks arising from employees during the determination of premiums are also taken into consideration. Some portion of the premium payments of the qualified employees are paid with non-cash assets indexed to the Bank's share value and some portion of them is postponed. In certain cases, written agreements have been made with these employees for the cancellation of deferred payments. In the recent year, there has been no change in the methods of handling risks in remuneration practices.

Evaluation of the Methods of Associating Premiums with Performance

Performance and risks generally determined for the Bank are considered on a preferential basis for calculating the total amount of premiums. The premium budget is distributed to the employees in line with the unit performance affiliated with individual performance and fixed income.

The units within the scope of Internal Systems have independent premium systems from Bank's performance system hence their budgets are separately managed. All decisions regarding the wage and premium processes of these units are agreed at the Board of Directors level.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

XIII. 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Information on business segments as of 31 December 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 - 31 December 2025				
Operating Income	137.313.000	111.039.752	(39.343.201)	209.009.551
Profit from Operating Activities	43.912.475	73.318.742	(54.600.258)	62.630.959
Income from Subsidiaries	-	-	61.337	61.337
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	11.429.065	11.429.065
Profit before Tax	43.912.475	73.318.742	(43.109.856)	74.121.361
Corporate Tax	-	-	(16.874.300)	(16.874.300)
Net Profit for the Period	43.912.475	73.318.742	(59.984.156)	57.247.061
Segment Assets	968.330.226	1.144.445.545	977.246.097	3.090.021.868
Investments in Associates	-	-	90.210.523	90.210.523
Undistributed Assets	-	-	155.774.117	155.774.117
Total Assets				3.336.006.508
Segment Liabilities	1.565.369.857	601.686.068	685.361.164	2.852.417.089
Undistributed Liabilities	-	-	173.431.229	173.431.229
Shareholders' Equity	-	-	310.158.190	310.158.190
Total Liabilities				3.336.006.508
Prior Period - 31 December 2024				
Operating Income	103.693.783	90.731.845	(50.442.515)	143.983.113
Profit from Operating Activities	36.120.304	67.418.616	(63.320.685)	40.218.235
Income from Subsidiaries	-	-	33.103	33.103
Profit/(loss) from investments in subsidiaries consolidated based on equity method	-	-	9.635.626	9.635.626
Profit before Tax	36.120.304	67.418.616	(53.651.956)	49.886.964
Corporate Tax	-	-	(7.520.894)	(7.520.894)
Net Profit for the Period	36.120.304	67.418.616	(61.172.850)	42.366.070
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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Cash/Foreign Currency	7.145.454	19.261.820	5.910.089	16.028.215
The CBRT (*)	287.821.182	243.411.789	281.199.732	152.642.019
Other (**)	-	1.792.997	-	769.064
Total	294.966.636	264.466.606	287.109.821	169.439.298

(*) Precious metal account amounting to TL 71.912.787 are included in FC (31 December 2024: TL 24.515.302).

(**) Precious metal account amounting to TL 1.792.913 are included in FC (31 December 2024: TL 768.888).

2. Information related to the account of the CBRT:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	4.364	-	3.086	-
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	-	-	-
Reserve Requirement	287.816.818	243.411.789	281.196.646	152.642.019
Total	287.821.182	243.411.789	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 31 December 2025.

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

As of 31 December 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 6.301.534 (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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Forward Transactions	3.613.230	-	2.817.008	-
Swap Transactions	8.859.839	18.033.541	7.918.354	8.633.655
Futures Transactions	-	-	-	-
Options	155.794	5.404.256	46.911	1.178.064
Other	-	-	-	-
Total	12.628.863	23.437.797	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 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks				
Domestic	1.444	2.448.596	3.909	515.679
Foreign (*)	-	31.573.770	-	35.052.232
Head Quarters and Branches Abroad	-	-	-	-
Total	1.444	34.022.366	3.909	35.567.911

(*) Includes collateral of TL 5.068.903 for derivative transactions made with foreign banks (31 December 2024: TL 7.576.645).

2. Information on foreign banks account:

	Unrestricted Amount		Restricted Amount (**)	
	Current Period 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
European Union Countries	2.065.961	1.884.315	3.581.213	2.651.709
USA, Canada	6.678.576	3.681.667	2.754.237	6.131.066
OECD Countries (*)	14.931.368	16.286.914	805.619	3.528.858
Off-Shore Banking Regions	-	-	-	55.743
Other	700.274	742.024	56.522	89.936
Total	24.376.179	22.594.920	7.197.591	12.457.312

(*) OECD Countries other than EU countries, USA and Canada.

(**) Restricted amounts which mainly consist of collaterals related to borrowings are kept in several banks.

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

1. As of 31 December 2025, financial assets fair value through other comprehensive income subject to repurchase agreements amounting to TL 225.760.377 (31 December 2024: TL 237.870.168); and those given as collateral/blocked amounting to TL 18.033.999 (31 December 2024: 23.601.209).

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Debt Securities	478.055.250	370.446.829
Quoted at Stock Exchange (*)	447.369.303	329.842.084
Unquoted at Stock Exchange	30.685.947	40.604.745
Share Certificates	169.957	133.239
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	169.957	133.239
Impairment Provision (-)	10.014.975	12.626.189
Total	468.210.232	357.953.879

(*) Investment funds are included.

f. Information related to loans:

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

	Current Period 31 December 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	32.312.951	16.141.186	26.279.451	11.738.574
Loans Granted to Employees	1.226.699	-	750.313	-
Total	33.539.650	16.141.582	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				
Current Period - 31 December 2025		Restructured Loans		
Cash Loans	Standard Loans	Loans not subject to restructuring	Loans with revised contract terms	Refinance
Non-specialized Loans				
Loans given to enterprises	224.231.973	6.734.883	-	1.351.128
Export Loans	163.438.278	4.305.157	-	384.053
Import Loans	-	-	-	-
Loans Given to Financial Sector	35.368.886	162.114	-	582
Consumer Loans	356.330.425	32.153.464	21.184.775	972.963
Credit Cards	353.429.040	23.121.338	27.346.060	-
Other	440.888.012	12.239.982	75.225	13.069.770
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	1.573.686.614	78.716.938	48.606.060	15.778.496

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

	Current Period 31 December 2025			Prior Period 31 December 2024
Expected Credit Loss Stage I and Stage II	Standard Loans	Loans under Follow-up	Standard Loans	Loans under Follow-up
12 Month Expected Credit Losses	12,043,083	-	11,618,761	-
Significant Increase in Credit Risk	-	16,904,862	-	12,543,140
Total	12,043,083	16,904,862	11,618,761	12,543,140

3. Breakdown of loans according to their maturities:

	Loans Under Follow-Up		
	Standard Loans	Non-restructured	Restructured or rescheduled
Short-term Loans	878,026,723	53,853,556	23,892,349
Medium and Long-Term Loans	695,659,891	24,863,382	40,492,207
Total	1,573,686,614	78,716,938	64,384,556

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

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

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

Current Period - 31.12.2025	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	27.834.149	141.356.301	169.190.450
Mortgage Loans	38.800	4.082.240	4.121.040
Automotive Loans	2.183.832	34.595.456	36.779.288
Consumer Loans	25.611.517	102.678.605	128.290.122
Other	-	-	-
FC Indexed Commercial Installment Loans	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans-FC	1.586.239	4.616.948	6.203.187
Mortgage Loans	-	313.070	313.070
Automotive Loans	10.157	976.865	987.022
Consumer Loans	1.576.082	3.327.013	4.903.095
Other	-	-	-
Corporate Credit Cards-TL	94.709.248	102.511	94.811.759
With Installment	38.335.744	102.511	38.438.255
Without Installment	56.373.504	-	56.373.504
Corporate Credit Cards-FC	45.754	-	45.754
With Installment	-	-	-
Without Installment	45.754	-	45.754
Credit Deposit Account - TL (Legal Person)	12.891.667	-	12.891.667
Credit Deposit Account - FC (Legal person)	-	-	-
Total	137.067.057	146.075.760	283.142.817

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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

3. Loans according to types of borrowers:

	Current Period 31 December 2025	Prior Period 31 December 2024
Public	56.845.869	52.124.086
Private	1.725.223.078	1.234.646.771
Total	1.782.068.947	1.286.770.857

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Domestic Loans	1.779.558.882	1.283.201.700
Foreign Loans	2.510.065	3.569.157
Total	1.782.068.947	1.286.770.857

5. Loans granted to investments in associates and subsidiaries:

	Current Period 31 December 2025	Prior Period 31 December 2024
Direct Loans Granted to Investments in Associates and Subsidiaries	1.573.569	3.312.357
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	1.573.569	3.312.357

6. Credit-Impaired Losses Stage III Provisions:

	Current Period 31 December 2025	Prior Period 31 December 2024
Loans with Limited Collectibility	6.129.072	3.293.655
Loans with Doubtful Collectibility	13.153.213	9.304.574
Uncollectible Loans	22.313.852	9.383.177
Total	41.596.137	21.981.406

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

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

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

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

	III. Group Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Prior Period End Balance: 31 December 2024	6.124.453	16.541.601	14.691.919
Additions (+)	50.008.456	1.636.650	5.931.202
Transfers from Other Categories of Non-Performing Loans (+)	-	36.641.770	27.894.732
Transfers to Other Categories of Non-Performing Loans (-)	36.641.770	27.894.732	-
Collections (-)	8.309.793	5.102.434	3.555.391
Write-offs (-) (*)	302.787	333.187	1.893.886
Sold Portfolio (-) (**)	18	102.136	10.053.810
Corporate and Commercial Loans	18	4.526	868.307
Consumer Loans	-	95.123	4.525.873
Credit Cards	-	2.488	4.659.630
Other	-	-	-
Balance at the End of the Period	10.878.541	21.387.532	33.014.766
Specific Provisions (-)	6.129.072	13.153.213	22.313.852
Net Balance at Balance Sheet	4.749.469	8.234.319	10.700.914

(*) 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 10.155 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., Doğru Varlık Yönetimi A.Ş., İstanbul Varlık Yönetimi A.Ş., Emir Varlık Yönetimi A.Ş., Efes Varlık Yönetimi A.Ş. and Sümer Varlık Yönetimi A.Ş. for a fee of TL 2.151 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 Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period: 31 December 2025			
Balance at the End of the Period	220.468	351.305	12.709.216
Specific Provision (-)	209.764	241.493	7.563.143
Net Balance on Balance Sheet	10.704	109.812	5.146.073
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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 Loans with Limited Collectibility	IV. Group Loans with Doubtful Collectibility	V. Group Uncollectible Loans
Current Period (Net): 31 December 2025			
Loans granted to corporate entities and real persons (Gross)	10,878,541	21,387,532	33,014,766
Specific Provision Amount (-)	6,129,072	13,153,213	22,313,852
Loans granted to corporate entities and real persons (Net)	4,749,469	8,234,319	10,700,914
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-
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: 31 December 2025			
Interest accruals and valuation differences	1,865,877	4,728,853	7,044,664
Provision (-)	1,037,774	2,886,617	4,920,891
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

8. 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.

9. 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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		Prior Period	
	31 December 2025	31 December 2024	TL	FC
Given as collateral/blocked	52,439.038	-	30,598.797	-
Subject to repurchase agreements	153,194.435	4,720.985	133,937.417	9,175.669
Total	205,633.473	4,720.985	164,536.214	9,175.669

2. Information about government debt securities:

	Current Period		Prior Period	
	31 December 2025	31 December 2024	TL	FC
Government Bonds	229,148.021	-	200,835.197	-
Treasury Bills	-	-	-	-
Other Government Debt Securities	-	-	-	-
Total	229,148.021		200,835.197	

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

	Current Period		Prior Period	
	31 December 2025	31 December 2024	TL	FC
Debt Securities	237,944.991	-	201,572.350	-
Quoted at Stock Exchange	237,944.991	-	201,572.350	-
Unquoted at Stock Exchange	-	-	-	-
Impairment Provision (-)	45,490	-	47,005	-
Total	237,899.501		201,525.345	

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

	Current Period		Prior Period	
	31 December 2025	31 December 2024	TL	FC
Balance at the Beginning of the Period	201,525.345	-	164,916.015	-
Foreign Currency Differences on Monetary Assets	1,180.876	-	1,473.127	-
Purchases During Year	7,916.920	-	-	-
Disposals Through Sales and Redemptions	(7,050.358)	-	(12,525.826)	-
Impairment Provision	1,515	-	(30,493)	-
Change in Amortized Cost	34,325.203	-	47,692.522	-
Balance at the End of the Period	237,899.501		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 31 DECEMBER 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 (%)
		Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)	
1 Bankalararası Kart Merkezi A.Ş.	İstanbul/Türkiye	4,89		4,89
2 Kredi Kayıt Bürosu A.Ş.	İstanbul/Türkiye	9,09		9,09
3 JCR Avrasya Derecelendirme A.Ş.	İstanbul/Türkiye	2,86		2,86
4 Birleşik İpotek Finansmanı A.Ş.	İstanbul/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 September 2025, Birleşik İpotek Finansmanı A.Ş. dated 30 June 2025 and JCR Avrasya Derecelendirme A.Ş. dated 31 December 2024 financial statements are used.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio				Fair Value
					Current Period Profit/ Loss	Prior Period Profit/Loss	Current Period Profit/ Loss	Prior Period Profit/Loss	
1	10.697.526	9.124.490	1.741.842	2.159.000	-	3.497.499	2.582.499	-	-
2	5.412.217	2.351.328	1.163.080	588.061	-	1.282.745	517.710	-	-
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 31 December 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 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	AkTech Yazılım Teknolojileri A.Ş.
Paid in Capital	1.360.007	96.802	30.534	740.648	705.000	2.401.175	100.000
Share Premium	-	-	-	-	-	-	-
Reserves	3.641.959	117.551	133.609	47.218.805	(13)	1.964.617	-
Gains recognized in equity as per TAS	[40.368]	[28.185]	393	-	[828]	-	-
Profit/Loss	1.520.158	12.143.834	5.861.344	12.035.193	[243.409]	399.116	31.625
- Net Current Period Profit	1.520.158	3.853.063	3.421.500	2.650.911	[241.108]	162.737	31.625
- Prior Year Profit/Loss	-	8.290.771	2.439.844	9.384.282	(2.301)	236.379	-
Minority Interests	-	(18.156)	-	-	-	-	-
Development Cost of Operating Lease (-)	130	4.704	-	3.269	-	-	-
Remaining other intangible assets after offset with the related deferred tax liability excluding mortgage servicing rights	92.270	295.595	(9.710)	444.036	-	-	-
Total Common Equity	6.389.356	12.011.547	6.035.590	59.547.341	460.750	4.764.908	131.625
Total Additional Tier I Capital	-	-	-	-	-	-	-
Portion of Goodwill and Other Intangible Assets and Related Deferred Tax Liabilities not deducted from the Common Equity as per the 1st Clause of Provisional Article 2 of the "Regulation on the Equity of Banks" (-)	-	-	-	-	-	-	-
Total Tier I Capital	6.389.356	12.011.547	6.035.590	59.547.341	460.750	4.764.908	131.625
Tier II Capital	95.429	91	84	329.984	-	-	-
CAPITAL	6.484.785	12.011.638	6.035.674	59.877.325	460.750	4.764.908	131.625
Deductions from Capital	-	-	-	-	-	-	-
TOTAL CAPITAL	6.484.785	12.011.638	6.035.674	59.877.325	460.750	4.764.908	131.625

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. (*)	İstanbul/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 31 DECEMBER 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 31 December 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	56.097.087	6.481.756	3.736.887	6.510.123	1.172.071	1.520.158	1.040.569	-
2	40.432.410	12.311.846	403.348	4.742.218	3.973.777	3.853.063	3.555.725	-
3	6.726.880	6.025.880	57.373	1.127.203	677.247	3.421.500	1.888.815	-
4	219.853.300	59.994.646	828.311	14.471.488	1.803.092	2.650.911	3.216.874	-
5	2.769.677	460.750	165.679	120.150	2.695	(241.108)	(259.288)	-
6	4.783.932	4.764.908	-	127.848	-	162.737	189.661	-
7	145.605	131.625	47.318	10.739	-	31.625	-	-

(*) 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 31 December 2025	Prior Period 31 December 2024
Balance at the Beginning of the Period	60.818.121	46.651.674
Movements During the Period		
Additions (*)	1.615.000	120.000
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	11.429.065	9.635.626
Sales/Liquidation	-	-
Revaluation Increase (**)	16.327.381	4.410.821
Revaluation/Impairment	-	-
Balance at the End of the Period	90.189.567	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, the capital increase of TL 515.000 in AkÖde Elektronik Para ve Dağıtım Hizmetleri A.Ş., which is a 100% subsidiary of the Bank and the capital increase of TL 1.000.000 in Ak Finansal Kiralama 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 31 December 2025	Prior Period 31 December 2024
Banks	59.994.646	41.320.146
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	6.481.756	3.997.548
Finance Companies	-	-
Other Subsidiaries	23.713.165	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

I. Information on the Hedging Derivative Financial Assets:

	Current Period		Prior Period	
	31 December 2025	TL	31 December 2024	TL
	FC		FC	
Fair Value Hedge	294.781	4.799.453	85.122	3.978.572
Cash Flow Hedge	35.555.563	475.222	32.118.396	1.287.943
Net Investment Hedge in a foreign operation	-	-	-	-
Total	35.850.344	5.274.675	32.203.518	5.266.515

m. Information on property and equipment:

	Immovables(*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2024				
Cost	30.839.556	10.546.778	365.865	41.752.199
Accumulated Depreciation (-)	1.054.068	4.110.911	-	5.164.979
Net Book Value	29.785.488	6.435.867	365.865	36.587.220
Current Period End: 31 December 2025				
Net Book Value at the Beginning of the Period	29.785.488	6.435.867	365.865	36.587.220
Additions	1.649.985	4.954.441	593.890	7.198.316
Investment Properties Revaluation differences	9.614.142	-	-	9.614.142
Transferred	824.326	-	(824.326)	-
Disposals (-), net	383.653	8.297	-	391.950
Depreciation (-)	1.215.923	1.710.407	-	2.926.330
Impairment	-	-	-	-
Cost at Period End	41.905.284	15.149.032	135.429	57.189.745
Accumulated Depreciation at Period End (-)	1.630.919	5.477.428	-	7.108.347
Closing Net Book Value	40.274.365	9.671.604	135.429	50.081.398

(*) Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2025, asset usage rights are TL 4.284.075, and accumulated depreciation amount is TL 1.117.079.

	Immovables(*)	Other Tangible Fixed Assets	Construction in Progress	Total
Prior Period End: 31 December 2023				
Cost	18.913.771	8.157.231	504.074	27.575.076
Accumulated Depreciation (-)	726.212	2.857.340	-	3.583.552
Net Book Value	18.187.559	5.299.891	504.074	23.991.524
Current Period End: 31 December 2024				
Net Book Value at the Beginning of the Period	18.187.559	5.299.891	504.074	23.991.524
Additions	2.119.171	2.549.428	1.781.456	6.450.055
Investment Properties Revaluation differences	8.396.126	-	-	8.396.126
Transferred	1.919.665	-	(1.919.665)	-
Disposals (-), net	167.461	12.084	-	179.545
Depreciation (-)	655.421	1.401.368	-	2.056.789
Impairment	(14.151)	-	-	(14.151)
Cost at Period End	30.839.556	10.546.778	365.865	41.752.199
Accumulated Depreciation at Period End (-)	1.054.068	4.110.911	-	5.164.979
Closing Net Book Value	29.785.488	6.435.867	365.865	36.587.220

(*) Immovables includes the asset usage rights of the real estates rented under the "TFRS 16 Leases" Standard. As of 31 December 2024, asset usage rights are TL 3.180.625, and accumulated depreciation amount is TL 741.604.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

n. Information on intangible assets:

1. Cost and accumulated amortization at the beginning and end of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	15.836.079	10.025.950
Accumulated Amortization (-)	5.495.498	3.578.559
Net Book Value	10.340.581	6.447.391

2. Reconciliation of movements for the current period and prior period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	6.447.391	3.767.983
Additions	5.811.295	3.991.572
Disposals (-), net	-	-
Depreciation (-)	1.918.105	1.312.164
Closing Net Book Value	10.340.581	6.447.391

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

p. Information on deferred tax asset:

As of 31 December 2025, the Bank has amounting to TL 413.253 deferred tax assets (31 December 2024: TL 1.388.042). Temporary differences subject to deferred tax calculation result from mainly the differences between the book values and tax values of fixed assets, financial assets and liabilities and provision for employee rights.

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

	Accumulated temporary differences		Deferred tax assets/(liabilities)	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Employee benefits	4.121.145	2.917.096	1.236.343	875.129
Stage 1 and 2 loans provisions	30.204.185	24.932.964	9.061.255	7.479.889
Differences between book value and tax base of property, plant and equipment	(711.170)	1.057.311	(213.351)	317.193
Differences between book value and tax base of financial assets	(80.948.521)	(33.238.620)	(24.284.556)	(9.971.586)
Investment Properties Revaluation differences	(18.846.886)	(12.139.978)	(4.686.187)	(2.970.733)
Other	19.597.053	15.637.887	5.969.925	4.691.366
Deferred Tax Asset/(Liabilities) Net			(12.916.571)	421.258

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Cost	3.632.985	3.464.212
Accumulated Depreciation (-)	-	-
Net Book Value	3.632.985	3.464.212

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening Balance Net Book Value	3.464.212	475.836
Additions	174.297	3.586.515
Disposals (-), net	73.859	529.374
Appreciation / Impairment (-)	68.335	68.765
Depreciation (-)	-	-
Closing Net Book Value	3.632.985	3.464.212

r. Information on other assets:

Other assets amounting to TL 64.427.082 (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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 – 31 December 2025:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year	Deposits and Over Cumulative	Total
Saving Deposits	104.265.632	134.075.807	412.547.858	46.850.704	18.298.348	32.472.488	5.085	748.515.922
Foreign Currency Deposits	261.030.604	17.309.933	67.836.068	2.797.944	2.698.047	6.403.996	322	358.076.914
Residents in Türkiye	246.856.351	17.124.791	63.055.552	2.546.910	1.868.776	3.892.616	322	335.345.318
Residents Abroad	14.174.253	185.142	4.780.516	251.034	829.271	2.511.380	-	22.731.596
Public Sector Deposits	14.977.634	5.643	91.320	6.410	1.400	48	-	15.082.455
Commercial Deposits	79.651.129	158.264.284	175.097.169	49.131.272	36.432.876	31.278.520	-	529.855.250
Other Institutions Deposits	2.725.874	2.720.986	5.603.189	1.196.626	2.926.528	136.995	-	15.310.198
Precious metals Deposits	230.268.379	6.140	26.549.965	3.409.455	7.791.394	267.920	-	268.293.253
Interbank Deposits	1.855.991	38.212.404	43.443.572	9.931.028	35.396.931	7.606.505	-	136.446.431
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	32.037	38.053.309	-	-	6.063.164	-	-	44.148.510
Foreign Banks	1.723.515	159.095	43.443.572	9.931.028	29.333.767	7.606.505	-	92.197.482
Participation Banks	100.439	-	-	-	-	-	-	100.439
Other	-	-	-	-	-	-	-	-
Total	694.775.243	350.595.197	731.169.141	113.323.439	103.545.524	78.166.472	5.407	2.071.580.423

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 31 December 2025, TL deposit amount includes TL 1.286.609 (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	Deposits and Over 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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Saving Deposits	358.218.743	269.221.480	390.297.179	355.010.444
Foreign Currency Saving Deposits	76.752.453	63.464.730	142.776.402	150.278.351
Other Deposits in the Form of Saving Deposits	75.948.340	40.283.051	150.643.265	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 31 December 2025	Prior Period 31 December 2024	Current Period 31 December 2025	Prior Period 31 December 2024
Commercial Deposits	32.826.118	21.151.904	196.415.350	186.764.147
Foreign Currency Commercial Deposits	5.916.491	4.296.966	121.405.145	91.835.424
Other Deposits in the Form of Commercial Deposits	957.545	465.763	13.063.851	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 31 December 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	7.096.628	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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		Prior Period	
	31 December 2025	31 December 2024	31 December 2024	31 December 2024
	TL	FC	TL	FC
Forward Transactions	4.842.726	-	2.326.459	-
Swap Transactions	8.698.008	2.075.578	8.453.738	3.633.543
Futures Transactions	-	-	-	-
Options	154.737	6.182.310	114.167	1.239.981
Other	-	-	-	-
Total	13.695.471	8.257.888	10.894.364	4.873.524

(*) Excluding hedge transactions.

c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period		Prior Period	
	31 December 2025	31 December 2024	31 December 2024	31 December 2024
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Banks and Institutions	489.164	1.857.228	181.662	883.654
From Foreign Banks, Institutions and Funds	-	142.158.640	-	94.318.227
Total	489.164	144.015.868	181.662	95.201.881

2. Information on maturity structure of borrowings:

	Current Period		Prior Period	
	31 December 2025	31 December 2024	31 December 2024	31 December 2024
	TL	FC	TL	FC
Short-term	397.164	1.695.191	121.501	12.129.789
Medium and Long-term	92.000	142.320.677	60.161	83.072.092
Total	489.164	144.015.868	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		Prior Period	
	31 December 2025	31 December 2024	31 December 2024	31 December 2024
	TL	FC	TL	FC
Bank bills	-	-	-	-
Bonds	3.944.759	195.412.410	-	95.214.817
Total	3.944.759	195.412.410	-	95.214.817

e. Information on other foreign liabilities:

Other foreign liabilities listed in "Other Liabilities" amounting to TL 24.111.149 (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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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		Prior Period	
	31 December 2025	Net	31 December 2024	Net
	Gross		Gross	
Less Than 1 Year	1.109.740	462.333	732.800	331.336
Between 1-4 Years	2.801.423	1.415.724	1.871.345	1.001.435
More Than 4 Years	2.325.009	1.586.104	1.741.514	1.287.358
Total	6.236.172	3.464.161	4.345.659	2.620.129

g. Information on the hedging derivative financial liabilities:

	Current Period		Prior Period	
	31 December 2025	TL	31 December 2024	FC
	TL		TL	FC
Fair Value Hedge	2.479.280	-	-	353.649
Cash Flow Hedge	192.305	-	558.570	-
Net Investment Hedge in a foreign operation	-	-	-	-
Total	2.671.585	-	558.570	353.649

h. Information on provisions:

1. Information on reserves for employee rights:
2. Information on reserves for employee rights:

Balance Sheet Obligations for:	Current Period		Prior Period	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
- Reserve for employment termination benefits	2.593.866	1.843.172		
- Reserve for unused vacation	1.527.279	1.073.924		
Total	4.121.145	2.917.096		

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		Prior Period	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
Discount Rate (%)	3,85	3,00		
Rate for the Probability of Retirement (%)	94,43	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31 December 2025	Prior Period 31 December 2024
Prior Period Closing Balance	1.843.172	2.286.674
Recognized as an Expense During the Period	666.990	543.364
Actuarial Loss / (Gain)	366.709	690.460
Paid During the Period	(283.005)	(1.677.326)
Balance at the End of the Period	2.593.866	1.843.172

As of 31 December 2025, the Bank has allocated vacation liability amounting to TL 1.527.279 (31 December 2024: TL 1.073.924).

1. (ii). Post-employment benefits:

The Bank's obligation in respect of the post-employment benefits transferrable to SSI, as explained in Note XVII of Section Three, has been calculated by a registered actuary. In this context, the value of the obligation regarding these benefits to be transferred to SSI as of the balance sheet date would equal the approximate payment amount that would need to be made to SSI as part of the transfer. The actuarial parameters and results used for the calculation of this amount reflect the provisions of the New Law for the post-employment pension and medical benefits transferrable to SSI (e.g. a technical interest rate of 9,80%). The deficit amounting to TL 1.682.802 (31 December 2024: TL 1.966.777) calculated according to the relevant Actuarial Report is in accordance with TAS 19 – Employee Benefits standard, service and interest costs are accounted for in profit and loss accounts, actuarial losses and gains are accounted under equity. In addition, the final amount of the Bank's liability in the event of transfer may vary depending on factors such as the number of participants and turnover rate, particularly the discount rate, inflation and salary increases.

	Current Period 31 December 2025	Prior Period 31 December 2024
Total Obligations	(86.070.561)	(63.916.555)
Cash value of future contributions	68.957.535	51.967.098
Total Transfer Obligations to SSI	(17.113.026)	(11.949.457)
Past service obligation	(3.185.682)	(3.139.322)
Total Transfer to SSI and Other Obligations	(20.298.708)	(15.088.779)
Fair value of assets	18.615.906	13.122.002
Deficit	(1.682.802)	(1.966.777)

The amount of the post-employment medical benefits transferrable to SSI is calculated over discounted net present value of medical liabilities and health premiums. Movements of the Plan Asset deficit during the period is as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Opening (31 December 2024)	1.966.777	1.045.849
Employer contributions	(5.041.978)	(3.714.052)
Amount recorded in the income statement (*)	5.412.581	3.664.206
Amount recorded in other comprehensive income	(654.578)	970.774
Closing (31 December 2025)	1.682.802	1.966.777

The principal actuarial assumptions used were as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Discount rate		
- Pension benefits transferrable to SSI	%9,80	%9,80
- Post-employment medical benefits transferrable to SSI	%9,80	%9,80
- Other non-transferrable benefits	%3,85	%3,00

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

Mortality rate

The CSO 1980 mortality table has been used in order to calculate the liabilities to be transferred to SSI, life expectancy at a 60 year-old men is 18 years and a 58-year-old women is 24 years in accordance with this table.

The movement in the fair value of plan assets of the year is as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Prior period end	13.122.002	7.335.999
Actual return on plan assets	5.621.537	5.575.183
Employer contributions	5.041.978	3.714.052
Employee contributions	52.485	69.574
Benefits paid	(5.222.096)	(3.572.806)
Period end	18.615.906	13.122.002

Plan assets are comprised as follows:

	Current Period 31 December 2025	Prior Period 31 December 2024
Bank placements	1.503.185	8%
Property and equipment	15.316	- 16.271
Marketable securities and share certificates	16.930.047	91% 11.251.065
Other	167.358	1% 252.666
Period end	18.615.906	13.122.002

3. Information on provisions related with foreign currency difference of foreign indexed loans: None (31 December 2024: None).
4. 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 708.075 as of 31 December 2025 (31 December 2024: TL 573.073).
5. 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 723.425 (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 31 December 2025, the Banks has amounting to TL 279.333 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 31 December 2025	Prior Period 31 December 2024
Corporate Taxes Payable	279.333	158.106
Taxation on Marketable Securities	7.012.234	2.932.209
Property Tax	17.064	10.967
Banking Insurance Transaction Tax (BITT)	4.938.752	3.960.752
Foreign Exchange Transaction Tax	71.902	30.192
Value Added Tax Payable	475.764	362.547
Other	1.074.006	937.612
Total	13.869.055	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.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

1 (ii). Information on premium payables:

	Current Period 31 December 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	19.152	16.143
Unemployment Insurance – Employer	38.304	32.286
Other	2.126	865
Total	59.589	49.301

2. Information on deferred tax liability:

The Bank has TL 13.329.824 deferred tax liabilities as of 31 December 2025 (31 December 2024: TL 966.784). Information on the deferred tax asset is given in Note I-p of Section Five.

j. Information on subordinated loan (*):

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Debt Instruments subject to common equity	-	26.299.973	-	21.187.758
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	26.299.973	-	21.187.758
Debt Instruments subject to tier 2 equity	-	56.504.244	-	28.445.514
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	56.504.244	-	28.445.514
Total	-	82.804.217	-	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 31 December 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.

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

AKBANK T.A.S.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

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

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

8. Information on marketable securities value increase fund:

	Current Period		Prior Period	
	31 December 2025	31 December 2024	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures (*)	606.990	894.338	622.461	537.070
Valuation Difference	(8.905.972)	2.647.614	(12.152.531)	(154.503)
Foreign Currency Differences	-	-	-	-
Total	(8.298.982)	3.541.952	(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.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 109.119.577 asset purchase commitments (31 December 2024: TL 46.230.019), TL 1.274.624.608 commitments for credit card limits (31 December 2024: TL 752.010.443), TL 16.153.370 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 31 December 2025	Prior Period 31 December 2024
Bank Acceptance Loans	837.612	697.572
Letters of Credit	49.403.913	33.345.513
Other Guarantees and Warranties	102.612.585	66.006.213
Total	152.854.110	100.049.298

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Revocable Letters of Guarantee	19.923.378	6.500.154
Irrevocable Letters of Guarantee	208.016.908	124.134.951
Letters of Guarantee Given in Advance	37.397.721	27.535.406
Guarantees Given to Customs	12.710.594	7.753.693
Other Letters of Guarantee	114.629.857	84.504.568
Total	392.678.458	250.428.772

3. Information on non-cash loans:

(i).Total amount of non-cash loans:	Current Period 31 December 2025	Prior Period 31 December 2024
Non-cash Loans Given against Cash Loans	179.848.394	152.676.607
With Original Maturity of 1 Year or Less Than 1 Year	37.563.111	24.442.865
With Original Maturity of More Than 1 Year	142.285.283	128.233.742
Other Non-cash Loans	365.684.174	197.801.463
Total	545.532.568	350.478.070

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

(ii). Information on sectoral risk concentrations of non-cash loans:

	Current Period 31 December 2025				Current Period 31 December 2024			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
Agricultural	598.033	0,17	278.480	0,14	456.842	0,20	225.394	0,18
Farming and Raising								
Livestock	59.806	0,02	-	-	36.191	0,02	-	-
Forestry	538.219	0,16	278.480	0,14	420.523	0,18	225.394	0,18
Fishing	8	0,00	-	-	128	0,00	-	-
Manufacturing	93.170.572	27,06	77.377.599	38,45	58.704.955	26,14	54.244.232	43,10
Mining	900.086	0,26	163.818	0,08	509.989	0,23	277.170	0,22
Production	80.642.333	23,42	64.388.487	32,00	51.032.266	22,72	46.603.663	37,03
Electric, Gas and Water	11.628.153	3,38	12.825.294	6,37	7.162.700	3,19	7.363.399	5,85
Construction	49.449.774	14,36	34.967.954	17,38	26.246.717	11,69	26.647.290	21,17
Services	186.536.617	54,17	75.137.650	37,34	104.337.457	46,45	40.043.921	31,81
Wholesale and Retail Trade	134.952.502	39,19	27.566.105	13,70	72.537.491	32,29	16.183.353	12,86
Hotel, Food and Beverage Services	3.395.650	0,99	1.615.283	0,80	1.298.773	0,58	753.432	0,60
Transportation and Telecommunication	10.459.376	3,04	11.615.610	5,77	4.443.679	1,98	4.130.256	3,28
Financial Institutions	27.237.380	7,91	32.656.794	16,23	19.552.277	8,70	17.678.574	14,05
Real Estate and Leasing Services	247.678	0,07	16.443	0,01	177.117	0,08	30.975	-
Self-Employment Services	3.414.815	0,99	1.081.570	0,54	2.342.342	1,04	802.018	0,64
Education Services	309.118	0,09	18.339	0,01	131.234	0,06	173.139	0,14
Health and Social Services	6.520.098	1,89	567.506	0,28	3.854.544	1,72	292.174	0,24
Other	14.568.058	4,23	13.447.831	6,68	34.865.497	15,52	4.705.765	3,74
Total	344.323.054	100,00	201.209.514	100,00	224.611.468	100,00	125.866.602	100,00

(iii). Information on the non-cash loans classified in Group I and Group II:

	Group I		Group II	
	TL	FC	TL	FC
Non-Cash Loans	340.661.772	192.069.547	3.009.137	2.990.629
Letters of Guarantee	245.275.399	136.172.820	2.579.645	1.937.776
Bank Acceptances	-	787.032	-	50.581
Letters of Credit	-	49.145.258	-	202.017
Endorsements	-	-	-	-
Underwriting Commitments	-	-	-	-
Factoring Guarantees	-	39.785	-	-
Other Commitments and Contingencies	95.386.373	5.924.653	429.492	800.255

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

b. Information on derivative transactions:

	Current Period	Prior Period
	31 December 2025	31 December 2024
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	1.507.602.138	890.578.421
FC Trading Forward Transactions	169.022.597	93.479.929
Trading Swap Transactions	964.777.104	608.833.247
Futures Transactions	55.251.496	24.004.259
Trading Option Transactions	318.550.941	164.260.986
Interest Related Derivative Transactions (III)	513.154.520	407.439.430
Forward Interest Rate Agreements	-	-
Interest Rate Swaps	488.110.276	391.951.106
Interest Rate Options	25.044.244	15.488.324
Interest Rate Futures	-	-
Other Trading Derivative Transactions (III)	280.664.505	131.720.034
A. Total Trading Derivative Transactions (I+II+III)	2.301.421.163	1.429.737.885
Types of Hedging Transactions		
Fair Value Hedges	169.694.496	101.500.528
Cash Flow Hedges	153.992.172	153.581.502
Foreign Currency Investment Hedges	-	-
B. Total Hedging Related Derivatives	323.686.668	255.082.030
Total Derivative Transactions (A+B)	2.625.107.831	1.684.819.915

c. Explanations on credit derivatives and risks beared due to these:

As of 31 December 2025, the Bank has credit default swap of TL 3.084.890 (31 December 2024: TL 2.540.182).

d. Explanations on contingent assets and liabilities:

1. Contingent Liabilities:

The Bank has accounted a provision amounting to TL 614.768 (31 December 2024: TL 531.465) for the contingent liabilities with a high probability of realization regarding continuing opposing trials. There are also some other opposing trials. In Addition the probability of realization of these trials is low so no cash outflow expected regarding these trials.

2. Contingent Assets:

None (31 December 2024: None).

e. Explanations on the activities carried out on behalf and account of other persons:

The policy is explained on note IX in Section Four.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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		Prior Period	
	31 December 2025	TL	31 December 2024	TL
Short-term Loans	213.988.003	11.736.064	150.168.487	8.319.540
Medium and Long-term Loans	145.672.929	16.606.232	115.984.672	15.864.153
Interest on Loans Under Follow-Up	7.025.511	-	4.716.244	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	366.686.443	28.342.296	270.869.403	24.183.693

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

2. Information on interest income on banks:

	Current Period		Prior Period	
	31 December 2025	TL	31 December 2024	TL
From the CBRT	-	13.388	-	41.905
From Domestic Banks	53.503	199.886	33.918	144.973
From Foreign Banks	7.872	1.793.567	1.068.749	1.783.167
From Headquarters and Branches Abroad	-	-	-	-
Total	61.375	2.006.841	1.102.667	1.970.045

3. Information on interest income on marketable securities:

	Current Period		Prior Period	
	31 December 2025	TL	31 December 2024	TL
From Financial Assets at Fair Value through Profit or Loss	3.959.832	159.877	300.443	84.227
Financial Assets at Fair Value through Other Comprehensive Income	92.757.533	9.292.742	76.257.517	7.222.378
Financial Assets Measured at Amortised Cost	57.504.880	391.745	61.764.408	967.594
Total	154.222.245	9.844.364	138.322.368	8.274.199

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. At the end of the year, the real inflation rate is used. Within this scope, as of 31 December 2025, the valuation of the mentioned securities was made according to annual inflation rate of 32,88%.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Interests Received From Investments in Associates and Subsidiaries	491.726	917.024

b. Information on interest expense:

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

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Banks	149.237	6.463.086	53.950	6.396.128
The CBRT	-	-	-	-
Domestic Banks	149.237	13.905	53.950	15.545
Foreign Banks	-	6.449.181	-	6.380.583
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	729.481	-	1.048.209
Total	149.237	7.192.567	53.950	7.444.337

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
To Associates and Subsidiaries	1.211.965	930.303

3. Information on interest expense given to securities issued:

	Current Period 31 December 2025		Prior Period 31 December 2024	
	TL	FC	TL	FC
Interest expense on securities issued	781.080	13.543.966	98.221	7.291.345

**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 31 DECEMBER 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 - 31.12.2025	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	-	6.552.630	1.462.827	1.300.412	1.581.458	514.476	11.411.803
Saving Deposits	-	39.532.463	183.412.998	22.104.358	9.099.322	7.385.790	261.534.931
Public Sector Deposits	-	1.850	37.845	1.787	264	1	41.747
Commercial Deposits	-	67.904.346	53.493.079	16.242.530	10.825.339	6.614.598	155.079.892
Other Deposits	-	572.434	3.373.312	1.311.261	657.228	116.467	6.030.702
Total	-	114.563.723	241.780.061	40.960.348	22.163.611	14.631.332	434.099.075
FC							
Foreign Currency Deposits	-	431.865	788.518	42.902	22.980	18.752	1.305.017
Bank Deposits	13.648	11.824	2.052.349	874.342	1.314.108	438.660	4.704.931
Precious Metals Deposits	-	3.411	387.913	9.125	15.758	397	416.604
Total	13.648	447.100	3.228.780	926.369	1.352.846	457.809	6.426.552
Grand Total	13.648	115.010.823	245.008.841	41.886.717	23.516.457	15.089.141	440.525.627

Prior Period - 31.12.2024	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	-	3.819.948	1.361.839	1.747.102	269.845	230.490	7.429.224
Saving Deposits	-	7.092.313	127.954.455	55.861.992	25.305.315	7.546.798	223.760.873
Public Sector Deposits	-	1.494	39.171	103.479	287	1	144.432
Commercial Deposits	-	13.782.454	38.314.546	30.754.562	8.230.939	13.365.463	104.447.964
Other Deposits	-	164.019	3.178.784	2.211.724	940.922	95.863	6.591.312
Total	-	24.860.228	170.848.795	90.678.859	34.747.308	21.238.615	342.373.805
FC							
Foreign Currency Deposits	-	861.785	1.349.488	88.484	24.863	46.453	2.371.073
Bank Deposits	27.118	135.177	1.984.077	1.102.415	677.178	578.051	4.504.016
Precious Metals Deposits	-	24	510	16	3.415	173	4.138
Total	27.118	996.986	3.334.075	1.190.915	705.456	624.677	6.879.227
Grand Total	27.118	25.857.214	174.182.870	91.869.774	35.452.764	21.863.292	349.253.032

c. Information on dividend income:

	Current Period 31 December 2025	Prior Period 31 December 2024
From Financial Assets at Fair Value Through Profit or Loss	15.502	11.331
From Financial Assets at Fair Value Through Other Comprehensive Income	43.693	20.344
Other	2.142	1.428
Total	61.337	33.103

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Profit	3.874.852.634	3.147.268.626
Profit From Capital Market Transactions	10.762.027	9.548.581
Profit From Derivative Financial Transactions (*)	119.114.073	95.623.735
Foreign Exchange Gains	3.744.976.534	3.042.096.310
Loss (-)	3.887.827.644	3.148.625.003
Loss from Capital Market Transactions	1.726.451	711.151
Loss from Derivative Financial Transactions (*)	119.927.153	130.204.557
Foreign Exchange Loss	3.766.174.040	3.017.709.295
Total (Net)	(12.975.010)	(1.356.377)

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 24.196.651 (31 December 2024: TL [5.483.092]).

e. 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.

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

	Current Period 31 December 2025	Prior Period 31 December 2024
Expected Credit Loss	39.647.386	23.034.855
12 month expected credit loss (Stage 1)	834.005	2.536.309
Significant increase in credit risk (Stage 2)	4.437.215	2.364.195
Non-performing loans (Stage 3)	34.376.166	18.134.351
Marketable Securities Impairment Expense	-	-
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Investments in Associates, Subsidiaries Securities	-	-
Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other (*)	31.246	447.397
Total	39.678.632	23.482.252

(*) 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.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

g. Information related to other operating expenses:

	Current Period 31 December 2025	Prior Period 31 December 2024
Reserve for Employee Termination Benefits	666.990	543.364
Bank Social Aid Fund Deficit Provision	370.602	-
Impairment Expenses of Fixed Assets	-	17.201
Depreciation Expenses of Fixed Assets	2.926.330	2.056.789
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	1.918.105	1.312.164
Impairment Expenses of Equity Participations for which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	205	68.765
Depreciation Expenses of Assets Held for Resale	-	-
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	50.018.338	37.482.989
Leasing Expenses on TFRS 16 Exceptions	1.299.508	900.336
Maintenance Expenses	983.687	570.688
Advertisement Expenses	2.141.385	1.835.194
Other Expenses	45.593.758	34.176.771
Loss on Sales of Assets	6.717	88.669
Other (*)	14.792.098	9.891.501
Total	70.699.385	51.461.442

(*) TL 4.229.252 consists of saving deposit insurance fund expense (31 December 2024: TL 3.009.885) and 6.477.158 consists of taxes, duties, fees and fund expenses (31 December 2024: TL 4.615.962).

h. Fees for Services Received from Independent Auditor / Independent Audit Firm:

In accordance with the decision of the KGK dated 26 March 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below over VAT excluded amounts. These fees include the fees for services rendered to the Bank's foreign and domestic subsidiaries.

(Excluding VAT.)	Current Period 31 December 2025	Prior Period 31 December 2024
Independent Audit Fee	69.612	47.622
Other Assurance Services Fee	14.634	10.212
Other Non-Audit Services Fee	18.058	15.383
Total	102.304	73.217

i. Information on profit/(loss) from continued and discontinued operations before tax

The Bank's income before tax consists of net interest income amounting to TL 101.215.006, net fees and commission income amounting to TL 114.402.397 and the amount of other operating and personal expenses are TL 106.699.960.

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

As of 31 December 2025, the Bank has TL 2.529.783 current tax expense. (31 December 2024 4.147.642), deferred tax expense of TL 19.399.530 (31 December 2024: TL 8.097.719) and a deferred tax income of TL 5.055.013 (31 December 2024: TL 4.724.467).

The Bank has no discontinued operations.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

Net profit of the Bank is TL 57.247.061 (31 December 2024: TL 42.366.070).

The Bank has no discontinued operations.

l. Explanations on current period net profit and loss:

1. Explanation on the quality, amount and frequency of the figures of the income and expense stemming from ordinary banking operations, if necessary to understand the performance of the Bank for the current period: None (31 December 2024: None).
2. Explanation on the changes in the estimations regarding the figures on the financial statements, if there is a possibility that the profit and loss for the current or the following periods will be impacted: None (31 December 2024: None).

m. 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 UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY

a. Information on distribution of profit:

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.

General Assembly of the Bank is authorized body for the profit appropriation decisions. The Ordinary General Assembly Meeting has not been held as of the date of these financial statements.

b. Information on hedge funds:

Information on cash flow hedge:

Due to facts described in "Explanations of Hedging Transactions" section in Note XI of Section Four, there are discontinued hedge accounting transactions. As of 31 December 2025, the fair value change of the hedging instrument since the beginning of hedge accounting left after amortization has been reflected to profit/loss accounts that is shown under "hedging funds" in equity is none (31 December 2024: TL none).

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

"Unrealized gains and losses" arising from changes in the fair value of securities classified as financial assets at fair value through other comprehensive income are not recognized in current year income statements; they are recognized in the "Marketable securities valuation differences" account under equity, until the financial assets are sold, disposed of or impaired.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

a. Information on cash and cash equivalents:

Components of cash and cash equivalents and the accounting policy applied in their determination:

Cash and foreign currency, money in transit, bought bank cheques together with demand deposits at banks including the CBRT are defined as "Cash"; Interbank money market and time deposits in banks with original maturities less than three months and investment in marketable securities excluding equity securities are defined as "Cash equivalents".

1. Cash and cash equivalents at the beginning of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	44.491.087	43.743.988
Cash, Foreign Currency and Other	21.938.480	15.847.747
Demand Deposits in Banks (*)	22.552.607	27.896.241
Cash Equivalents	760.028	10.831.940
Interbank Money Market Placements	-	1.405.000
Time Deposits in Banks	564.913	9.426.940
Other	195.115	-
Total Cash and Cash Equivalents	45.251.115	54.575.928

(*) The restricted demand accounts are not included.

2. Cash and cash equivalents at the end of the period:

	Current Period 31 December 2025	Prior Period 31 December 2024
Cash	49.658.036	44.491.087
Cash, Foreign Currency and Other	26.407.358	21.938.480
Demand Deposits in Banks (*)	23.250.678	22.552.607
Cash Equivalents	3.579.515	760.028
Interbank Money Market Placements	-	-
Time Deposits in Banks	3.579.515	564.913
Other	-	195.115
Total Cash and Cash Equivalents	53.237.551	45.251.115

(*) The restricted demand accounts are not included.

b. Explanation about other cash flows items and the effect of changes in foreign exchange rates on cash and cash equivalents

The "Other" item under "Operating profit before changes in operating assets and liabilities" amounting to TL (68.045.807) (31 December 2024: TL (66.849.304) consists mainly of items such as fees and commissions paid, other operating income excluding income from doubtful receivables, other operating expense excluding personnel expenses.

The "Net increase/decrease in other liabilities" item under "Changes in operating assets and liabilities" amounting to TL 1.485.816 (31 December 2024: TL 287.760.098 TL) consists mainly of changes in funds from repurchase agreements, miscellaneous payables and other liabilities.

The effect of changes in foreign exchange rates on cash and cash equivalents includes the foreign exchange differences resulted from the translations of cash and cash equivalents in foreign currencies into TL at the exchange rates prevailing at the three months periods, and amounts to TL 16.821.542 (31 December 2024: TL 9.148.618).

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

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

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

1. Current Period – 31 December 2025:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at the Beginning of the Period	3.312.357	727.912	26.279.451	11.738.970	90.639	14.957
Balance at the End of the Period	1.573.569	825.676	32.312.951	16.141.582	83.031	9.638
Interest and Commission Income Received	491.726	438	4.249.679	71.819	9.313	376

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	917.024	67	2.737.830	47.570	7.218	293

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

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	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	10.874.229	2.820.656	21.857.466	10.974.763	3.912.459	3.756.768
Interest expense on Deposits	1.211.965	930.303	2.292.978	2.916.750	1.105.268	800.025

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 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 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 31.12.2024	Current Period 31.12.2025	Prior Period 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	8.798.713	2.862.683	42.278.840	13.501.012	-	-
Total Income/Loss	(16.811)	(80.575)	(80.780)	(380.009)	-	-
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 31 December 2025, the net exposure for investments in associates and subsidiaries is TL (22.022) (31 December 2024: TL 73.937). For direct and indirect shareholders of the Bank TL 833.223 (31 December 2024: TL 265.536).

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

As of 31 December 2025 benefits provided to the Bank's key management amounting to TL 836.703 (31 December 2024: TL 568.938).

**VIII. EXPLANATIONS AND NOTES RELATED TO DOMESTIC, FOREIGN, OFF-SHORE BRANCHES AND FOREIGN
REPRESENTATIVES OF THE BANK:**

1. Information on the domestic and foreign branches and representatives of the bank:

	Number	Number of Employees	Country of Incorporation	Total Assets	Statutory Share Capital
Domestic Branches	646	12.579			
Foreign Representation Office					
Foreign Branch Off-shore Banking Region Branches	1	12	Malta	211.868.053	-

3. Information on the Bank's branch or representative office openings, closings, significant changes in the organizational structure:

The number of domestic branches decreased by 47 in 2025.

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

AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AT 31 DECEMBER 2025

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

IX. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

The Bank's application regarding the increase of its authorized capital ceiling from TL 10 billion (full amount) to TL 30 billion (full amount), re-determination of the validity period for 2026-2030 and the amendment of Article 9 of the Articles of Association had been approved by Banking Regulation and Supervision Agency ("BRSA"), Capital Markets Board ("CMB") and Ministry of Trade.

Following the outlook revision of Turkiye's Long Term IDR to "Positive" from "Stable", Fitch Ratings has affirmed Akbank's Long Term Foreign and Local Currency IDRs at "BB-" while revising the outlooks to "Positive" from "Stable". The remaining notes were affirmed.

**SECTION SIX
OTHER EXPLANATIONS**

I. OTHER EXPLANATIONS

None.

**SECTION SEVEN
EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT**

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

The unconsolidated financial statements for the year ended 31 December 2025 have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.(Member of Deloitte Touche Tohmatsu Limited). The auditor report dated 2 February 2026 is presented preceding the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.