

Participants:
Kaan Gür, CEO
Türker Tunalı, CFO
Ebru Güvenir, SVP IR & Sustainability

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- Dear Friends, this is Kaan Gür speaking, CEO of Akbank.
- Thank you for joining our second quarter earnings call.

Turkish banking sector navigates market headwinds amid challenges in 2025

The diagram consists of three main boxes. On the left, there are two boxes: the top one with a globe icon and text about global economic challenges, and the bottom one with a Turkish flag icon and text about domestic financial stability. A large grey arrow points from these two boxes to a larger box on the right. This right box has a magnifying glass icon and text about the rebalancing process, followed by three bullet points detailing specific challenges and their impacts. The Akbank logo is in the bottom right corner, and a small number '2' is in the bottom left corner of the slide frame.

Global economy is facing unprecedented trade policy uncertainty, raising concerns regarding growth & inflation

Türkiye is reinforcing financial stability, with improving reserves & declining inflation, while growth continues to moderate

The rebalancing process has weighed on banking sector profitability

- ▶ The interruption of the rate-cut cycle and the unanticipated monetary tightening postponed margin expansion
- ▶ The persistence and likely reversal of various adverse shocks will be critical in the trajectory of core business recovery
- ▶ Tight financial conditions weigh on economic activity, thus asset quality will remain a key focus area

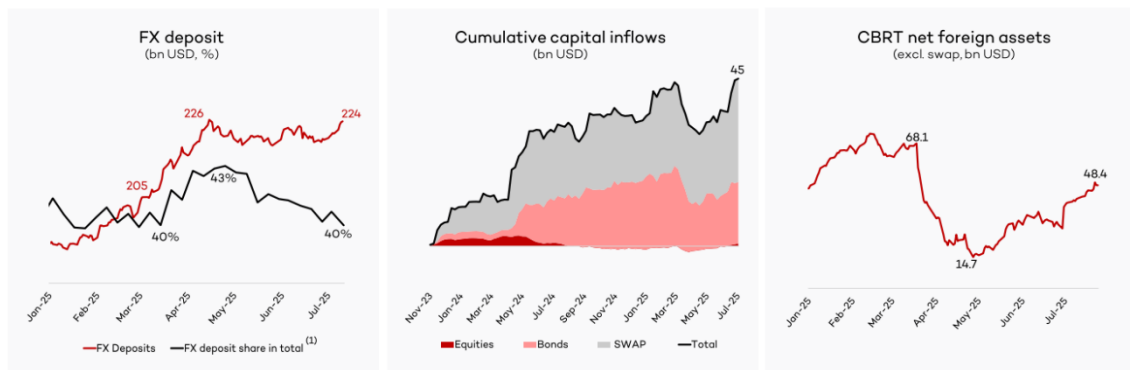
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- Now, before going deeper into the domestic outlook, I'd like to briefly touch upon the global backdrop and its repercussions.
- Global economy is facing various challenges mainly characterized by elevated level of uncertainty pertaining to trade policies and their potential impact on growth and inflation.
- Besides, fiscal concerns in advanced economies, particularly in the US and Japan, as well as geopolitical tensions have been major sources of volatility recently, amplifying the lingering difficulties.
- While financial markets are extremely sensitive to the news flow on tariffs and geopolitical tensions, recent positive developments on these fronts have supported global risk appetite and broad sentiment for emerging markets.

- Domestically, macroeconomic conditions in Q2 was challenging for the banking sector. Swift and strong monetary response against evolving political and global landscape had resulted in a sharp rise in the funding costs. This postponed the previously anticipated margin expansion, leading us to revise our full year guidance.

Financial indicators regained positive momentum



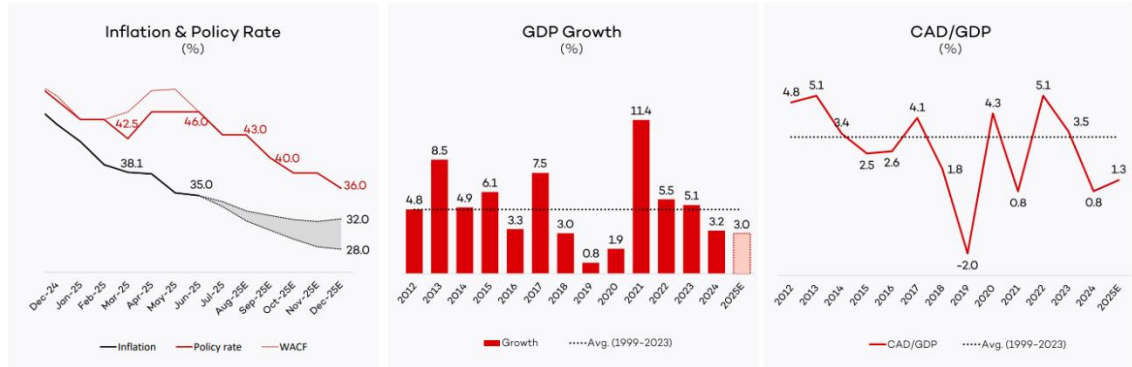
- ▶ Dollarization has been contained by the strong & swift monetary response
- ▶ Foreign capital inflows re-started in May
- ▶ CBRT reserves started to pick up in May & net FX position improved
- ▶ FX-protected deposits declined to a negligible 2% of total banking deposits (peaked in 3Q23 at c. 25%)

3 (1) Including FX-protected deposits (KKM)

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- Monetary measures have successfully restored financial stability, and the central bank re-started reserve accumulation in May.
- Now gross reserves have broadly reached pre-March levels, while net reserves remain somewhat short of this level, but steadily improving.

Steady progress in macroeconomic stability despite tough backdrop



- ▶ Monetary tightening in 2Q25 and the mild course of commodity prices have improved the short-term inflation outlook
- ▶ Despite the prospective rate cuts, tight financial conditions are likely to slow down growth and tame inflationary pressures
- ▶ The current account deficit is expected to remain low & manageable in 2025

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- Regarding macro trends, demand conditions and economic activity are moderating due to the tight financial conditions.
- We project a mild economic growth this year around 3%, with downside risks associated with monetary tightness and external outlook.
- Exchange rate stability, mild course of commodity prices and disinflationary support of demand conditions create a conducive environment for the continuance of the ongoing downtrend in inflation.
- We anticipate the recently-started rate cut cycle to resume in the rest of the year, while monetary conditions are likely to stay tighter than previously-projected.
- Looking forward to next year, we expect the disinflation process to continue, while the pace of this improvement will depend on the macro policy design.
- With a cautious and prudent approach, maintaining a tight monetary and fiscal policy mix is key for sustained disinflation.

- As Akbank, we acknowledge the short-term costs of disinflation, which we deem essential for a long-term and permanent improvement in the banking sector's operational environment and profitability.
- We will continue to closely monitor risks stemming from the global outlook, including rising protectionism and geopolitical tensions, as well as the domestic developments.
- Based on potential implications for the financial sector, we will adjust our positioning, accordingly.

Proven resilience throughout shifting economic conditions

<p>Sound capital position</p> <p>Robust solvency with 17.4% CAR & 13.8% Tier 1 ⁽¹⁾ creates substantial competitive advantage for profitable growth</p>	<p>Agile balance sheet management</p> <p>Strength of flexible balance sheet management, aligned with regulations, is set to support margin enhancement starting from 3Q25</p>	<p>Cost efficient deposit base optimization</p> <p>Low TL LDR (82%) along with 120 bps in 2Q25 ⁽²⁾ market share gain in widespread consumer only TL time deposits creates room for NIM enhancement</p>
<p>Well-positioned security portfolio for rate cuts</p> <p>Timely positioning in TL fixed rate bonds to support book value growth</p>	<p>Fee/opex ratio reached 100% coverage in 2Q25</p> <p>Outstanding +38pp increase in cumulative fee/opex ratio since 22YE bolsters operational strength & efficiency</p>	<p>Prudent approach in provisioning</p> <p>Stage 2+3 loans / total loans remains limited at 8.7% with strong coverage of 32.7%</p>

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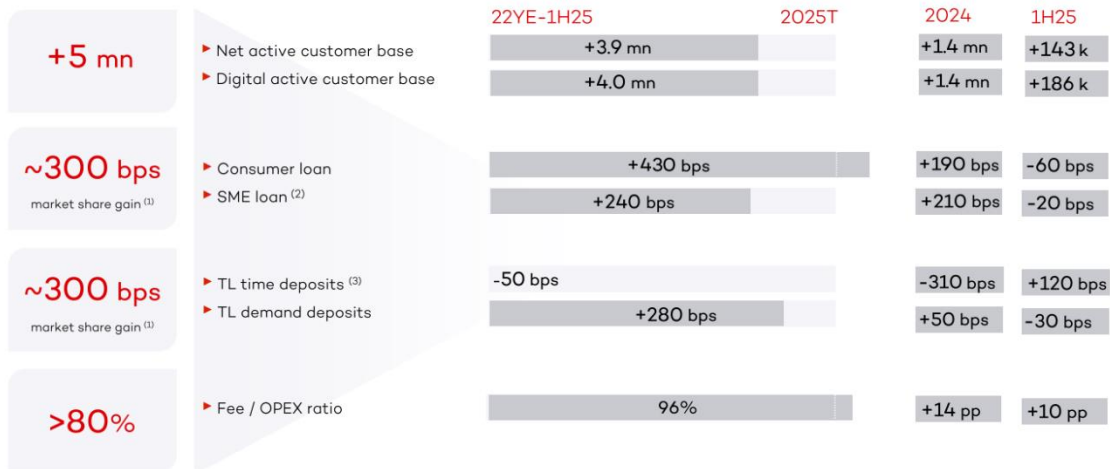
(1) w/o forbearances. Forbearances: Fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024. FX rate for 2025
 (2) Market share data based on bank only BRSA weekly data as of 27.6.2025, among private banks

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- As we enter a pivotal phase in the cycle, I want to highlight 6 core strength areas that position us to maximize the opportunity in a rate-cut environment.
- Each one is a deliberate outcome of our strategy – and together, they give us a structural edge as the macro landscape shifts.
- First, capital and liquidity. We've maintained a fortress balance sheet. Capital levels are strong, liquidity is ample, giving us flexibility, optionality and ammunition.

- **Second, agile balance sheet, aligned with regulation and market cycles. We've actively managed our asset and liability mix to stay ahead of the cycle—while remaining fully compliant with evolving regulatory requirements. This agility ensures we can respond quickly to market shifts without compromising prudence.**
- **Third, our funding mix. We moved fast to optimize our funding mix. We gained market share in wide-spread consumer deposits while high-cost deposits were actively reduced. This has already started to support margins.**
- **Fourth, our securities book has been tactically structured. We've extended duration and locked in yield where it counts. As rates fall, we expect meaningful margin tailwind from this positioning.**
- **Fifth, efficiency is our advantage, with fees covering 100% of our costs in the second quarter. We have achieved a superior fee-to-opex ratio in the sector, which underscores the scalability of our operating model and the strength of non-interest income streams.**
- **Also important to underline that cost containment remains disciplined even as we invest selectively for future growth.**
- **I am very happy to share that our achievement in fee to opex has already significantly exceeded our 3 year objective, which we have shared in several occasions.**
- **Last but not least, risk is tightly controlled. Provisioning remains prudent. Coverage ratios are robust. We're focused on disciplined growth, anchored in risk-adjusted value creation, protecting returns for long-term shareholders.**
- **Everything we've built the capital, the funding structure, the portfolio is aligned to convert this easing cycle into margin expansion and sustainable value creation.**

Broadened retail footprint and reinforced sustainable revenues in line with 2025 targets

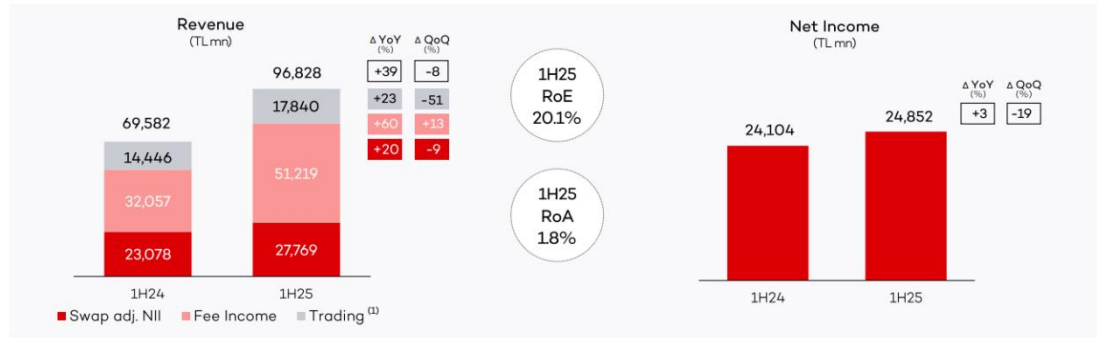


6 Market share data based on bank only BRSA weekly data as of 30.12.2022 & 27.6.2025
 (1) Among private banks
 (2) SME: According to BRSA definition, based on bank only BRSA monthly data as of May 2025, among private banks
 (3) Widespread consumer only

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- Execution remains strong, with the majority of our 3 year strategic objectives well within reach or already delivered.
- Our only shortfall is in TL time deposit market share, which I already mentioned in the previous slide as an outcome of our funding optimization as well as regulation-driven low TL LDR.
- Our journey never stops.
- Customer growth driven by retail and digital channels is accelerating fee-based and customer-driven revenues.
- Backed by a well-structured, rate-sensitive balance sheet, this forms a scalable, resilient earnings platform with strong momentum and long-term growth potential.
- I'll now pass it over to Ebru to walk you through our 2Q results. Following that, Türker and I will be happy to answer any questions you have.

Robust fee income supports core revenue generation



Key highlights of 1H25:

- ▶ Revenue increased by 39% YoY thanks to advancing non-interest income which partially offset the delayed improvement in NII
 - Robust fee income market share of 17.2%⁽²⁾ driven by continuous improvement in fee chargeable customer base & strong x-sell
- ▶ Dynamic ALM execution to enhance margins while safeguarding asset quality
 - Balanced growth strategy with a focus on asset quality while maintaining already extended maturities
 - Funding cost optimization thanks to increased footprint in widespread consumer only TL time deposit
 - Strategic yield maximization in security portfolio

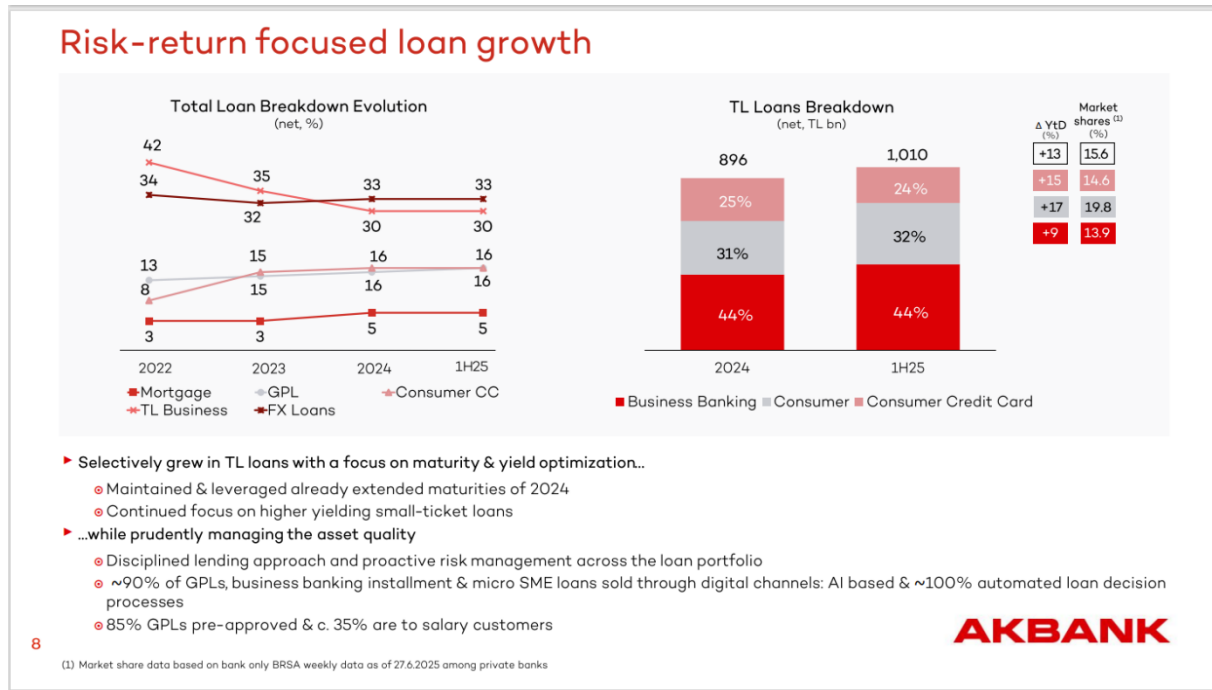
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⁽¹⁾ Net trading income excluding ECL hedge gain (loss)
⁽²⁾ Based on bank only BRSA monthly data as of May 2025, among private banks

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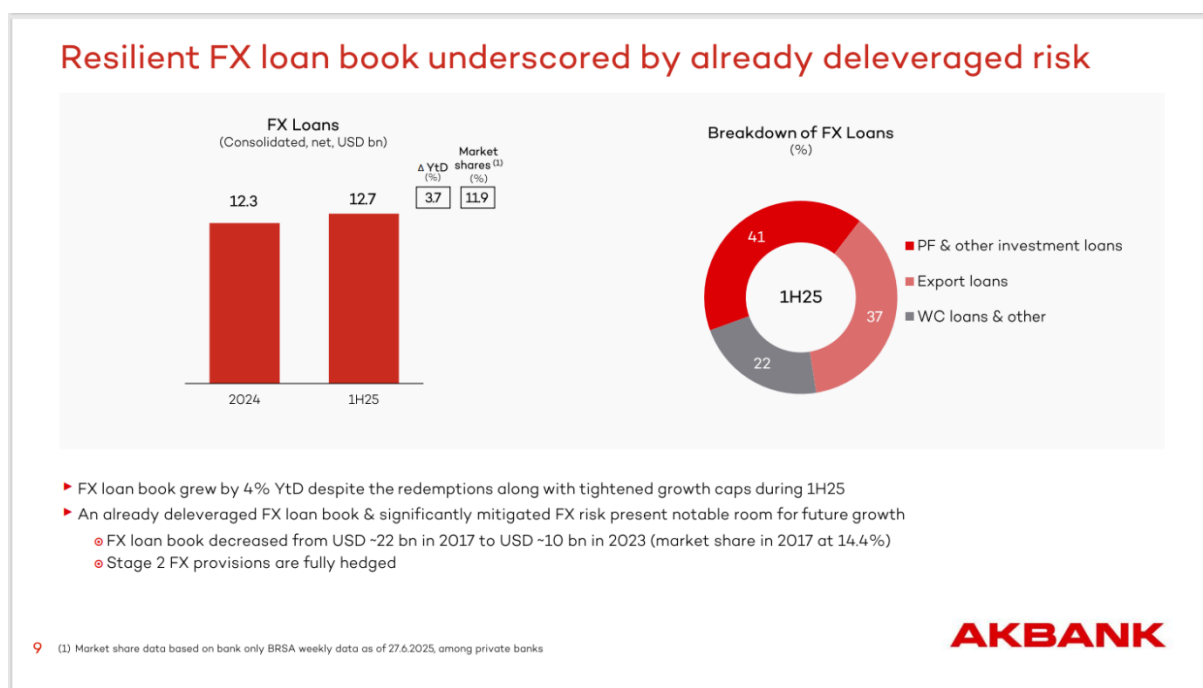
- Thank you Kaan Bey.
- Our 1H NI was up by 3% YOY to 24 billion 8 hundred and 52 million and resulting in an RoE of 20.1%, RoA of 1.8% for the 1H.
- During the same period, our revenues increased by 39% YOY to TL 96 billion 8 hundred and 28 million.
- As Kaan Bey just noted, our robust 60% YOY growth in fee income remained a key revenue anchor, partly offsetting the delayed recovery in NII.
- Strategic investments over the years, especially in digitalization, alongside deepening customer engagement and cross-sell efforts, continue to fuel steady growth in our recurring revenue stream.
- However, the unanticipated tightening in monetary policy triggered a downward revision in our NIM guidance since our margin evolution was directly linked to our rate cut expectations.

- Therefore, despite the mitigating factors such as robust fee income, disciplined cost management and well-controlled asset quality, a lower NIM trajectory has resulted in downward revision in our ROE guidance for the FY to above 25%.



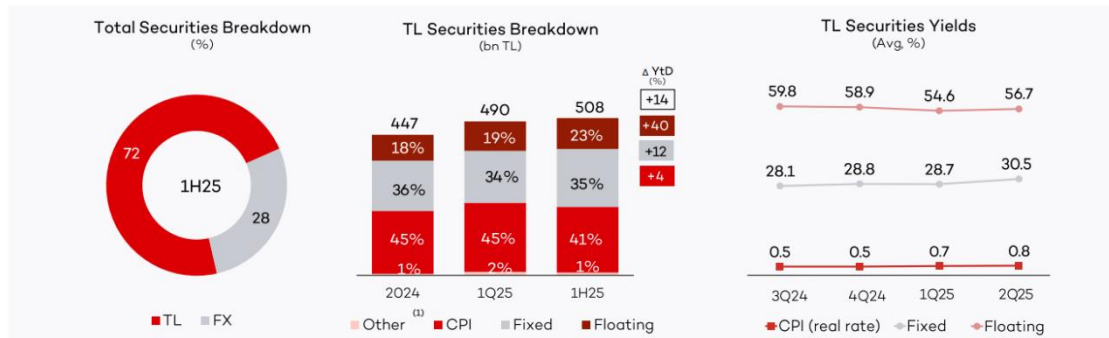
- We achieved 13% YTD growth in TL loans, surpassing the TL 1 trillion mark, and remain committed to our full-year loan growth guidance of over 30% shared at the start of the year.
- Our loan composition breakdown remained unchanged YTD as we continued to pursue selective TL loan growth with a sharp focus on yield maximization and extended maturities.
- We leveraged our strong positioning in priority segments while remaining fully aligned with regulations.
- Risk discipline stayed intact.
- 85% of our GPLs were pre-approved and 35% were to our salary customers.
- As you know, we extended the maturity profile of our loan book last year and maintained this positioning YTD.

- This has helped manage our duration gap effectively and positions us well as the rate cut cycle is re-initiated.
- We expect to start seeing NII uplift from Q3.
- Our risk-return focused loan strategy, supported by proactive ALM, is designed to support margin expansion and drive long-term value.



- Our FX loan book grew 3.7%, building on the strong momentum from last year, which led us to reduce our full-year growth guidance to mid-single digit.
- This year's slower performance reflects elevated redemptions and tighter regulatory growth caps.
- Our lean FX loan book, low risk exposure, and solid FX liquidity provide headroom for future expansion.
- We plan to leverage our strong presence in corporate and commercial banking to grow our share, particularly in investment focused loans.

Strategic security positioning with a focus on yield maximization



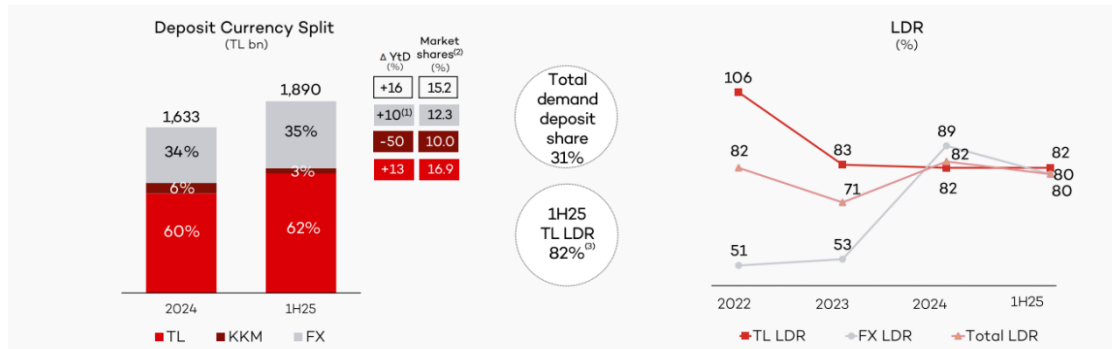
- ▶ Agility in rebalancing of security portfolio and yield enhancement demonstrate effective ALM
- ▶ TL securities (72% of total) is well positioned for the easing cycle
 - Timely positioning in longer duration TL fixed rate securities (at yields well above current market rates) to support book value growth
 - Leading position in high-yielding corporate bonds with TL 37 bn (7% of TL securities): 55% yield by the end of 2Q25 & c. 1-year maturity
 - TL floating notes are mostly TLREF-indexed bonds with decent spreads
 - Share of CPI-linkers (TL 209 bn & 81% of equity) in TL securities strategically decreased to 41% with cumulative 36pp decline from its peak in 2022

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

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- **Moving onto the securities slide.**
- **Our securities portfolio grew 15% YTD, now accounting for 24% of total assets.**
- **Our TL securities were up by 14% YTD, while our FC securities increased by 9% in USD terms.**
- **We are well-positioned with long-duration, high-yielding TL fixed-rate securities and TL - Ref bonds offering wide spreads.**
- **We have also strategically decreased our CPI-linker exposure, which also has positive spread.**
- **Our proactive, yield-focused securities portfolio management has allowed us to swiftly adapt to shifting market conditions and remains a key driver of margin resilience going forward.**

Effective funding strategies to support margin enhancement



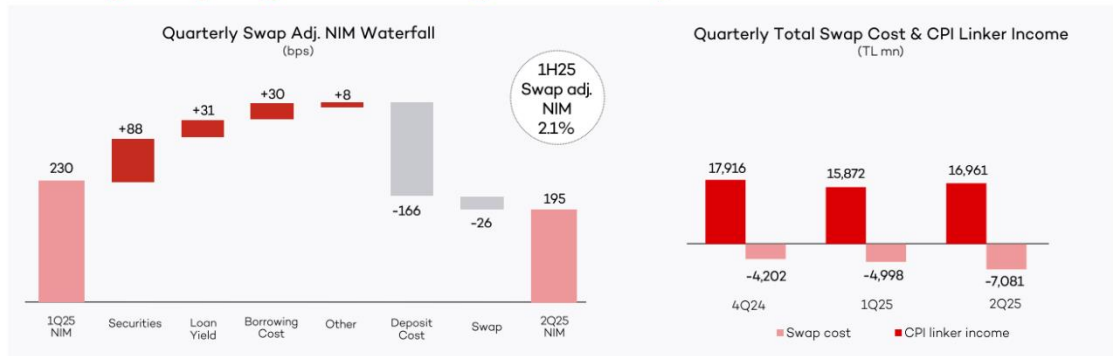
- ▶ Low-level of TL LDR (82%) creates substantial room for funding cost optimization in disinflationary phase
- ▶ Sound deposit base secures cost-efficient funding strategies
 - 63% of assets funded by deposits
 - TL demand deposit in total TL deposit increased by 240 bps YtD to 15.5%
 - Sticky & low cost TL time deposits⁽⁴⁾ share in TL time deposit is up by 4pp YtD to 62%
- ▶ Widespread consumer only TL time deposit market share increased by 120 bps in 2Q25⁽²⁾

(1) In USD terms
 (2) Market share data based on bank only BRSA weekly data as of 27.6.2025, among private banks
 (3) Bank-only TL LDR includes domestic TL bond issuances and merchant payables
 (4) Consumer & SME according to MIS segmentation

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- On the funding side, we sustained our disciplined funding strategy with deposits continuing to serve as the primary source of funding.
- Our deposit base remains robust and well-diversified, representing 63% of total liabilities.
- Our low-cost and sticky TL time deposits saw YTD increase of 4 pp, carrying the share in total to 62% as of 2Q25.
- Meanwhile, thanks to our strong franchise we tactically increased our market share in small-ticket widespread consumer only TL time deposit in 2Q25.
- Please also note that TL demand deposits' share in total TL deposits also increased by 240 bps YTD to 15.5%.
- On top of our strong & wide-spread deposit base, our TL LDR remains low at 82% offering substantial room for funding cost optimization in disinflationary phase.
- Moving onto the P&L.

Strategically aligned for margin recovery



- NIM troughed in 2Q25, expected to recover starting 3Q25 with the re-initiation of the rate-cut cycle
 - Tighter monetary stance in light of disinflation objective kept funding costs at elevated levels, delayed the expected NIM expansion
- Strategically designed & well-positioned balance sheet for NIM improvement
 - Proactively extended maturity mismatch which resulted in +3pp change in EVE ⁽¹⁾ in 2024 (highest TL maturity expansion among peers)
 - Yield maximization through tactical security portfolio management
 - Low TL LDR of 82%

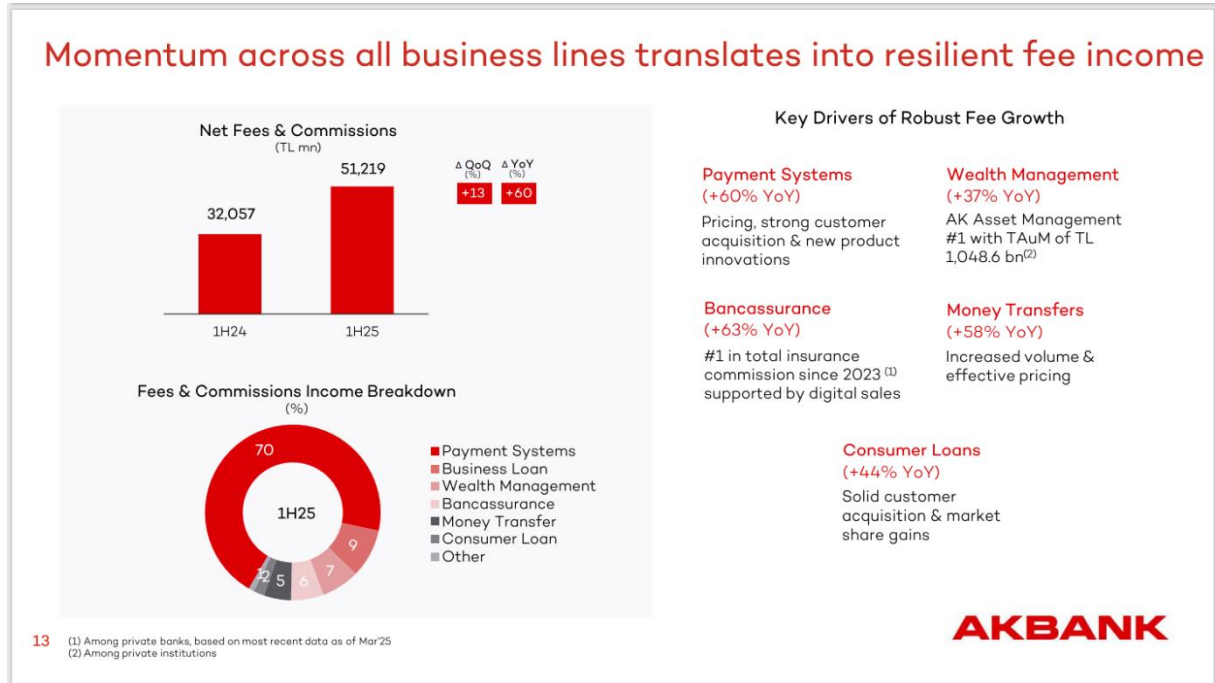
¹² (1) Change in Economic Value of Equity calculation for 500 bps increase in TL interest rate according to BRSA (2024 YE, Unconsolidated Financials)

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- On the margin front, a strategically optimized balance sheet and timely actions to extend duration of the TL loan portfolio, enabled a solid start to the year, supported by favorable spread development.
- However, in 2Q25, margin pressure intensified due to the pause in rate cut cycle as well as the unexpected monetary tightening.
- As a result, swap-adjusted NIM contracted by 35 bps quarterly to 2% reaching its trough in 2Q25.
- The delay in the anticipated NIM improvement in 2Q25 can be attributed to 3 key factors.
- First, the CBRT increased the wholesale funding rate from 42.5% levels to 49%, resulting in 250bps effective increase in quarterly weighted average funding cost. This indicated an even tighter stance than the beginning of the year in real terms.
- Second, on the asset side, due to loan growth caps, the upward adjustment in loan pricing had limited impact on back book yields.

- **Third, elevated reserve requirements continued to put pressure on margin evolution.**
- **To put this into figures, on average reserve requirements make up around 10% of TL assets & 20% of our FX assets.**
- **And, although we were eligible for maximum remuneration on this front, the interest earned for TL reserve requirements remained at low 30s, significantly below the TL funding rate, while for FX reserves we receive 0 remuneration.**
- **As Kaan Bey mentioned previously, we expect the rate cut cycle to continue during the 2H of the year, supporting recovery in quarterly NIM starting from 3Q25, with visible progress anticipated in 4Q25.**
- **As a reminder, our robust balance sheet remains well positioned to drive margin enhancement underpinned by 3 strategic actions:**
- **First, we restructured our balance sheet - by extending TL maturity mismatch last year – representing the highest TL maturity expansion among our peers, as reflected in YE financials.**
- **Second, on the funding side, we pursued cost optimization strategies through tactical increase in widespread TL time deposits market share & maintained low TL LDR of 82%, both of which, will enable margin support as disinflation unfolds.**
- **Third, on the securities side, we focused on yield maximization, and longer-duration, through targeted security portfolio management, which will also create substantial opportunity for NIM improvement in the upcoming period.**
- **Still, given that the monetary conditions are likely to remain tighter than previously expected, we are revising our year-end swap-adjusted NIM guidance to 3-3.5% range from around 5% level.**

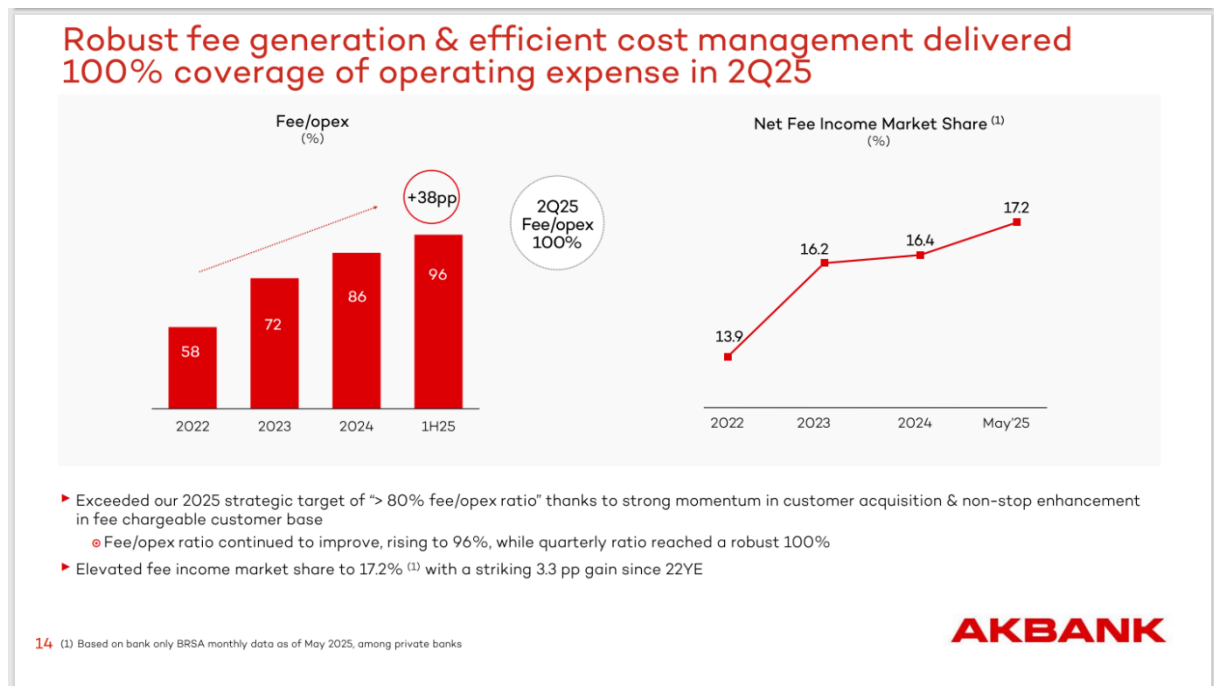
- As a reference, our YE policy rate expectation has also been revised up to 36% from 30.5%, which we had taken into consideration at the beginning of the year.



- Our fee income increased by a robust 60% YOY, reflecting our strong commitment to expanding the fee-generating customer base through innovative, customer-centric initiatives and diversified products offerings
- We have already achieved significant milestones in diversifying our fee base, demonstrated by solid contribution from all business lines.
- To name 3 of the key drivers:
 - Starting with payment systems, the strong 60% YOY growth in payment systems was underpinned by more than just rate dynamics. It also reflects our effective customer engagement and extensive product capabilities.
 - Second, bancassurance fees surged by 63% YOY as we maintained our number 1 position in total insurance

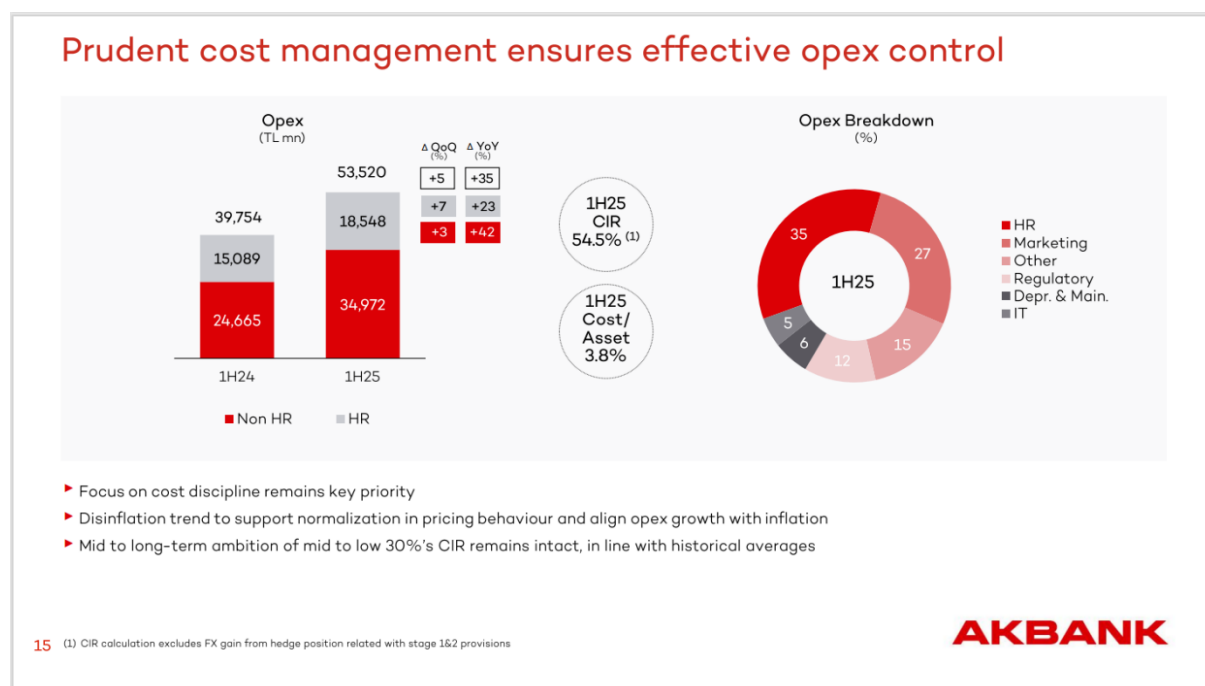
commission among private institutions since 2023. Digital bancassurance sales exceeded 70% of total sales, contributing further to growth.

- Third, money transfer fees rose by 58% YOY, reflecting higher transaction volumes and digital channel migration of transactions.
- These achievements led us to revise up our FY fee income growth guidance for 2025.
- Accordingly, we now project our fee income growth to remain robust at 60% for the full year.



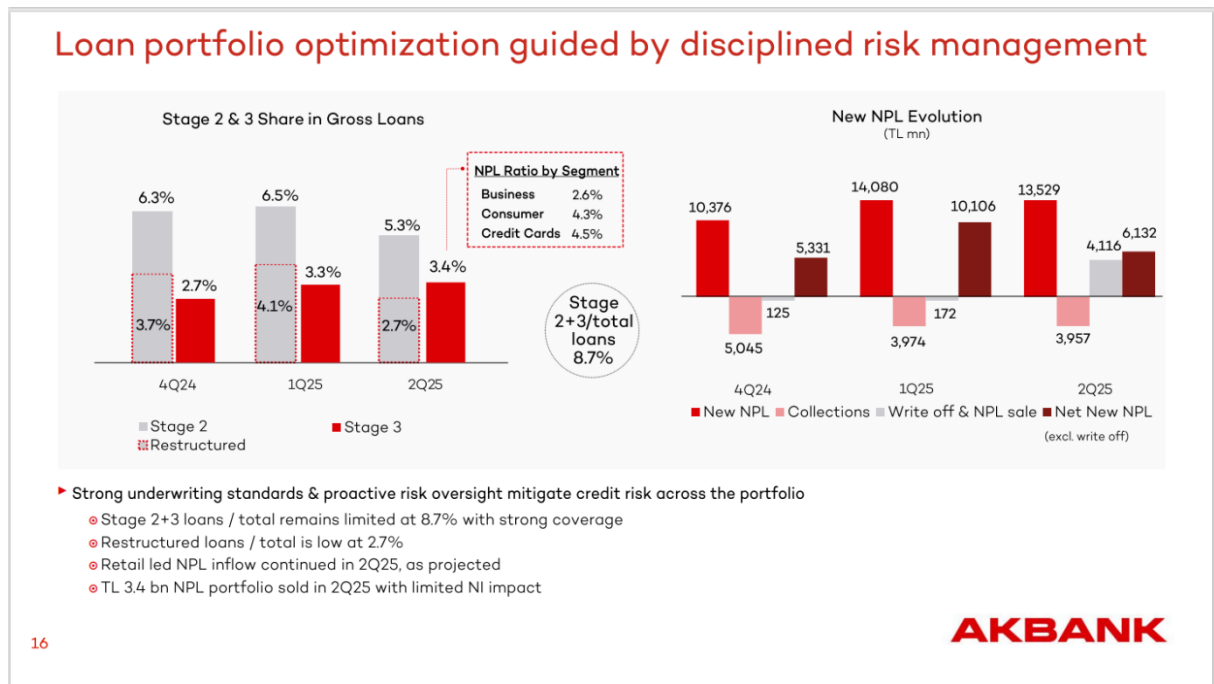
- I am delighted to share that we exceeded our 2025 strategic target to increase fee to opex ratio above 80%, thanks to strong customer acquisition and on-going improvement in fee chargeable customer base.
- With the fee income growth outpacing the opex growth once again, our quarterly fee to opex ratio reached 100%.

- Building on last year's record-high fee income market share, we gained an additional 80 bps among private banks YTD as of May, bringing our share to 17.2%.
- This marks a 3.3pp increase since 2022, underscoring the strength of our customer acquisition strategy and our well-diversified fee income stream.



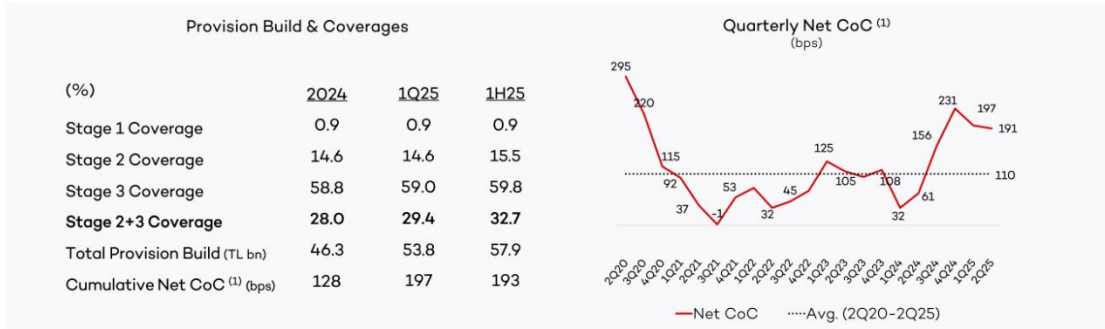
- Moving onto opex, focus on disciplined cost management remains a key priority.
- Operating expense rose by 35% YOY in 1H25.
- This realization is below our initial expectation, allowing for a positive adjustment to our full year guidance to around 40%.
- Our cost to assets ratio is at 3.8% as of 1H25.
- Meanwhile, our long-term ambition in CIR remains firmly in the mid to low 30% range, in line with historical averages, driven by a commitment to sustainable growth and enhanced operational

efficiency as well as the normalization of pricing behavior, aligned with the ongoing disinflation trend.



- Moving onto asset quality.
- Retail led NPL inflows remain a persistent trend across the sector.
- During this time, our focus on optimizing loan portfolio through disciplined risk framework has enabled us to maintain sound asset quality supported by excellence in advanced analytical capabilities across retail segments, automated & AI based credit decision models, diligent tracking and individual assessment of our corporate & commercial loan portfolio as well as prudent provisioning.
- Our NPL ratio remained at 3.4%, within our FY guidance.
- Meanwhile, the share of Stage 2 + 3 loans—representing potentially problematic exposures—remains low at 8.7% of our gross portfolio.
- Please also note that restructured loans represent only 2.7% of total portfolio.

Further strengthening of provision buffers



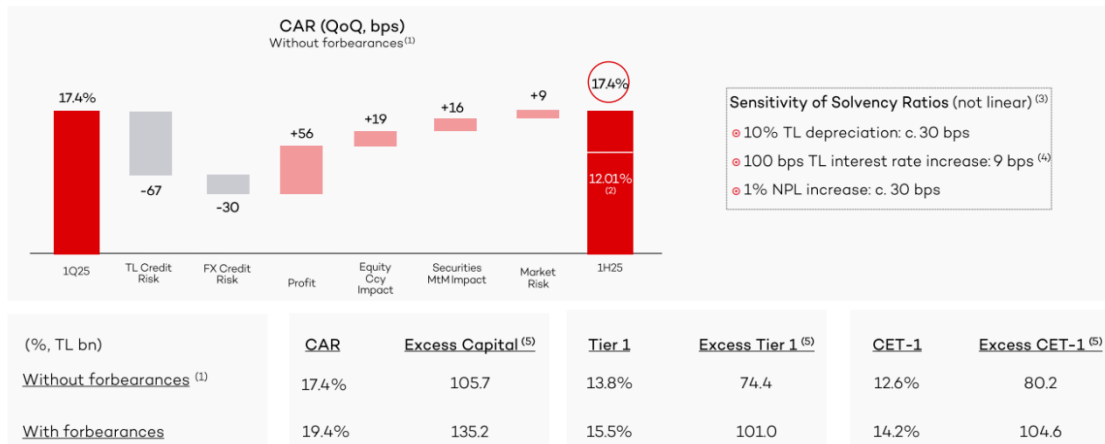
- Cumulative net total CoC (excl. ccy impact) at 193 bps in 1H25, in line with projections
- Stage 2 + 3 coverage advanced to 32.7% driven by prudent risk management
- Total provision build reached TL 57.9 bn
- FX provisions are hedged

17 (1) Excluding currency impact

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- In 1H25, our total provisions reached almost TL 58 billion, thanks to our continuous provision reserve build-up.
- Meanwhile, our coverage ratio for Stage 2 + 3 loans stands strong at 32.7%, reflecting disciplined risk management practices.
- Excluding currency effects, our net total COC stood at 193 bps on a cumulative basis, consistent with trends over the past three quarters and in line with our 2025 projections.
- All in all, we expect our FY net total COC to remain within our guidance range of around 150-200 bps.

Strong capital foundation enables profitable growth & strategic advantage



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

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- Our total capital, Tier 1 and CET 1 ratios without forbearances remain robust at 17.4%, 13.8% and 12.6% as of 2Q25.
- As for the sensitivity, 10% depreciation in TL results in around 30 bps decrease in our capital ratios while the impact diminishes for higher amount of changes.
- And, 100 bps increase in TL interest rate results in a 9 bps decline in our solvency ratios, again with diminishing impact.
- Strong capital reserves continue to safeguard against extraordinary market challenges and fluctuations, offering critical resources for long-term, profitable growth.

2025 Guidance revision: Driven by tighter-than-expected policy stance shaped by both internal & external factors

	Previous	1H25	Revised	Macro Assumption	
				Initial	Current
TL Loan Growth	> 30%	12.7%	> 30%	Inflation	27.5% → 28-32%
FX Loan Growth (in USD)	High-teens	3.7%	Mid-single digit	Policy Rate	30.5% → 36%
NIM (swap adj.)	~ 5%	2.1%	3-3.5%	GDP Growth	3.2% → 3.0%
Net fees & com. growth	~ 40%	59.8%	~ 60%	CAD/GDP	2.0% → 1.3%
Opex growth	Mid-40%'s	34.6%	~ 40%		
Cost/ income ⁽¹⁾	Low-40%'s	54.5%	High-40%'s		
NPL	~ 3.5%	3.4%	~ 3.5%		
Net total CoC (excl. ccv impact)	150-200 bps	193 bps	150-200 bps		
ROE	> 30%	20.1%	> 25%		

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

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- On this slide, you may find the summary of our 1H25 performance as well as our revised guidance, which I shared in detail throughout the presentation.

ESG performance at a glance

SUSTAINABLE FINANCE

Supporting a more sustainable economy

TL 532 bn sustainable finance provided since 2020YE ⁽¹⁾

60% sustainability wholesale funding ⁽²⁾

TL 15 bn total ESG-themed and ESG rated funds ⁽³⁾

Sustainable Finance Framework in line with international standards

ECOSYSTEMS MANAGEMENT CLIMATE CHANGE

Enhancing financial health & inclusion

USD 238 mn resource via international funding organizations for Women SMEs

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

20K SMEs reached by Akbank Transformation Academy since 2022

USD 2 mn invested in 4 startups founded by Akbank intrapreneurs

Reducing our impact on environment

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

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

100% electricity sourced from renewables

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

PEOPLE & COMMUNITY

Empowering our people and communities

Chief Diversity Officer Treasury EVP appointed as the new DEI Leader

208K students reached by Akbank Youth Academy since 2020

~53% women in CEO's direct reports

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

(1) Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases
(2) As of 30 June 2025 (Additional Tier 1 is not included in this calculation due to its capital status)
(3) ESG-themed and ESG rated funds by Ak Asset Management are New Technologies Foreign Equity Fund, Health Sector Foreign Equity Fund, Alternative Energy Foreign Securities Fund, Electric and Autonomous Technologies Variable Fund, Agricultural and Food Technologies Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Ageas Sustainability Equity Pension Fund
(4) Power, Cement, Iron-Steel and Commercial Real Estate
(5) 4 groups: climate solutions, aligned, aligning and managed phase-out

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- Before moving onto Q&A, I'd like to share a few highlights regarding our non-financial performance.

- **As highlighted in our ESG video, we sustained strong momentum in Q2, advancing our Sustainable Action Plan with measurable results.**
- **We are on track with our long-term sustainability goals. Notably, we have reached 66% of our 2030 SF target as of Q2.**
- **As Akbank, we are pleased to be among the first institutions reporting under the ISSB standards, with Türkiye playing an active role in this transition.**
- **Our first Turkish Sustainability Reporting Standards Report, aligned with ISSB, has been published today.**
- **The English version will follow in August.**
- **These efforts reflect our continued commitment to building a low-carbon and inclusive economy in line with our long-term objectives.**

Thank you for joining us today.

Kaan Bey, would you kindly share your closing remarks.

Thank you Ebru.

Before we close, I want to reiterate that we remain in a position of strength.

Our well-structured balance sheet, disciplined execution, and proactive positioning will enable us to capture the early benefits of the evolving rate environment.

At the same time, customer growth as well deepening of relationships—particularly through digital and retail channels—is accelerating fee-based and customer-driven revenues.

This combination gives us a scalable, resilient earnings platform with clear visibility for sustainable, long-term value creation.

I would like to take this opportunity to thank all our employees for their dedication, hard work and consistent focus on execution.

And to all those who have joined us today, thanks for your trust and continued support.