

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

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- Hello everyone, and thank you for joining our second quarter earnings call. This is Kaan speaking.
- I hope you are all well.

How has the outlook changed ?

 Domestic Economy	 Turkish Banking Sector
▶ Disinflation progressing more gradually: <u>Geopolitical uncertainty lifted commodity prices, revising 26YE inflation expectation to 30% (prev. 22-25%)</u> ▶ Rate cut expectations pushed back: <u>Easing cycle expected to resume once geopolitical tensions subside. (YE expected policy rate 37%)</u> ▶ Macroprudential stance tightened further: <u>Stricter loan growth caps weigh on economic activity</u> ▶ FX reserve accumulation has regained momentum: <u>CBRT largely recovered post-war reserve levels</u>	▶ Funding costs remained elevated: <u>300bps increase in CBRT's WACF (~40%) continued to put pressure on core spreads and quarterly NIM</u> ▶ Margin recovery delayed: <u>Margin expansion shifted to 2H26, reflecting a more gradual pace than initially expected</u> ▶ Asset quality continues to be top priority: <u>Detioration remains manageable despite tight financial conditions, with early indicators becoming more visible</u> ▶ Real ROE delayed: <u>Prolonged higher funding cost remains a headwind for profitability</u>

2

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- Let me start with what has changed since our last earnings call.
- The operating environment has proven more challenging than we had anticipated, with continued geopolitical tensions adding uncertainty to the global and domestic outlook.
- At home, the disinflation process is progressing more gradually, the expected easing cycle has been pushed back, and macroprudential measures have been tightened further.
- At the same time, the continued rebuilding of the CBRT's reserves remains an important source of confidence and reinforces the credibility of the broader policy framework.
- For the banking sector, the implications are clear.
- Higher funding costs are likely to persist for longer, delaying the pace of margin recovery, while asset quality remains a key area of focus in a restrictive operating environment.

- Taken all together, these developments have also pushed out the timing of sustainable real ROE generation for the sector.
- The direction of travel remains intact, but the path is proving longer and more demanding than previously expected.
- Against this backdrop, we have revised our ROE guidance for this year to 23-25% from High-20%'s. Ebru will share all the details.
- Going forward, disciplined balance-sheet management, strong capital, prudent provisioning and a resilient customer franchise have become even more important.
- Our focus is therefore not only on managing the current environment, but also on ensuring that we are well positioned to capture the opportunities that will emerge as conditions eventually normalize.

Executing today: Proven adaptability in an evolving environment

Preserved strong capital position Sound solvency (16.4% CAR, 13.3% Tier 1 & 11.3% CET-1) underlines risk-return focused loan growth and active RWA optimization	Yield & maturity focused asset composition Asset mix shifting towards higher-yielding <u>assets</u>, while gradually optimizing the security portfolio to <u>support NIM</u>	Selective, disciplined loan growth 80 bps quarterly market share^(1,2) gain in key strategic growth areas (TL+FX business) underscores <u>strong execution</u>	Strategic liability management 120 bps quarterly increase in TL demand deposit market share⁽¹⁾ reflects franchise strength
Resilient provision buffers Stage 2+3 loans / total loans is limited at 11.5%, with coverages remaining robust at 28.1%, <u>underscores prudent risk management</u>	Ongoing improvement in NPL market share 380 bps decline in NPL market share⁽¹⁾ since the beginning of 2025, reflects <u>prudent risk management</u>	Operational strength & efficiency 101% fee/opex ratio in 2Q26 (1H26: 94%), <u>keeps us on track for full coverage of opex</u>	

3 (1) Market share data based on bank only BRSA weekly data as of 26.06.2026, among private banks
(2) Including non-cash loans and excluding credit cards

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- One of Akbank's key strengths has always been our ability to adapt.
- Our adaptability comes from disciplined strategic decision-making rather than reacting to short-term market developments.

- **As the operating environment evolved, we made deliberate choices to further strengthen our balance sheet and the resilience of our franchise.**
- **We continued to reshape our asset mix toward higher-yielding assets, while maintaining selective and disciplined loan growth and gradually reducing the share of securities in our balance sheet.**
- **While optimising our asset mix, we maintained resilient provision buffers and remained prudent in asset quality.**
- **Our risk management is reflected in a 380 bps reduction in our market share among private banks NPLs since the beginning of last year. This includes a further 130 bps improvement YtD.**
- **On the funding side, we continued to capitalize on the strength of our customer franchise.**
- **This enabled us to increase our zero-cost demand deposit market share among private banks on a QoQ basis by 120 bps through disciplined liability management.**
- **The strength of our customer franchise continues to drive resilient fee generation, with quarterly fee income covering all of our quarterly operating expenses and supporting strong operating leverage.**
- **Most importantly, our robust capital position of total capital 16.4% and Tier 1 of 13.3%, provides the strategic flexibility to turn today's disciplined decisions into tomorrow's growth opportunities.**

Transforming for tomorrow: Non-stop innovation & differentiation by leveraging AI

Sales & Service Model 	Next-Gen Digitalization 	AI Assistants & Infrastructure 	Scaling across the Ecosystem 
► Segment-based service model ◉ Advisory-led banking: Deepening advisory capabilities across corporate, commercial & private banking ◉ Digital-first in retail: Expanding customer reach while improving cost efficiency across consumer & SME	► Core engines: AI-powered mobile app & digitized B2B payment flows ◉ End-to-end sales on mobile: Scaling AI-driven investment advisory & hyper-personalization ◉ Unified B2B platform: One dashboard & platform integrated across ERPs⁽¹⁾, banks, and third parties	► Strategic pillars of AI strategy: Driving cost efficiency, improving customer experience, enhancing sustainable revenue growth ► Scalable & comprehensive AI platform ► Established AI governance: One hub for execution, one committee for bank-wide prioritization governed by AI Strategy & AI Manifesto ► AI assistants: For our customers & employees ► AI-native software engineering	► Investing in our subsidiaries' capabilities and growing our ecosystem beyond our own channels ► Enhancing our subsidiaries' contribution to our sustainable, profitable growth

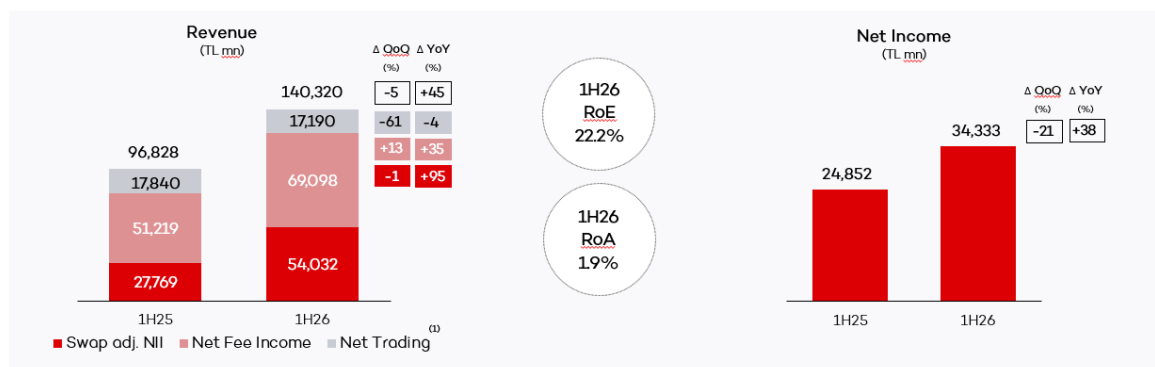
⁽¹⁾ ERP: Enterprise Resource Planning

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- And on that note, before moving to the financials, let me briefly touch on how we're positioning Akbank for the future.
- Our strategy is built around transforming how we serve our customers, through: a stronger advisory model, next-generation digital capabilities, and a scalable, bank-wide approach to AI.
- We're redesigning our service model by expanding relationship-led coverage where advice creates the most value.
- At the same time, we are making digital the primary service channel for our mass consumer and SME customers.
- This allows us to serve more customers while enhancing customer experience and productivity.
- Digital and AI go hand in hand.
- We're evolving our mobile app into an AI-powered financial companion and building integrated digital platforms that simplify banking for businesses.
- Our AI strategy is built to scale, integrated across the bank, and supported by a robust governance framework.

- Rather than deploying AI in isolated use cases, we're building a common infrastructure that allows us to embed AI across the bank, from customer interactions and relationship management to back-office operations and software development.
- This enterprise-wide approach gives us confidence that AI will become a meaningful driver of both productivity and future growth.
- Finally, we're continuing to strengthen our subsidiaries and ecosystem partnerships, creating additional growth opportunities beyond our core banking franchise.
- Taken together, these initiatives reinforce our ability to deliver sustainable growth, stronger returns, and long-term shareholder value.
- I'll now pass it over to Ebru to walk you through our results in more detail.
- Following that, we will be happy to answer any questions you may have.
- Ebru, over to you.

Agile balance sheet management, resilient core revenues



Key highlights of 1H26:

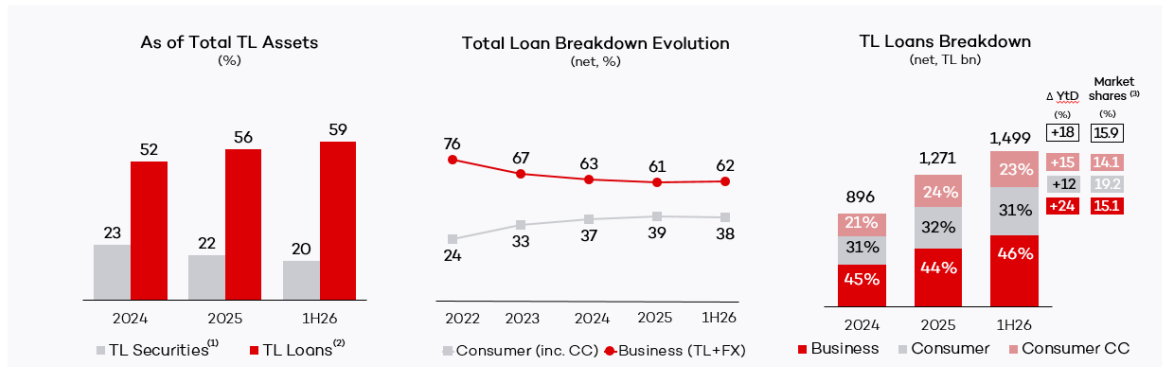
- NII expanded by 95% YoY, reflecting agility in balance sheet management, selective loan growth through targeted market share gains and maturity optimization as well as a more supportive spread environment YoY
- Fee income grew by 35% YoY, driven by enhanced scale and focus on customer engagement
- Higher for longer funding costs continue to weigh on profitability, delaying real ROE recovery

5 (1) Excluding ECL hedge gain (loss)

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- **Thank you Kaan Bey.**
- **As you have just mentioned, while the long-term direction remains intact, higher funding costs are delaying both margin recovery and the sector's real ROE generation.**
- **In the first half of 2026, our NI was up by 38% YoY to 34 billion 3 hundred and 33 million and resulting in an ROE of 22.2%, ROA of 1.9%.**
- **During the same period, our revenues increased by 45% YoY to TL 140 billion 3 hundred and 20 million.**
- **NII expanded by 95% YoY, driven by our agile balance sheet management, and relatively lower funding cost environment compared the same period of last year.**
- **Our strong customer franchise continued to drive resilient fee generation, delivering 35% YoY fee income growth and fully covering quarterly opex.**
- **However, as the higher for longer rate environment proved more persistent than anticipated, we revised our NIM guidance to reflect a slower margin recovery.**
- **While resilient fee income, disciplined cost management and strong asset quality continue to support earnings, the slower margin recovery has translated into in downward revision in our FY ROE guidance from high-20%'s to 23-25%.**
- **Now let's dive into the quarter's financial performance and key drivers.**
- **Starting with the balance sheet.**

Asset mix optimization through targeted loan growth



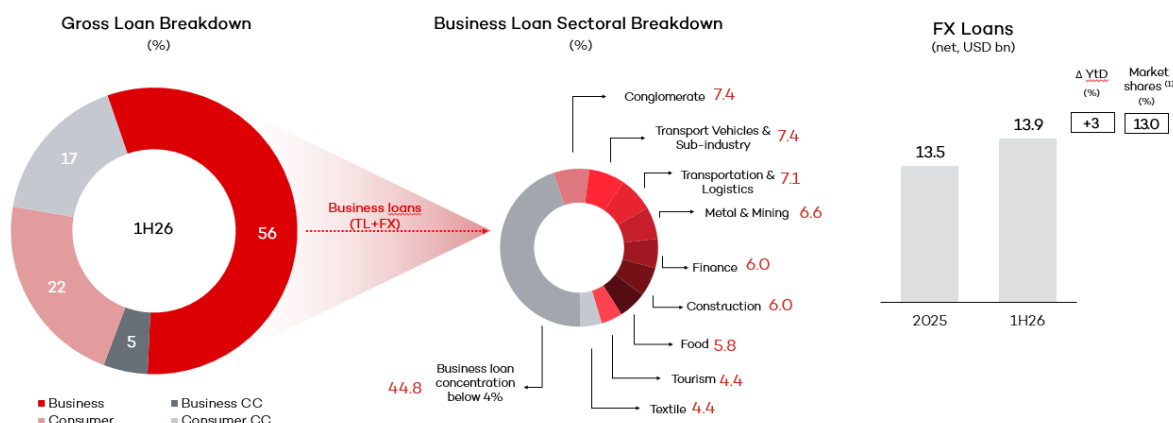
- Optimizing balance sheet towards higher yielding assets
 - Progressively increasing the share of TL lending while reducing TL securities exposure, in line with our customer-led growth strategy
 - The transition is at a measured pace, reflecting loan growth caps
- Selective TL loan growth focused on maturity optimization, yield enhancement and risk-adjusted returns
 - 110 bps quarterly market share⁽³⁾ gain in TL business loans reflects our execution capacity, in line with our 3yr strategic plan
 - Strong underwriting standards, diligent tracking and individual assessment of business loans safeguard asset quality

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6 (1) Excluding corporate bonds
(2) Including corporate bonds
(3) Market share data based on bank only BRSA weekly data as of 26.06.2026, among private banks

- As Kaan Bey highlighted, we remained disciplined in our lending strategy, prioritising risk adjusted growth while optimising maturity and enhancing yields in our target segments.
- We continued to restructure our asset mix, increasing higher-yielding assets while gradually reducing the weight of TL securities in our balance sheet, a strategic shift that has been underway for the past few years.
- This strategy has translated into a meaningful shift in our asset mix, with the share TL loans in total TL assets rising by 7 pp to 59% since 2024, while the share of TL securities (excluding corporate bonds) declined by 3 pp in the same period.
- Most importantly, we achieved this without compromising our prudent approach to asset quality, while preserving strong coverage ratios.
- Our selective TL loan growth focus has contributed to 18% YtD growth in TL loans and noteworthy market share gain in business loans among private banks.
- As a result, we remain committed to our FY TL loan growth guidance of over 30% shared at the start of the year.

Diversified loan portfolio reflects disciplined profitable growth



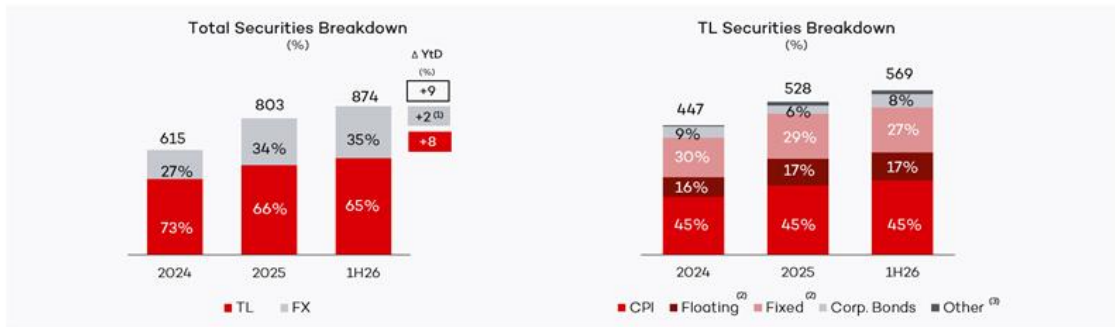
- ▶ The gross loan book continues to benefit from balanced exposure across consumer, SME & corporate segments
 - SME loans share in total gross loan book is 21%
- ▶ 30% of total net loans is FX based with a strong pipeline indicating continued momentum
 - 30bps quarterly market share ⁽¹⁾ gain in FX loans underscores our commitment to 2028 strategic targets

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7 (1) Market share data based on bank only BRSA weekly data as of 26.06.2026, among private banks

- Turning to our loan mix, we maintained a well-balanced and strategically diversified loan book across segments.
- Portfolio resilience is underpinned by strong diversification, with no single sector accounting for more than 8% of our business loans.
- We continued to proactively monitor sector-specific risks and take early action where needed, actively managing portfolio concentrations to preserve strong asset quality.
- Meanwhile, we continued to grow our FX loan book, delivering 3% YtD growth in USD terms despite a more restrictive operating environment.
- While tighter regulatory caps led us to modestly revise our full-year FX loan growth guidance to high-single digit, execution remained strong.
- We delivered a 30 bps QoQ market share gain and continued to make progress toward our 2028 strategic ambitions.

Well-executed securities strategy supports margin evolution



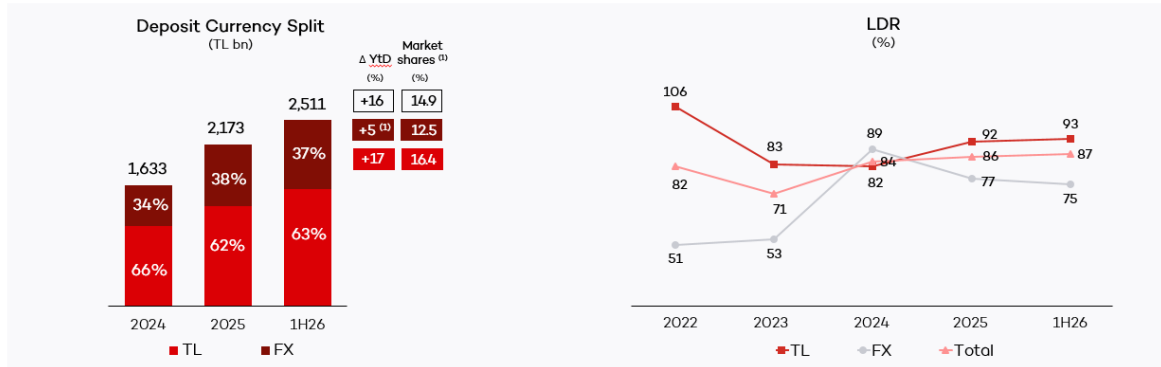
- Agility in security portfolio management supports NIM in an evolving macro environment
 - Strategic reduction in TL fixed-rate securities (-3pp since 24YE) while actively managing TLREF-indexed bond portfolio which supports positive carry in higher for longer interest rate environment
 - Maintained leading position in bluechip corporate bonds (8% of TL securities)
 - CPI-linker portfolio at TL 257 bn & 79% of equity
- Share of FX securities (USD 6.5 bn) in total up 8pp since 2024YE driven by timely build up of Eurobond investments

8 (1) In USD terms
(2) Excluding corporate bonds
(3) Equity products related with our brokerage company's daily transactions

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- Moving onto securities.**
- We remained dedicated to actively repositioning our securities portfolio, aligning with evolving macro environment while enhancing the yields.**
- On the TL slide, we continued to manage actively our TLREF-indexed bonds, while reducing fixed rate securities by 3 pp since 24YE to improve carry in a higher for longer interest rate environment.**
- During the same period, we increased the share of FX securities in total securities by 8 pp to 35%, primarily through timely build-up of NIM-accretive Eurobond investments.**
- As a side note, we maintained our leading position in blue chip corporate bonds, representing 8% of TL securities.**
- Overall, our timely, yield-focused portfolio actions have continued to support margins while positioning us for a resilient performance going forward.**

Sound customer franchise solidifies cost optimization



► Strong deposit franchise underpins funding cost optimization & agility in meeting CBRT's ratio requirements

► 63% of assets funded by sound deposit base

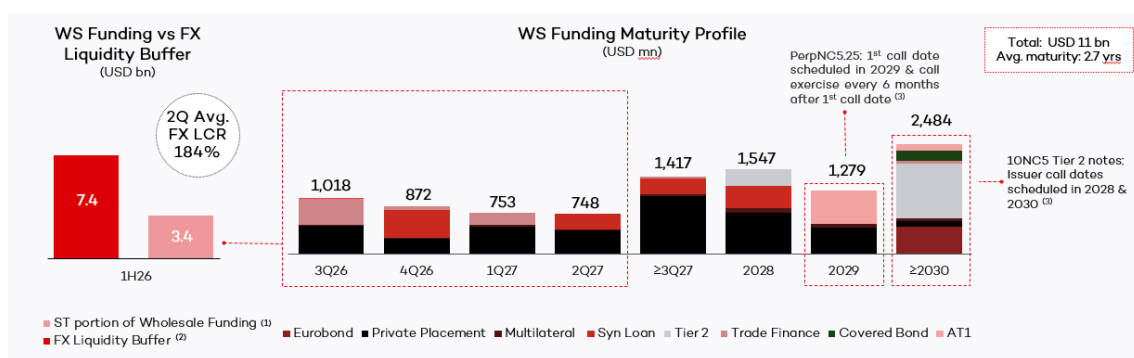
- Demand deposit share in total deposit is at 31%
- TL demand deposits market share ⁽²⁾ improved by 130 bps YtD
- Sticky & low cost TL time deposits share in TL time deposit is at 55%

9 (1) In USD terms
(2) Market share data based on bank only BRSA weekly data as of 26.06.2026, among private banks

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- On the funding side, our strong customer franchise has continued to support deposit cost optimization while providing flexibility in meeting CBRT's ratio requirements.
- We achieved a 130 bps YtD increase in TL demand deposit market share among private banks, while maintaining a healthy 55% share in sticky, low-cost TL time deposits, reinforcing the strength and stability of our funding base.
- Looking ahead, our well-structured balance sheet and sound deposit mix are expected to support gradual and sustainable NIM improvement.
- Moving onto wholesale funding.

Broad-based external funding across maturities & structures



- ▶ Jun'26: Issuance of USD 500 mn Tier-2 with 8.25% coupon underscores confidence in Akbank
- ▶ Jun'26: Exercised the call option on USD 500 mn sustainability Tier-2, maintaining our consistent track record of calling capital instruments
- ▶ Mar'26: Renewal of sustainable syndicated loan with a new facility of USD 700 mn with extended maturities at unchanged pricing
- ▶ Feb'26: Issuance of USD 600 mn AT1 (1st sub-8% AT1 in Türkiye) with peak demand of over USD 3.1 bn
- ▶ Feb'26: Issuance of TL 4.4 bn (~USD 100 mn) of Covered Bond to IFC is 1st in Türkiye since 2017

As communicated regularly to our investors, we continuously evaluate opportunities as part of our prudent and diligent liquidity and capital management and duly take the necessary actions. In this regard, we continuously monitor opportunities to issue debt instruments in TL or FX, domestically or abroad, including senior and/or Tier 2 and AT1 issuances. We will promptly inform our investors on any developments accordingly

Balances based on principal outstanding and bank-only MIS data

(1) ≤ 1 year tenor

(2) Consolidated FX liquidity buffer includes FX reserves under swaps, money market placements and CBRT eligible unencumbered securities

(3) Call exercise for Tier 2 notes and for AT1 are subjected to BRSA approval

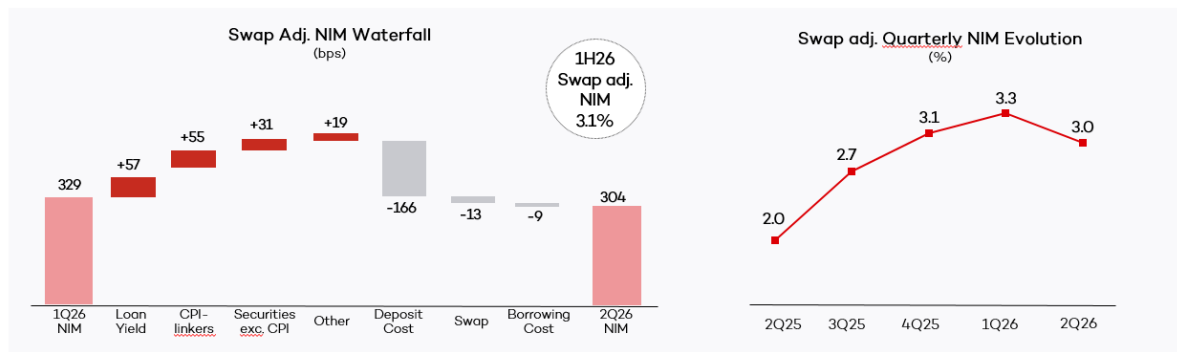
(4) Additional Tier 1 is not included in this calculation due to its capital status

10

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- Our transactions since the beginning of the year reaffirmed international investors' confidence in our franchise, despite heightened geopolitical volatility.
- During the quarter, we successfully completed a USD 500 million Tier-2 issuance at an 8.25% yield, with the order book exceeding USD 1.2 billion, demonstrating continued strong investor demand.
- We also exercised the call of the outstanding Tier-2, maintaining our consistent track record.
- Our diversified funding strategy continues to provide us with reliable access to international funding markets across different market environments.
- Let's move onto profitability.

NIM reflects geopolitical uncertainty & tighter funding conditions



- ▶ Tighter monetary stance keeps funding costs elevated and NIM expansion shifted to 2H26, with a more gradual pace than initially expected
- ▶ CPI linkers, act as an inflation hedge, mitigating pressure on NII amid tighter monetary conditions
 - 2Q26 CPI-linker is adj. according to Oct-Oct CPI valuation estimate of 30% (25% in 1Q26)
 - Every +1% CPI has c. +6 bps NIM & c. +40 bps RoE impact
- ▶ Timing and magnitude of rate cuts and macroprudential measures remain key determinant of NIM trajectory

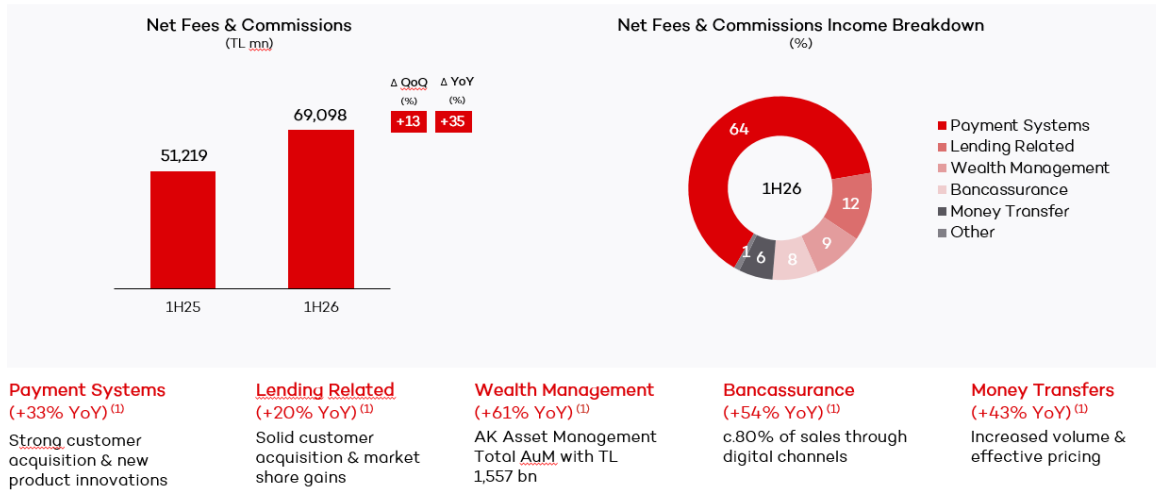
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11

- Starting with NIM.
- Heightened geopolitical uncertainty and tighter funding conditions continued to weigh on margins during the quarter.
- However, our proactive and disciplined balance sheet management helped contain the pressure to some extent.
- As a result, swap adjusted NIM declined by a moderate 25 bps to 3%, primarily reflecting higher TL funding costs.
- Looking ahead, we expect a more gradual margin recovery as monetary conditions are likely to remain tighter for longer.
- We believe our disciplined balance sheet management and strong deposit franchise position us well to navigate this environment.
- But still, taking all into consideration, we have revised our year-end swap-adjusted NIM guidance to 3.2-3.5% range from around 4% level.
- As a side note, during the quarter we valued our CPI linkers, at 30% and every 1% change in CPI has 6 bps NIM and 40 bps ROE impact on a full year basis.

13

Strong fee generation enables robust and scalable earnings base



12 (1) Net fees & commissions growth

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- Our fee income increased by a robust 35% YoY in 1H26, keeping us well on track with our FY guidance of above 30%.
- Our diversified fee income base, supported by broad product offerings, continues to strengthen earnings resilience and visibility.
- We remain focused on expanding recurring fee streams through customer-centric innovation and deeper client engagement.
- Looking ahead, we will continue to leverage our digital capabilities and AI-driven hyper-personalization to further expand our fee income base.

Effective cost management & operational excellence



► Fee/opex improved back to 101% in 2Q26 (1H26: 94%), reflecting robust fee generation capabilities and cost discipline

► Operating expenses are managed with a return-focused mindset

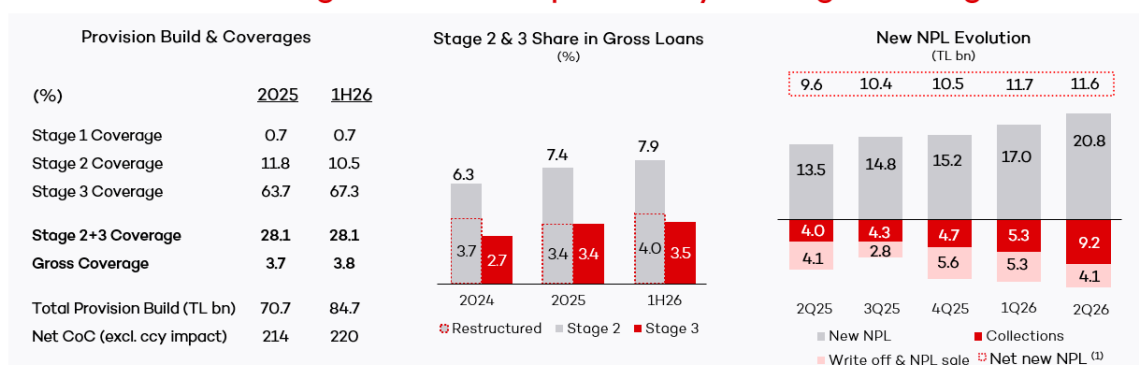
◉ Cost discipline embedded across our workforce and branch network, alongside a targeted application of AI to enhance efficiency and scalability

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

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- **Strong fee generation and disciplined cost management drove our fee-to-opex ratio back above 100%, with cumulative ratio reaching 94% in 1H26.**
- **Opex growth was at 37% YoY in 1H26 and expected to moderate toward our FY guidance of low-30%’s thanks to our continued focus on cost control and operational efficiency.**
- **Accordingly, we remain confident in achieving our full year fee-to-opex ambition of around 100%.**
- **However, NII dynamics continue to be key determinant for our CIR, which remained around 52%, leading us to revise our FY CIR guidance to high-40%’s from low-40%’s.**
- **Looking ahead, we remain focused on disciplined cost management while leveraging AI to further improve scalability and efficiency.**

Prudent risk management underpinned by strong coverage ratios



- ▶ Strong underwriting standards & AI-powered analytical models safeguard asset quality
 - ~ 90% of GPLs, ~ 80% business banking installment loans sold through digital channels
 - ~ 80% GPLs pre-approved & ~ 30% are to salary customers
- ▶ Proactive risk oversight mitigate credit risk across the portfolio
 - Problematic loans (Stage 2+3) contained at 11.5% with strong coverage of 28.1%
 - Share of restructured loans in total loans remained limited at 4%
- ▶ NPL market share ⁽²⁾ decreased by 380 bps since the beginning of 2025 (YTD -130 bps)

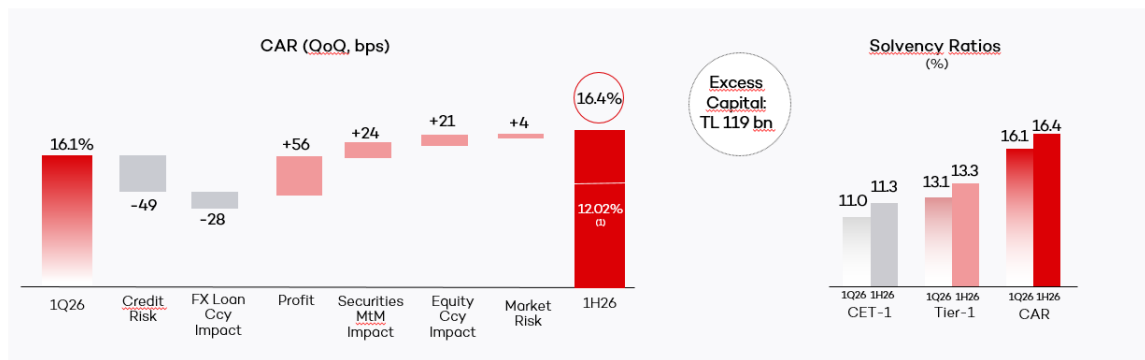
14 Stage 2 FX provisions are fully hedged
 NPL ratio by segment: business: 2.5%, consumer: 4.7%, credit cards: 5.2%
 (1) Excluding write off & NPL sale
 (2) Market share data based on bank only BRSA weekly data as of 26.06.2026 among private banks

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- Moving onto asset quality.
- As expected, early signs of asset quality deterioration have become more visible across the sector, reflecting the broader macro environment.
- Against this backdrop, we further strengthened our relative positioning, reducing our NPL market share among private banks by 130 bps YtD, building on the significant improvement we achieved last year.
- Our loan book is a reflection of our disciplined underwriting standards and well-diversified portfolio with Stage 2 + 3 loans contained at 11.5% of gross loans and restructured loans remaining limited at 4%.
- At the same time, we continued to strengthen our reserve buffers, with total provisions reaching nearly TL 85 billion.
- Accordingly, our coverage ratios remained solid with gross coverage at 3.8% and Stage 2 + 3 coverage at 28.1%, reinforcing balance sheet resilience.

- Excluding currency impact, net COC stood at 220 bps in 1H26, broadly in line with our FY guidance, while NPL ratio remained stable at 3.5%.
- We continue to enhance our collections capabilities through AI-powered voice agents, which was just launched during second quarter.
- Early signals indicate improving customer engagement and increased our promise-to-pay rate significantly.
- This supports a more proactive, scalable, and data-driven collections model, reinforcing our disciplined approach to asset quality management.
- Looking ahead, we remain confident in our ability to navigate the evolving macro environment, with COC and NPL dynamics remaining well manageable within our FY guidance.

Strong capital base enables long-term profitable growth



- ▶ Robust capital provides competitive advantage and strategic flexibility to deliver sustainable, profitable growth
- ▶ Risk-return focused loan growth and effective RWA optimization solidifies sound solvency ratios
- ▶ Sensitivity of CAR (non-linear) ⁽²⁾
 - ◉ 10% TL depreciation: ~ 25 bps
 - ◉ 100 bps TL interest rate increase: ~ 5 bps ⁽³⁾
 - ◉ 1% NPL increase: ~ 30 bps

15 (1) Min Basel III required: Including buffers (Capital Conservation Buffer: 2.50%, D-SIB Buffer: 1.50% Countercyclical Capital Buffer: 0.02%)
 (2) Diminishing sensitivity for higher amount of changes
 (3) Sensitivity calculation includes 20 bps real rate change for CPI-linkers (FVOCI)
 (4) Basel III min. requirements: CAR: 12.02%, Tier-1: 10.02%, CET-1: 8.52%

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- Moving onto capital.

- Our strong capital base remains a key strategic advantage, providing the flexibility to navigate cycles while continuing to pursue disciplined growth.
- Our total capital, Tier 1 and CET 1 ratios improved to 16.4%, 13.3% and 11.3% in 2Q26, respectively, supported by risk-return focused loan growth, continued RWA optimization and the gradual easing of quarter specific adverse effects including operational risk adjustment and dividend payment.
- In addition, improved market sentiment and better bond pricing enabled a partial reversal of MtM losses in 2Q26.
- As for sensitivities, a 10% depreciation in TL results in around 25 bps decline in our capital ratios while the impact diminishes for larger FX movements.
- Similarly, 100 bps increase in TL interest rate has around 5 bps impact, highlighting the limited sensitivity and strength of our capital.
- Overall, our solid capital buffers provide competitive advantage and a strong foundation to deliver sustainable profitable growth going forward.

Revised 2026 guidance on slower disinflation path and tighter financial conditions

	<u>Previous</u>	<u>1H26</u>	<u>Revised</u>	<u>Macro Assumption</u>
TL Loan Growth	> 30%	18.0%	> 30%	<u>Initial</u> → <u>Current</u>
FX Loan Growth (in USD)	> 10%	3.0%	High-single digit	Inflation 22-25% 30%
NIM (swap adj.)	~ 4%	3.1%	3.2 – 3.5%	Policy Rate 28-31% 37%
Net fees & com. growth	> 30%	34.9%	> 30%	GDP Growth 4.0% 3.0%
Opex growth	Low-30%'s	37.1%	Low-30%'s	CAD/GDP 1.7% 3.1%
Cost/ income ⁽¹⁾	Low-40%'s	51.6%	High-40%'s	
NPL	~ 3.5%	3.5%	~ 3.5%	
Net total CoC (excl. ccy impact)	~ 200 bps	220 bps	~ 200 bps	
ROE	High-20%'s	22.2%	23 – 25%	



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

- On this slide, you may find the summary of our 1H26 performance as well as our revised guidance, which I shared in detail throughout the presentation.
- As previously highlighted, headwinds related with geopolitical developments, which resulted in the rate cut cycle to pause has shifted NIM expansion to second half of the year, with a more gradual pace than initially expected.
- While resilient fee income, disciplined cost management and strong asset quality continue to support earnings, the slower margin recovery has translated into in downward revision in our ROE guidance.

Strategically aligned towards 2028 targets

~300 bps market share gain ⁽¹⁾	► Business Loans (TL+FX) ⁽²⁾	+40 bps	Selective & risk-return focused loan growth
~100 bps market share gain ⁽¹⁾	► Consumer loans ⁽³⁾	-70 bps	Strategic moderation in consumer lending amid tight financial conditions
~200 bps market share gain ⁽¹⁾	► TL demand deposits	+130 bps	Sound deposit franchise
~100%	► Fee / OPEX ratio	94%	Robust fee base & disciplined cost management
<35%	► Cost / Income Ratio ⁽⁴⁾	52%	Continued NII pressure due to high funding cost environment

17

Market share data based on bank only BRSA weekly data as of 26.12.2025 & 26.06.2026
 (1) Among private banks
 (2) Including non-cash loans and excluding credit cards
 (3) Excluding credit cards
 (4) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions

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- As reflected in our 1H26 performance, we continue to make solid progress toward our 2028 strategic targets, which we shared at the beginning of this year.

ESG performance at a glance

SUSTAINABLE FINANCE

Supporting a more sustainable economy

TL 841 bn
sustainable finance provided since 2020YE ⁽¹⁾

34%
sustainability wholesale funding ⁽²⁾

TL 26 bn
total ESG-themed and ESG rated funds ⁽³⁾

Sustainable Finance Framework
in line with international standards

ECOSYSTEMS MANAGEMENT

Enhancing financial health & inclusion

USD 285 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

22K
SMEs reached by Akbank Transformation Academy since 2022

+USD 2 mn
invested in 5 startups founded by Akbank intrapreneurs

CLIMATE CHANGE

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

79%
reduction in operational emissions as of 2025YE since base year 2019

PEOPLE & COMMUNITY

Empowering our people and communities

40%
women's representation on the Board

360K
students reached by Akbank Youth Academy since 2020

50%
women in CEO's direct reports

Women's Empowerment Principles, 30% Club
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 2026 (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, Metaverse and Digital Life Technologies Variable Fund, Robotics Technologies Variable Fund, Fintech and Blockchain Technologies Variable Fund, Travel and Leisure Variable Fund, First Renewable Energy Venture Capital Investment Fund, JEC Renewable Energy Private Venture Capital Investment Fund and ESG-themed fund by Akasset Sustainability Equity Pension Fund

⁽⁴⁾ Power, Cement, Iron-Steel and Commercial Real Estate

⁽⁵⁾ 4 groups: climate solutions, aligned, aligning and managed phase-out

18

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- Last but not least, before moving onto Q&A, I'd like to share that we are extremely proud to have surpassed our TL 800 billion sustainable financing target for 2030 ahead of schedule, reaching TL 841 billion by the end of the 2Q26.
- Looking ahead, we will continue to raise our ambition and set new targets in sustainable finance later this year.