

Balance Sheet Highlights Consolidated (TLmn)						Change (%)
	2Q24	3Q24	4Q24	1Q25	2Q25	YTD
Cash and Due from Banks	428,888	373,755	508,933	575,428	535,468	5
Securities	542,756	576,844	615,045	668,393	709,702	15
TL	376,569	410,370	446,864	490,380	508,338	14
FX (\$)	5,063	4,879	4,767	4,714	5,203	9
Gross Loans	1,182,344	1,291,935	1,376,016	1,451,040	1,560,852	13
Net Loans	1,147,549	1,253,067	1,329,667	1,397,186	1,502,932	13
TL	769,250	828,444	896,015	931,643	1,009,604	13
FX (\$)	11,524	12,445	12,292	12,327	12,746	4
Other	172,101	200,623	199,460	210,218	235,927	18
Total Assets	2,291,293	2,404,290	2,653,105	2,851,225	2,984,030	12
Deposits	1,462,794	1,575,241	1,632,597	1,749,319	1,890,099	16
o/w Demand	430,611	472,710	455,957	545,822	586,933	29
TL	902,563	991,753	1,084,719	1,115,882	1,229,905	13
o/w Demand	141,516	153,806	142,422	181,050	190,588	34
FX (\$)	17,067	17,101	15,529	16,773	17,057	10
o/w Demand	8,807	9,346	8,887	9,659	10,240	15
Funds Borrowed and Bonds Issued	227,488	236,304	271,977	309,100	375,161	38
TL	9,735	8,998	14,117	13,052	14,921	6
FX (\$)	6,633	6,662	7,309	7,839	9,307	27
Repo	245,317	199,983	349,100	368,814	276,257	-21
TL	137,137	99,329	236,998	239,523	115,035	-51
FX (\$)	3,296	2,950	3,177	3,424	4,165	31
Other	134,582	161,797	159,048	181,036	183,627	15
Equity	221,113	230,965	240,384	242,956	258,886	8
Total Liabilities & Shareholders Equity	2,291,293	2,404,290	2,653,105	2,851,225	2,984,030	12

Asset Structure Consolidated (%)					
	2Q24	3Q24	4Q24	1Q25	2Q25
Securities / Assets	23.7	24.0	23.2	23.4	23.8
TL / Securities	69.4	71.1	72.7	73.4	71.6
% of Fix	34.4	33.0	35.8	33.7	34.5
% of Floating	21.0	21.7	18.4	19.1	22.7
% of CPI Linkers	44.2	45.1	44.8	45.0	41.1
% of Other ¹	0.5	0.2	1.0	2.2	1.7
FX / Securities	30.6	28.9	27.3	26.6	28.4
Net Loans / Assets	50.1	52.1	50.1	49.0	50.4
TL Business / Net Loans	32.4	31.0	30.3	29.2	29.1
Consumer inc. Credit Cards / Net Loans	34.7	35.1	37.1	37.5	38.1
FX / Net Loans	33.0	33.9	32.6	33.3	32.8
Deposits / Assets	63.8	65.5	61.5	61.4	63.3
% of Demand	29.4	30.0	27.9	31.2	31.1
TL / Deposits	61.7	63.0	66.4	63.8	65.1
% of Demand	15.7	15.5	13.1	16.2	15.5
FX / Deposits	38.3	37.0	33.6	36.2	34.9
% of Demand	51.6	54.7	57.2	57.6	60.0
LDR ²	78.4	80.0	82.4	80.8	80.2
TL LDR	83.9	82.5	82.0	83.0	82.0
FX LDR	73.0	77.1	88.9	80.7	80.1
Sticky Share in TL Time Deposit ³	65.3	59.8	58.0	61.6	62.4
Repo / Assets	10.7	8.3	13.2	12.9	9.3
Funds Bor. & Bonds Iss. / Assets	9.9	9.8	10.3	10.8	12.6
Leverage	10.4x	10.4x	11.0x	11.7x	11.5x
Solvency ⁴					
Consolidated	2Q24	3Q24	4Q24	1Q25	2Q25
CAR (%)	16.4	17.2	17.8	17.4	17.4
Excess Capital - TLbn	72.7	85.3	96.9	100.2	105.7
Tier-1 (%)	13.9	14.6	15.1	13.8	13.8
Excess Capital - TLbn	64.7	76.4	84.6	69.6	74.4
CET-1 (%)	12.7	13.4	13.8	12.5	12.6
Excess Capital - TLbn	70.1	80.8	88.4	74.7	80.2

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

(2) Bank-only. TL LDR includes domestic TL bond

(3) MIS Data.

(4) w/o forbearances. Forbearances: Fixing MtM losses of securities & FX rate for RWA calculation to 26.06.2023 FX rate for 2024 and 28.06.2024 FX rate for 2025

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Income Statement Highlights			Change (%)		Change (%)	
Consolidated (TLmn)	1Q25	2Q25	Q/Q	1H24	1H25	Y/Y
Net Interest Income incl. Swap Costs	14,529	13,240	-9	23,078	27,769	20
NII	19,527	20,321	4	38,476	39,848	4
o/w CPI Linker Income	15,872	16,961	7	34,357	32,834	-4
Swap Costs	-4,998	-7,081	42	-15,398	-12,080	-22
Fees & Commissions (Net)	23,996	27,223	13	32,057	51,219	60
Net Trading Gain/(Loss)	12,486	6,391	-49	15,021	18,876	26
ECL Hedge Gain / (Loss)	512	524	2	575	1,036	80
Clean Trading	11,974	5,867	-51	14,446	17,840	23
Revenue ¹	50,499	46,329	-8	69,582	96,828	39
Other Income	-419	699	-267	1,685	280	-83
Operating Expense	-26,164	-27,355	5	-39,754	-53,520	35
HR	-8,959	-9,589	7	-15,089	-18,548	23
Other	-17,206	-17,766	3	-24,665	-34,972	42
Pre-Provision Income	24,427	20,197	-17	32,088	44,624	39
Provision for Loan Losses, net of collections	-7,366	-7,607	3	-3,058	-14,973	390
Stage 1+2 (net)	-1,045	73	-107	-745	-971	30
Stage 3	-7,695	-8,000	4	-6,613	-15,695	137
Stage 3 Recoveries	1,885	844	-55	4,874	2,729	-44
Currency Impact (fully hedged)	-512	-524	2	-575	-1,036	80
Other Provisions	985	-174	-118	-138	811	-688
Free Provisions	0	0	-	-	-	-
Other	985	-174	-118	-138	811	-688
Income Before Tax	18,076	12,396	-31	28,894	30,472	5
Tax	-4,344	-1,276	-71	-4,789	-5,620	17
Net Income	13,732	11,120	-19	24,104	24,852	3

(1) Net Interest Income incl. Swap Costs, Clean Trading and Net Fees & Commissions

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

Asset Quality		2Q24		3Q24		4Q24		1Q25		2Q25	
Consolidated (%)											
NPL Ratio		2.1		2.5		2.7		3.3		3.4	
Stage 3 Coverage		55.2		56.7		58.8		59.0		59.8	
Stage 2 Ratio		6.0		5.8		6.3		6.5		5.3	
TL / Stage 2		46.5		53.9		63.1		63.8		82.1	
FX / Stage 2		53.5		46.1		36.9		36.2		17.9	
Stage 2 Coverage		16.6		14.0		14.6		14.6		15.5	
Stage 2 +3 Coverage		26.7		26.9		28.0		29.4		32.7	
Stage 2 +3 Coverage (incl free pro.)		28.2		26.9		28.0		29.4		32.7	
Gross Coverage		2.9		3.0		3.4		3.7		3.7	
Net COC, Cumulative (bps)		58		99		135		211		208	
excl ccy impact		47		87		128		197		193	
Net COC, Quarterly (bps)		65		170		226		211		205	
excl ccy impact		61		156		231		197		191	
Free Provisions - TL mn		1,400		0		0		0		0	
Profitability Indicators		2Q24		3Q24		4Q24		1Q25		2Q25	
Consolidated (%)											
ROAE, Cum		22.4		20.2		19.0		22.7		20.1	
ROAA, Cum		2.3		2.0		1.9		2.0		1.8	
ROAE, Q		20.1		16.0		15.7		22.7		17.7	
ROAA, Q		2.0		1.5		1.5		2.0		1.5	
NIM, Cum		4.0		3.5		3.3		3.1		3.0	
Swap Adj. NIM, Cum		2.4		2.2		2.2		2.3		2.1	
NIM, Q		3.6		2.6		3.0		3.1		3.0	
Swap Adj. NIM, Q		2.1		1.9		2.3		2.3		2.0	
Swap Adj NII / Revenue		38.0		34.4		37.9		37.7		32.7	
Fee / Revenue		62.0		65.6		62.1		62.3		67.3	
CIR, YTD ²		56.0		56.7		56.1		51.1		54.5	
CIR, Quarterly		59.6		58.0		54.6		51.1		58.2	

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