| Balance Sheet Highlights Consolidated (TLmn) | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 | YtD Δ % | QoQ Δ % |
|---|---|---|---|---|---|---|---|
| Cash and Due from Banks | 535.468 | 535.543 | 621.183 | 600.077 | 654.702 | 5 | 9 |
| Securities | 709.702 | 765.945 | 803.398 | 794.368 | 874.135 | 9 | 10 |
| TL | 508.338 | 526.801 | 528.250 | 517.366 | 569.391 | 8 | 10 |
| FX ($) | 5.067 | 5.762 | 6.422 | 6.239 | 6.543 | 2 | 5 |
| Gross Loans | 1.560.852 | 1.746.721 | 1.920.974 | 2.024.318 | 2.232.936 | 16 | 10 |
| Net Loans | 1.502.932 | 1.678.815 | 1.850.222 | 1.948.445 | 2.148.195 | 16 | 10 |
| TL | 1.009.604 | 1.142.577 | 1.270.549 | 1.340.922 | 1.499.317 | 18 | 12 |
| FX ($) | 12.414 | 12.919 | 13.529 | 13.684 | 13.932 | 3 | 2 |
| Other | 235.927 | 251.140 | 284.147 | 301.085 | 335.447 | 18 | 11 |
| Total Assets | 2.984.030 | 3.231.443 | 3.558.950 | 3.643.975 | 4.012.479 | 13 | 10 |
| Deposits | 1.890.099 | 2.026.921 | 2.173.421 | 2.318.398 | 2.511.089 | 16 | 8 |
| o/w Demand | 586.933 | 661.001 | 723.291 | 770.832 | 785.922 | 9 | 2 |
| TL | 1.229.905 | 1.282.969 | 1.350.918 | 1.422.813 | 1.574.677 | 17 | 11 |
| o/w Demand | 190.588 | 207.097 | 202.667 | 202.597 | 236.631 | 17 | 17 |
| FX ($) | 16.612 | 17.924 | 19.197 | 20.173 | 20.106 | 5 | 0 |
| o/w Demand | 9.973 | 10.936 | 12.151 | 12.799 | 11.794 | -3 | -8 |
| Funds Borrowed & Bonds Issued | 375.161 | 436.658 | 476.250 | 514.466 | 571.358 | 20 | 11 |
| TL | 14.921 | 17.043 | 19.017 | 31.453 | 32.979 | 73 | 5 |
| FX ($) | 9.065 | 10.110 | 10.672 | 10.880 | 11.559 | 8 | 6 |
| Repo | 276.257 | 289.178 | 378.547 | 263.624 | 338.938 | -10 | 29 |
| TL | 115.035 | 121.091 | 188.719 | 113.449 | 172.388 | -9 | 52 |
| FX ($) | 4.057 | 4.050 | 4.430 | 3.383 | 3.576 | -19 | 6 |
| Other | 183.627 | 201.295 | 220.563 | 244.912 | 266.343 | 21 | 9 |
| Equity | 258.886 | 277.390 | 310.169 | 302.575 | 324.750 | 5 | 7 |
| Total Liabilities & Shareholders Equity | 2.984.030 | 3.231.443 | 3.558.950 | 3.643.975 | 4.012.479 | 13 | 10 |

| Asset Structure Consolidated (%) | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|---|---|---|---|---|---|
| Securities / Assets | 23,8 | 23,7 | 22,6 | 21,8 | 21,8 |
| TL / Securities | 71,6 | 68,8 | 65,8 | 65,1 | 65,1 |
| % of Fix | 34,5 | 32,1 | 31,4 | 32,8 | 28,5 |
| % of Floating | 22,7 | 23,3 | 20,9 | 18,1 | 24,0 |
| % of CPI Linkers | 41,1 | 42,5 | 45,5 | 45,9 | 45,2 |
| % of Other [1] | 1,7 | 2,1 | 2,3 | 3,2 | 2,3 |
| FX / Securities | 28,4 | 31,2 | 34,2 | 34,9 | 34,9 |
| Net Loans / Assets | 50,4 | 52,0 | 52,0 | 53,5 | 53,5 |
| TL Business / Net Loans | 29,1 | 30,0 | 30,1 | 30,1 | 32,1 |
| Consumer inc. Credit Cards / Net Loans | 38,1 | 38,1 | 38,5 | 38,7 | 37,7 |
| FX / Net Loans | 32,8 | 31,9 | 31,3 | 31,2 | 30,2 |
| Deposits / Assets | 63,3 | 62,7 | 61,1 | 63,6 | 62,6 |
| % of Demand | 31,1 | 32,6 | 33,3 | 33,2 | 31,3 |
| TL / Deposits | 65,1 | 63,3 | 62,2 | 61,4 | 62,7 |
| % of Demand | 15,5 | 16,1 | 15,0 | 14,2 | 15,0 |
| FX / Deposits | 34,9 | 36,7 | 37,8 | 38,6 | 37,3 |
| % of Demand | 60,0 | 61,0 | 63,3 | 63,4 | 58,7 |
| LDR [2] | 80,2 | 83,8 | 86,0 | 85,0 | 86,5 |
| TL LDR | 82,0 | 87,7 | 92,0 | 92,5 | 92,6 |
| FX LDR | 80,1 | 77,7 | 76,8 | 71,5 | 74,9 |
| Sticky Share in TL Time Deposit [3] | 62,4 | 59,3 | 56,3 | 53,7 | 54,6 |
| Repo / Assets | 9,3 | 8,9 | 10,6 | 7,2 | 8,4 |
| Funds Bor. & Bonds Iss. / Assets | 12,6 | 13,5 | 13,4 | 14,1 | 14,2 |
| Leverage | 11,5x | 11,6x | 11,5x | 12,0x | 12,4x |

| Solvency [4] Consolidated | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|---|---|---|---|---|---|
| CAR (%) | 17,4 | 17,2 | 16,8 | 16,1 | 16,4 |
| Excess Capital - TLbn | 105,7 | 110,5 | 114,5 | 106,5 | 119,0 |
| Tier-1 (%) | 13,8 | 13,6 | 13,6 | 13,1 | 13,3 |
| Excess Capital - TLbn | 74,4 | 76,9 | 85,1 | 80,0 | 90,4 |
| CET-1 (%) | 12,6 | 12,4 | 12,5 | 11,0 | 11,3 |
| Excess Capital - TLbn | 80,2 | 84,1 | 95,0 | 65,6 | 75,4 |

*(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 28.06.2024 FX rate for 2025, lifted as of 2026*

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| Income Statement Highlights Consolidated (TLmn) | 1Q26 | 2Q26 | QoQ Δ % | 1H25 | 1H26 | YoY Δ % |
|---|---|---|---|---|---|---|
| Net Interest Income incl. Swap Costs | 27.162 | 26.870 | -1 | 27.769 | 54.032 | 95 |
| NII | 43.086 | 44.941 | 4 | 39.848 | 88.027 | 121 |
| o/w CPI Linker Income | 14.941 | 20.750 | 39 | 32.834 | 35.691 | 9 |
| Swap Costs | -15.924 | -18.071 | 13 | -12.080 | -33.995 | - |
| Fees & Commissions (Net) | 32.402 | 36.696 | 13 | 51.219 | 69.098 | 35 |
| Net Trading Gain/(Loss) | 12.447 | 4.938 | -60 | 18.876 | 17.385 | -8 |
| ECL Hedge Gain / (Loss) | 59 | 136 | 130 | 1.036 | 195 | -81 |
| Clean Trading | 12.388 | 4.802 | -61 | 17.840 | 17.190 | -4 |
| Revenue [1] | 71.952 | 68.368 | -5 | 96.828 | 140.320 | 45 |
| Other Income | 1.092 | 710 | -35 | 1.680 | 1.802 | 7 |
| Operating Expense | -36.845 | -36.506 | -1 | -53.520 | -73.351 | 37 |
| HR | -14.804 | -12.239 | -17 | -18.548 | -27.044 | 46 |
| Other | -22.041 | -24.266 | 10 | -34.972 | -46.307 | 32 |
| Pre-Provision Income | 36.258 | 32.708 | -10 | 46.024 | 68.966 | 50 |
| Provision for Loan Losses, net of collections | -9.787 | -12.723 | 30 | -14.973 | -22.510 | 50 |
| Stage 1+2 (net) | 381 | -2.500 | - | -971 | -2.119 | 118 |
| Stage 3 | -12.541 | -11.858 | -5 | -15.695 | -24.399 | 55 |
| Stage 3 Recoveries | 2.431 | 1.771 | -27 | 2.729 | 4.202 | 54 |
| Currency Impact (fully hedged) | -59 | -136 | 130 | -1.036 | -195 | -81 |
| Other Provisions | 289 | -60 | - | -589 | 229 | - |
| Income Before Tax | 26.855 | 20.101 | -25 | 30.472 | 46.956 | 54 |
| Tax | -7.712 | -4.911 | -36 | -5.620 | -12.623 | 125 |
| Net Income | 19.143 | 15.190 | -21 | 24.852 | 34.333 | 38 |

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

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

| Asset Quality Consolidated (%) | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|---|---|---|---|---|---|
| NPL Ratio | 3,4 | 3,5 | 3,4 | 3,5 | 3,5 |
| Stage 3 Coverage | 59,8 | 61,5 | 63,7 | 65,6 | 67,3 |
| Stage 2 Ratio | 5,3 | 5,5 | 7,4 | 7,8 | 7,9 |
| TL / Stage 2 | 82,1 | 84,7 | 87,7 | 88,8 | 90,1 |
| FX / Stage 2 | 17,9 | 15,3 | 12,3 | 11,2 | 9,9 |
| Stage 2 Coverage | 15,5 | 17,2 | 11,8 | 10,4 | 10,5 |
| Stage 2 +3 Coverage | 32,7 | 34,3 | 28,1 | 27,6 | 28,1 |
| Stage 2 +3 Coverage (incl free pro.) | 32,7 | 34,3 | 28,1 | 27,6 | 28,1 |
| Gross Coverage | 3,7 | 3,9 | 3,7 | 3,7 | 3,8 |
| Net COC, Cumulative (bps) | 208 | 240 | 222 | 201 | 222 |
| excl ccy impact | 193 | 230 | 214 | 200 | 220 |
| Net COC, Quarterly (bps) | 205 | 302 | 176 | 201 | 243 |
| excl ccy impact | 191 | 298 | 174 | 200 | 240 |
| Free Provisions - TL mn | - | - | - | - | - |

| Profitability Indicators Consolidated (%) | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|---|---|---|---|---|---|
| ROAE, Cum | 20,1 | 20,4 | 21,5 | 25,0 | 22,2 |
| ROAA, Cum | 1,8 | 1,8 | 1,9 | 2,1 | 1,9 |
| ROAE, Q | 17,7 | 21,0 | 24,9 | 25,0 | 19,4 |
| ROAA, Q | 1,5 | 1,8 | 2,2 | 2,1 | 1,6 |
| NIM, Cum | 3,0 | 3,5 | 3,8 | 5,2 | 5,1 |
| Swap Adj. NIM, Cum | 2,1 | 2,3 | 2,5 | 3,3 | 3,1 |
| NIM, Q | 3,0 | 4,2 | 4,8 | 5,2 | 5,1 |
| Swap Adj. NIM, Q | 2,0 | 2,7 | 3,1 | 3,3 | 3,0 |
| Swap Adj NII / Revenue | 32,7 | 35,8 | 41,6 | 45,6 | 42,3 |
| Fee / Revenue | 67,3 | 64,2 | 58,4 | 54,4 | 57,7 |
| CIR, YTD [2] | 54,5 | 52,4 | 50,6 | 50,6 | 51,6 |
| CIR, Quarterly | 58,2 | 58,2 | 46,3 | 50,6 | 52,7 |

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