Balance Sheet Highlights Consolidated (TLmn)	3Q25	4Q25	1Q26	2Q26	3Q26	YtD Δ %	QoQ Δ %
Cash and Due from Banks	535.543	621.183	600.077	654.702	691.527	11	6
Securities	765.945	803.398	794.368	874.135	907.156	13	4
TL	526.801	528.250	517.366	569.391	598.671	13	5
FX ($)	5.762	6.422	6.239	6.543	6.305	-2	-4
Gross Loans	1.746.721	1.920.974	2.024.318	2.232.936	2.334.519	22	5
Net Loans	1.678.815	1.850.222	1.948.445	2.148.195	2.248.793	22	5
TL	1.142.577	1.270.549	1.340.922	1.499.317	1.532.814	21	2
FX ($)	12.919	13.529	13.684	13.932	14.633	8	5
Other	251.140	284.147	301.085	335.447	350.426	23	4
Total Assets	3.231.443	3.558.950	3.643.975	4.012.479	4.197.902	18	5
Deposits	2.026.921	2.173.421	2.318.398	2.511.089	2.641.432	22	5
o/w Demand	661.001	723.291	770.832	785.922	839.455	16	7
TL	1.282.969	1.350.918	1.422.813	1.574.677	1.581.041	17	0
o/w Demand	207.097	202.667	202.597	236.631	239.617	18	1
FX ($)	17.924	19.197	20.173	20.106	21.671	13	8
o/w Demand	10.936	12.151	12.799	11.794	12.259	1	4
Funds Borrowed & Bonds Issued	436.658	476.250	514.466	571.358	633.478	33	11
TL	17.043	19.017	31.453	32.979	60.215	-	83
FX ($)	10.110	10.672	10.880	11.559	11.716	10	1
Repo	289.178	378.547	263.624	338.938	305.448	-19	-10
TL	121.091	188.719	113.449	172.388	130.434	-31	-24
FX ($)	4.050	4.430	3.383	3.576	3.577	-19	0
Other	201.295	220.563	244.912	266.343	287.284	30	8
Equity	277.390	310.169	302.575	324.750	330.260	6	2
Total Liabilities & Shareholders Equity	3.231.443	3.558.950	3.643.975	4.012.479	4.197.902	18	5

Asset Structure Consolidated (%)	3Q25	4Q25	1Q26	2Q26	3Q26
Securities / Assets	23,7	22,6	21,8	21,8	21,6
TL / Securities	68,8	65,8	65,1	65,1	66,0
% of Fix	29,5	29,5	31,3	27,3	25,1
% of Floating	19,3	17,3	12,4	16,9	17,1
% of CPI Linkers	42,5	45,5	45,9	45,2	45,4
% of Other [1]	2,1	2,3	3,2	2,3	2,7
FX / Securities	31,2	34,2	34,9	34,9	34,0
Net Loans / Assets	52,0	52,0	53,5	53,5	53,6
TL Business / Net Loans	30,0	30,1	30,1	32,1	32,0
Consumer inc. Credit Cards / Net Loans	38,1	38,5	38,7	37,7	36,2
FX / Net Loans	31,9	31,3	31,2	30,2	31,8
Deposits / Assets	62,7	61,1	63,6	62,6	62,9
% of Demand	32,6	33,3	33,2	31,3	31,8
TL / Deposits	63,3	62,2	61,4	62,7	59,9
% of Demand	16,1	15,0	14,2	15,0	15,2
FX / Deposits	36,7	37,8	38,6	37,3	40,1
% of Demand	61,0	63,3	63,4	58,7	56,6
LDR [2]	83,8	86,0	85,0	87	86
TL LDR	87,7	92,0	92,5	93	93
FX LDR	77,7	76,8	71,5	75	73
Sticky Share in TL Time Deposit [3]	59,3	56,3	53,7	55	58
Repo / Assets	8,9	10,6	7,2	8,4	7,3
Funds Bor. & Bonds Iss. / Assets	13,5	13,4	14,1	14,2	15,1
Leverage	11,6x	11,5x	12,0x	12,4x	12,7x

Solvency [4] Consolidated	3Q25	4Q25	1Q26	2Q26	3Q26
CAR (%)	17,2	16,8	16,1	16,4	16,7
Excess Capital - TLbn	110,5	114,5	106,5	119,0	129,4
Tier-1 (%)	13,6	13,6	13,1	13,3	13,3
Excess Capital - TLbn	76,9	85,1	80,0	90,4	91,4
CET-1 (%)	12,4	12,5	11,0	11,3	11,2
Excess Capital - TLbn	84,1	95,0	65,6	75,4	74,5

(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)	2Q26	3Q26	QoQ Δ %	9M25	9M26	YoY Δ %
Net Interest Income incl. Swap Costs	26.870	21.108	-21	47.325	75.141	59
NII	44.941	42.346	-6	70.691	130.373	84
o/w CPI Linker Income	20.750	17.251	-17	50.078	52.942	6
Swap Costs	-18.071	-21.238	18	-23.366	-55.232	-
Fees & Commissions (Net)	36.696	37.433	2	86.340	106.531	23
Net Trading Gain/(Loss)	4.938	4.877	-1	23.464	22.261	-5
ECL Hedge Gain / (Loss)	136	157	16	1.160	352	-70
Clean Trading	4.802	4.720	-2	22.304	21.910	-2
Revenue [1]	68.368	63.261	-7	155.970	203.581	31
Other Income	710	748	5	2.353	2.550	8
Operating Expense	-36.506	-38.784	6	-82.834	-112.135	35
HR	-12.239	-13.706	12	-29.276	-40.750	39
Other	-24.266	-25.078	3	-53.558	-71.385	33
Pre-Provision Income	32.708	25.382	-22	76.650	94.348	23
Provision for Loan Losses, net of collections	-12.723	-7.561	-41	-27.231	-30.071	10
Stage 1+2 (net)	-2.500	1.983	-	-5.228	-136	-97
Stage 3	-11.858	-11.042	-7	-24.149	-35.440	47
Stage 3 Recoveries	1.771	1.655	-7	3.305	5.857	77
Currency Impact (fully hedged)	-136	-157	16	-1.160	-352	-70
Other Provisions	-60	-2.033	-	-925	-1.804	95
o/w Penalty Provision [2]	-	-1.714	-	-	-1.714	-
Income Before Tax	20.101	15.874	-21	48.565	62.830	29
Tax	-4.911	-4.274	-13	-9.658	-16.897	75
Net Income	15.190	11.600	-24	38.908	45.933	18
Net Income (adj. Penalthy Provision[2])	15.190	13.314	-12	38.908	47.647	22

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

(2) Provision for Competition Board penalty

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

Asset Quality Consolidated (%)	3Q25	4Q25	1Q26	2Q26	3Q26
NPL Ratio	3,5	3,4	3,5	3,5	3,7
Stage 3 Coverage	61,5	63,7	65,6	67,3	65,2
Stage 2 Ratio	5,5	7,4	7,8	7,9	8,2
TL / Stage 2	84,7	87,7	88,8	90,1	90,2
FX / Stage 2	15,3	12,3	11,2	9,9	9,8
Stage 2 Coverage	17,2	11,8	10,4	10,5	9,4
Stage 2 +3 Coverage	34,3	28,1	27,6	28,1	26,7
Stage 2 +3 Coverage (incl free pro.)	34,3	28,1	27,6	28,1	26,7
Gross Coverage	3,9	3,7	3,7	3,8	3,7
Net COC, Cumulative (bps)	240	222	201	222	191
excl ccy impact	230	214	200	220	189
Net COC, Quarterly (bps)	302	176	201	243	135
excl ccy impact	298	174	200	240	132
Free Provisions - TL mn	-	-	-	-	-

Profitability Indicators Consolidated (%)	3Q25	4Q25	1Q26	2Q26	3Q26
ROAE, Cum	20,4	21,5	25,3	22,2	19,4
ROAA, Cum	1,8	1,9	2,2	1,9	1,6
ROAE, Q	21,0	24,9	25,3	19,4	14,1
ROAA, Q	1,8	2,2	2,2	1,6	1,1
NIM, Cum	3,5	3,8	5,2	5,1	4,9
Swap Adj. NIM, Cum	2,3	2,5	3,3	3,1	2,8
NIM, Q	4,2	4,8	5,2	5,1	4,4
Swap Adj. NIM, Q	2,7	3,1	3,3	3,0	2,2
Swap Adj NII / Revenue	35,8	41,6	45,6	42,3	36,1
Fee / Revenue	64,2	58,4	54,4	57,7	63,9
CIR, YTD [3]	52,4	50,6	50,6	51,6	54,4
CIR, Quarterly	58,2	46,3	50,6	52,7	60,5

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