

Balance Sheet Highlights Consolidated (TLmn)						Change %	
	4Q24	1Q25	2Q25	3Q25	4Q25	YtD	QoQ
Cash and Due from Banks	508,933	575,428	535,468	535,543	621,183	22	16
Securities	615,045	668,393	709,702	765,945	803,398	31	5
TL	446,864	490,380	508,338	526,801	528,250	18	0
FX (\$)	4,767	4,714	5,067	5,762	6,422	35	11
Gross Loans	1,376,016	1,451,040	1,560,852	1,746,721	1,920,974	40	10
Net Loans	1,329,667	1,397,186	1,502,932	1,678,815	1,850,222	39	10
TL	896,015	931,643	1,009,604	1,142,577	1,270,556	42	11
FX (\$)	12,292	12,327	12,414	12,919	13,529	10	5
Other	199,460	210,218	235,927	251,140	284,147	42	13
Total Assets	2,653,105	2,851,225	2,984,030	3,231,443	3,558,950	34	10
Deposits	1,632,597	1,749,319	1,890,099	2,026,921	2,173,421	33	7
o/w Demand	455,957	545,822	586,933	661,001	723,291	59	9
TL	1,084,719	1,115,882	1,229,905	1,282,969	1,350,918	25	5
o/w Demand	142,422	181,050	190,588	207,097	202,667	42	-2
FX (\$)	15,529	16,773	16,612	17,924	19,197	24	7
o/w Demand	8,887	9,659	9,973	10,936	12,151	37	11
Funds Borrowed and Bonds Issued	271,977	309,100	375,161	436,658	476,250	75	9
TL	14,117	13,052	14,921	17,043	19,017	35	12
FX (\$)	7,309	7,839	9,065	10,110	10,672	46	6
Repo	349,100	368,814	276,257	289,178	378,547	8	31
TL	236,998	239,523	115,035	121,091	188,719	-20	56
FX (\$)	3,177	3,424	4,057	4,050	4,430	39	9
Other	159,048	181,036	183,627	201,295	220,563	39	10
Equity	240,384	242,956	258,886	277,390	310,169	29	12
Total Liabilities & Shareholders Equity	2,653,105	2,851,225	2,984,030	3,231,443	3,558,950	34	10

(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

Asset Structure Consolidated (%)					
	4Q24	1Q25	2Q25	3Q25	4Q25
Securities / Assets	23.2	23.4	23.8	23.7	22.6
TL / Securities	72.7	73.4	71.6	68.8	65.8
% of Fix	35.8	33.7	34.5	32.1	31.4
% of Floating	18.4	19.1	22.7	23.3	20.9
% of CPI Linkers	44.8	45.0	41.1	42.5	45.5
% of Other ¹	1.0	2.2	1.7	2.1	2.3
FX / Securities	27.3	26.6	28.4	31.2	34.2
Net Loans / Assets	50.1	49.0	50.4	52.0	52.0
TL Business / Net Loans	30.3	29.2	29.1	30.0	30.1
Consumer inc. Credit Cards / Net Loans	37.1	37.5	38.1	38.1	38.5
FX / Net Loans	32.6	33.3	32.8	31.9	31.3
Deposits / Assets	61.5	61.4	63.3	62.7	61.1
% of Demand	27.9	31.2	31.1	32.6	33.3
TL / Deposits	66.4	63.8	65.1	63.3	62.2
% of Demand	13.1	16.2	15.5	16.1	15.0
FX / Deposits	33.6	36.2	34.9	36.7	37.8
% of Demand	57.2	57.6	60.0	61.0	63.3
LDR ²	82.4	80.8	80.2	83.8	86.0
TL LDR	82.0	83.0	82.0	87.7	92.0
FX LDR	88.9	80.7	80.1	77.7	76.8
Sticky Share in TL Time Deposit ³	58.0	61.6	62.4	59.3	56.3
Repo / Assets	13.2	12.9	9.3	8.9	10.6
Funds Bor. & Bonds Iss. / Assets	10.3	10.8	12.6	13.5	13.4
Leverage	11.0x	11.7x	11.5x	11.6x	11.5x
Solvency ⁴					
Consolidated	4Q24	1Q25	2Q25	3Q25	4Q25
CAR (%)	17.8	17.4	17.4	17.2	16.8
Excess Capital - TLbn	96.9	100.2	105.7	110.5	114.5
Tier-1 (%)	15.1	13.8	13.8	13.6	13.6
Excess Capital - TLbn	84.6	69.6	74.4	76.9	85.1
CET-1 (%)	13.8	12.5	12.6	12.4	12.5
Excess Capital - TLbn	88.4	74.7	80.2	84.1	95.0

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Income Statement Highlights			Change (%)		Change (%)	
Consolidated (TLmn)	3Q25	4Q25	Q/Q	12M24	12M25	Y/Y
Net Interest Income incl. Swap Costs	19,556	24,686	26	46,808	72,011	54
NII	30,843	38,294	24	70,088	108,985	55
o/w CPI Linker Income	17,244	16,652	-3	71,382	66,730	-7
Swap Costs	-11,286	-13,608	21	-23,279	-36,974	59
Fees & Commissions (Net)	35,121	34,631	-1	73,718	120,972	64
Net Trading Gain/(Loss)	4,588	6,844	49	28,490	30,309	6
ECL Hedge Gain / (Loss)	124	99	-20	829	1,259	52
Clean Trading	4,464	6,745	51	27,661	29,050	5
Revenue ¹	59,142	66,063	12	148,188	222,033	50
Other Income	673	711	6	3,069	1,664	-46
Operating Expense	-29,314	-30,894	5	-85,477	-113,727	33
HR	-10,728	-10,261	-4	-31,402	-39,536	26
Other	-18,586	-20,633	11	-54,075	-74,191	37
Pre-Provision Income	30,625	35,979	17	66,609	111,229	67
Provision for Loan Losses, net of collections	-12,258	-7,942	-35	-15,733	-35,173	124
Stage 1+2 (net)	-4,256	1,647	-139	-3,929	-3,580	-9
Stage 3	-8,454	-9,927	17	-17,840	-34,077	91
Stage 3 Recoveries	576	438	-24	6,865	3,743	-45
Currency Impact (fully hedged)	-124	-99	-20	-829	-1,259	52
Other Provisions	-336	24	-107	787	499	-37
Other	-336	24	-107	-613	499	-181
Income Before Tax	18,094	28,184	56	51,852	76,749	48
Tax	-4,038	-9,867	144	-9,490	-19,525	106
Net Income	14,056	18,317	30	42,362	57,224	35

(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					
Consolidated (%)	4Q24	1Q25	2Q25	3Q25	4Q25
NPL Ratio	2.7	3.3	3.4	3.5	3.4
Stage 3 Coverage	58.8	59.0	59.8	61.5	63.7
Stage 2 Ratio	6.3	6.5	5.3	5.5	7.4
TL / Stage 2	63.1	63.8	82.1	84.7	87.7
FX / Stage 2	36.9	36.2	17.9	15.3	12.3
Stage 2 Coverage	14.6	14.6	15.5	17.2	11.8
Stage 2 +3 Coverage	28.0	29.4	32.7	34.3	28.1
Stage 2 +3 Coverage (incl free pro.)	28.0	29.4	32.7	34.3	28.1
Gross Coverage	3.4	3.7	3.7	3.9	3.7
Net COC, Cumulative (bps)	135	211	208	240	222
excl ccy impact	128	197	193	230	214
Net COC, Quarterly (bps)	226	211	205	302	176
excl ccy impact	231	197	191	298	174
Free Provisions - TL mn	-	-	-	-	-
Profitability Indicators					
Consolidated (%)	4Q24	1Q25	2Q25	3Q25	4Q25
ROAE, Cum	19.0	22.7	20.1	20.4	21.5
ROAA, Cum	1.9	2.0	1.8	1.8	1.9
ROAE, Q	15.7	22.7	17.7	21.0	24.9
ROAA, Q	1.5	2.0	1.5	1.8	2.2
NIM, Cum	3.3	3.1	3.0	3.5	3.8
Swap Adj. NIM, Cum	2.2	2.3	2.1	2.3	2.5
NIM, Q	3.0	3.1	3.0	4.2	4.8
Swap Adj. NIM, Q	2.3	2.3	2.0	2.7	3.1
Swap Adj NII / Revenue	37.9	37.7	32.7	35.8	41.6
Fee / Revenue	62.1	62.3	67.3	64.2	58.4
CIR, YTD ²	56.1	51.1	54.5	52.4	50.6
CIR, Quarterly	54.6	51.1	58.2	58.2	46.3

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