2Q26 Consolidated Financial Results

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"Built upon your trust"

How has the outlook changed ?

Domestic Economy

- **Disinflation progressing more gradually:** Geopolitical uncertainty lifted commodity prices, revising 26YE inflation expectation to 30% (prev. 22-25%)
- **Rate cut expectations pushed back:** Easing cycle expected to resume once geopolitical tensions subside. (YE expected policy rate 37%)
- **Macroprudential stance tightened further:** Stricter loan growth caps weigh on economic activity
- **FX reserve accumulation has regained momentum:** CBRT largely recoverd post-war reserve levels

Turkish Banking Sector

- **Funding costs remained elevated:** 300bps increase in CBRT's WACF (~40%) continued to put pressure on core spreads and quarterly NIM
- **Margin recovery delayed:** Margin expansion shifted to 2H26, reflecting a more gradual pace than initially expected
- **Asset quality continues to be top priority:** Detorioration remains manageable despite tight financial conditions, with early indicators becoming more visible
- **Real ROE delayed:** Prolonged higher funding cost remains a headwind for profitability

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 assets, while gradually optimizing the security portfolio to support NIM

Selective, disciplined loan growth

80 bps quarterly market share[1,2] gain in key strategic growth areas (**TL+FX business**) underscores strong execution

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%,** underscores prudent risk management

Ongoing improvement in NPL market share

380 bps decline in NPL market share[1] since the beginning of 2025, reflects prudent risk management

Operational strength & efficiency

101% fee/opex ratio in 2Q26 (1H26: 94%), keeps us on track for full coverage of opex

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

Sales & Service Model

- **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

Next-Gen Digitalization

- **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

AI Assistants & Infrastructure

- **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**

Scaling across the Ecosystem

- 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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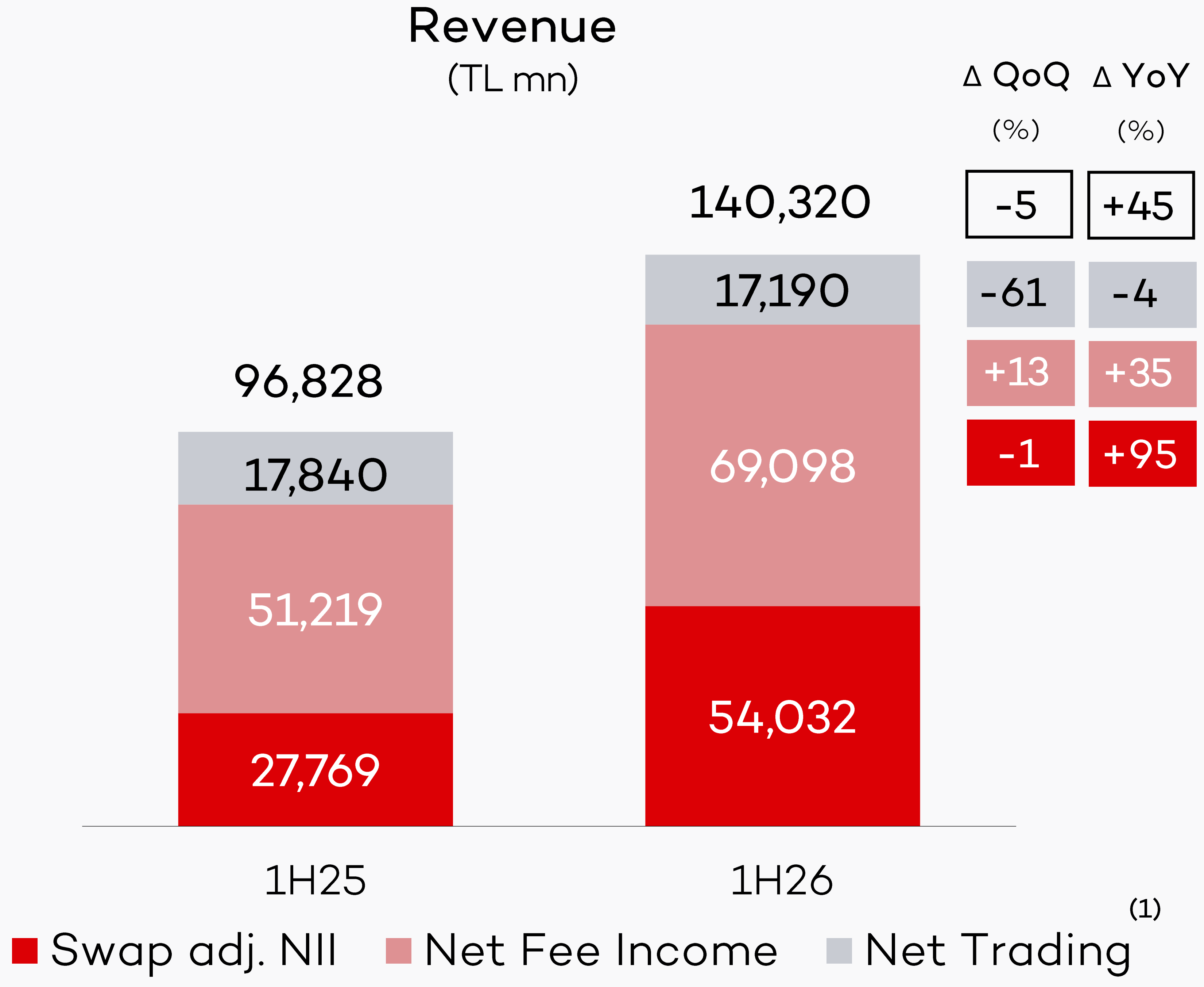
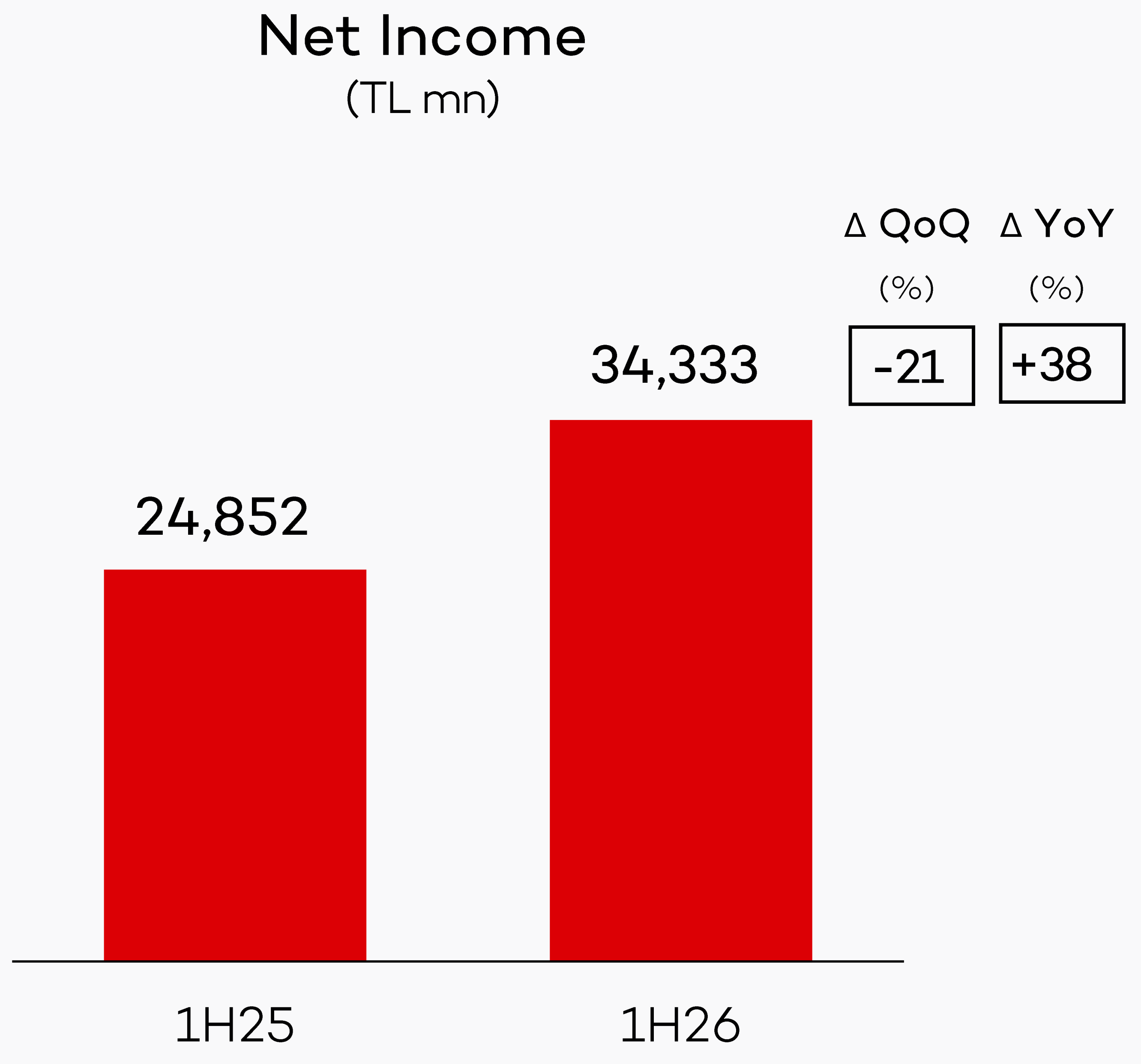
Agile balance sheet management, resilient core revenues



1H26 RoE 22.2%

1H26 RoA 1.9%



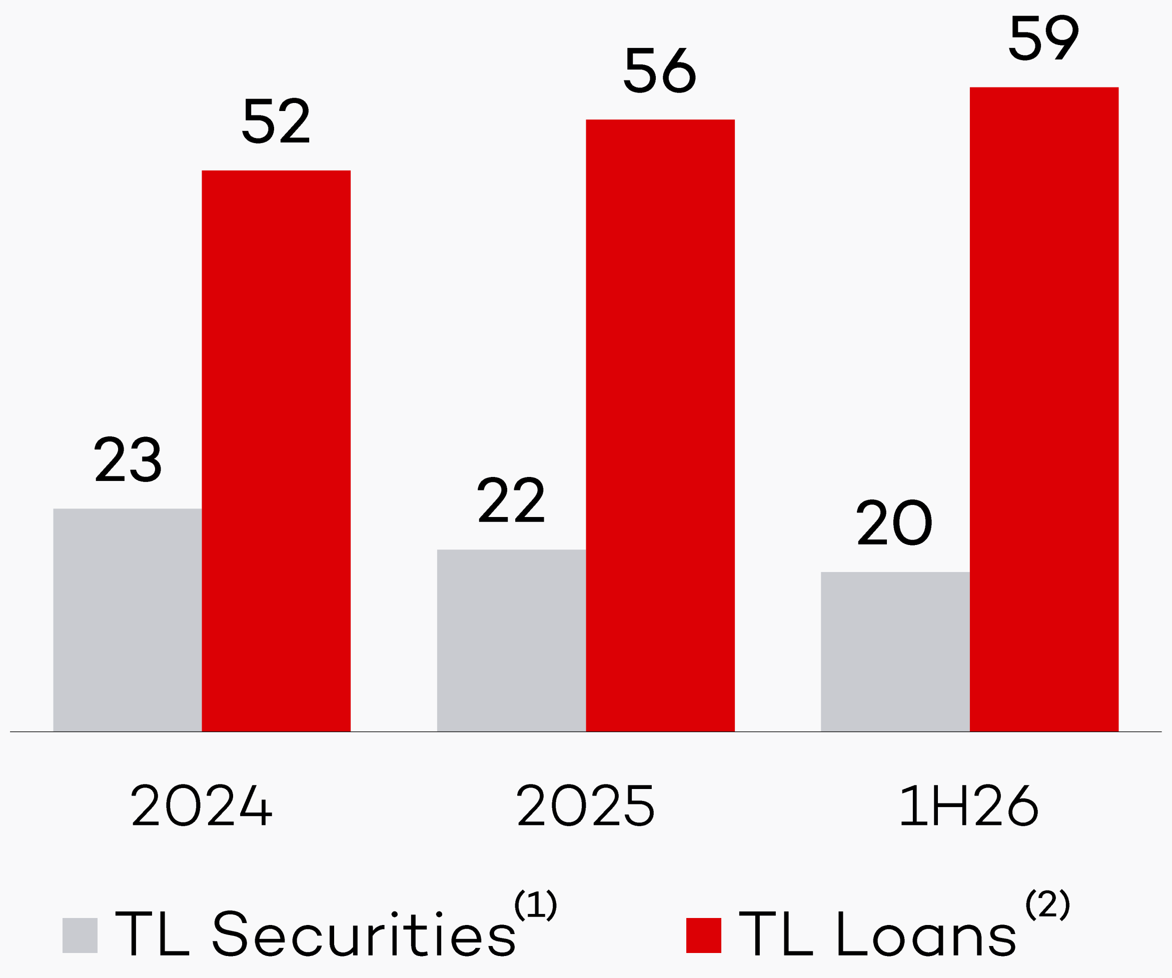
Key highlights of 1H26:

- 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

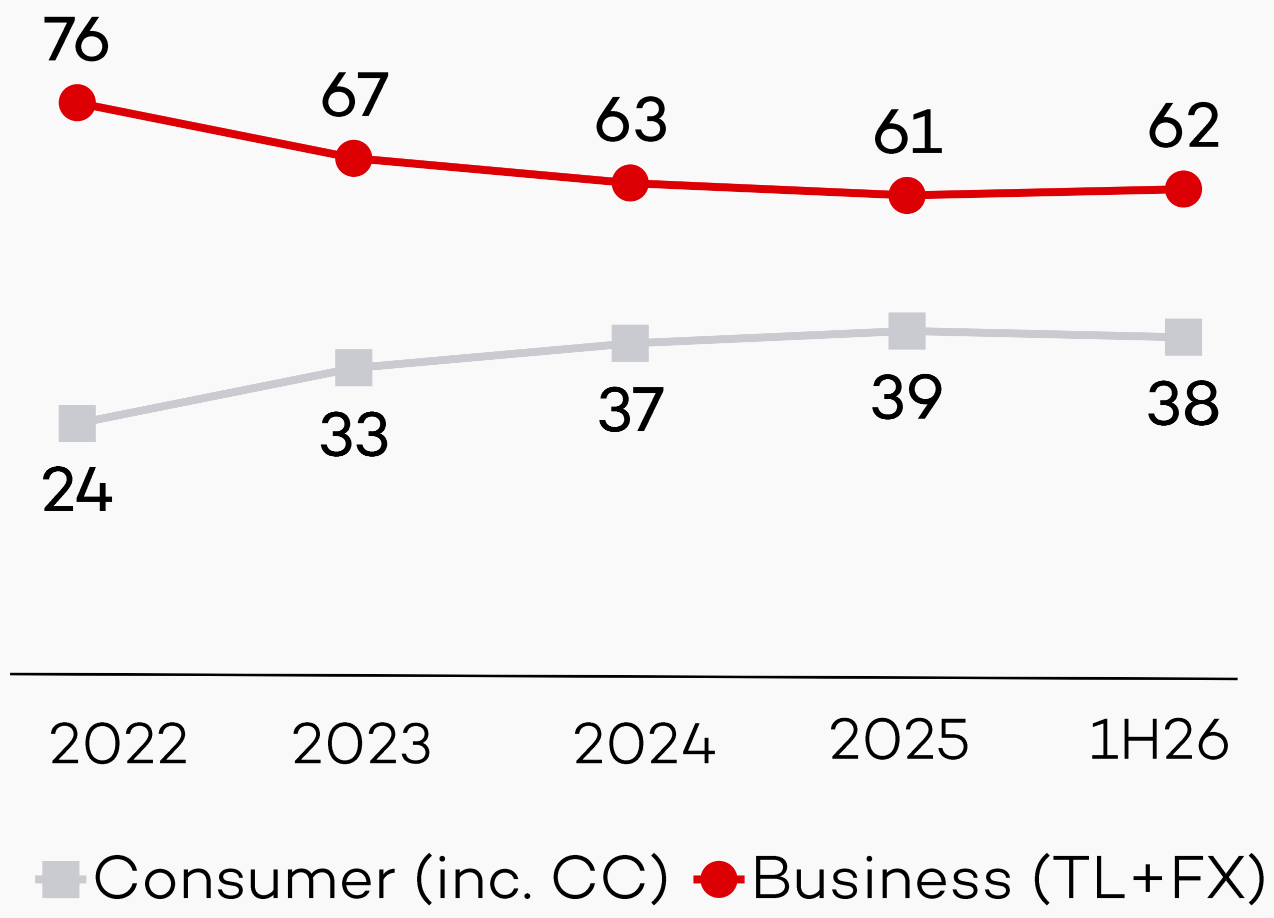
(1) Excluding ECL hedge gain (loss)

Asset mix optimization through targeted loan growth

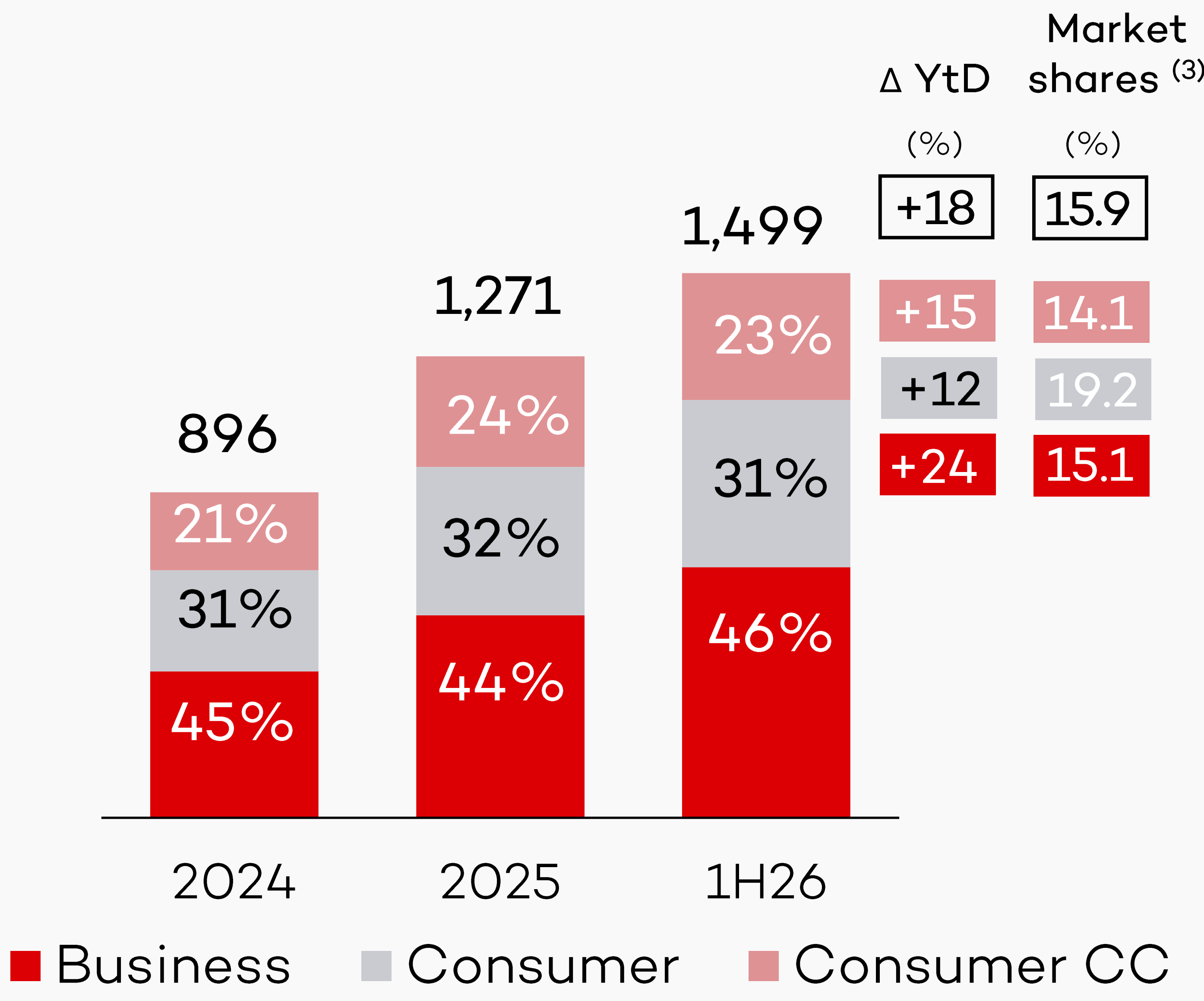
As of Total TL Assets
(%)



Total Loan Breakdown Evolution
(net, %)



TL Loans Breakdown
(net, TL bn)



- **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

(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

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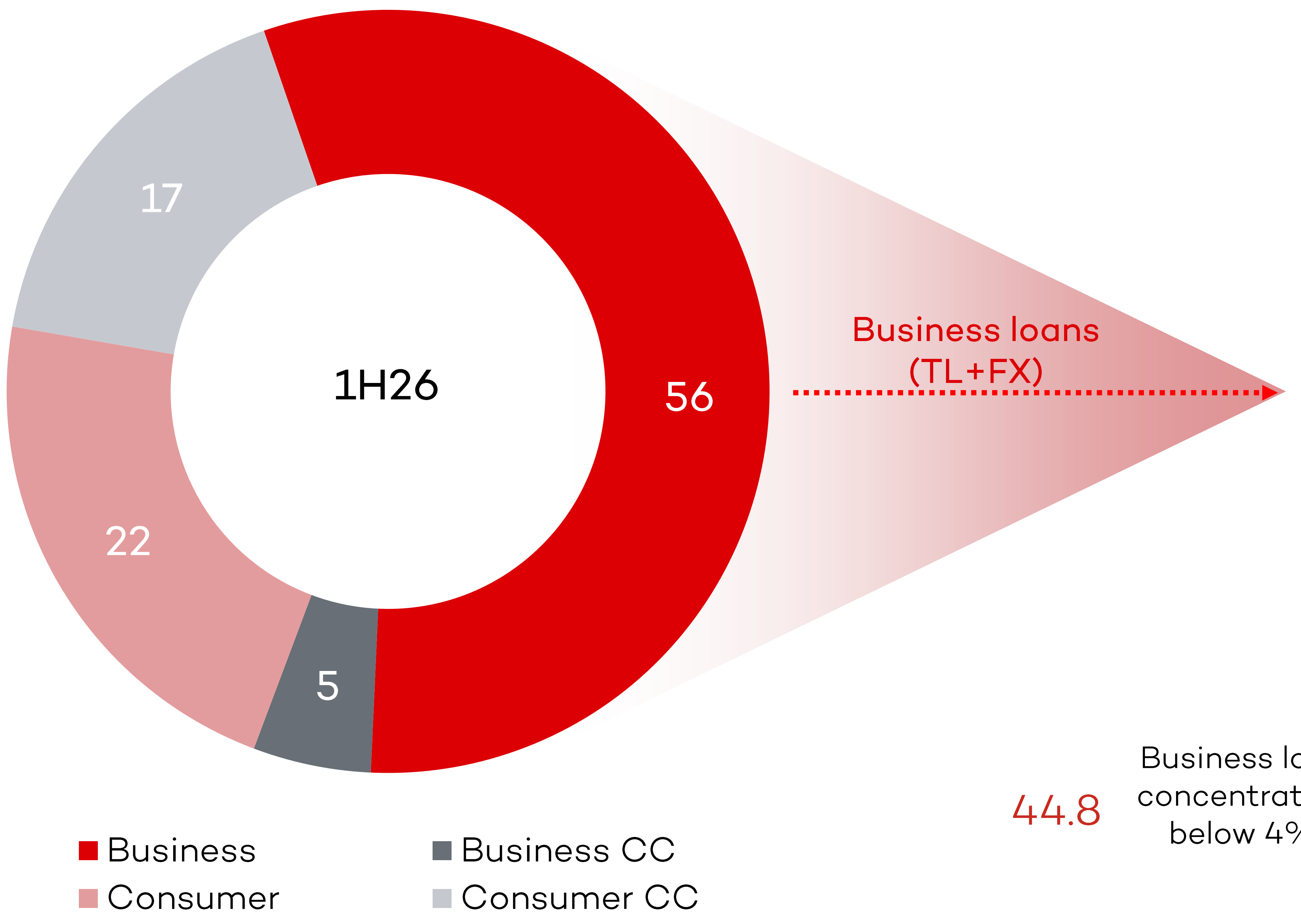
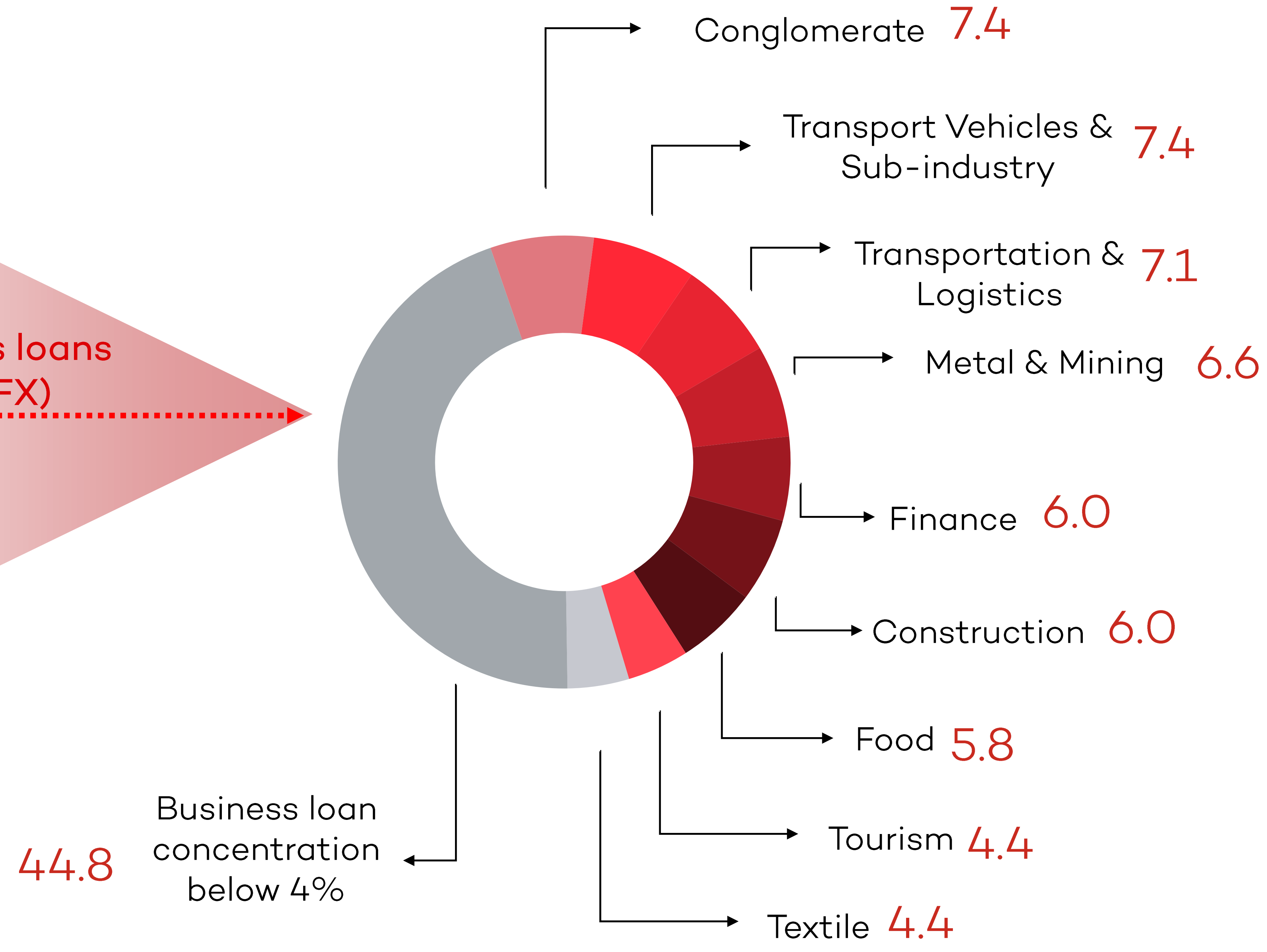
Diversified loan portfolio reflects disciplined profitable growth

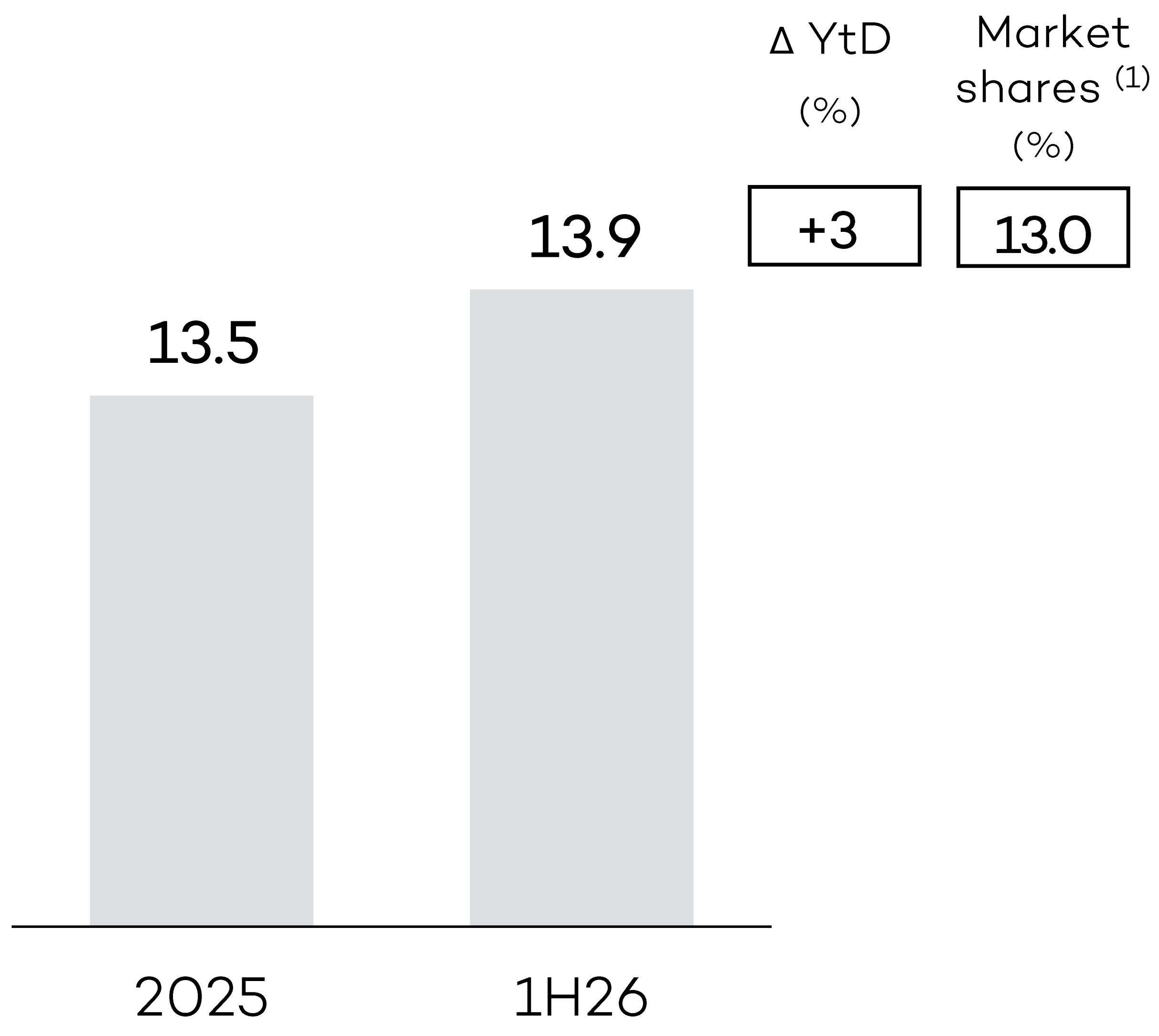
Gross Loan Breakdown
(%)



Business Loan Sectoral Breakdown
(%)



FX Loans
(net, USD bn)

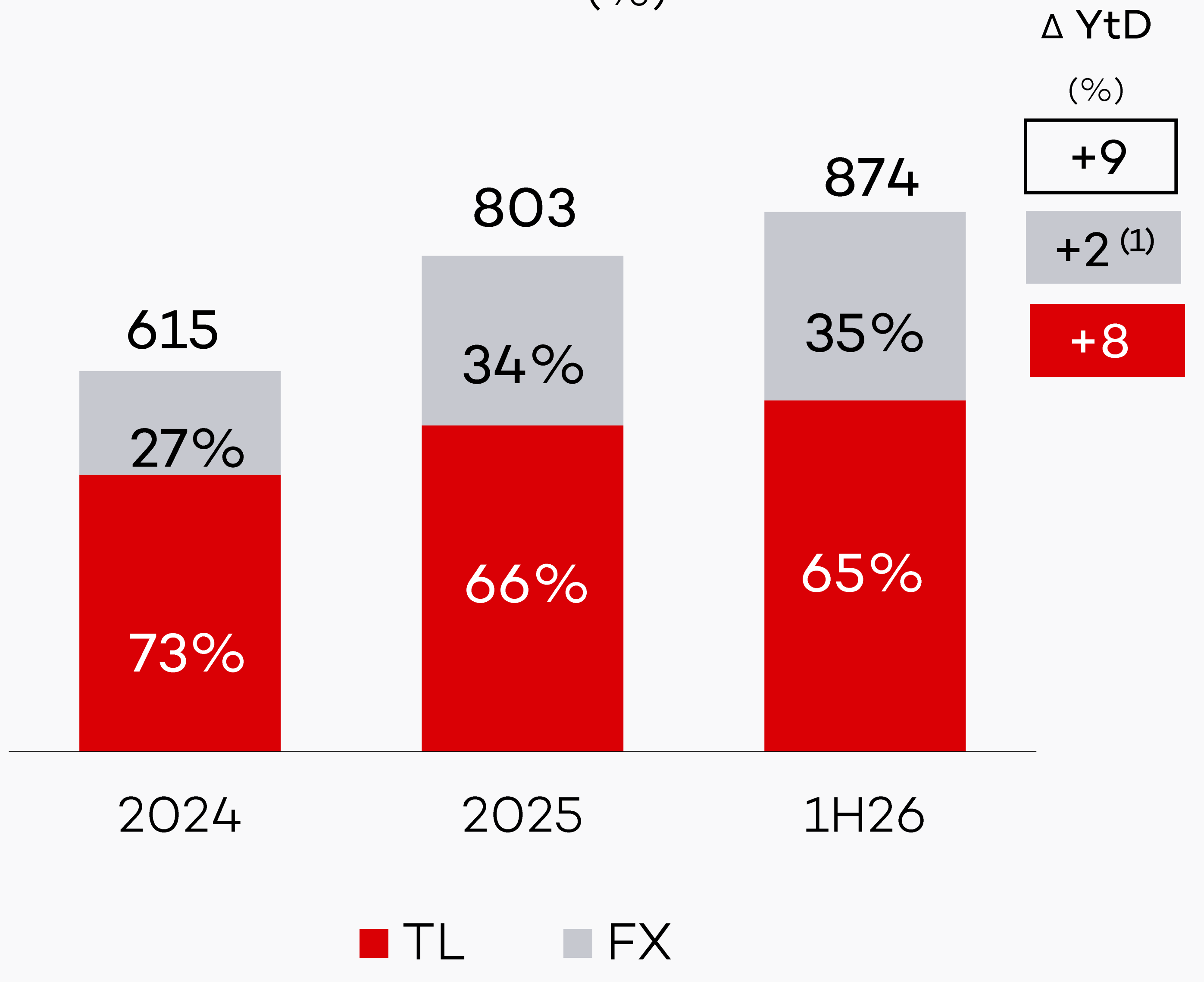


- The gross loan book continues to benefit from balanced exposure across consumer, SME & corporate segments
  - SME loans share in total gross loan book is 21%
- 30% of total net loans is FX based with a strong pipeline indicating continued momentum
  - 30bps quarterly market share [1] gain in FX loans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

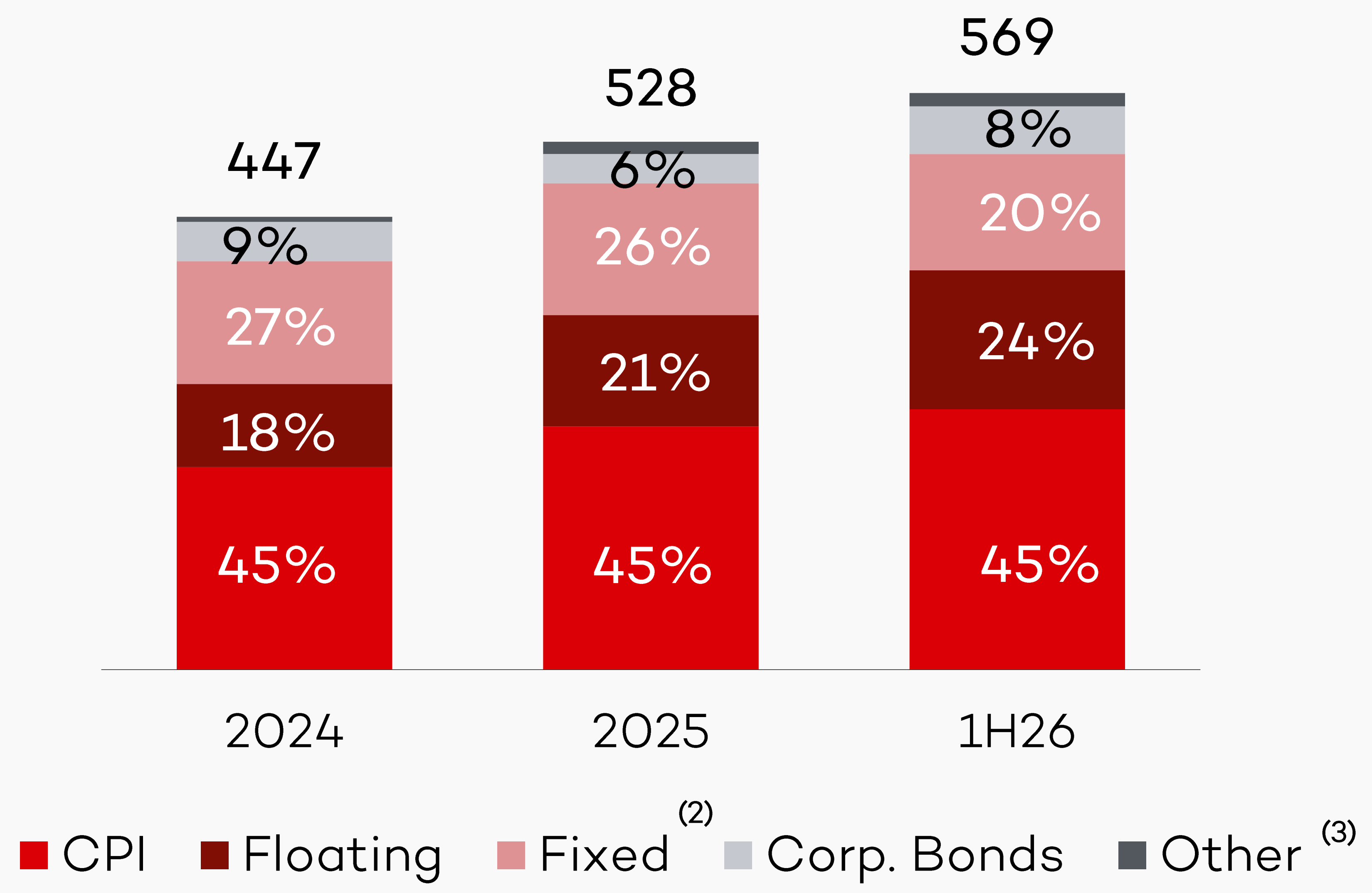
(1) Market share data based on bank only BRSA weekly data as of 26.06.2026, among private banks

Well-executed securities strategy supports margin evolution

Total Securities Breakdown
(%)



TL Securities Breakdown
(%)



- Agility in security portfolio management supports NIM in an evolving macro environment
  - Strategic reduction in TL fixed-rate securities (-7pp since 24YE) while increasing share of TLREF-indexed bonds (+6pp since 24YE) 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

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

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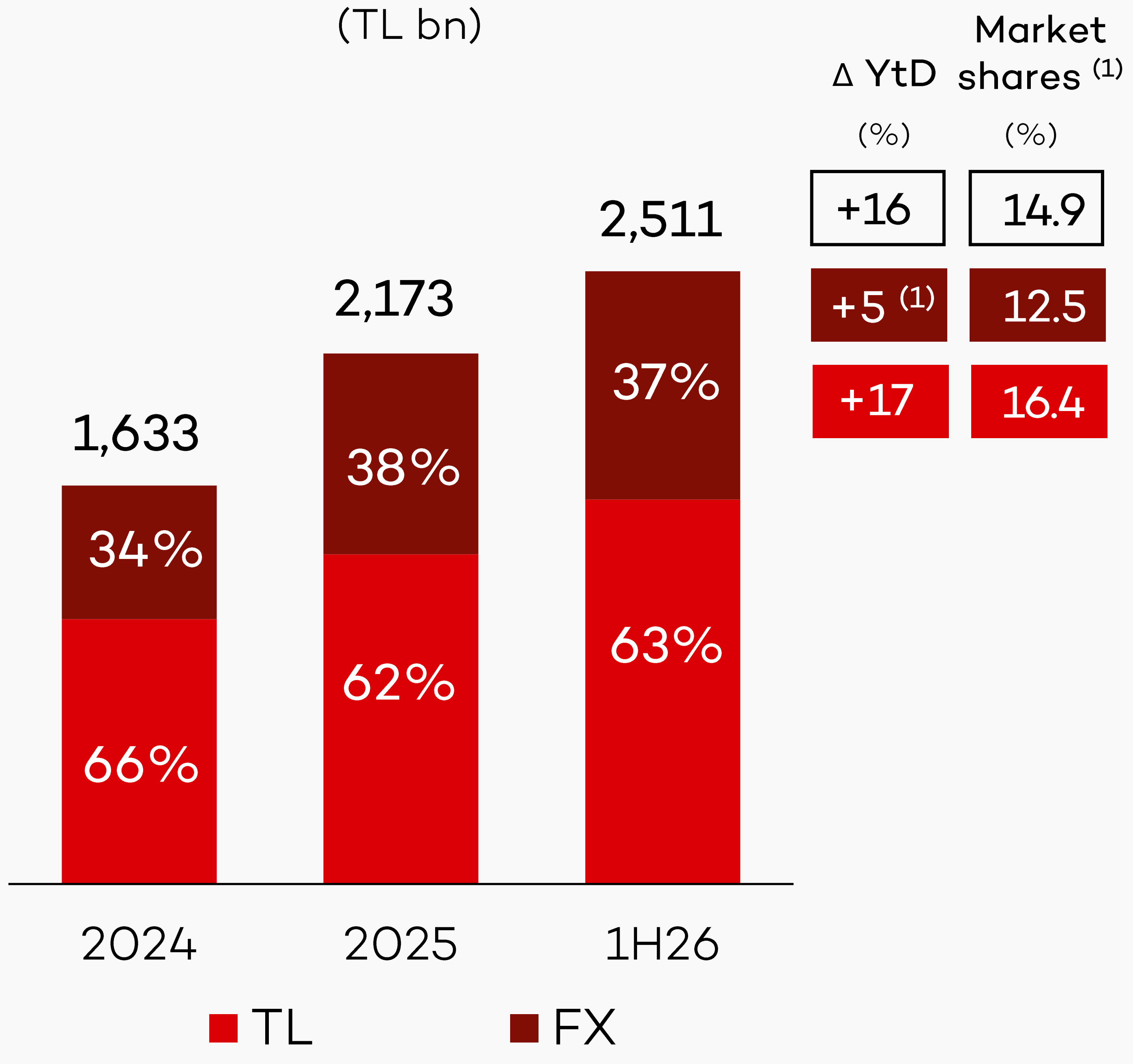
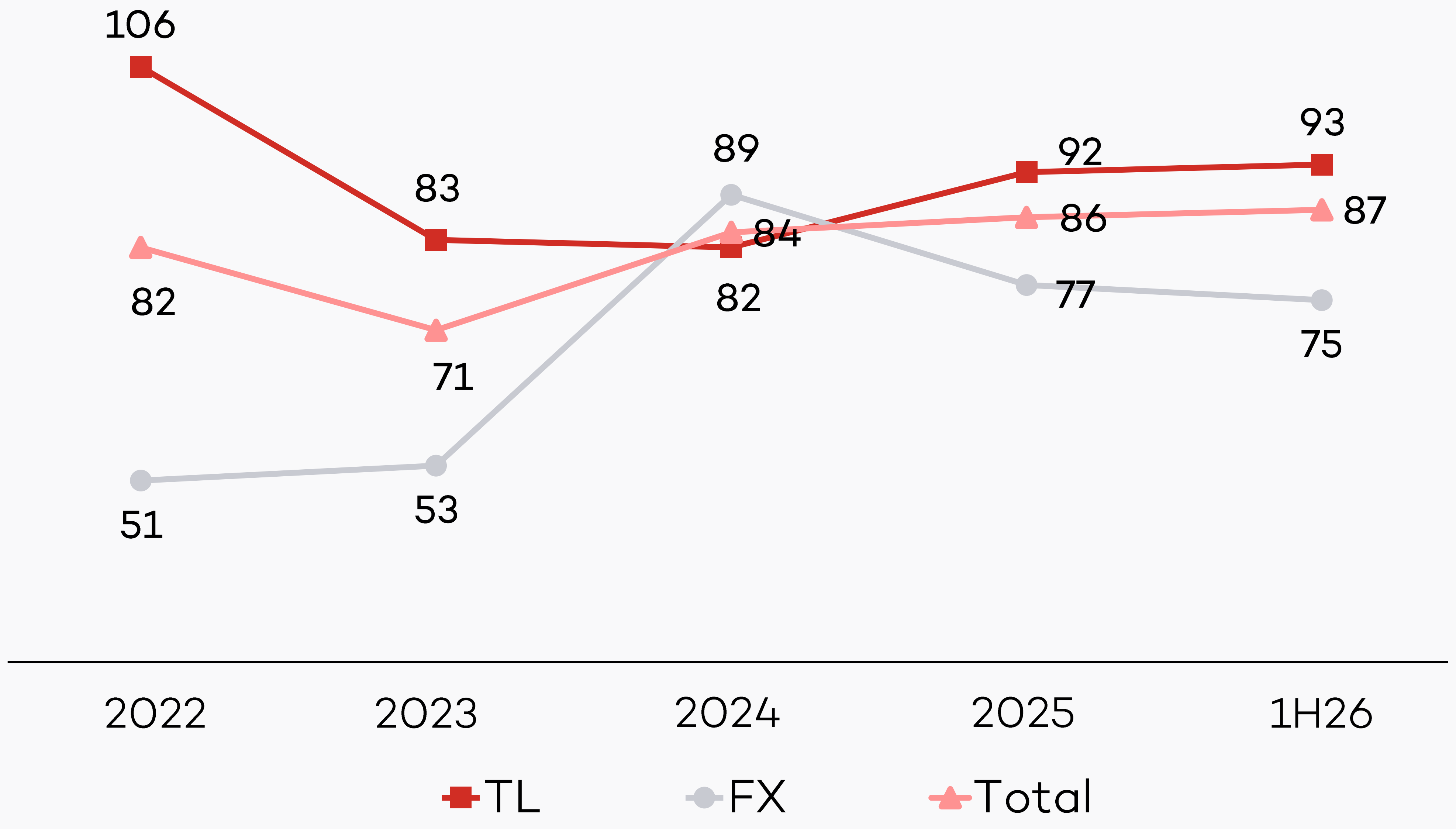
Sound customer franchise solidifies cost optimization

Deposit Currency Split
(TL bn)



LDR
(%)



- 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%

(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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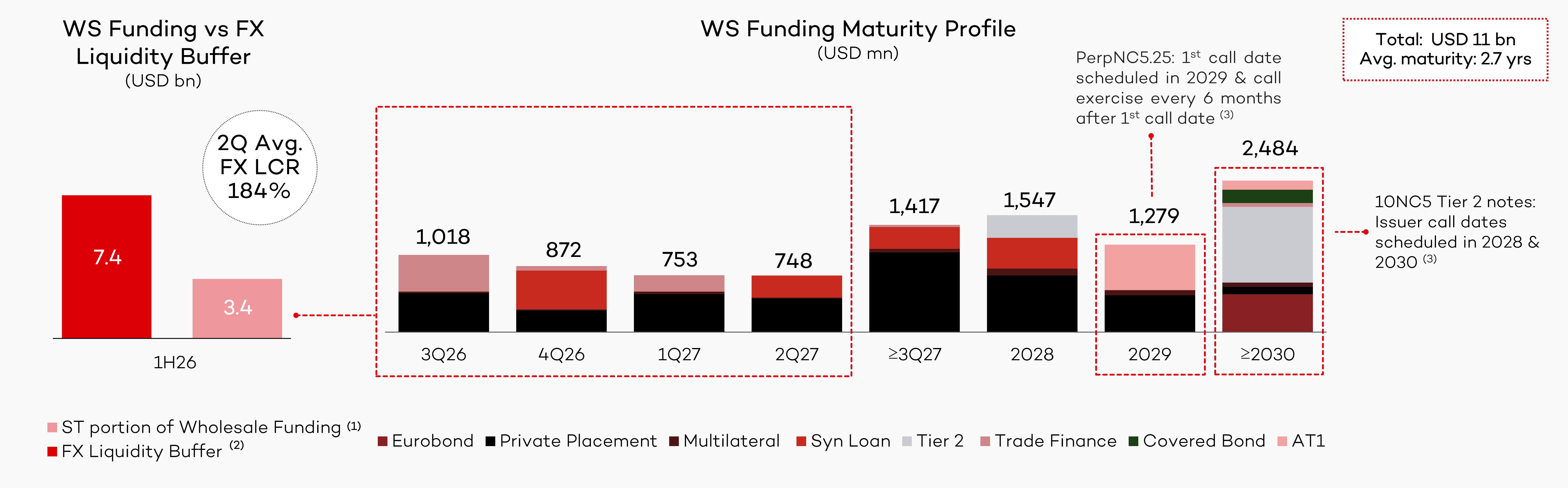
Broad-based external funding across maturities & structures



- **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

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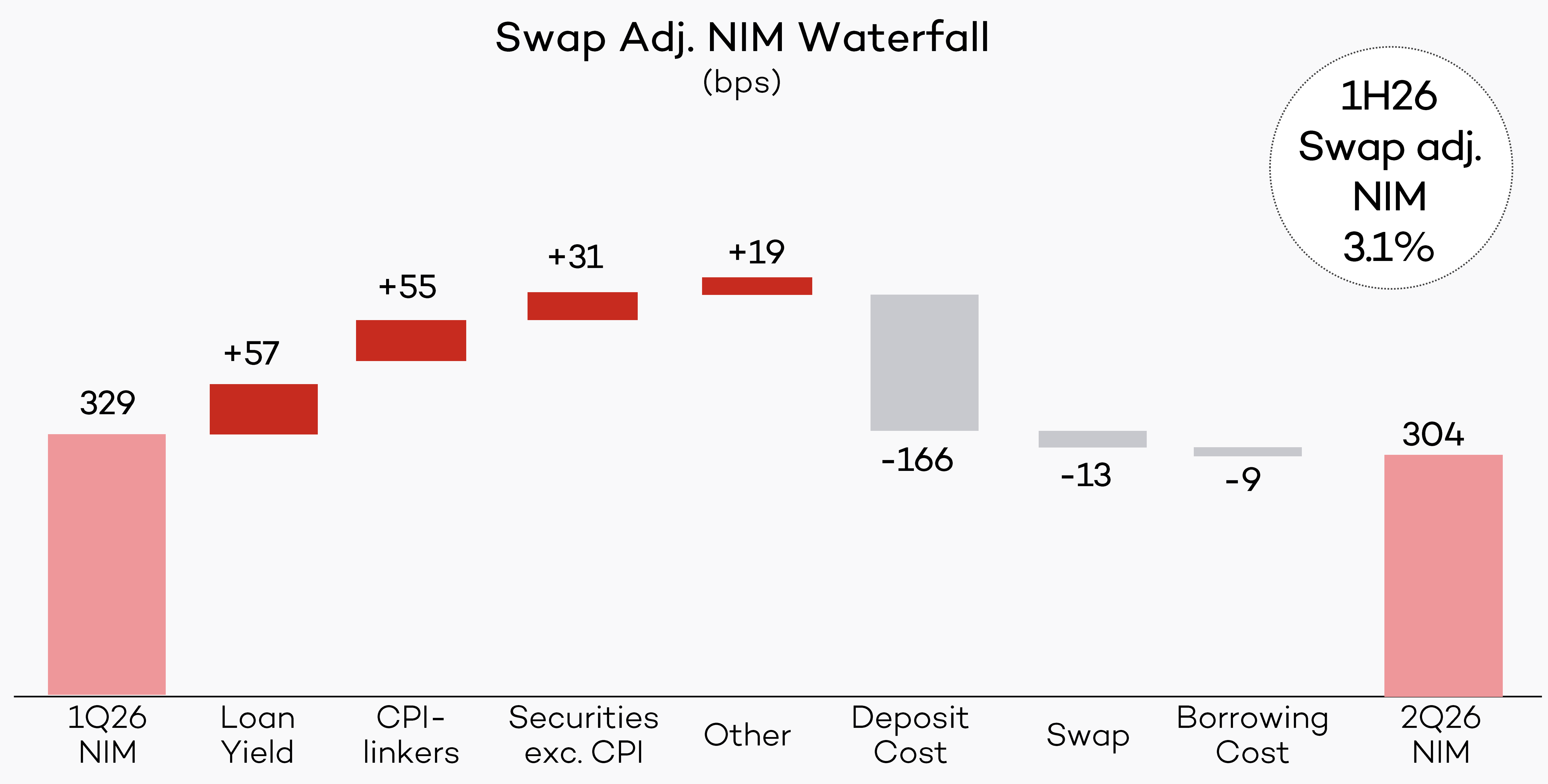
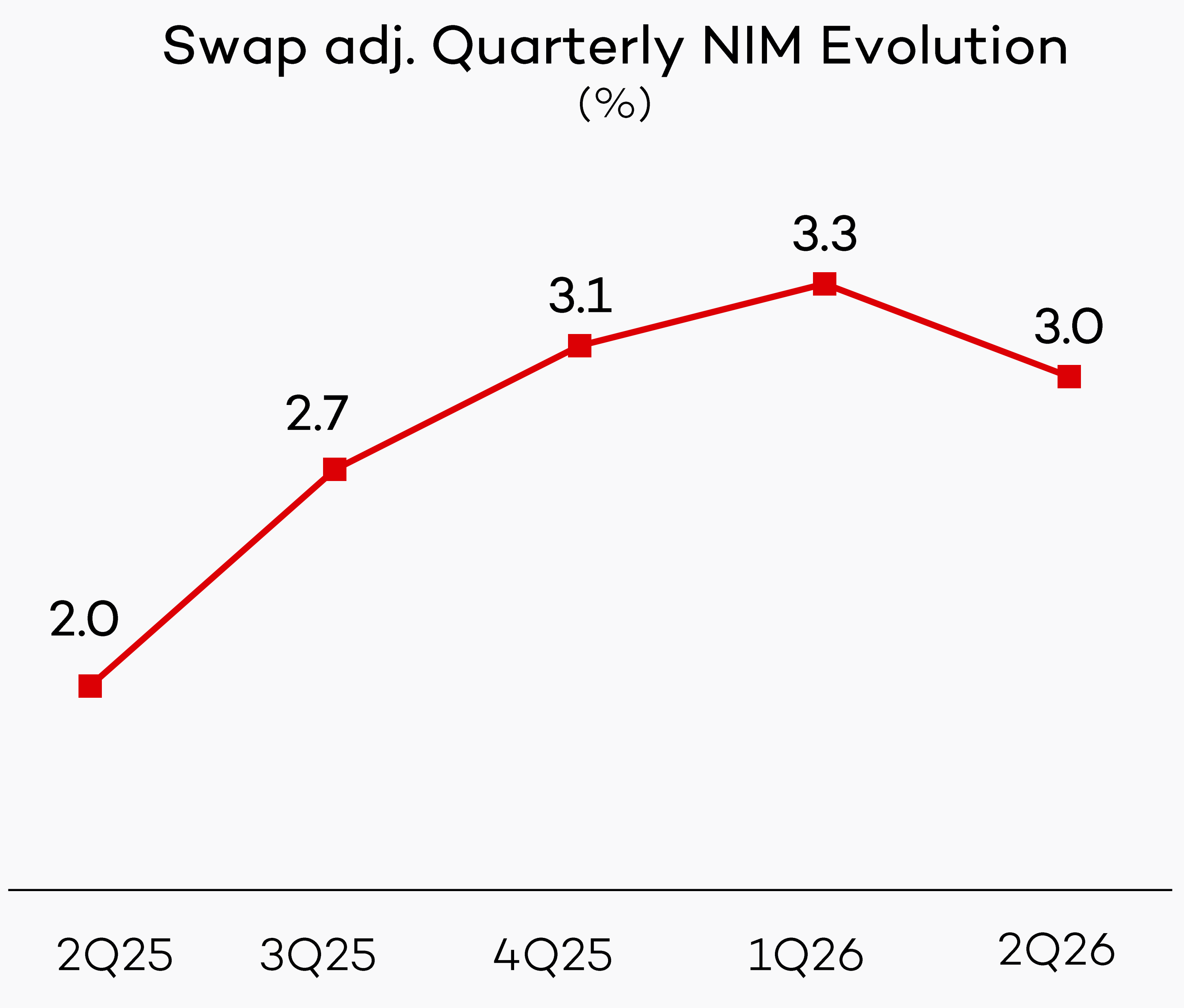
NIM reflects geopolitical uncertainty & tighter funding conditions





- Tighter monetary stance keeps funding costs elevated and NIM expansion shifted to 2H26, with a more gradual pace than initally 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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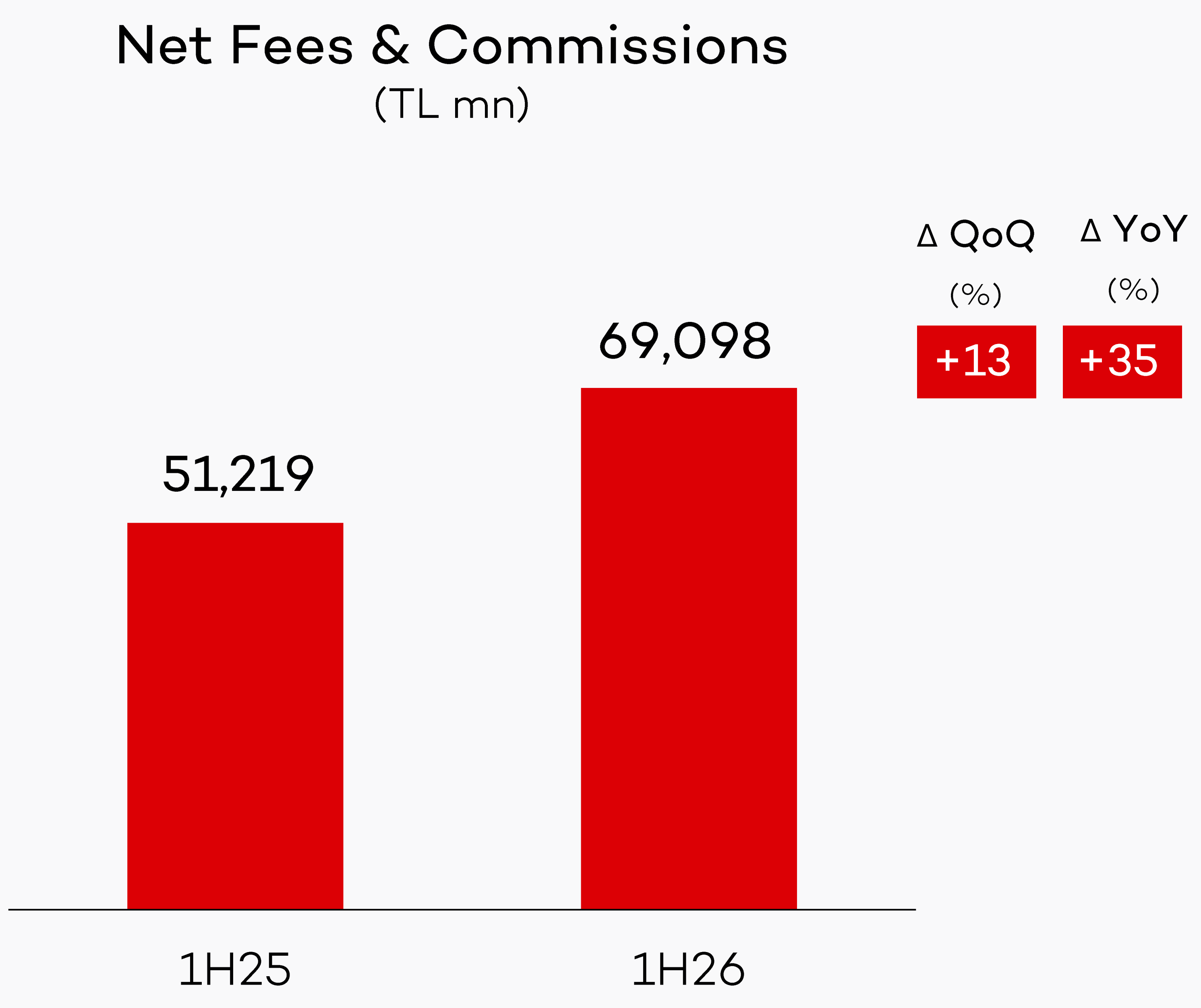
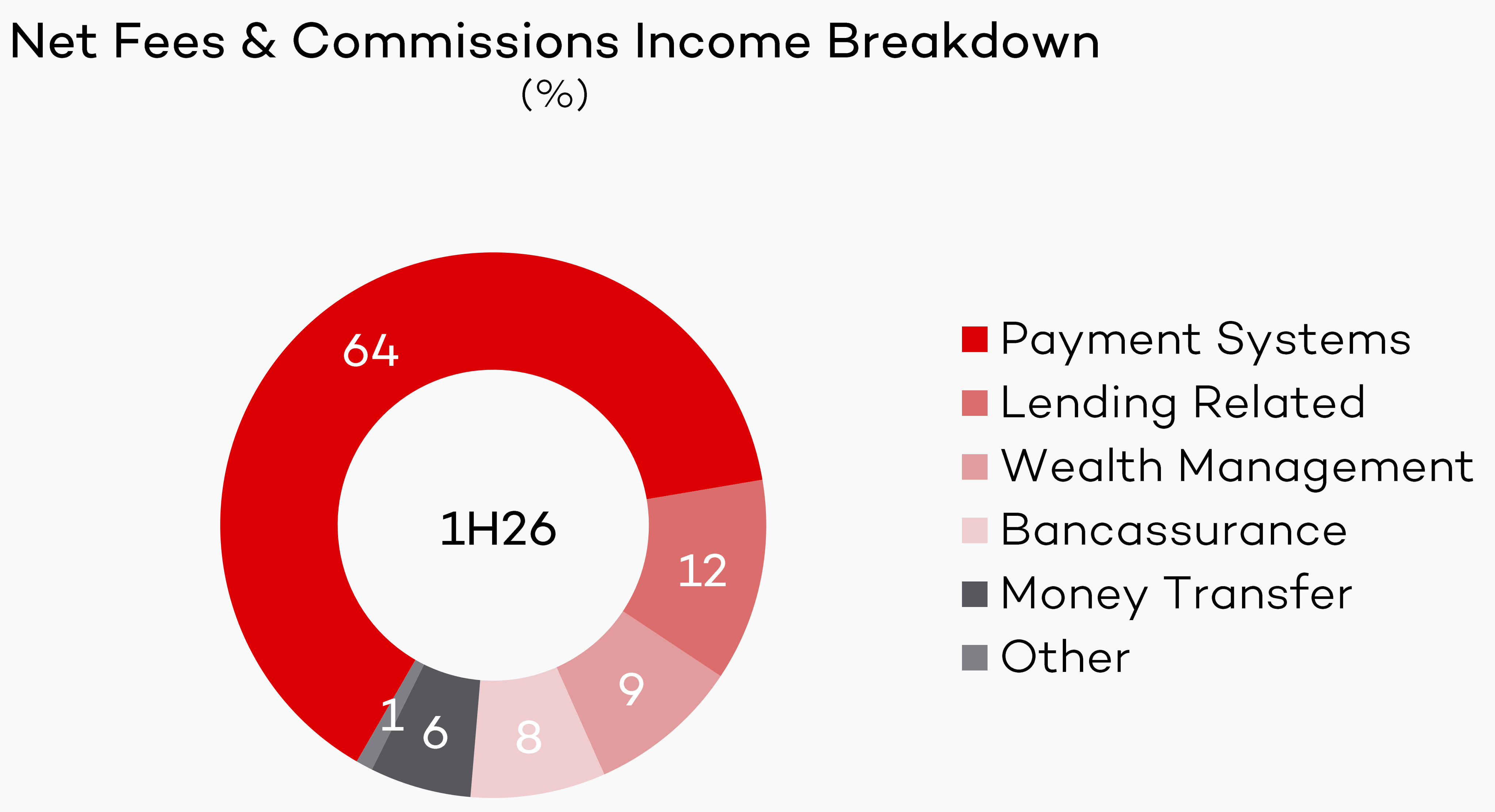
Strong fee generation enables robust and scalable earnings base





Payment Systems
(+33% YoY) (1)

Strong customer acquisition & new product innovations

Lending Related
(+20% YoY) (1)

Solid customer acquisition & market share gains

Wealth Management
(+61% YoY) (1)

AK Asset Management Total AuM with TL 1,557 bn

Bancassurance
(+54% YoY) (1)

c.80% of sales through digital channels

Money Transfers
(+43% YoY) (1)

Increased volume & effective pricing

(1) Net fees & commissions growth

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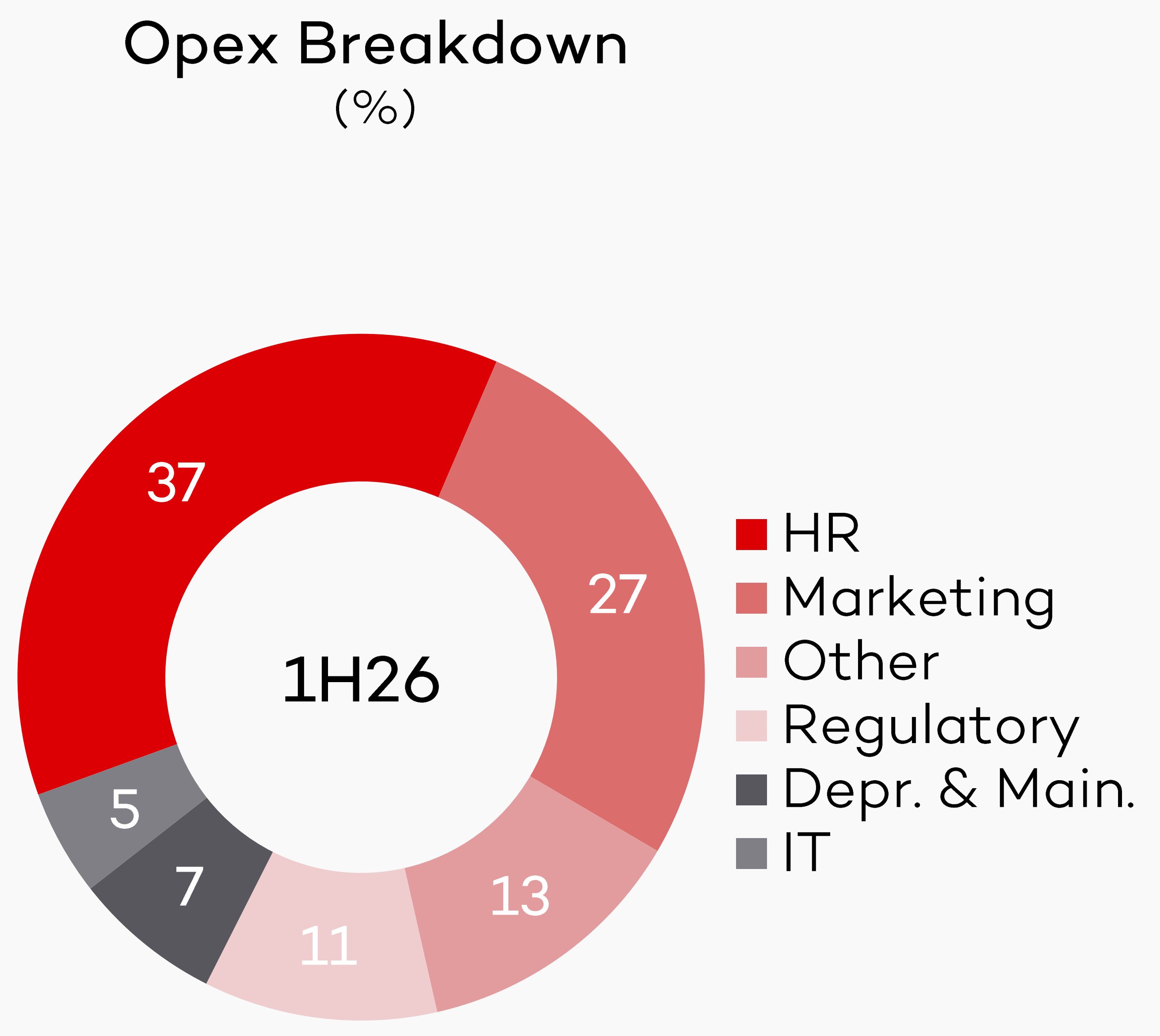
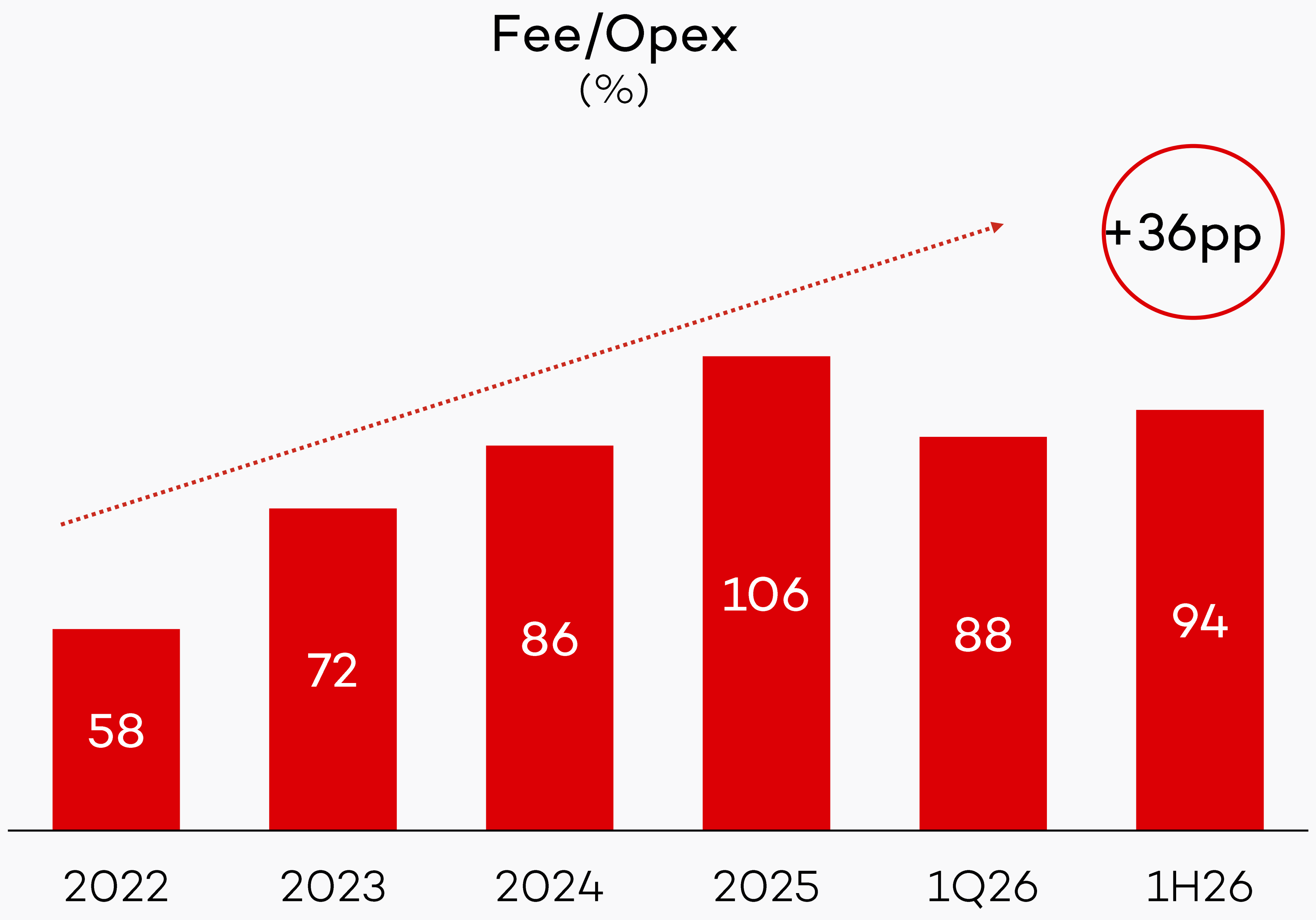
Effective cost management & operational excellence



OPEX:
+37% YoY
-1% QoQ

1H26
CIR: (1)
51.6%



- 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

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

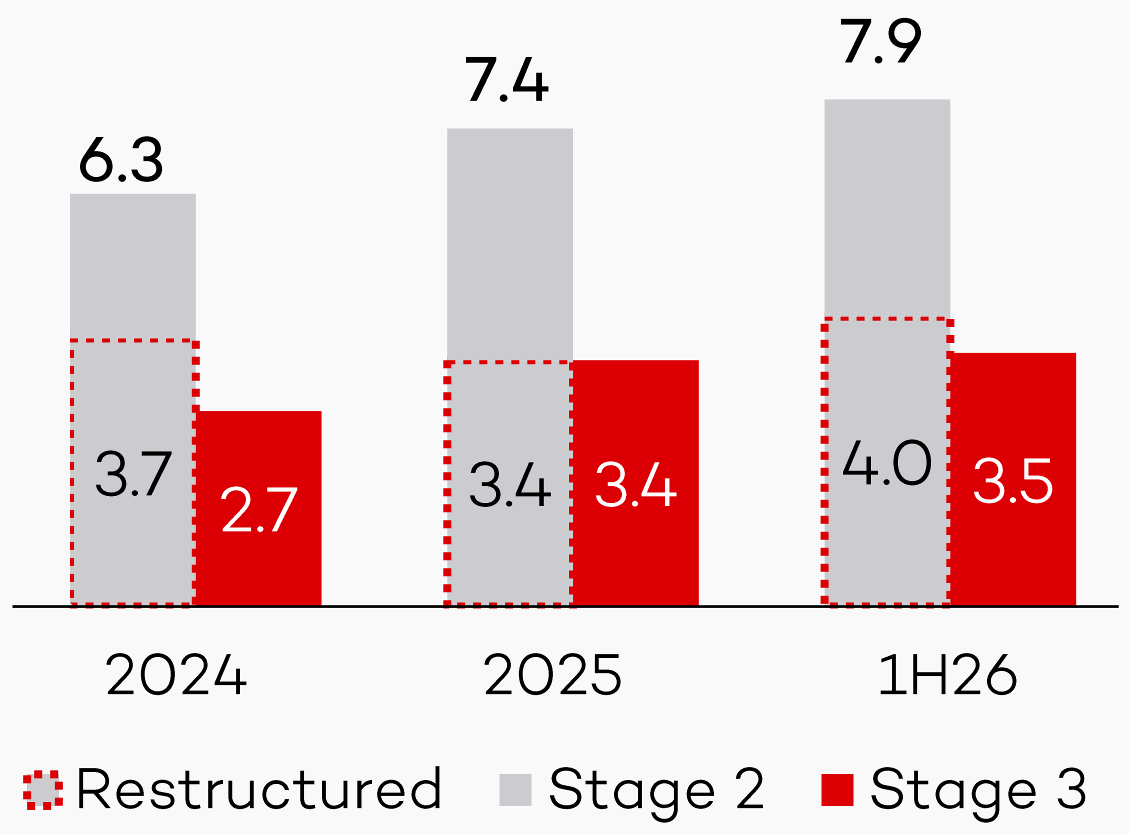
Prudent risk management underpinned by strong coverage ratios

Provision Build & Coverages

(%)	2025	1H26
Stage 1 Coverage	0.7	0.7
Stage 2 Coverage	11.8	10.5
Stage 3 Coverage	63.7	67.3
Stage 2+3 Coverage	**28.1**	**28.1**
Gross Coverage	**3.7**	**3.8**
Total Provision Build (TL bn)	70.7	84.7
Net CoC (excl. ccy impact)	214	220

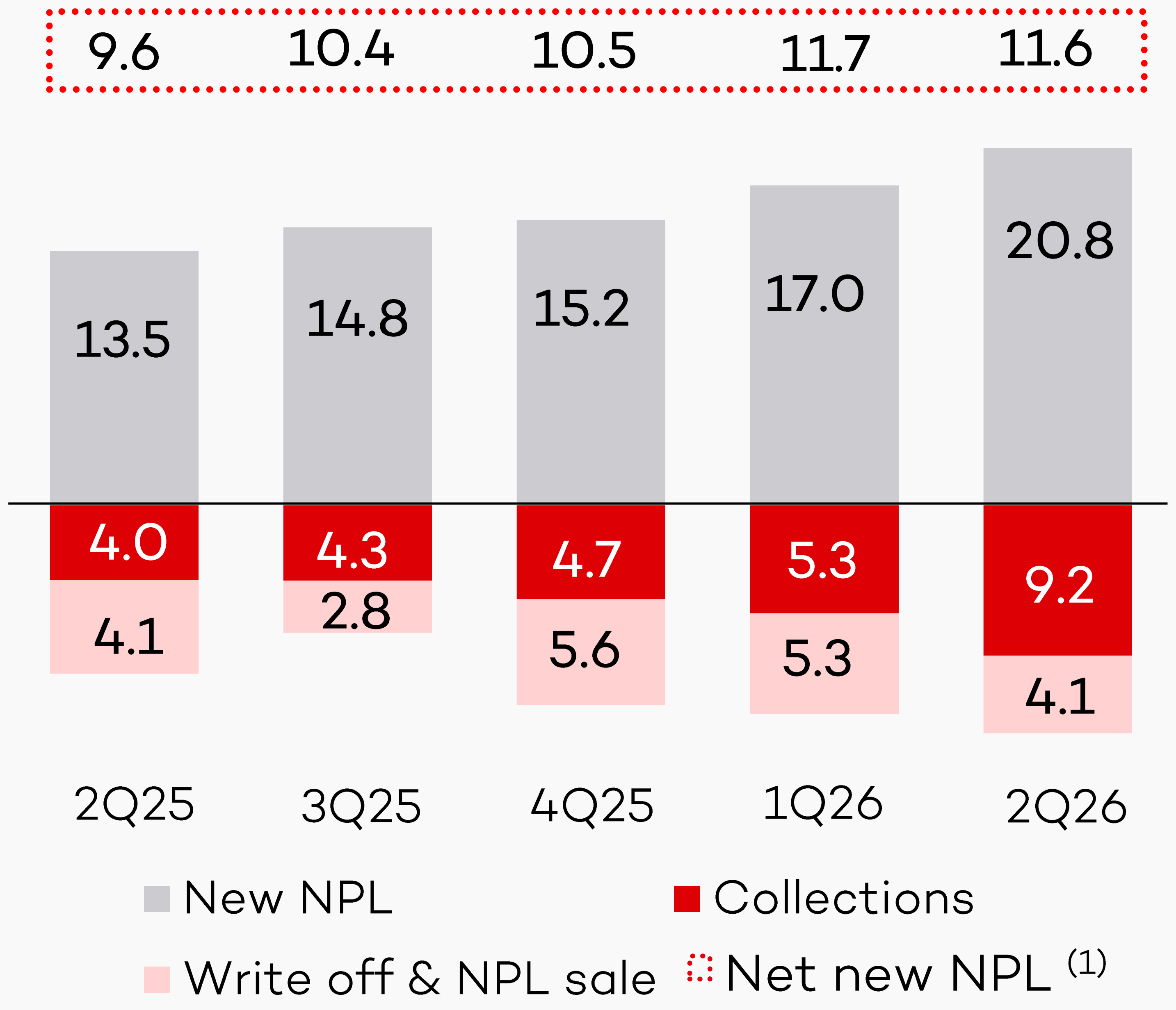
Stage 2 & 3 Share in Gross Loans

(%)



New NPL Evolution

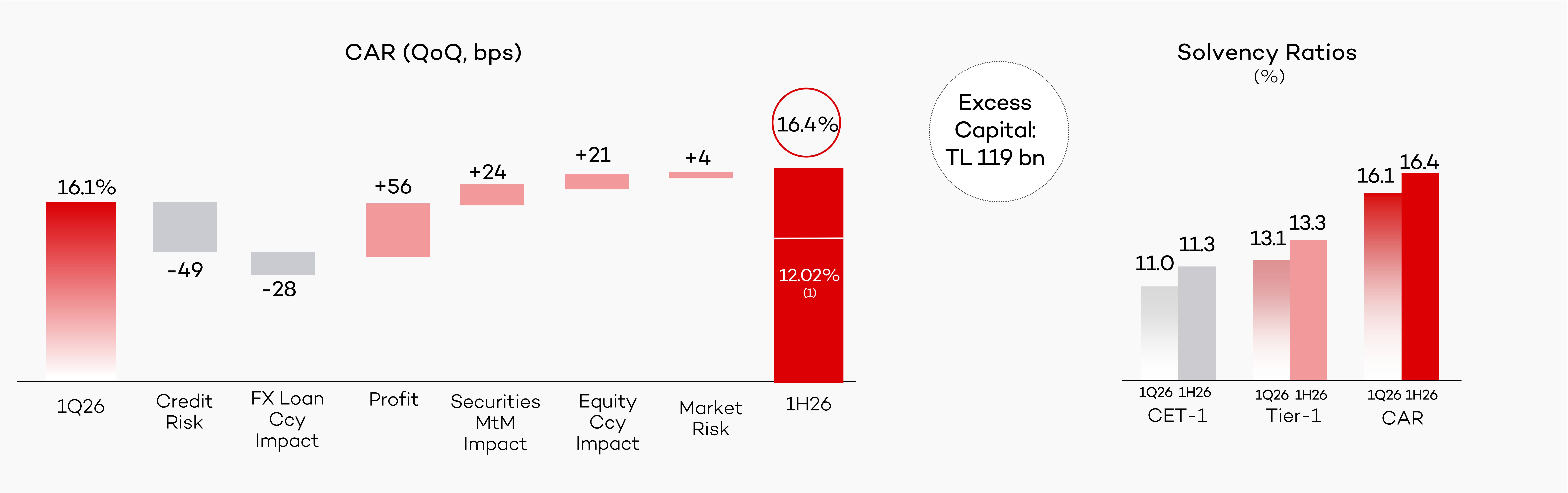
(TL bn)



- 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)

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

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 solidifes 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

(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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Revised 2026 guidance on slower disinflation path and tighter financial conditions

	Previous	1H26	Revised
TL Loan Growth	> 30%	18.0%	> 30%
FX Loan Growth (in USD)	> 10%	3.0%	High-single digit
NIM (swap adj.)	~ 4%	3.1%	3.2 – 3.5%
Net fees & com. growth	> 30%	34.9%	> 30%
Opex growth	Low-30%'s	37.1%	Low-30%'s
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%

Macro Assumption

	Initial	Current
Inflation	22-25%	30%
Policy Rate	28-31%	37%
GDP Growth	4.0%	3.0%
CAD/GDP	1.7%	3.1%

1H26
Cheat sheet

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

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Strategically aligned towards 2028 targets

2028 target	Metric	Current	Comment
~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

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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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

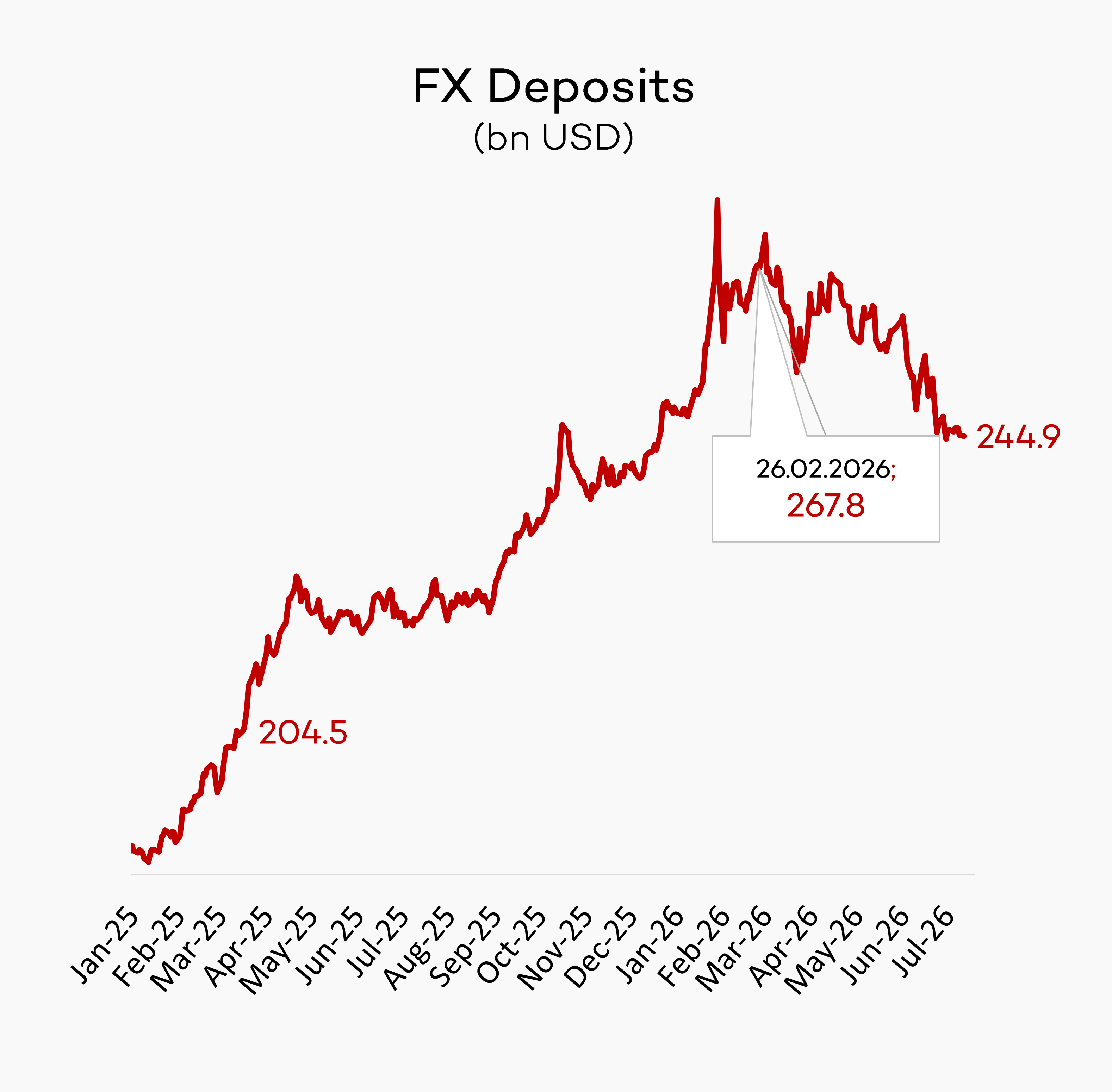
50%
women in CEO's direct reports

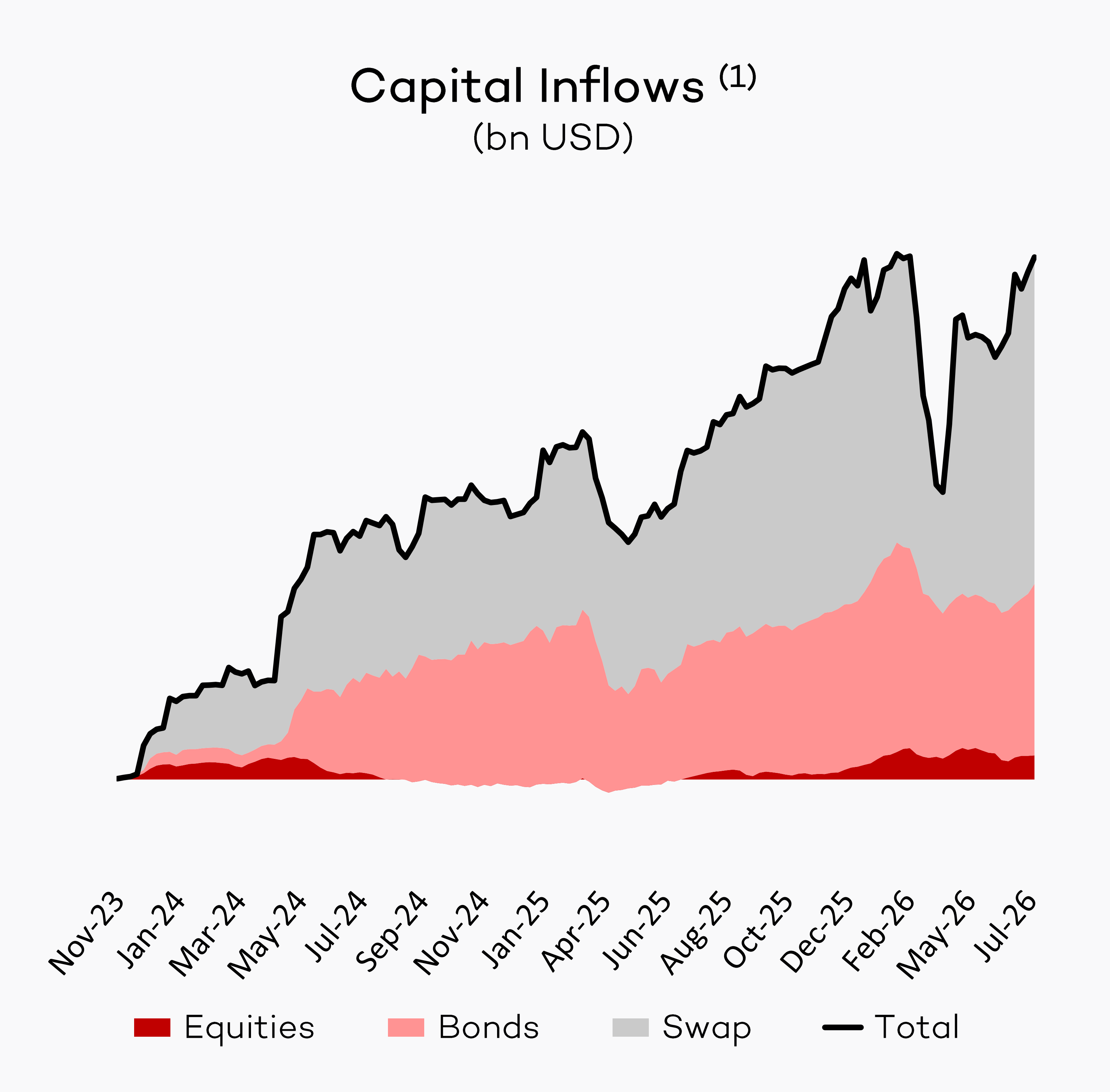
Women's Empowerment Principles, 30% Club
member

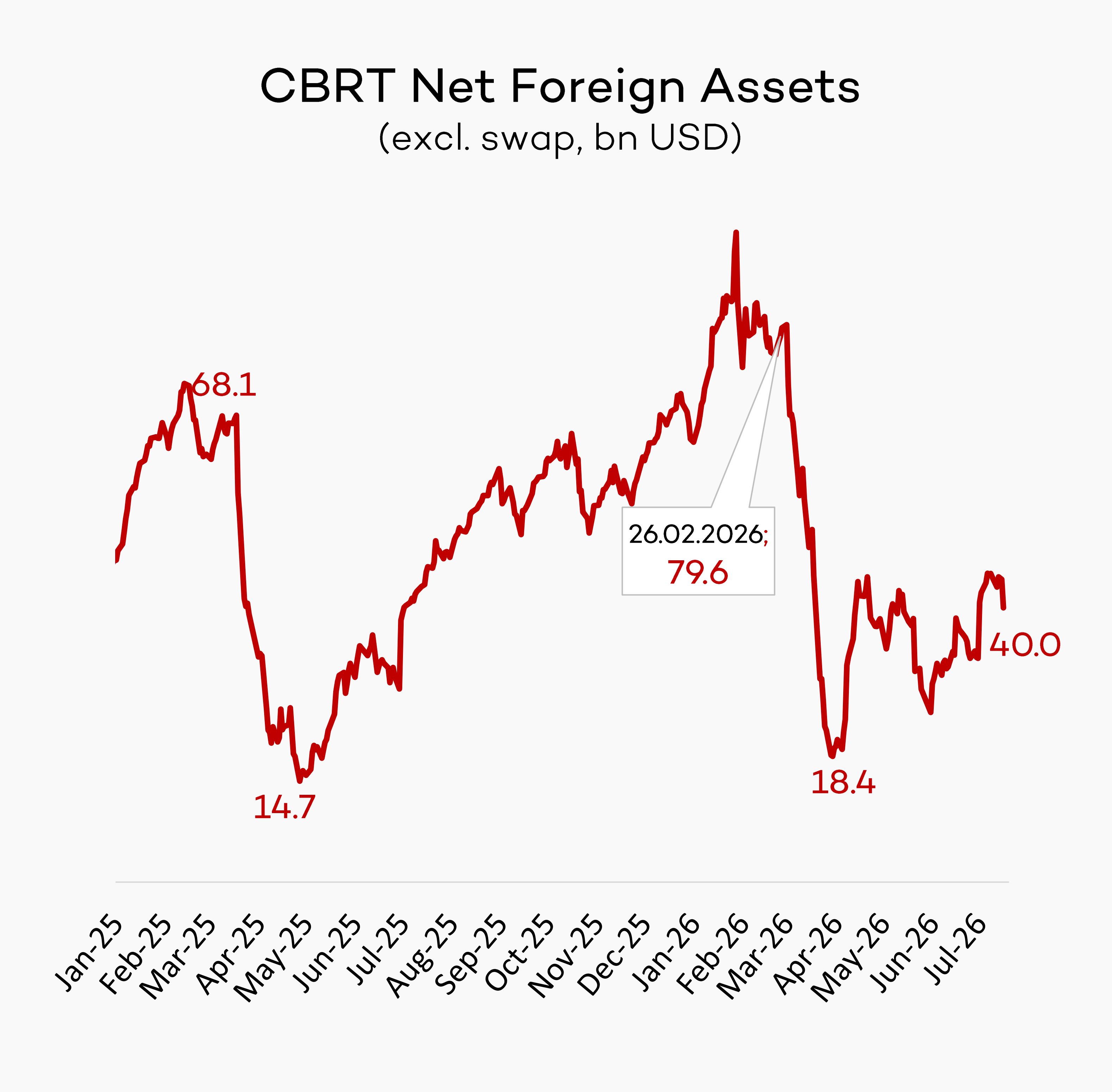
(1) Based on bank-only MIS data, includes: Granted SME loans (e.g. access to essential services, women-owned SMEs) & renewable loans, other green and social loans in line with Sustainable Framework, and ESG Eurobond & syndicated loan purchases
(2) As of 30 June 2026 (Additional Tier 1 is not included 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 Agesa: Sustainability Equity Pension Fund
(4) Power, Cement, Iron-Steel and Commercial Real Estate
(5) 4 groups: climate solutions, aligned, aligning and managed phase-out

01 Annex

Turkish Economy: Market reaction to shocks relatively contained



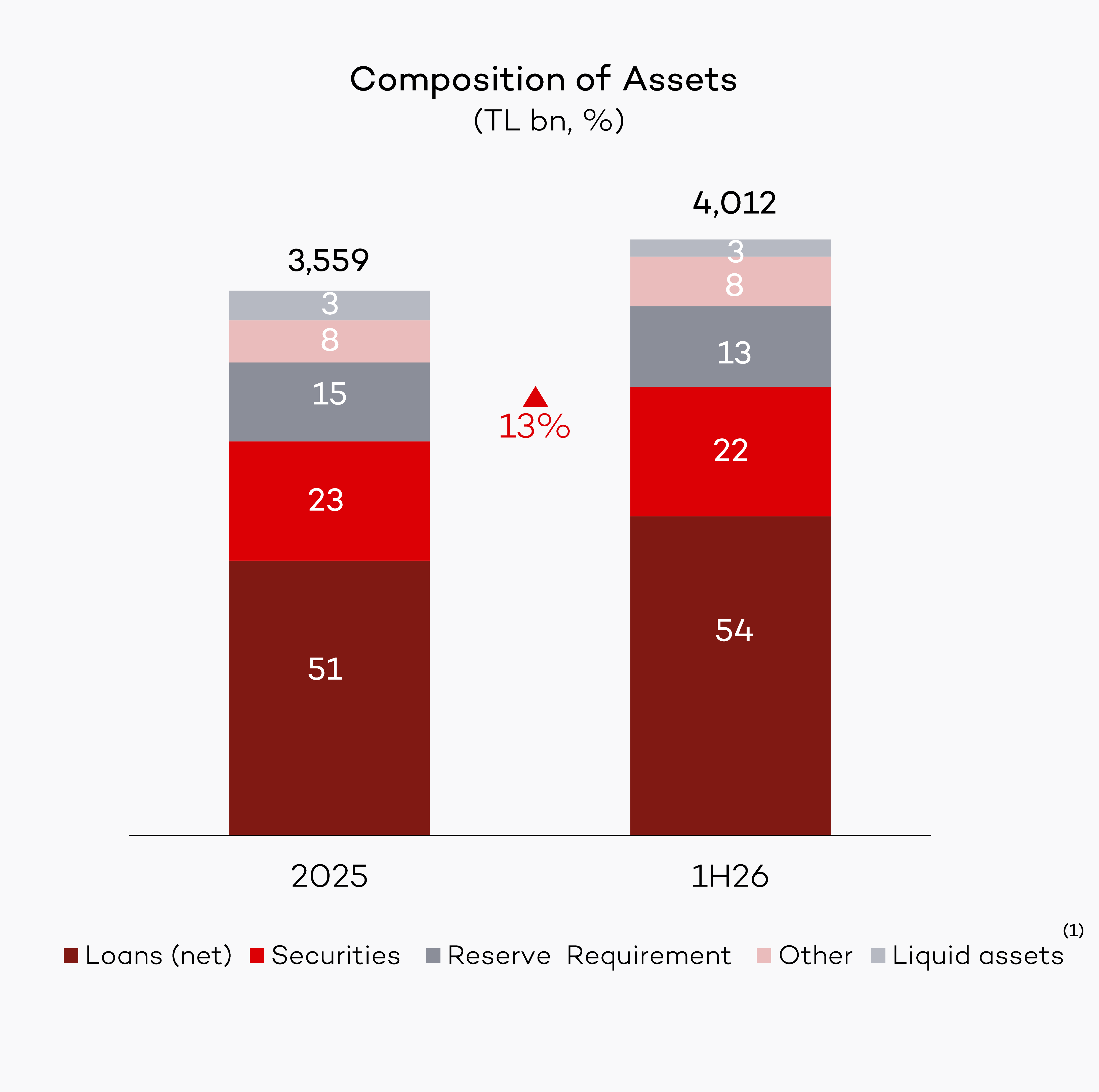


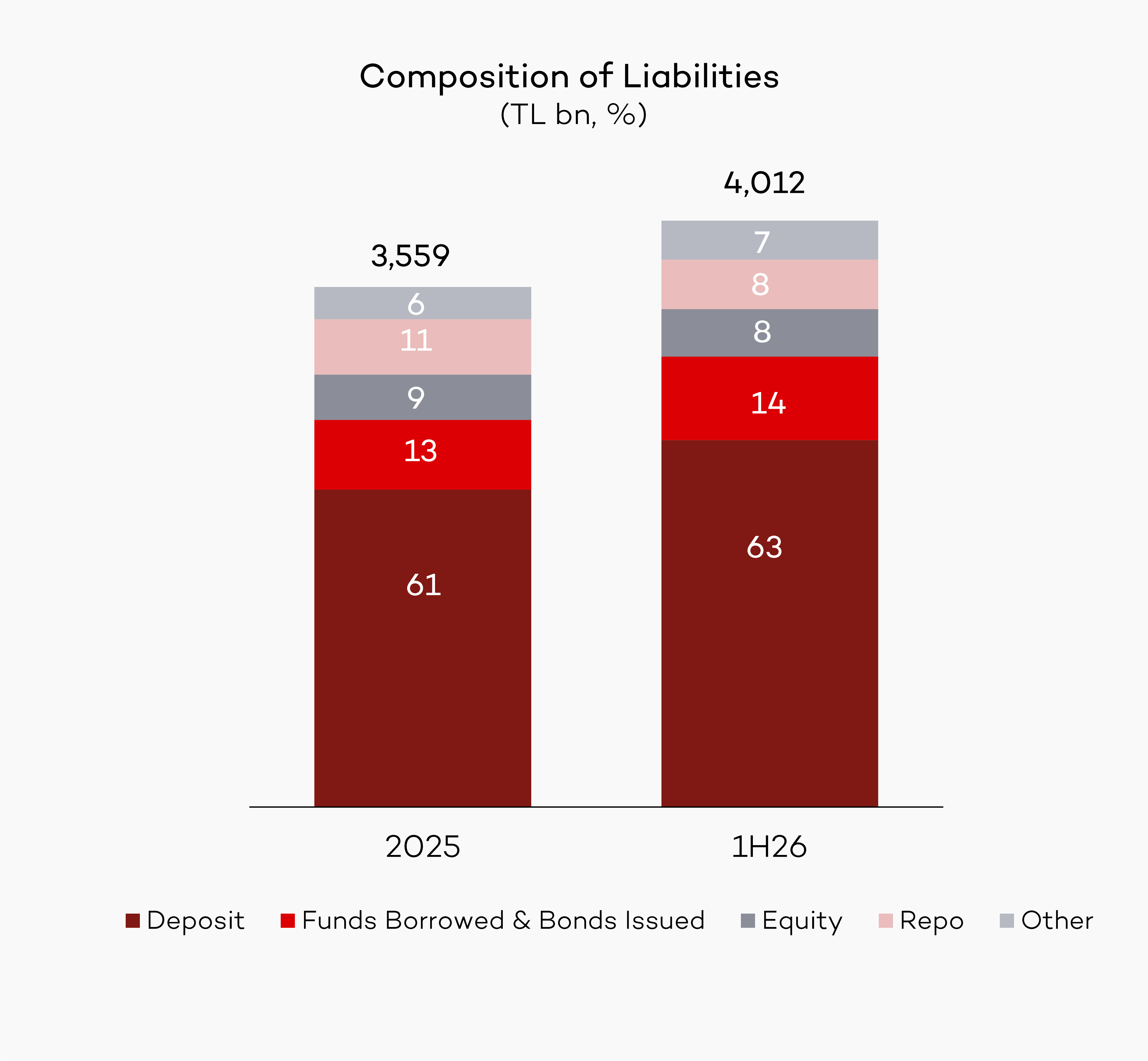


- Excluding the impact of the decline in gold prices, domestic residents' dollarization trend remained limited
- With geopolitical risks having eased, short-term capital inflows have resumed and CBRT reserves are on the rise

(1) Cumulative figure since November'23

Strategic asset allocation reinforces long-term value creation for shareholders





 (1) Cash and cash equivalents

Successful Wholesale Borrowings

Syndicated Loans

- Mar'26: Syndicated Loan ~ USD 700 mn
  - 367 days tranche: USD 125 mn @ Sofr+1.25% & EUR 175 mn @ Euribor+1.10%
  - 2 yrs tranche: USD 202 mn @ Sofr+1.75% & EUR 60 mn @ Euribor+1.60%
  - 3 yrs tranche: USD 103 mn @ Sofr+2.00%

- Oct'25: Syndicated Loan ~ USD 650 mn
  - 367 days tranche: USD 152 mn @ Sofr+1.50% & EUR 132 mn @ Euribor+1.25%
  - 2 yrs tranche: USD 272 mn @ Sofr+1.90% & EUR 15 mn @ Euribor+1.65%
  - 3 yrs tranche: USD 54 mn @ Sofr+2.15%

Bonds

- 2Q26: Private Placement, ~ USD 4 bn
  - >1.3 yr maturity
  - 73 self-arranged issuances

Development Finance Institution Loan

- Dec'25: USD 100 mn with 5-yr maturity to Asian Development Bank
  - 1st private-sector transaction in Türkiye approved by ADB's Board
  - Proceeds will be utilized to finance SMEs, women-owned SMEs, and SMEs operating in EQ & prioritized regions under an inclusive growth approach

Tier-2

- Jun'26: 10NC5.5, USD 500 mn
  - Strong investor demand of over USD 1.2 bn
  - 8.25% coupon underscores confidence in Akbank

Additional Tier-1

- Feb'26: Perpetual NC5.5, USD 600 mn, 7.95% coupon
  - Peak demand of over USD 3.1 bn from foreign-based 97 investors
  - 1st AT1 issuance out from Türkiye with a coupon lower than 8%

Covered Bond

- Feb'26: TL 4.4 bn (~ USD 100 mn) with 5-yr maturity
  - 1st covered bond issued to IFC since 2017
  - Proceeds will be allocated as green mortgage loans, mortgage loans for women and earthquake impacted regions

Digitally-Native Notes

- Dec'25: Gender Digitally-Native Notes to IFC of USD 100 mn with 5-yr maturity
  - World's 1st gender digitally-native note issuance
  - Proceeds will be utilized to finance women-owned SMEs and to increase women's access to mortgage loans in Türkiye

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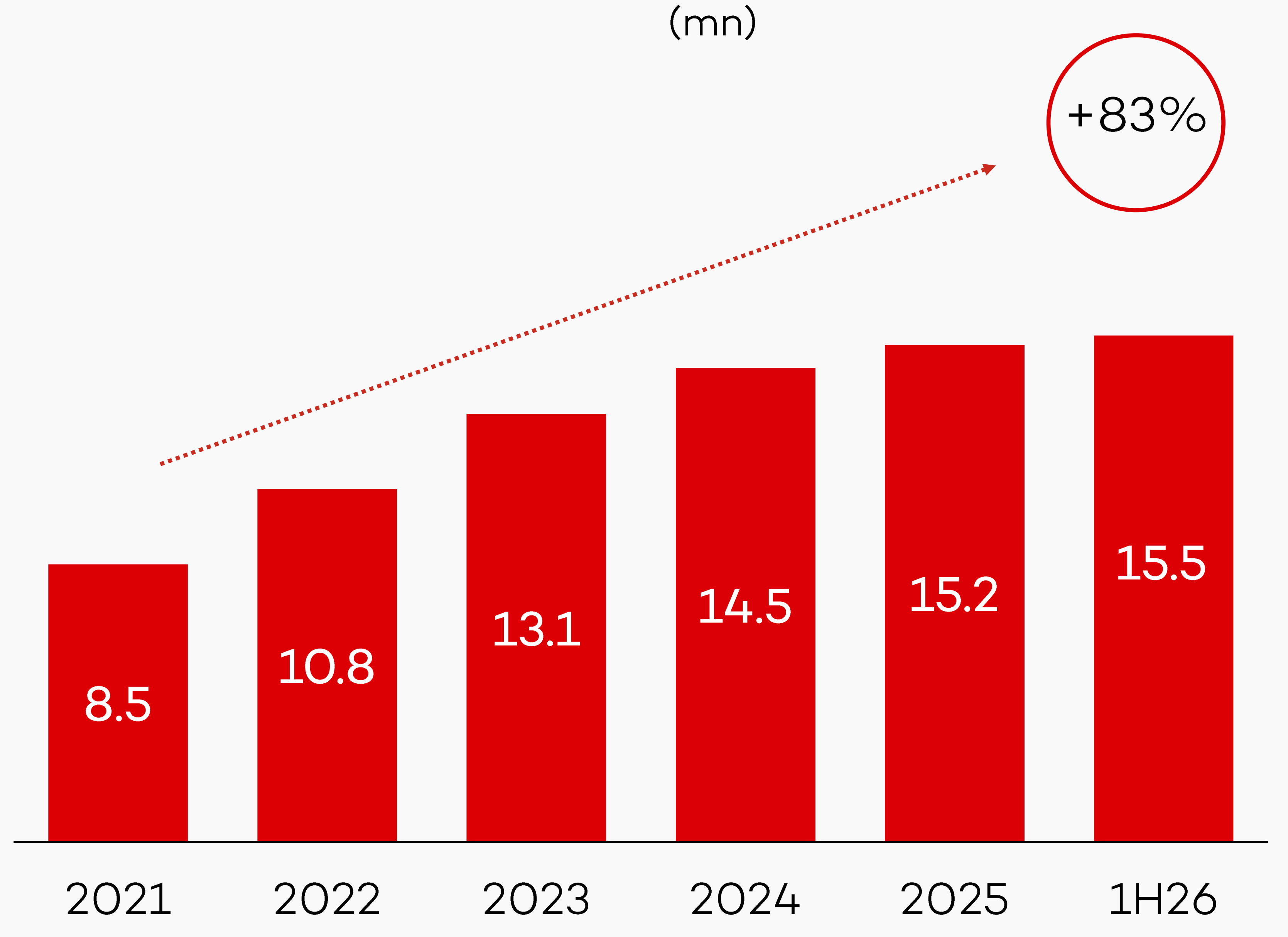
Active customer base up 83% since 21YE, reaching 15.5 mn

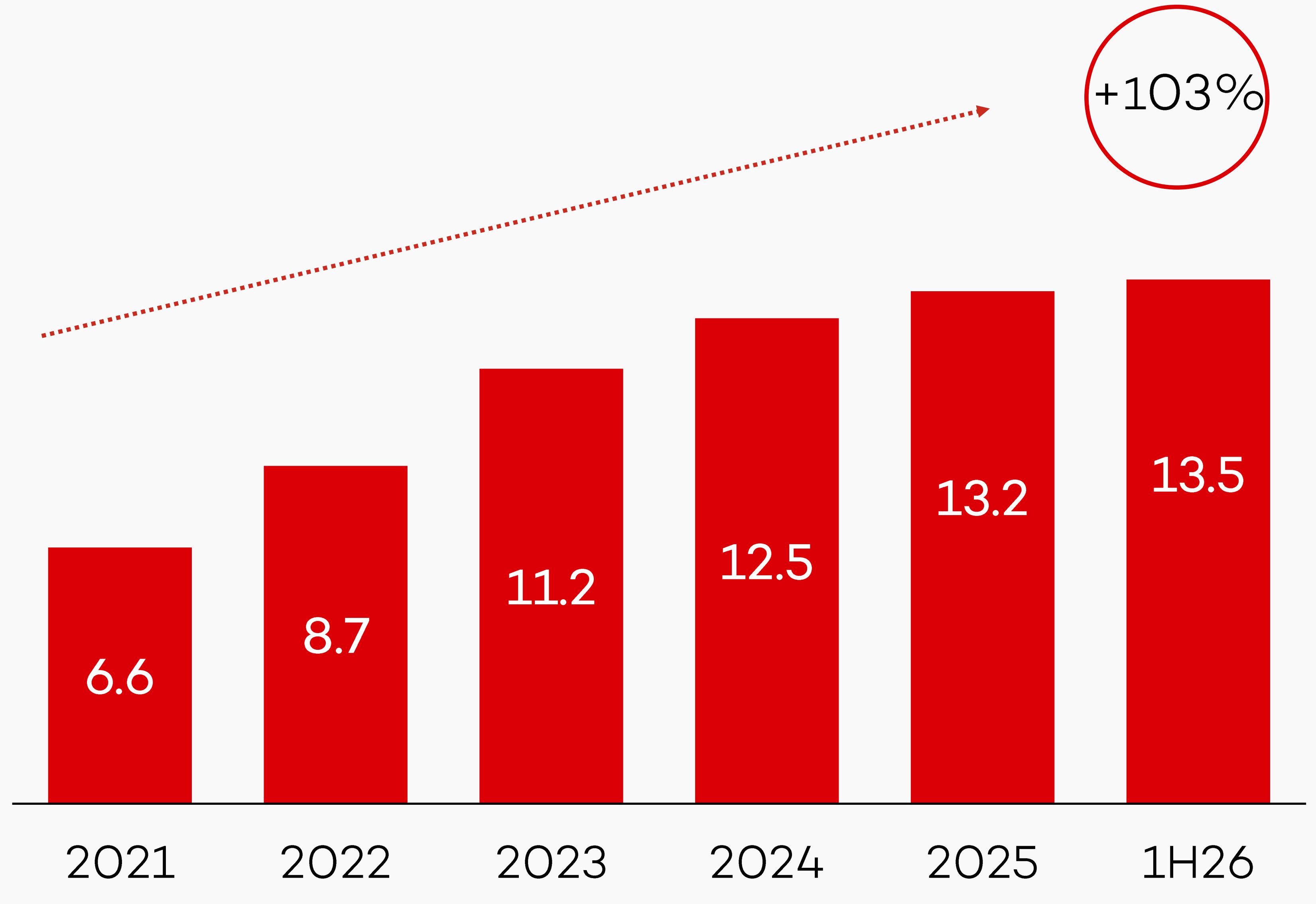
Active [1] Customer Base
(mn)



+7.0 mn active customers since 21YE

Digital penetration up 9pp to 87% since 21YE

Active [1] Digital Customer
(mn)



~30x
Monthly avg mobile login frequency customer

>95%
Digital channel migration of transactions [2]

~70%
Credit Cards sold through digital channels

~80%
Time deposit account openings through digital channels

~90%
GPLs sold through digital channels

~80%
Business banking installment loans extended via digital channels

~80%
Bancassurance products sold through digital channels

(1) Based on MIS data. Active: Login in last 3 months
(2) Including financial transactions such as money transfers, payments & investment, excl. viewing & cash transactions

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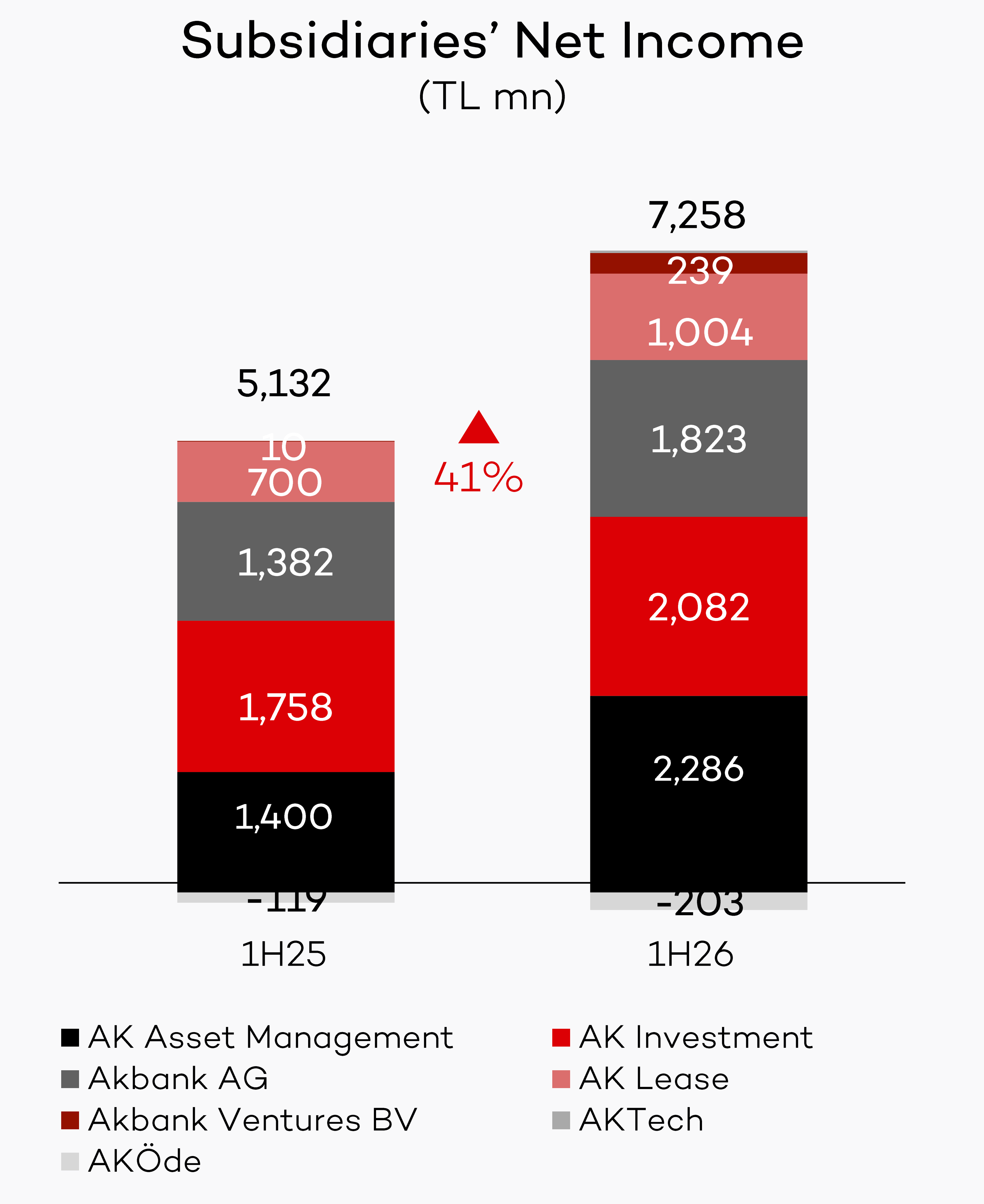
Full scale financial powerhouse



AKBANK AG / Banking 100%

- Akbank Group's European flagship with a robust **29%** CAR as of 1H26

AKLease / Leasing 100%

- Net lease receivables market share of **12.3%** (1)

AKYatırım / Brokerage 100%

- Leader in corporate bond issuances (2) with **39%** market share in 1H26
- Leader in equity public offerings with lead managed offering size (3)

AKPortföy / Asset Management 100%

- Total AuM with **TL 1,557 bn,** 10.7% market share (4)
- Leader in pension fund management with **TL 465 bn** AuM, 19.4% market share (4)

AKÖde / E-Money 100%

- Tosla İşim targets commercial users & SMEs, providing virtual POS, pay by link, cash register & credit gateway
- Tosla targets individuals, providing inclusive financial services

AKBANK VENTURES / Corporate Venture Capital 100%

- Targeting next generation businesses

AKTech / Information Technologies 100%

- Innovative technological solutions

(1) As of May'26
(2) Excluding issuances of banks and affiliated financial companies. All data are based on BIST
(3) Totaling USD 2.7 bn since 2010 resulting a market share of 12.4%, excluding privatization transactions
(4) Among private institutions

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Snapshot of Results

Profitability (%)	1H25	2025	1Q26	1H26
ROE	**20.1**	**21.5**	**25.3**	**22.2**
ROE, Quarterly	17.7	24.9	25.3	19.4
ROA	**1.8**	**1.9**	**2.2**	**1.9**
ROA, Quarterly	1.5	2.2	2.2	1.6
Swap Adj. NIM	**2.1**	**2.5**	**3.3**	**3.1**
Swap Adj. NIM, Quarterly	2.0	3.1	3.3	3.0
CIR (1)	**54.5**	**50.6**	**50.6**	**51.6**
CIR, Quarterly	58.2	46.3	50.6	52.7
(%)				
Total LDR (2)	**80**	**86**	**85**	**87**
TL (2)	82	92	93	93
FX	80	77	71	75
Leverage (x)	**11.5**	**11.5**	**12.0**	**12.4**
Asset Quality (%)				
NPL Ratio	**3.4**	**3.4**	**3.5**	**3.5**
Stage 3 Coverage	**59.8**	**63.7**	**65.6**	**67.3**
Stage 2/ Total Gross Loans	**5.3**	**7.4**	**7.8**	**7.9**
Stage 2 Coverage	**15.5**	**11.8**	**10.4**	**10.5**
Net CoC	**2.08**	**2.22**	**2.01**	**2.22**
Net CoC, Quarterly	2.05	1.76	2.01	2.43
Net CoC (excl. Currency)	**1.93**	**2.14**	**2.00**	**2.20**
Net CoC(excl. Currency), Quarterly	1.91	1.74	2.00	2.40
Solvency (3) (%)				
CAR	**17.4**	**16.8**	**16.1**	**16.4**
CET-1	**12.6**	**12.5**	**11.0**	**11.3**
Tier-1	**13.8**	**13.6**	**13.1**	**13.3**

(1) CIR calculation excludes FX gain from hedge position related with stage 1&2 provisions
(2) Bank-only, TL LDR includes domestic TL bond issuances and merchant payables
(3) w/o forbearances for 2025 figures. Forbearances: fixing MtM losses of securities & FX rate for RWA calculation to 28.06.2024 FX rate for 2025. Forbearances lifted as of 1.1.2026

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Balance Sheet Highlights

Consolidated (TL mn)	2025	1H26	YtD (%)
Cash and due from Banks	621,183	654,702	5
Securities	803,398	874,135	9
TL	528,250	569,391	8
FX (USD)	6,422	6,543	2
Loans (net)	1,850,222	2,148,195	16
TL	1,270,556	1,499,317	18
FX (USD)	13,529	13,932	3
Other	284,147	335,447	18
Total Assets	3,558,950	4,012,479	13
Deposits	2,173,421	2,511,089	16
TL	1,350,918	1,574,677	17
FX (USD)	19,197	20,106	5
Funds Borrowed and Bonds Issued	476,250	571,358	20
Repo	378,547	338,938	(10)
Other	220,563	266,343	21
Equity	310,169	324,750	5
Total Liabilities and S/H Equity	3,558,950	4,012,479	13

1H26
Cheat sheet

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Income Statement Highlights

Consolidated (TL mn)	1Q26	2Q26	QoQ(%)	1H25	1H26	YoY(%)
Net Interest Income incl. swap cost	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 Cost	(15,924)	(18,071)	13	(12,080)	(33,995)	181
Fees and 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	-	1,036	195	(81)
Other	12,388	4,802	(61)	17,840	17,190	(4)
Other Income	1,092	710	(35)	1,680	1,802	7
Operating Expense	(36,845)	(36,506)	(1)	(53,520)	(73,351)	37
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**

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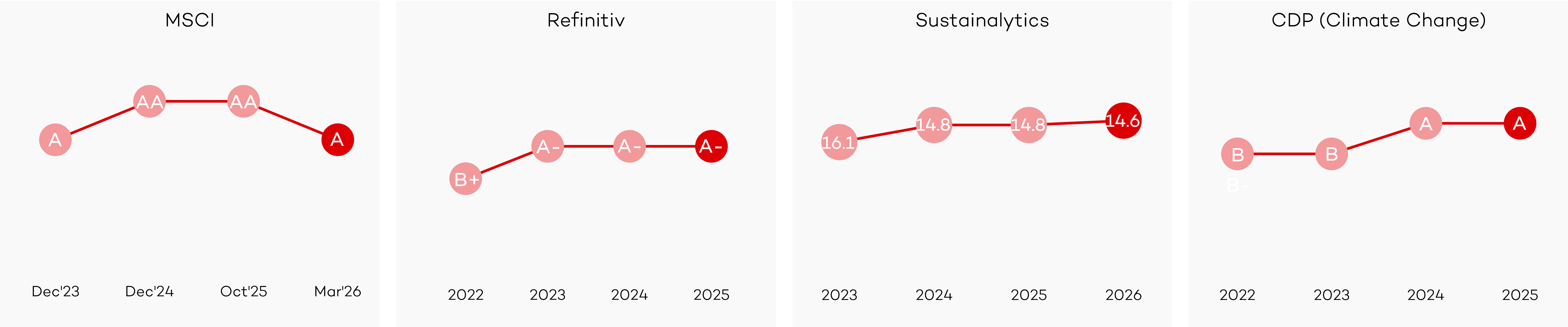
Transparent & holistic approach validated in our ratings

Indices	MSCI	REFINITIV	SUSTAINALYTICS	CDP
Range	AAA/CCC	A+/D-	0-40+	A/D-
Score	A	A-	14.6 (Low Risk)	A

Progress



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Collaborations with national and international initiatives

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