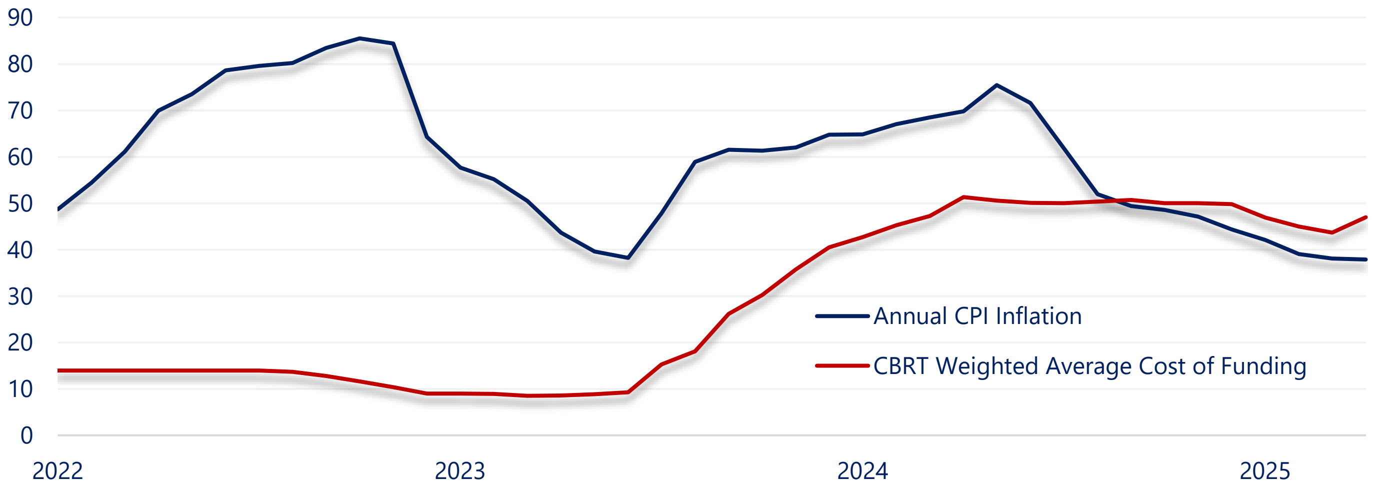
İŞBANK

2025 Q1 EARNINGS PRESENTATION

6 May 2025

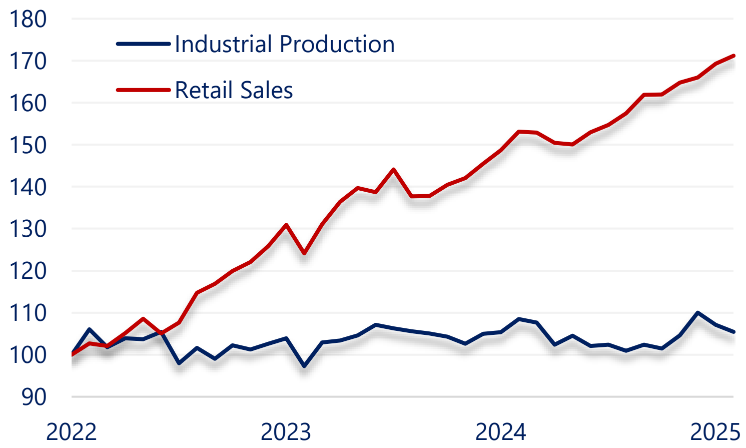
Inflation and WACF (%)



- *Disinflation process continued in Q1 despite the increasing volatility starting from mid-March.*
- *The divergence between supply and demand indicators persisted.*
- *Relatively low level of oil prices is expected to support current account outlook.*
- *Support of fiscal policy to the disinflation process remains important.*

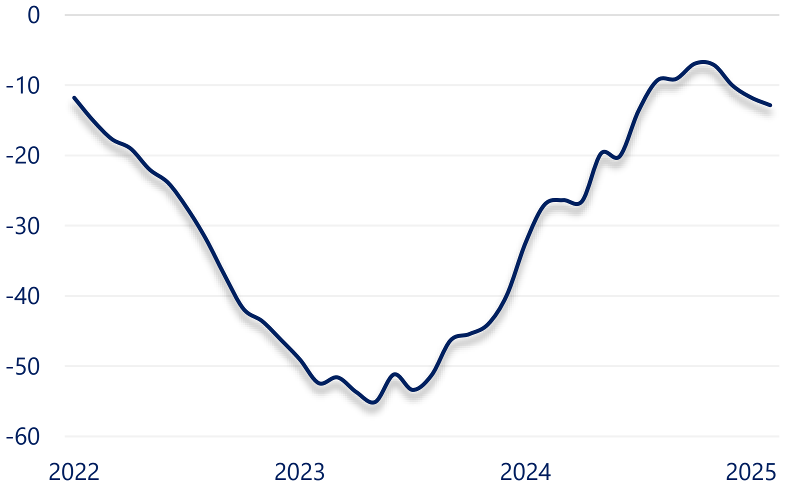
Supply and Demand

(January 2022=100, sca)



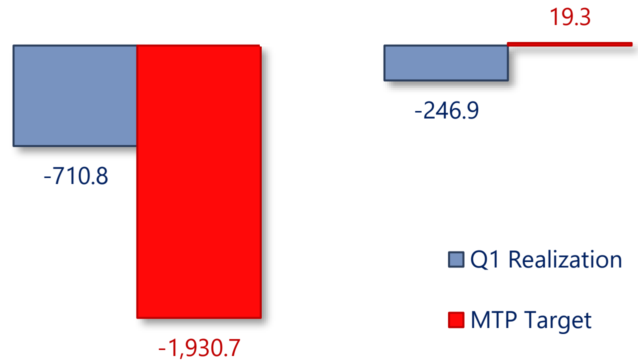
Current Account Balance

(12 month cumulative, billion USD)



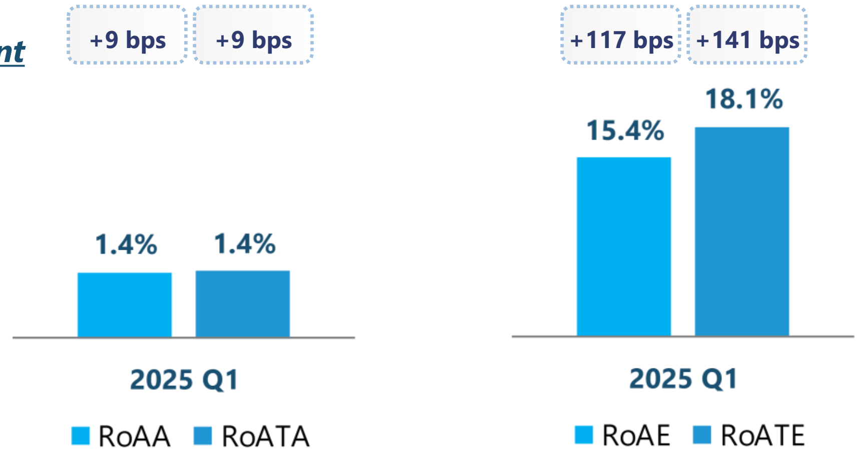
Budget Balance

(billion TL)

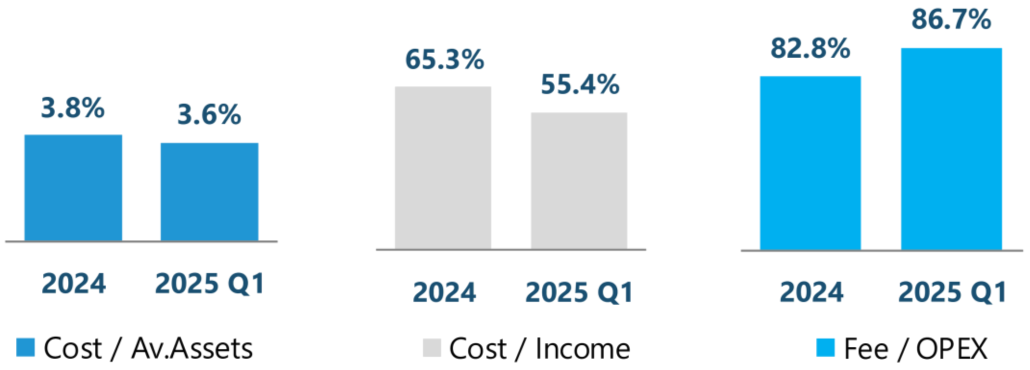


Profitability Ratios (1)

QoQ improvement



Efficiency Ratios (2) (adjusted)



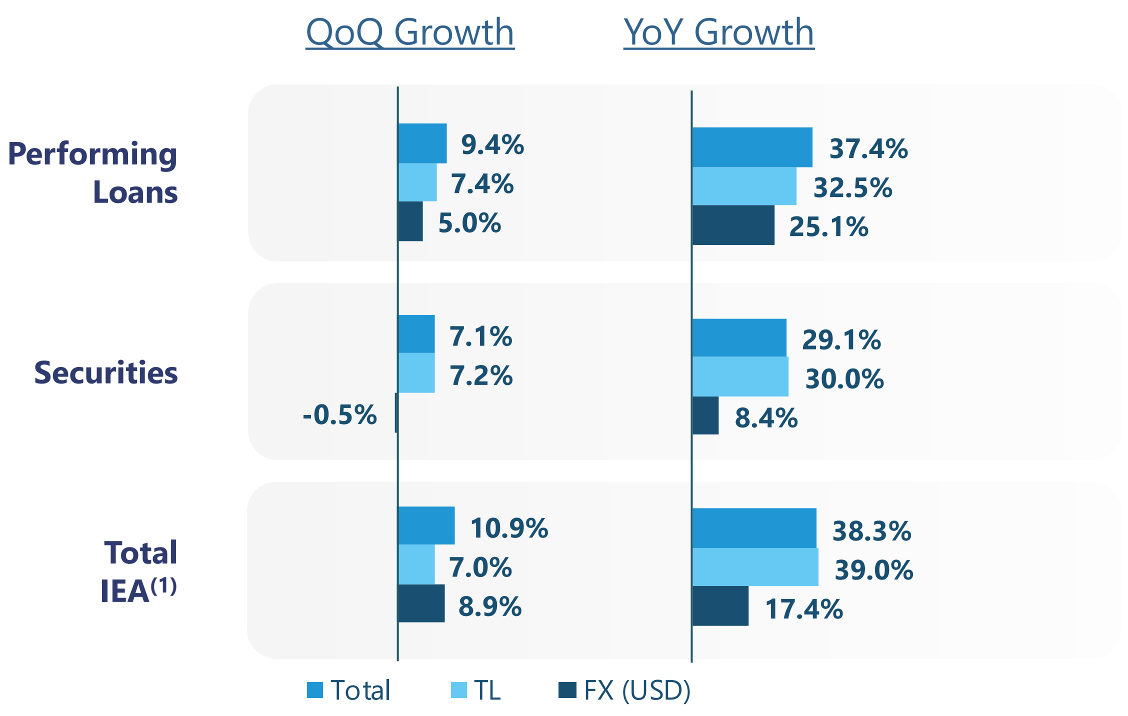
2025 Q1 Revenue Growth & OPEX

	QoQ	YoY
NII (swap adj.)	**7.1**x	**12.2**x
Net F&C	3%	39%
OPEX	-5%	24%
Pre-Prov. Income	24%	58%
Net Income	15%	24%(3)

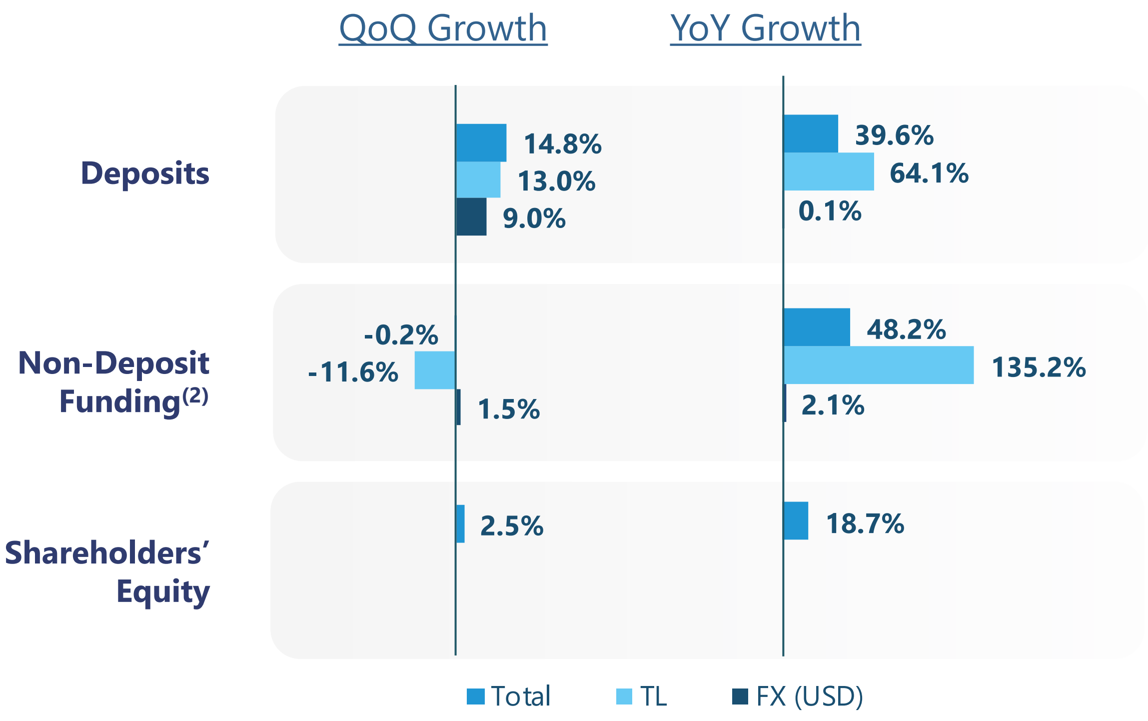
(1) Tangible Equity (TE) and Tangible Assets (TA) are calculated by the deduction of M-t-M valuation differences regarding Fin. Assets Measured at FV through OCI and real estates from shareholders' equity and total assets.
(2) Adjusted for non-recurring and other items.
(3) Adjusted for free provisions.

Solid A&L Bases

Assets



Liabilities



#1

Rankings[3]

- ✓ *Total assets*
- ✓ *Total loans*
- ✓ *Total deposits*
- ✓ *Demand deposits*

Share of demand deposits:

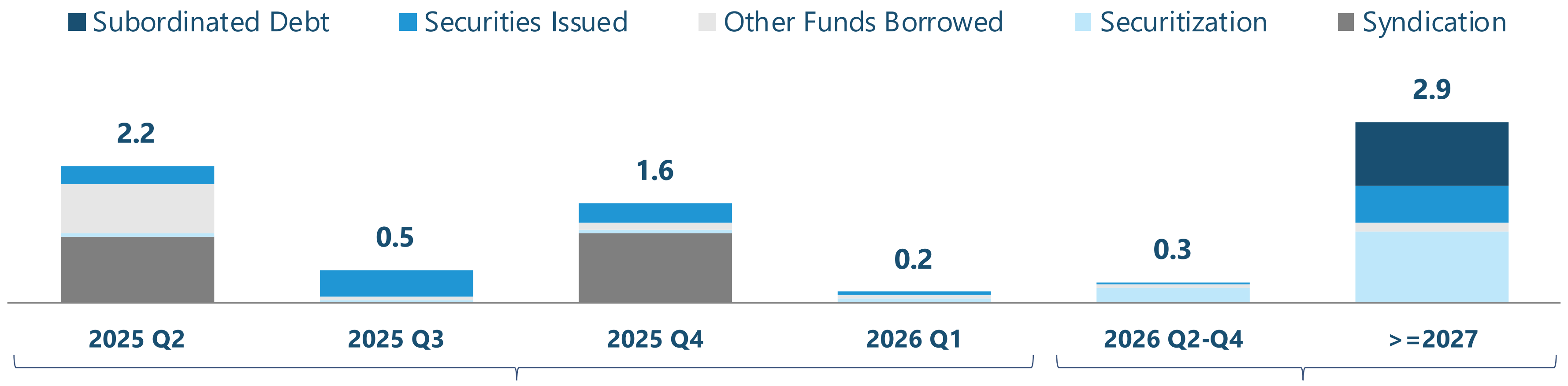
42% in total

Share of core deposits:

72.2%

(1) Interest earning assets include Central Bank reserves.
(2) Non-deposit funding includes repo&money market, funds borrowed, securities issued and subordinated debt.
(3) Among private sector banks.

Maturity Profile of FX Wholesale Funding[1] (bn. USD)



Short Term FX Liabilities: 4.5 billion USD

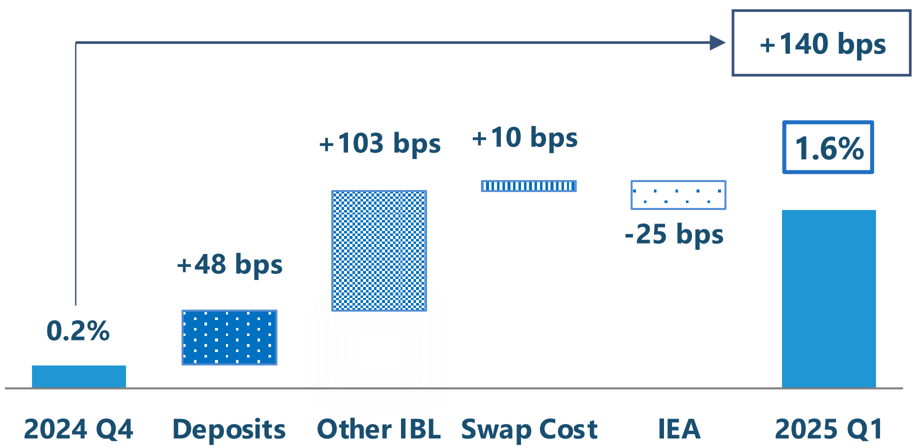
Long Term FX Liabilities: 3.2 billion USD

❖ ***Share of Sustainable Funding** in FX Wholesale Funding: **62%***

❖ ***Strong Liquidity**: Total LCR: **144%** FX LCR: **256%***

(1) Excluding repo transactions.

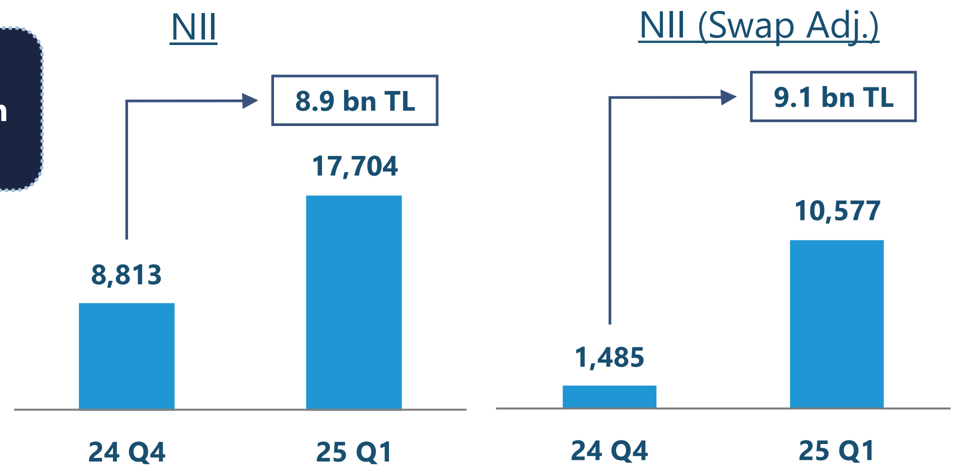
Swap Adjusted NIM Evolution (1)(2) (quarterly)



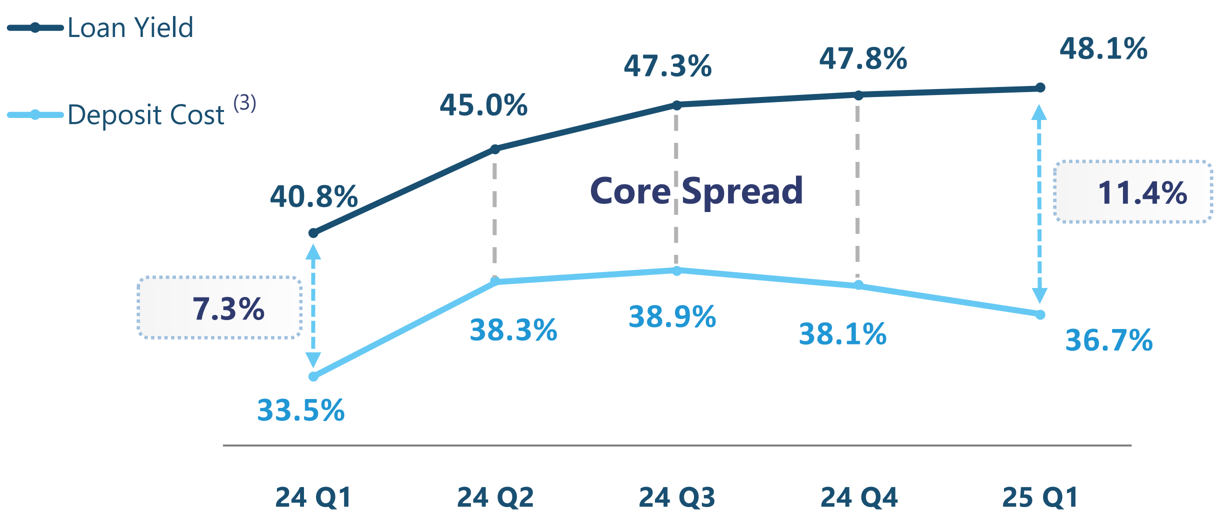
Highest NIM & NII expansion among peers

March Exit NIM: >2%

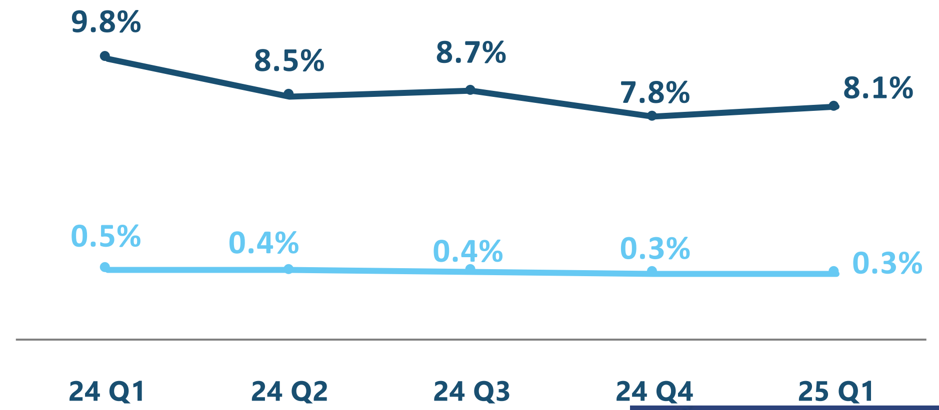
Net Interest Income (quarterly, mn. TL)



TL Loan-Deposit Spread(1) (quarterly)



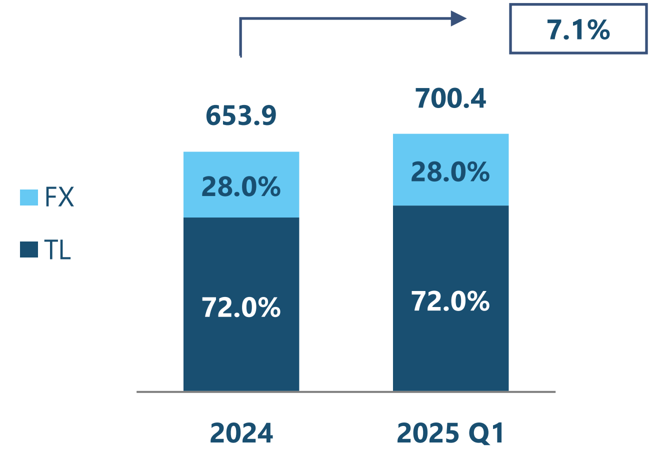
FX Loan-Deposit Spread(1) (quarterly)



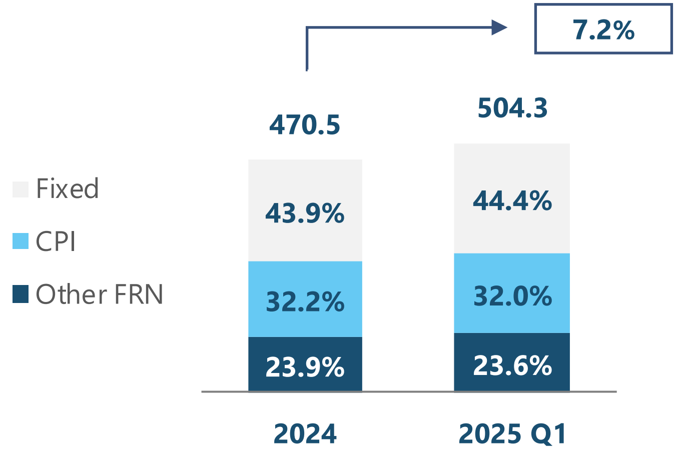
(1) Based on MIS data.
(2) Interest earning assets include Central Bank reserves.
(3) Including demand deposits.

Diversified Securities

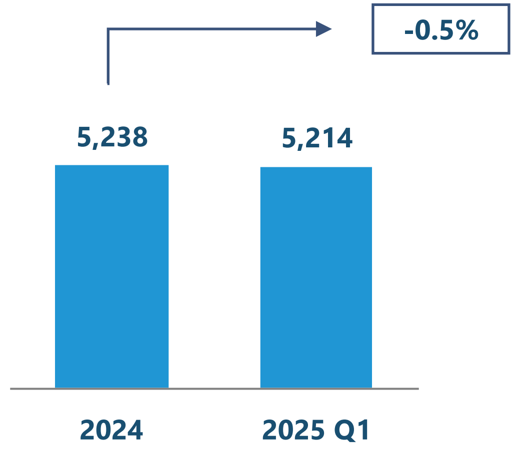
Total Securities (bn. TL)



TL Securities[1] (bn. TL)



FX Securities (mn. USD)



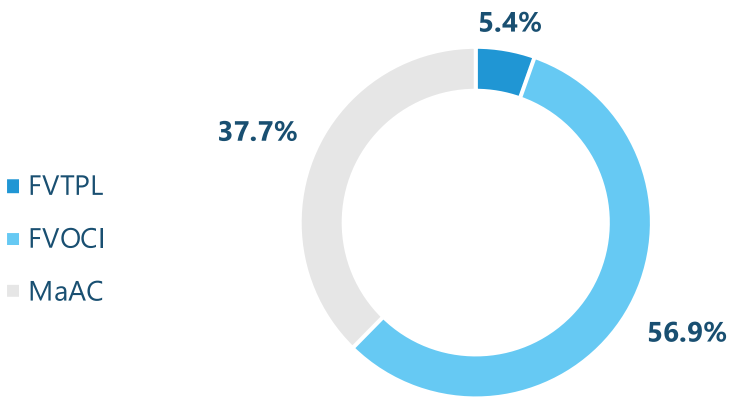
TL Securities & CPI Linkers

TL Securities	24 Q4	25 Q1
Yield	*33.7%*	*32.1%*

CPI Linkers	24 Q4	25 Q1
Yield	*41.3%*	*36.3%*
Interest Income (mn. TL)	*13,884*	*13,117*

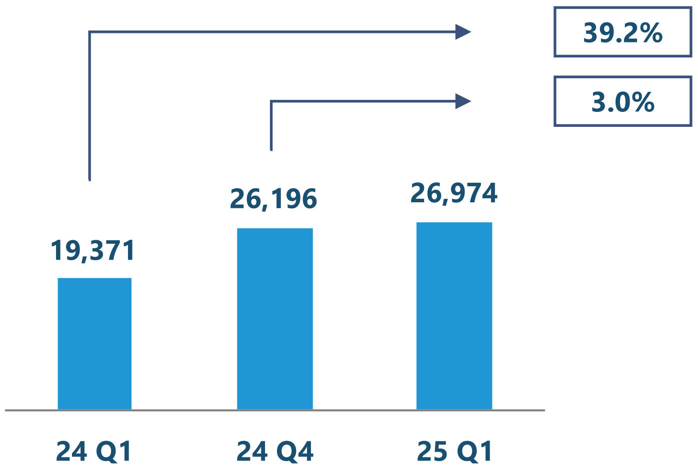
Inflation	24 Q4	25 Q1
12-Month Ahead Inflation Expectation [2]	*37.34%*	*32.83%*
Headline	*44.38%*	*38.10%*

Breakdown of Securities

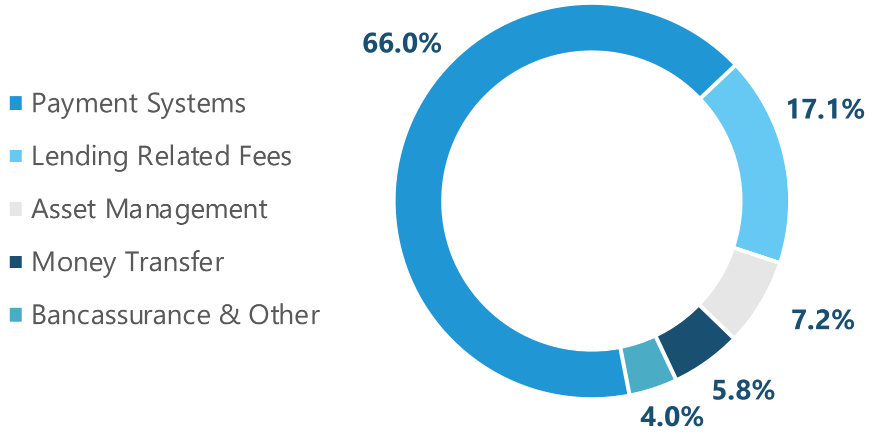


(1) Shares of securities has been calculated based on the securities whose revenue is linked to interest
(2) Average of CBRT Market Participants & Real Sector Expectation Surveys

Net Fees and Commissions (mn. TL)



Net F&C Composition (2025 Q1)



Consistent F&C Growth (2025 Q1, yoy)

Payment Systems **43%**

Asset Management **46%**

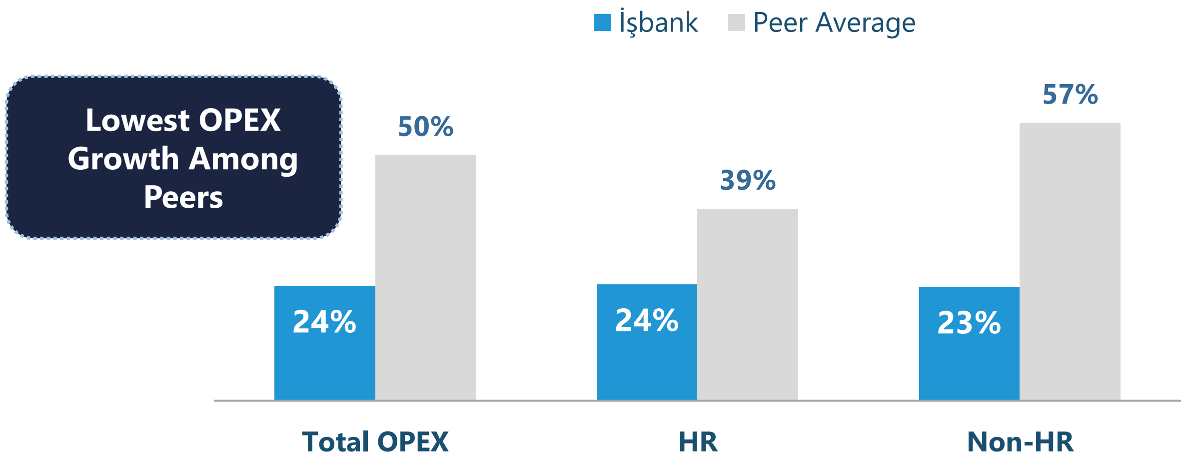
Cash Loans **25%**

Money Transfer **29%**

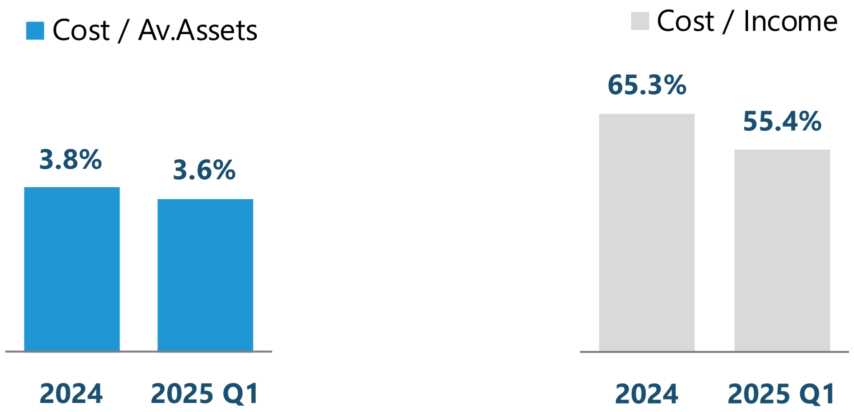
Bancassurance **54%**

Impressive Cost Discipline & Increasing Efficiency

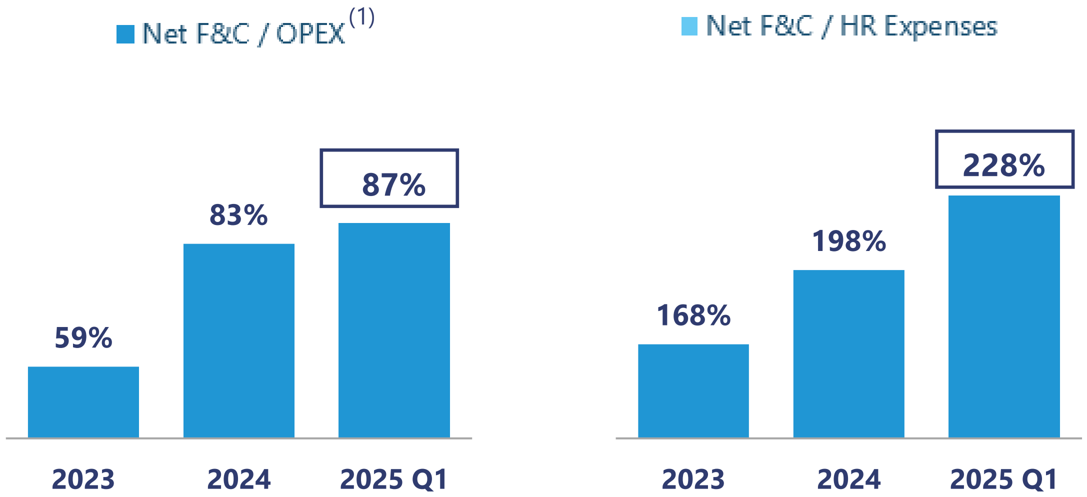
Well-Contained OPEX Growth (2025, Q1)



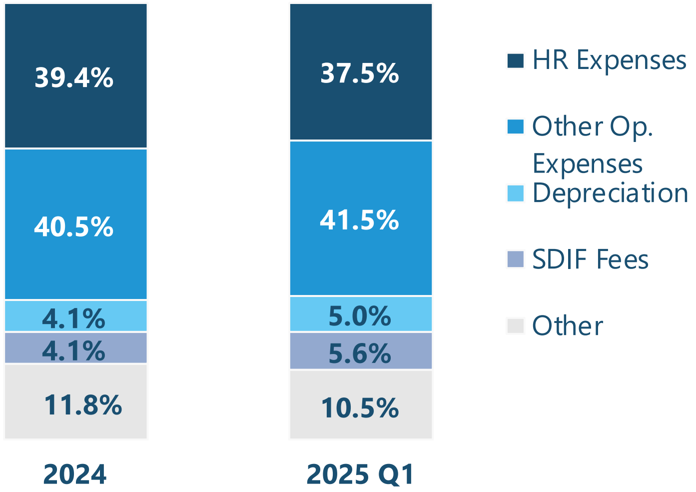
Efficiency Ratios[1] (adjusted)



Increasing Net F&C Coverage Ratios

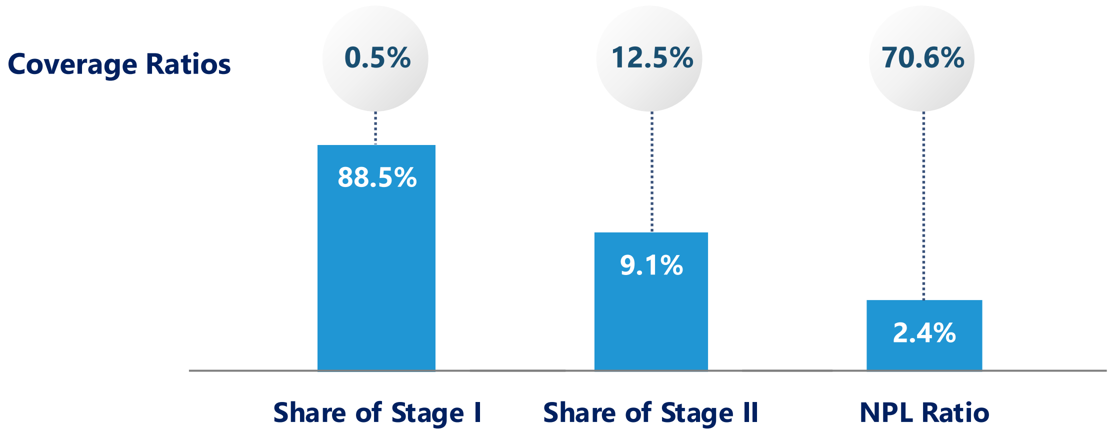


Cost Structure

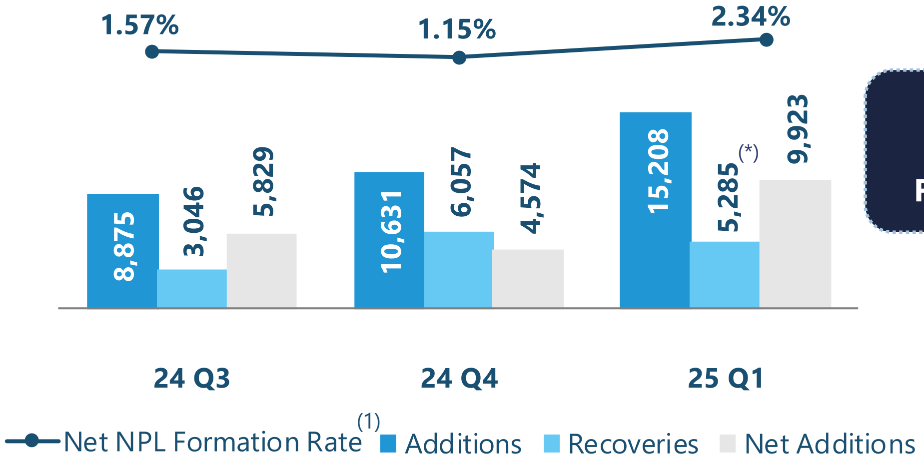


(1) Adjusted for non-recurring and other items.

Resilient NPL Ratio & Strong Coverage

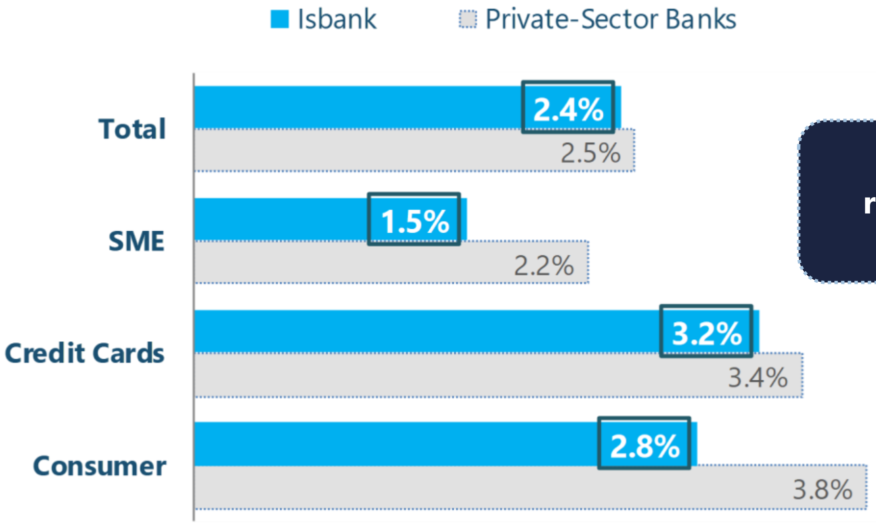


Net NPL Formation (mn. TL, quarterly)



Lowest Net & Gross NPL Formation Rate[3]

Outperformance in NPL Ratios (2025 Q1)



Lowest NPL ratio in every segment

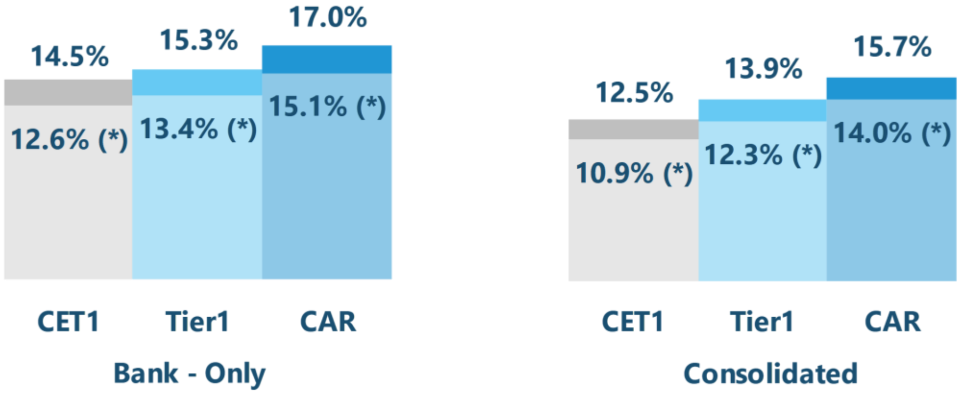
- *Strong collection performance in 2025 Q1*[2]*:* ***22%***
- *Highest Stage 3 coverage ratio*[3]*:* ***71%***
- *In Q1, an NPL portfolio amounting to 1,738.9 mn TL was sold at a solid recovery rate of* ***36%***

- *Total Net Cost of Risk*[4] *for 2025 Q1:* ***209 bps,*** *incl. currency impact*

(*) Includes revenue from NPL sales.
(1) Net NPL Formation / Average Performing Loans
(2) Collections / (Prior period ending balance NPL + Additions)
(3) Among peers
(4) (Stage 1+2+3 Expected Credit Losses-Reversals) / Average Gross Loans. See appendix for details.

Comfortable Capital Buffers

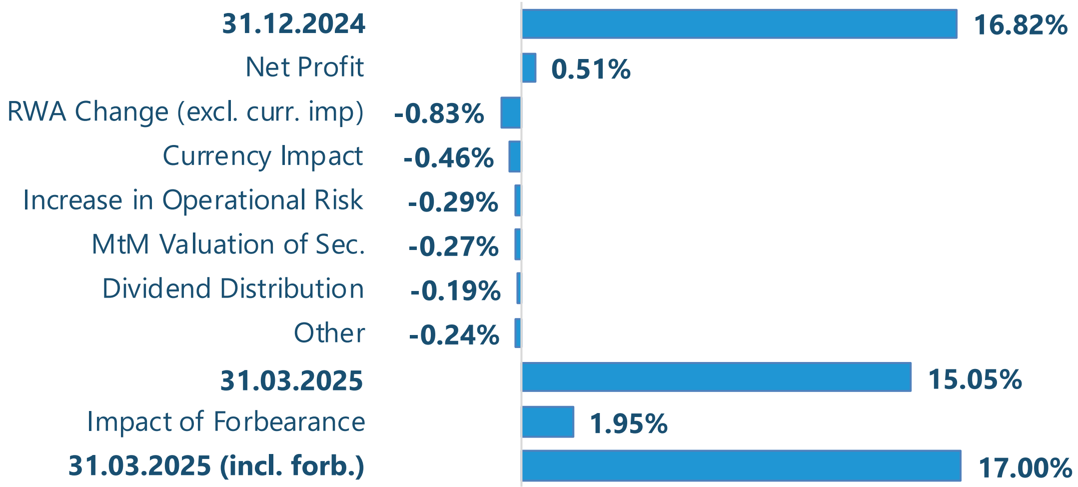
Capital Ratios (2025 Q1)



Minimum Capital Requirements (%)

	Bank-Only	Consolidated
CET 1 Ratio	*7.06*	*8.58*
Tier 1 Ratio	*8.56*	*10.08*
CAR	*10.56*	*12.08*

Change in Capital Adequacy Ratio



Excess Capital

Excess Capital (TL mn)		Reported	Without Forbearance
	CET 1 Ratio	*170,140*	*135,016*
Bank-Only	*Tier 1 Ratio*	*153,606*	*117,321*
	CAR	*147,203*	*108,837*
	CET 1 Ratio	*105,447*	*66,271*
Consolidated	*Tier 1 Ratio*	*105,147*	*63,667*
	CAR	*97,275*	*54,696*

(*) Without the impact of BRSA forbearance measures.

2025 Expectations

	Guidance	Outlook
TL Loan Growth (yoy)	~35%	✓
Net Interest Margin (swap adj.)	450 bps expansion	Dependent on the duration of recent tightening
Net Fees & Commissions Growth (yoy)	~50%	✓
OPEX Growth (yoy)	Avg. CPI	✓
NPL Ratio	~3%	✓
Net Cost of Risk	~200 bps	✓
Capital Adequacy Ratio (w/o forbearance)	>15%	✓
Return on Average Equity	~30%	Dependent on NII trajectory

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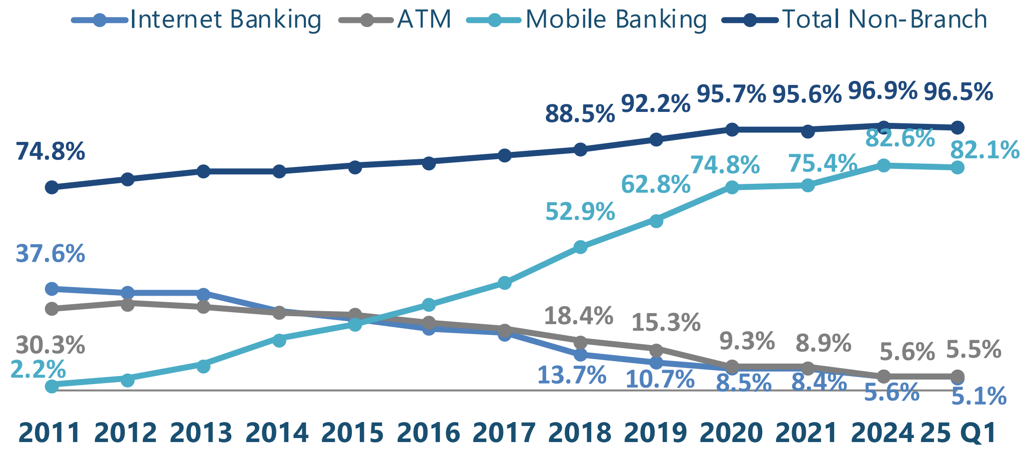
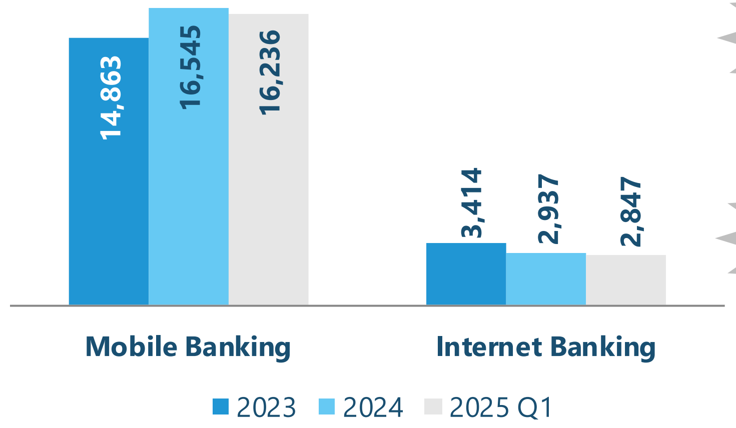
Evolution of Share of Transactions per Channel



Digital Banking - Number of Digital Customers ('000)



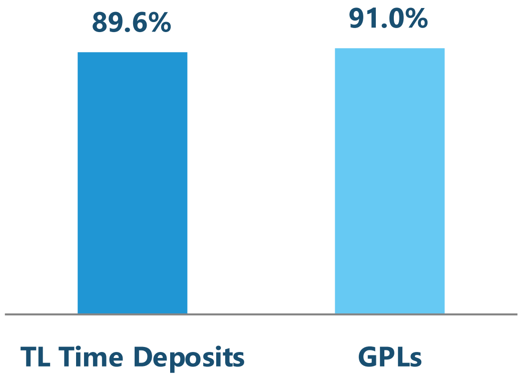
~16.4 mn Digital Customers

~4 mn Nays Customers

Mobile Banking Market Shares (1)

# Transactions	
Investment	23.0%
Credit Cards	14.0%
Money Transfer	10.4%
Payment	11.2%

Share of Digital Channels in Retail Sales(2)



(1) Source: The Banks Association of Turkey, as of 2024 Q4

(2) Number of sales in 2025 Q1

Sustainability Journey

4 QUALITY EDUCATION · 5 GENDER EQUALITY · 7 AFFORDABLE AND CLEAN ENERGY · 8 DECENT WORK AND ECONOMIC GROWTH · 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE · 10 REDUCED INEQUALITIES · 13 CLIMATE ACTION

2012

- The Global Compact – WE SUPPORT
- First Sustainability Report
- E&S risk management in credit processes

2014 - 2017

- Sustainability Policies
- Sustainability Management System
- BIST Sustainability Index
- BREEAM Head Office
- FTSE4Good
- Global Compact Network Turkey Declaration on Sustainable Finance
- *LEED Gold* Tuzla Technology and Operation Center

2018 - 2021

- First Green Bond (First 100% Green Eurobond in Türkiye)
- First Integrated Report
- CDP Climate Change Reporting
- Environmental Management System (ISO 14001)
- UN environment programme finance initiative – Principles for Responsible Banking
- In support of WOMEN'S EMPOWERMENT PRINCIPLES – Established by UN Women and the UN Global Compact Office
- MORNINGSTAR SUSTAINALYTICS
- Emission Reduction Targets for Scope1&2 2025: 38% 2030: 65% 2035: Carbon-Neutral
- Climate Change CDP Leadership «A-»
- First Sustainability-Linked Syndicated Loan
- Climate Change Risk Policy
- CDP Water Security Reporting
- Gender Equality Policy

2022

- net-zero banking alliance – NET-ZERO BANKING ALLIANCE commitment
- Bloomberg Gender-Equality Index 2022
- Board Diversity Policy
- 30%+ Club PATH TO PARITY
- First Integrated Annual Report
- Electricity consumption from renewable sources: 100%

2023

- CDP DISCLOSURE INSIGHT ACTION A LIST 2023 CLIMATE
- NZBA 2030 interim target setting
  - Power Generation 61%
  - Cement 21%
  - Iron&Steel 10%
  - emission intensity reduction
- Sustainable Finance Pledge
  - *TL 300 bn* sustainable finance until 2026
  - *TL 100 bn* for women entrepreneurs until 2028
- First Sustainable Bond
- First domestic TL green bond

2024+

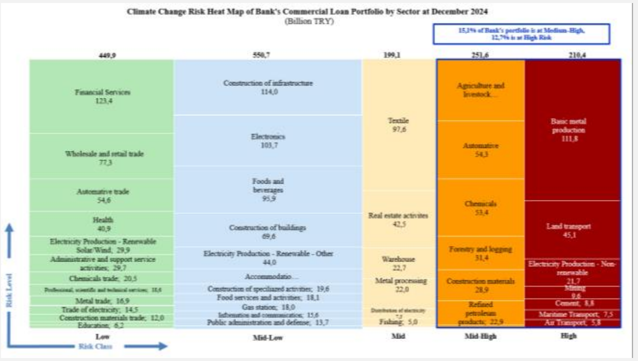
- NZBA 2030 interim target setting
  - Aluminum 7%
  - Real estate 36%
  - Oil and gas 15%
  - Road freight transport 20%
  - Agriculture: Wheat 14% Maize 15% Rice 16%
  - emission intensity reduction
- First green bond public offering *100th Anniversary bond*
- First public Sustainable Eurobond issuance
- Emission Reduction Targets Enhancement for Scope1&2 2026: Carbon-Neutral

High Level Commitment in Sustainability Governance

- Sustainability **Committee** - Sustainability **Leader**

Effective Management of Risks

- Ensuring the compliance of the Bank's activities and practices with the climate change strategy:
  - Governance: **Climate Change Risk Policy**,
  - Analysis: **Climate Change Risk Management – Climate Heatmap & Scenario Analysis**



- E&S risk analysis / due dilligence

  investment projects/ portfolio

Strong Support for the Transition in Economy

- Our sectoral decarbonization targets within the scope of **Net Zero Banking Alliance** commitments:
  - Emission intensity reduction by 2030
    - 61% in power generation
    - 21% in **cement**
    - 10% in **iron&steel**
    - 7% in **aluminum**
    - 36% in **real estate**
    - 15% in **oil and gas**
    - 20% in **road freight transport**
    - 14% wheat, 15% maize, 16% rice in **agriculture**
  - Phase out from financing of coal and coal-related activities by 2040
- **Sustainable finance pledge** of TL 300 billion by 2026
- **~ TL 7.1 billion** sustainable investment fund
- 56 Agriculture Specialized Branches
- **İmecemobil -** Technical Assistance to +290 thousand Farmers
- Twin Transformation Journey of 100 SMEs

Sustainable Funding

- **Share of Sustainable Funding** in FX Wholesale Funding – **62%**
- **First-ever domestic green debt instrument issuance in Turkish lira -** TL 500 million
- **100th Anniversary Bond -** First green bond public offering **₺4.5 bn**
- **İşbank's First public Sustainable Eurobond issuance** -USD 500 mn

Gender Equality

- Gender Equality Policy
- Board Diversity Policy
- İşbank Declaration on Women's Empowerment
  - TL 100 bn financing pledge for women entrepreneurs until 2028
  - Financial literacy training to 15,000 women in 5 years
- Collaboration with TÜRKONFED & UN Women - WeLead Project

Strong Employee Rights

- As of 31.03.2025;
  - Female employee rate: 54.93%
  - Female in management rate: 41.46%
  - Return from maternity leave rate: 100%
  - Unionized employee rate: 97.36%
  - Turnover rate: 0.34%

International Initiatives

THE GLOBAL COMPACT
WE SUPPORT

net-zero banking alliance

UNEP FINANCE INITIATIVE | PRINCIPLES FOR RESPONSIBLE BANKING

In support of
WOMEN'S EMPOWERMENT PRINCIPLES
Established by UN Women and the UN Global Compact Office

30%+ Club
PATH TO PARITY

ESG Rating & Indices

MORNINGSTAR SUSTAINALYTICS

Low Risk

BIST SUSTAINABILITY INDEX

CDP

LSEG

11/1138 - Global Banks

Bloomberg Gender-Equality Index 2023

FTSE4Good

Reporting & Awards

GLOBAL FINANCE

- Sustainable Finance Awards 2025: Best Impact Investing Solution

LACP VISION AWARDS GOLD WINNER WORLDWIDE

- League of American Communication Professionals (LACP): 2023 Integrated Annual Report "Gold Award"

Environment-friendly Operations

- All locations covered by ISO 14001:2015 *(As of 31.12.2024)*
- Head Office Building - the BREEAM In-use Excellent certificate
- Tuzla Technology and Operations Center (TUTOM) - LEED Gold certificate
- Atlas Data Center - LEED v4 Gold certificate
- First Self-Consumption Solar Power Plant Investment

TÜV SÜD ISO 14001

U.S. GREEN BUILDING COUNCIL LEED USGBC

BREEAM®

Net Cost of Risk

Provisions (TL mn)	2024	2024 Q4	2025 Q1
Stage 1	3,072	1,107	2,373
Stage 2	5,185	726	1,603
Stage 3	15,223	5,211	8,672
Reversals (TL mn) (-)	**2024**	**2024 Q4**	**2025 Q1**
Stage 1+2	421	-186	602
Stage 3	7,315	2,194	2,962
Net CoR *	**110 bps**	**124 bps**	**209 bps**
Currency Impact	*9 bps*	*7 bps*	*12 bps*
Net CoR (exc. curreny impact) *	**101 bps**	**117 bps**	**197 bps**

(*) (Stage 1+2+3 Expected Credit Losses-Reversals) / Average Gross Loans

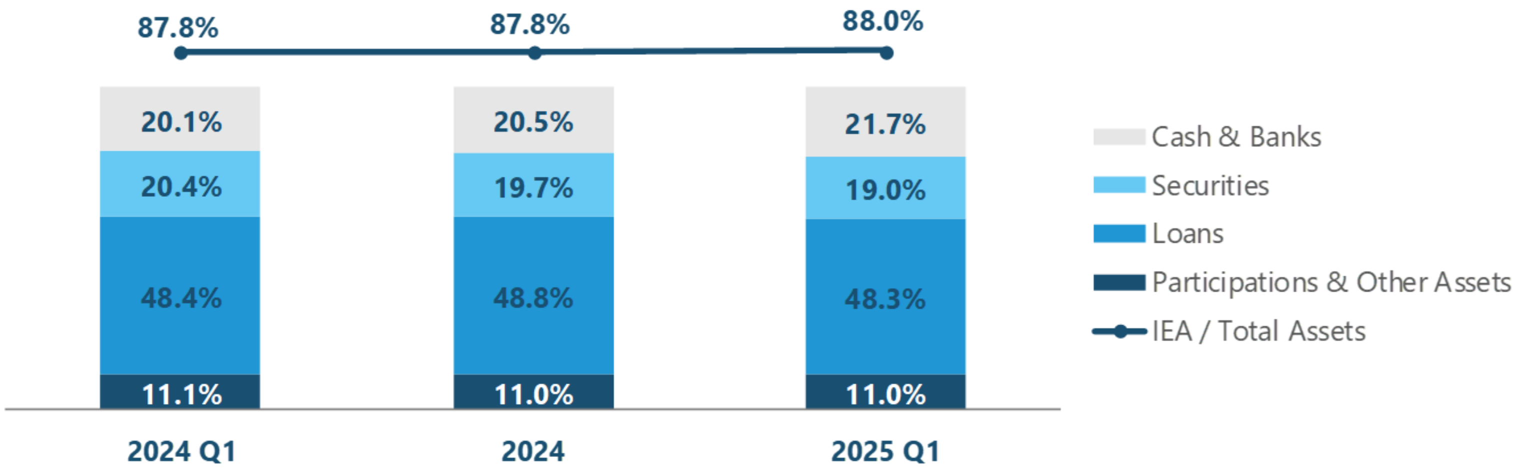
Decomposition of OPEX

(TL thousand)	2024 Q4	2025 Q1	Δ QoQ	2024 Q1	2025 Q1	Δ YoY
HR Expenses	12,324,382	11,822,661	-4.1%	9,540,404	11,822,661	23.9%
Non-HR expenses	20,807,188	19,737,407	-5.1%	15,999,042	19,737,407	23.4%
Advertisement & Marketing	1,348,899	1,240,142	-8.1%	694,601	1,240,142	78.5%
IT and R&D	2,027,334	668,770	-67.0%	515,921	668,770	29.6%
Rental Expenses	127,695	138,195	8.2%	80,057	138,195	72.6%
Maintenance	415,888	280,322	-32.6%	170,029	280,322	64.9%
Depreciation	1,481,321	1,573,273	6.2%	982,012	1,573,273	60.2%
Provision for Pension Fund	*2,600,075*	*435,000*	*-83.3%*	*1,404,000*	*435,000*	*-69.0%*
Other	12,805,976	15,401,705	20.3%	12,152,422	15,401,705	26.7%
TOTAL	***33,131,570***	***31,560,068***	***-4.7%***	***25,539,446***	***31,560,068***	***23.6%***

NM: Not meaningful

(1) Adjusted for provision pension fund and earthquake-related cost

(TL mn.)	2024 Q1	2024	2025 Q1	Δ QoQ	Δ YoY
Cash & Banks	535,879	682,396	796,550	16.7%	48.6%
Securities (Net)	542,634	653,869	700,404	7.1%	29.1%
Loans	1,291,527	1,622,484	1,774,549	9.4%	37.4%
Participations (Net)	158,644	204,183	213,766	4.7%	34.7%
Fixed Assets (Net)	44,274	65,028	65,924	1.4%	48.9%
Other Assets	93,079	95,816	125,550	31.0%	34.9%
Total Assets	**2,666,036**	**3,323,776**	**3,676,743**	**10.6%**	**37.9%**
TL Assets	1,627,465	2,123,424	2,266,299	6.7%	39.3%
FX Assets	1,038,571	1,200,353	1,410,444	17.5%	35.8%
FX Assets (USD mn.)	32,304	34,296	37,502	9.3%	16.1%



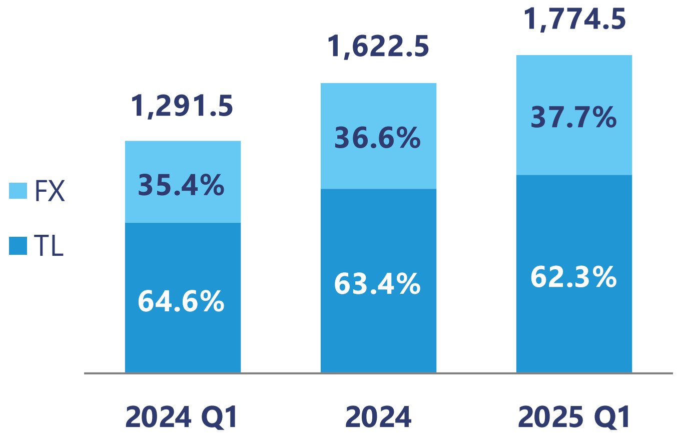
Loans

(TL mn.)	2024 Q1	2024	2025 Q1	Δ QoQ	Δ YoY
Total Loans	**1,291,527**	**1,622,484**	**1,774,549**	**9.4%**	**37.4%**
TL Loans	834,160	1,028,867	1,105,051	7.4%	32.5%
Retail Loans	381,683	495,958	545,853	10.1%	43.0%
Housing Loans	45,023	62,964	67,901	7.8%	50.8%
Auto Loans	5,619	4,795	4,260	-11.2%	-24.2%
GPLs[(1)]	132,613	171,011	188,555	10.3%	42.2%
Credit Card Loans	198,428	257,187	285,137	10.9%	43.7%
Non-Retail Loans	452,477	532,909	559,198	4.9%	23.6%
SME Loans[(2)]	270,705	326,182	371,517	13.9%	37.2%
Commercial and Corporate Loans	181,772	206,727	187,680	-9.2%	3.3%
FX Loans	457,368	593,617	669,498	12.8%	46.4%
FX Loans (USD mn.)	14,226	16,960	17,801	5.0%	25.1%
SME Loans[(2)]	900	1,262	1,446	14.5%	60.7%
Commercial and Corporate Loans	13,326	15,698	16,355	4.2%	22.7%

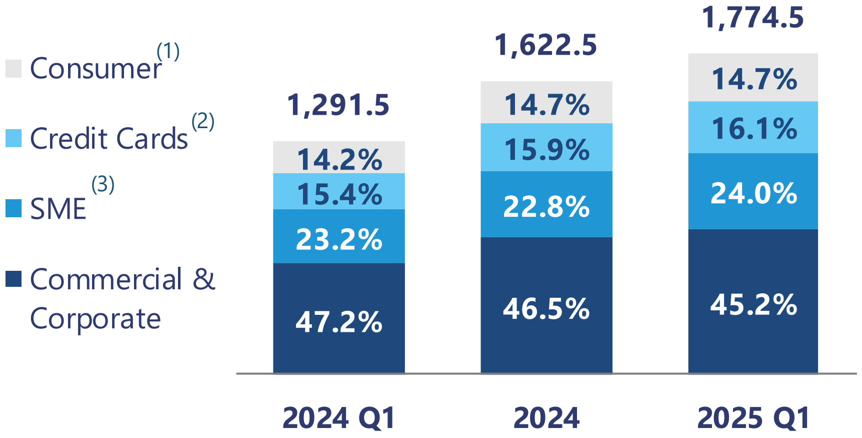
(1) Including overdraft accounts
(2) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn.

Loan Composition

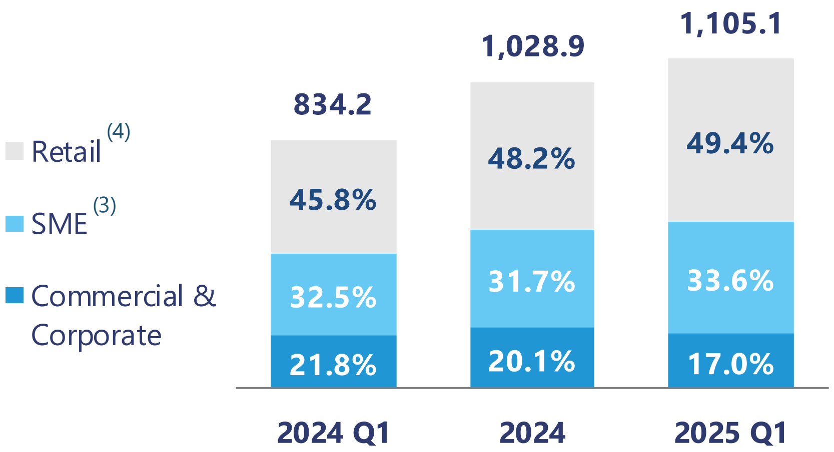
Currency Mix (bn.TL)



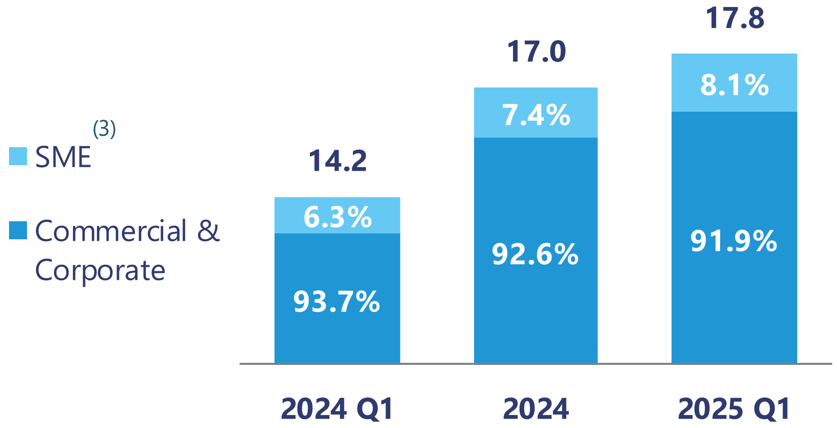
Total Loans (bn. TL)



TL Loans (bn. TL)



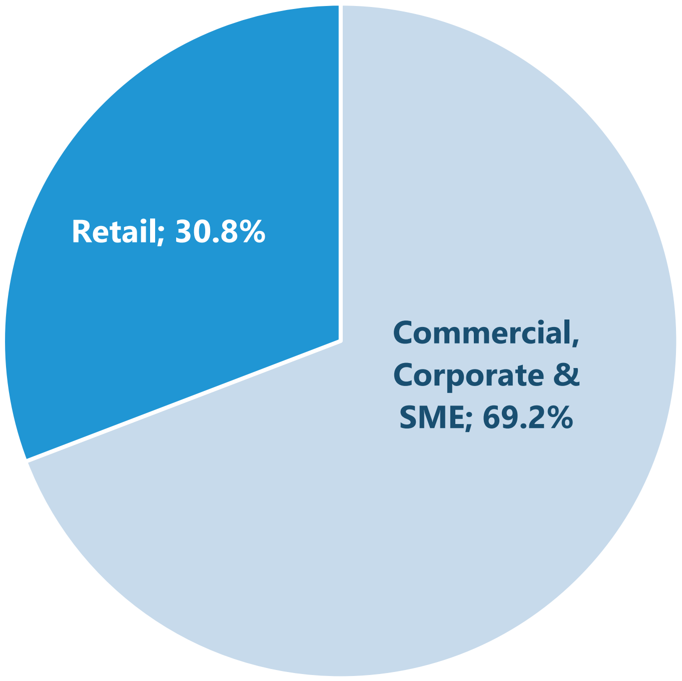
FX Loans (bn. USD)



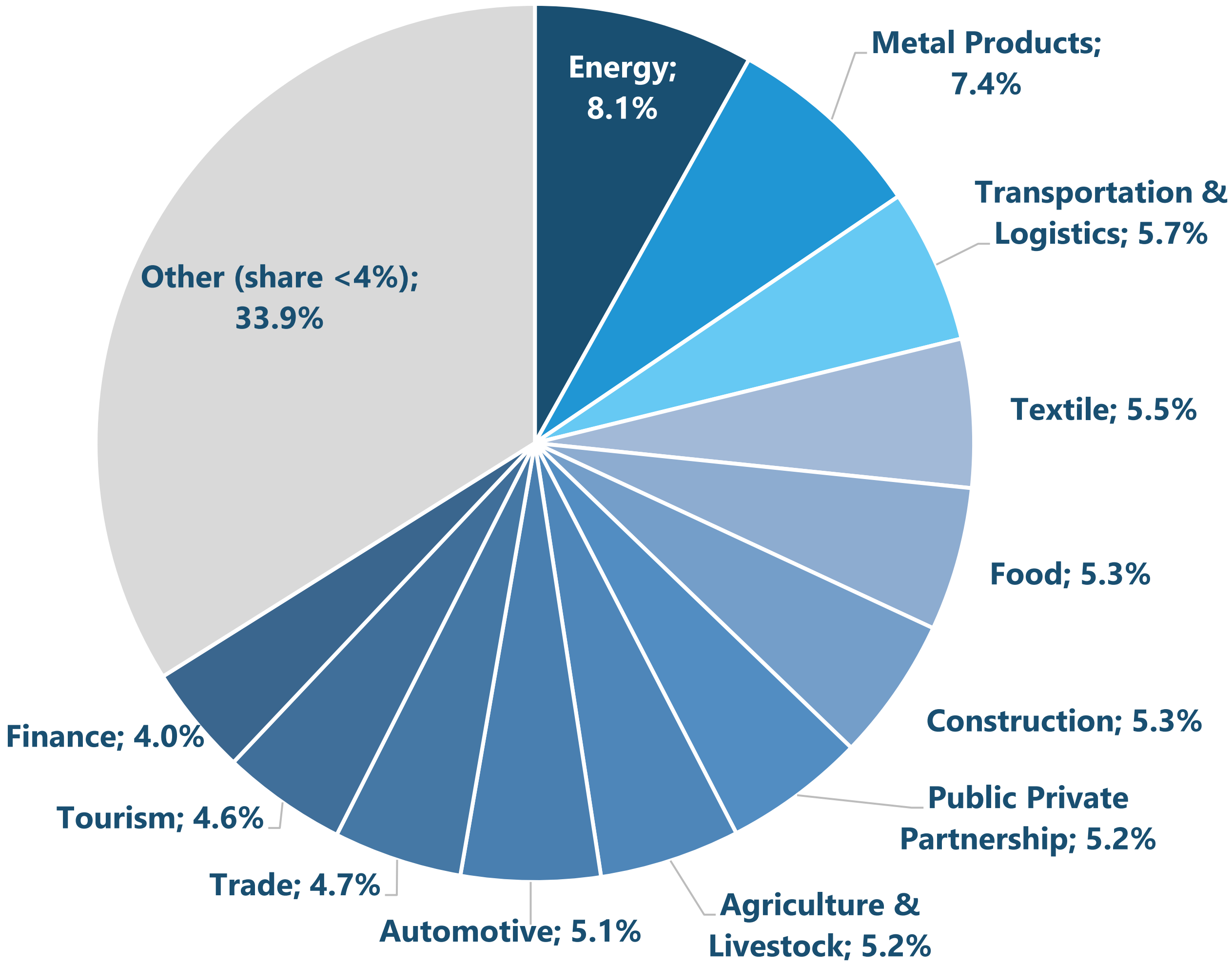
(1) Including retail overdraft accounts
(2) Shows retail credit card balances only
(3) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn.
(4) Including retail credit cards and overdraft accounts

Sector Breakdown of Loans

Total Loans Breakdown* (%)



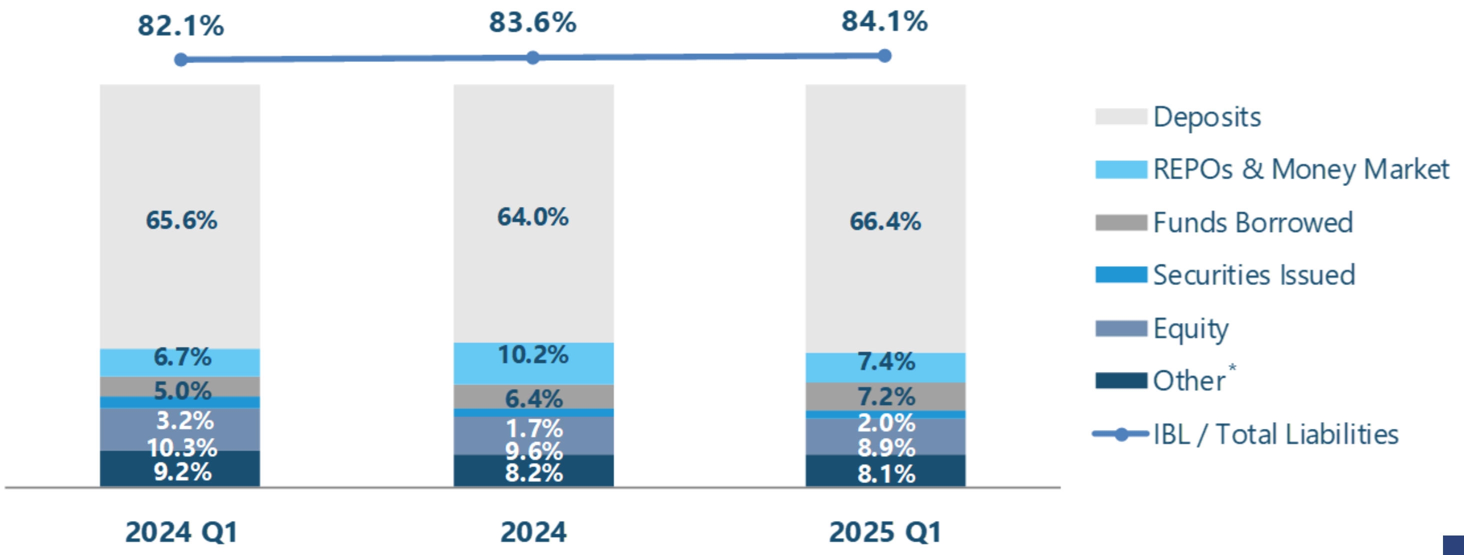
Commercial Loans Breakdown* (%)



(*) MIS Data

Liabilities Structure

(TL mn.)	2024 Q1	2024	2025 Q1	Δ QoQ	Δ YoY
Deposits	1,748,756	2,127,117	2,440,939	14.8%	39.6%
REPOs & Money Market	178,498	338,408	270,936	-19.9%	51.8%
Funds Borrowed	132,645	211,093	265,383	25.7%	100.1%
Securities Issued	84,854	55,606	74,052	33.2%	-12.7%
Other	246,290	273,215	298,994	9.4%	21.4%
Equity	274,992	318,338	326,439	2.5%	18.7%
Total Liabilities & Equity	**2,666,036**	**3,323,776**	**3,676,743**	**10.6%**	**37.9%**
TL Liabilities	1,388,434	2,017,806	2,171,493	7.6%	56.4%
FX Liabilities	1,277,603	1,305,970	1,505,250	15.3%	17.8%
FX Liabilities (USD bn.)	39,739	37,313	40,023	7.3%	0.7%

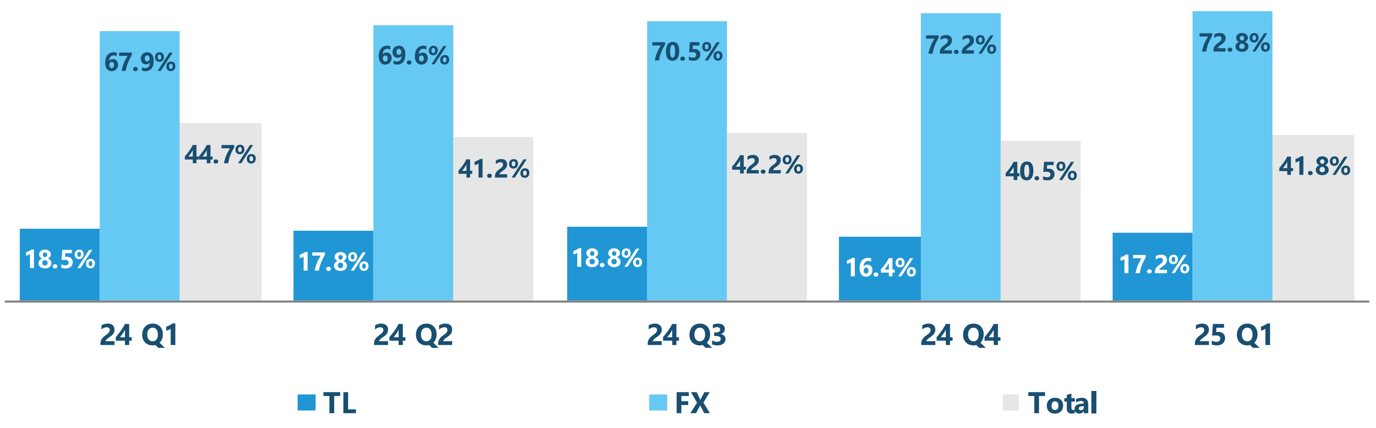


(*) Includes subordinated debt.

Deposits

(TL mn.)	2024 Q1	2024	2025 Q1	Δ QoQ	Δ YoY
Total Deposits	**1,748,756**	**2,127,117**	**2,440,939**	**14.8%**	**39.6%**
TL Deposits	837,190	1,215,867	1,373,575	13.0%	64.1%
TL Saving Deposits	502,467	718,441	816,952	13.7%	62.6%
TL Commercial Deposits	263,151	409,482	454,957	11.1%	72.9%
Other TL Deposits	71,572	87,944	101,666	15.6%	42.0%
FX Deposits	911,567	911,250	1,067,364	17.1%	17.1%
FX Deposits (USD mn.)	28,354	26,036	28,380	9.0%	0.1%
Demand Deposits	*753,106*	*838,901*	*988,486*	*17.8%*	*31.3%*

Share of Demand Deposits [1]



(1) Excluding interbank deposits

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Income Statement Highlights

(TL mn.)	2024 Q4	2025 Q1	Δ QoQ	2024 Q1	2025 Q1	Δ YoY
Net Interest Income	8,813	17,704	100.9%	15,999	17,704	10.7%
(-) SWAP Cost(1)	7,328	7,127	-2.7%	15,130	7,127	-52.9%
Net Fees & Commissions	26,196	26,974	3.0%	19,371	26,974	39.2%
Net Trading Gains/Losses	-542	-3,956	NM	-6,727	-3,956	41.2%
Net Trading Gains/Losses Excl. Swap Cost	*6,786*	*3,171*	*-53.3%*	*8,403*	*3,171*	*-62.3%*
Other Operating Income	5,553	5,951	7.2%	7,392	5,951	-19.5%
Total Operating Income	**40,019**	**46,673**	**16.6%**	**36,036**	**46,673**	**29.5%**
HR Expenses	12,324	11,823	-4.1%	9,540	11,823	23.9%
Non-HR Expenses	20,807	19,737	-5.1%	15,999	19,737	23.4%
(-) Provision for Pension Fund	*2,600*	*435*	*-83.3%*	*1,404*	*435*	*-69.0%*
Total Operating Expenses	**33,132**	**31,560**	**-4.7%**	**25,539**	**31,560**	**23.6%**
Operating Profit	**6,888**	**15,113**	**119.4%**	**10,497**	**15,113**	**44.0%**
Stage 3 Expected Credit Losses	5,211	8,672	66.4%	2,832	8,672	206.2%
Stage 1+2 Expected Credit Losses	1,833	3,977	116.9%	1,479	3,977	168.9%
Other Provision Charges	146	16	-89.0%	0	16	NM
Total Provision Charges	**7,190**	**12,665**	**76.2%**	**4,311**	**12,665**	**193.8%**
Income from Participations	10,119	9,504	-6.1%	7,782	9,504	22.1%
Tax Provisions	-1,015	-466	NM	-80	-466	NM
Net Income	**10,833**	**12,418**	**14.6%**	**14,048**	**12,418**	**-11.6%**

NM: Not meaningful
(1) Based on MIS data

Fees & Commissions Income

(TL thousand)	2024 Q4	2025 Q1	Δ QoQ	2024 Q1	2025 Q1	Δ YoY
Cash Loans	2,857,000	3,003,624	5.1%	2,401,904	3,003,624	25.1%
Non-Cash Loans	1,484,588	1,616,204	8.9%	1,251,741	1,616,204	29.1%
Payment Systems	17,781,955	17,801,921	0.1%	12,411,088	17,801,921	43.4%
Asset Management	1,643,385	1,932,577	17.6%	1,319,549	1,932,577	46.5%
Money Transfer	1,391,300	1,553,178	11.6%	1,204,340	1,553,178	29.0%
Bancassurance	1,322,860	1,165,216	-11.9%	757,927	1,165,216	53.7%
Total Fees & Commissions Income (Net)	**26,196,183**	**26,973,711**	**3.0%**	**19,371,481**	**26,973,711**	**39.2%**
Total Fees & Commissions Income (Gross)	**31,609,158**	**32,004,631**	**1.3%**	**23,365,800**	**32,004,631**	**37.0%**

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