Earnings Presentation
2026 Q1

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Macro Outlook

Financial Performance

Sustainability

Digitalisation

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Appendix

Agenda

2026 Q1 Earnings Presentation

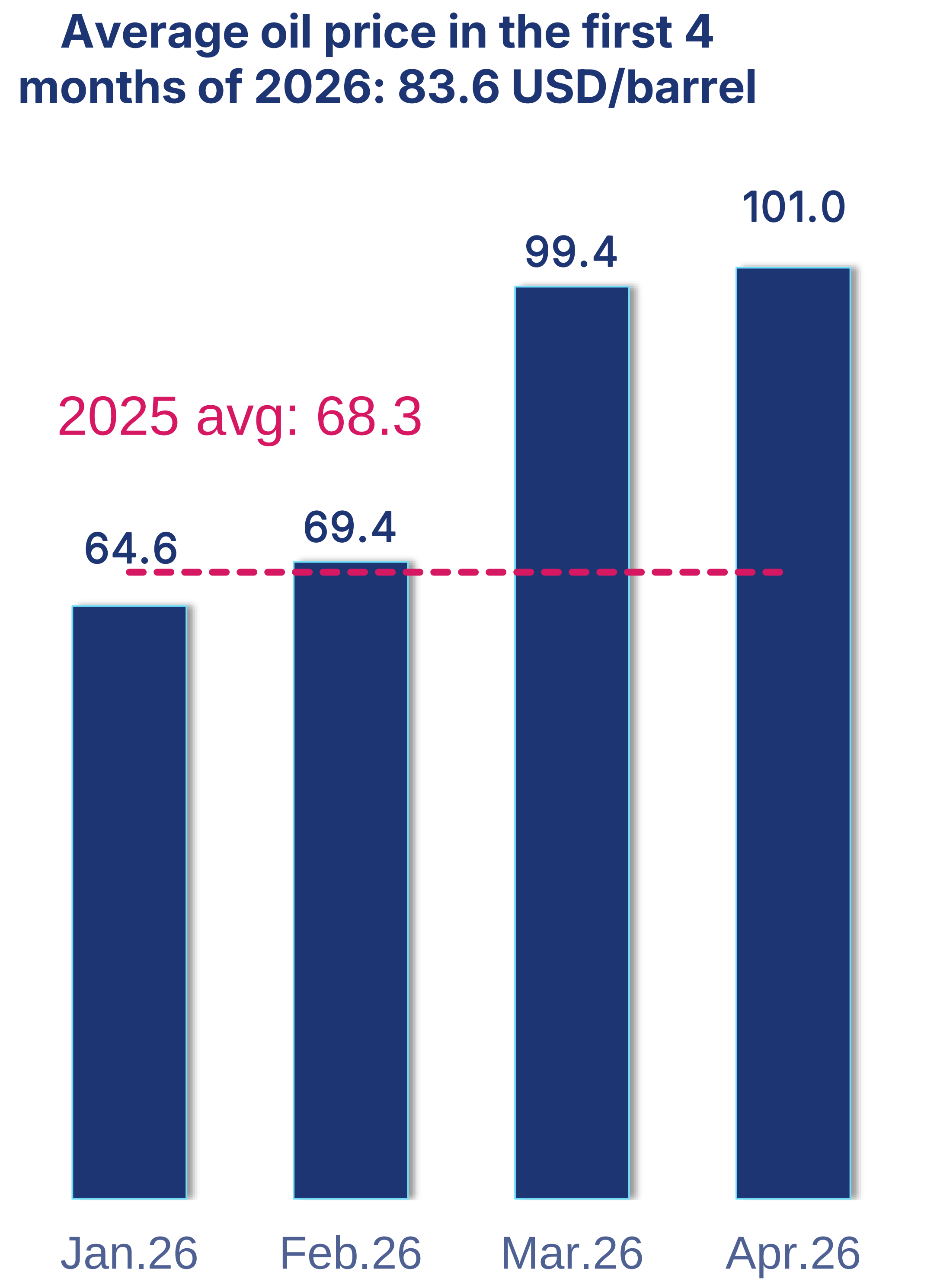
Macro Outlook

- Higher geopolitical uncertainty
- Tighter CBRT stance as a response to uncertainty
- Contained shift in inflation and growth expectations
- FX reserves showing a recovery trend in April

Macro Outlook

Global uncertainties

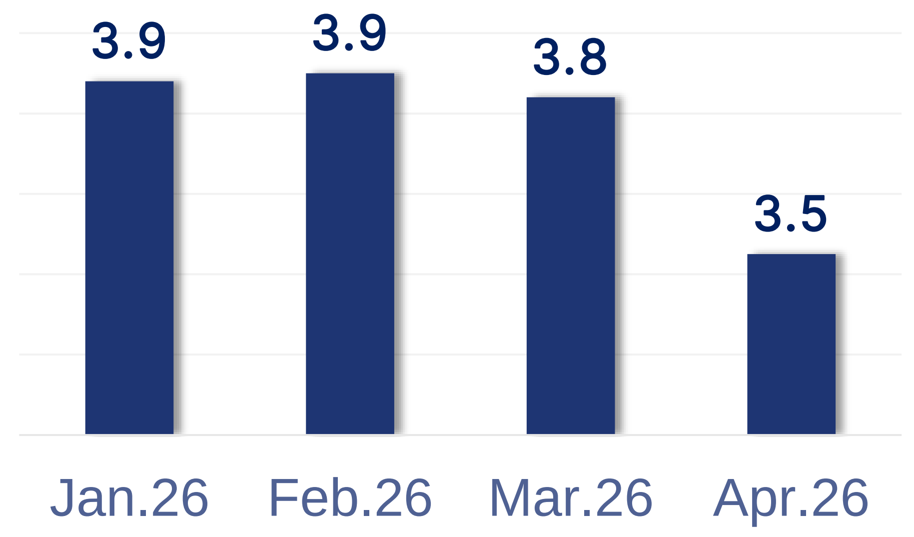
Brent Oil Price
(USD/barrel, monthly averages)



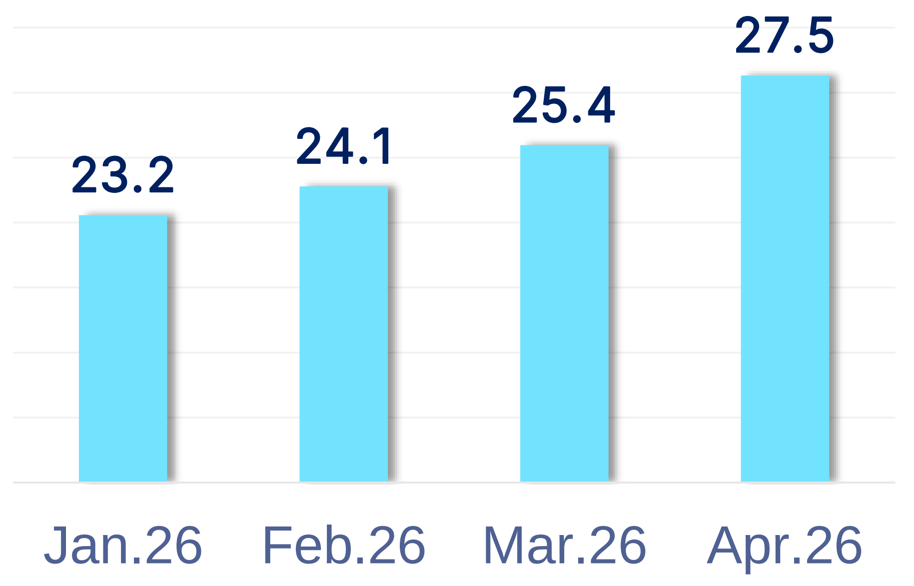
Growth & CPI path

CBRT's Survey of Market Participants

GDP Growth Expectation for 2026
(%)

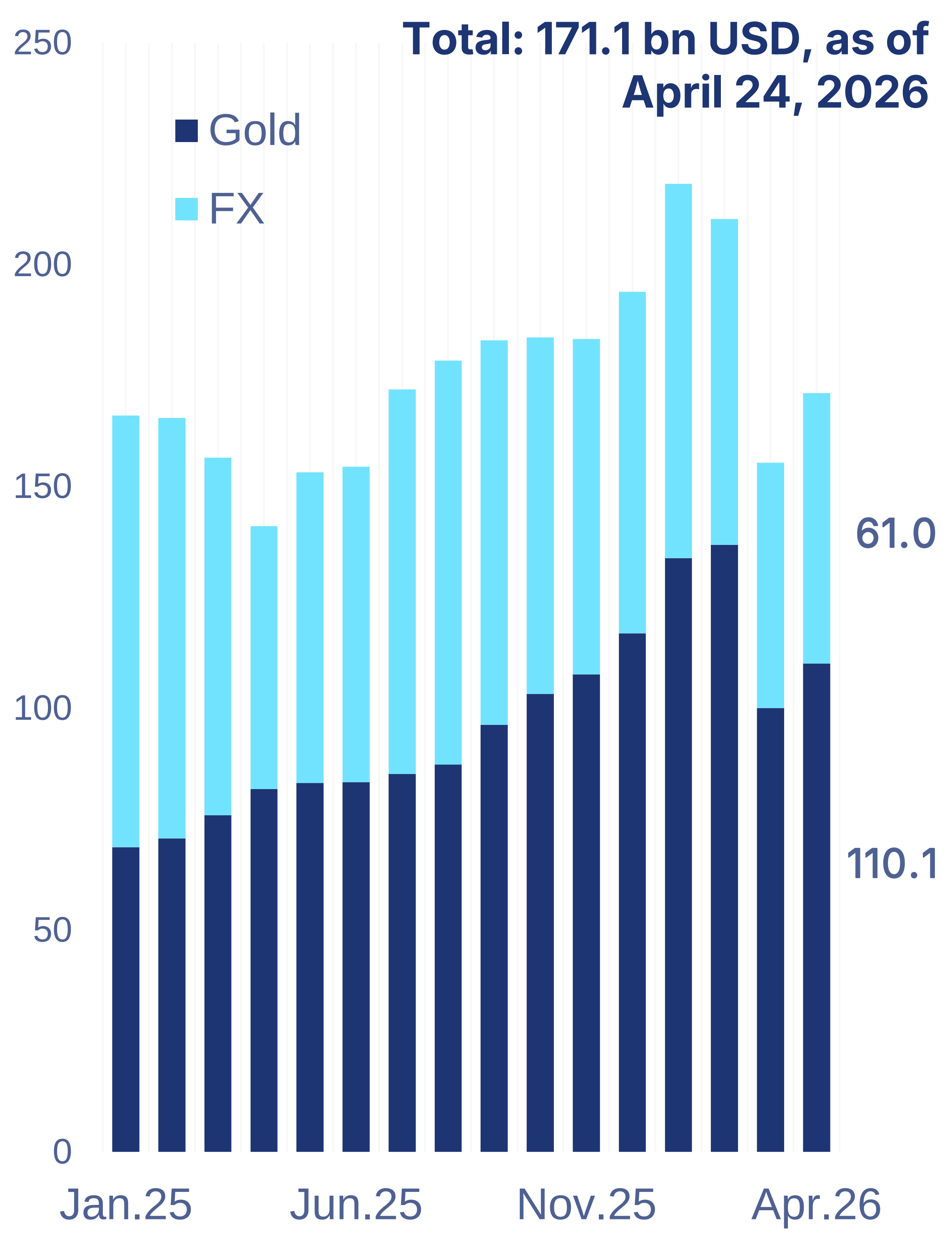


Year-end CPI Inflation Expectation for 2026
(%)



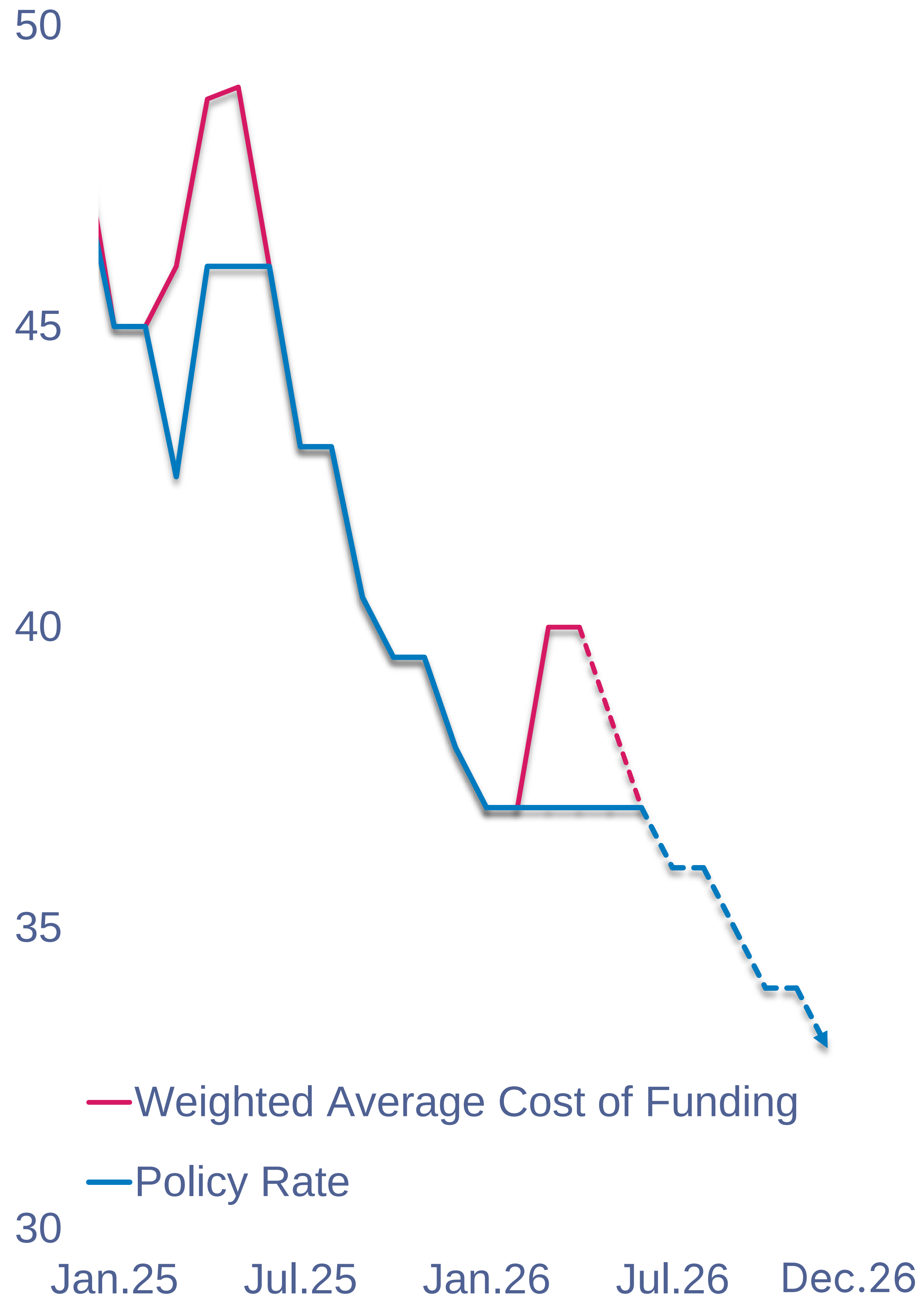
Recovery in reserves

CBRT Reserves
(bn USD)



Tight monetary policy

Policy Rate and WACF
(%)



Period Highlights

- Well-defended core spreads and net interest margin
- Stable fee income generation
- Resilience in managing asset quality
- Comfortable capitalization and liquidity

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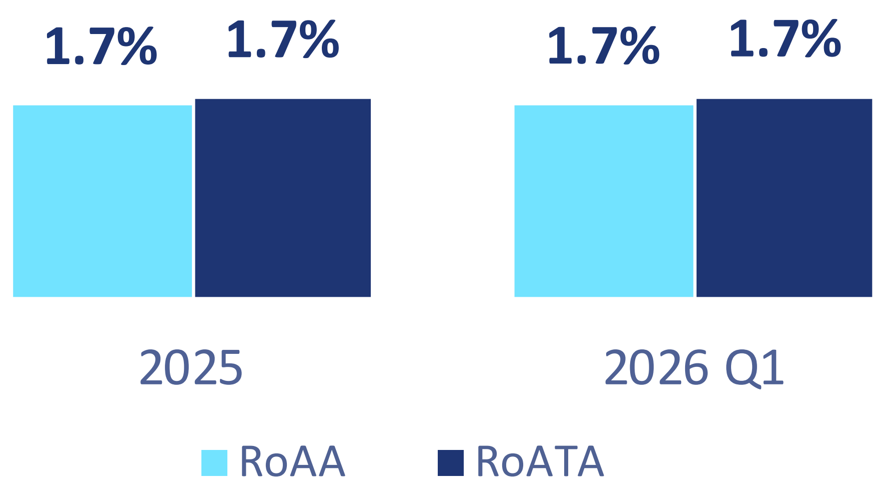
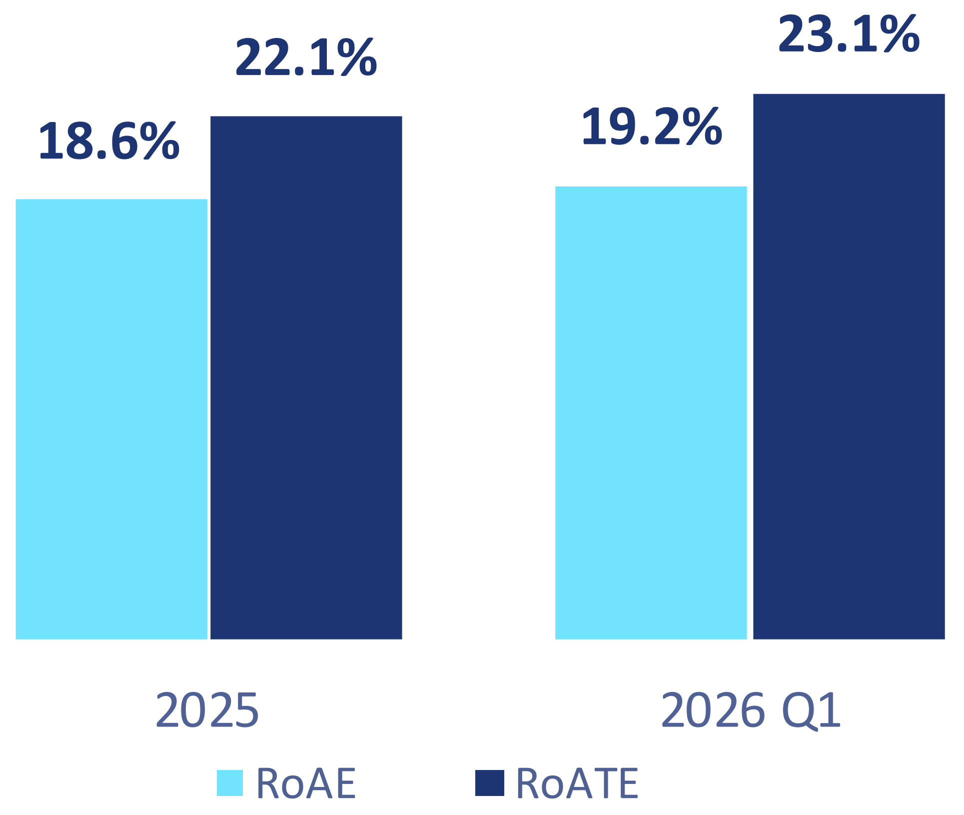
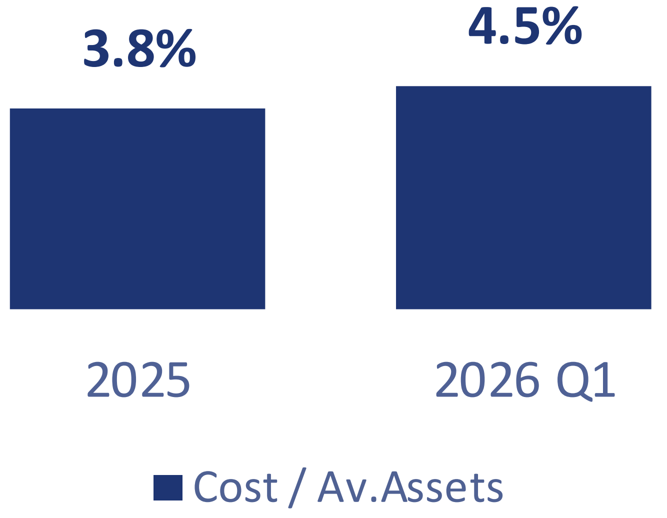
Profitability & Efficiency

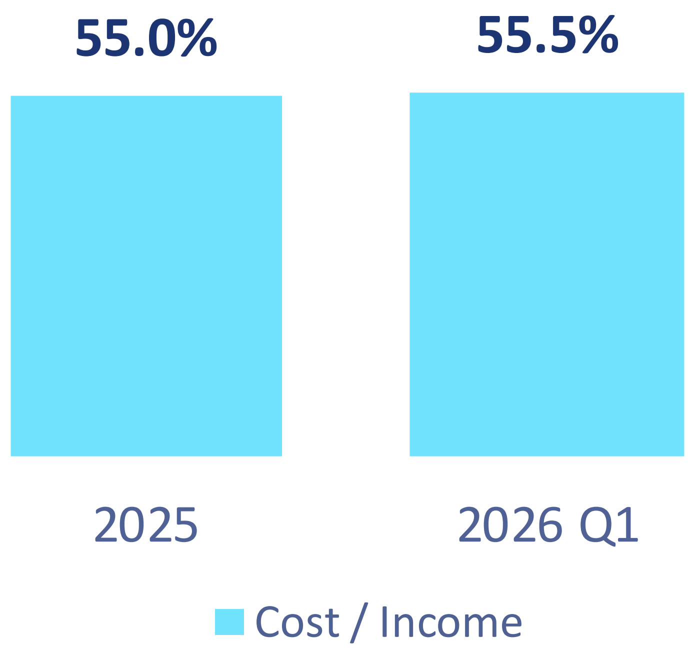
Profitability Ratios (1)





Efficiency Ratios(2) (adjusted)





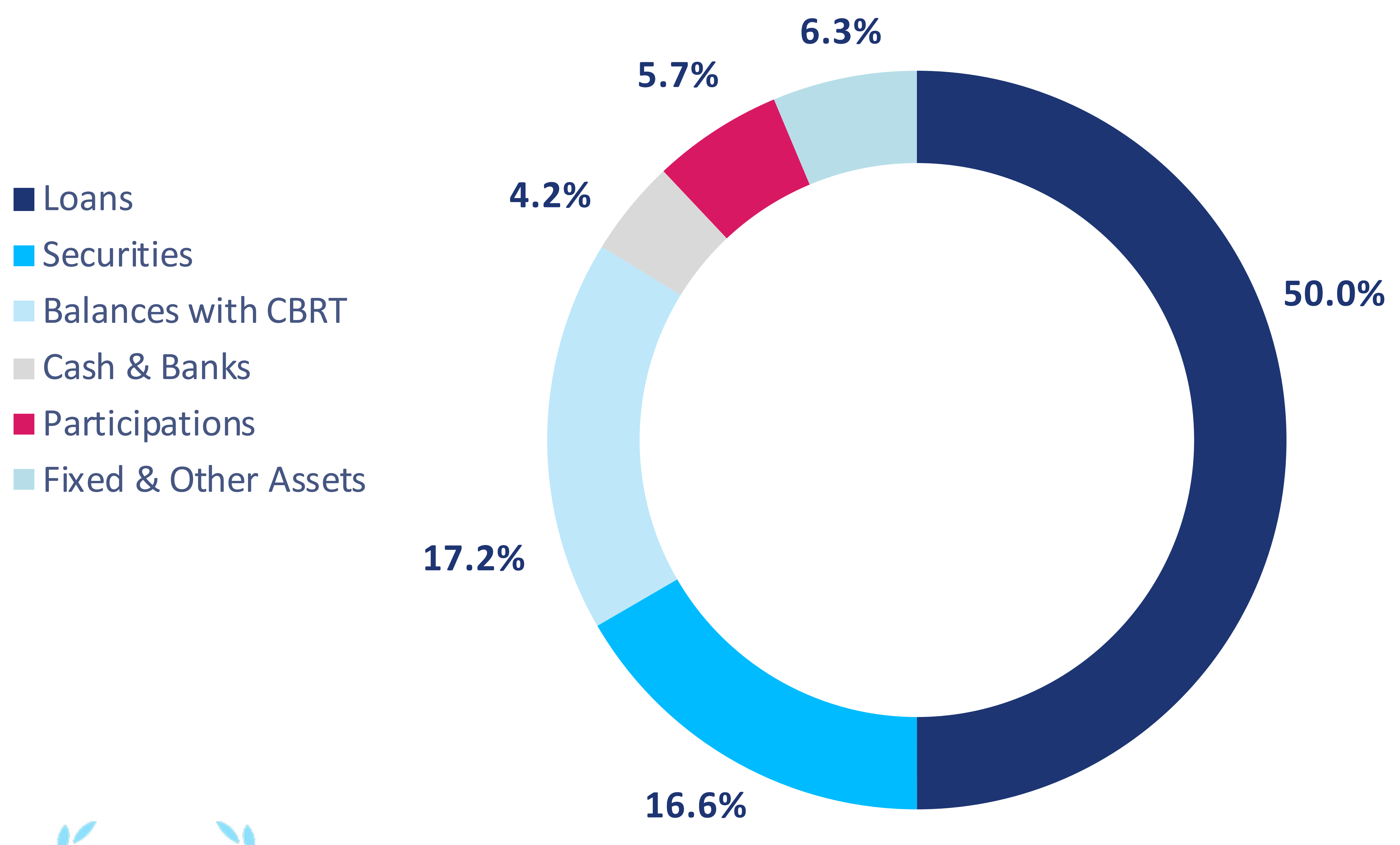
Revenue Growth & OPEX

	QoQ	YoY
NII (swap adj.)	8.1%	3.2x
Net F&C	-1.3%	41.2%
OPEX	14.3% (2)	69.8%
Pre-Prov. Income	6.9% (2)	71.7%
Net Income	24.3% (3)	63.9%

(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. Income figures include income from participations according to IAS 27.
(3) Adjusted for one-off pension fund provision release in 2025 Q4.

Actively Managed Asset Mix

Asset Structure



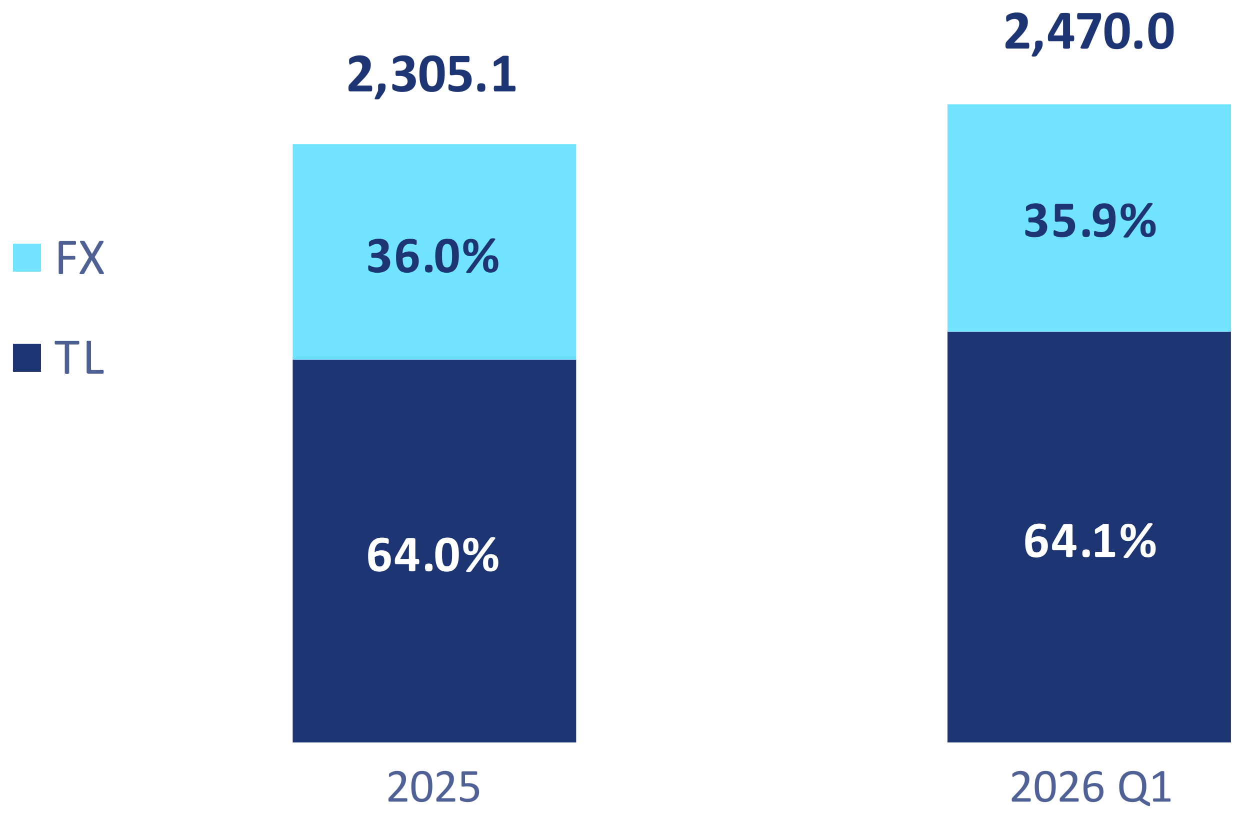
#1

Total Assets*

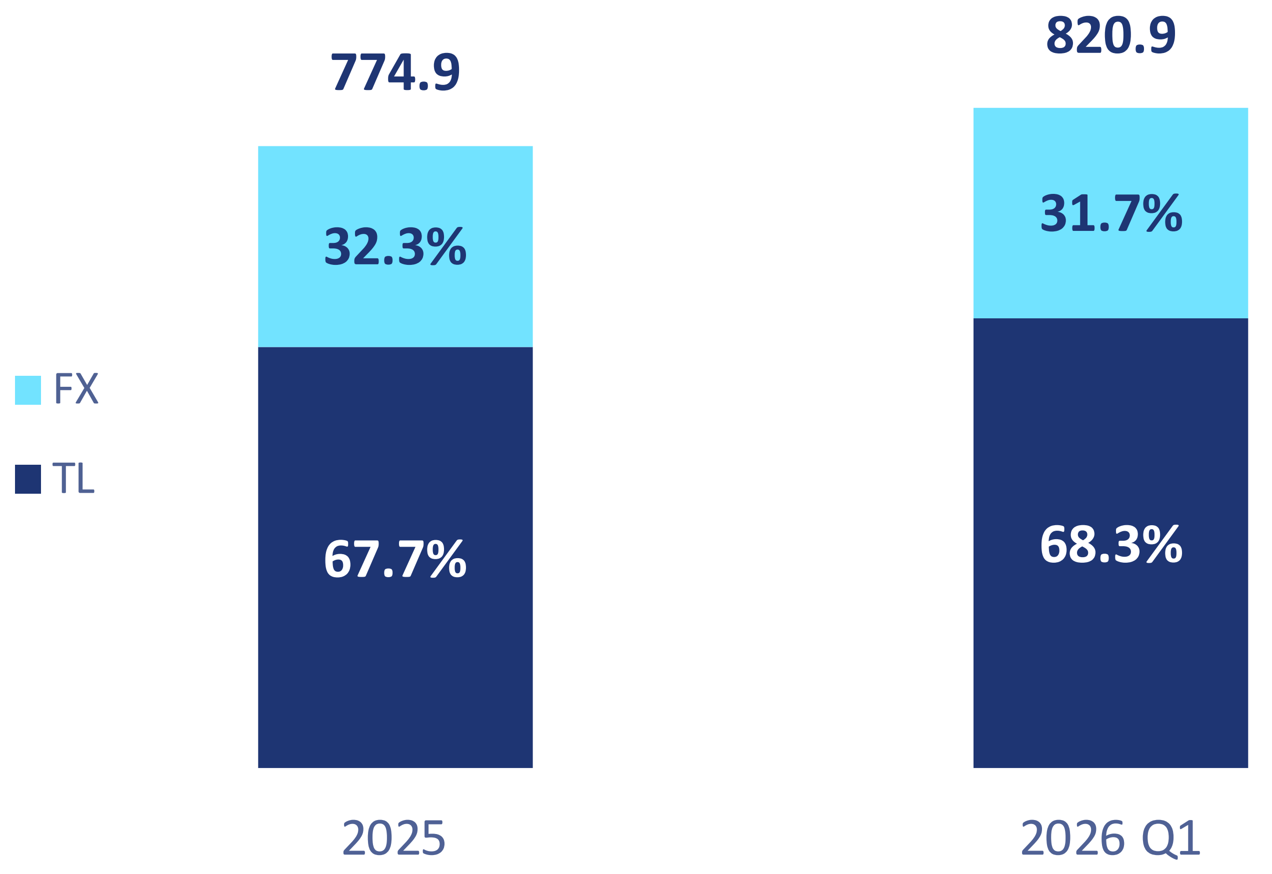
Loans Currency Mix (bn. TL)

#1

Total Loans*



Securities Currency Mix (bn. TL)



(*) Among private banks.

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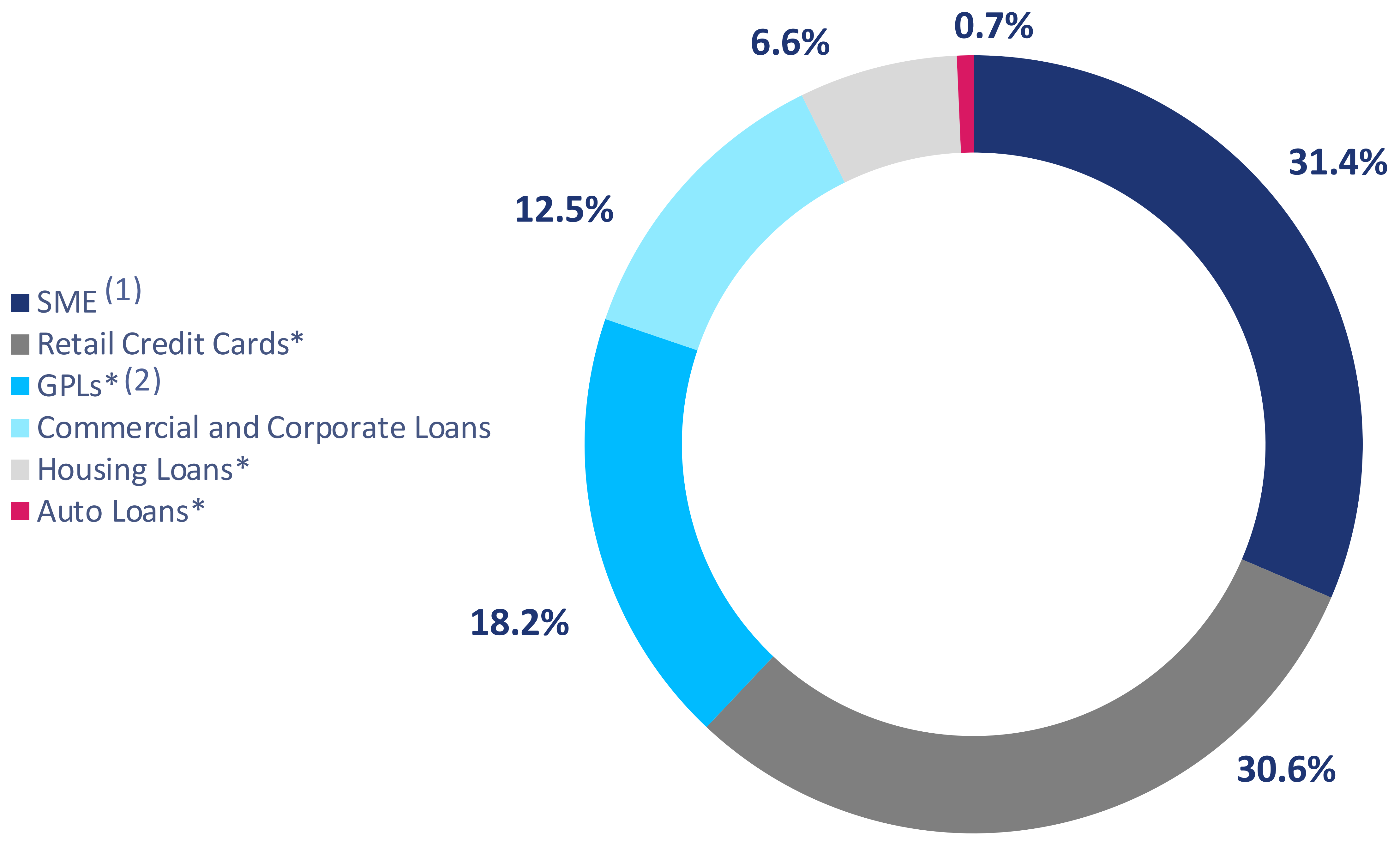
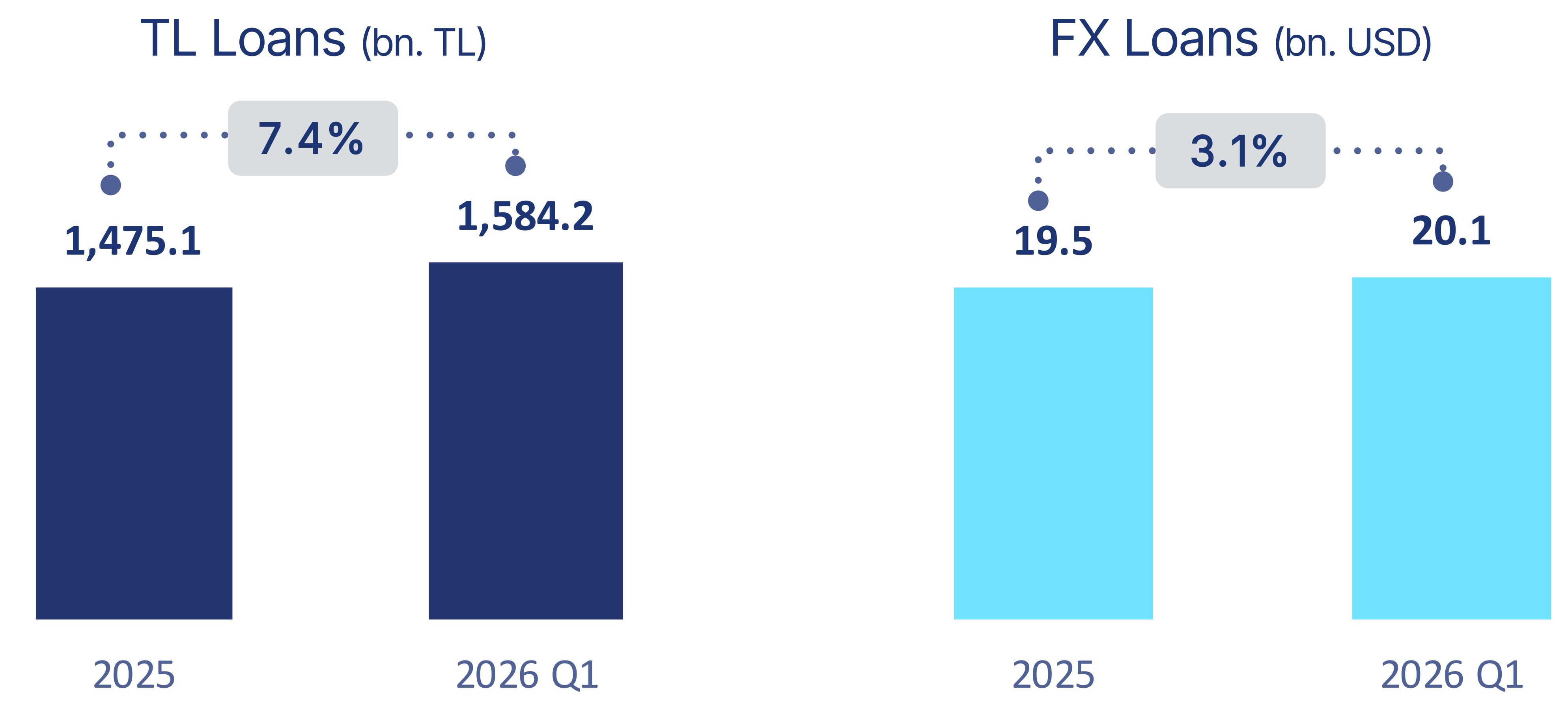
Well-Balanced Loan Portfolio

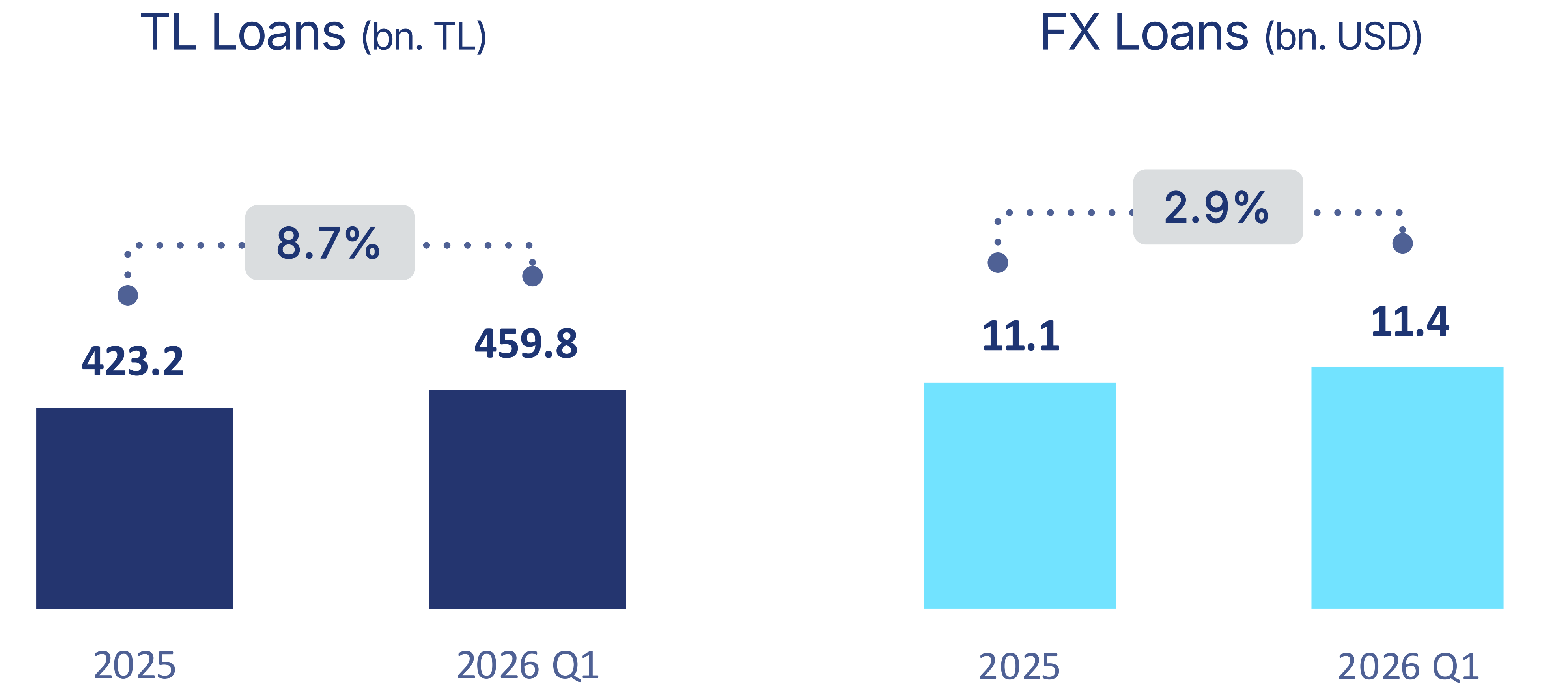
TL Loans Breakdown



Cash Loans



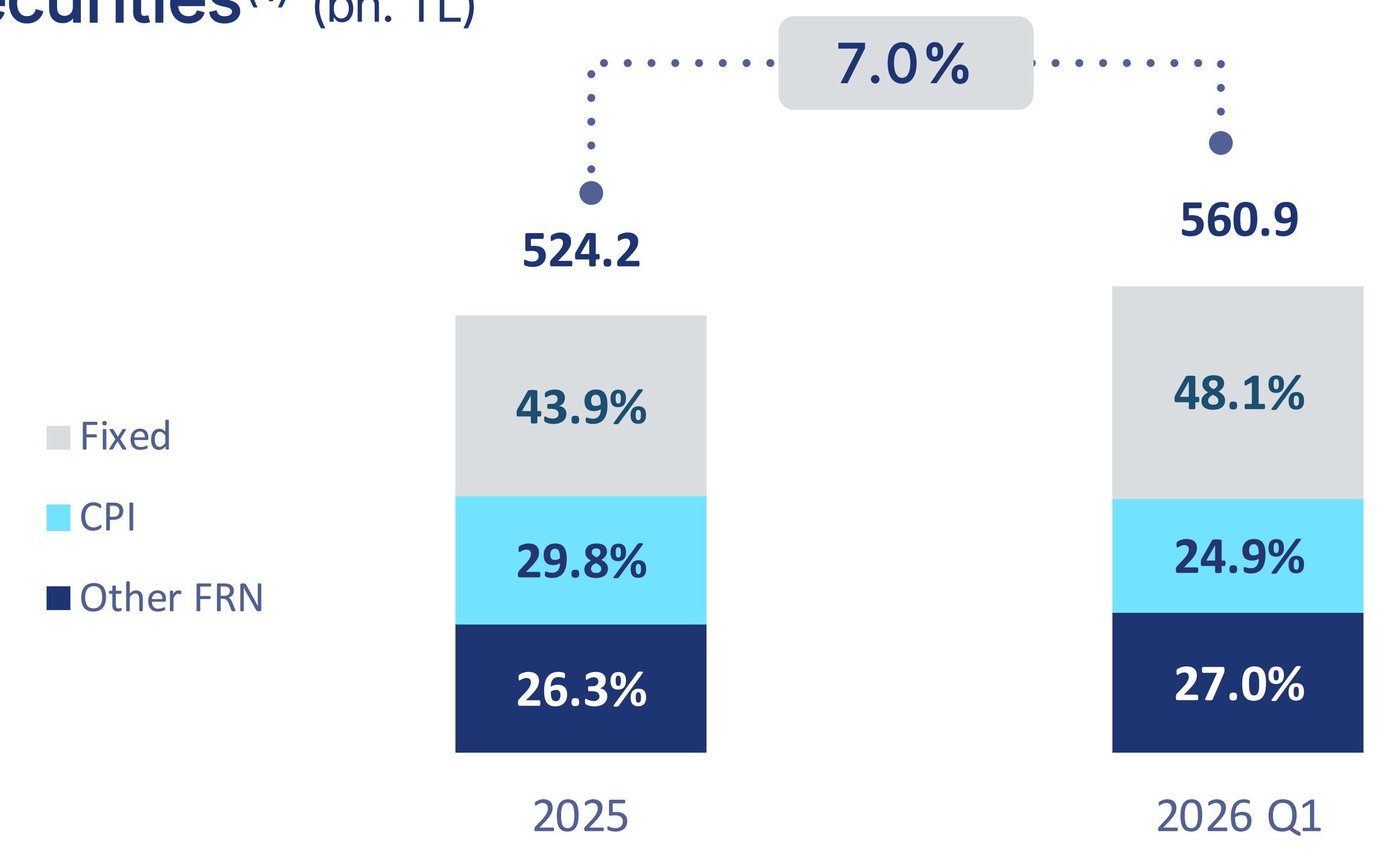
Non-Cash Loans



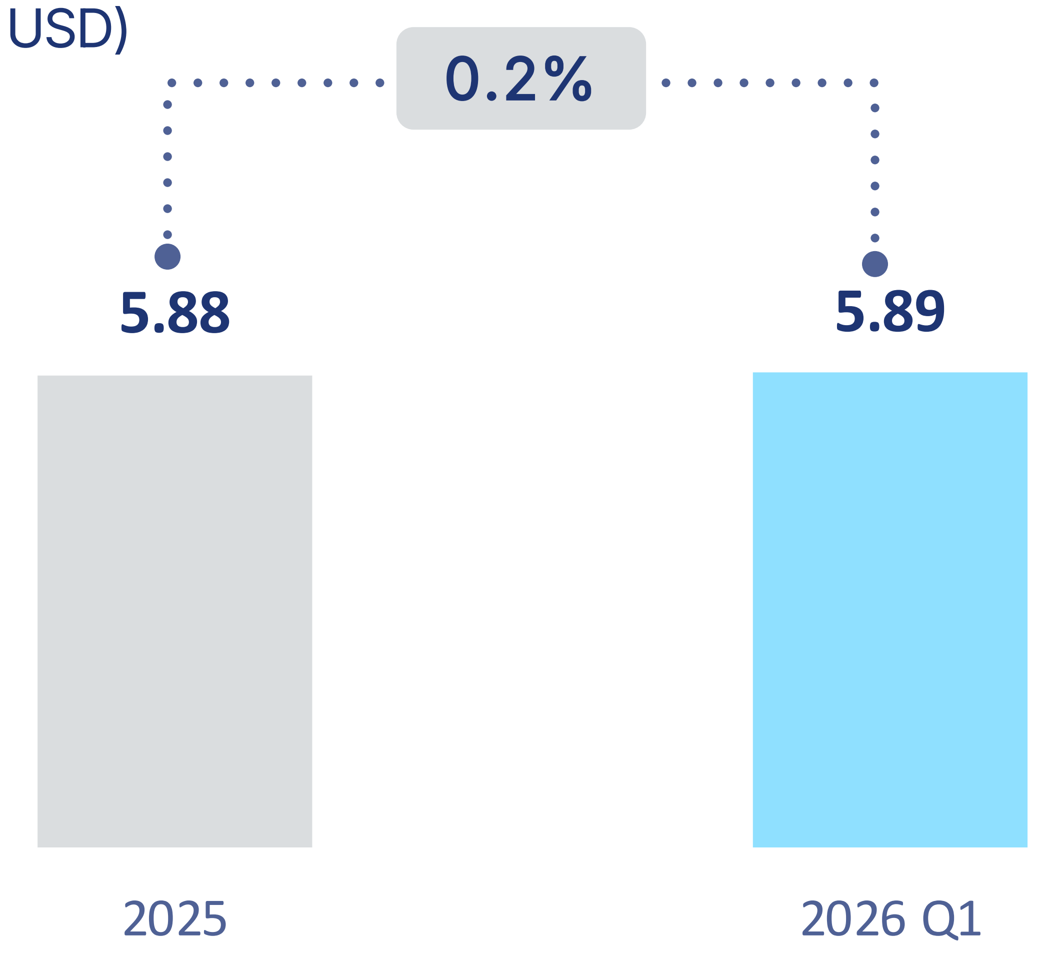
(*) Including the loans extended to non-residents.
(1) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 1 bn.
(2) Including overdraft accounts.

Adaptive Securities Portfolio

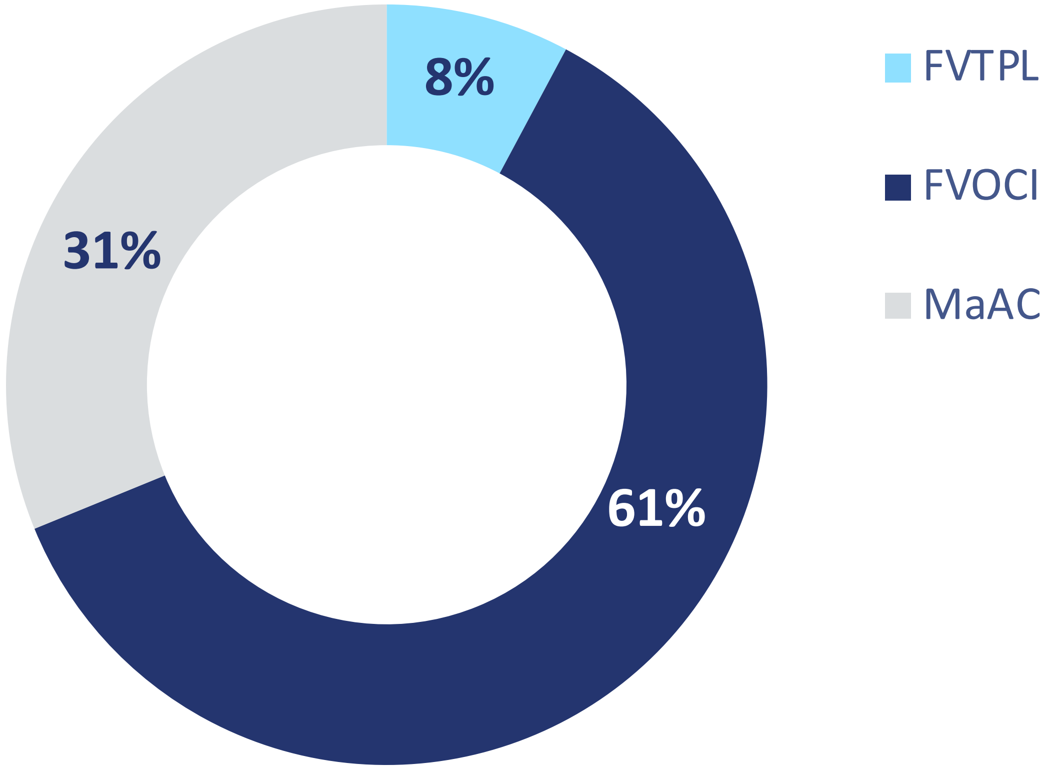
TL Securities[1] (bn. TL)



FX Securities (bn. USD)



Breakdown of Securities (2026 Q1)



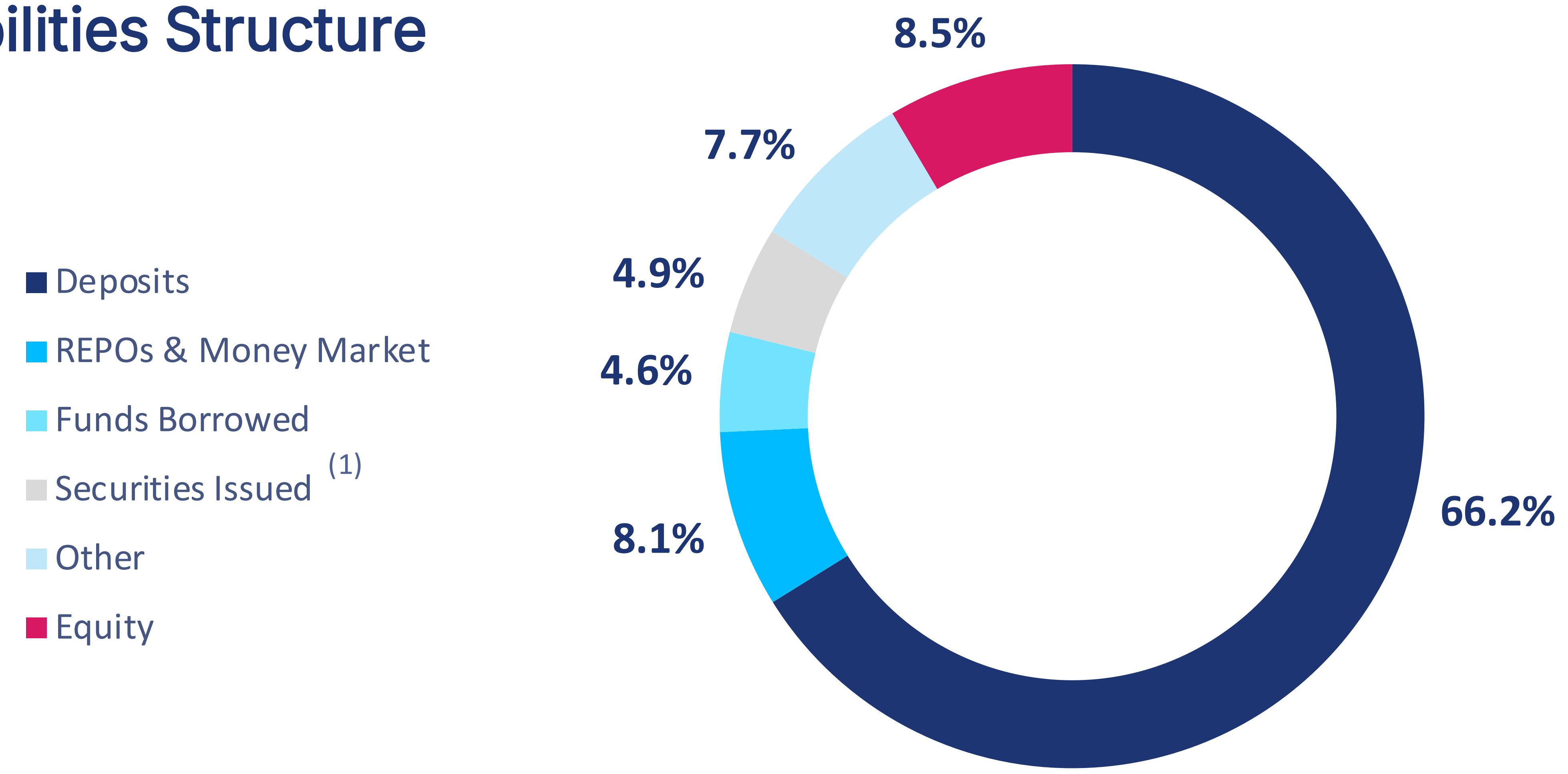
TL Securities & CPI Linkers

CPI Linkers	**25 Q4**	**26 Q1**
Yield	33.7%	30.8%
Interest Income (mn. TL)	11,831	10,048
Inflation	**25 Q4**	**26 Q1**
12-Month Ahead Inflation Expectation [2]	29.1%	27.5%
Headline	30.9%	30.9%

(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.

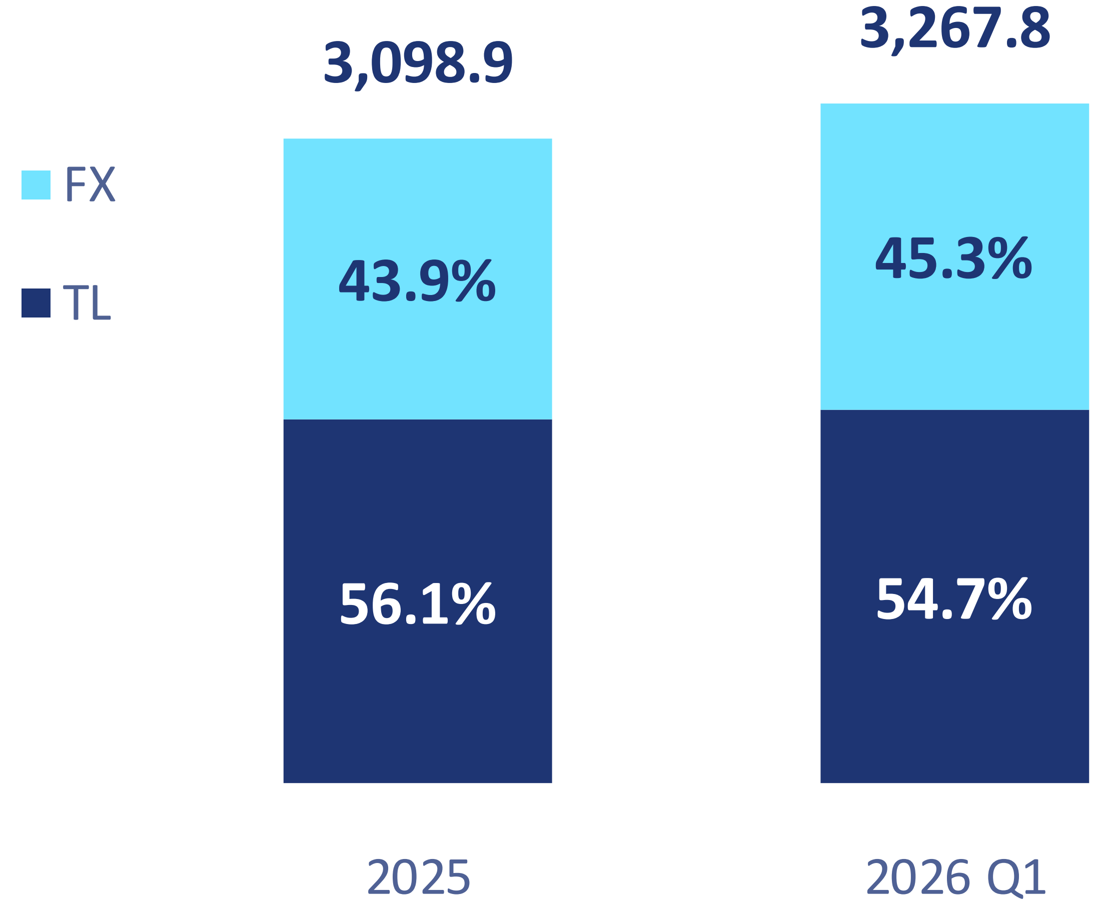
Strategically Managed Funding Mix

Liabilities Structure

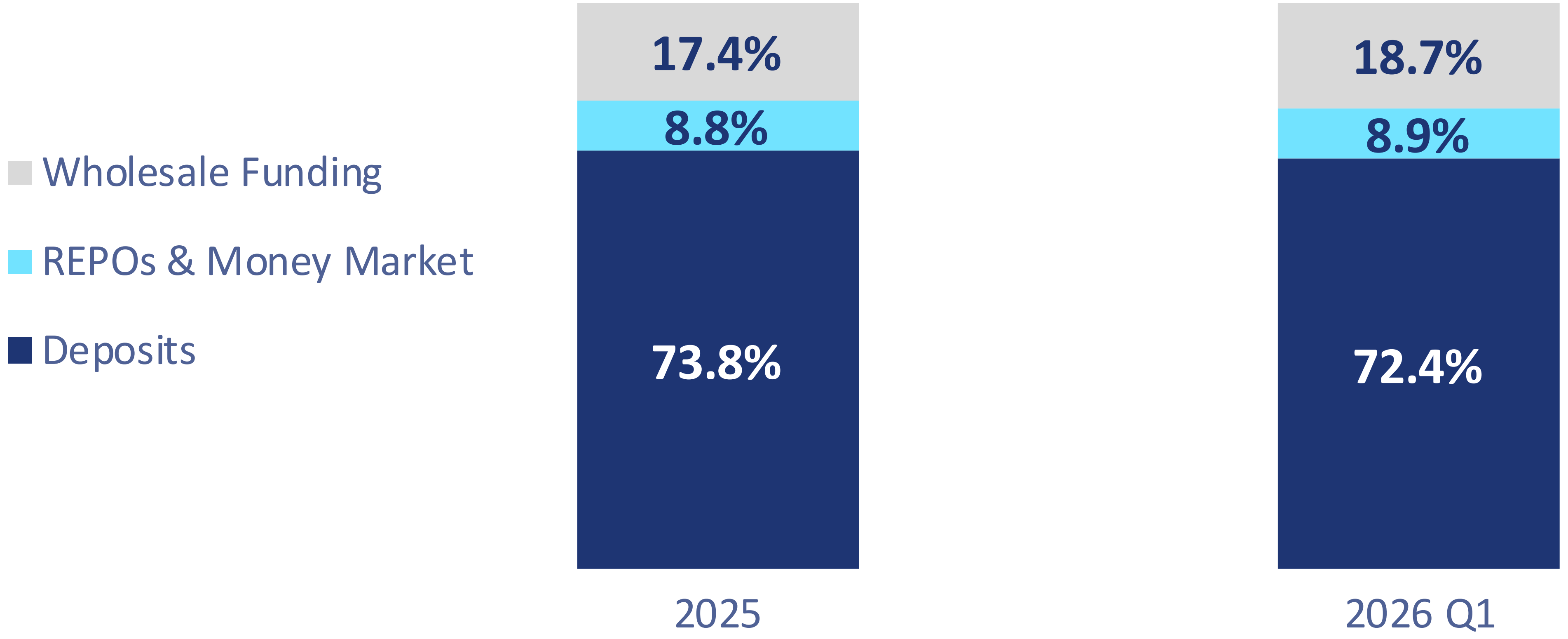


Deposits Currency Mix (bn. TL)

TL Deposits*
FX Deposits*

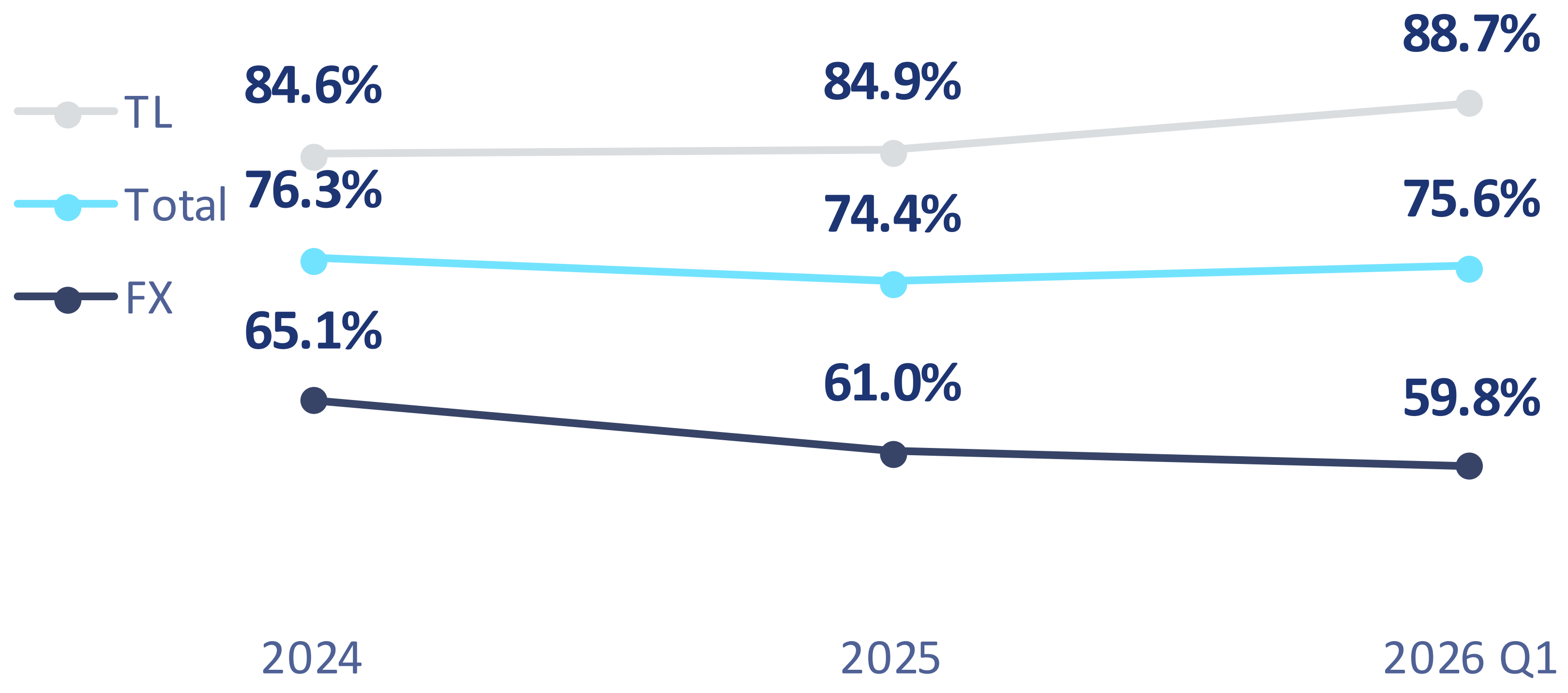


Composition of Funding



LDR & LCR

Loan to Deposit Ratio



Total LCR:
129%

FX LCR:
423%

(*) Among private banks.
(1) Includes subordinated debt.

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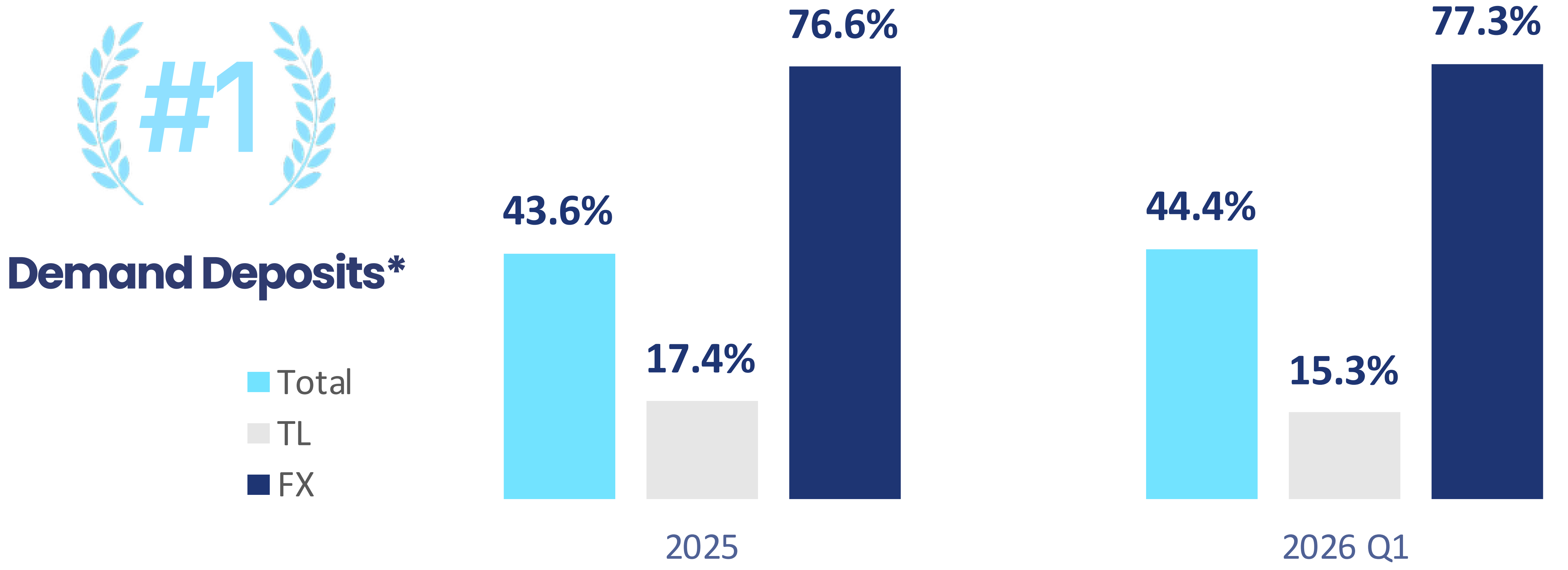
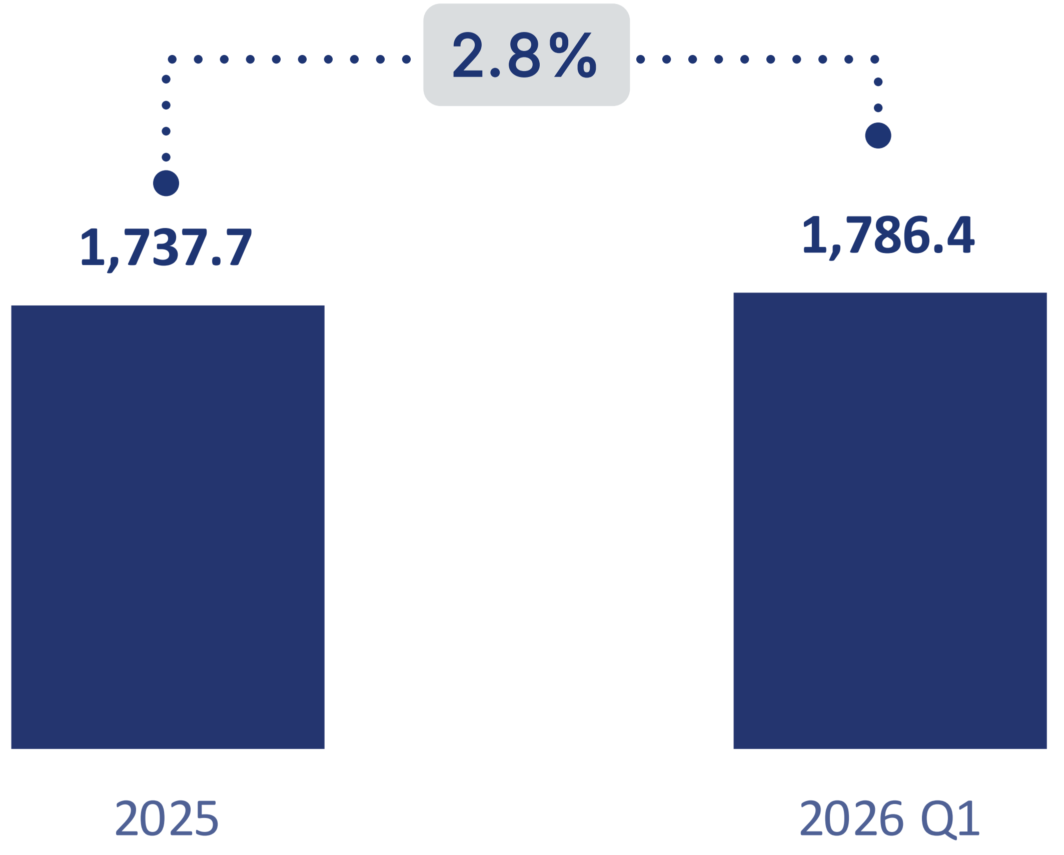
Wide-Spread Deposit Base

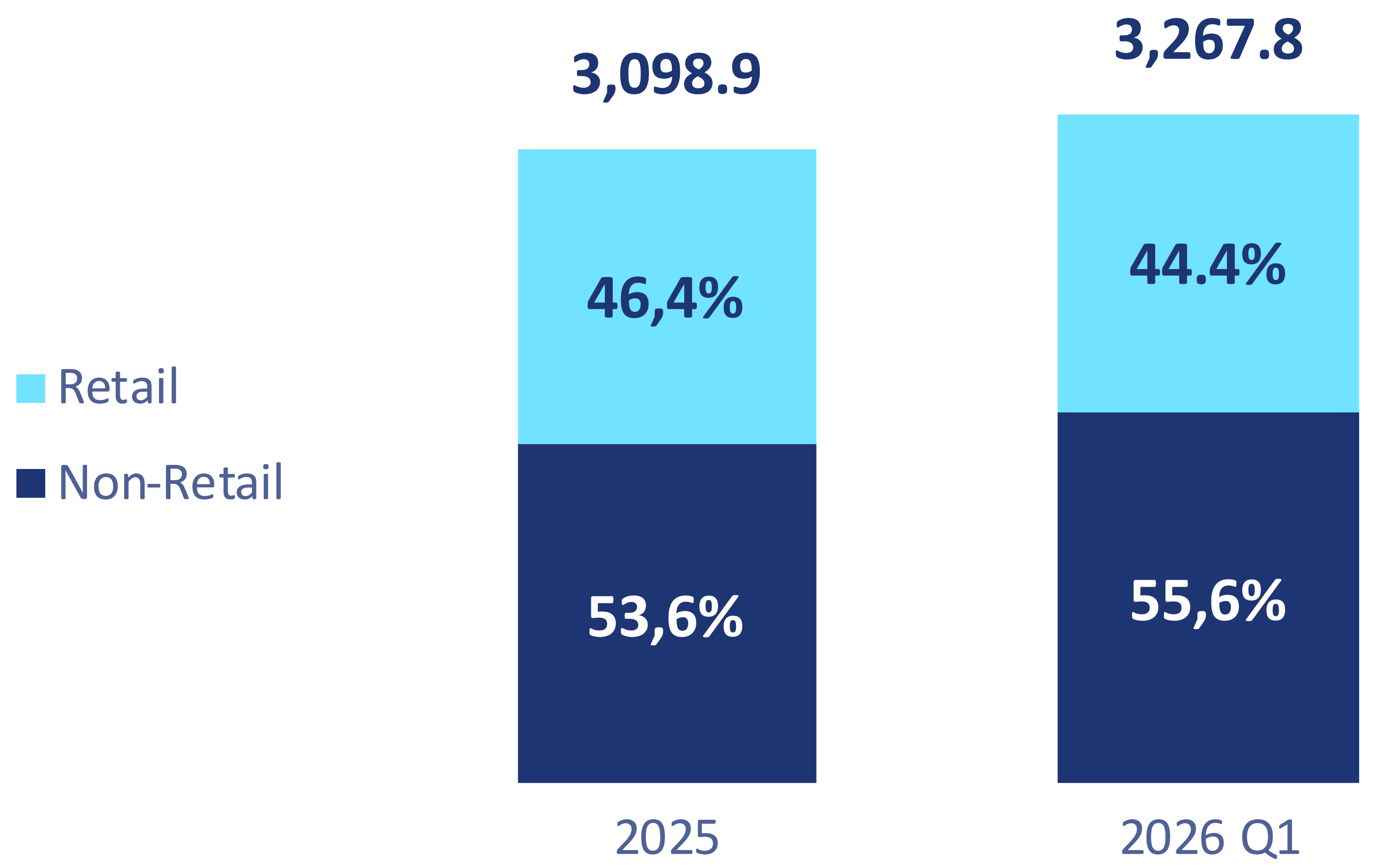
Share of Demand Deposits (1)



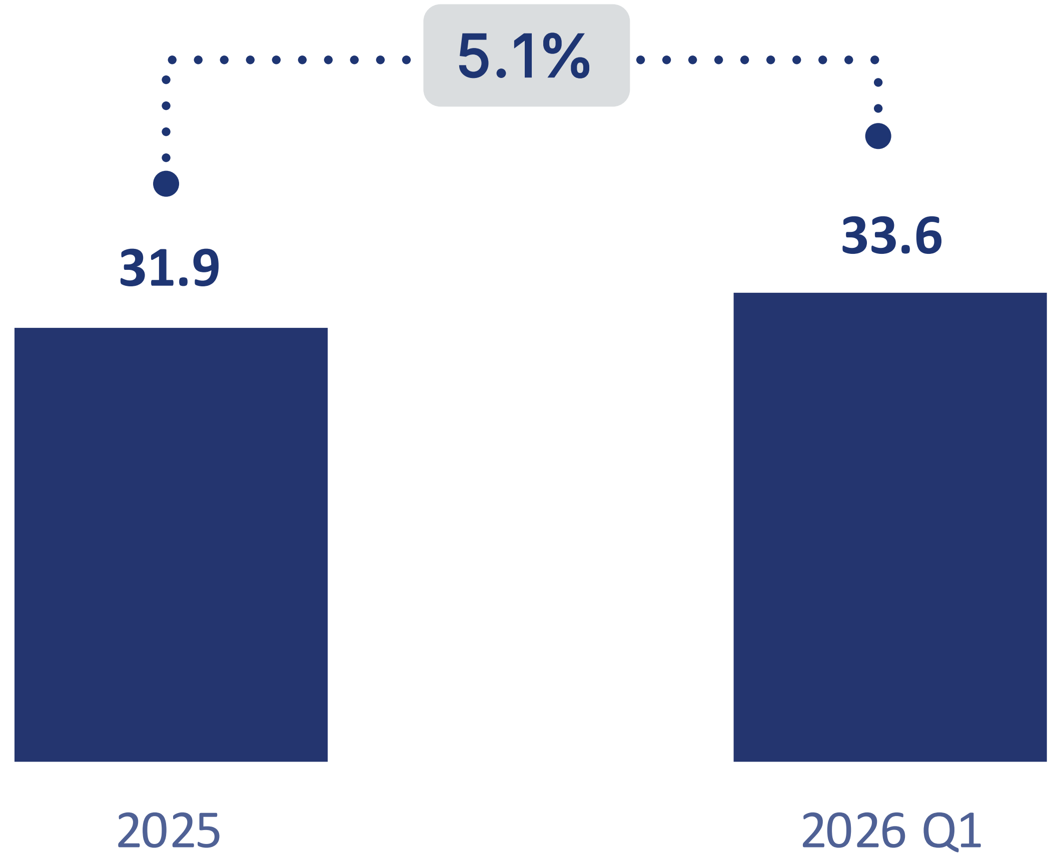
TL Deposits (bn. TL)



Deposit Composition



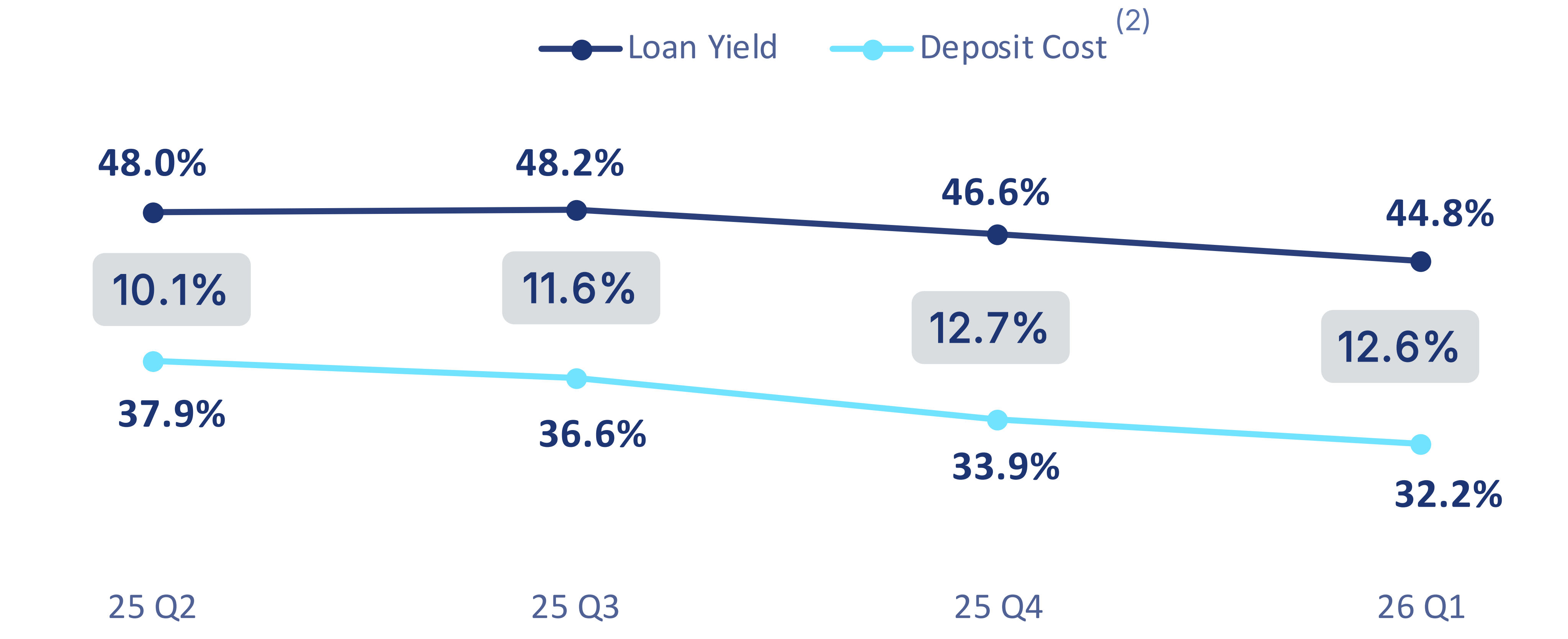
FX Deposits (bn. USD)



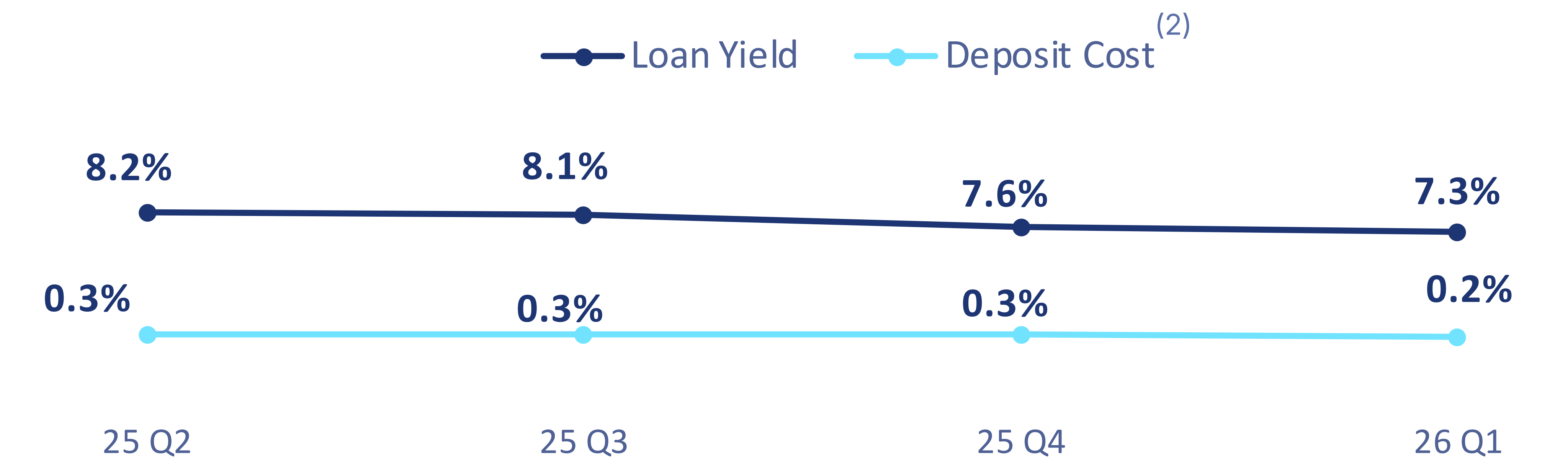
(*) Among private banks.
(1) Excluding interbank deposits.

Maintaining Core Spread...

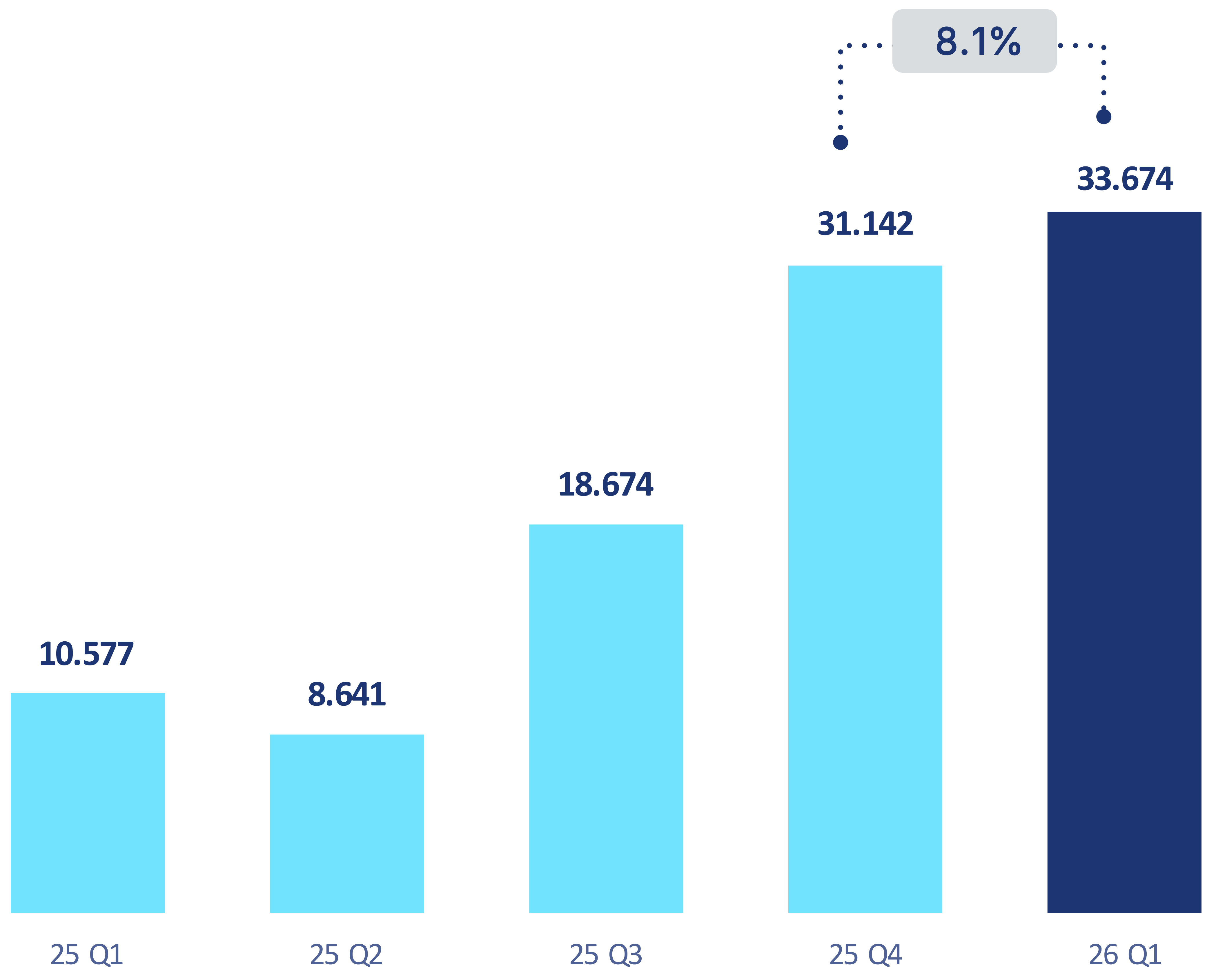
TL Loan-Deposit Spread[1] (quarterly)



FX Loan-Deposit Spread[1] (quarterly)



Net Interest Income (swap adjusted, quarterly, mn. TL)



(1) Based on MIS data.
(2) Including demand deposits.

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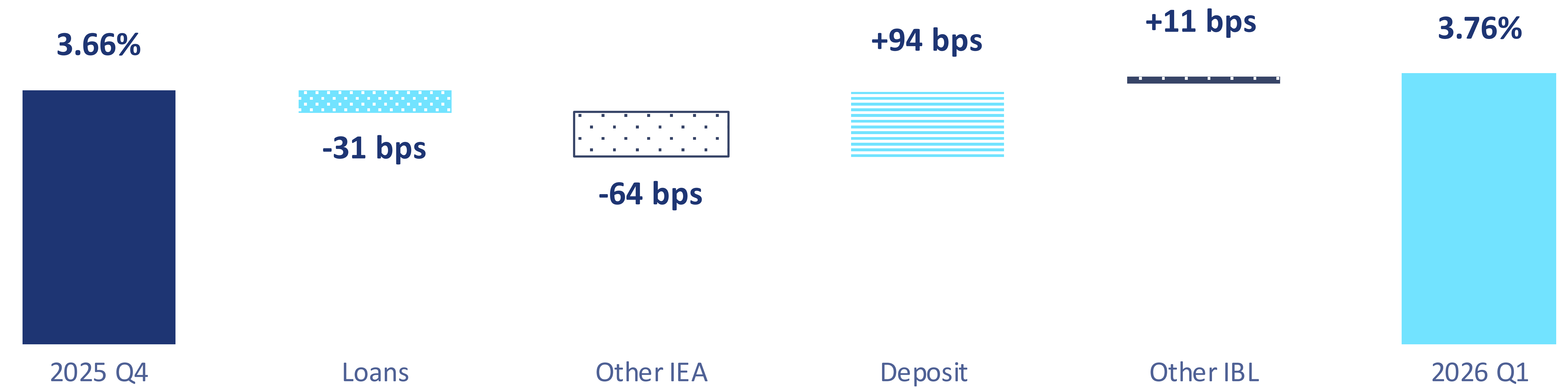
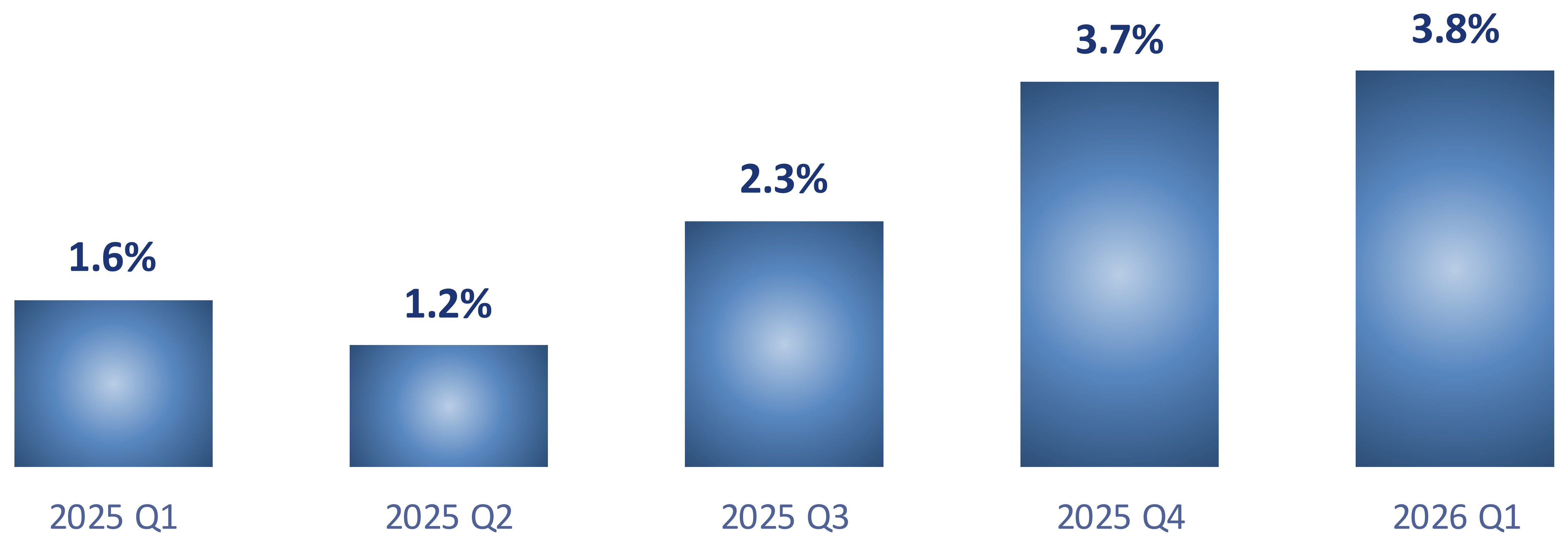
NIM recovery continues despite headwinds...

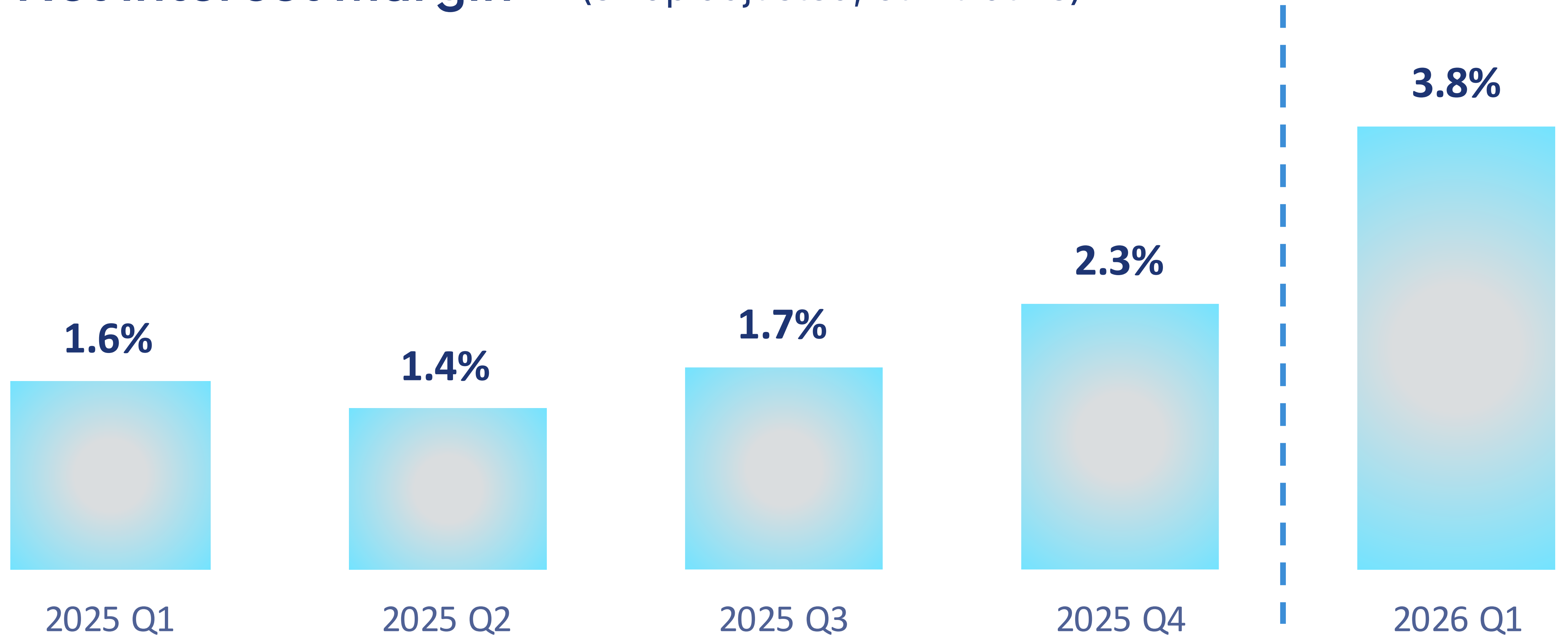
Swap Adjusted NIM Evolution [1]



Net Interest Margin [1] (swap adjusted, quarterly)



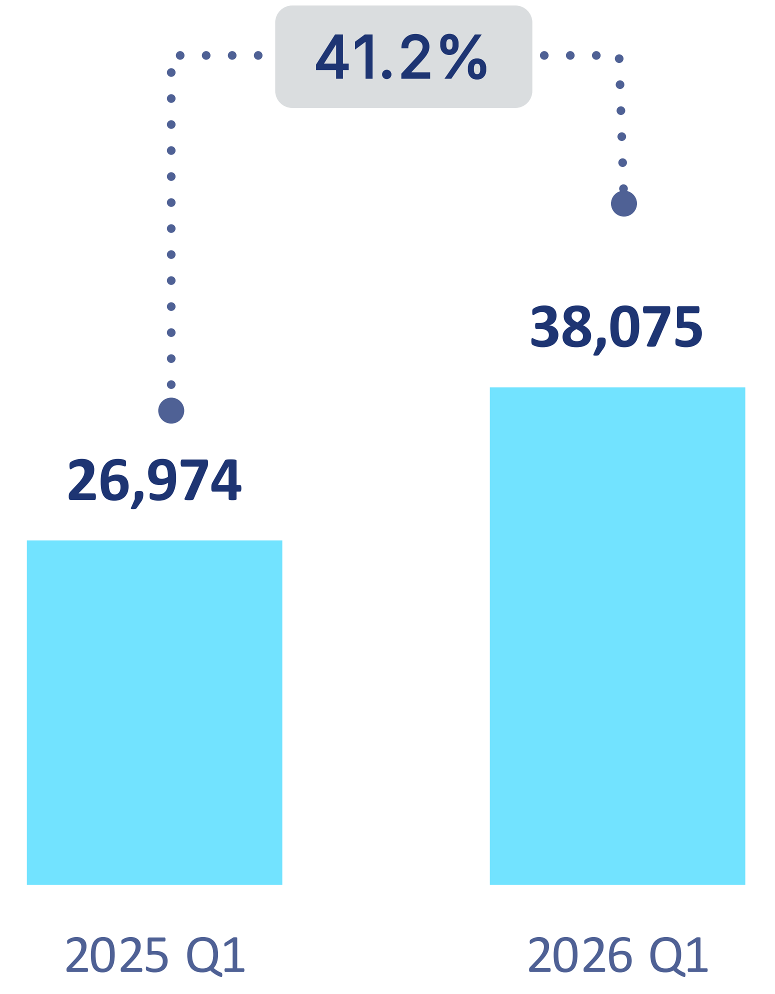
Net Interest Margin [1] (swap adjusted, cumulative)



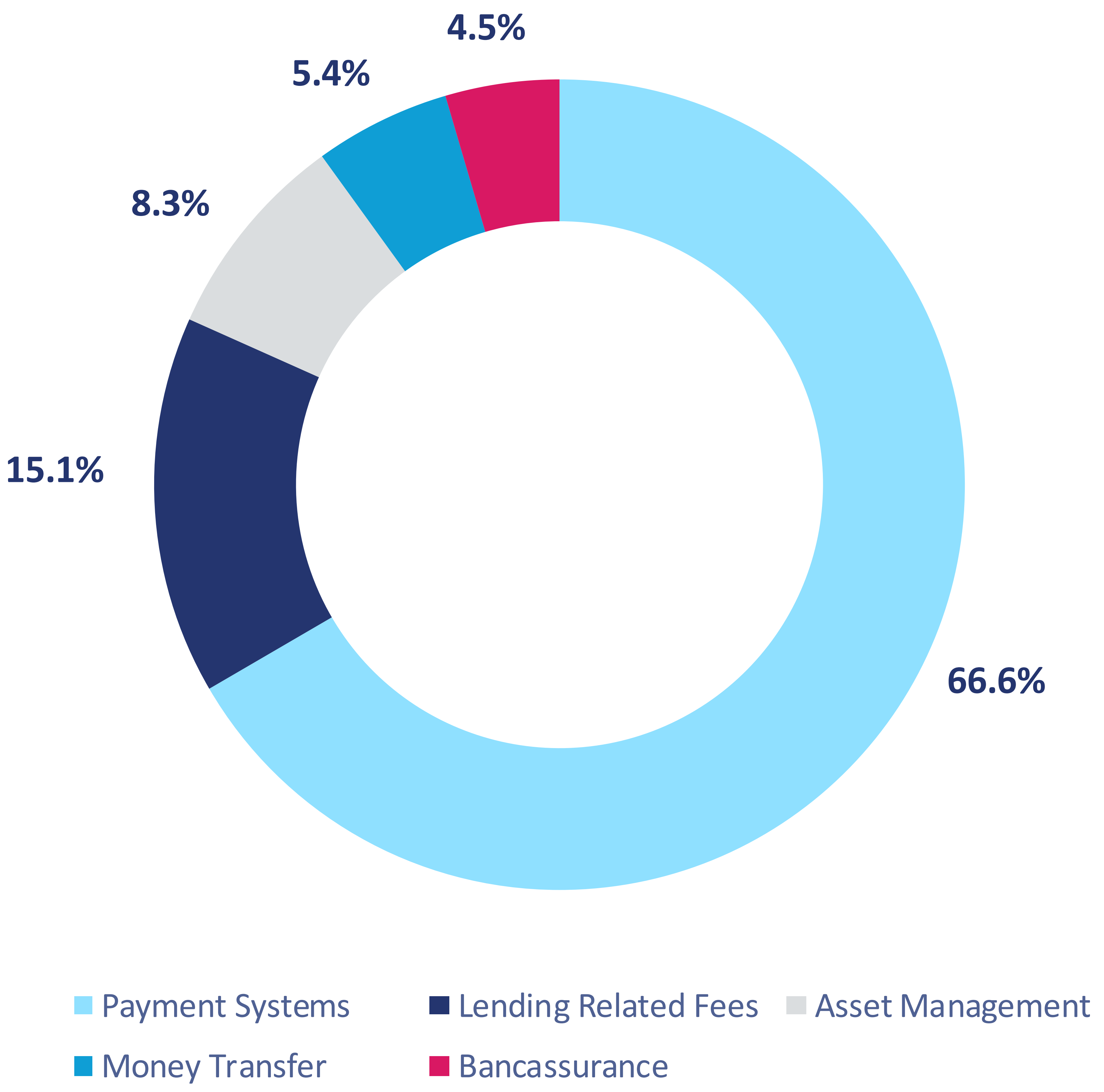
(1) Based on MIS data.

Robust Fee Generation

Net Fees and Commissions (mn. TL)



Net F&C Composition (2026, Q1)



62%
AuM YoY growth

1 out of every 4 mobile investment transactions* in the market is executed through İşCep

Consistent F&C Annual Growth

43%
Payment Systems

50%
Bancassurance

66%
Asset Management

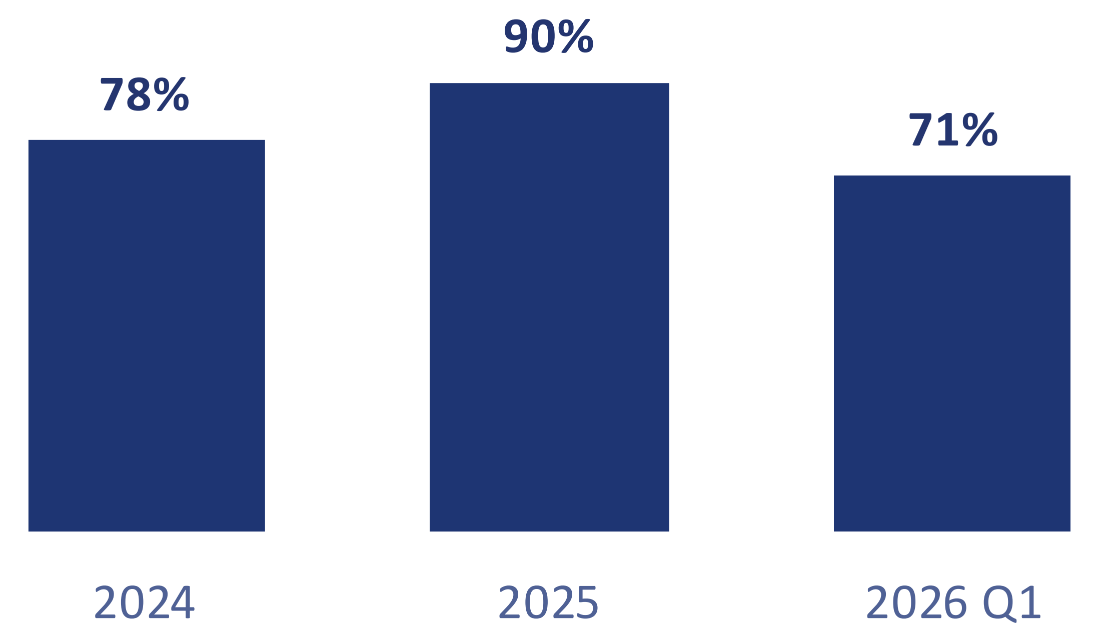
25%
Lending Related

23%
Money Transfers

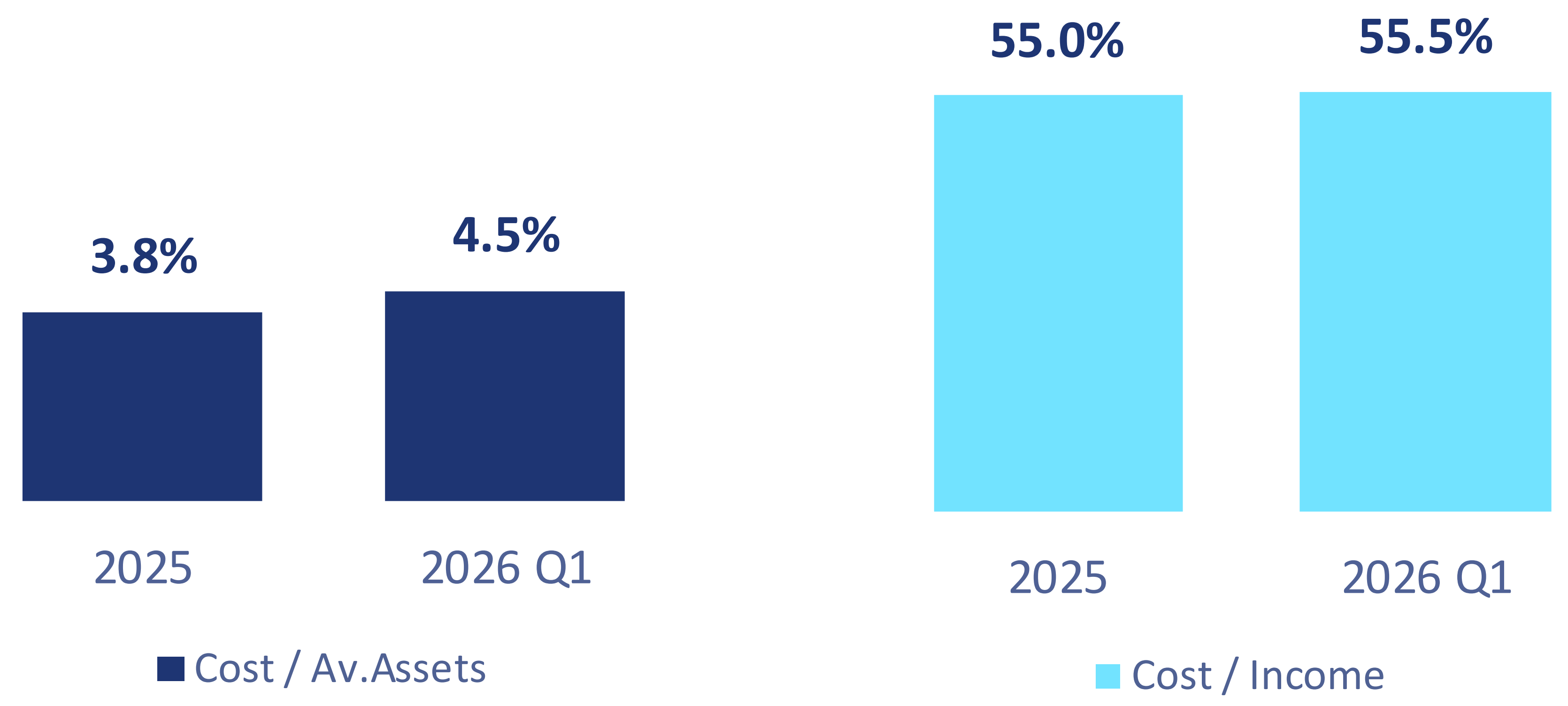
(*) Source: The Banks Association of Turkey as of 2025 Q4, accordingly İşbank's market share is ~24%.

Proven Cost Discipline & Increasing Efficiency

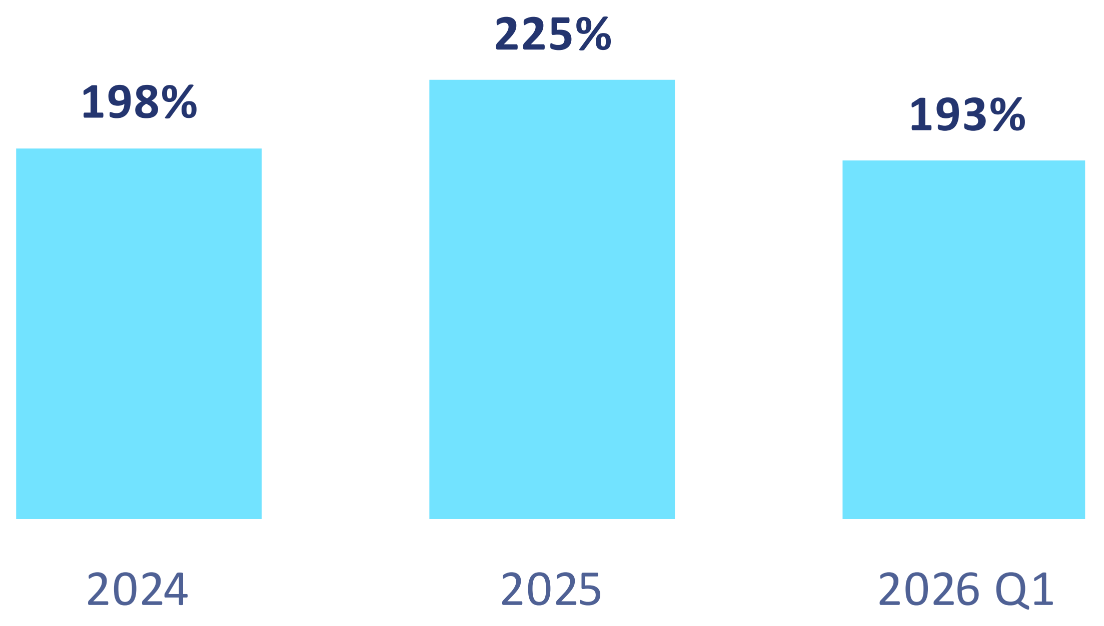
Net F&C / OPEX [1]



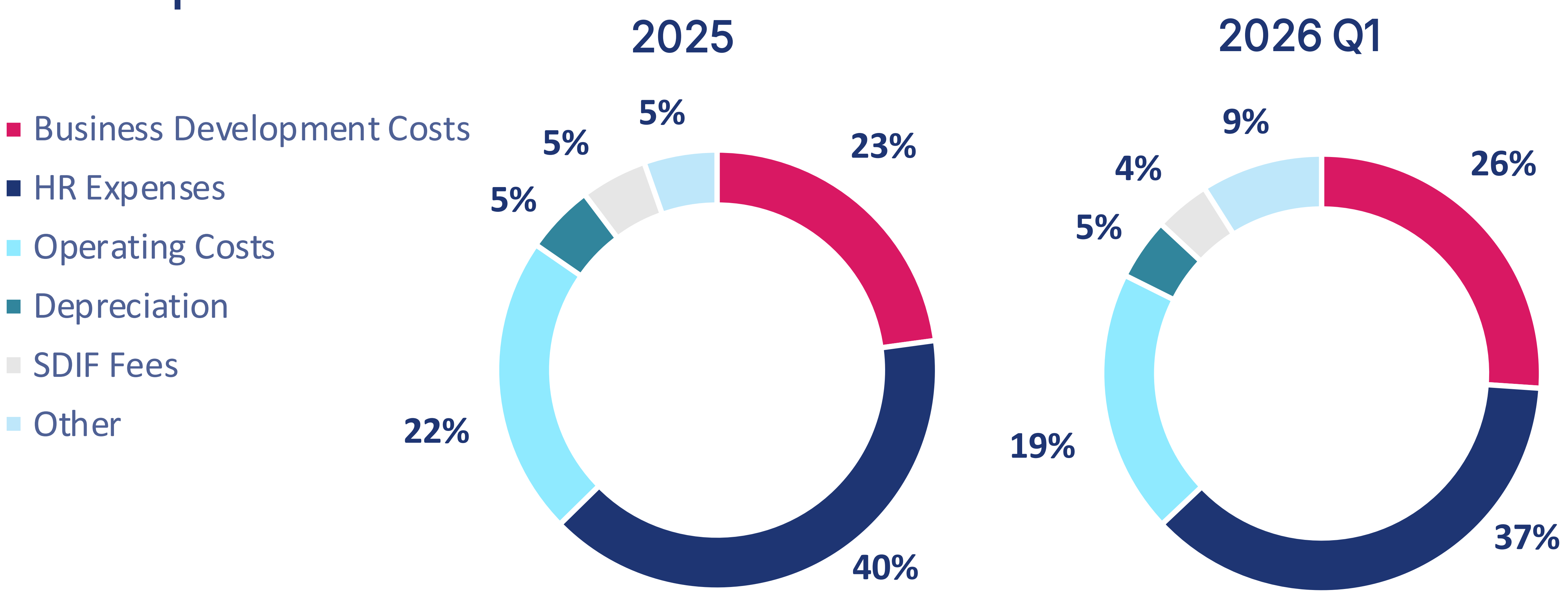
Efficiency Ratios [1] (adjusted)



Net F&C / HR Expenses



Composition of OPEX



(1) Adjusted for non-recurring and other items. Income figures include income from participations according to IAS 27.

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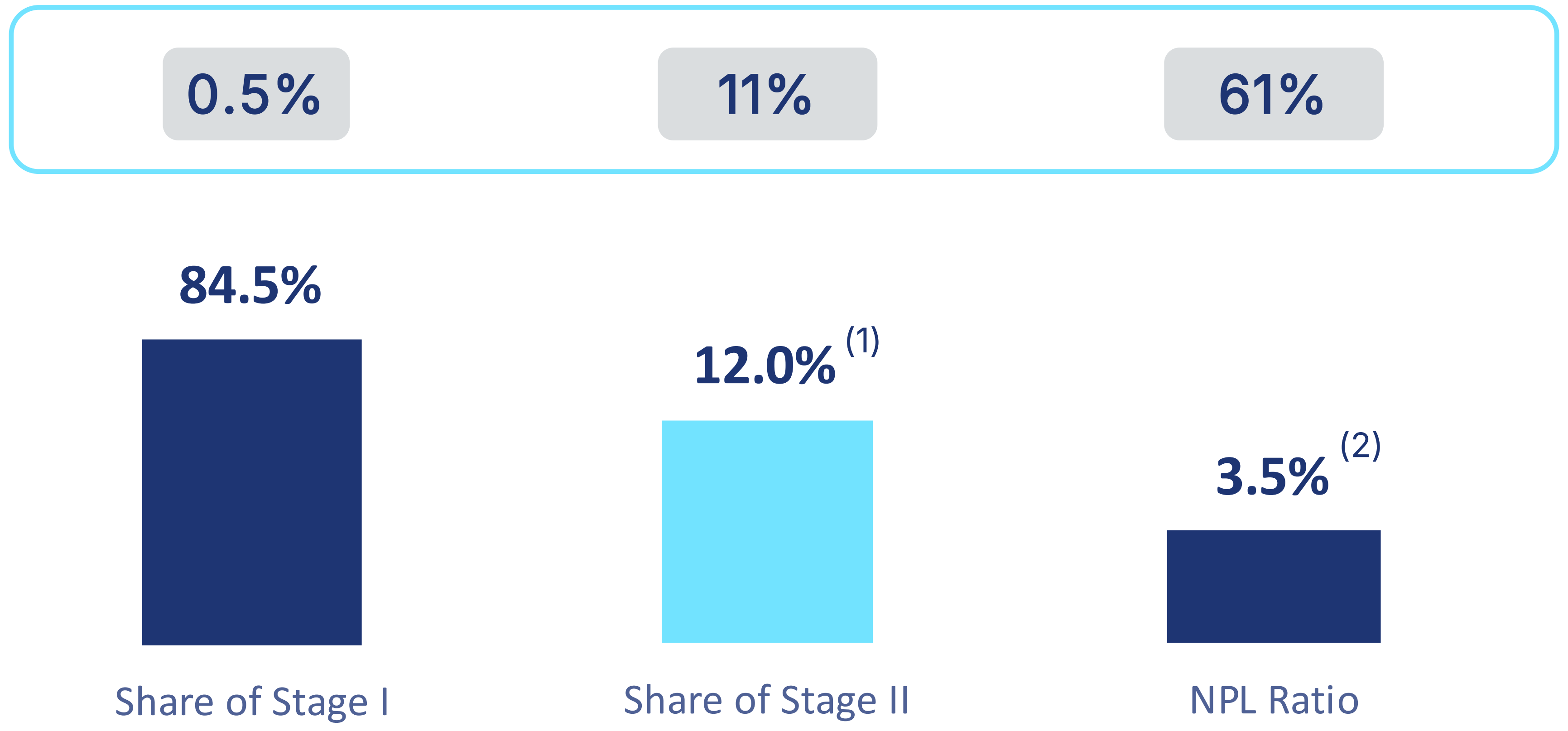
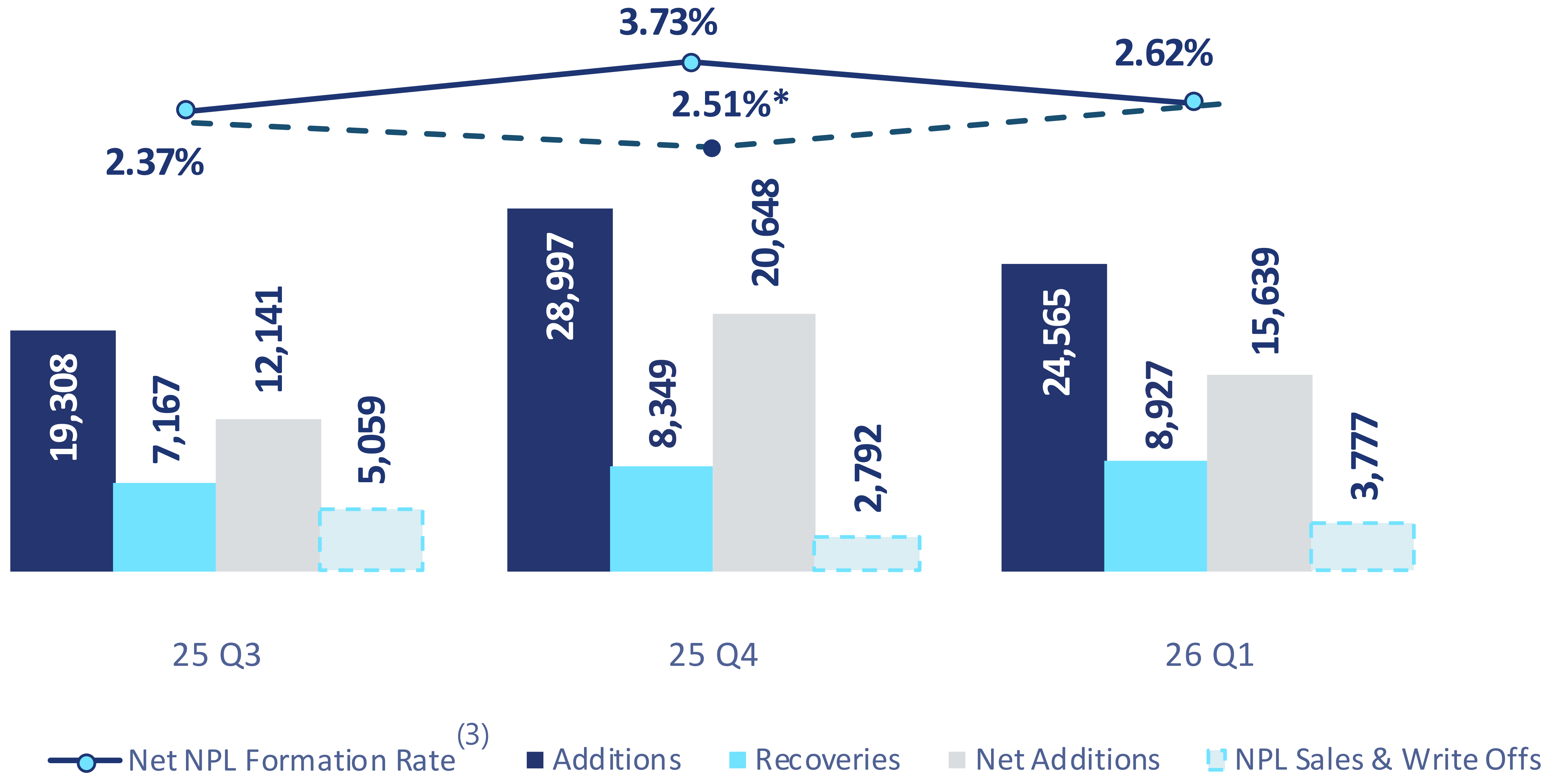
Resilient Asset Quality Metrics

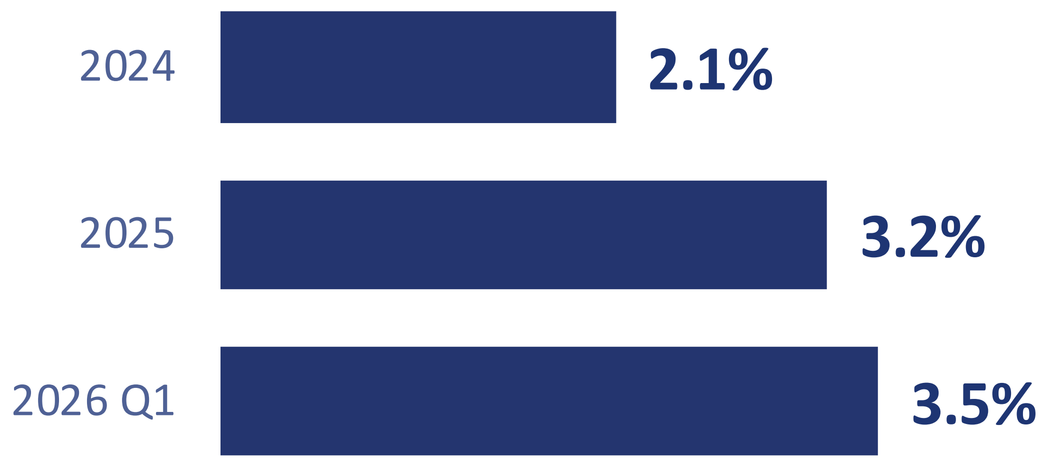
Stages and Coverages



Net NPL Formation (mn. TL, quarterly)



NPL Ratio



Cost of Risk (5)

20% Strong collection performance in 2026 Q1(4)

61% Stage 3 coverage ratio

205 bps *incl. currency impact* Total Net Cost of Risk(5) for 2026 Q1

3.8% Total coverage ratio

(*) Adjusted for one-off big ticket addition. (1) Includes one-off big ticket transfer. (2) NPL ratio when adjusted for NPL sales: 3.6%.
(3) Net NPL Formation / Average Performing Loans. (4) Collections / (Prior period ending balance NPL + Additions).
(5) (Stage 1+2+3 Expected Credit Losses-Reversals) / Average Gross Loans. See appendix for details.

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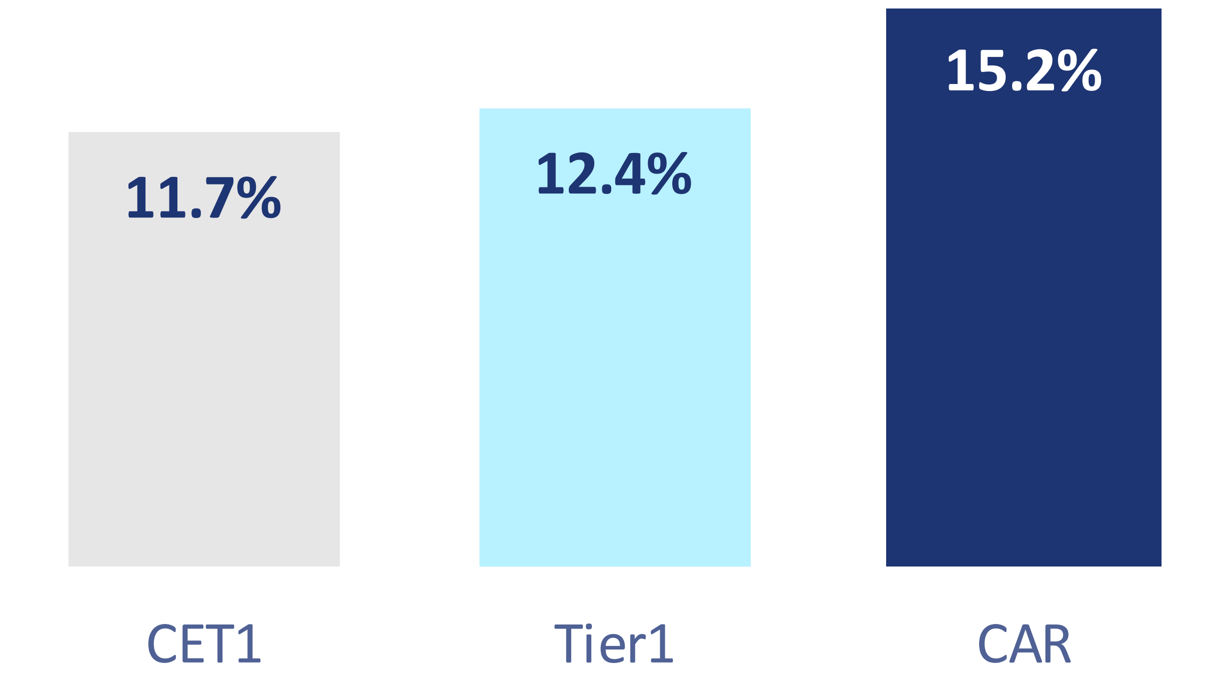
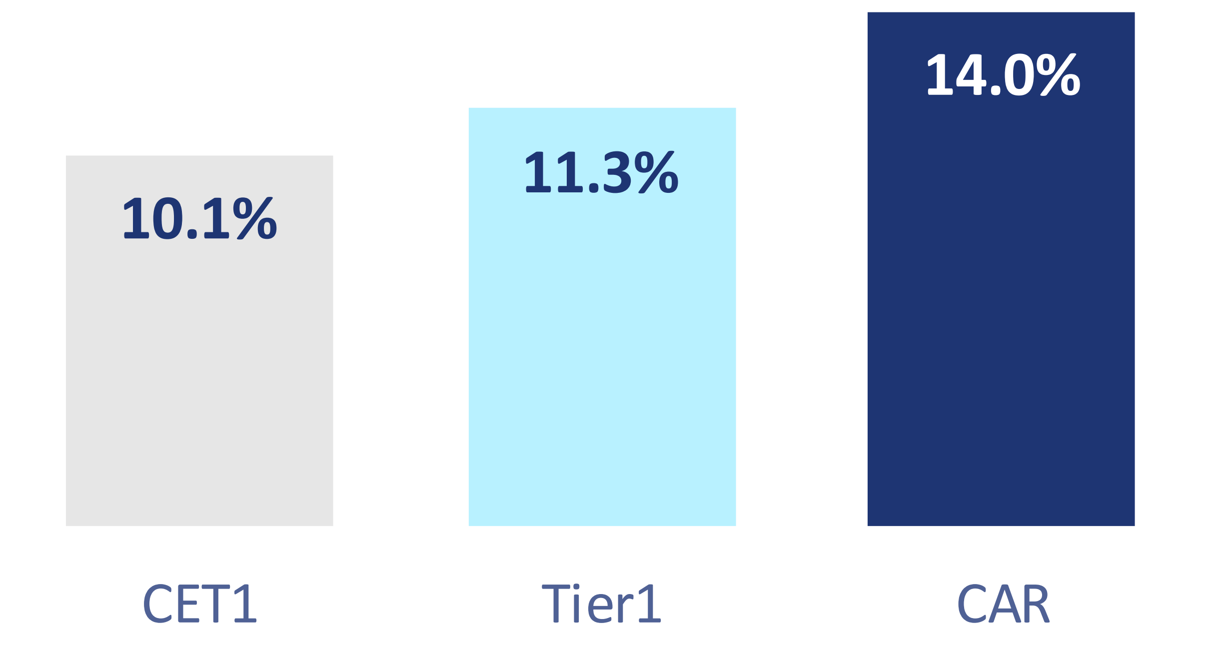
Comfortable Capital Buffers

Capital Ratios (Bank-Only, 2026 Q1)



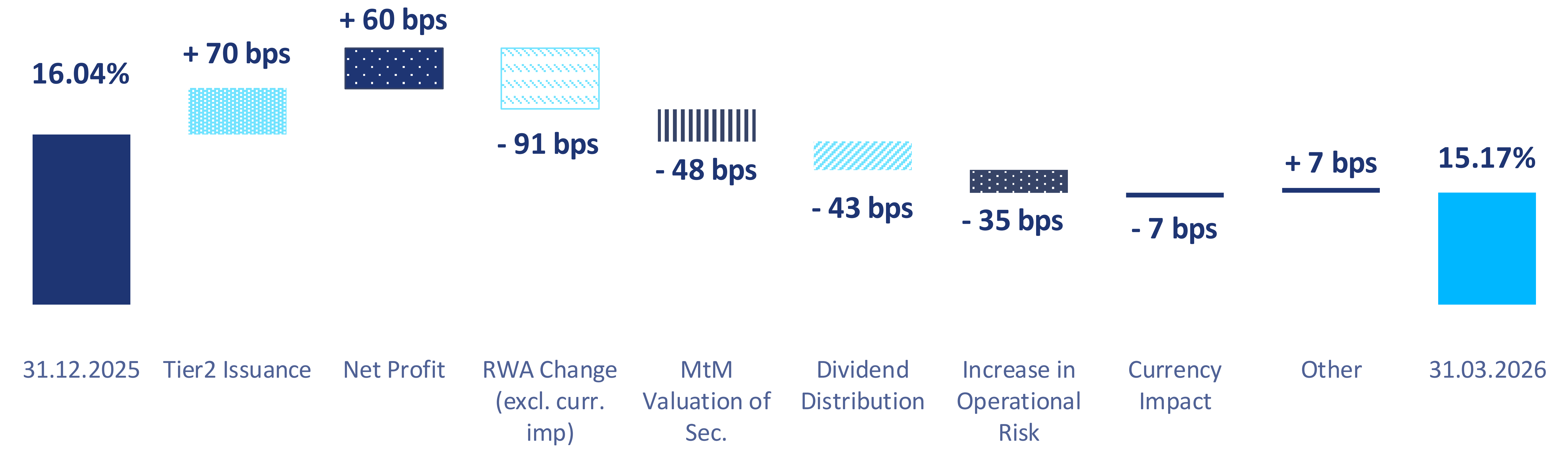
Capital Ratios (Consolidated, 2026 Q1)



Minimum Capital Requirements (%)

	Bank-Only	Consolidated
CET 1 Ratio	7.1	8.6
Tier 1 Ratio	8.6	10.1
CAR	10.6	12.1

Change in Capital Adequacy Ratio



Excess Capital (mn TL)

	Bank- Only	Consolidated
CET 1 Ratio	157,918	61,645
Tier 1 Ratio	129,051	51,174
CAR	155,541	76,801

2026 Expectations vs. Q1 Results

	Year-End Guidance	Q1 Results
TL Loan Growth	Mid-30%	7.4%
Net Interest Margin (swap adj.)	~5%	3.8%
Net Fees & Commissions Growth	~40%	41.2%
OPEX Growth	Mid-40%	69.8%
NPL Ratio	~4%	3.5%
Net Cost of Risk	< 250 bps	205 bps
Capital Adequacy Ratio	>15%	15.2%
Return on Average Equity	Real return over CPI	19.2%
Return on Average Tangible Equity	~30%	23.1%

Appendix

Digital Acceleration through extensive use of AI, Data & Analytics

Share of Digital Channels

~74% Retail Sales* Through Digital Channels

78% Commission Revenue Through Digital Channels

97% Total Non-Branch Transactions

90.2% TL Time Deposits Through Digital Channels

94.3% GPLs Through Digital Channels

Digital platforms that complements our solutions

15.9 mn İşCep Customers

6 mn Daily mobile customers

#1 in Net Promoter Score since 2022

Awards

BEST DIGITAL BANK AWARD 2025
GLOBAL FINANCE

EUROMONEY
AWARDS FOR EXCELLENCE 2025
CEE
BEST DIGITAL BANK

- World's Best Mobile Banking App
- Best Consumer Digital Bank in Türkiye
- Best in Lending in Türkiye
- Best in Transformation in Türkiye
- Best Bank in Türkiye
- Best Digital Bank in Türkiye
- Best Online Product Offerings in Türkiye
- Best Digital Bank in CEE

(*) GPLs, time deposits, lending related insurance, overdraft, cash advance and credit card.

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
- Sustainability Policies

2014 - 2017

- Sustainability Management System
- BIST SUSTAINABILITY INDEX
- BREEAM® Head Office
- Global Compact Network Turkey — Declaration on Sustainable Finance
- LEED Gold Tuzla Technology and Operation Center
- FTSE4Good

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
- 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 - 2024

- 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%
- Net-Zero- 2030 interim target setting
  - Power Generation 61%
  - Cement 21%
  - Iron&Steel 10%
  - Aluminum 7%
  - Real estate 36%
  - Oil and gas 15%
  - Road freight transport 20%
  - Agriculture: Wheat 14%
  - Maize 15%
  - Rice 16%
  - emission intensity reduction
- Emission Reduction Targets Enhancement for Scope1&2 — 2026: Carbon-Neutral
- First Sustainable Bond
- First domestic TL green bond
- CDP DISCLOSURE INSIGHT ACTION — A LIST 2023 — CLIMATE

2025+

- First Blue Bond Issuance
- TÜRKİYE İŞ BANKASI — TSRS Compliant Sustainability Report 2024
- First TSRS Compliant Sustainability Report
- İŞBANK CLIMATE TRANSITION PLAN — Climate Transition Plan
- Sustainable Finance Pledge
  - TL 650 bn sustainable finance until 2026
  - TL 250 bn for women entrepreneurs until 2028

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Sustainability

Strong Support for the Transition in Economy

First bank in Türkiye to announce its Climate Transition Plan across all carbon-intensive sectors

- Our sectoral decarbonization targets within the scope of our decarbonization commitments

Emission intensity reduction targets by 2030

61% in power generation	21% in cement	7% in aluminum
10% in iron&steel	36% in real estate	15% in oil and gas
20% in road freight transport	Agriculture 14% wheat, 15% maize, 16% rice	

- Share of renewable energy projects /Energy generation portfolio 77,04%

- Phase out from financing of coal and coal-related activities by 2040
- Sustainable finance pledge of **TL 650 billion** by 2028
- **~ TL 5.8 billion** sustainable investment fund
- **56** Agriculture Specialized Branches
- **İmecemobil** - Technical Assistance to farmers
- Twin Transformation Journey of **100 SMEs**

Sustainable Funding

Share of Sustainable Funding in FX Wholesale Funding	50.6%
First-ever domestic green debt instrument issuance in Turkish lira	TL 500 mn
First Digital Bond with blockchain technology in Emerging Markets - use of proceeds: earthquake affected areas	USD 100 mn
İşbank's first public Sustainable Eurobond issuance	USD 500 mn
İşbank's first Blue Bond issuance	USD 50 mn

Sustainability

High Level Commitment in Sustainability Governance

- Board Oversight: **Sustainability Committee**
- Management Execution: **Sustainability Leader**

Gender Equality

- Gender Equality Policy
- Board Diversity Policy
  - Ratio of women members in the Board of Directors: **36.36%**
- İşbank Declaration on Women's Empowerment
  - **TL 250 bn** financing pledge for women entrepreneurs by 2028
  - Financial literacy training to **15,000 women in 5 years**
- Collaboration with TÜRKONFED & UN Women - WeLead Project

Strong Employee Rights*

Women employee rate
55.24%

Turnover rate
0.26%

Women in management rate
42.97%

Return from maternity leave rate
99.53%

Unionized employee rate
97.46%

Effective Management of Risks

Ensuring the compliance of the Bank's activities and practices with the climate change strategy

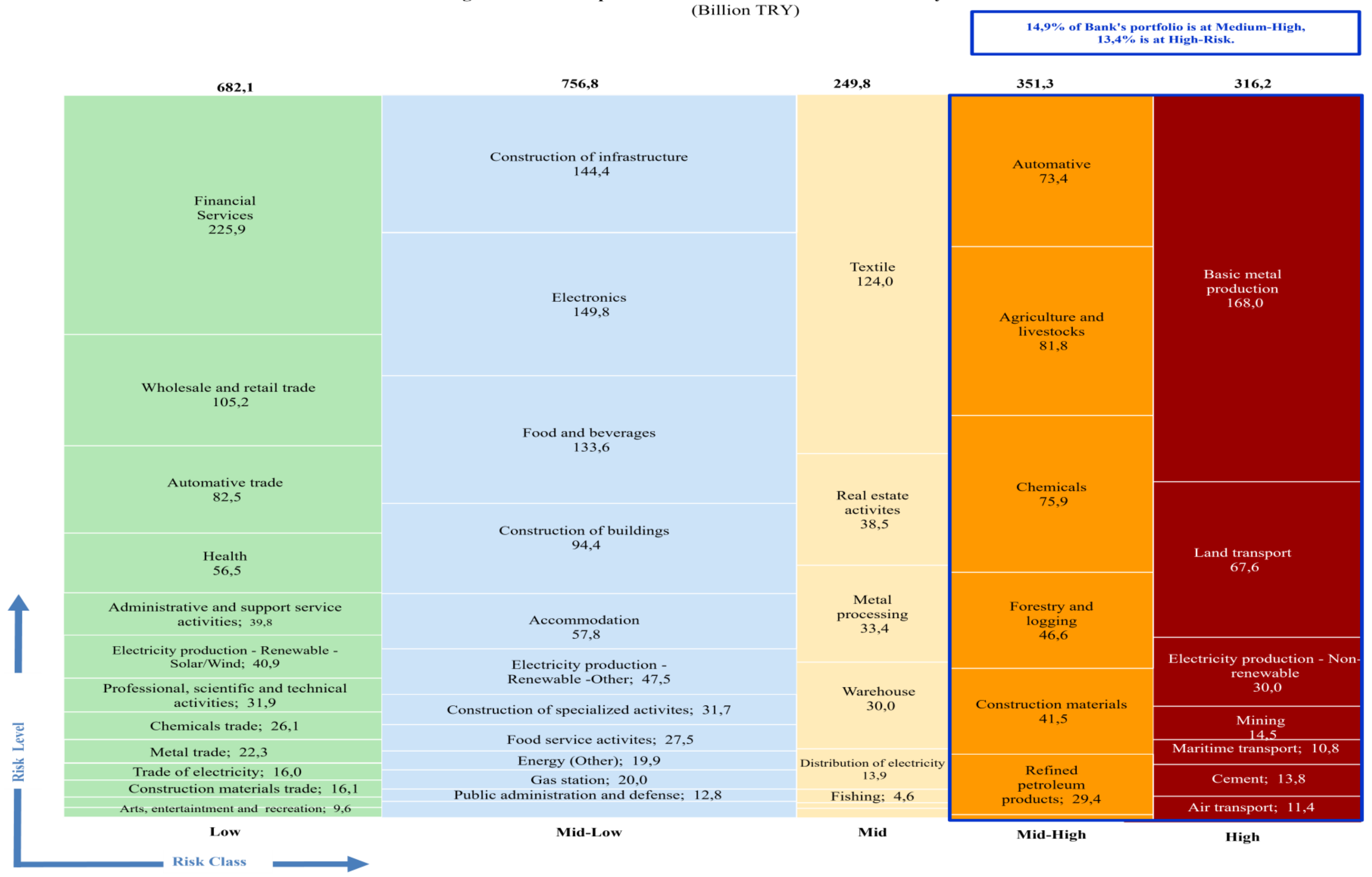
Governance

- Climate Change Risk Policy

Analysis

- Climate Change Risk Management – Climate Heatmap & Scenario Analysis

Climate Change Risk Heat Map of Bank's Commercial Loan Portfolio by Sector at December 2025
(Billion TRY)



(*) As of 31.03.2026

Sustainability

International Initiatives

THE GLOBAL COMPACT
WE SUPPORT

UNEP FINANCE INITIATIVE
PRINCIPLES FOR RESPONSIBLE BANKING

30%+ Club
PATH TO PARITY

ESG Rating & Indices

S&P Global
CSA 2025 Score : 77

MORNINGSTAR SUSTAINALYTICS
Low Risk

BIST SUSTAINABILITY INDEX

Bloomberg Gender-Equality Index 2023

LSEG
4/932 Global Banks

CDP
Climate Change: A
Water Security: A-

FTSE4Good

Reporting & Awards

Sustainable Finance Awards 2025
Best Impact Investing Solution

GLOBAL FİNANCE

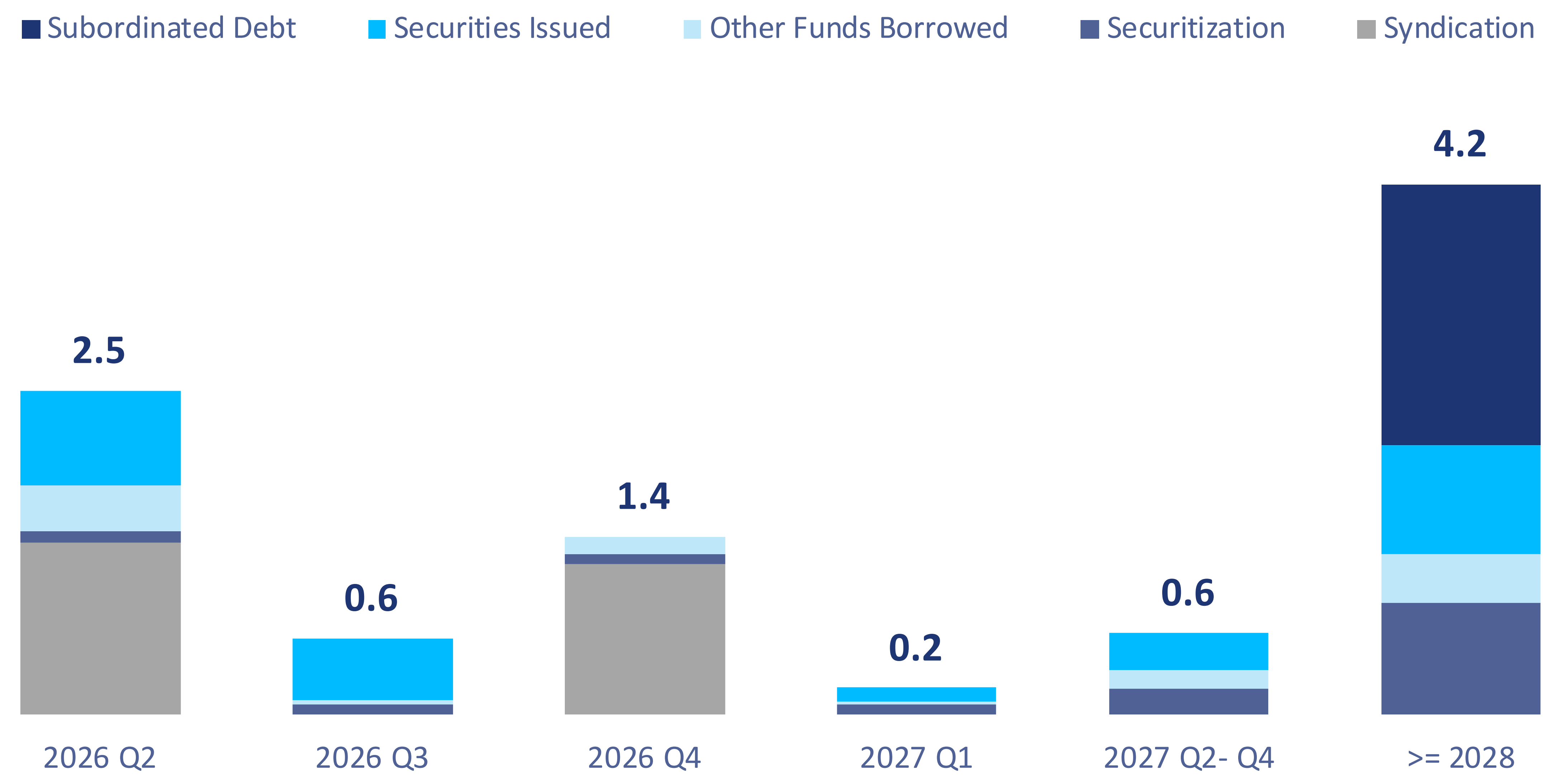
Environment-friendly Operations

TÜV SÜD
U.S. GREEN BUILDING COUNCIL LEED USGBC
BREEAM®

- All locations covered by ISO 14001:2015
  (As of 31.03.2026)
- Head Office Building
  the BREEAM In-use Excellent certificate
- Tuzla Technology and Operations Center
  (TUTOM) - LEED Gold certificate
- First Self-Consumption
  Solar Power Plant Investment
- Atlas Data Center
  LEED v4 Gold certificate

Strong Liquidity

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



Short Term FX Liabilities: **4.7 bn USD**
of which 2.5 bn USD syndication

Long Term FX Liabilities
4.8 bn USD

Share of Sustainable Funding in FX Wholesale Funding		50.6%
Blue Bond issuance in 2026 Q1		50 mn. USD
Strong Liquidity	Total LCR	129%
	FX LCR	423%
Tier 2 issuance in 2025 Q3		500 mn. USD
Tier 2 issuance in 2026 Q1		500 mn. USD

(1) Excluding repo transactions, as of 31.03.2026.

Net Cost of Risk

Provisions (TL mn)	2025	2025 Q4	2026 Q1
Stage 1	7,801	1,163	987
Stage 2	10,969	2,589	4,129
Stage 3	38,275	13,933	14,674
Reversals (TL mn) (-)	**2025**	**2025 Q4**	**2026 Q1**
Stage 1+2	943	5	1,291
Stage 3	8,293	1,293	5,861
Net CoR *	**238 bps**	**288 bps**	**205 bps**
Currency Impact	7 bps	5 bps	5 bps
Net CoR (exc. currency impact) *	**231bps**	**283 bps**	**200 bps**

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

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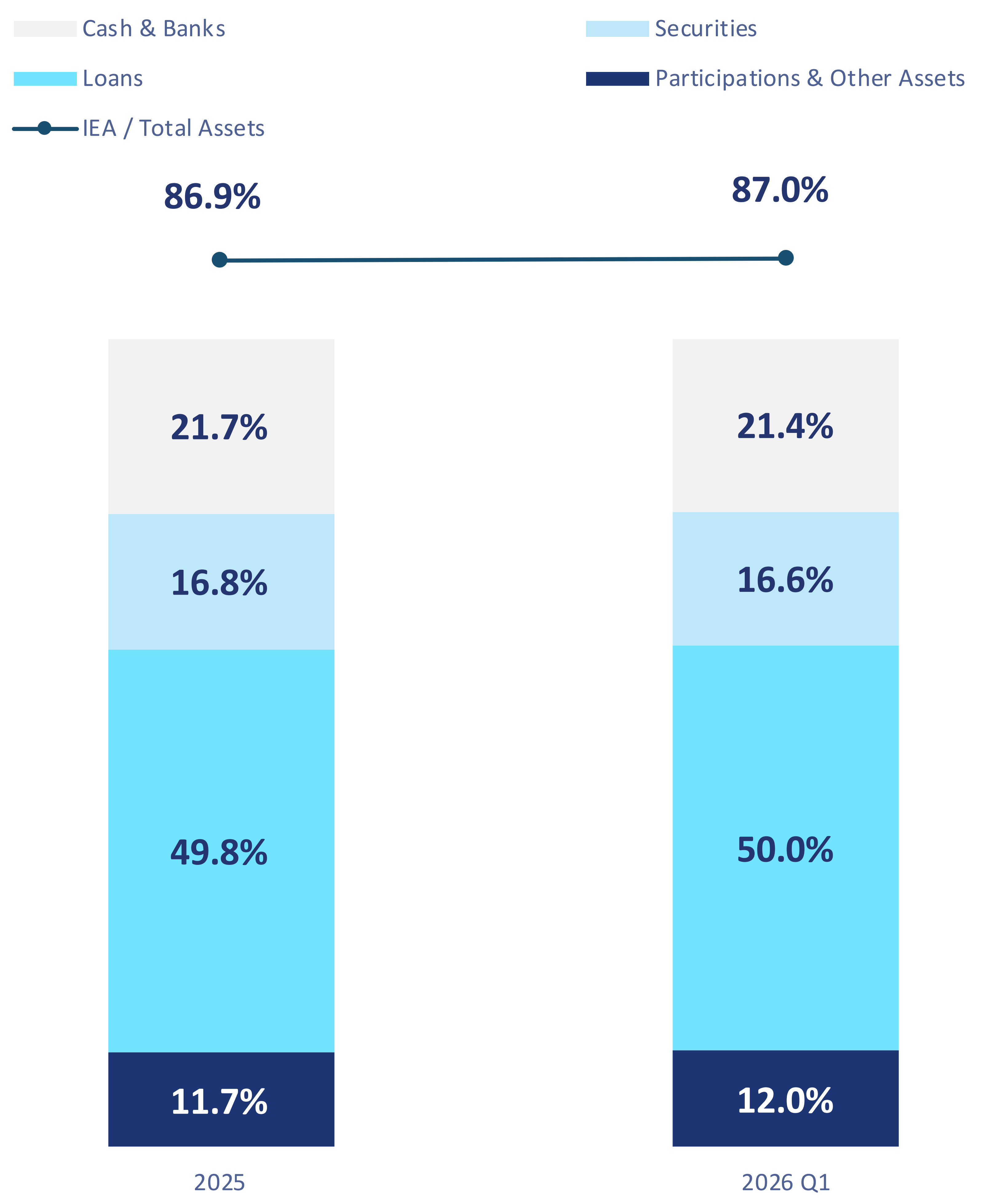
Composition of OPEX

(TL thousand)	2025 Q4	2026 Q1	Δ QoQ	2025 Q1	2026 Q1	Δ YoY
HR Expenses	18,142,485	19,756,407	8.9%	11,822,661	19,756,407	67.1%
Non-HR expenses	27,467,044	33,846,194	23.2%	19,737,407	33,846,194	71.5%
Advertisement & Marketing	1,371,324	1,132,880	-17.4%	1,240,142	1,132,880	-8.6%
IT and R&D	2,783,287	1,104,480	-60.3%	668,770	1,104,480	65.2%
Rental Expenses	201,735	228,084	13.1%	138,195	228,084	65.0%
Maintenance	563,301	359,704	-36.1%	280,322	359,704	28.3%
Depreciation	2,115,817	2,443,230	15.5%	1,573,273	2,443,230	55.3%
Provision for Pension Fund	-1,305,000	0	NM	435,000	0	NM
Other	21,736,580	28,577,816	31.5%	15,401,705	28,577,816	85.5%
TOTAL	**45,609,529**	**53,602,601**	**17.5%**	**31,560,068**	**53,602,601**	**69.8%**

NM: Not Meaningful.

Asset Structure

(TL mn.)	2025 Q1	2025	2026 Q1	Δ QoQ	Δ YoY
Cash & Banks	796,550	1,001,893	1,055,655	5.4%	32.5%
Securities (Net)	700,404	774,904	820,926	5.9%	17.2%
Loans	1,774,549	2,305,096	2,469,979	7.2%	39.2%
Participations (Net)	213,766	278,505	281,858	1.2%	31.9%
Fixed Assets (Net)	65,924	91,124	94,587	3.8%	43.5%
Other Assets	125,550	173,418	212,542	22.6%	69.3%
Total Assets	**3,676,743**	**4,624,940**	**4,935,547**	**6.7%**	**34.2%**
TL Assets	2,266,299	2,856,863	3,010,470	5.4%	32.8%
FX Assets	1,410,444	1,768,077	1,925,077	8.9%	36.5%
FX Assets (USD mn.)	37,502	41,485	43,630	5.2%	16.3%



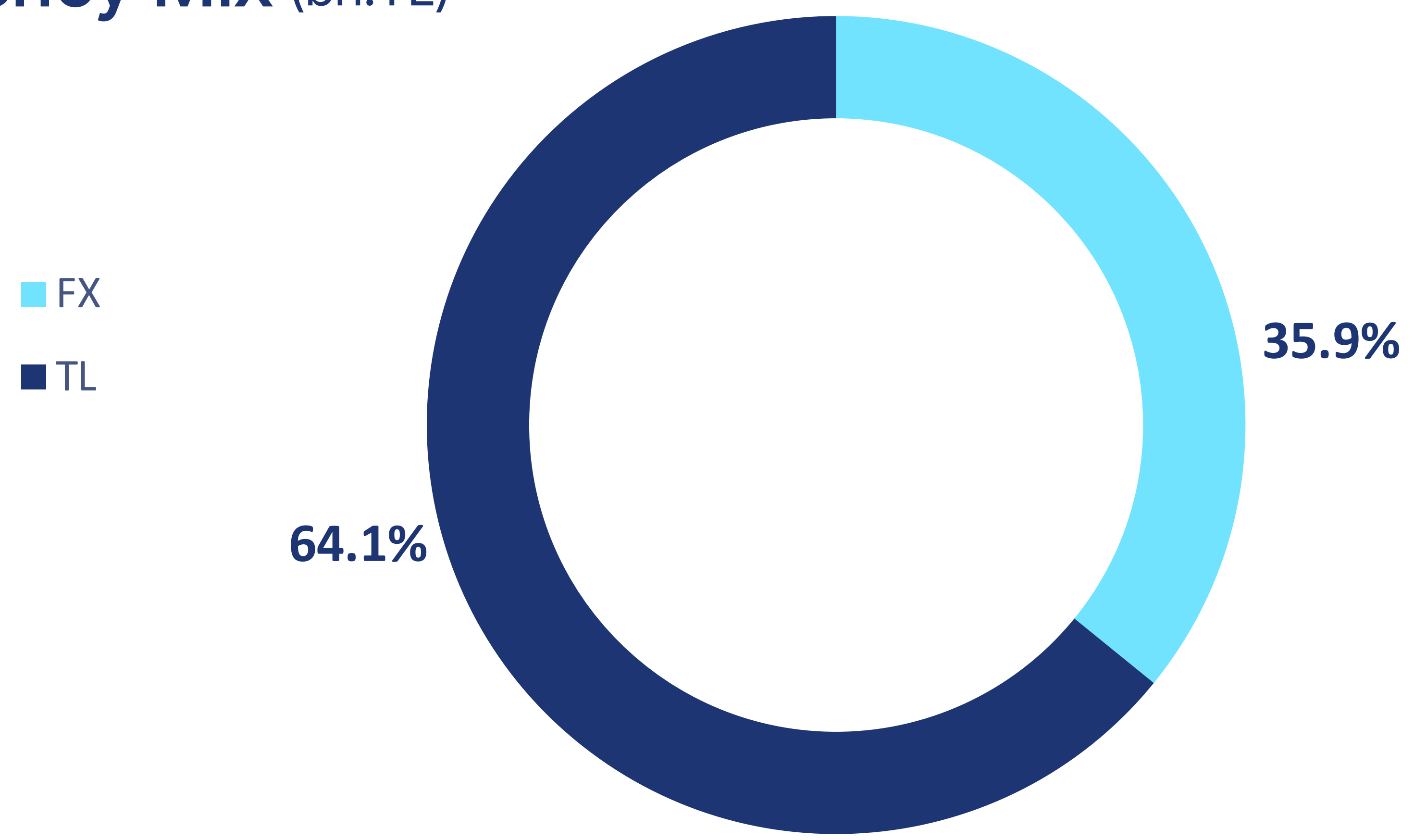
Loans

(TL mn.)	2025 Q1	2025	2026 Q1	∆ QoQ	∆ YoY
Total Loans	**1,774,549**	**2,305,096**	**2,469,979**	**7.2%**	**39.2%**
TL Loans	1,105,051	1,475,088	1,584,217	7.4%	43.4%
Retail Loans*	559,339	820,292	888,701	8.3%	58.9%
Housing Loans*	70,679	91,051	104,300	14.6%	47.6%
Auto Loans*	6,305	8,784	10,961	24.8%	73.8%
GPLs(1)*	193,780	278,193	289,194	4.0%	49.2%
Credit Card Loans*	288,575	442,264	484,245	9.5%	67.8%
Non-Retail Loans	545,711	654,796	695,516	6.2%	27.5%
SME Loans(2)	371,517	459,474	497,687	8.3%	34.0%
Commercial and Corporate Loans	174,194	195,322	197,829	1.3%	13.6%
Commercial and Corporate Loans	615,129	758,996	805,815	6.2%	31.0%
FX Loans (USD mn.)	17,801	19,475	20,075	3.1%	12.8%
SME Loans(2)	1,446	1,666	1,812	8.7%	25.3%
Commercial and Corporate Loans	16,355	17,808	18,263	2.6%	11.7%

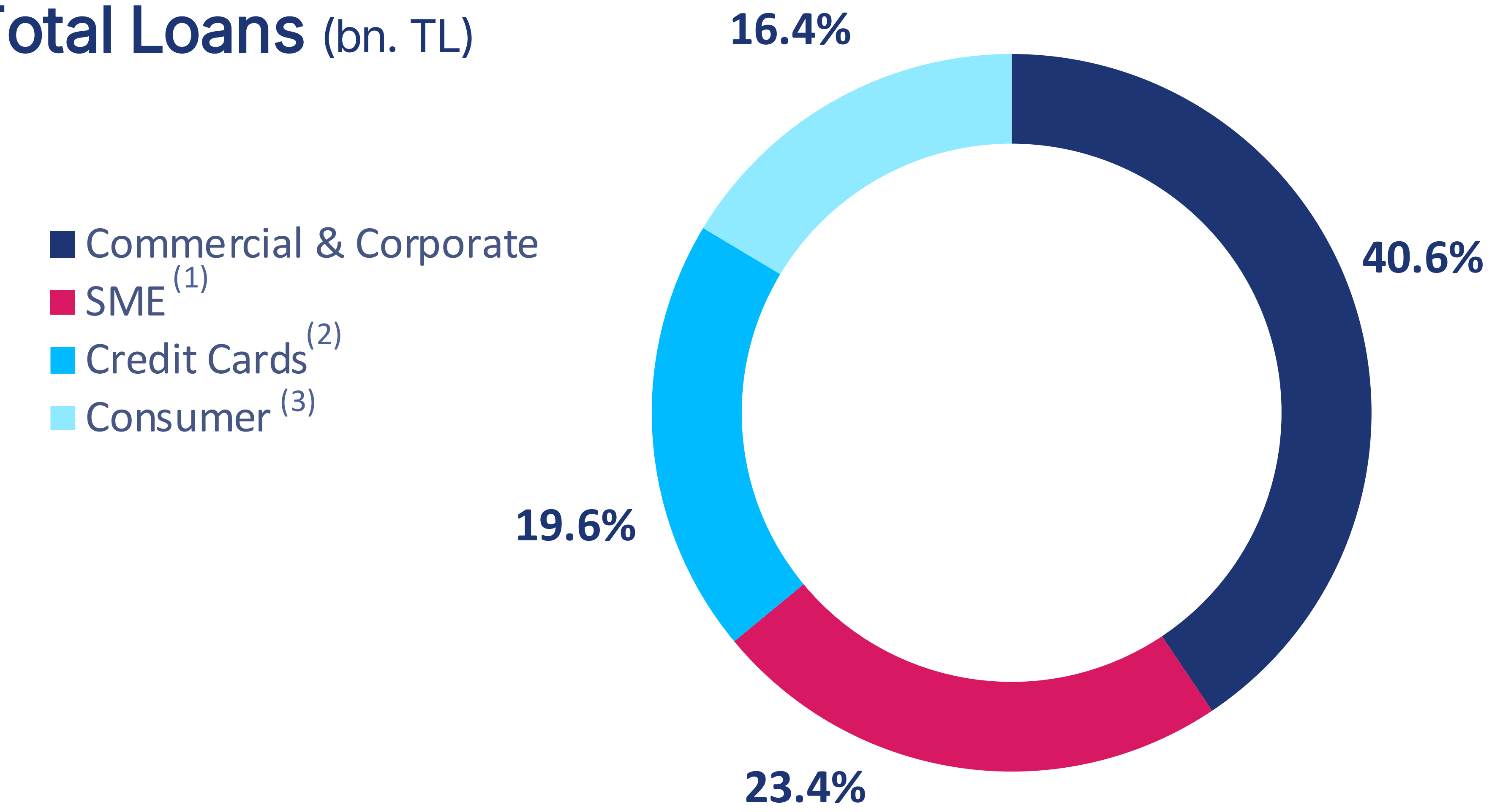
(*) Including the loans extended to non-residents.
(1) Including overdraft accounts.
(2) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn. for 2025 Q1; companies with number of employees < 250 and turnover or total assets <= TL 1 bn. for 2025 and 2026 Q1.

Loan Composition

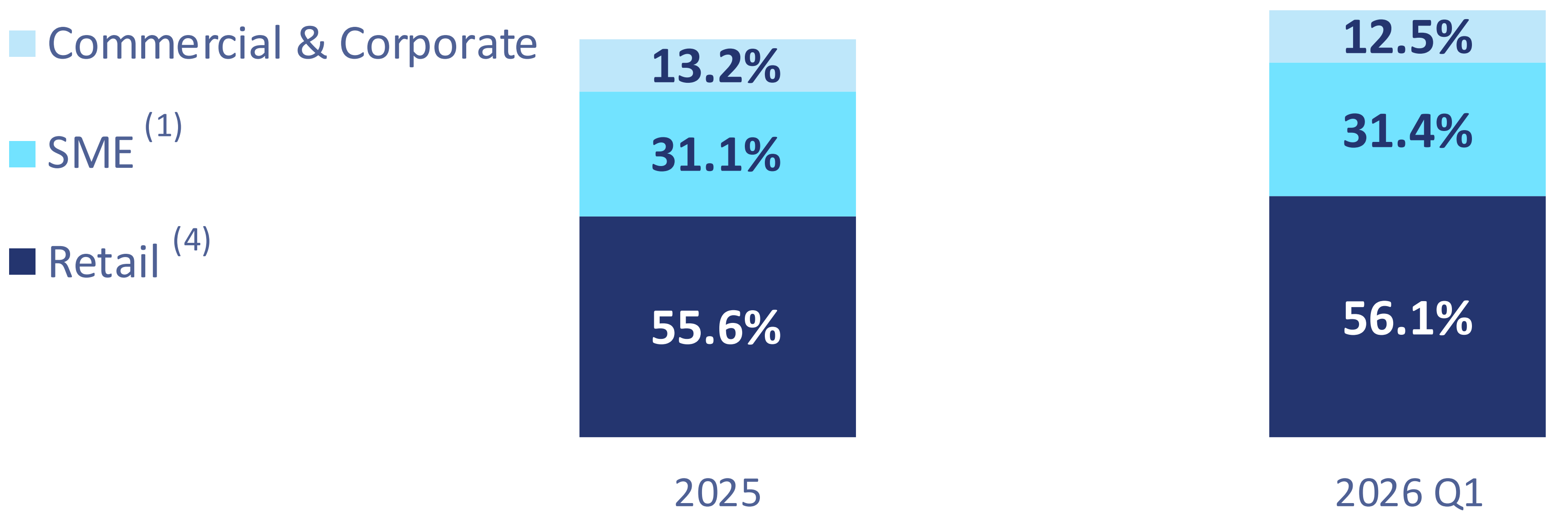
Currency Mix (bn.TL)



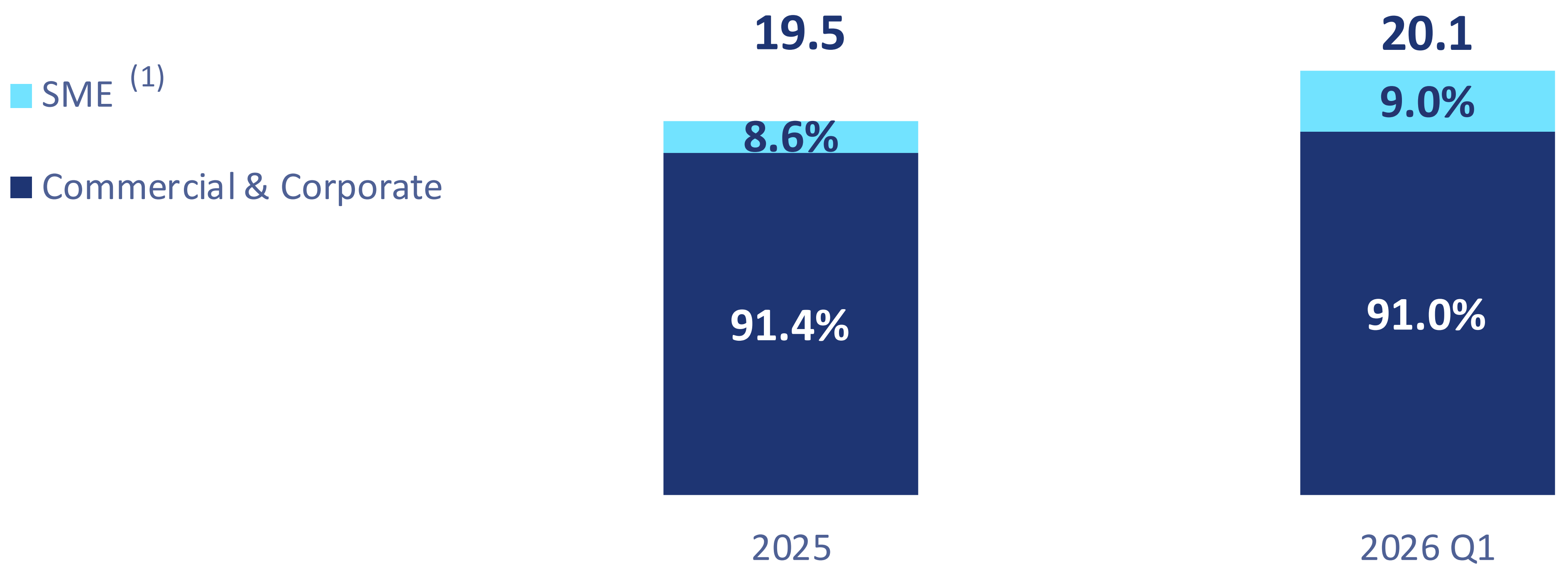
Total Loans (bn. TL)



TL Loans (bn. TL)



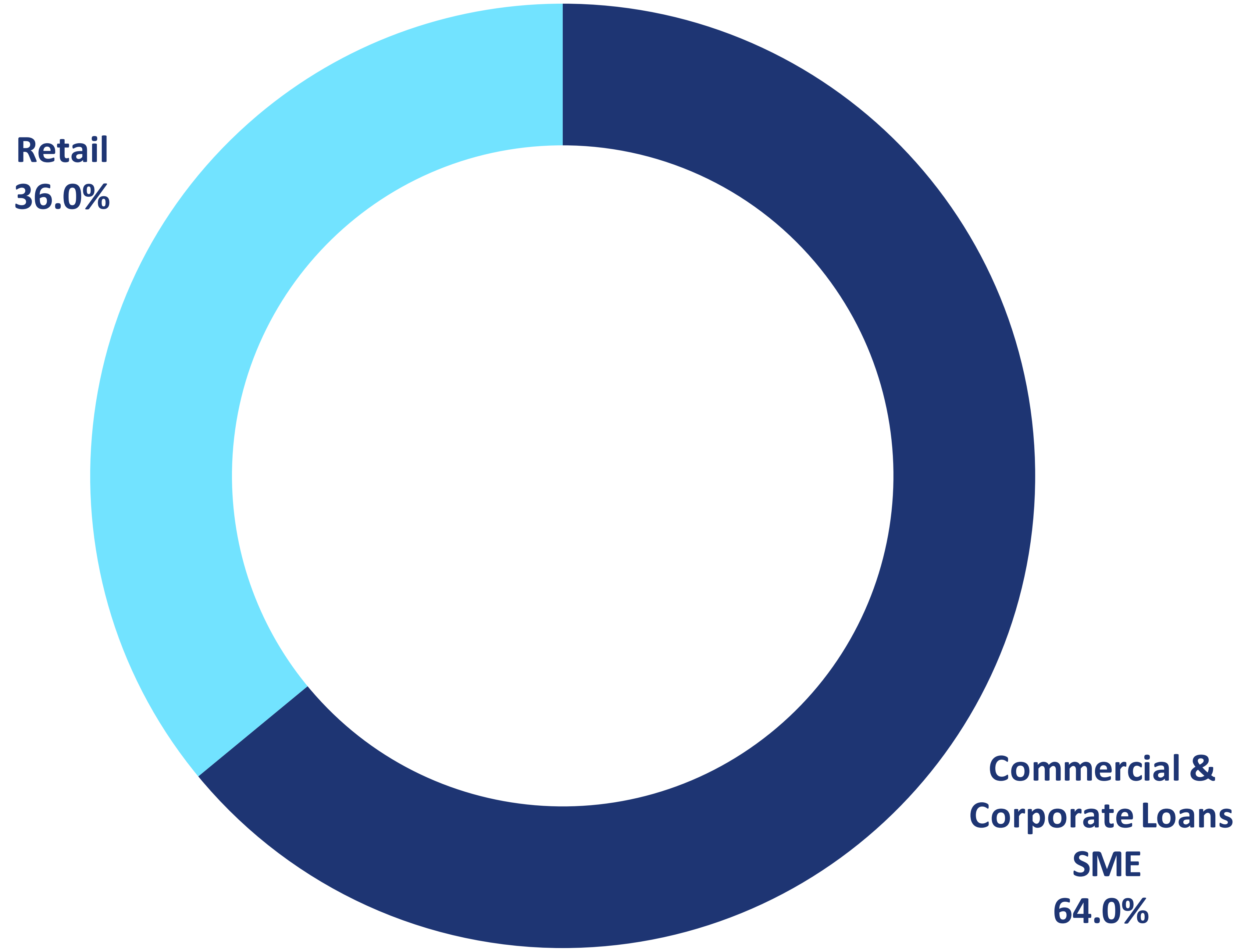
FX Loans (bn. USD)



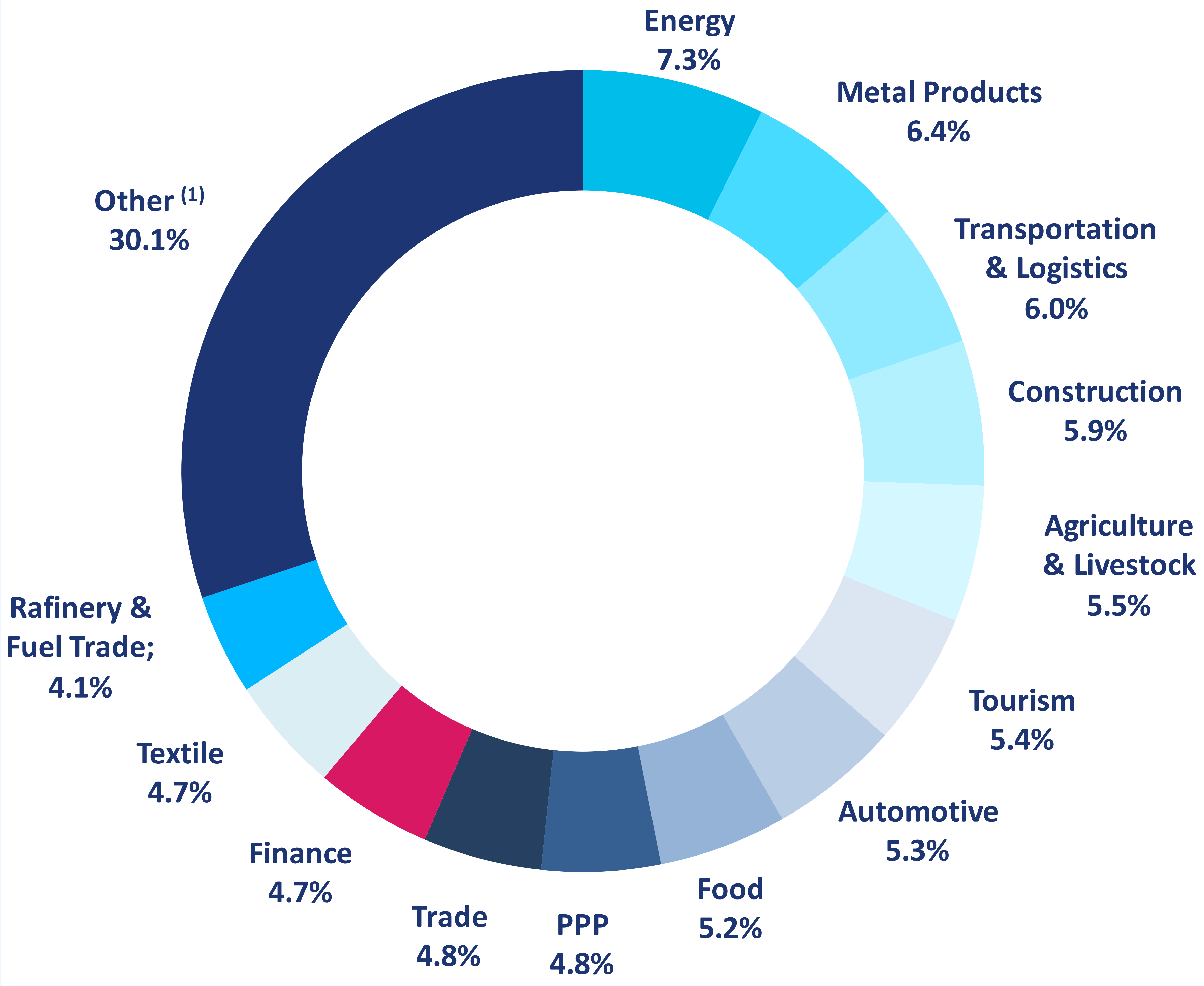
(1) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 1 bn.
(2) Including balance of non-residents. Total figure shows retail credit card balances only.
(3) Including retail overdraft accounts and loans that are extended to non-resident. (4) Including retail credit cards and overdraft accounts and loans that are extended to non-resident.

Sector Breakdown of Loans

Total Loans Breakdown* (%)



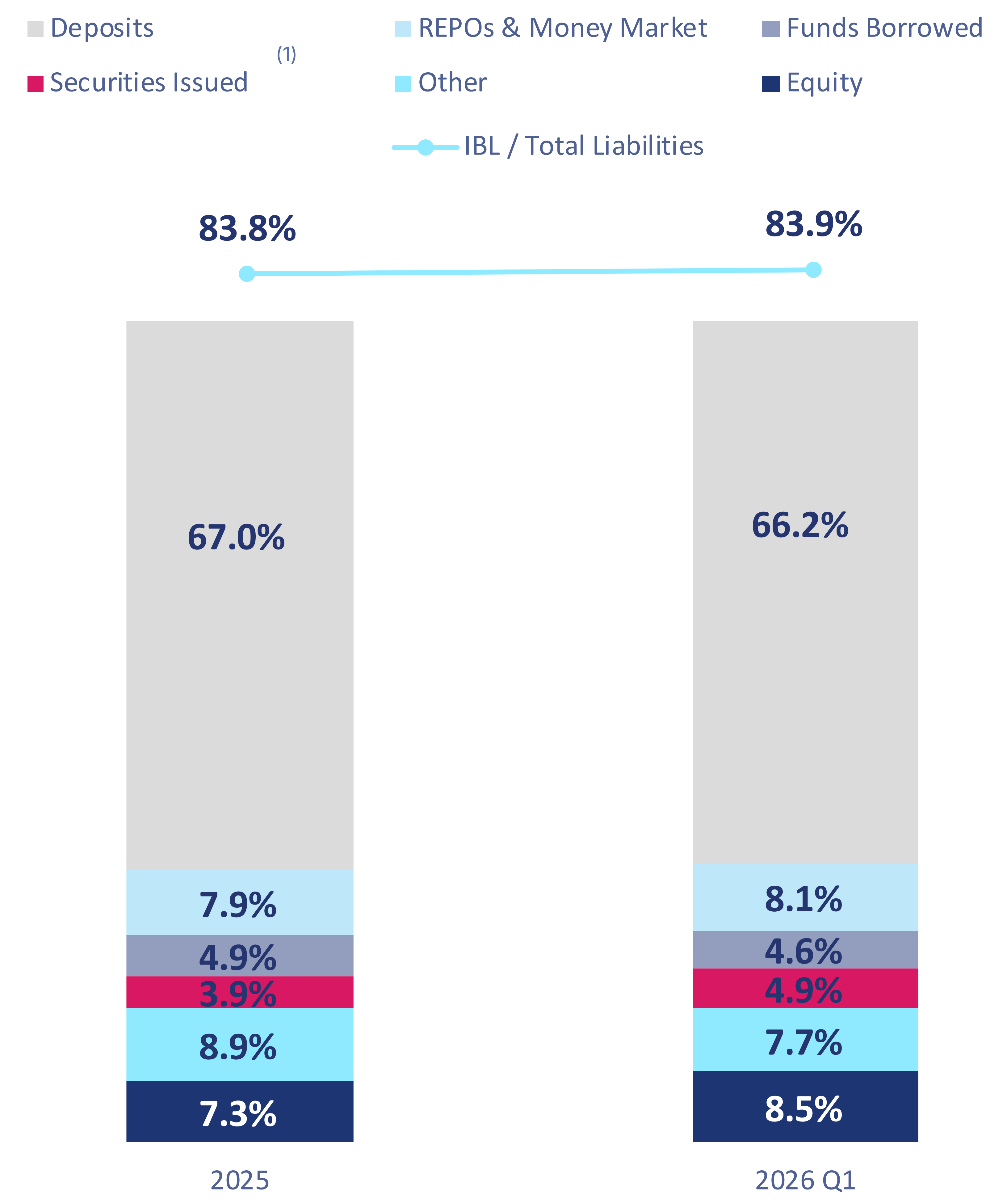
Commercial Loans Breakdown* (%)



(*) MIS Data.
(1) Share < 4.0%

Liabilities Structure

(TL mn.)	2025 Q1	2025	2026 Q1	∆ QoQ	∆ YoY
Deposits	2,440,939	3,098,900	3,267,809	5.5%	33.9%
REPOs & Money Market	270,936	367,651	401,944	9.3%	48.4%
Funds Borrowed	265,383	228,729	225,893	-1.2%	-14.9%
Securities Issued (1)	114,776	181,562	244,287	34.5%	112.8%
Other	258,269	320,463	375,039	17.0%	45.2%
Equity	326,439	427,635	420,575	-1.7%	28.8%
Total Liabilities & Equity	**3,676,743**	**4,624,940**	**4,935,547**	**6.7%**	**34.2%**
TL Liabilities	2,171,493	2,652,361	2,821,217	6.4%	29.9%
FX Liabilities	1,505,250	1,972,580	2,114,329	7.2%	40.5%
FX Liabilities (USD bn.)	40,023	46,283	47,920	3.5%	19.7%

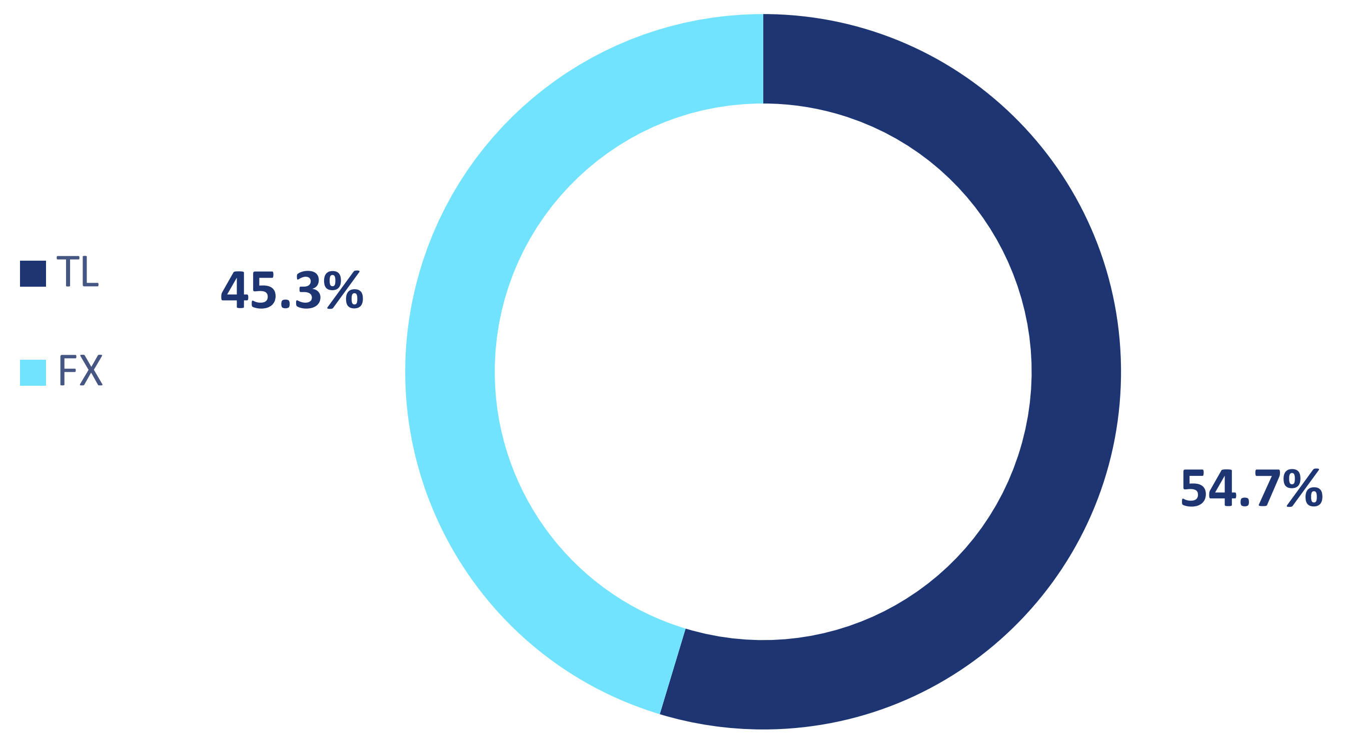


(1) Includes subordinated debt.

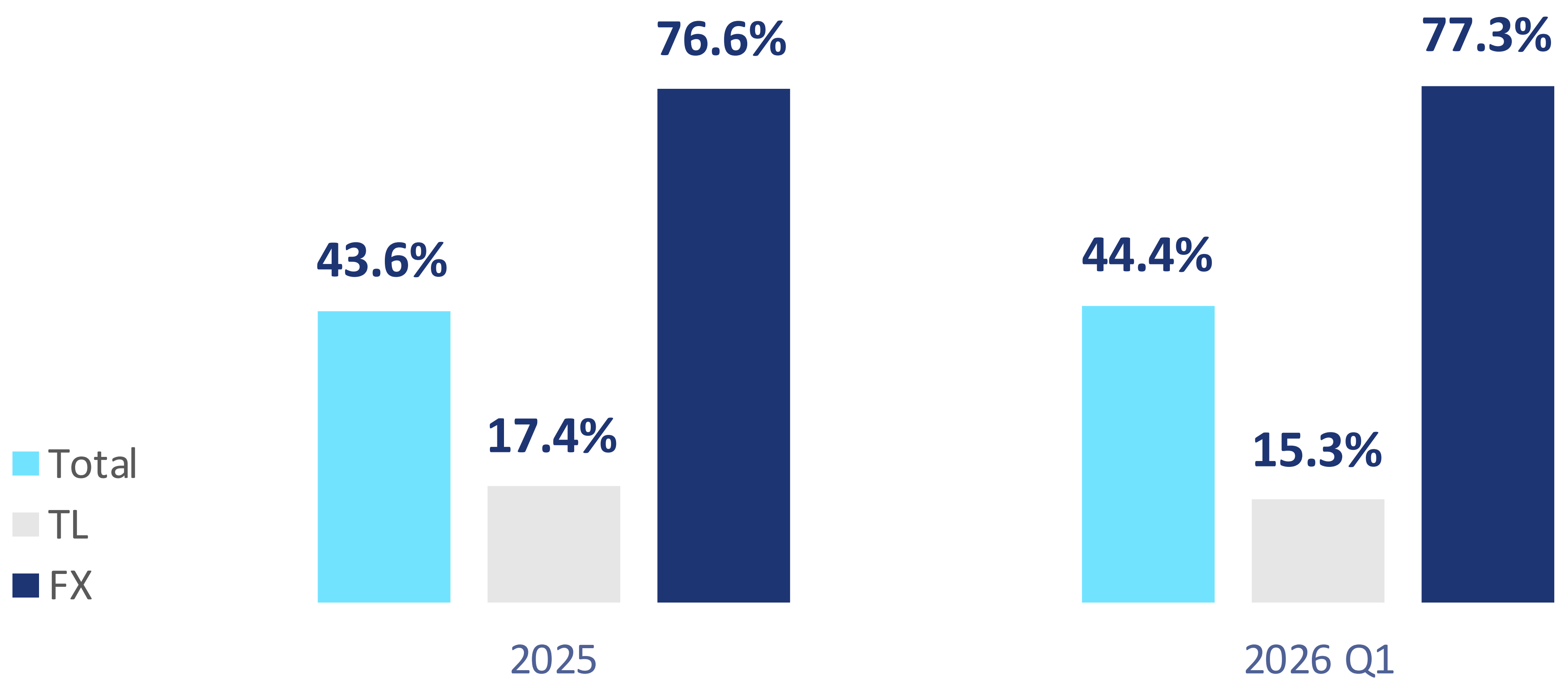
Deposits

(TL mn.)	2025 Q1	2025	2026 Q1	∆ QoQ	∆ YoY
Total Deposits	**2,440,939**	**3,098,900**	**3,267,809**	**5.5%**	**33.9%**
TL Deposits	1,373,575	1,737,716	1,786,407	2.8%	30.1%
TL Saving Deposits	816,952	883,456	898,605	1.7%	10.0%
TL Commercial Deposits	454,957	736,085	695,578	-5.5%	52.9%
Other TL Deposits	101,666	118,175	192,224	62.7%	89.1%
FX Deposits	1,067,364	1,361,183	1,481,402	8.8%	38.8%
FX Deposits (USD mn.)	28,380	31,938	33,575	5.1%	18.3%
Demand Deposits	988,486	1,326,183	1,382,906	4.3%	39.9%
TL Demand Deposits	*227,143*	*296,295*	*252,035*	*-14.9%*	*11.0%*
FX Demand Deposits	*761,342*	*1,029,888*	*1,130,871*	*9.8%*	*48.5%*

Deposits Currency Mix (bn. TL)



Share of Demand Deposits (1)



(1) Excluding interbank deposits.

Income Statement Highlights

(TL mn.)	2025 Q4	2026 Q1	∆ QoQ	2025 Q1	2026 Q1	∆ YoY
Net Interest Income	38,725	41,760	7.8%	17,704	41,760	135.9%
(-) SWAP Cost (1)	*7,583*	*8,086*	*6.6%*	*7,127*	*8,086*	*13.5%*
Net Interest Income Incl. Swap Cost	*31,142*	*33,674*	*8.1%*	*10,577*	*33,674*	*218.4%*
Net Fees & Commissions	38,582	38,075	-1.3%	26,974	38,075	41.2%
Net Trading Gains/Losses	-7,820	-4,809	-38.5%	-3,956	-4,809	21.6%
Net Trading Gains/Losses Excl. Swap Cost	*-237*	*3,277*	*NM*	*3,171*	*3,277*	*3.3%*
Other Operating Income	9,138	9,313	1.9%	5,951	9,313	56.5%
Total Operating Income	**78,624**	**84,338**	**7.3%**	**46,673**	**84,338**	**80.7%**
HR Expenses	18,142	19,756	8.9%	11,823	19,756	67.1%
Non-HR Expenses	27,467	33,846	23.2%	19,737	33,846	71.5%
Provision for Pension Fund	*-1,305*	*0*	*NM*	*435*	*0*	*NM*
Total Operating Expenses	**45,610**	**53,603**	**17.5%**	**31,560**	**53,603**	**69.8%**
Operating Profit	**33,014**	**30,736**	**-6.9%**	**15,113**	**30,736**	**103.4%**
Stage 3 Expected Credit Losses	13,933	14,674	5.3%	8,672	14,674	69.2%
Stage 1+2 Expected Credit Losses	3,752	5,116	36.3%	3,977	5,116	28.6%
Other Provision Charges	0	61	NM	16	61	279.4%
Total Provision Charges	**17,685**	**19,851**	**12.2%**	**12,665**	**19,851**	**56.7%**
Income from Participations	14,277	12,279	-14.0%	9,504	12,279	29.2%
Tax Provisions	6,167	2,807	-54.5%	-466	2,807	NM
Net Income	**23,438**	**20,357**	**-13.1%**	**12,418**	**20,357**	**63.9%**

NM: Not Meaningful.
(1) Based on MIS data.

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Fees & Commissions Income

(TL million)	2025 Q4	2026 Q1	∆ QoQ	2025 Q1	2026 Q1	∆ YoY
Cash Loans	3,835	3,666	-4.4%	3,004	3,666	22.0%
Non-Cash Loans	2,029	2,119	4.4%	1,616	2,119	31.1%
Payment Systems	26,478	25,536	-3.6%	17,802	25,536	43.4%
Asset Management	2,714	3,200	17.9%	1,933	3,200	65.6%
Money Transfer	1,894	2,079	9.7%	1,687	2,079	23.2%
Bancassurance	2,014	1,742	-13.5%	1,165	1,742	49.5%
Total Fees & Commissions Income (Net)	**38,582**	**38,075**	**-1.3%**	**26,974**	**38,075**	**41.2%**

Largest Private Bank

2026 Q1	Market Shares Sector[1]	Market Shares Private Banks[2]	Ranking among Private Banks
Total Assets	11.0%	21.4%	1st
Total Loans	10.8%	21.0%	1st
TL Loans	10.9%	20.0%	2nd
FX Loans	10.6%	23.0%	1st
Consumer Loans[3]	13.3%	18.9%	3rd
Non-Retail Loans	9.3%	21.4%	1st
Total Deposits	12.7%	23.9%	1st
TL Deposits	11.4%	22.2%	1st
FX Deposits	14.7%	26.3%	1st
Demand Deposits[4]	14.7%	25.1%	1st

(1) Market share calculations are based on weekly BRSA data excluding participation banks. Total assets market share is based on monthly BRSA data.
(2) Market share calculations are based on weekly BRSA data for commercial private banks. Total assets market share is based on monthly BRSA data.
(3) Including retail overdraft accounts. (4) Excluding interbank deposits.

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Türkiye İş Bankası A.Ş.

Head Office

Investor Relations and Sustainability Division

Phone

+ 90 212 316 16 02

Fax

+ 90 212 316 08 39

E-mail

investorrelations@isbank.com.tr

www.isbank.com.tr