İŞBANK

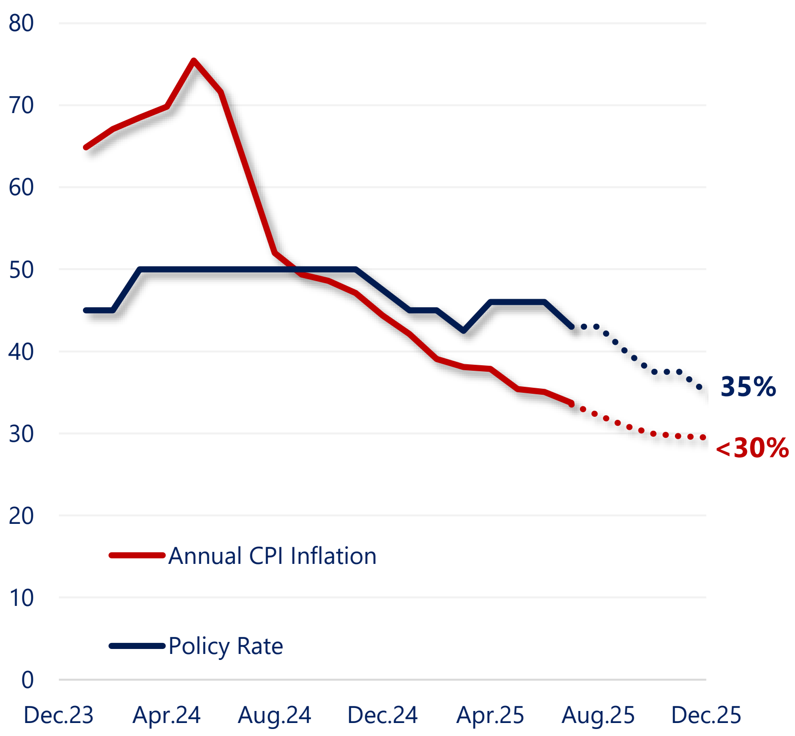
2025 H1 EARNINGS PRESENTATION

5 August 2025

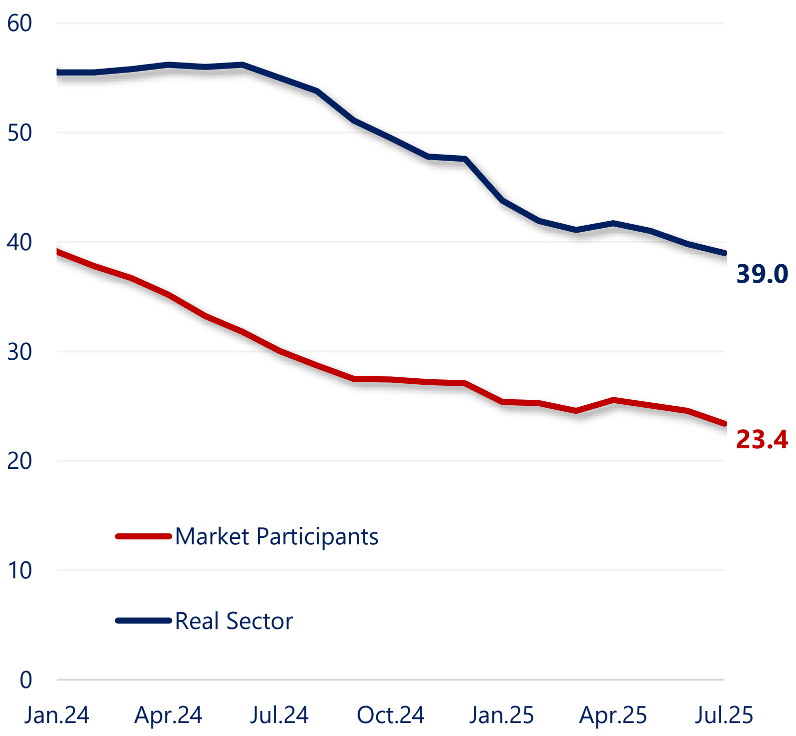
Macro Outlook

- ❖ *Annual inflation continue to decelerate gradually*
- ❖ *The improvement trend in 12-month ahead inflation expectations…*
- ❖ *Gross reserves exceed 170 billion USD*

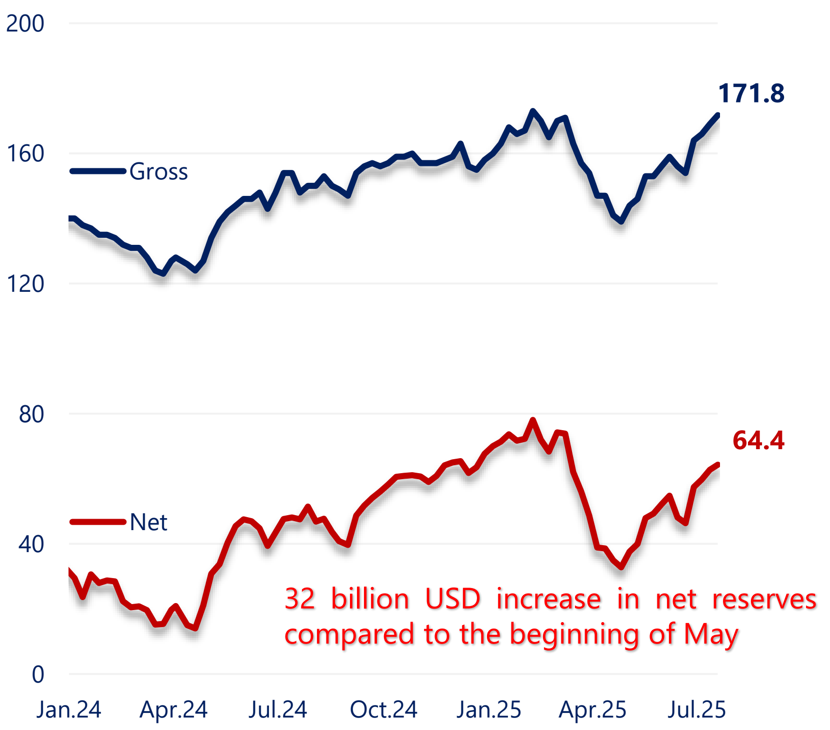
Inflation and Policy Rate (%)



Inflation Expectations (%)



CBRT Reserves (bn. USD)

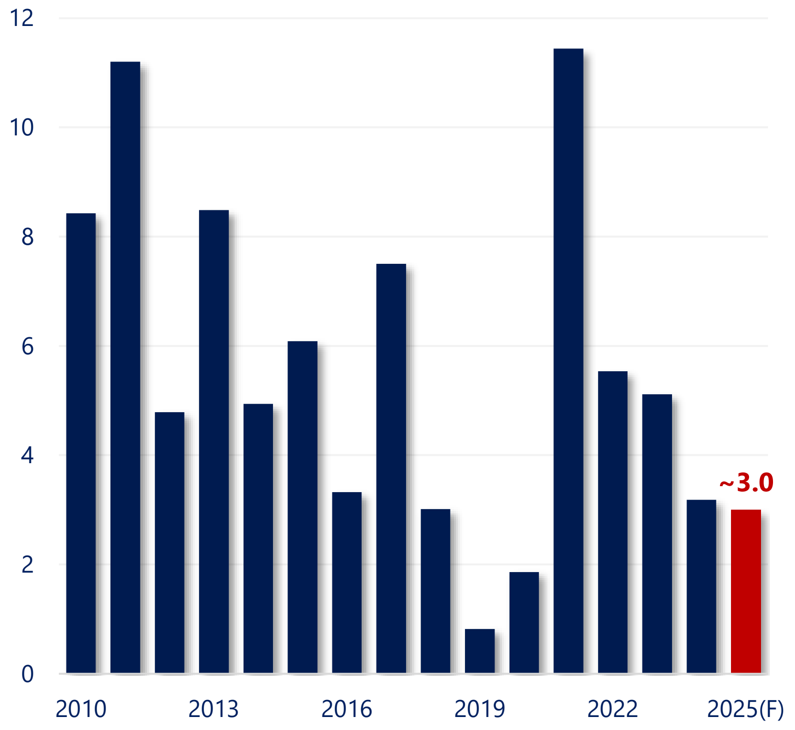


❖ *Tight financial conditions put pressure on growth*

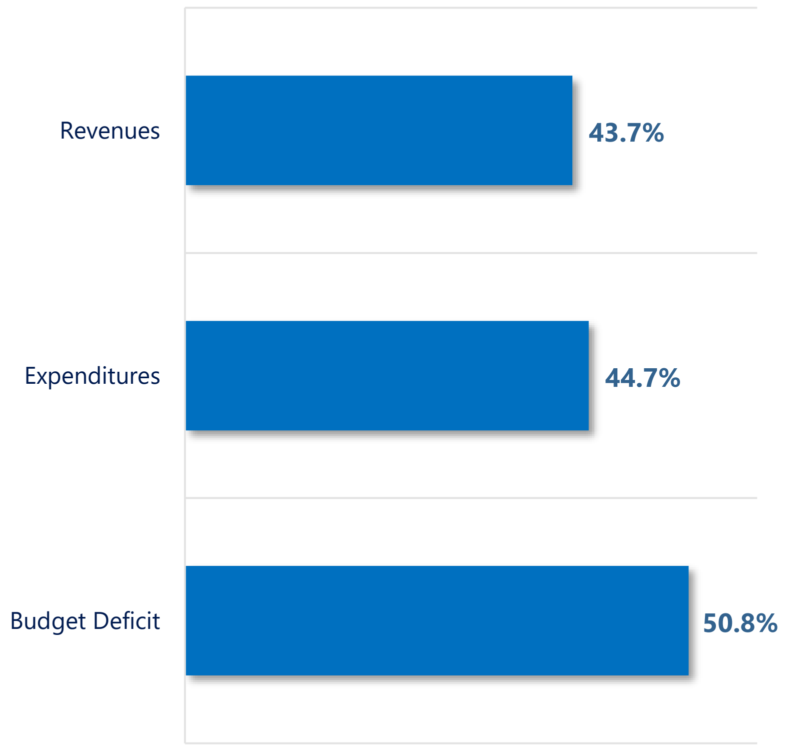
❖ *While budget figures are aligned with MTP targets, budget deficit can be higher than year-end target*

❖ *Current account deficit is expected to be 20 billion USD*

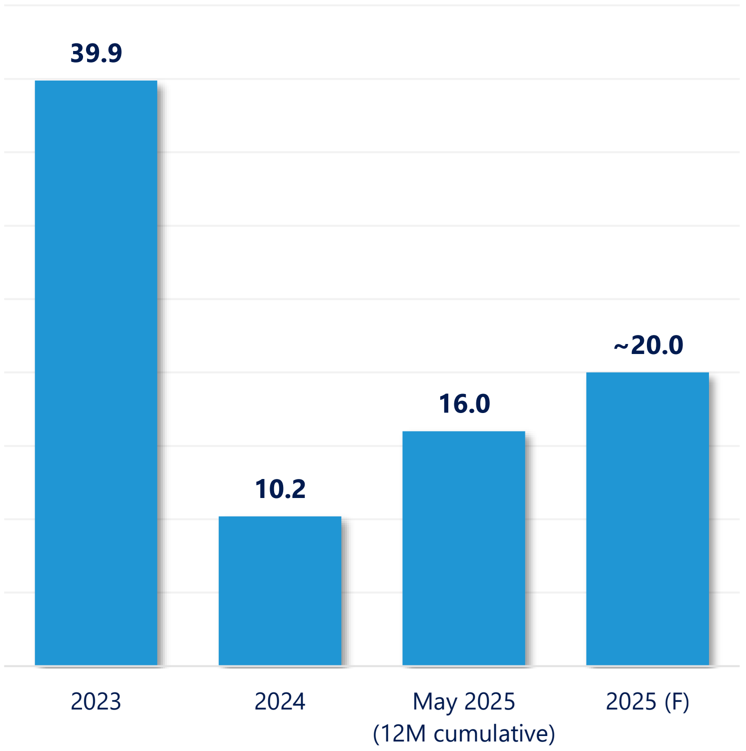
GDP Growth (annual, %)



Budget Realization Rate (%)

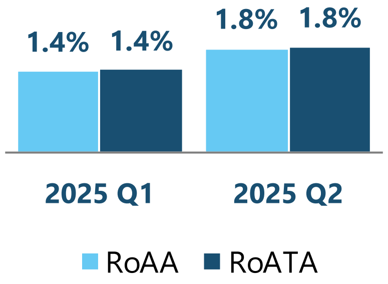


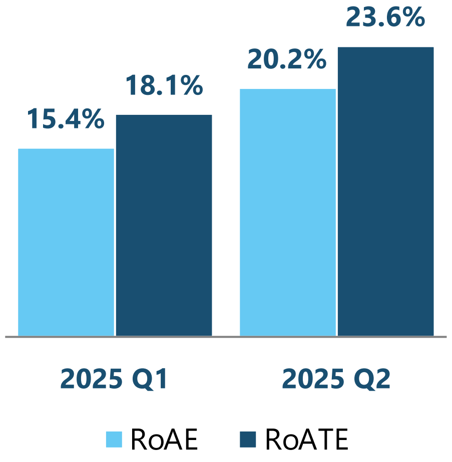
Current Account Deficit (bn. USD)



- **Continued support from diversified revenue stream: Net fee generation and subsidiaries' contribution.**
- **Held our ground in the face of margin pressures due to temporary market volatility.**
- **Re-entered the rate cut cycle with a well-positioned balance sheet, geared up to register meaningful improvement in future performance.**
- **Ongoing cost discipline, once again, helped cushion the challenges of operating environment.**
- **Prudent provisioning preserved, best-in-class asset quality indicators maintained.**
- **Capital and liquidity at solid levels.**

Profitability Ratios (1) (quarterly)

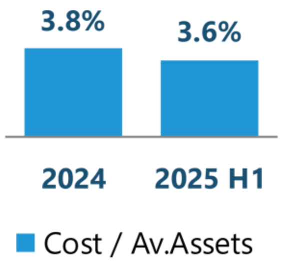


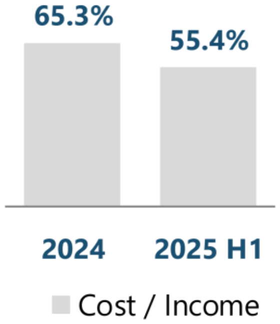


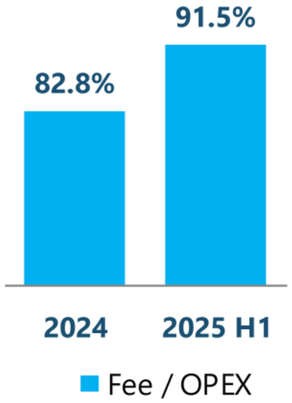
25H1:
*RoAE: **18%***
*RoATE: **21%***

Full Year RoAE:
~25%

Efficiency Ratios (2) (adjusted)







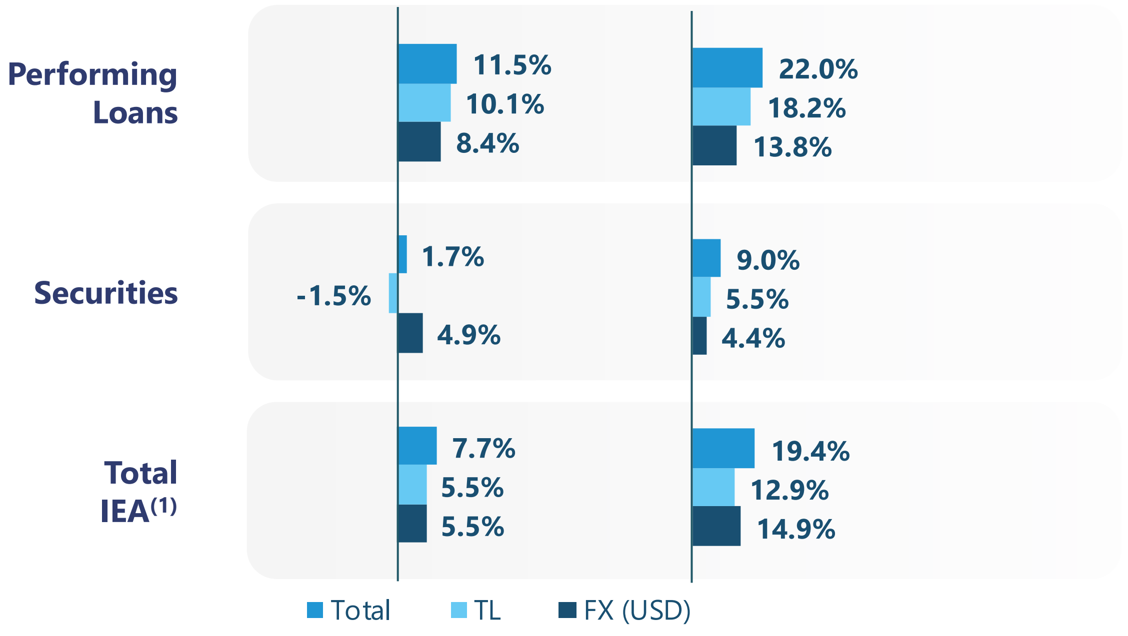
Revenue Growth & OPEX

	QoQ	YoY
NII (swap adj.)	-18.3%	4.2x
Net F&C	21.5%	46.2%
OPEX	9.6%	29.8%
Pre-Prov. Income	10.6%	67.4%
Net Income	39.9%	34.5% (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.

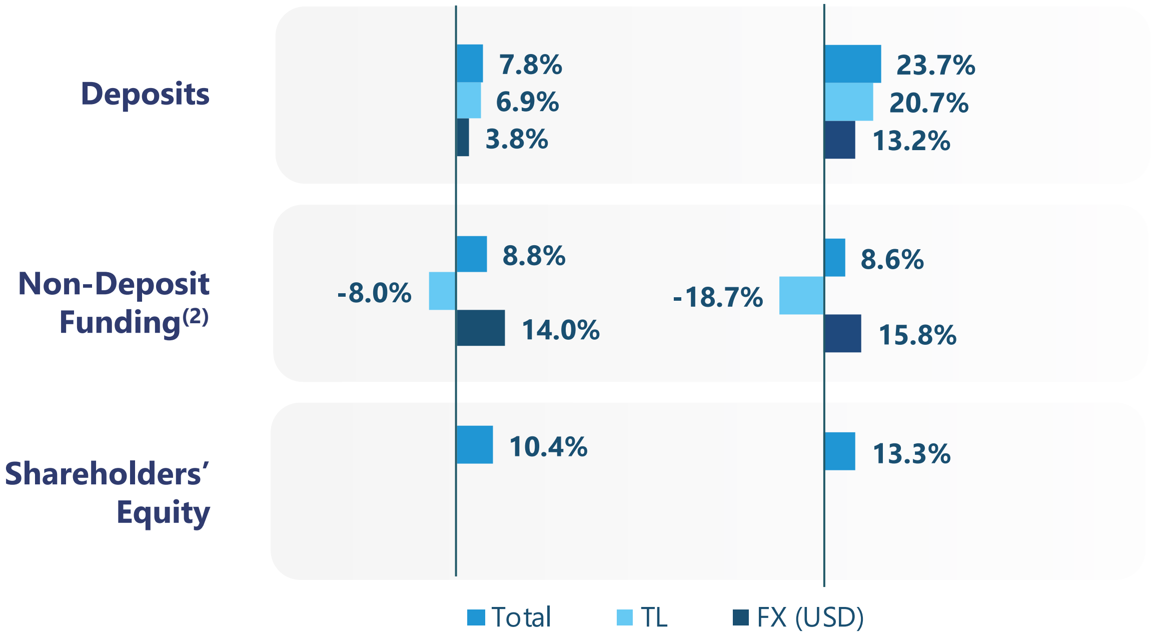
Assets

QoQ Growth YtD Growth



Liabilities

QoQ Growth YtD Growth



#1

Rankings[3]

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

Share of demand deposits:

42% in total

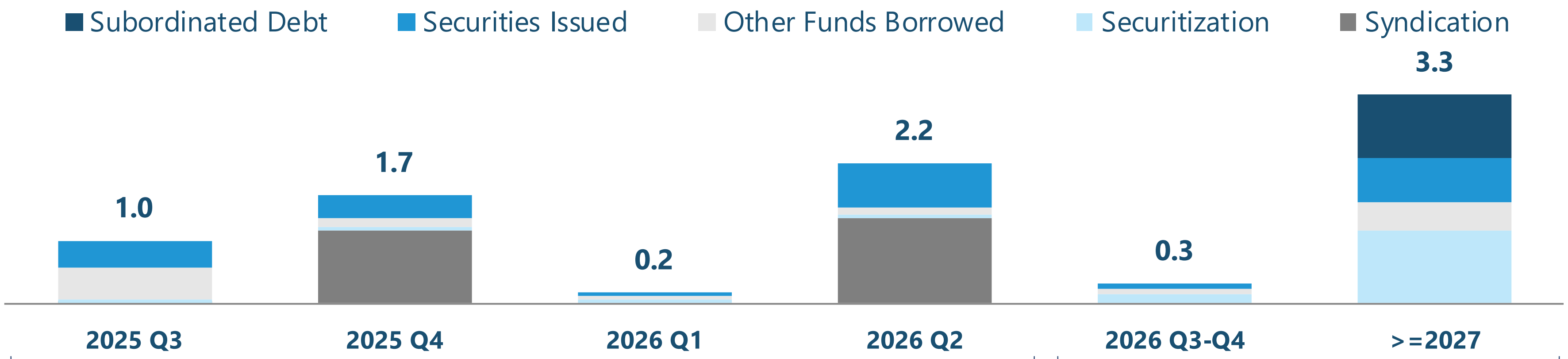
Share of core deposits:

71%

(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.

Strong Liquidity

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



Short Term FX Liabilities: 5.1 bn USD
of which 2.5 bn USD syndication

Long Term FX Liabilities: 3.6 bn USD

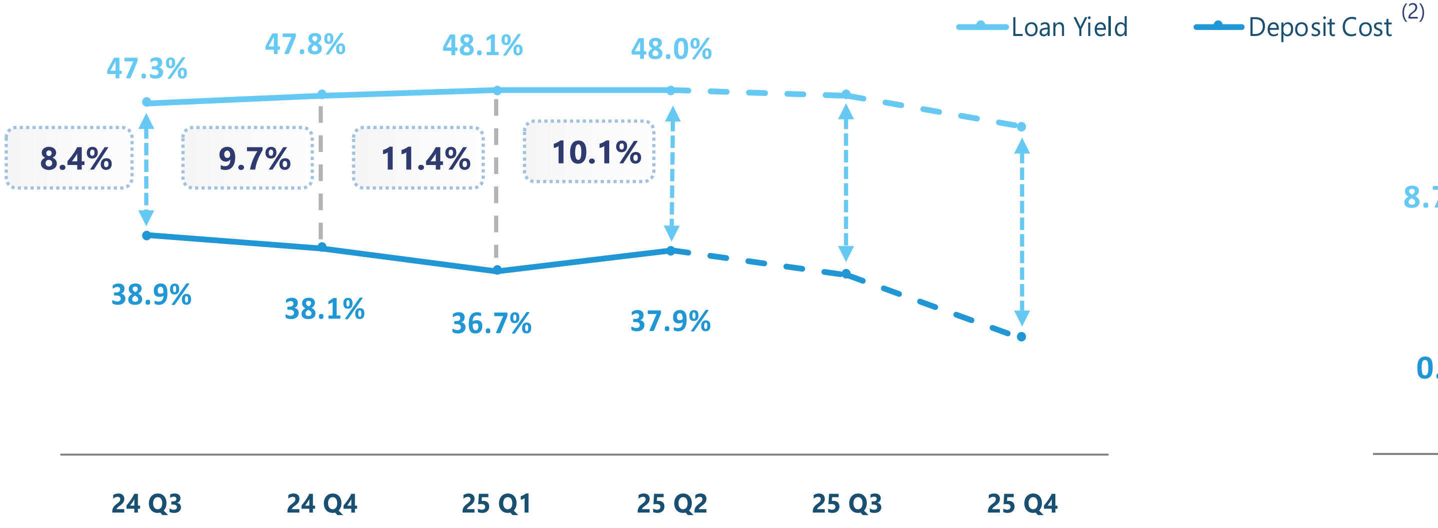
❖ ***Share of Sustainable Funding*** *in FX Wholesale Funding:* ***57.4%***

❖ ***Strong Liquidity****:* *Total LCR:* ***127%*** *FX LCR:* ***284%***

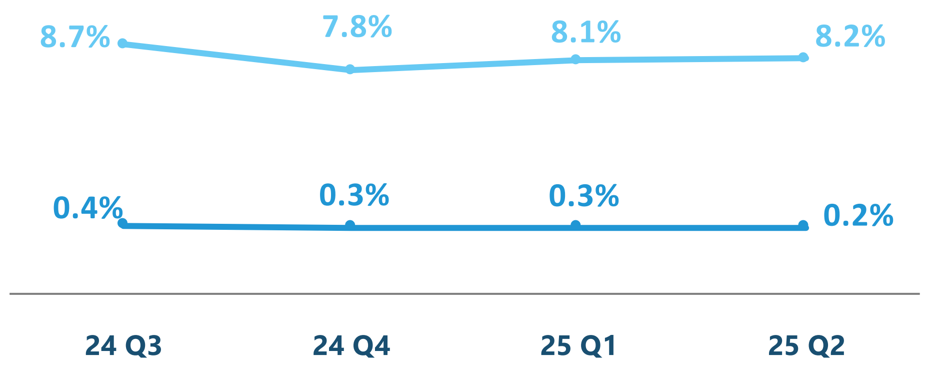
(1) Excluding repo transactions.

Spread Evolution

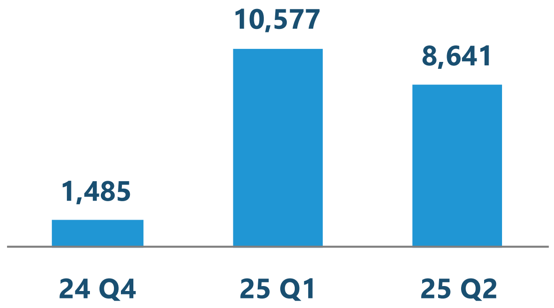
TL Loan-Deposit Spread[1] (quarterly)



FX Loan-Deposit Spread[1] (quarterly)



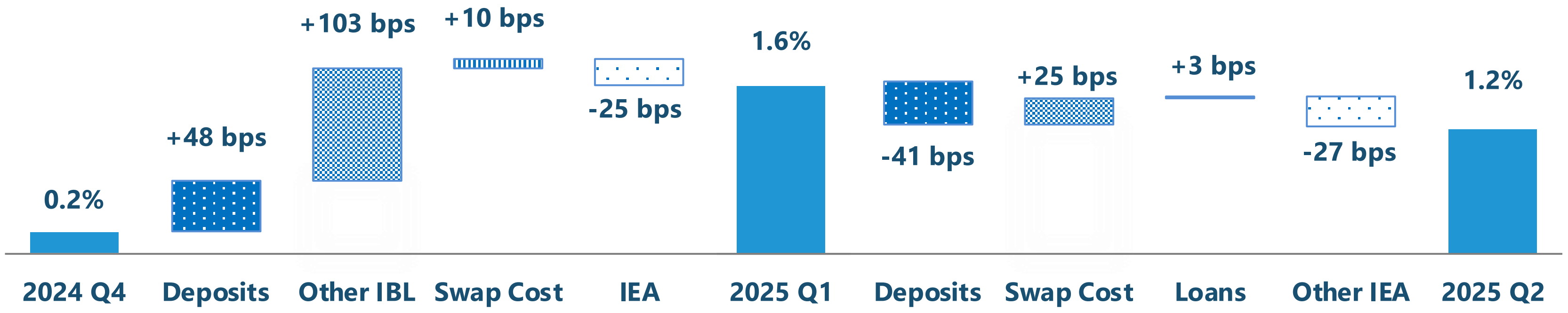
Net Interest Income (swap adjusted, quarterly, mn. TL)



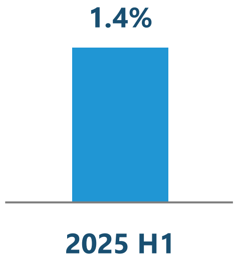
(1) Based on MIS data.
(2) Including demand deposits.

Net Interest Margin

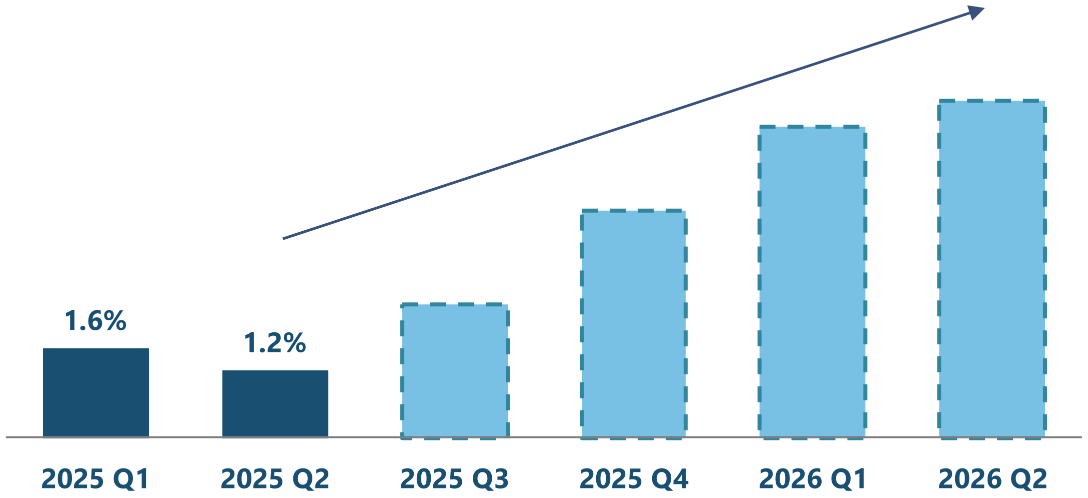
Swap Adjusted NIM Evolution (1)(2)



+230 bps expansion compared to 2024 H1



Net Interest Margin (swap adjusted, quarterly)



2025 Exit NIM:

~5%

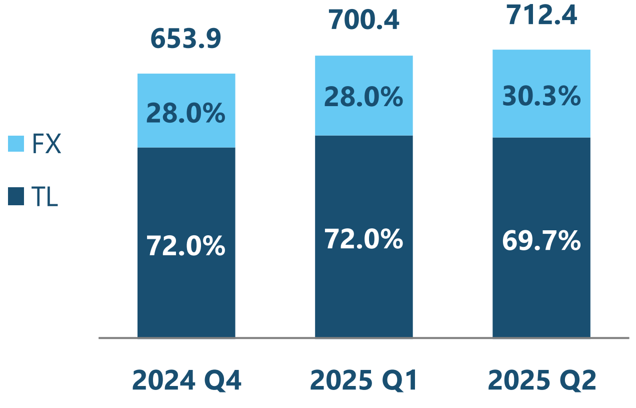
Full Year NIM:
>2.5%

~350 bps expansion

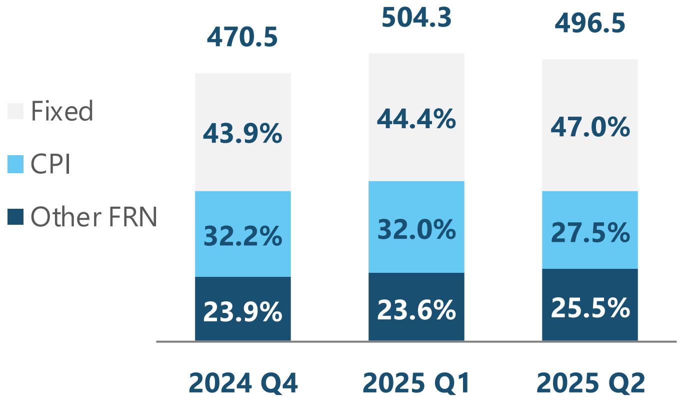
(1) Based on MIS data.
(2) Interest earning assets include Central Bank reserves.

Diversified Securities

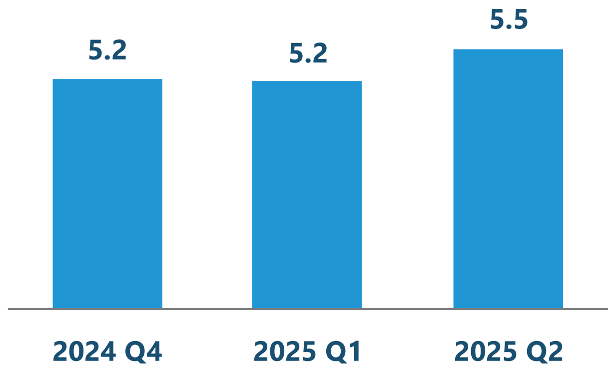
Total Securities (bn. TL)



TL Securities[1] (bn. TL)



FX Securities (bn. USD)



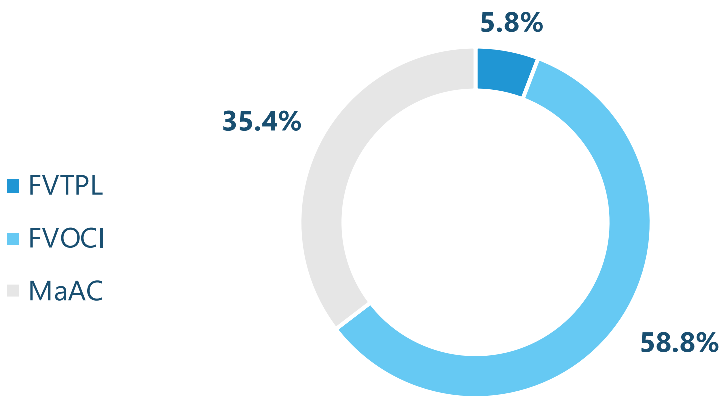
TL Securities & CPI Linkers

TL Securities	**25 Q1**	**25 Q2**
Yield	*32.1%*	*33.7%*

CPI Linkers	**25 Q1**	**25 Q2**
Yield	*36.3%*	*38.5%*
Interest Income (mn. TL)	*13,117*	*13,444*

Inflation	**25 Q1**	**25 Q2**
12-Month Ahead Inflation Expectation [2]	*32.83%*	*32.18%*
Headline	*38.10%*	*35.05%*

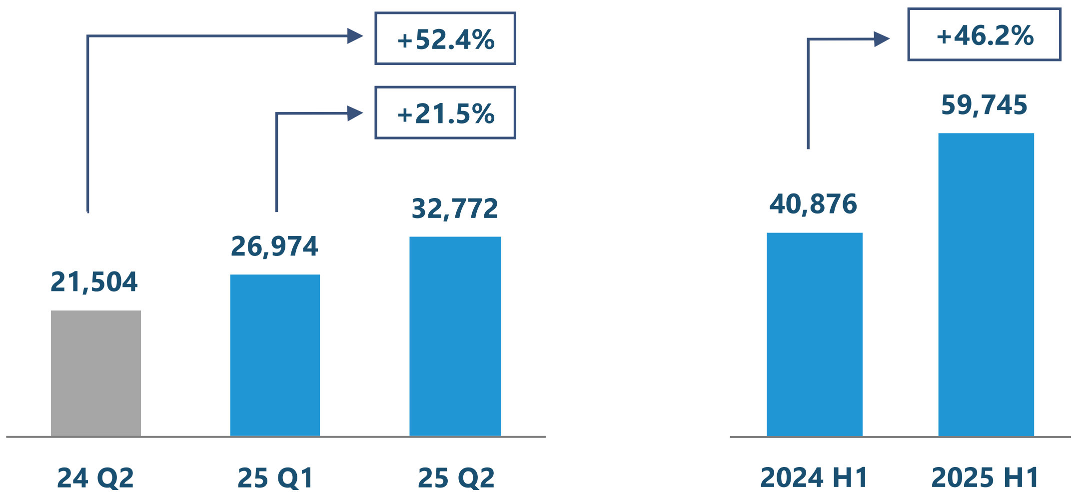
Breakdown of Securities



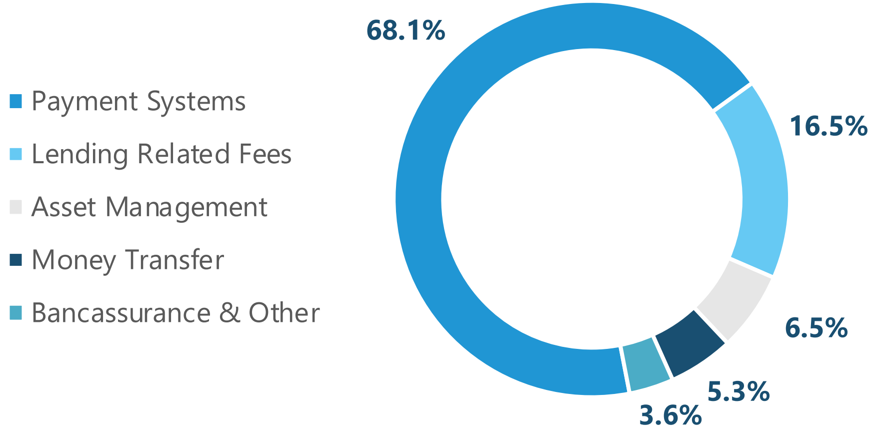
(1) Shares of securities has been calculated based on the securities whose revenue is linked to interest
(2) Average of CBRT Market Participants & Real Sector Expectation Surveys

Sustainable Fee Income Generation

Net Fees and Commissions (mn. TL)



Net F&C Composition (2025 H1)



Consistent F&C Growth (2025 H1, YoY)

Payment Systems **50%**

Asset Management **47%**

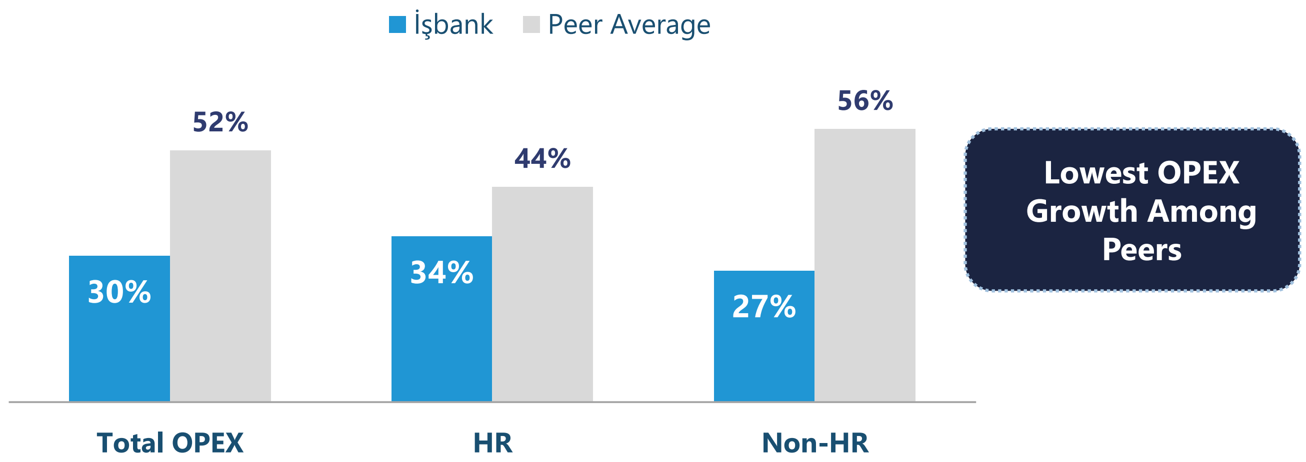
Cash Loans **35%**

Money Transfers **30%**

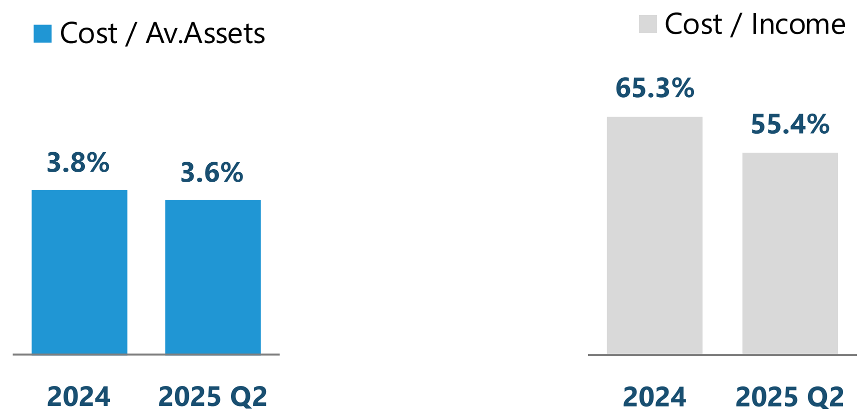
Bancassurance **61%**

Impressive Cost Discipline & Increasing Efficiency

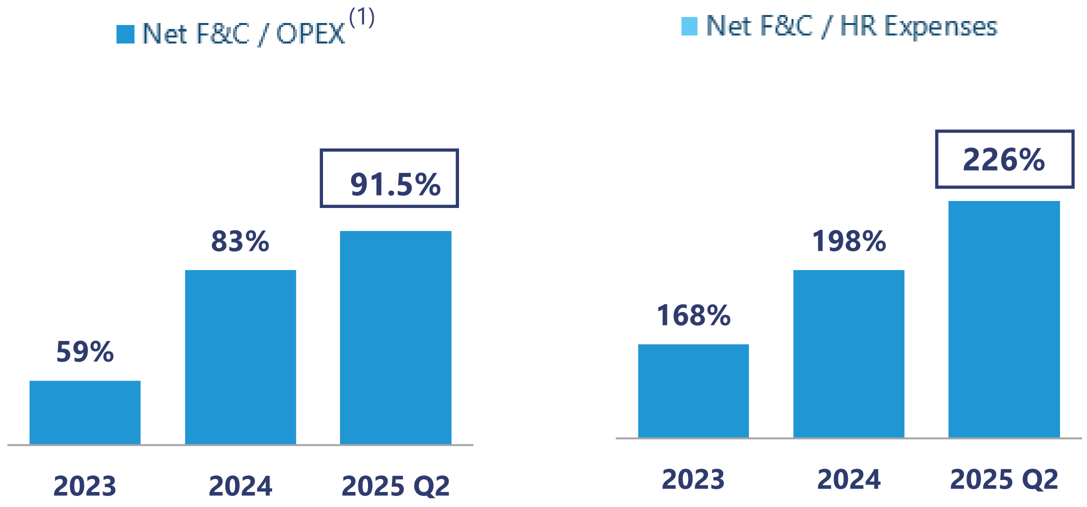
Well-Contained OPEX Growth (2025, H1)



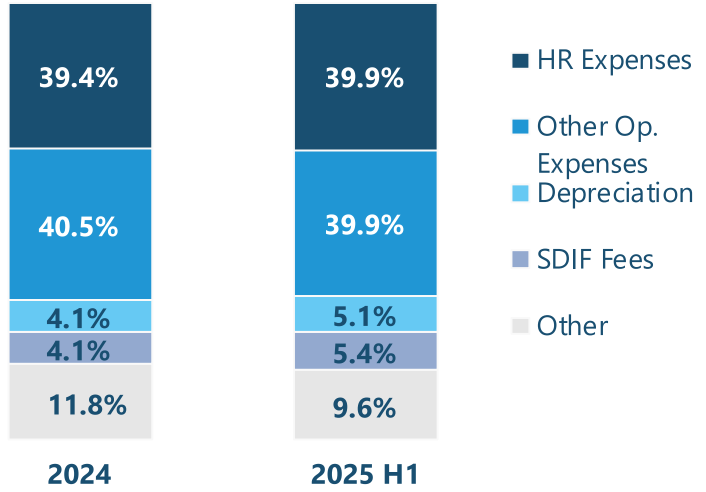
Efficiency Ratios(1) (adjusted)



Increasing Net F&C Coverage Ratios

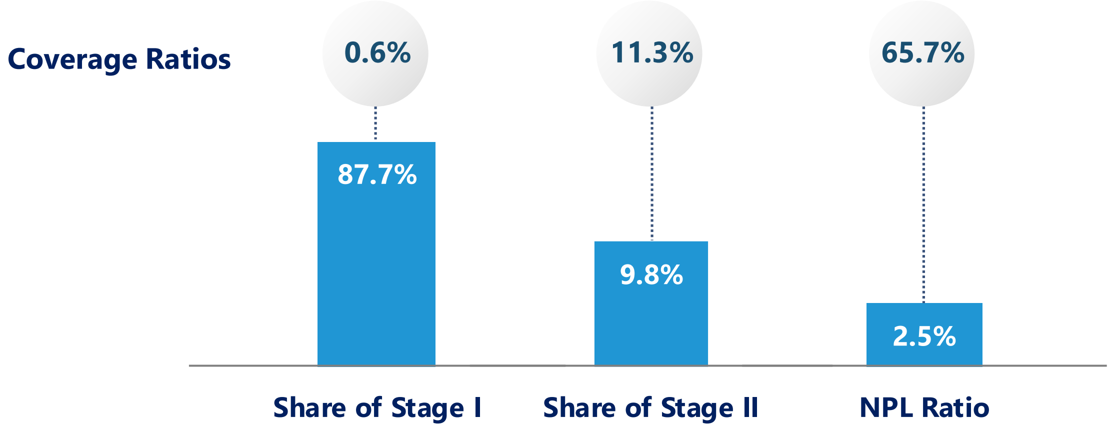


Cost Structure

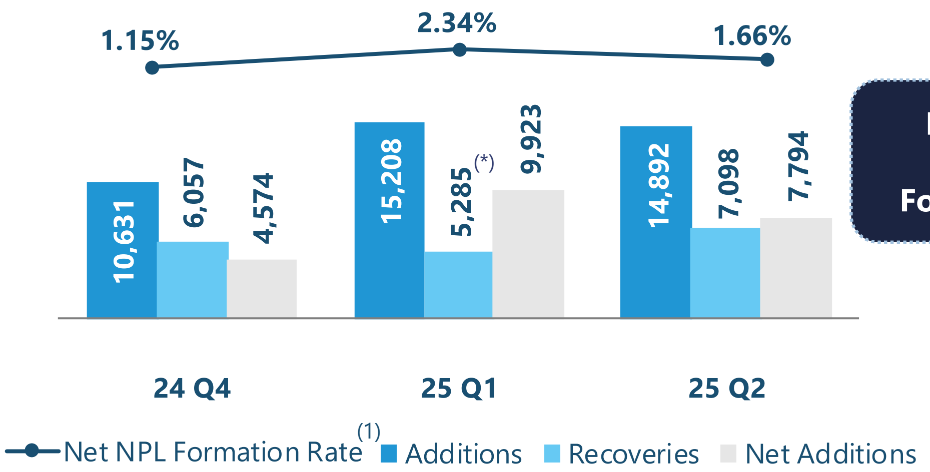


(1) Adjusted for non-recurring and other items.

Resilient NPL Ratio & Strong Coverage

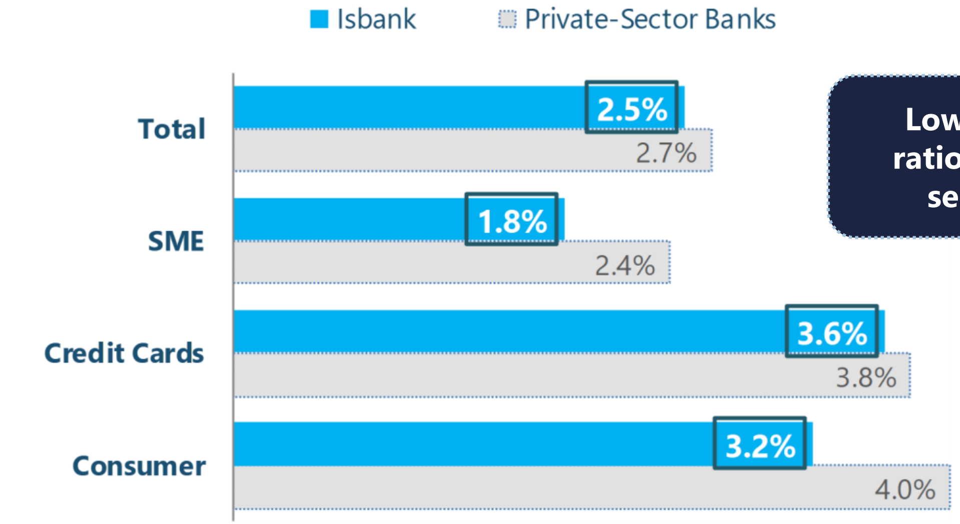


Net NPL Formation (mn. TL, quarterly)



Lowest Net & Gross NPL Formation Rate(3)

Best-in-Class NPL Ratios (2025 H1)



Lowest NPL ratio in every segment

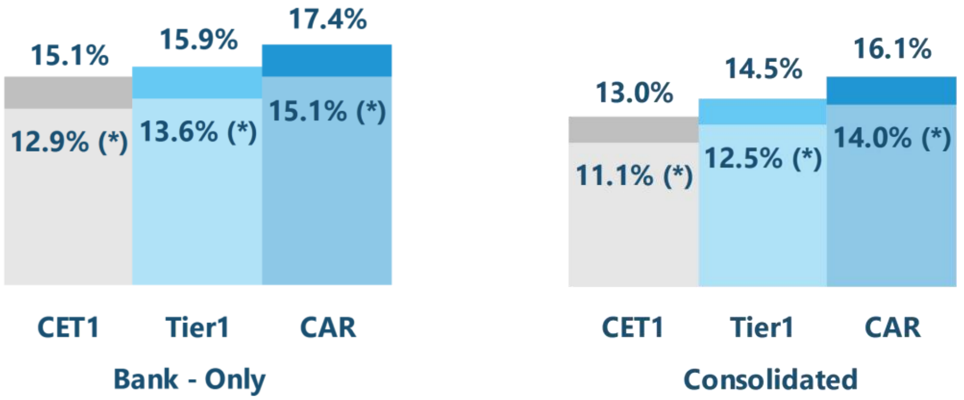
- *Strong collection performance in 2025 H1(2): **26%***
- *Highest Stage 3 coverage ratio(3): **66%**,*

- *Total Net Cost of Risk(4) for 2025 H1: **176 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

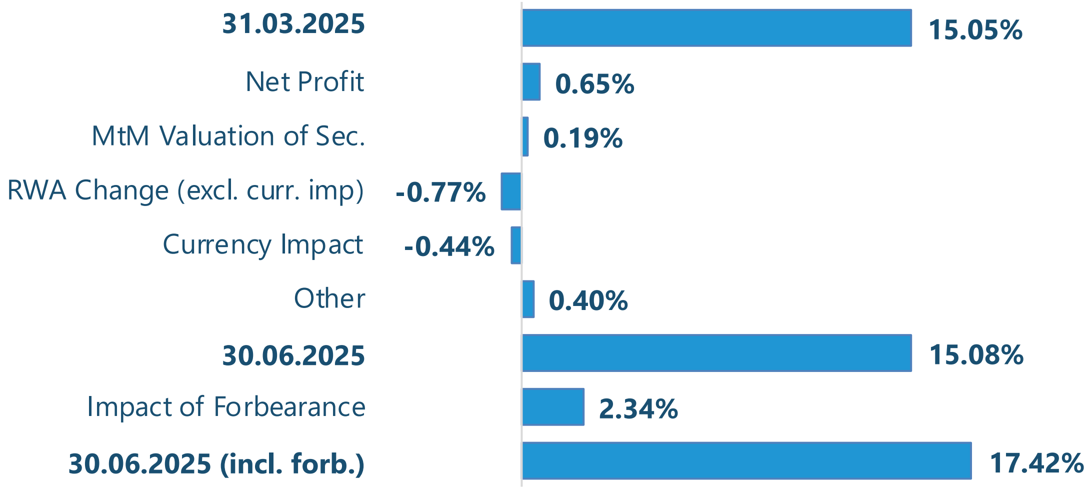
Capital Ratios (2025 Q2)



Minimum Capital Requirements (%)

	Bank-Only	Consolidated
CET 1 Ratio	*7.08*	*8.59*
Tier 1 Ratio	*8.58*	*10.09*
CAR	*10.58*	*12.09*

Change in Capital Adequacy Ratio



Excess Capital

Excess Capital (TL mn)		Reported	Without Forbearance
	CET 1 Ratio	*194,641*	*153,652*
Bank-Only	*Tier 1 Ratio*	*177,960*	*133,680*
	CAR	*165,989*	*119,833*
	CET 1 Ratio	*127,551*	*79,674*
Consolidated	*Tier 1 Ratio*	*127,177*	*75,230*
	CAR	*114,747*	*60,946*

(*) Without the impact of BRSA forbearance measures.

2025 Expectations & Targets

2025	Initial Guidance	Outlook	Revised Guidance
TL Loan Growth	~35%	✓	
Net Interest Margin (swap adj.)	450 bps expansion		~350 bps expansion
Net Fees & Commissions Growth	~50%	✓	
OPEX Growth	Avg. CPI	✓	
NPL Ratio	~3%	✓	
Net Cost of Risk	~200 bps	✓	
Capital Adequacy Ratio (w/o forbearance)	>15%	✓	
Return on Average Equity	~30%		~25%

Digital Acceleration through extensive use of AI, Data & Analytics

~80% share of retail sales* through digital channels	**85%** share of commission revenue through digital channels	**97%** share of total non-branch transactions
89.6% share of TL time deposits through digital channels	**89.4%** share of GPLs through digital channels	

EUROMONEY AWARDS FOR EXCELLENCE 2025 CEE BEST DIGITAL BANK

BEST DIGITAL BANK AWARD 2024 25th ANNUAL GLOBAL FINANCE

Digital platforms that complements our solutions

16.3 mn active digital customers	**16.2 mn** active mobile customers	**4.1 mn** nays customers
6 mn daily mobile customers	**#1** in Net Promoter Score since 2022	

Awards

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

(*) 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

2014 - 2017

Sustainability Policies

Sustainability Management System

BIST SUSTAINABILITY INDEX

BREEAM Head Office

FTSE4Good

Global Compact Network Turkey Declaration on Sustainable Finance

U.S. Green Building Council LEED USGBC

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+

Climate Transition Plan

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

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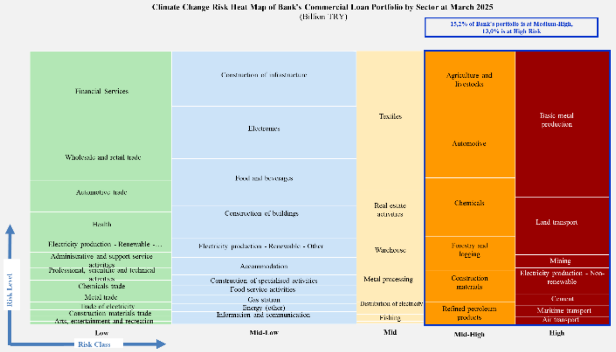
High Level Commitment in Sustainability Governance

- 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

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

- 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 650 billion by 2028
- **~ TL 5.9 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 – **57.4%**
- **First-ever domestic green debt instrument issuance in Turkish lira -** TL 500 million
- **First digital bond with blockchain technology in Emerging Markets -** use of proceeds: earthquake affected areas **USD 100mn**
- **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 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

- As of 30.06.2025;
  - Female employee rate: 54.94%
  - Female in management rate: 42.69%
  - Return from maternity leave rate: 100%
  - Unionized employee rate: 97.64%
  - Turnover rate: 0.67%

Sustainability Achievements

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

CDP

MORNINGSTAR SUSTAINALYTICS
Low Risk

LSEG
14/1138 - Global Banks

BIST SUSTAINABILITY INDEX

Bloomberg Gender-Equality Index 2023

FTSE4Good

Reporting & Awards

GLOBAL FINANCE

Sustainable Finance Awards 2025
Best Impact Investing Solution

Environment-friendly Operations

- All locations covered by ISO 14001:2015 *(As of 30.06.2025)*
- 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)	25 Q1	25 Q2	2025 H1
Stage 1	2,373	2,164	4,537
Stage 2	1,603	2,169	3,772
Stage 3	8,672	6,481	15,153
Reversals (TL mn) (-)	**25 Q1**	**25 Q2**	**2025 H1**
Stage 1+2	602	341	943
Stage 3	2,962	3,405	6,368
Net CoR *	**209 bps**	**147 bps**	**176 bps**
Currency Impact	*12 bps*	*9 bps*	*10 bps*
Net CoR (exc. curreny impact) *	**197 bps**	**138 bps**	**166 bps**

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

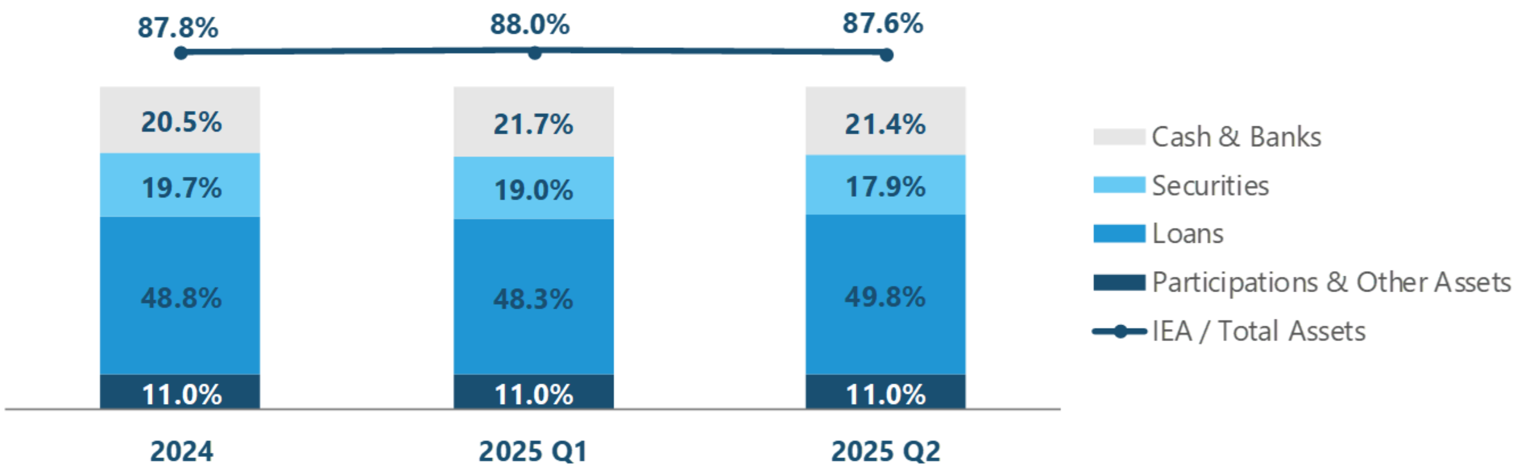
Decomposition of OPEX

(TL thousand)	2025 Q1	2025 Q2	Δ QoQ	2024 H1	2025 H1	Δ YoY
HR Expenses	11,822,661	14,593,777	23.4%	19,727,515	26,416,438	33.9%
Non-HR expenses	19,737,407	19,981,503	1.2%	31,217,277	39,718,910	27.2%
Advertisement & Marketing	1,240,142	675,227	-45.6%	1,801,298	1,915,369	6.3%
IT and R&D	668,770	968,605	44.8%	1,241,528	1,637,374	31.9%
Rental Expenses	138,195	194,550	40.8%	171,093	332,745	94.5%
Maintenance	280,322	387,995	38.4%	466,879	668,317	43.1%
Depreciation	1,573,273	1,810,648	15.1%	2,107,606	3,383,921	60.6%
Provision for Pension Fund	*435,000*	*435,000*	*0.0%*	*2,808,000*	*870,000*	*-69.0%*
Other	15,401,705	15,509,478	0.7%	22,620,873	30,911,184	36.6%
TOTAL	***31,560,068***	***34,575,280***	***9.6%***	***50,944,792***	***66,135,348***	***29.8%***

NM: Not meaningful

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

(TL mn.)	2024	2025 Q1	2025 Q2	Δ QoQ	Δ YtD
Cash & Banks	682,396	796,550	848,851	6.6%	24.4%
Securities (Net)	653,869	700,404	712,396	1.7%	9.0%
Loans	1,622,484	1,774,549	1,978,648	11.5%	22.0%
Participations (Net)	204,183	213,766	240,494	12.5%	17.8%
Fixed Assets (Net)	65,028	65,924	74,146	12.5%	14.0%
Other Assets	95,816	125,550	121,024	-3.6%	26.3%
Total Assets	**3,323,776**	**3,676,743**	**3,975,558**	**8.1%**	**19.6%**
TL Assets	2,123,424	2,266,299	2,404,957	6.1%	13.3%
FX Assets	1,200,353	1,410,444	1,570,601	11.4%	30.8%
FX Assets (USD mn.)	34,296	37,502	39,777	6.1%	16.0%



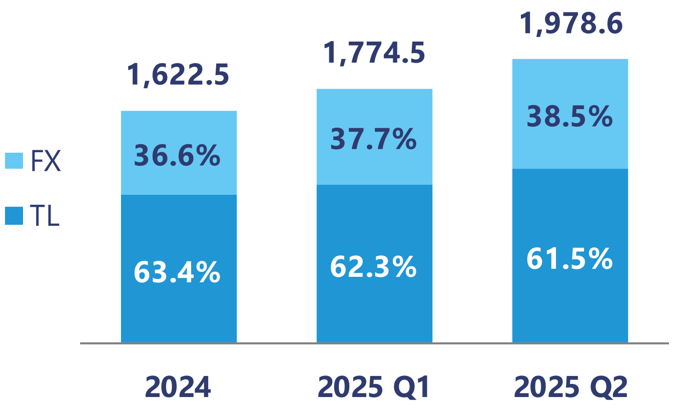
Loans

(TL mn.)	2024	2025 Q1	2025 Q2	Δ QoQ	Δ YtD
Total Loans	**1,622,484**	**1,774,549**	**1,978,648**	**11.5%**	**22.0%**
TL Loans	1,028,867	1,105,051	1,216,520	10.1%	18.2%
Retail Loans*	508,172	559,339	640,717	14.5%	26.1%
Housing Loans*	65,443	70,679	77,240	9.3%	18.0%
Auto Loans*	6,367	6,305	6,229	-1.2%	-2.2%
GPLs(1)*	175,917	193,780	218,511	12.8%	24.2%
Credit Card Loans*	260,445	288,575	338,738	17.4%	30.1%
Non-Retail Loans	520,695	545,711	575,803	5.5%	10.6%
SME Loans(2)	326,182	371,517	377,934	1.7%	15.9%
Commercial and Corporate Loans	194,513	174,194	197,868	13.6%	1.7%
FX Loans	593,617	669,498	762,128	13.8%	28.4%
FX Loans (USD mn.)	16,960	17,801	19,302	8.4%	13.8%
SME Loans(2)	1,262	1,446	1,260	-12.8%	-0.2%
Commercial and Corporate Loans	15,698	16,355	18,042	10.3%	14.9%

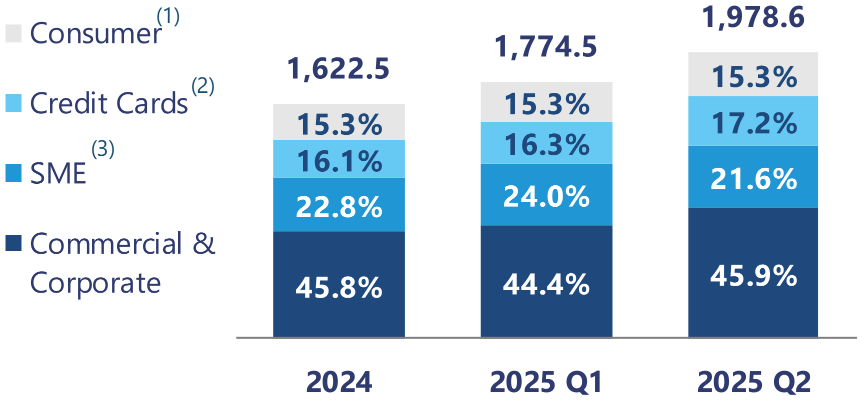
(*) Including the loans extended to non-residents.
(1) Including overdraft accounts
(2) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn.

Loan Composition

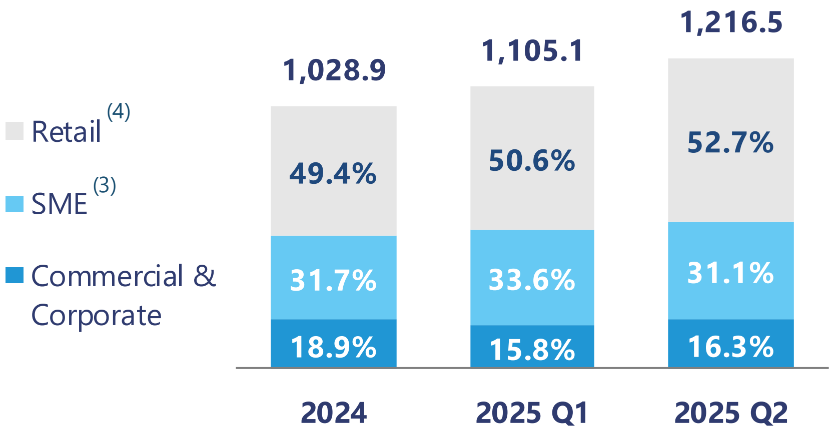
Currency Mix (bn.TL)



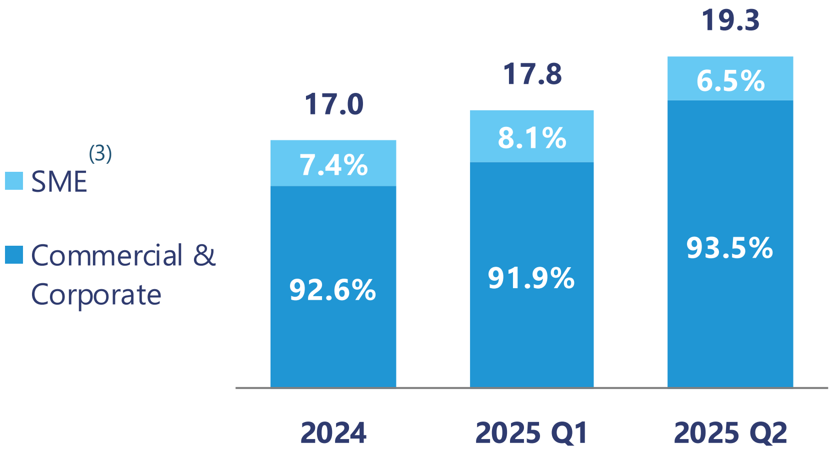
Total Loans (bn. TL)



TL Loans (bn. TL)



FX Loans (bn. USD)

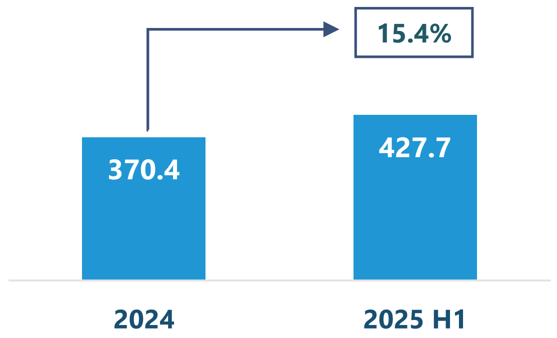


(1) Including retail overdraft accounts and loans that are extended to non-resident.
(2) Including balance of non-residents. Total figüre shows retail credit card balances only,
(3) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn.
(4) Including retail credit cards and overdraft accounts and loans that are extended to non-resident.

Remarkable Market Share in Selective Areas

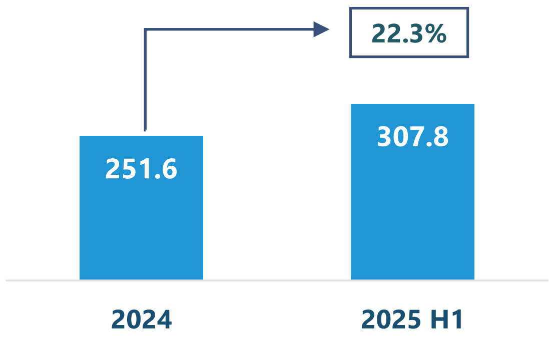
SME Loans[1] - Cash (bn TL)

*Market Share** 21.1% → 21.8%

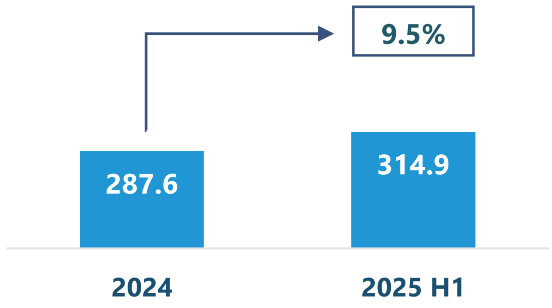


SME Loans[1] - Non-Cash (bn TL)

*Market Share** 21.2% → 23.0%

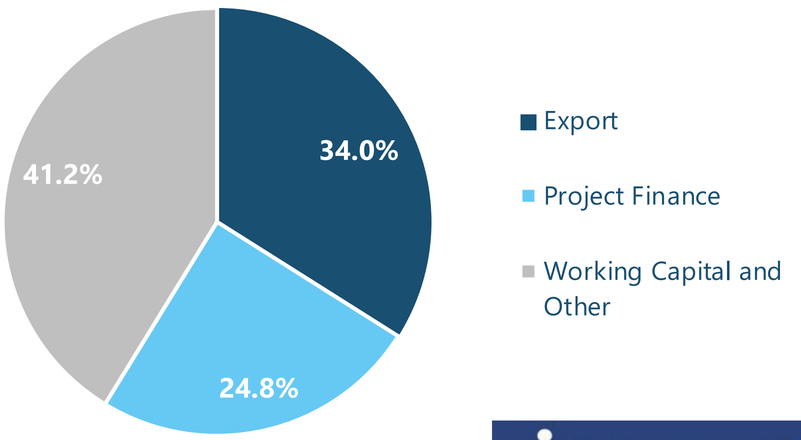


Total Export Loans (bn. TL)



*Market Share:**
28.2%

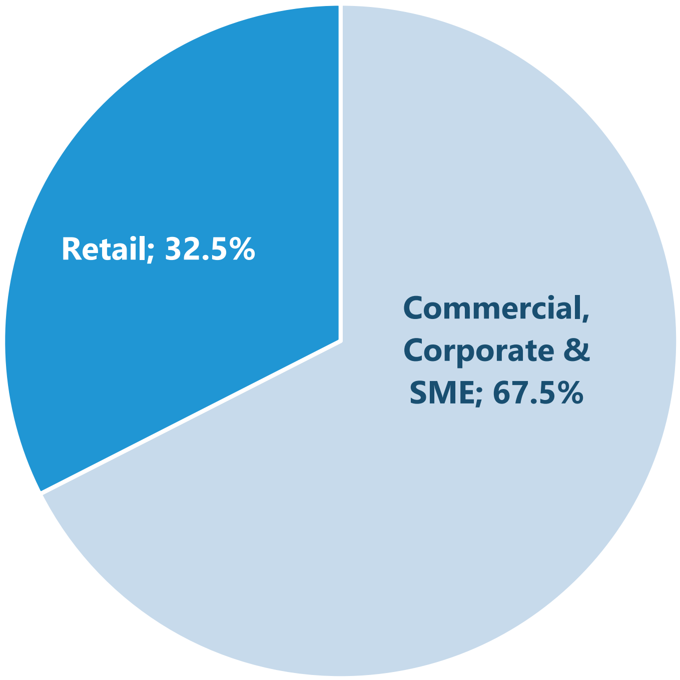
Composition of FX Loans (%)



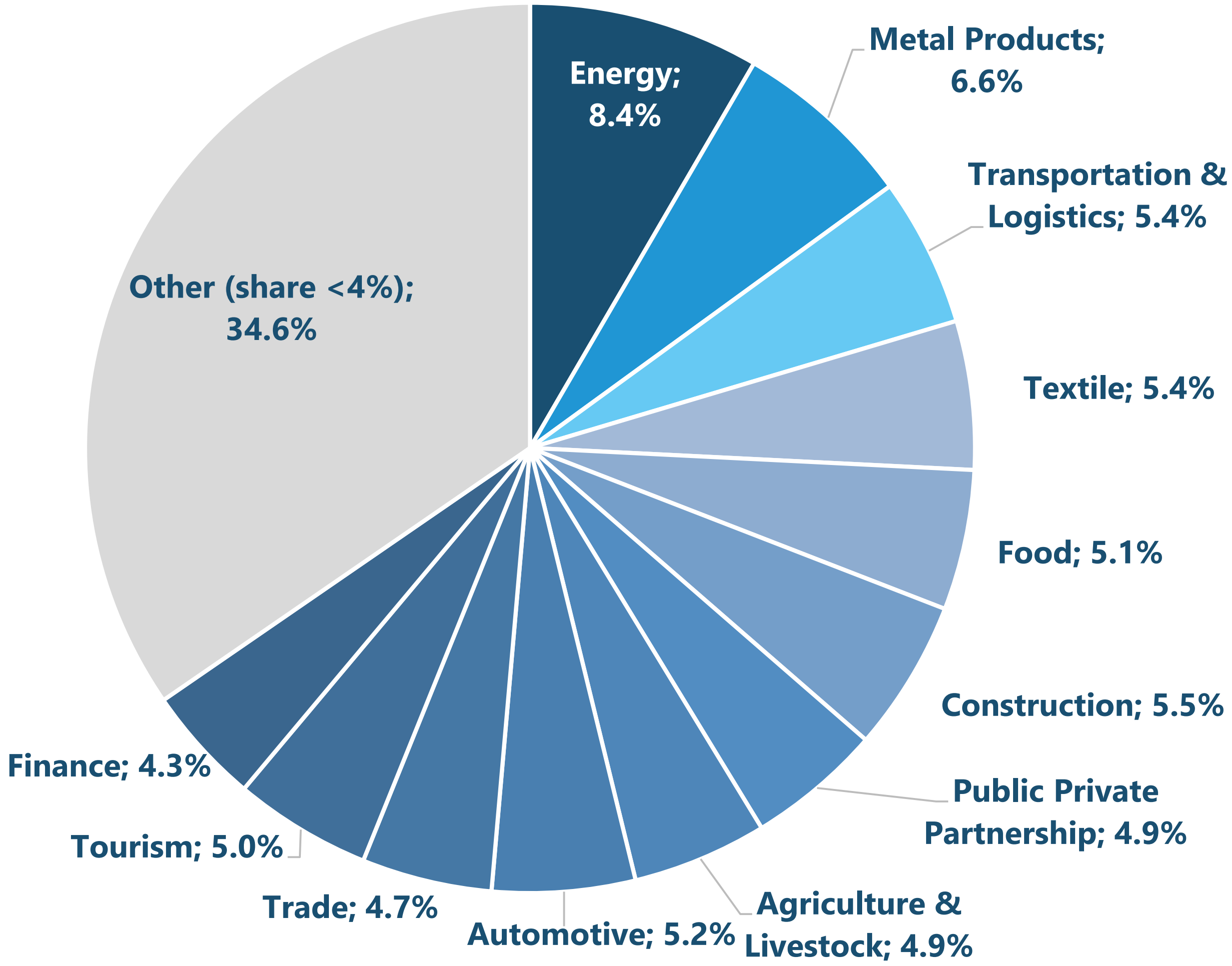
(*) Among private banks
(1) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn.

Sector Breakdown of Loans

Total Loans Breakdown* (%)



Commercial Loans Breakdown* (%)



(*) MIS Data

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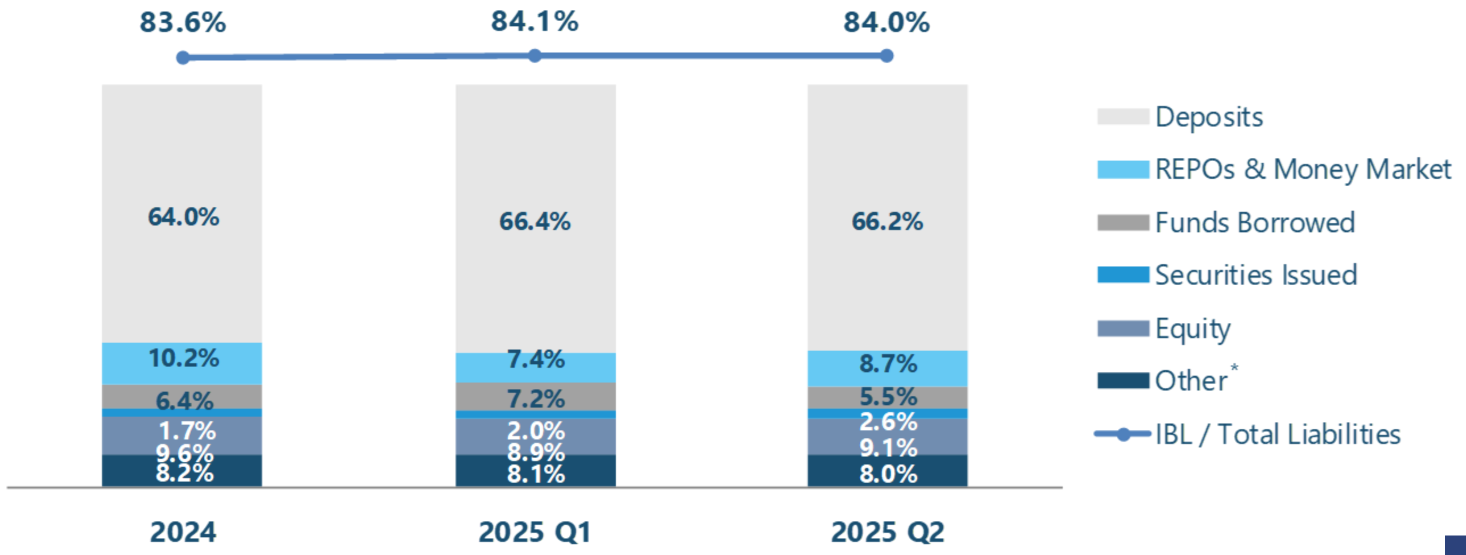
Liabilities Structure

(TL mn.)	2024	2025 Q1	2025 Q2	Δ QoQ	Δ YtD
Deposits	2,127,117	2,440,939	2,631,296	7.8%	23.7%
REPOs & Money Market	338,408	270,936	344,671	27.2%	1.9%
Funds Borrowed	211,093	265,383	218,521	-17.7%	3.5%
Securities Issued	55,606	74,052	102,596	38.5%	84.5%
Other	273,215	298,994	317,936	6.3%	16.4%
Equity	318,338	326,439	360,538	10.4%	13.3%
Total Liabilities & Equity	**3,323,776**	**3,676,743**	**3,975,558**	**8.1%**	**19.6%**
TL Liabilities	2,017,806	2,171,493	2,294,522	5.7%	13.7%
FX Liabilities	1,305,970	1,505,250	1,681,037	11.7%	28.7%
FX Liabilities (USD bn.)	37,313	40,023	42,574	6.4%	14.1%

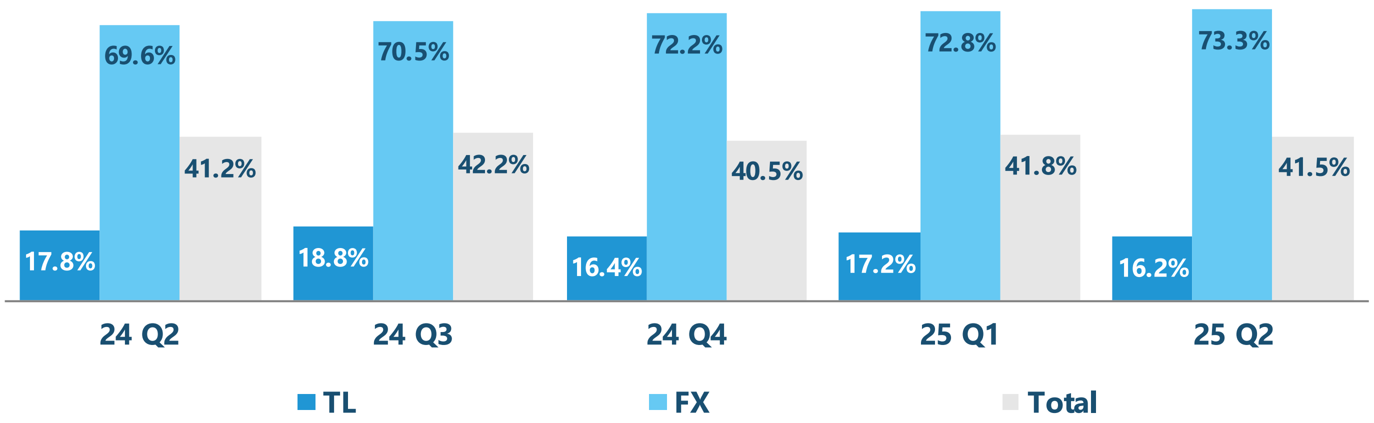


(*) Includes subordinated debt.

Deposits

(TL mn.)	2024	2025 Q1	2025 Q2	Δ QoQ	Δ YtD
Total Deposits	**2,127,117**	**2,440,939**	**2,631,296**	**7.8%**	**23.7%**
TL Deposits	1,215,867	1,373,575	1,468,066	6.9%	20.7%
TL Saving Deposits	718,441	816,952	840,174	2.8%	16.9%
TL Commercial Deposits	409,482	454,957	535,326	17.7%	30.7%
Other TL Deposits	87,944	101,666	92,565	-9.0%	5.3%
FX Deposits	911,250	1,067,364	1,163,231	9.0%	27.7%
FX Deposits (USD mn.)	26,036	28,380	29,460	3.8%	13.2%
Demand Deposits	*838,901*	*988,486*	*1,073,153*	*8.6%*	*27.9%*
TL Demand Deposits	193,665	227,143	232,673	*2.4%*	*20.1%*
FX Demand Deposits	*645,236*	*761,342*	*840,479*	*10.4%*	*30.3%*

Share of Demand Deposits (1)



(1) Excluding interbank deposits

Income Statement Highlights

(TL mn.)	2025 Q1	2025 Q2	Δ QoQ	2024 H1	2025 H1	Δ YoY
Net Interest Income	17,704	14,891	-15.9%	24,579	32,595	32.6%
(-) SWAP Cost(1)	7,127	6,250	-12.3%	33,477	13,377	-60.0%
Net Interest Income Incl. Swap Cost	*10,577*	*8,641*	*-18.3%*	*-8,898*	*19,218*	*316.0%*
Net Fees & Commissions	26,974	32,772	21.5%	40,876	59,745	46.2%
Net Trading Gains/Losses	-3,956	-5,509	-39.3%	-13,570	-9,465	30.2%
Net Trading Gains/Losses Excl. Swap Cost	*3,171*	*741*	*-76.6%*	*19,907*	*3,912*	*-80.3%*
Other Operating Income	5,951	4,693	-21.1%	14,406	10,644	-26.1%
Total Operating Income	**46,673**	**46,847**	**0.4%**	**66,291**	**93,520**	**41.1%**
HR Expenses	11,823	14,594	23.4%	19,728	26,416	33.9%
Non-HR Expenses	19,737	19,982	1.2%	31,217	39,719	27.2%
(-) Provision for Pension Fund	*435*	*435*	*NM*	*2,808*	*870*	*-69.0%*
Total Operating Expenses	**31,560**	**34,575**	**9.6%**	**50,945**	**66,135**	**29.8%**
Operating Profit	**15,113**	**12,272**	**-18.8%**	**15,346**	**27,384**	**78.4%**
Stage 3 Expected Credit Losses	8,672	6,481	-25.3%	5,847	15,153	159.1%
Stage 1+2 Expected Credit Losses	3,977	4,333	9.0%	3,473	8,310	139.3%
Other Provision Charges	16	-15	NM	0	1	NM
Total Provision Charges	**12,665**	**10,799**	**-14.7%**	**9,321**	**23,464**	**151.7%**
Income from Participations	9,504	14,679	54.5%	20,218	24,183	19.6%
Tax Provisions	-466	-1,220	NM	-2,908	-1,686	NM
Net Income	**12,418**	**17,372**	**39.9%**	**29,151**	**29,790**	**2.2%**

NM: Not meaningful
(1) Based on MIS data

Fees & Commissions Income

(TL thousand)	2025 Q1	2025 Q2	Δ QoQ	2024 H1	2025 H1	Δ YoY
Cash Loans	3,003,624	3,340,703	11.2%	4,698,597	6,344,326	35.0%
Non-Cash Loans	1,616,204	1,875,146	16.0%	2,537,705	3,491,349	37.6%
Payment Systems	17,801,921	22,878,085	28.5%	27,070,837	40,680,006	50.3%
Asset Management	1,932,577	1,940,402	0.4%	2,629,197	3,872,980	47.3%
Money Transfer	1,553,178	1,632,217	5.1%	2,442,406	3,185,395	30.4%
Bancassurance	1,165,216	1,367,749	17.4%	1,578,093	2,532,965	60.5%
Total Fees & Commissions Income (Net)	**26,973,711**	**32,771,625**	**21.5%**	**40,875,504**	**59,745,336**	**46.2%**
Total Fees & Commissions Income (Gross)	**32,004,631**	**38,537,901**	**20.4%**	**49,685,212**	**70,542,532**	**42.0%**

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