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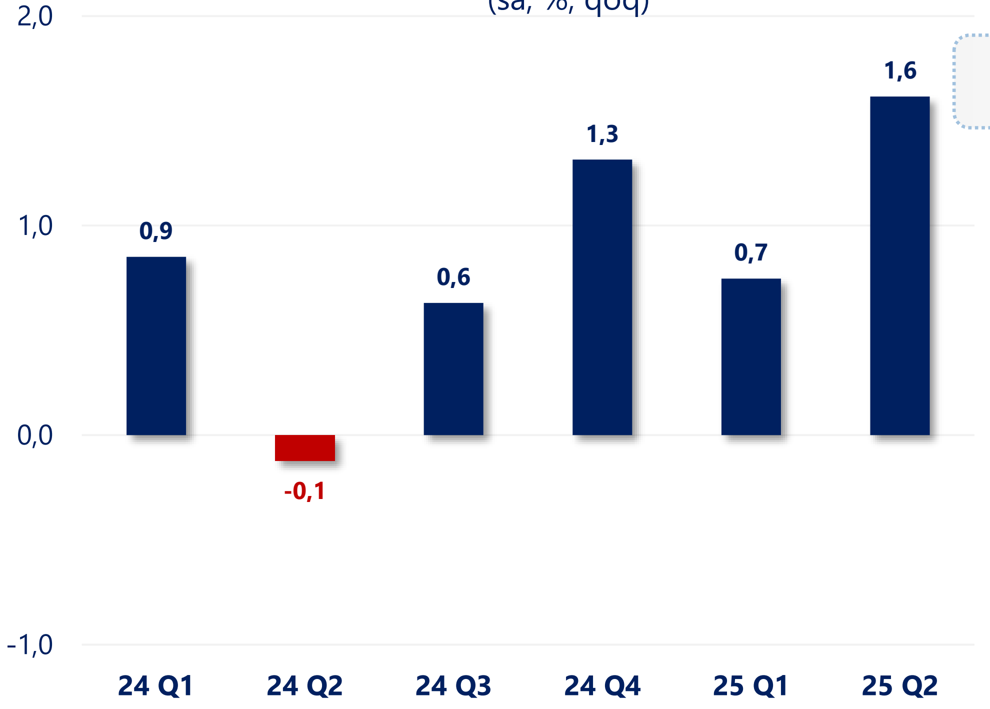
2025 Q3 EARNINGS PRESENTATION

31 October 2025

- *Higher than expected GDP growth in Q2 improved growth forecasts for 2025.*

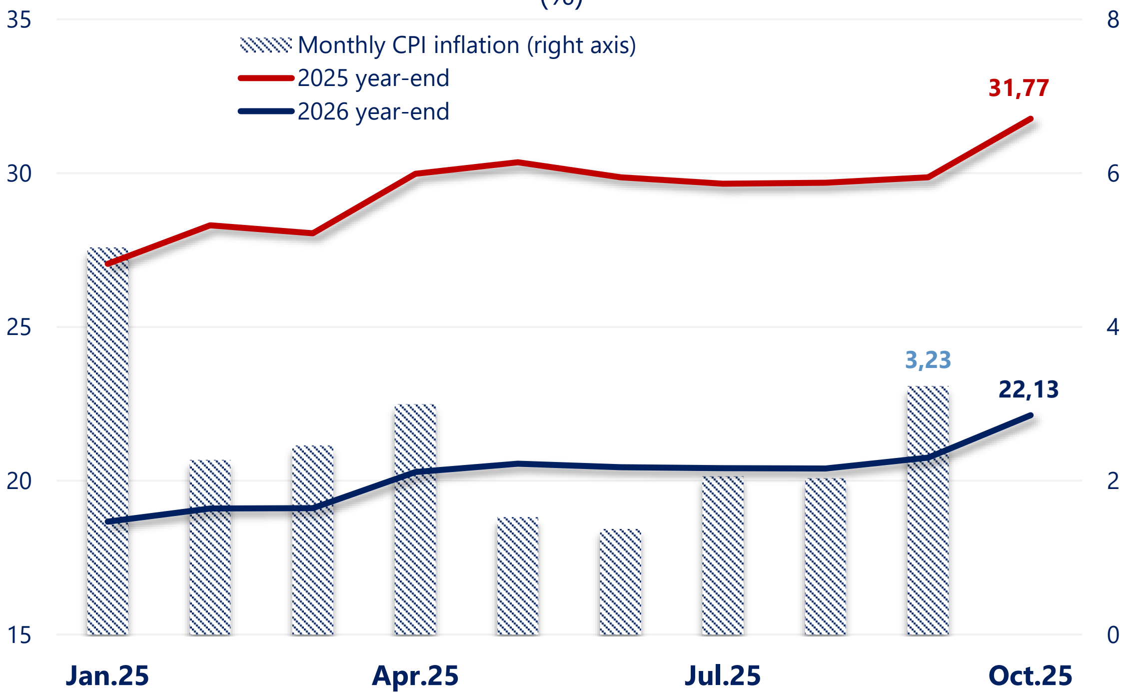
- *Recent slowdown in disinflation reflected in inflation expectations.*

GDP Growth
(sa, %, qoq)



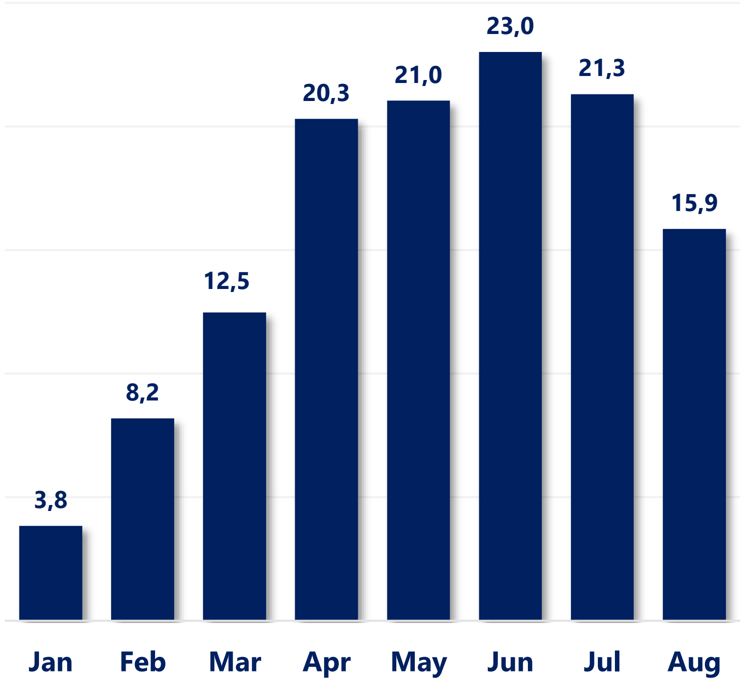
2025 (F):
3.5%

Market Participants' Inflation Expectations
(%)

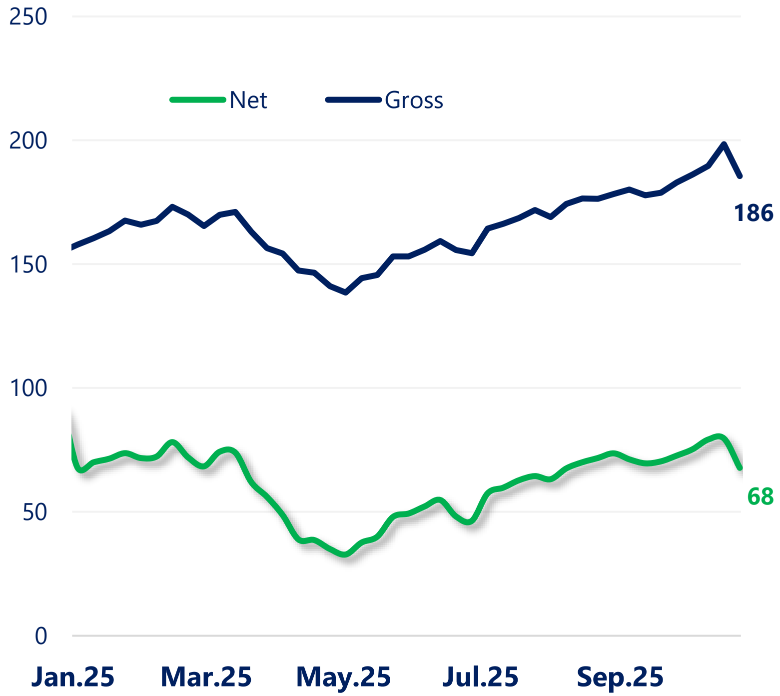


- *Current account deficit remains low and manageable.*
- *CBRT reserves hit a historic high.*
- *CDS hit its lowest level since the first quarter of 2020 in mid-September.*

Current Account Deficit
(ytd cumulative, billion USD)



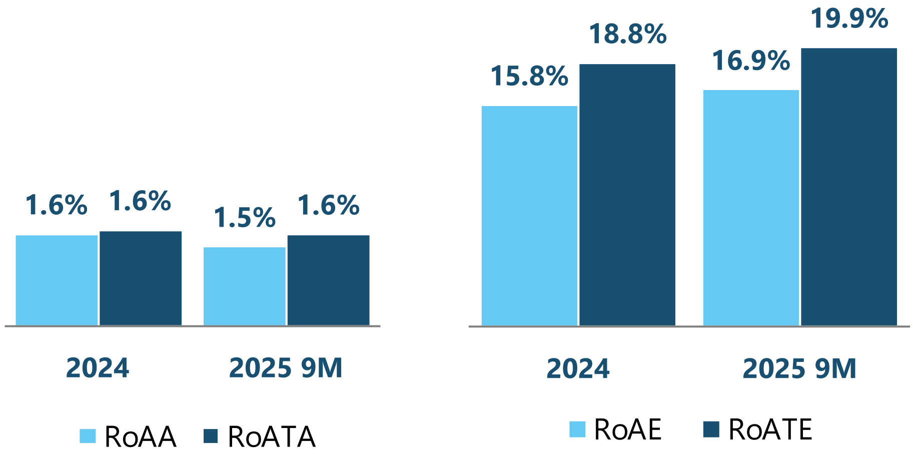
CBRT Reserves
(billion USD)



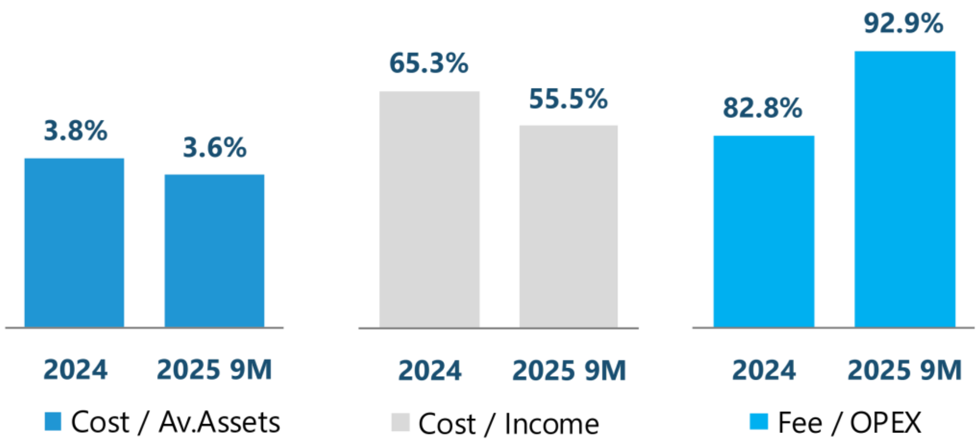
CDS

- Strategically positioned balance sheet leading to sustainable growth
- Outstanding achievement in swap adjusted NIM
- Continued support from robust fee generation
- Exceptional performance in cost discipline
- Asset quality indicators remains at solid levels
- Improved capital and liquidity metrics

Profitability Ratios [1]



Efficiency Ratios [2] (adjusted)



Revenue Growth & OPEX

	QoQ	YoY
NII (swap adj.)	116.1%	**4.6x**
Net F&C	9.9%	**46.9%**
OPEX	10.7%	**24.3%**
Pre-Prov. Income	12.1%	**113%**
Net Income	-18.2%	**78.3%** [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. Income figures include income from participations according to IAS 27.
(3) Adjusted for free provisions.

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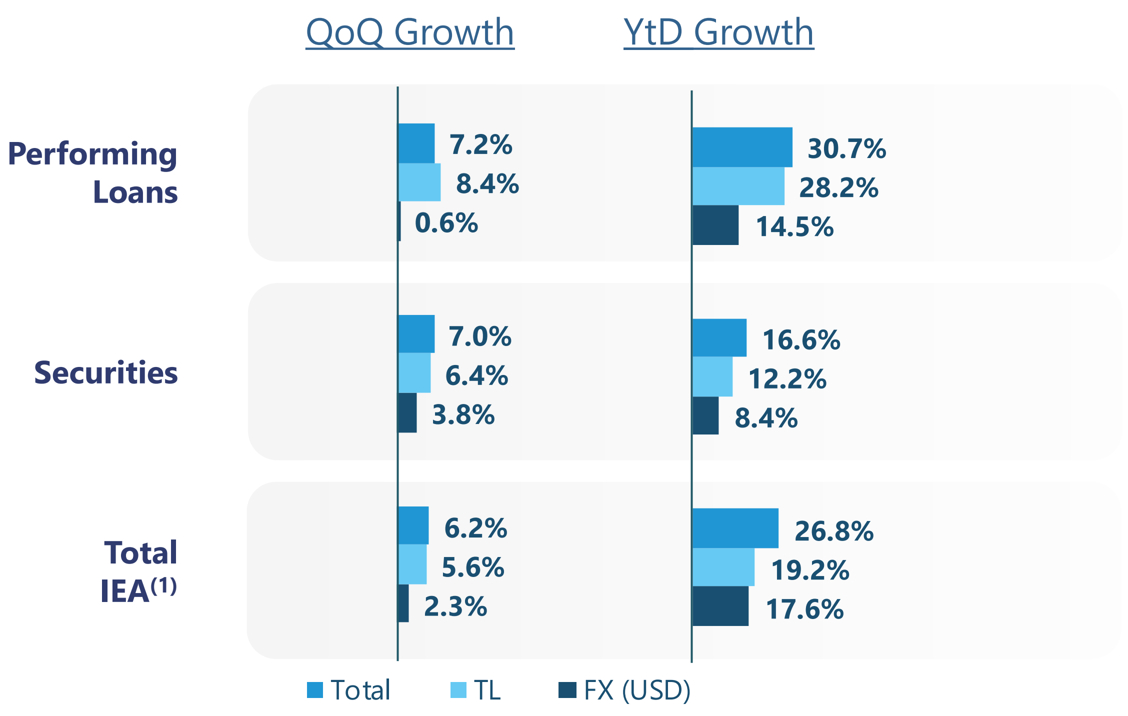
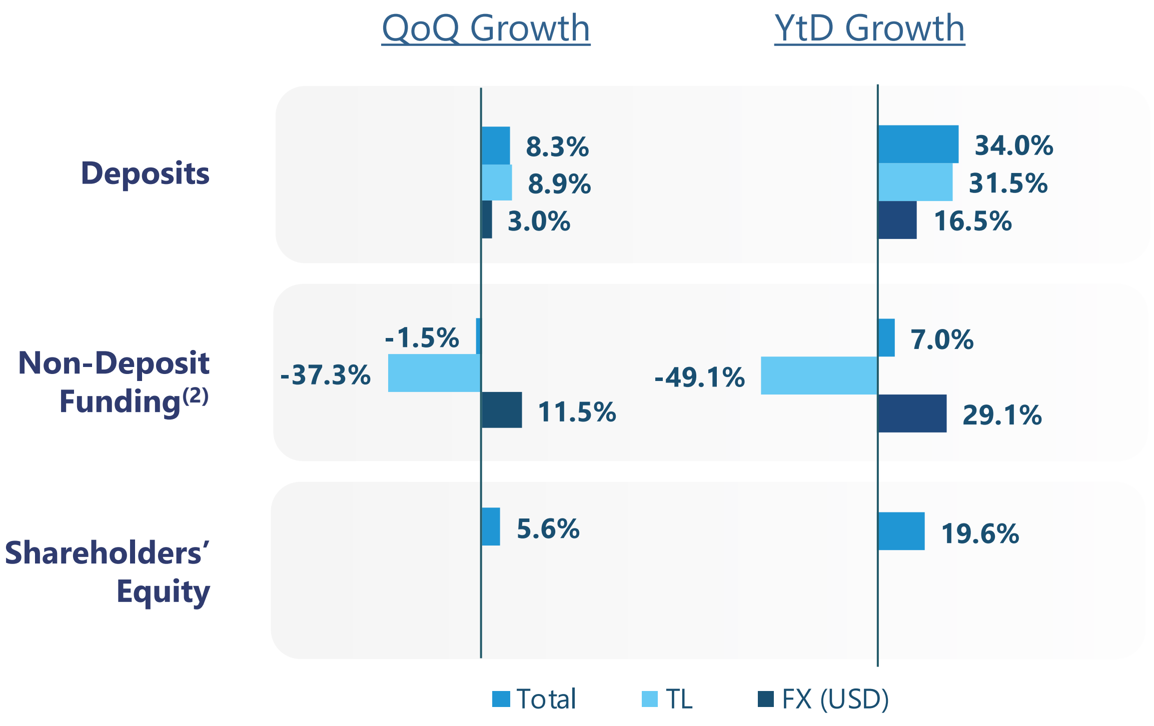
Assets



Liabilities



#1

Rankings[3]

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

Share of demand deposits:

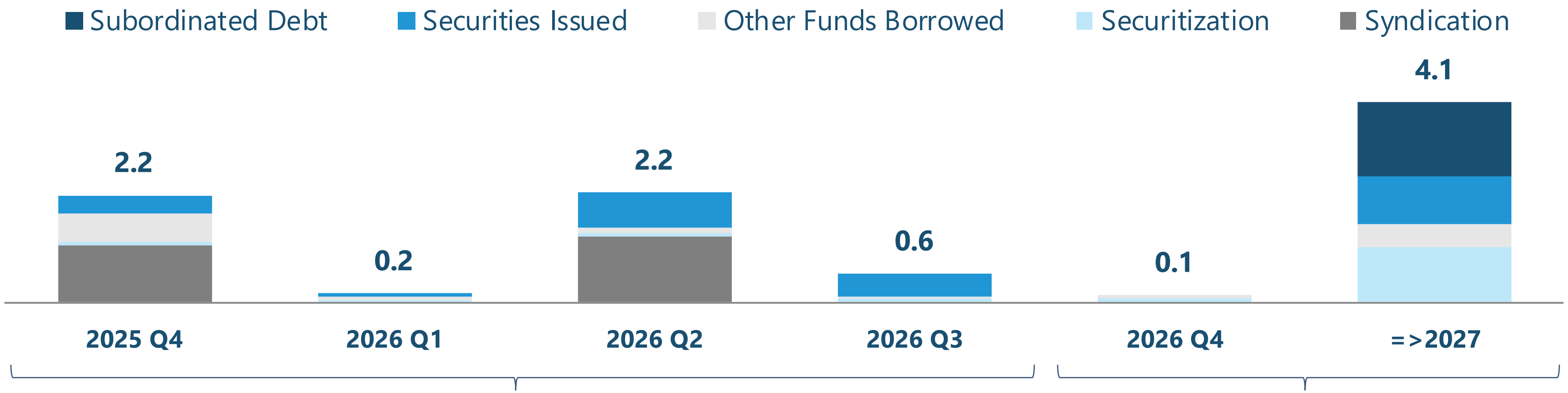
42% in total

Share of core deposits:

72%

(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: 5.2 bn USD
of which 2.5 bn USD syndication

Long Term FX Liabilities: 4.2 bn USD

❖ ***Share of Sustainable Funding*** *in FX Wholesale Funding:* ***54.4%***

❖ ***Strong Liquidity****:* *Total LCR:* ***130%*** *FX LCR:* ***298%***

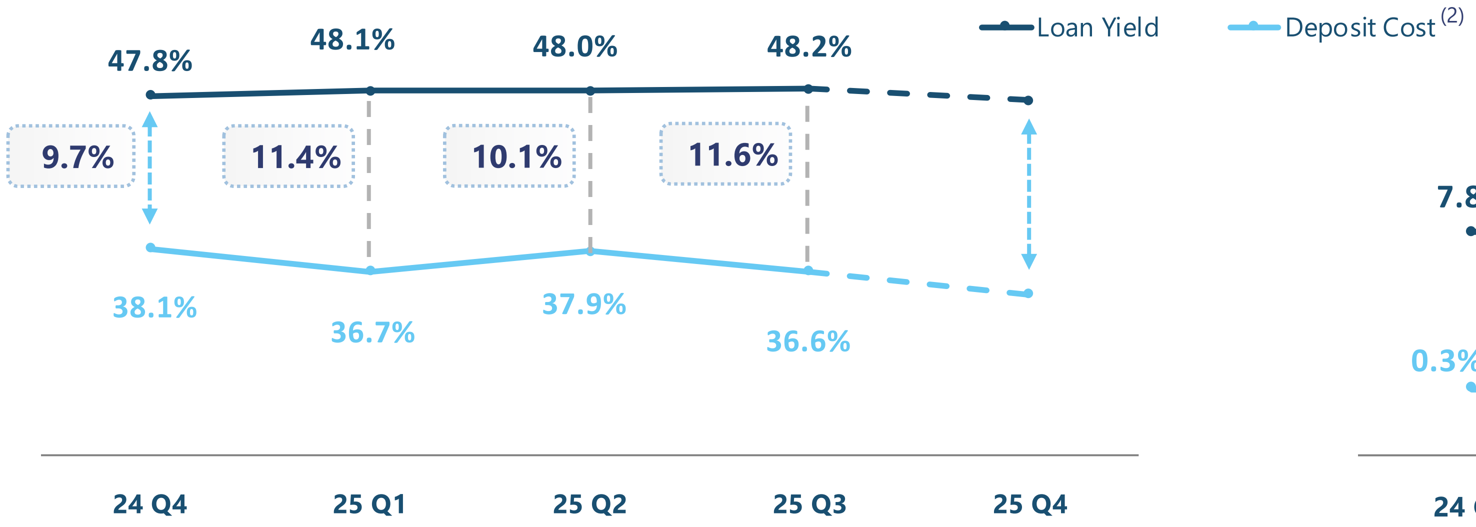
❖ ***AT1 issuance*** *in Q1* ***500 mn. USD***

❖ ***Tier 2 issuance*** *in Q3* ***500 mn. USD***

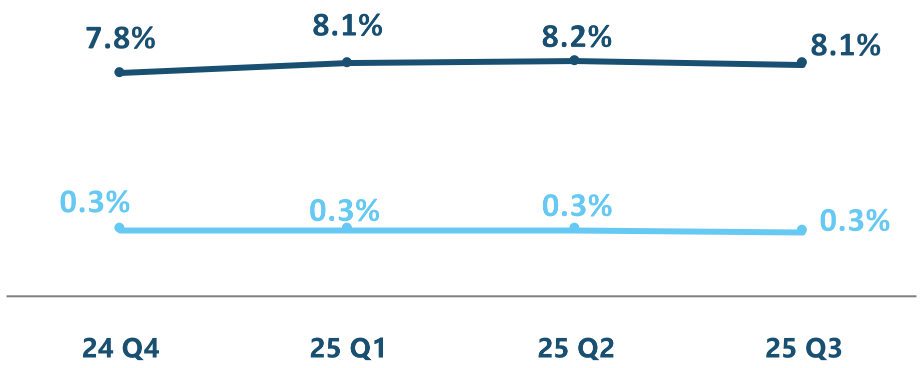
(1) Excluding repo transactions.

Spread Evolution

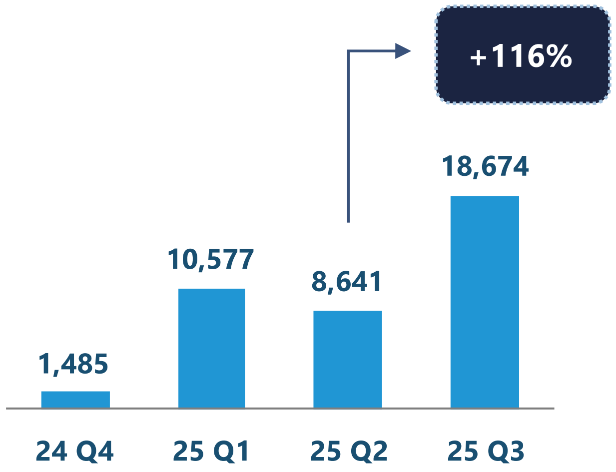
TL Loan-Deposit Spread[1] (quarterly)



FX Loan-Deposit Spread[1] (quarterly)



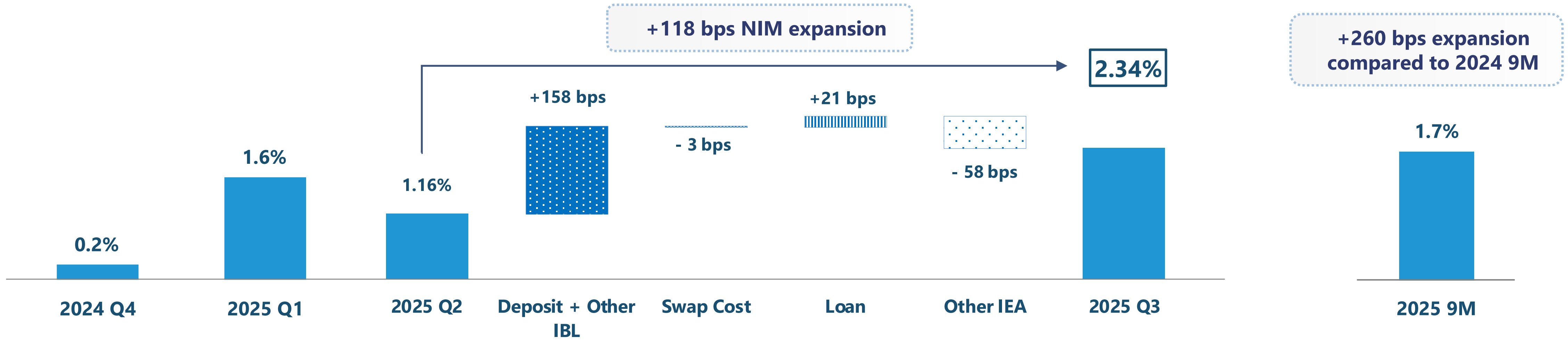
Net Interest Income (swap adjusted, quarterly, mn. TL)



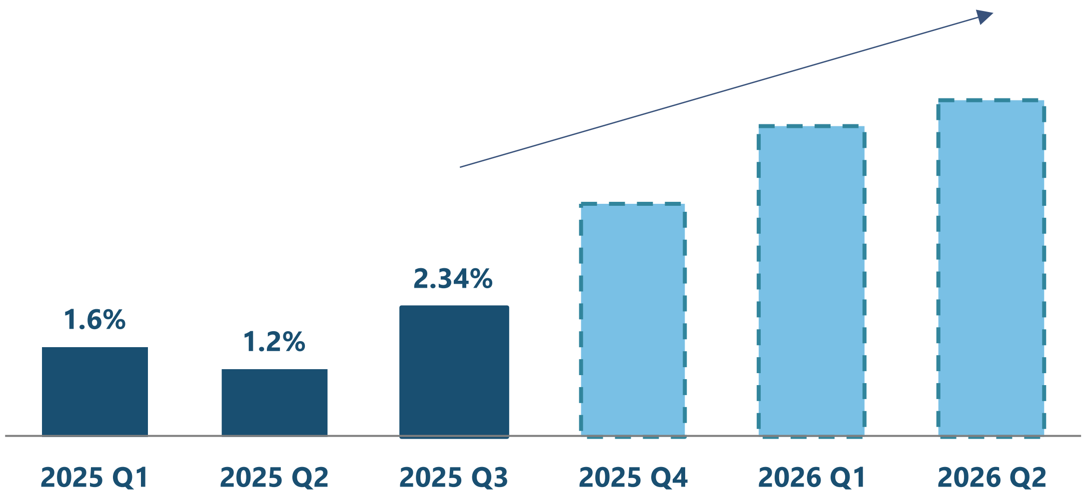
(1) Based on MIS data.
(2) Including demand deposits.

Net Interest Margin

Swap Adjusted NIM Evolution (1)(2)



Net Interest Margin (1)(2) (swap adjusted, quarterly)



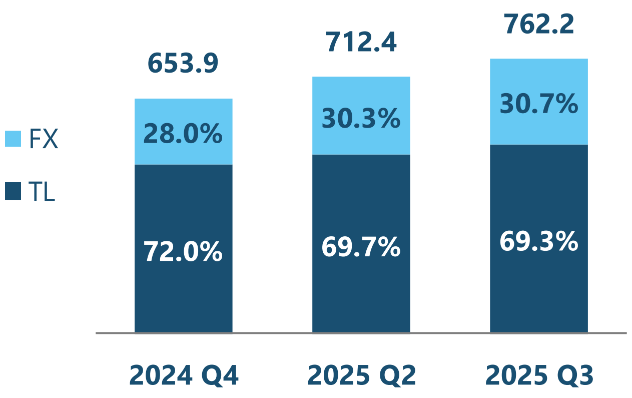
2025 Exit NIM:

~5%

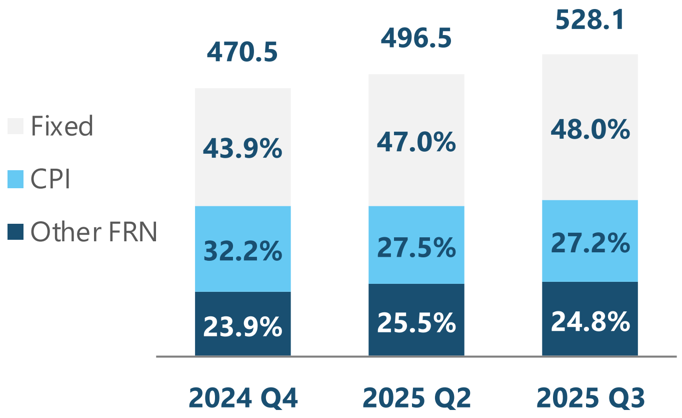
(1) Based on MIS data.
(2) Interest earning assets include Central Bank reserves.

Diversified Securities

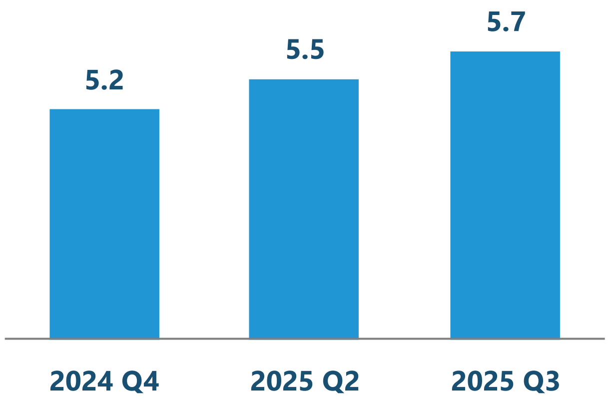
Total Securities (bn. TL)



TL Securities[1] (bn. TL)



FX Securities (bn. USD)



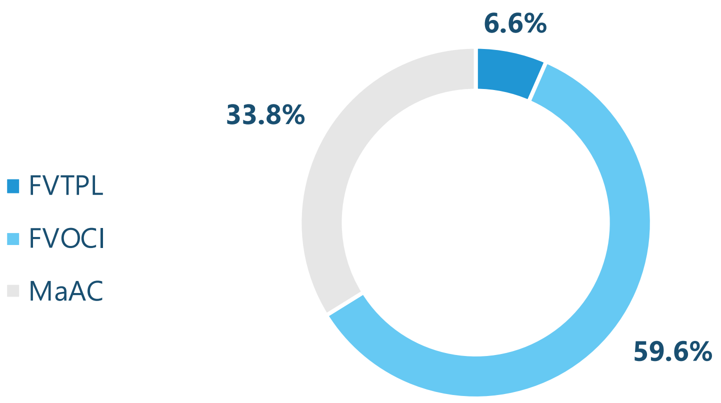
TL Securities & CPI Linkers

TL Securities	**25 Q2**	**25 Q3**
Yield	*33.7%*	*31.7%*

CPI Linkers	**25 Q2**	**25 Q3**
Yield	*38.5%*	*33.2%*
Interest Income (mn. TL)	*13,444*	*11,172*

Inflation	**25 Q2**	**25 Q3**
12-Month Ahead Inflation Expectation[2]	*32.18%*	*29.53%*
Headline	*35.05%*	*33.29%*

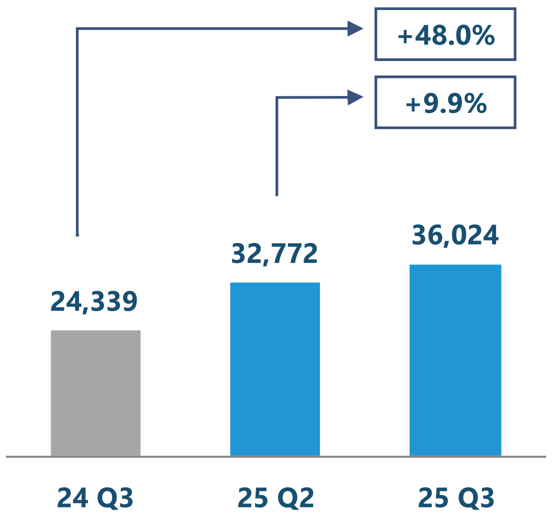
Breakdown of Securities (2025 Q3)

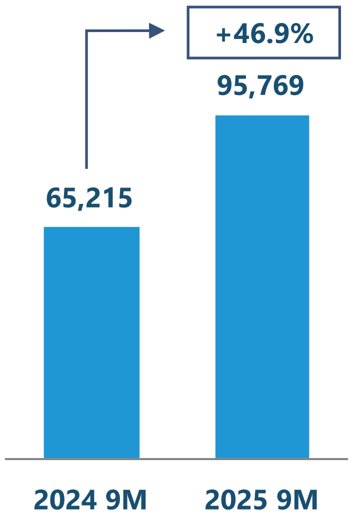


(1) Shares of securities has been calculated based on the securities whose revenue is linked to interest
(2) Average of CBRT Market Participants & Real Sector Expectation Surveys

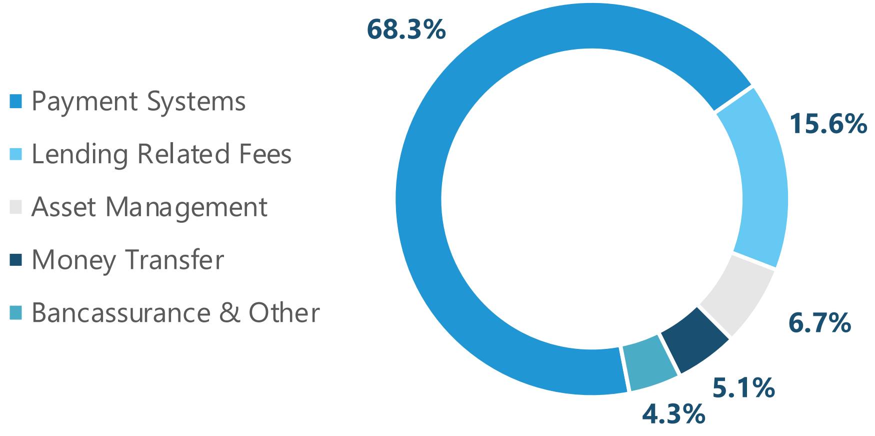
Sustainable Fee Income Generation

Net Fees and Commissions (mn. TL)





Net F&C Composition (2025 9M)



Consistent F&C Growth (2025 9M, YoY)

Payment Systems **51%**

Lending Related **31%**

Bancassurance **70%**

Money Transfers **29%**

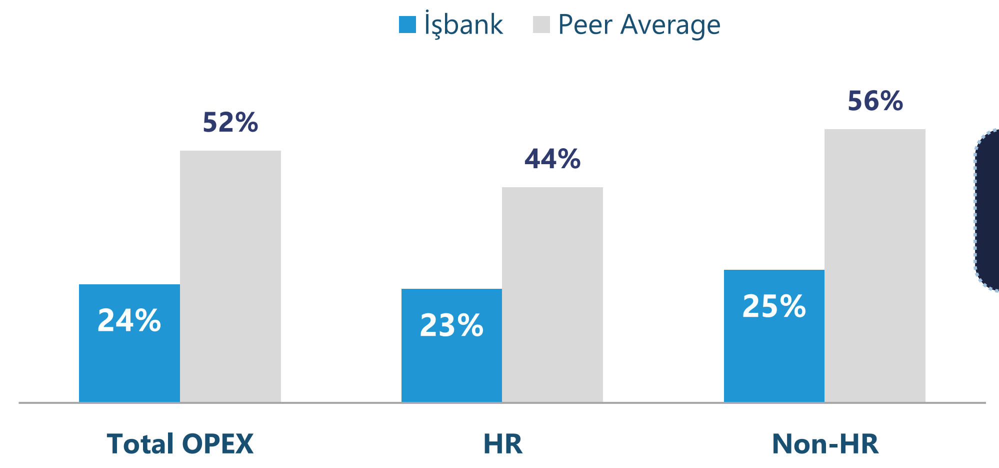
Asset Management **55%**

- ***1 out of every 4 mobile investment*** *transactions* in the market* is executed through* ***İşCep***
- ***AuM*** *YoY growth* ***65%***

(*) Source: The Banks Association of Turkey as of 2025 Q2, accordingly İşbank's market share is ~25%

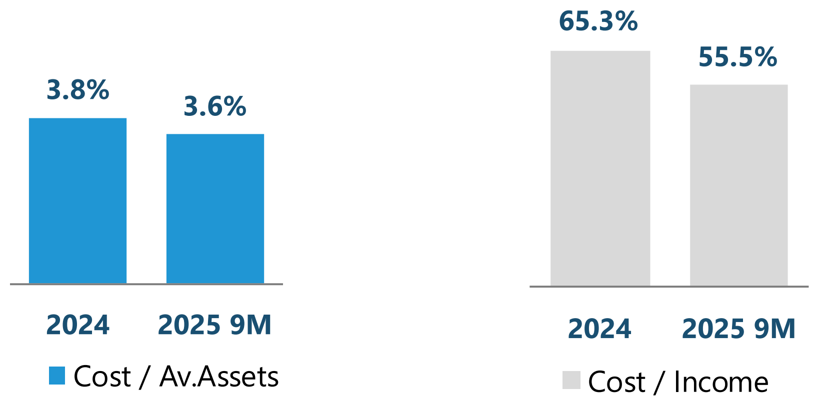
Impressive Cost Discipline & Increasing Efficiency

Well-Contained OPEX Growth (2025, 9M)

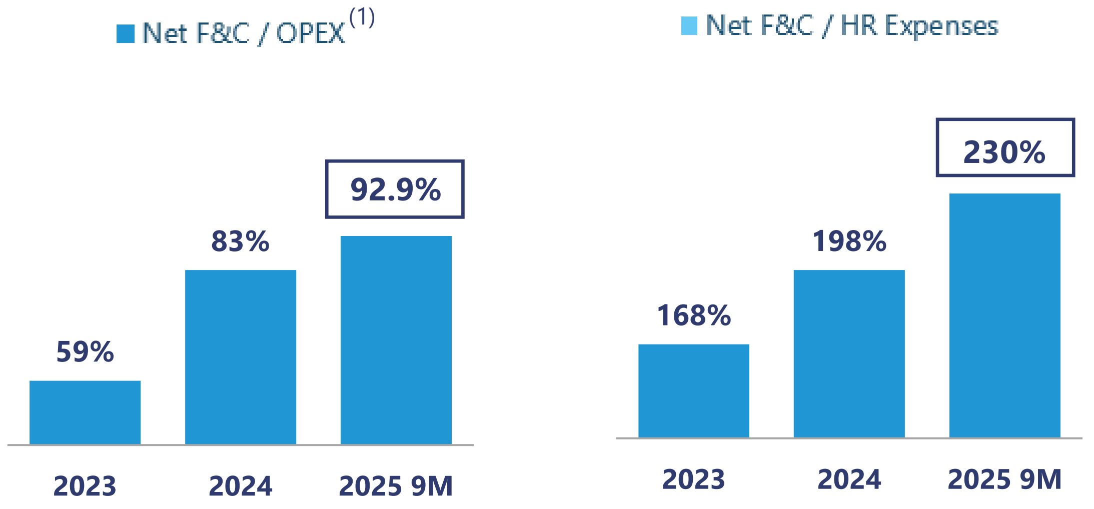


Lowest OPEX Growth Among Peers

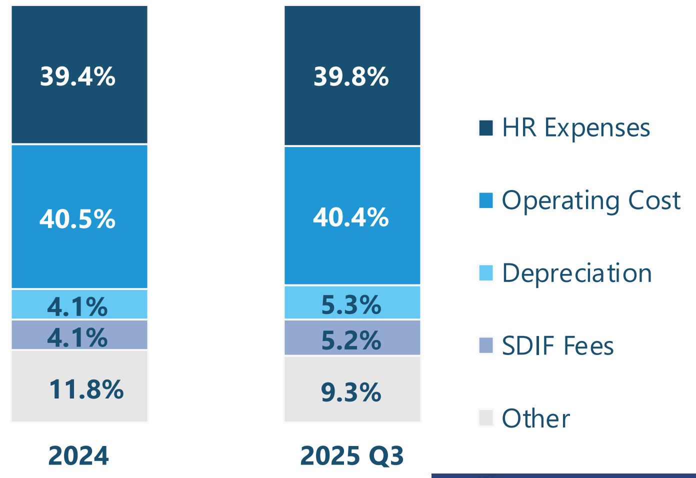
Efficiency Ratios (1) (adjusted)



Increasing Net F&C Coverage Ratios



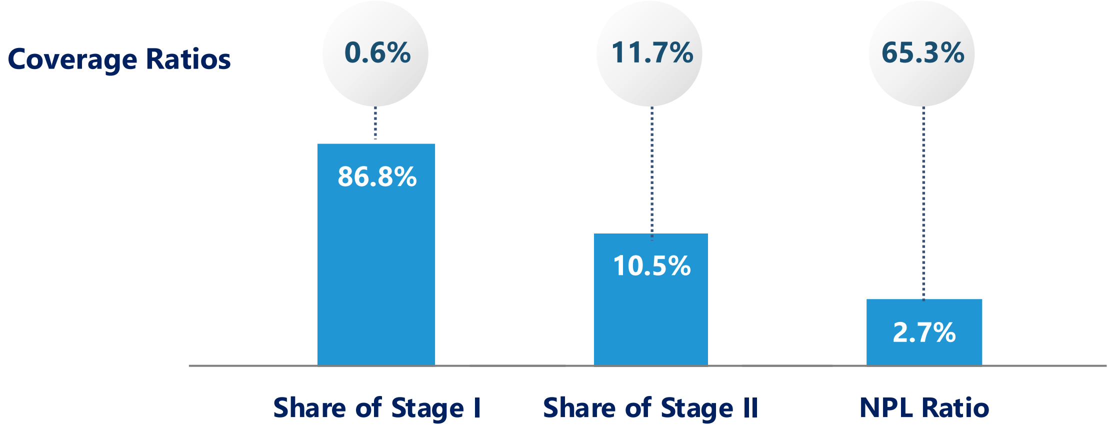
Cost Structure



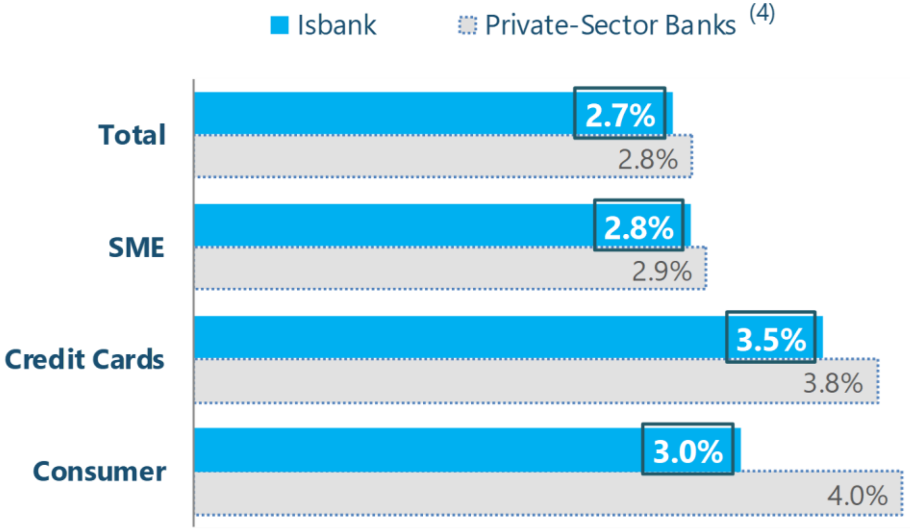
(1) Adjusted for non-recurring and other items. Income figures include income from participations according to IAS 27.

Sound Asset Quality Metrics

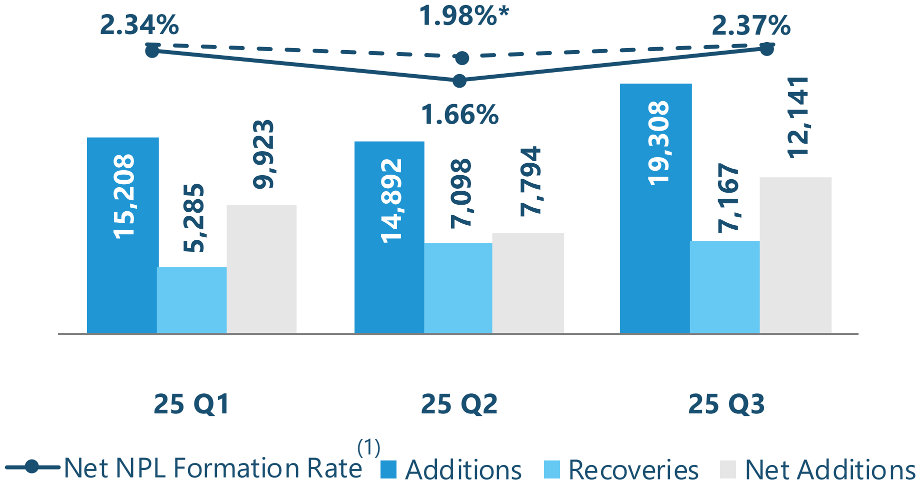
Strong Coverage



NPL Ratios by Segments (2025 9M)



Net NPL Formation (mn. TL, quarterly)



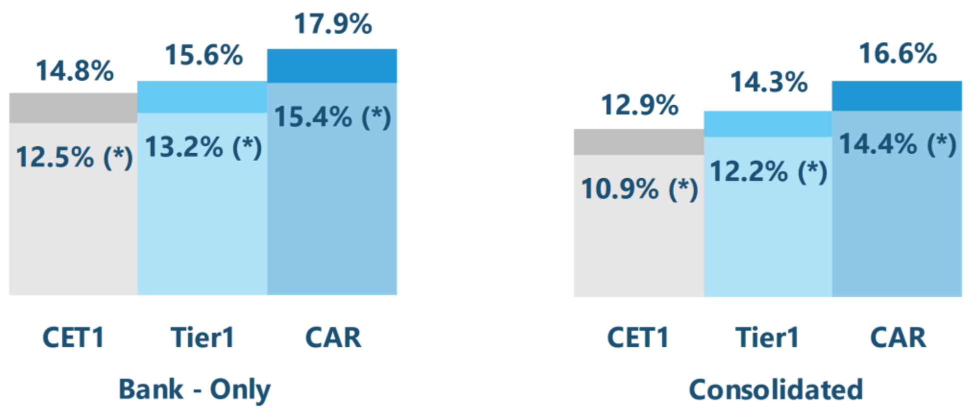
- *Strong collection performance in 2025 9M*[2]*:* ***26%***
- *Highest Stage 3 coverage ratio*[3]*:* ***65.3%***

- *Total Net Cost of Risk*[5] *for 2025 9M:* ***218 bps,*** *incl. currency impact*

(*) Adjusted for one-off big ticket collection.
(1) Net NPL Formation / Average Performing Loans
(2) Collections / (Prior period ending balance NPL + Additions)
(3) Among peers (4) Based on weekly BRSA data for commercial private banks, SME data is based on monthly BRSA data.
(5) (Stage 1+2+3 Expected Credit Losses-Reversals) / Average Gross Loans. See appendix for details.

Comfortable Capital Buffers

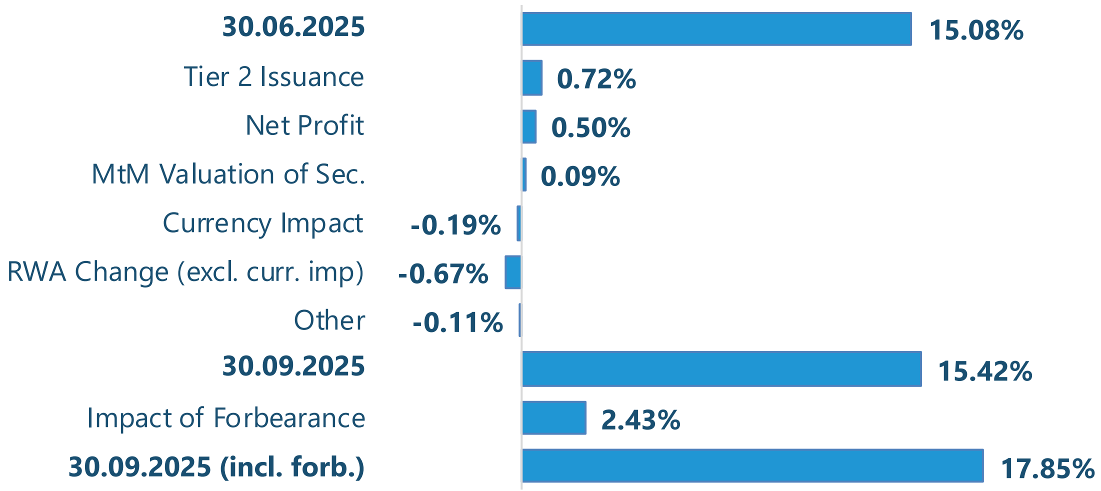
Capital Ratios (2025 Q3)



Minimum Capital Requirements (%)

	Bank-Only	Consolidated
CET 1 Ratio	*7.06*	*8.57*
Tier 1 Ratio	*8.56*	*10.07*
CAR	*10.56*	*12.07*

Change in Capital Adequacy Ratio



Excess Capital

Excess Capital (TL mn)		Reported	Without Forbearance
	CET 1 Ratio	*197,410*	*155,289*
Bank-Only	*Tier 1 Ratio*	*179,548*	*133,023*
	CAR	*187,196*	*138,732*
	CET 1 Ratio	*129,274*	*78,287*
Consolidated	*Tier 1 Ratio*	*127,860*	*72,213*
	CAR	*135,441*	*77,275*

(*) Without the impact of BRSA forbearance measures.

	Guidance	Outlook
TL Loan Growth (yoy)	~35%	✓
Net Interest Margin (swap adj.)	~350 bps expansion	Notable improvement in spreads amid a tighter than expected rate trajectory
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	~25%	Steady improvement in line with NIM trends

Appendix

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Digital Acceleration through extensive use of AI, Data & Analytics

~78%
share of retail sales* through digital channels

84%
share of commission revenue through digital channels

97%
share of total non-branch transactions

90.4%
share of TL time deposits through digital channels

91.1%
share of GPLs through digital channels

Digital platforms that complements our solutions

15.5 mn
İşCep 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
- *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
- Net-Zero 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+

- First IFRS S1/S2 Compliant Report
- Climate Transition Plan
- Net-Zero 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

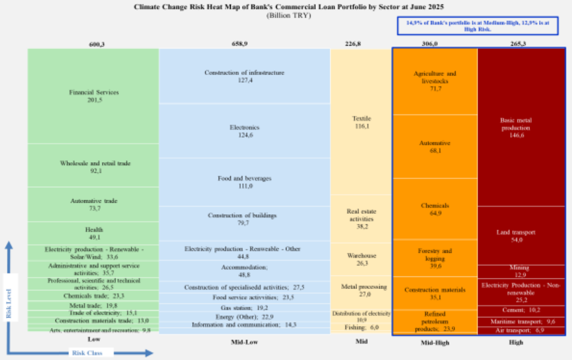
Sustainability Structure

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 our decarbonization 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 – **54.4%**
- **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 30.09.2025;
  - Female employee rate: 55.08%
  - Female in management rate: 42.69%
  - Return from maternity leave rate: 100%
  - Unionized employee rate: 96.94%
  - Turnover rate: 1.28%

Sustainability Achievements

International Initiatives

THE GLOBAL COMPACT
WE SUPPORT

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

UNEP FINANCE INITIATIVE | PRINCIPLES FOR RESPONSIBLE BANKING

30%+ Club
PATH TO PARITY

ESG Rating & Indices

CDP

MORNINGSTAR SUSTAINALYTICS
Low Risk

BIST SUSTAINABILITY INDEX

LSEG
18/1138 - Global Banks

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 30.09.2025)*
- 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

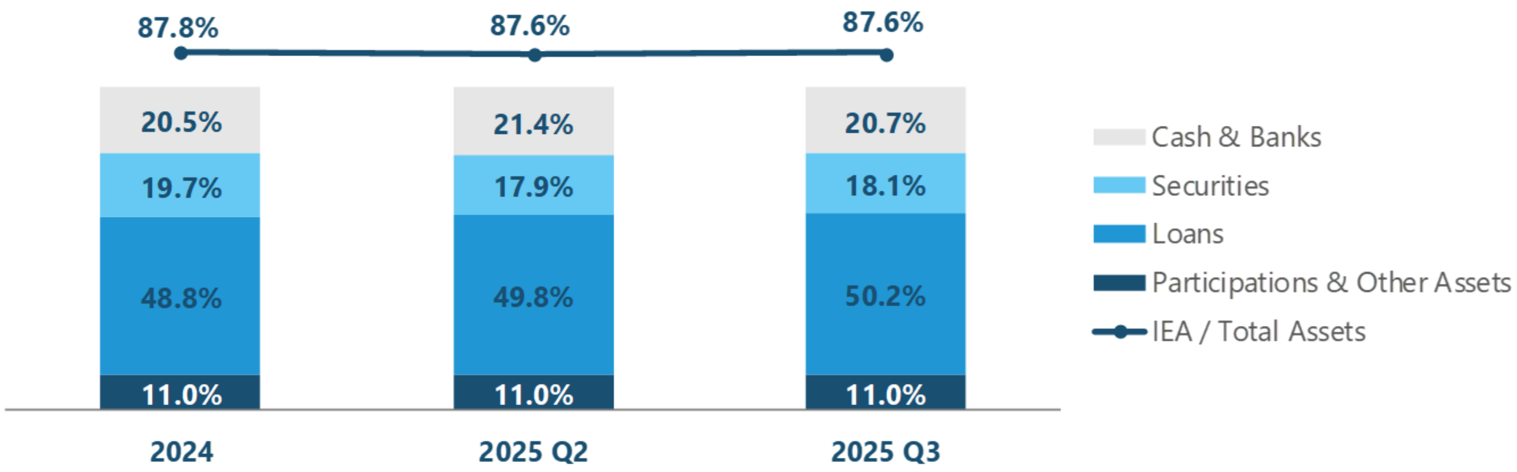
Provisions (TL mn)	25 Q1	25 Q2	25 Q3	2025 9M
Stage 1	2,373	2,164	2,101	6,638
Stage 2	1,603	2,169	4,608	8,381
Stage 3	8,672	6,481	9,189	24,342
Reversals (TL mn) (-)	**25 Q1**	**25 Q2**	**25 Q3**	**2025 9M**
Stage 1+2	602	341	-5	938
Stage 3	2,962	3,405	632	7,000
Net CoR *	**209 bps**	**147 bps**	**290 bps**	**218 bps**
Currency Impact	*12 bps*	*9 bps*	*7 bps*	*9 bps*
Net CoR (exc. currency impact) *	**197 bps**	**138 bps**	**283 bps**	**209 bps**

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

Decomposition of OPEX

(TL thousand)	2025 Q2	2025 Q3	Δ QoQ	2024 9M	2025 9M	Δ YoY
HR Expenses	14,593,777	15,132,934	3.7%	33,869,841	41,549,372	22.7%
Non-HR expenses	19,981,503	23,143,695	15.8%	50,148,074	62,862,605	25.4%
Advertisement & Marketing	675,227	818,633	21.2%	3,468,640	2,734,002	-21.2%
IT and R&D	968,605	1,747,996	80.5%	1,956,462	2,716,600	38.9%
Rental Expenses	194,550	150,887	-22.4%	284,680	483,632	69.9%
Maintenance	387,995	375,890	-3.1%	763,065	1,044,207	36.8%
Depreciation	1,810,648	2,126,683	17.5%	3,348,798	5,510,604	64.6%
Provision for Pension Fund	*435,000*	*435,000*	*0.0%*	*4,212,000*	*1,305,000*	*-69.0%*
Other	15,509,478	17,488,606	12.8%	36,114,429	49,068,560	35.9%
TOTAL	***34,575,280***	***38,276,629***	***10.7%***	***84,017,915***	***104,411,977***	***24.3%***

(TL mn.)	2024	2025 Q2	2025 Q3	Δ QoQ	Δ YtD
Cash & Banks	682,396	848,851	872,736	2.8%	27.9%
Securities (Net)	653,869	712,396	762,161	7.0%	16.6%
Loans	1,622,484	1,978,648	2,120,221	7.2%	30.7%
Participations (Net)	204,183	240,494	254,002	5.6%	24.4%
Fixed Assets (Net)	65,028	74,146	78,911	6.4%	21.4%
Other Assets	95,816	121,024	132,608	9.6%	38.4%
Total Assets	**3,323,776**	**3,975,558**	**4,220,641**	**6.2%**	**27.0%**
TL Assets	2,123,424	2,404,957	2,544,376	5.8%	19.8%
FX Assets	1,200,353	1,570,601	1,676,265	6.7%	39.6%
FX Assets (USD mn.)	34,296	39,777	40,637	2.2%	18.5%



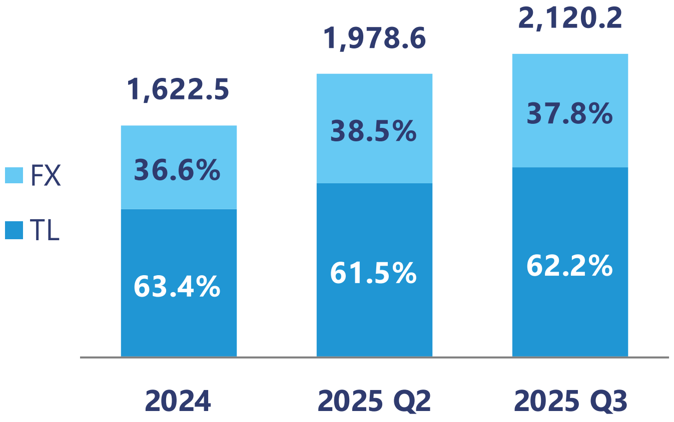
Loans

(TL mn.)	2024	2025 Q2	2025 Q3	Δ QoQ	Δ YtD
Total Loans	**1,622,484**	**1,978,648**	**2,120,221**	**7.2%**	**30.7%**
TL Loans	1,028,867	1,216,520	1,319,118	8.4%	28.2%
Retail Loans*	508,172	640,717	724,190	13.0%	42.5%
Housing Loans*	65,443	77,240	80,699	4.5%	23.3%
Auto Loans*	6,367	6,229	6,102	-2.0%	-4.2%
GPLs(1)*	175,917	218,511	243,895	11.6%	38.6%
Credit Card Loans*	260,445	338,738	393,494	16.2%	51.1%
Non-Retail Loans	520,695	575,803	594,928	3.3%	14.3%
SME Loans(2)	326,182	377,934	414,757	9.7%	27.2%
Commercial and Corporate Loans	194,513	197,868	180,171	-8.9%	-7.4%
FX Loans	593,617	762,128	801,104	5.1%	35.0%
FX Loans (USD mn.)	16,960	19,302	19,421	0.6%	14.5%
SME Loans(2)	1,262	1,260	1,506	19.5%	19.3%
Commercial and Corporate Loans	15,698	18,042	17,915	-0.7%	14.1%

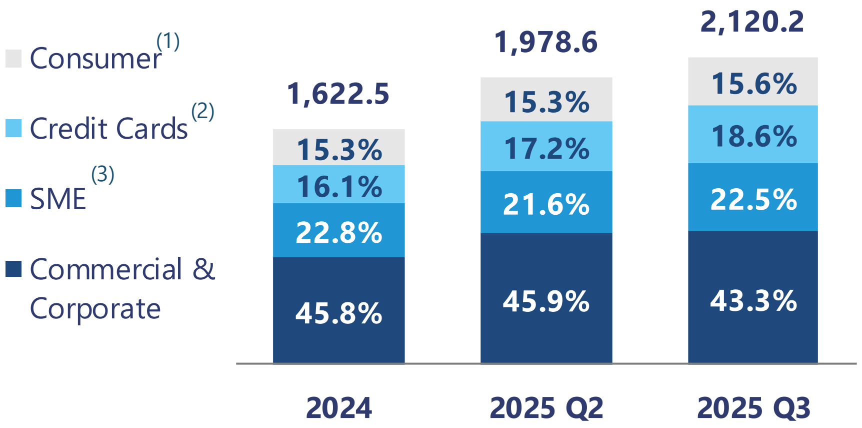
(*) Including the loans extended to non-residents.
(1) Including overdraft accounts
(2) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn. for 2024 and 2025 Q2; companies with number of employees < 250 and turnover or total assets <= TL 1 bn. for 2025 Q3.

Loan Composition

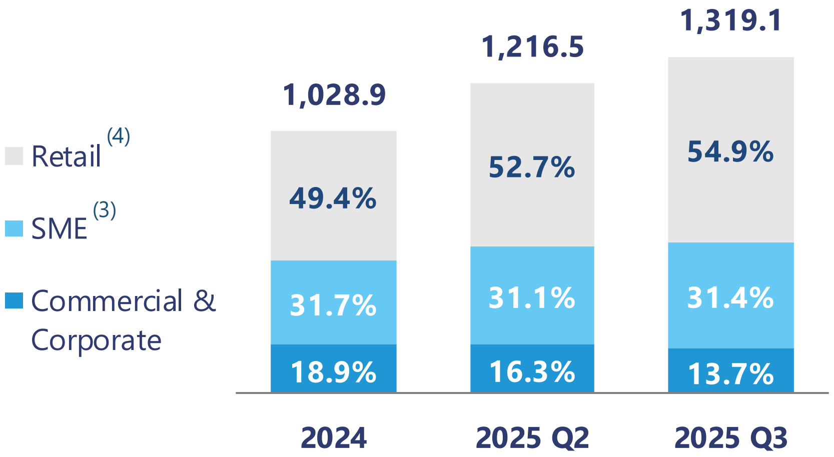
Currency Mix (bn.TL)



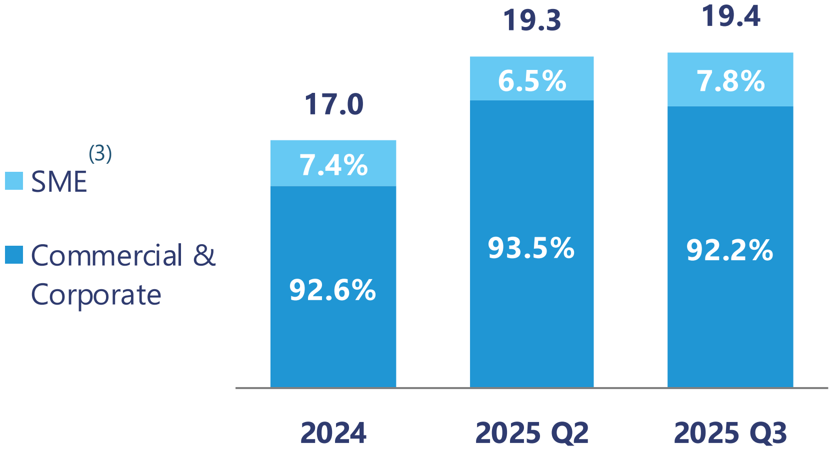
Total Loans (bn. TL)



TL Loans (bn. TL)

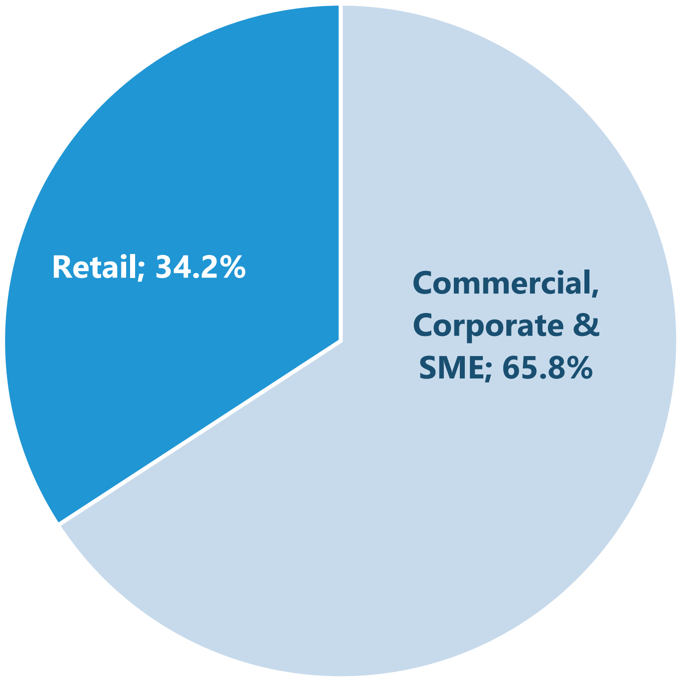


FX Loans (bn. USD)

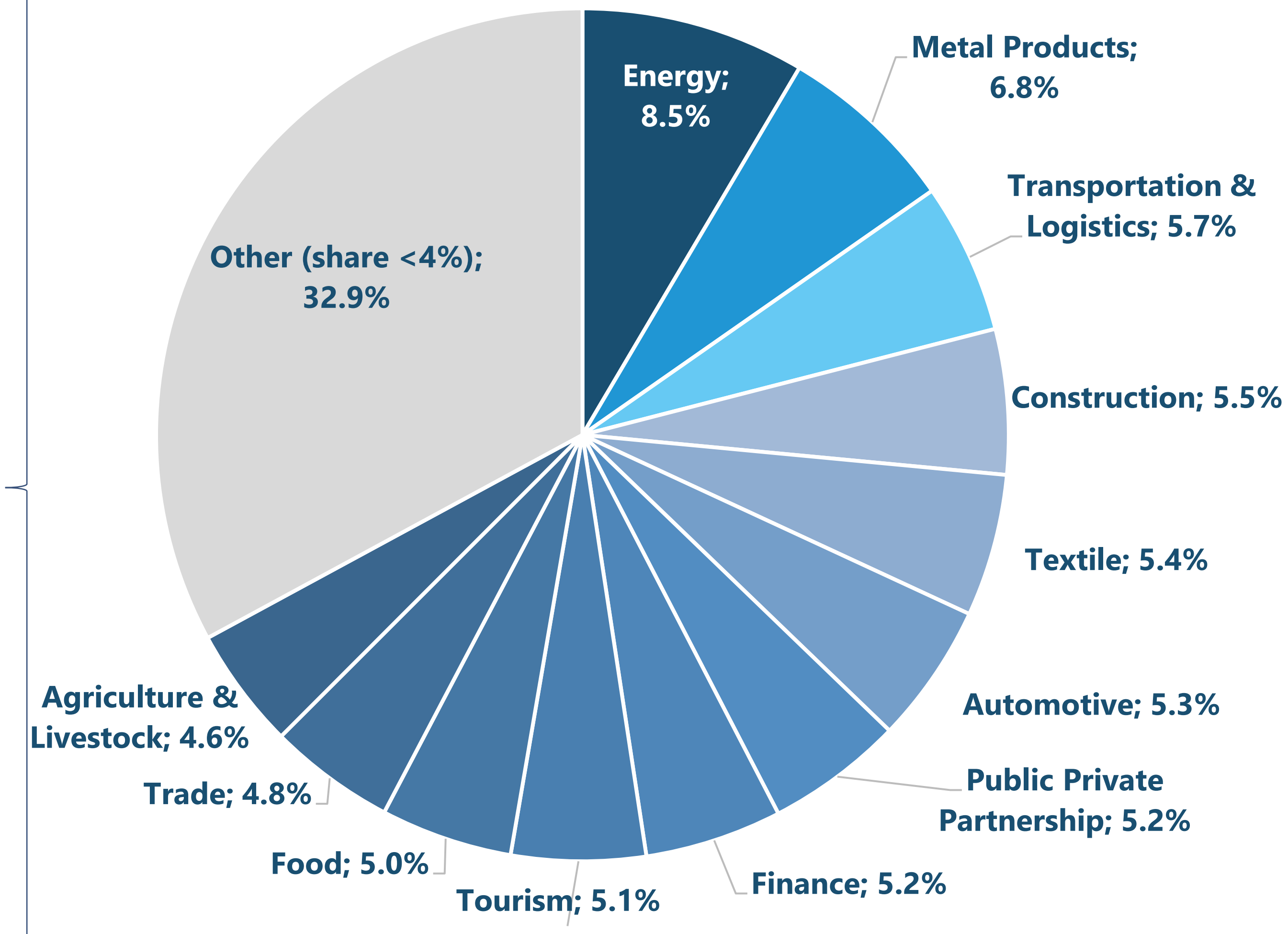


(1) Including retail overdraft accounts and loans that are extended to non-resident.
(2) Including balance of non-residents. Total figure shows retail credit card balances only,
(3) SME definition includes companies with number of employees < 250 and turnover or total assets <= TL 500 mn. for 2024 and 2025 Q2; companies with number of employees < 250 and turnover or total assets <= TL 1 bn. for 2025 Q3.
(4) Including retail credit cards and overdraft accounts and loans that are extended to non-resident.

Total Loans Breakdown* (%)



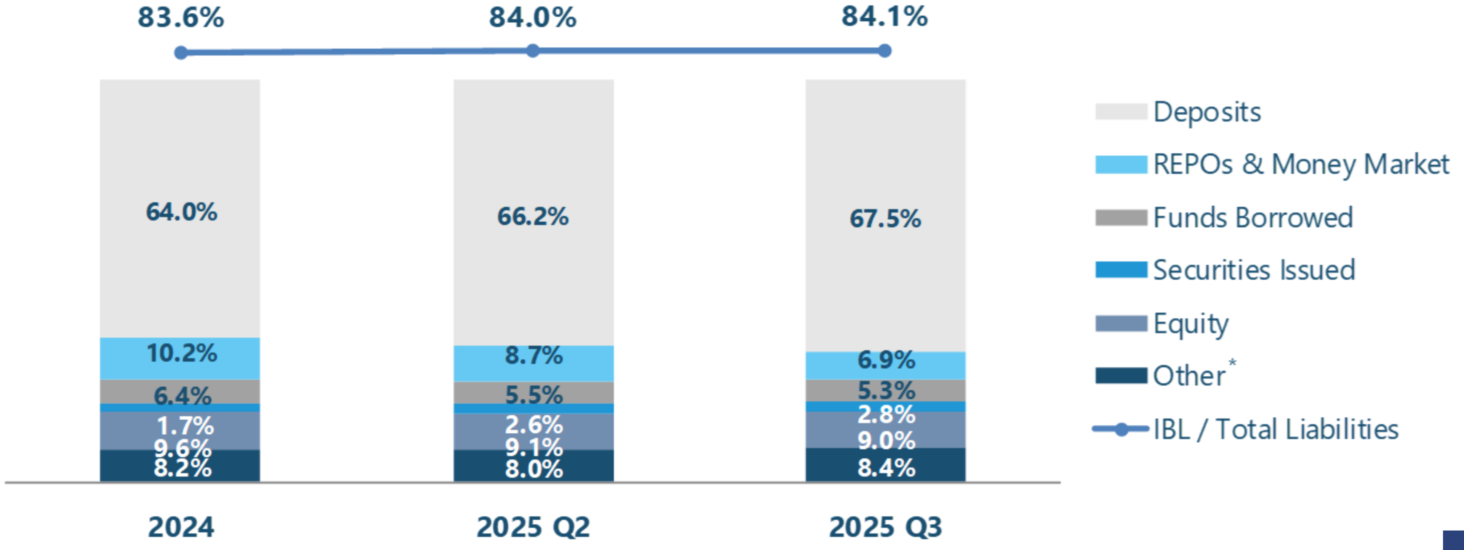
Commercial Loans Breakdown* (%)



(*) MIS Data

Liabilities Structure

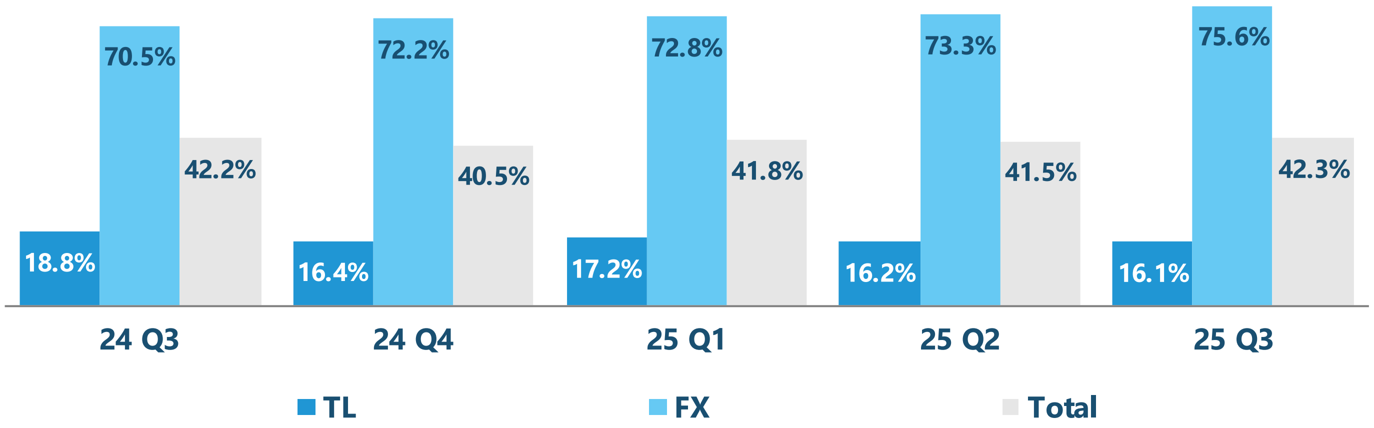
(TL mn.)	2024	2025 Q2	2025 Q3	Δ QoQ	Δ YtD
Deposits	2,127,117	2,631,296	2,850,511	8.3%	34.0%
REPOs & Money Market	338,408	344,671	290,566	-15.7%	-14.1%
Funds Borrowed	211,093	218,521	225,275	3.1%	6.7%
Securities Issued	55,606	102,596	117,117	14.2%	110.6%
Other	273,215	317,936	356,528	12.1%	30.5%
Equity	318,338	360,538	380,645	5.6%	19.6%
Total Liabilities & Equity	**3,323,776**	**3,975,558**	**4,220,641**	**6.2%**	**27.0%**
TL Liabilities	2,017,806	2,294,522	2,381,720	3.8%	18.0%
FX Liabilities	1,305,970	1,681,037	1,838,920	9.4%	40.8%
FX Liabilities (USD bn.)	37,313	42,574	44,580	4.7%	19.5%



(*) Includes subordinated debt.

(TL mn.)	2024	2025 Q2	2025 Q3	Δ QoQ	Δ YtD
Total Deposits	**2,127,117**	**2,631,296**	**2,850,511**	**8.3%**	**34.0%**
TL Deposits	1,215,867	1,468,066	1,599,075	8.9%	31.5%
TL Saving Deposits	718,441	840,174	873,485	4.0%	21.6%
TL Commercial Deposits	409,482	535,326	621,950	16.2%	51.9%
Other TL Deposits	87,944	92,565	103,639	12.0%	17.8%
FX Deposits	911,250	1,163,231	1,251,436	7.6%	37.3%
FX Deposits (USD mn.)	26,036	29,460	30,338	3.0%	16.5%
Demand Deposits	*838,901*	*1,073,153*	*1,185,477*	*10.5%*	*41.3%*
TL Demand Deposits	*193,665*	*232,673*	*253,550*	*9.0%*	*30.9%*
FX Demand Deposits	*645,236*	*840,479*	*931,927*	*10.9%*	*44.4%*

Share of Demand Deposits (1)



(1) Excluding interbank deposits

Income Statement Highlights

(TL mn.)	2025 Q2	2025 Q3	Δ QoQ	2024 9M	2025 9M	Δ YoY
Net Interest Income	14,891	25,602	71.9%	25,638	58,197	127.0%
(-) SWAP Cost [(1)]	6,250	6,928	10.8%	40,305	20,305	-49.6%
Net Interest Income Incl. Swap Cost	*8,641*	*18,674*	*116.1%*	*-14,667*	*37,892*	*358.3%*
Net Fees & Commissions	32,772	36,024	9.9%	65,215	95,769	46.9%
Net Trading Gains/Losses	-5,509	-4,914	10.8%	-8,320	-14,379	-72.8%
Net Trading Gains/Losses Excl. Swap Cost	*741*	*2,014*	*171.8%*	*31,985*	*5,926*	*-81.5%*
Other Operating Income	4,693	1,412	-69.9%	18,499	12,056	-34.8%
Total Operating Income	**46,847**	**58,124**	**24.1%**	**101,032**	**151,643**	**50.1%**
HR Expenses	14,594	15,133	3.7%	33,870	41,549	22.7%
Non-HR Expenses	19,982	23,144	15.8%	50,148	62,863	25.4%
(-) Provision for Pension Fund	*435*	*435*	*0.0%*	*4,212*	*1,305*	*-69.0%*
Total Operating Expenses	**34,575**	**38,277**	**10.7%**	**84,018**	**104,412**	**24.3%**
Operating Profit	**12,272**	**19,847**	**61.7%**	**17,014**	**47,231**	**177.6%**
Stage 3 Expected Credit Losses	6,481	9,189	41.8%	10,012	24,342	143.1%
Stage 1+2 Expected Credit Losses	4,333	6,709	54.8%	6,424	15,019	133.8%
Other Provision Charges	-15	-1	NM	3	0	NM
Total Provision Charges	**10,799**	**15,897**	**47.2%**	**16,439**	**39,361**	**139.4%**
Income from Participations	14,679	10,028	-31.7%	27,781	34,211	23.1%
Tax Provisions	-1,220	-235	NM	-6,328	-1,921	NM
Net Income	**17,372**	**14,213**	**-18.2%**	**34,685**	**44,002**	**26.9%**

NM: Not meaningful
(1) Based on MIS data

Fees & Commissions Income

(TL thousand)	2025 Q2	2025 Q3	Δ QoQ	2024 9M	2025 9M	Δ YoY
Cash Loans	3,340,703	3,207,150	-4.0%	7,411,200	9,551,477	28.9%
Non-Cash Loans	1,875,146	1,888,403	0.7%	3,958,827	5,379,752	35.9%
Payment Systems	22,878,085	24,735,541	8.1%	43,404,786	65,415,547	50.7%
Asset Management	1,940,402	2,532,526	30.5%	4,121,290	6,405,506	55.4%
Money Transfer	1,632,217	1,713,945	5.0%	3,797,729	4,899,340	29.0%
Bancassurance	1,367,749	2,076,408	51.8%	2,718,745	4,609,373	69.5%
Total Fees & Commissions Income (Net)	**32,771,625**	**36,024,090**	**9.9%**	**65,214,555**	**95,769,426**	**46.9%**
Total Fees & Commissions Income (Gross)	**38,537,901**	**42,641,170**	**10.6%**	**79,568,132**	**113,183,702**	**42.2%**

Largest Private Bank

	Market Shares[1] 2025 Q3	Market Shares[2] 2025 Q3	Rank[3] 2025 Q3
Total Assets	10.6%	20.3%	**1st**
Total Loans	10.8%	20.9%	**1st**
TL Loans	10.9%	19.8%	2nd
FX Loans	10.8%	22.9%	**1st**
Consumer Loans[4]	12.7%	19.7%	3rd
Non-Retail Loans	9.7%	21.6%	**1st**
Total Deposits	12.2%	23.6%	**1st**
TL Deposits	10.9%	21.6%	**1st**
FX Deposits	14.3%	26.7%	**1st**
Demand Deposits[5]	14.8%	25.5%	**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) Ranking among private banks.
(4) Including retail overdraft accounts
(5) Excluding interbank deposits.

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