2025 Financial Results & 2026 Guidance

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Macro Outlook

Financial Performance

Sustainability

Digitalisation

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Appendix

Agenda

2025 Financial Results & 2026 Guidance

Macro Outlook

- Moderate growth in economic activity
- Downward trend in annual inflation
- Policy rate cuts aligned with the pace of disinflation
- Strong FX reserves
- Improved risk perception

Macro Outlook

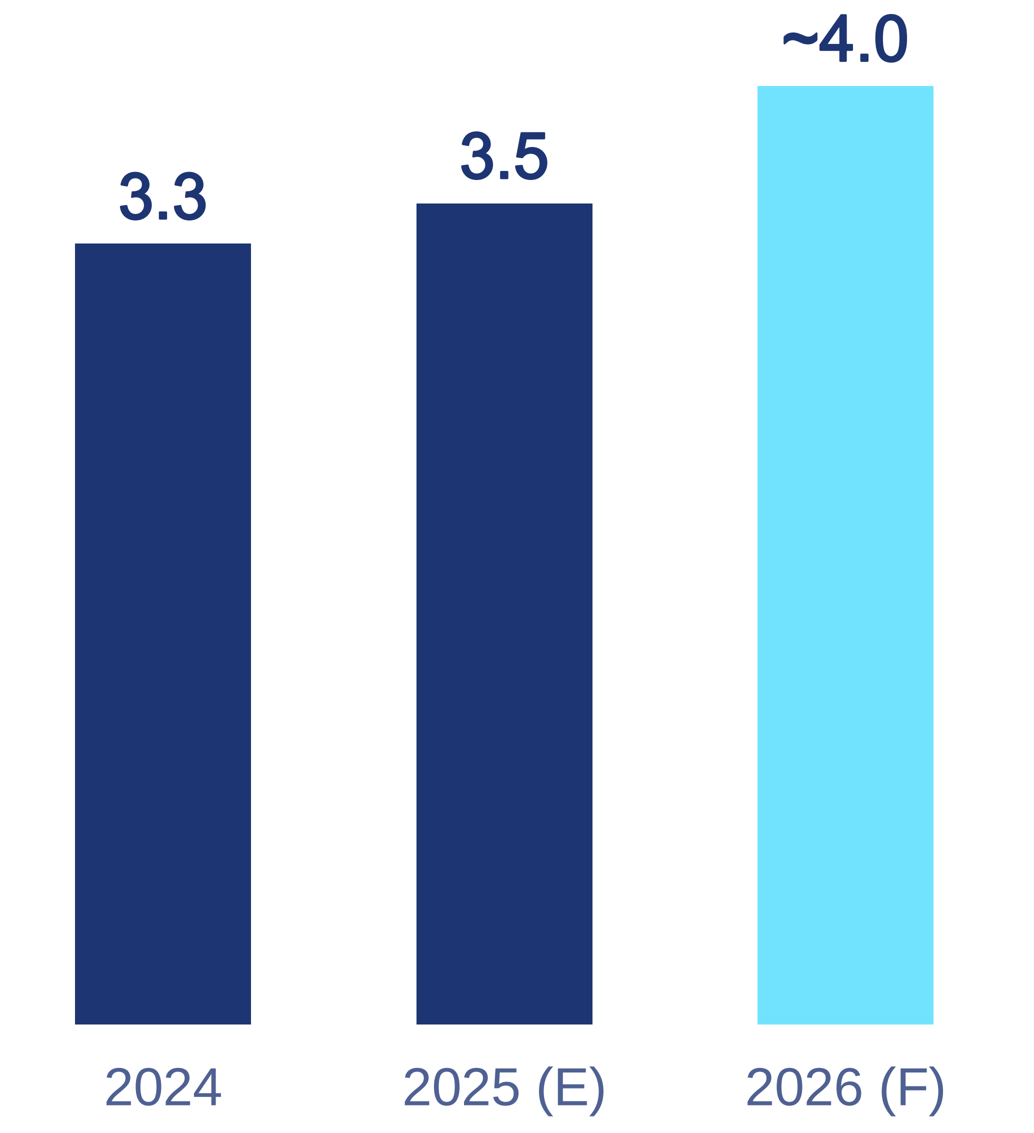
Continuing moderate growth in economic activity

Policy rate cuts in line with disinflationary trajectory

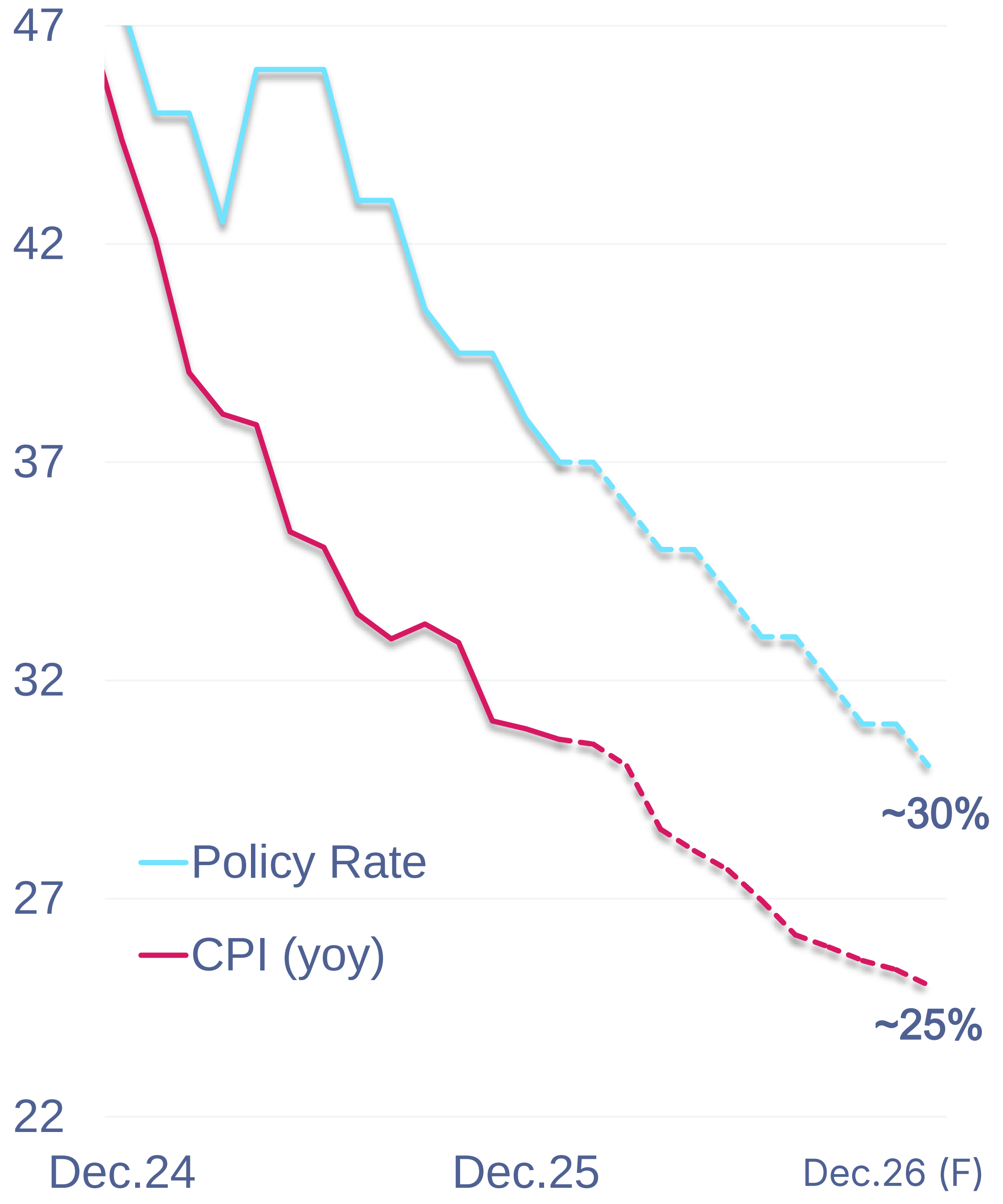
Accumulation of reserves gained momentum

CDS at lowest level in over 7 years

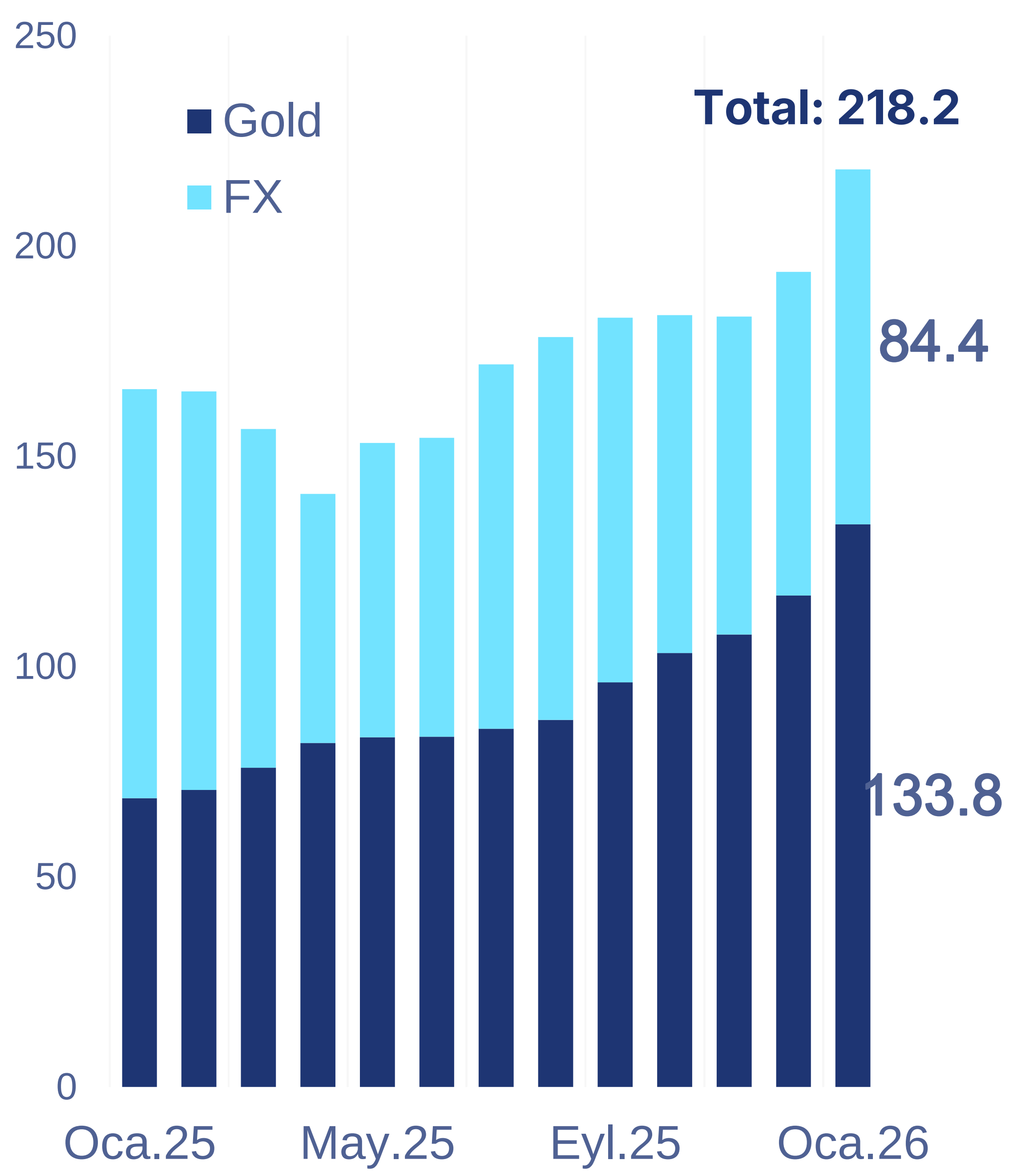
GDP Growth (%, annual)



CBRT Policy Rate and Inflation (%)



CBRT Reserves (bn. USD)



CDS

(E) Estimate
(F) Forecast

Period Highlights

- Well-positioned balance sheet underpinning sustainable growth Largest private bank with >10% market share in all major B/S items
- Remarkable expansion in net interest margin
  285 bps expansion, highest among peers
- Consistent fee generation performance
  Outpacing inflation in 5 consecutive years
- Sustained cost efficiency
  Digitalisation & Optimization of operations
- Asset quality under control
  Well-diversified portfolio, prudent underwriting, strong collection performance
- Enhanced capitalization
  Comfortable base for future growth

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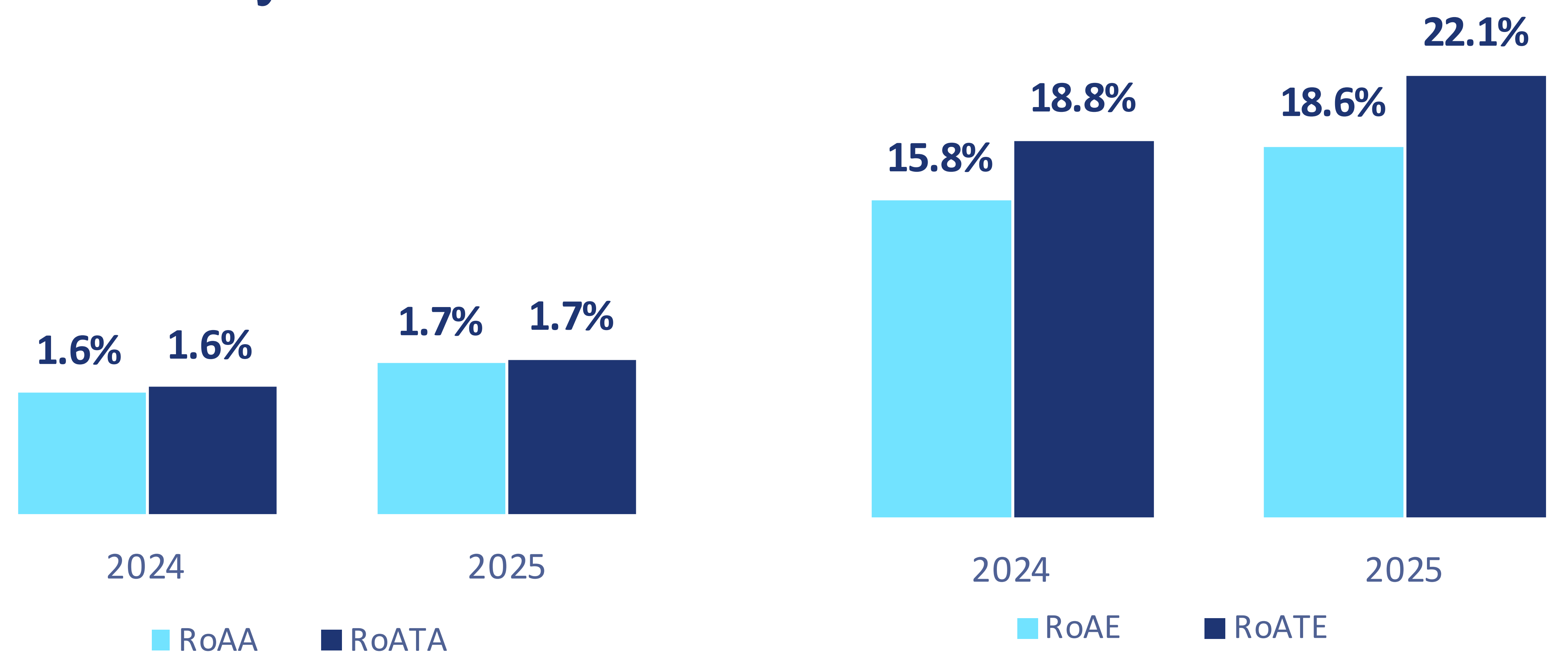
2025 Guidance Largely Achieved

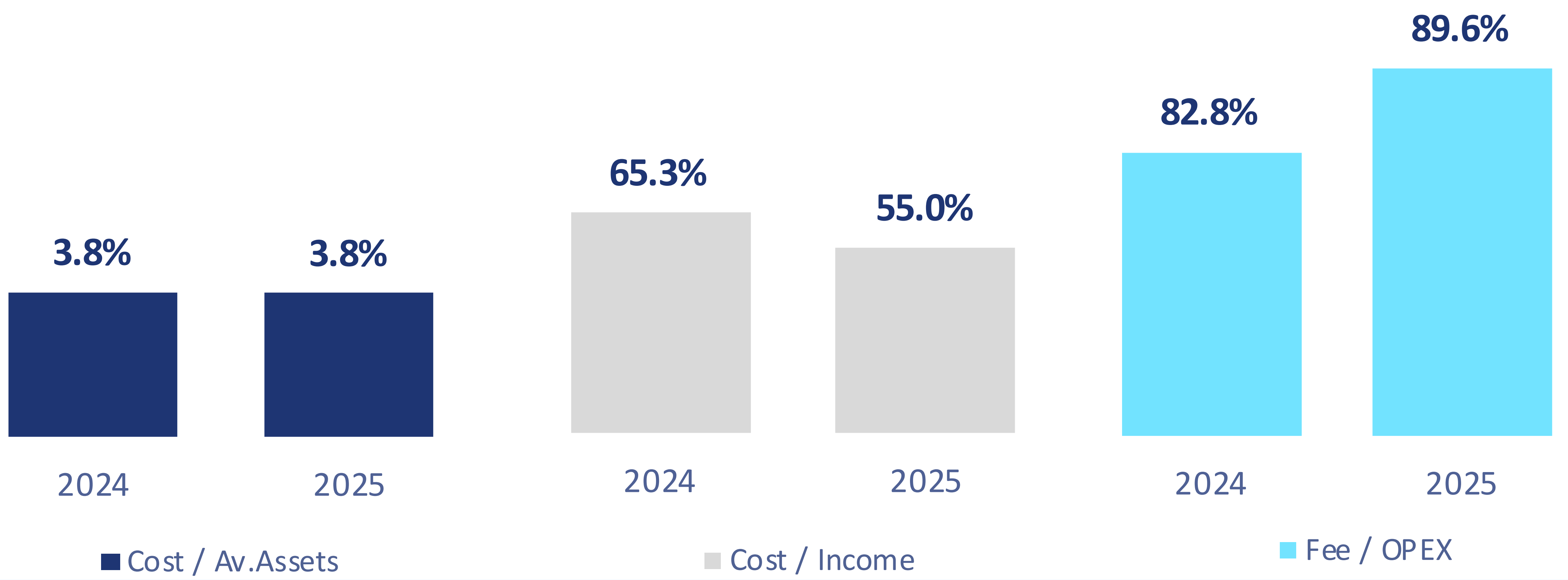
	Guidance	2025 Actual
TL Loan Growth	~35%	43%
Net Interest Margin (swap adj.)	~350 bps expansion (>2.5%)	285 bps expansion (2.3%)
Net Fees & Commissions Growth	~50%	47%
OPEX Growth	Avg. CPI	28%
NPL Ratio	~3%	3.2%
Net Cost of Risk	~200 bps	238 bps
Capital Adequacy Ratio (w/o forbearance)	>15%	16.0%
Return on Average Equity	~25%	19%

Profitability & Efficiency

Profitability Ratios (1)



Efficiency Ratios (2) (adjusted)



Revenue Growth & OPEX

	QoQ	YoY
NII (swap adj.)	66.8%	7.2x
Net F&C	7.1%	47.0%
OPEX	19.2%	28.1%
Pre-Prov. Income	51.7%	119.6%
Net Income	64.9%	89.9% (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.

İşbank Investment Case in 2026

Delivering steady NIM expansion ahead of peers

Strategically positioned for the ongoing rate cut cycle to sustain NIM expansion

Growth through digital ecosystem dominance

Stellar performance in fee income by scaling digital-first payment systems

Efficiency Gains and Cost Discipline

Efficiency improvement in operations while maintaining high customer satisfaction

Maintaining sound asset quality metrics

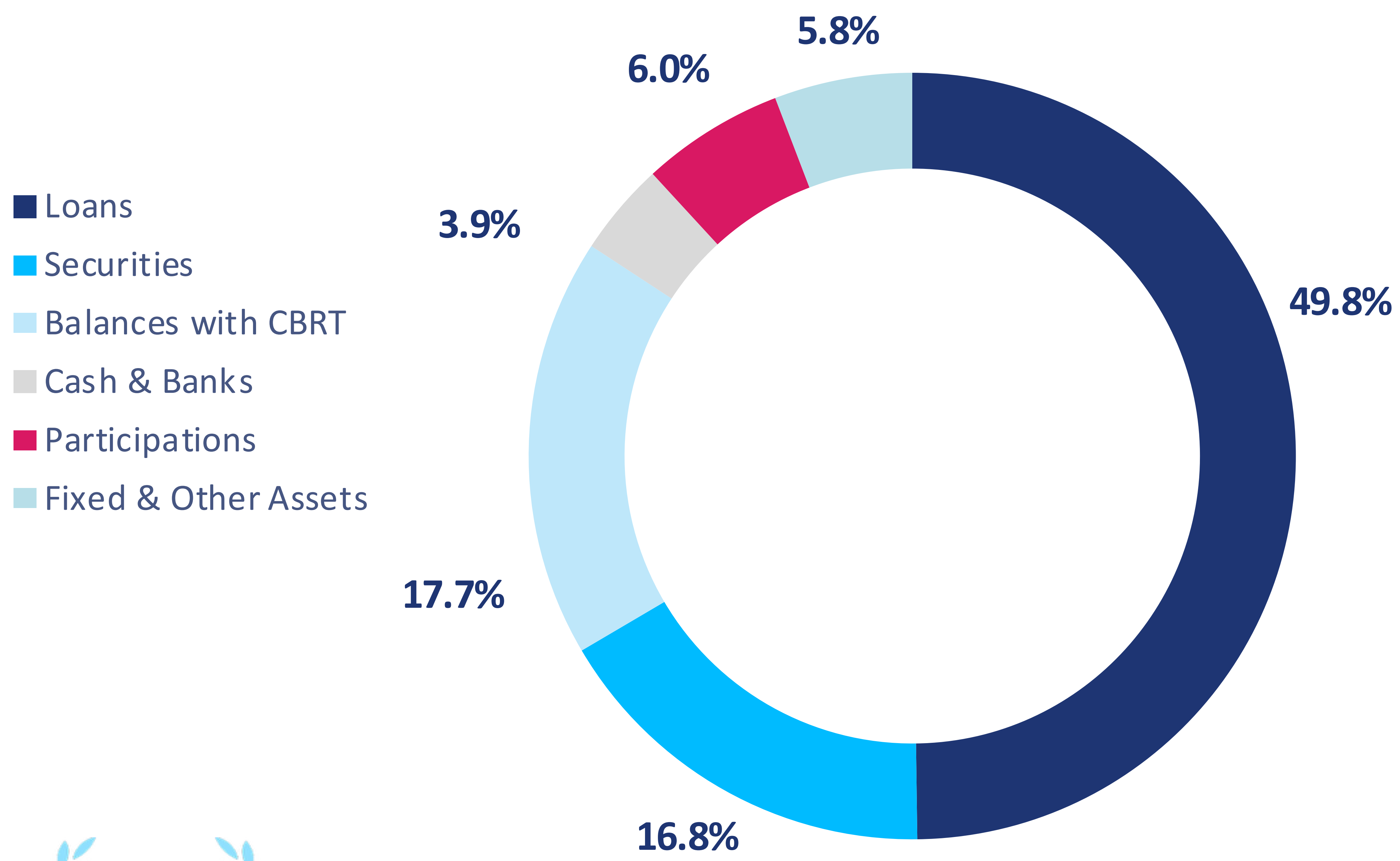
Well-diversified portfolio, prudent underwriting, strong collection performance continued

Selective growth strategies centered on Return on Equity

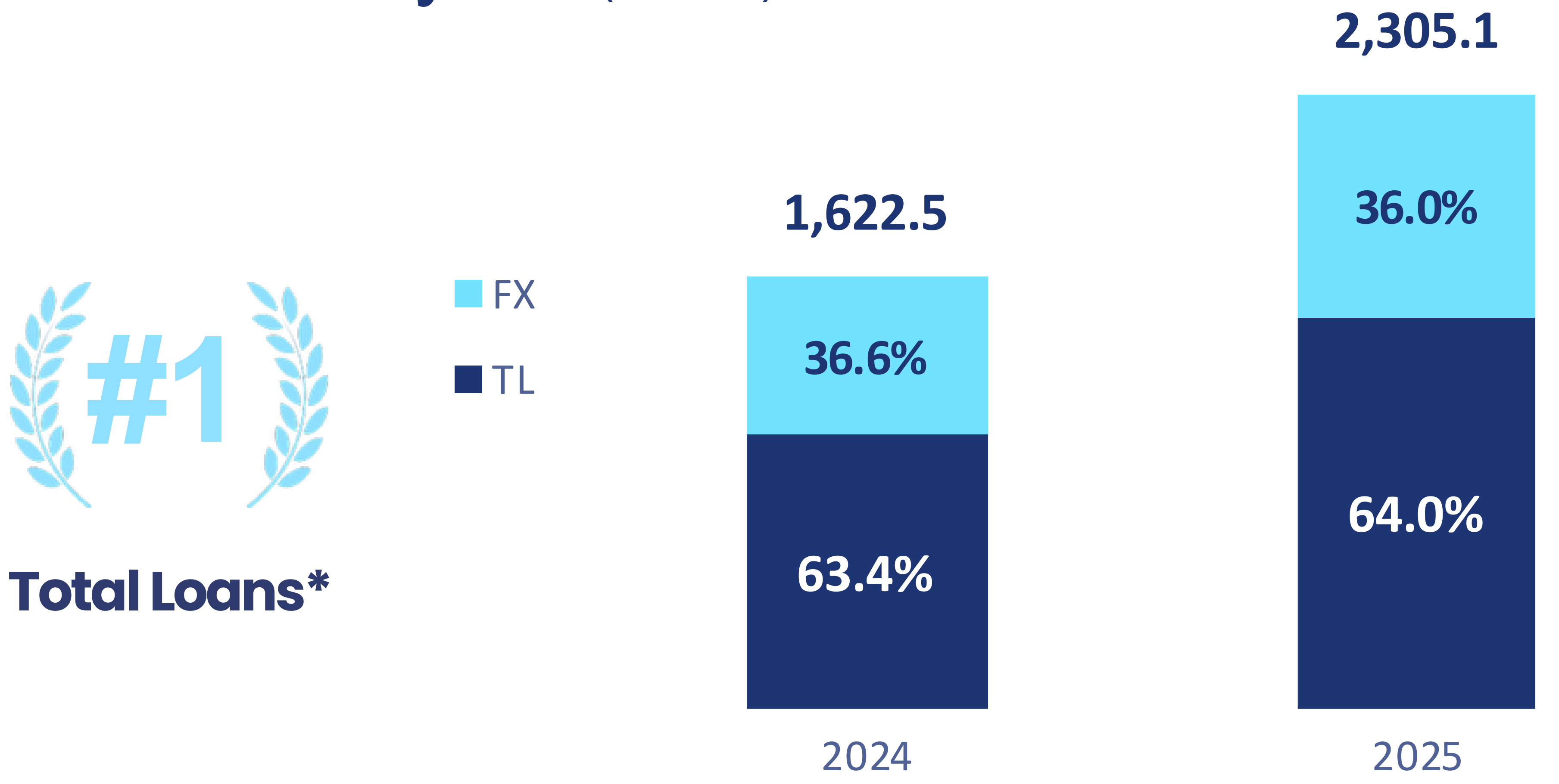
Driving sustainable growth with a strategic pivot toward core banking operations

Actively Managed Asset Mix

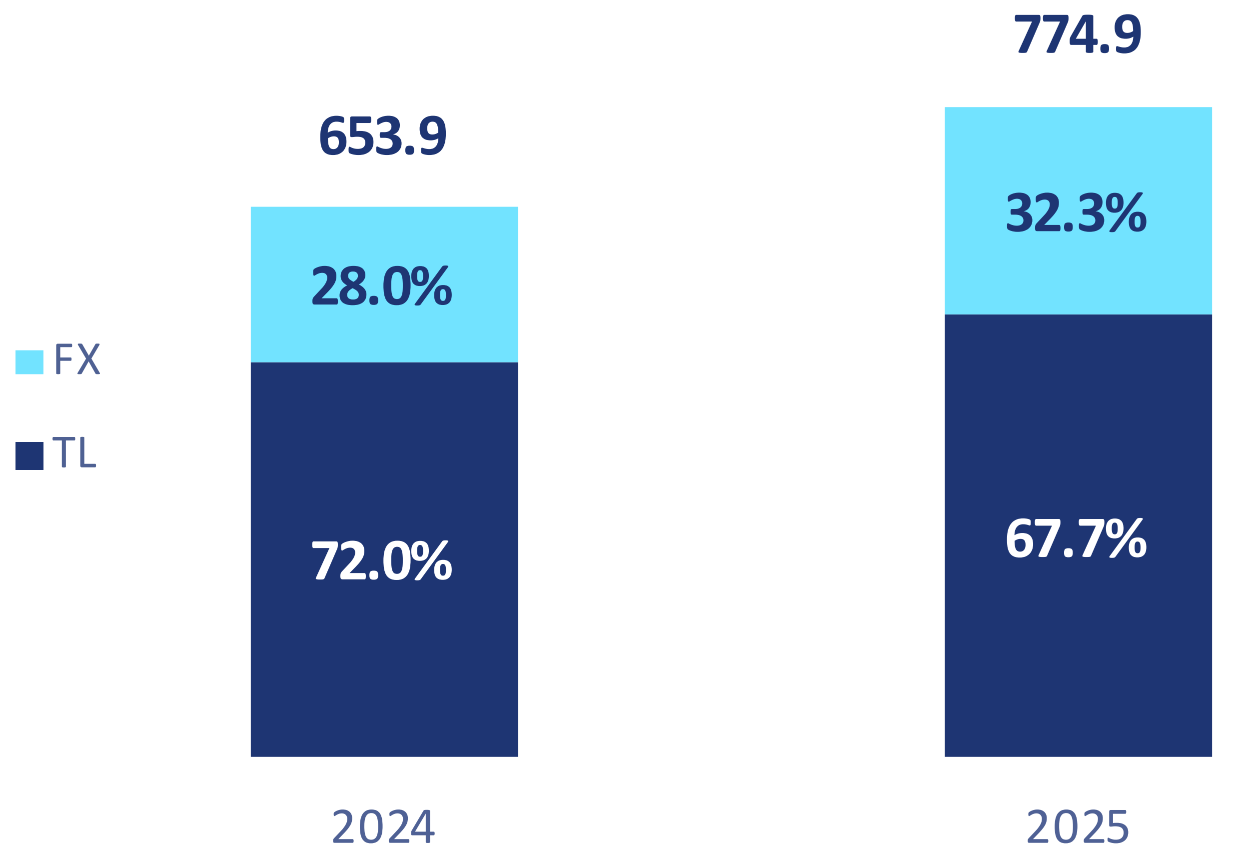
Asset Structure



Loans Currency Mix (bn. TL)



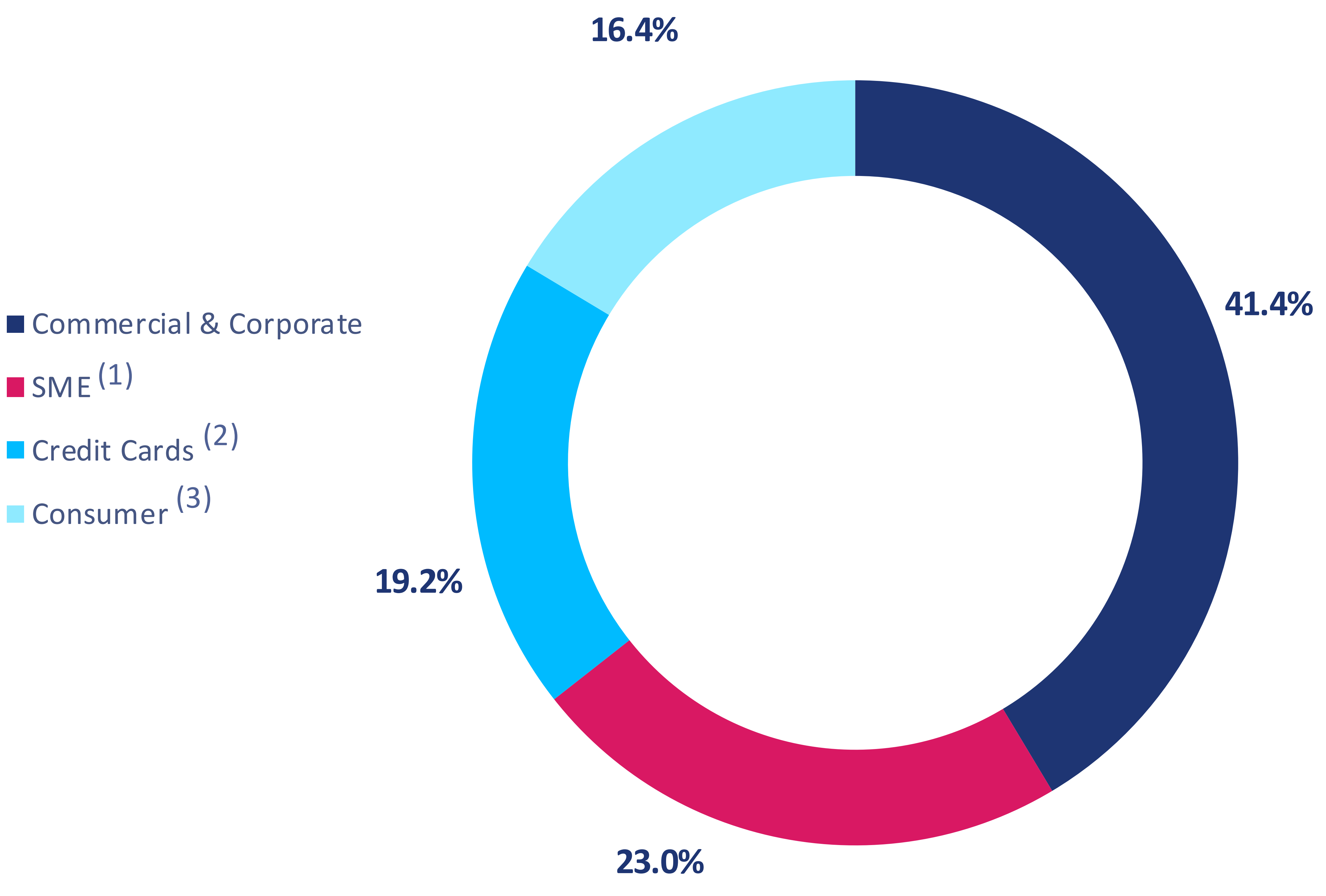
Securities Currency Mix (bn. TL)



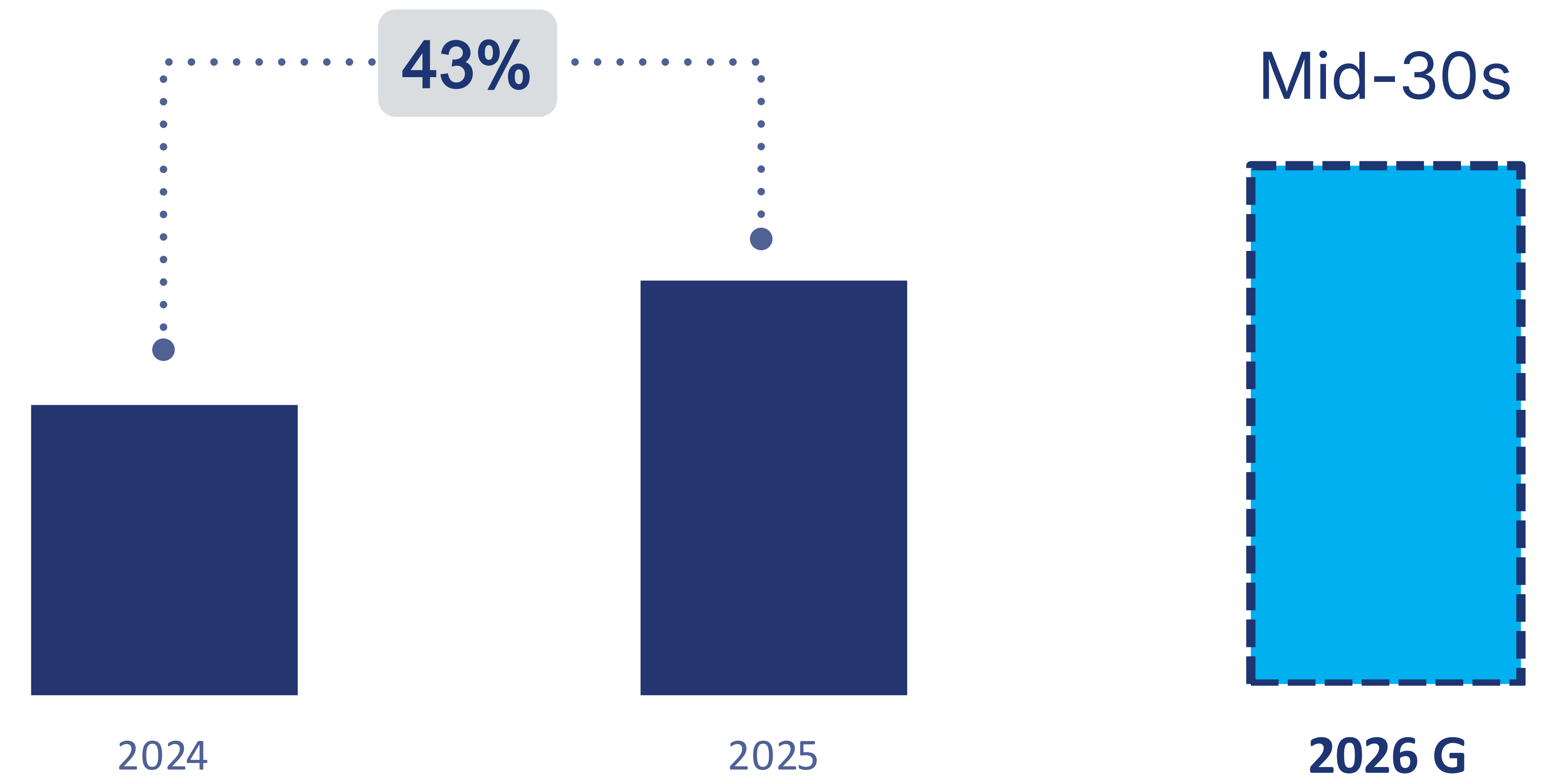
(*) Among private banks.

Well-Balanced Loan Portfolio

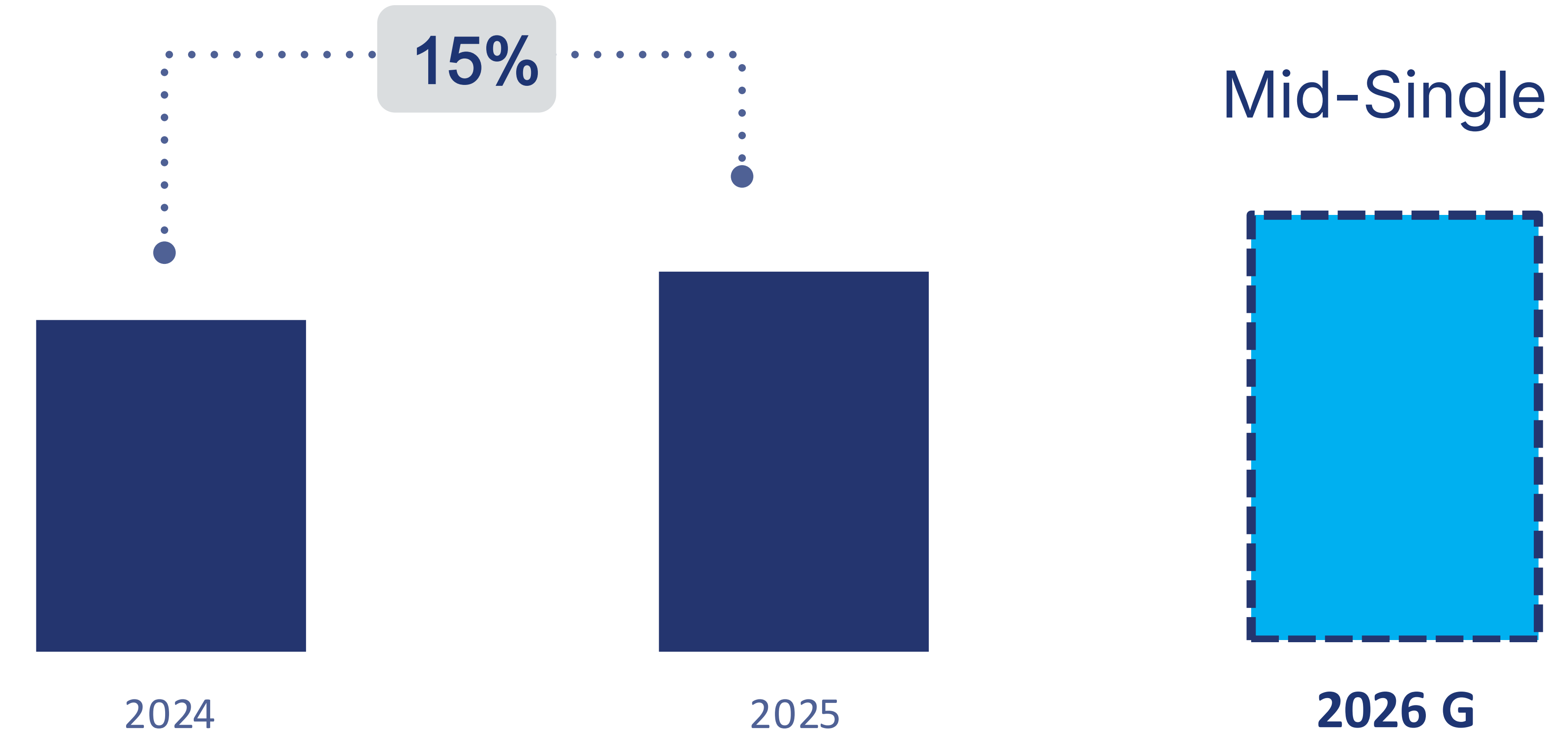
Loan Breakdown



TL Loans



FX Loans



(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.

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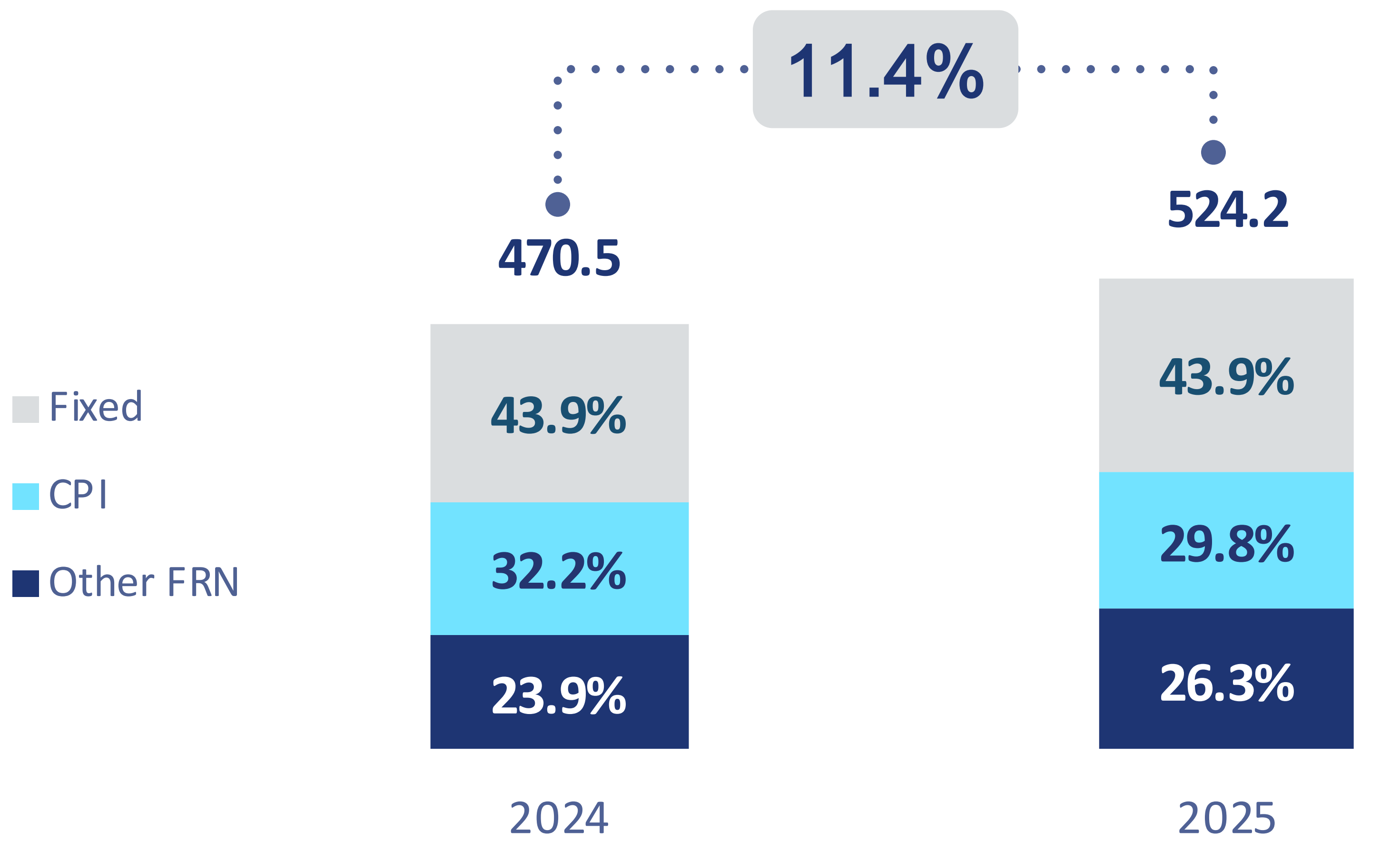
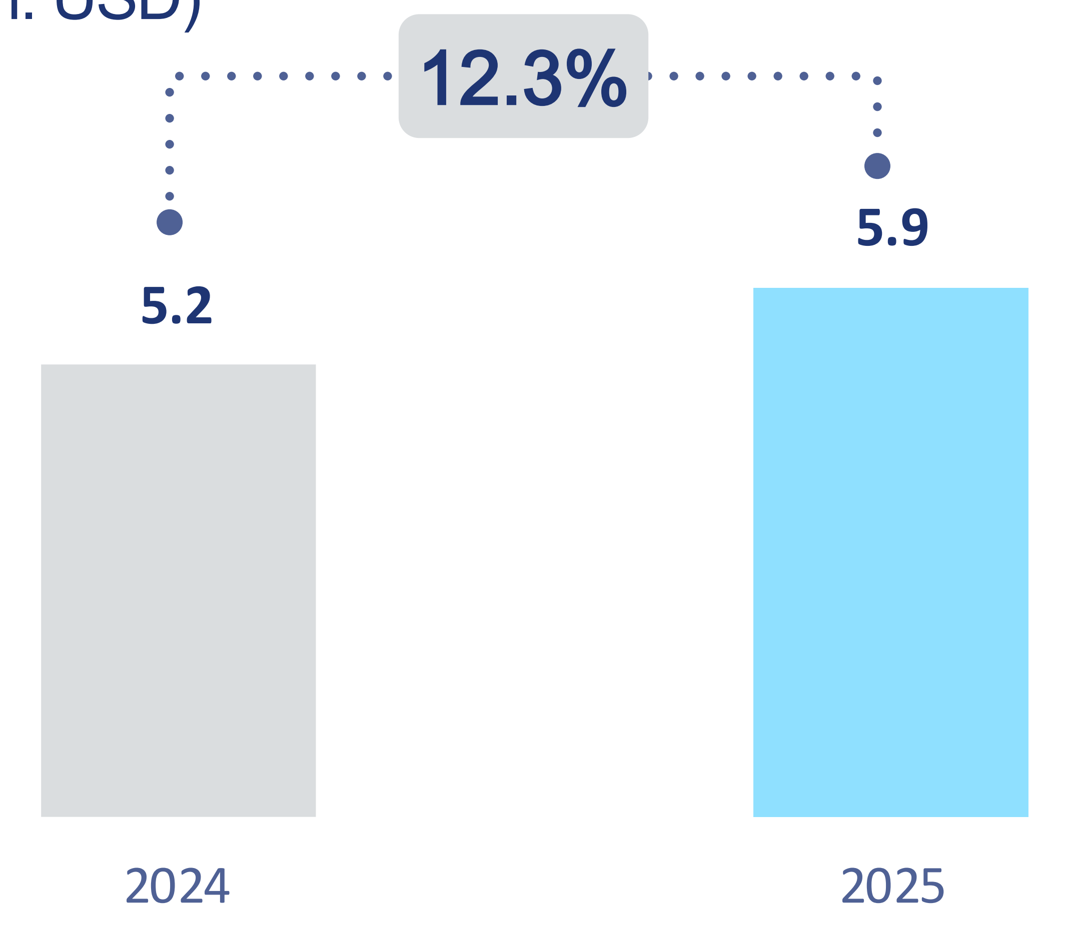
Tactically Positioned Securities Portfolio

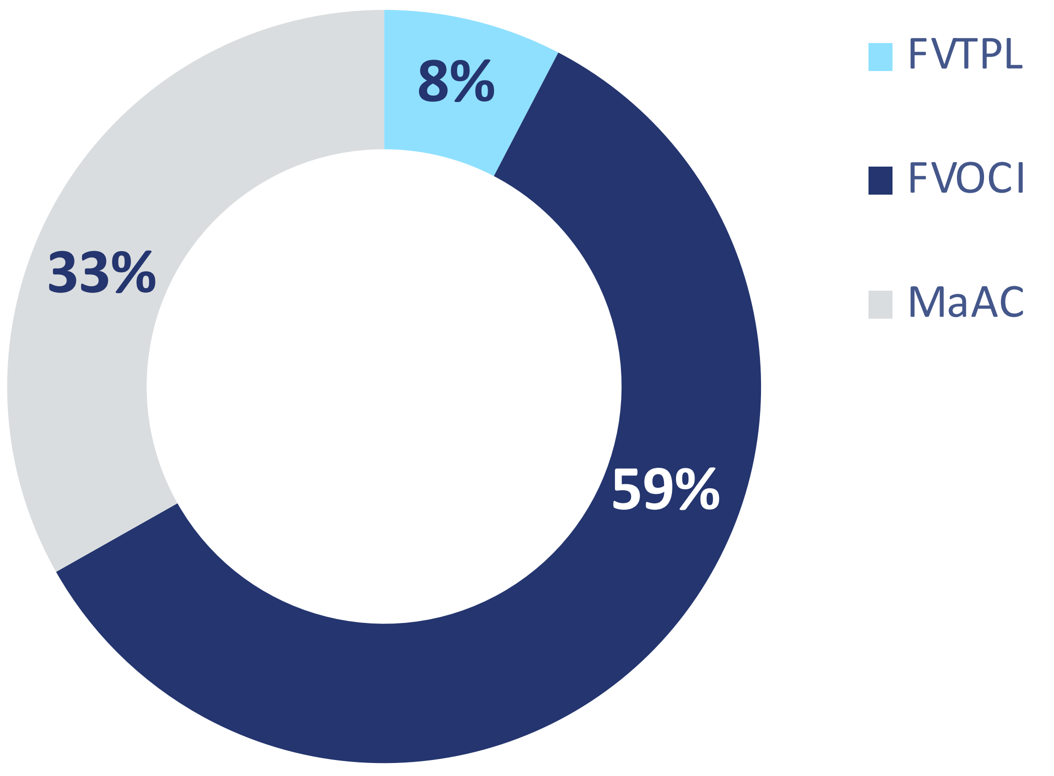
TL Securities[1] (bn. TL)



FX Securities (bn. USD)



Breakdown of Securities (2025)



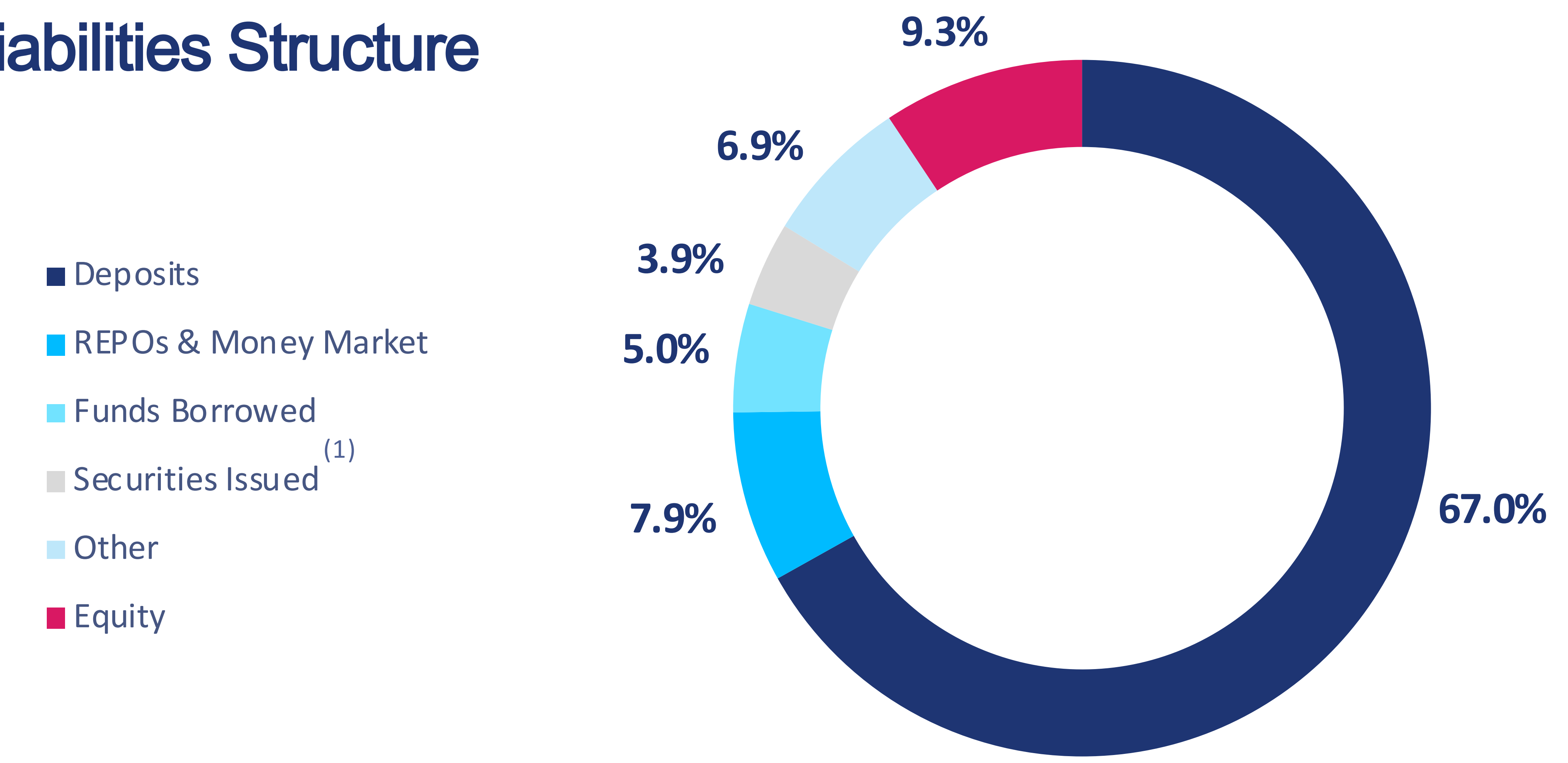
TL Securities & CPI Linkers

TL Securities	25 Q3	25 Q4
Yield	31.7%	30.7%
CPI Linkers	**25 Q3**	**25 Q4**
Yield	33.2%	33.7%
Interest Income (mn. TL)	11,172	11,831
Inflation	**25 Q3**	**25 Q4**
12-Month Ahead Inflation Expectation [2]	29.5%	29.1%
Headline	33.3%	30.9%

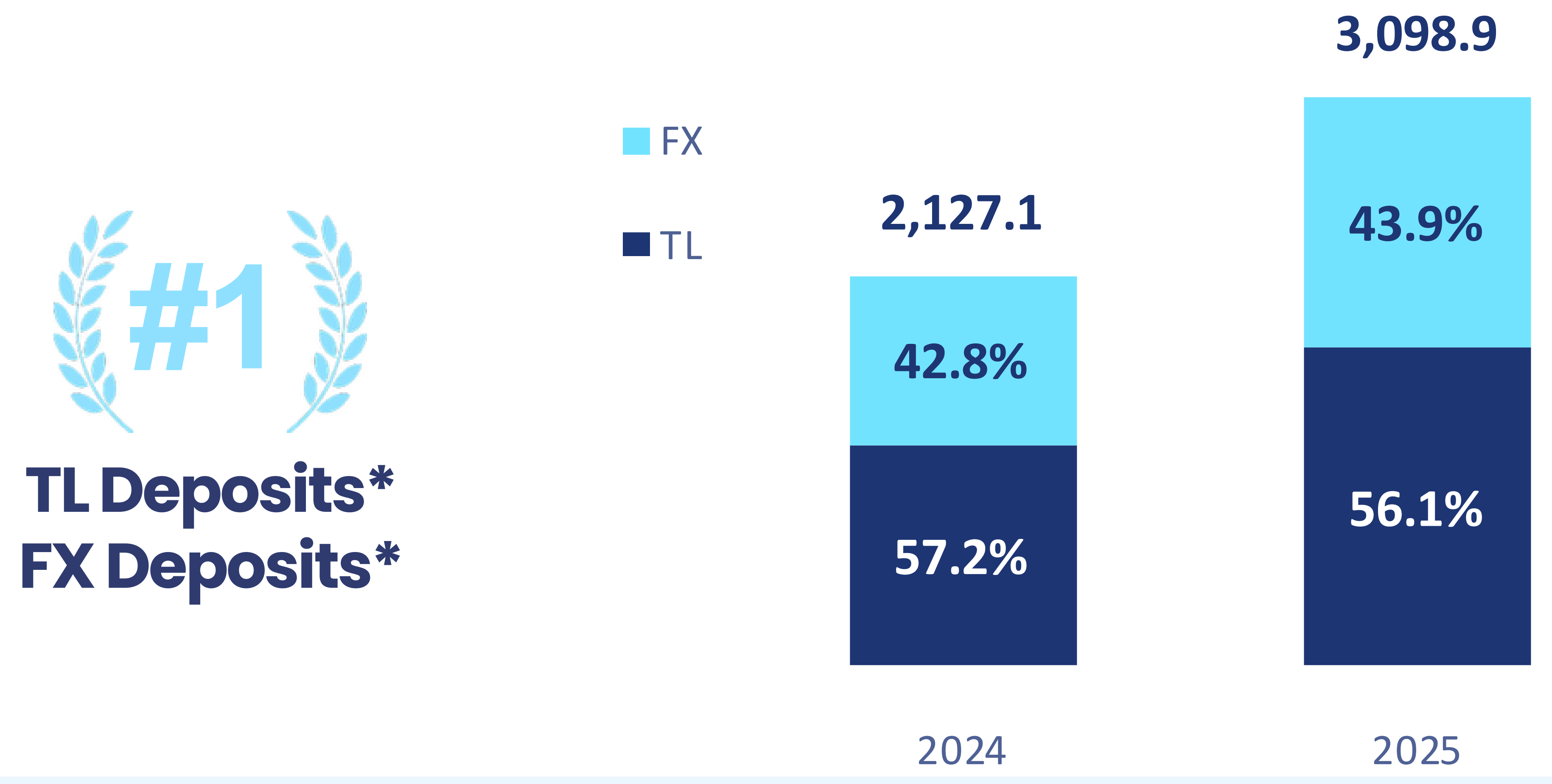
(1) Shares of securities has been calculated based on the securities whose revenue is linked to interest.
(2) Average of CBRT Market Participants & Real Sector Expectation Surveys.

Strategically Managed Funding Mix

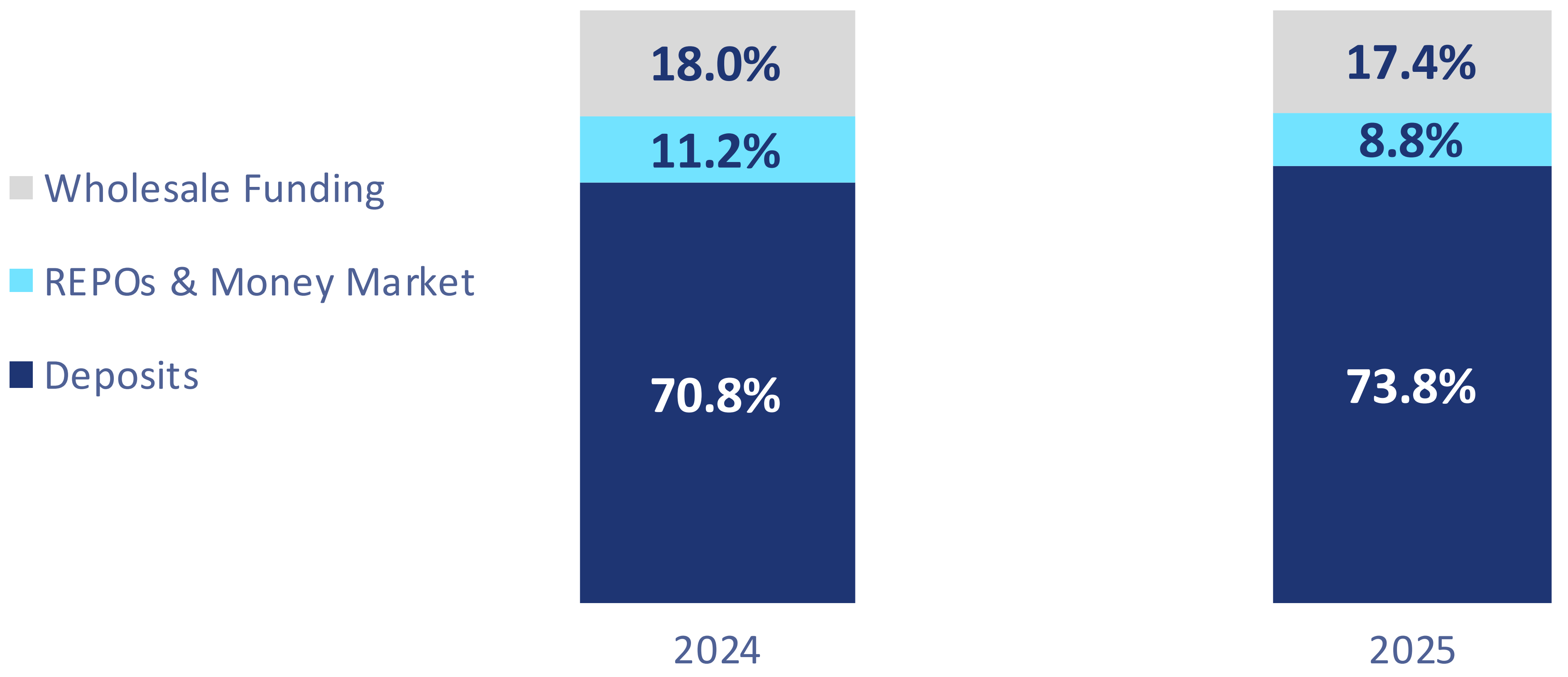
Liabilities Structure



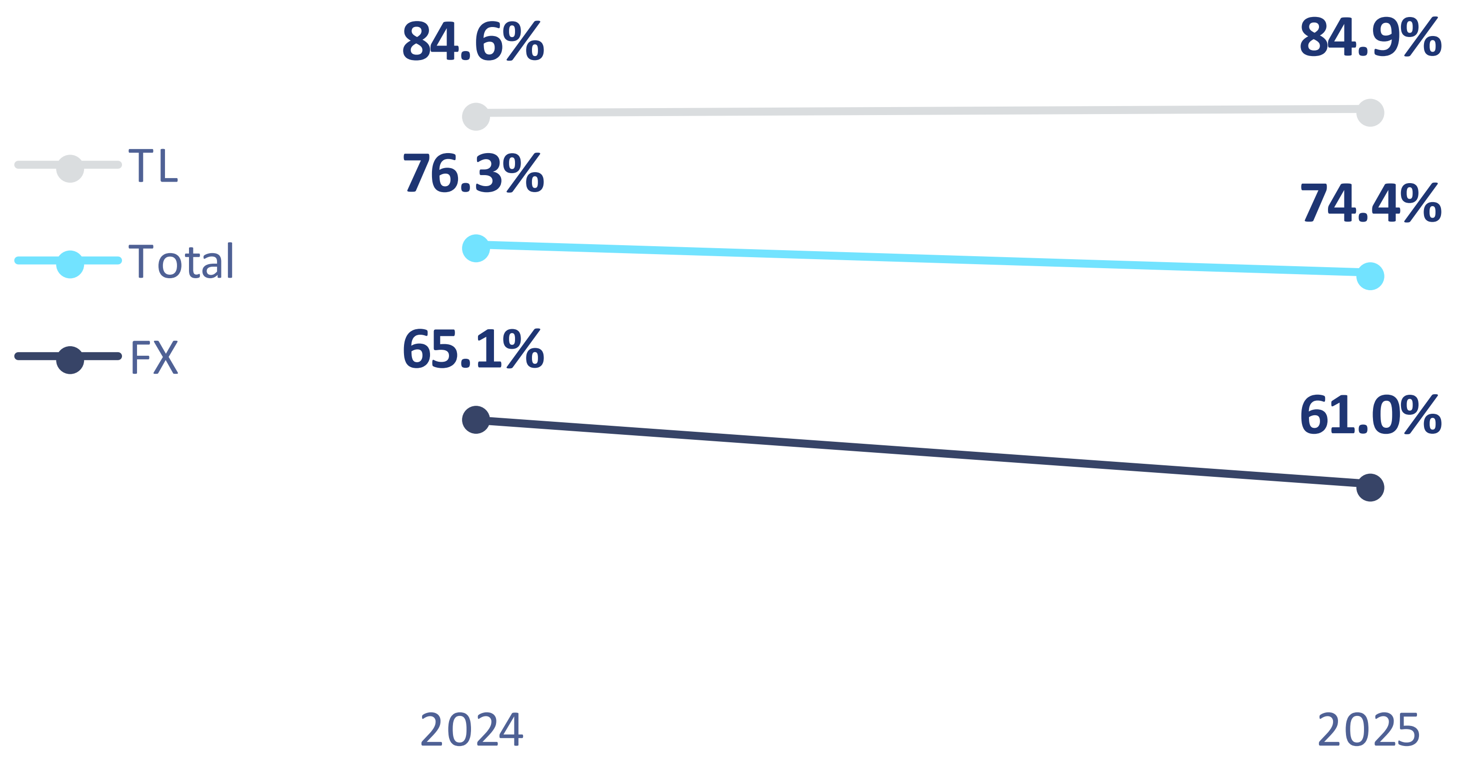
Deposits Currency Mix (bn. TL)



Composition of Funding



LDR & LCR (%)



Total LCR: **120%**

FX LCR: **304%**

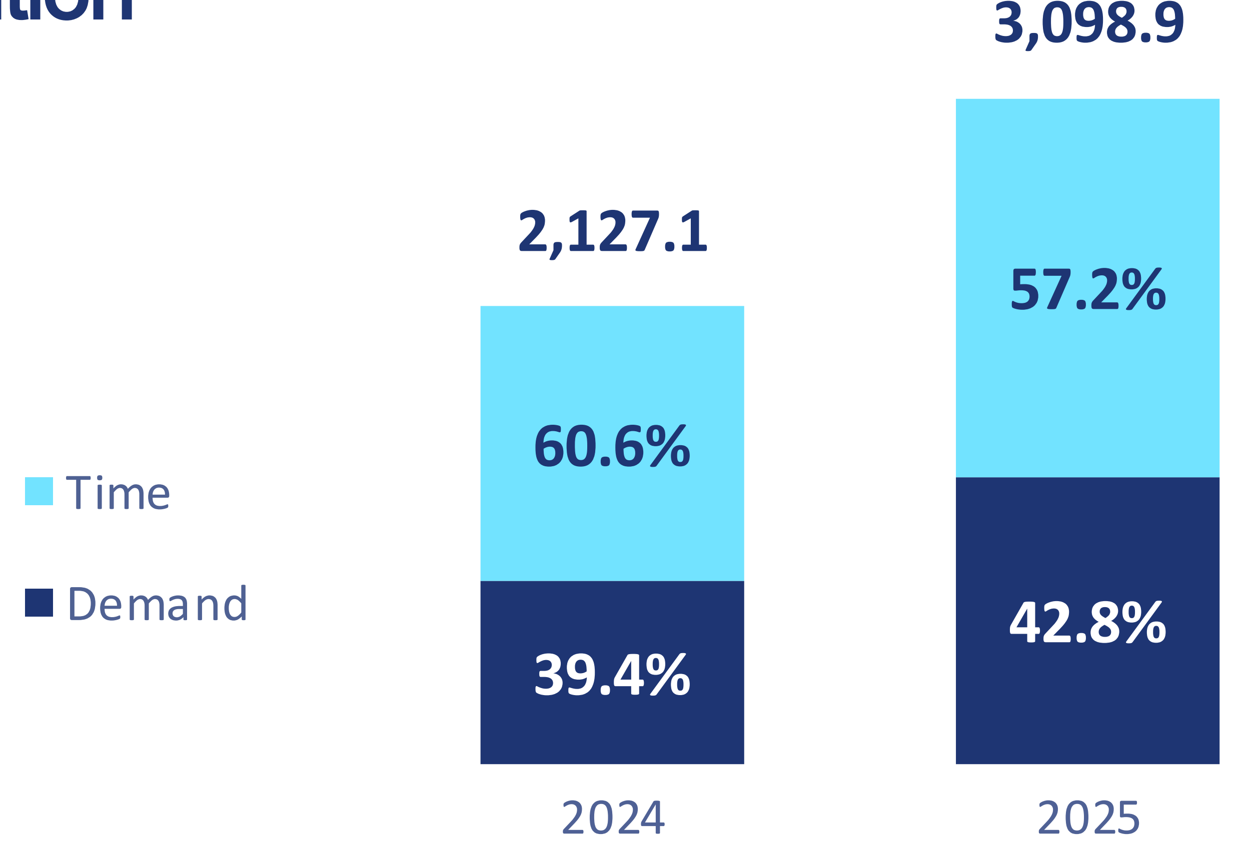
(*) Among private banks.
(1) Includes subordinated debt.

Remarkable Demand Deposit Base

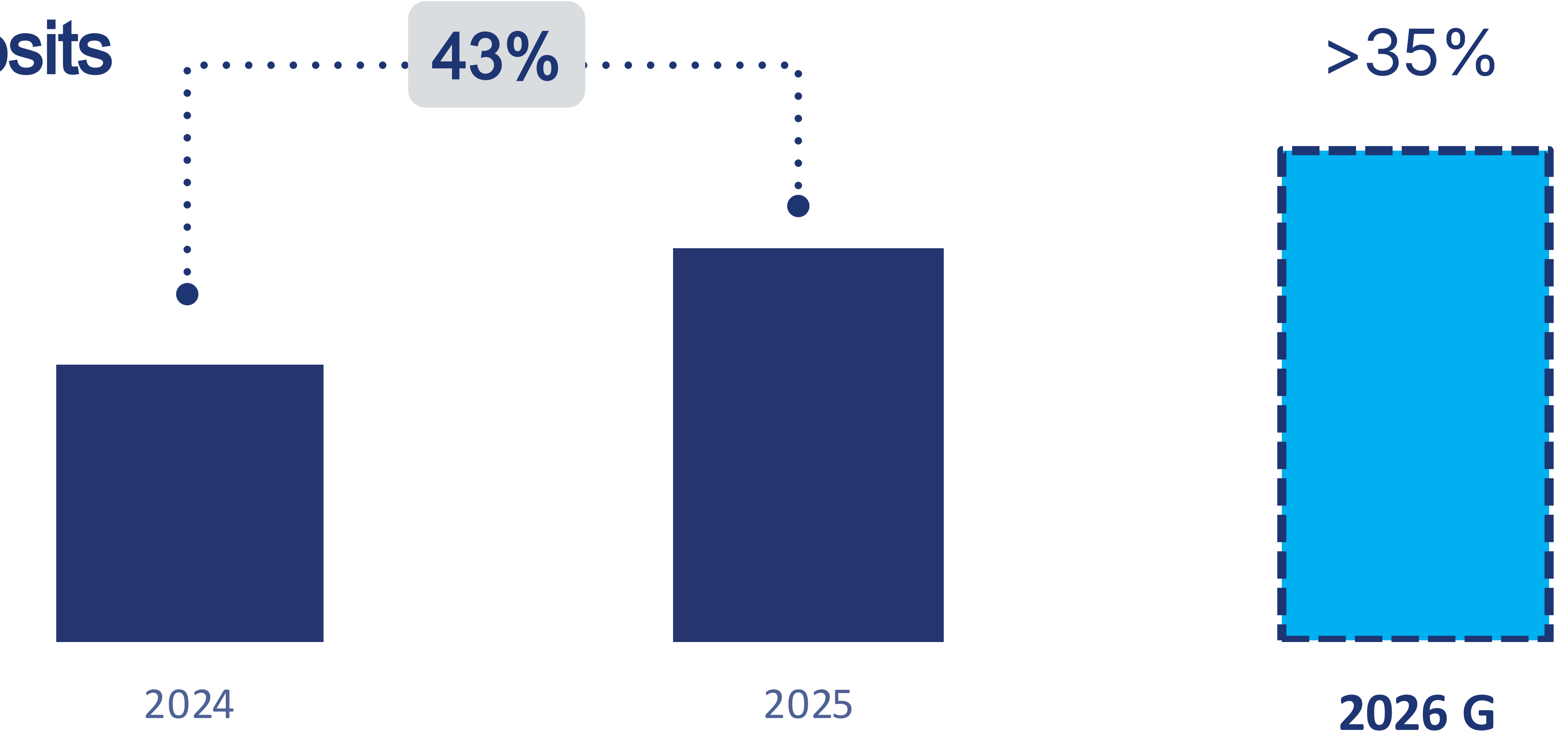
Deposit Composition

#1

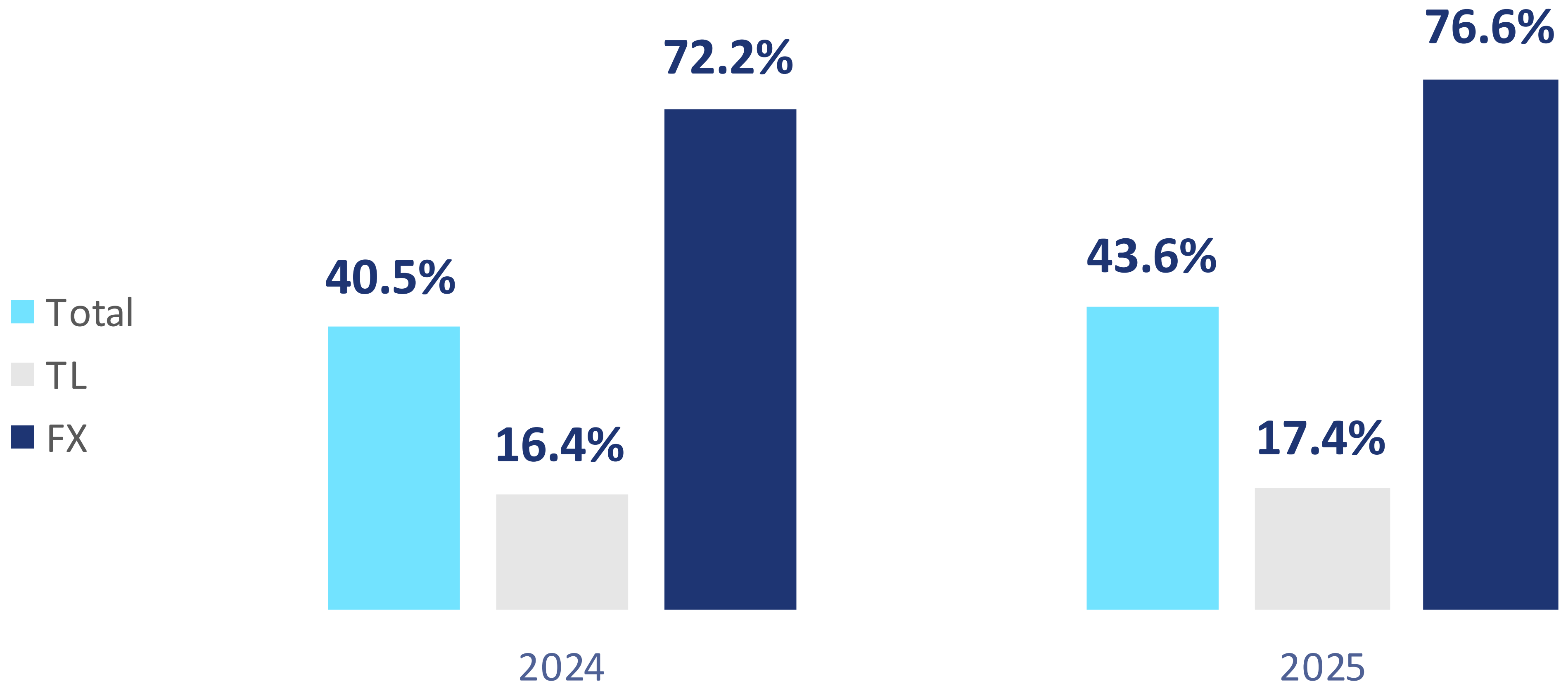
Demand Deposits*



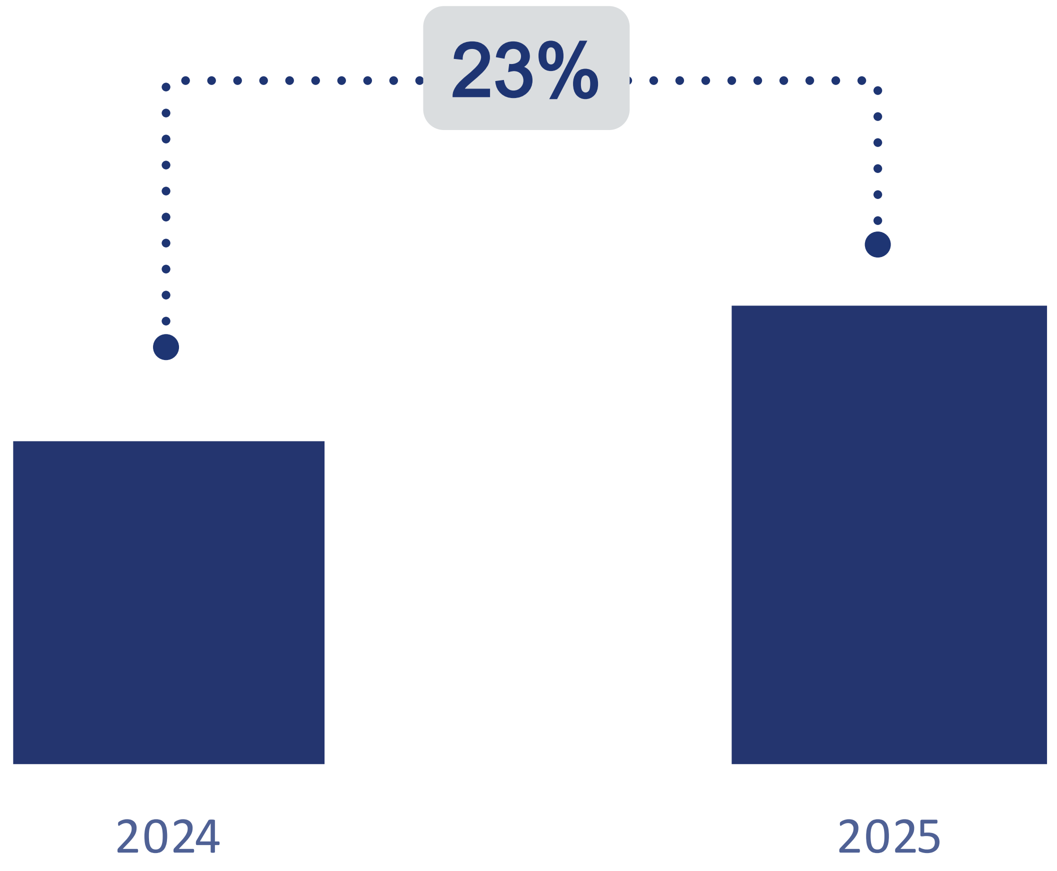
TL Deposits



Share of Demand Deposits (1)



FX Deposits



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

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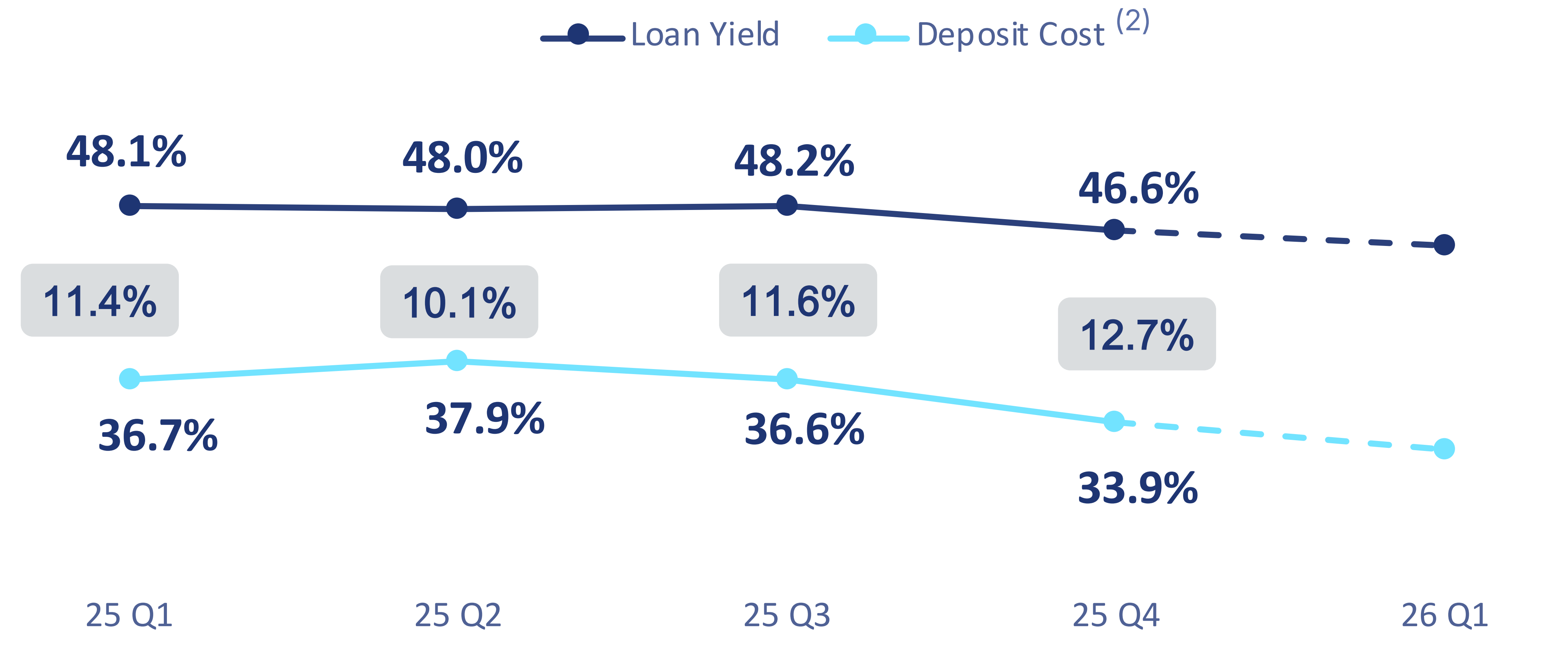
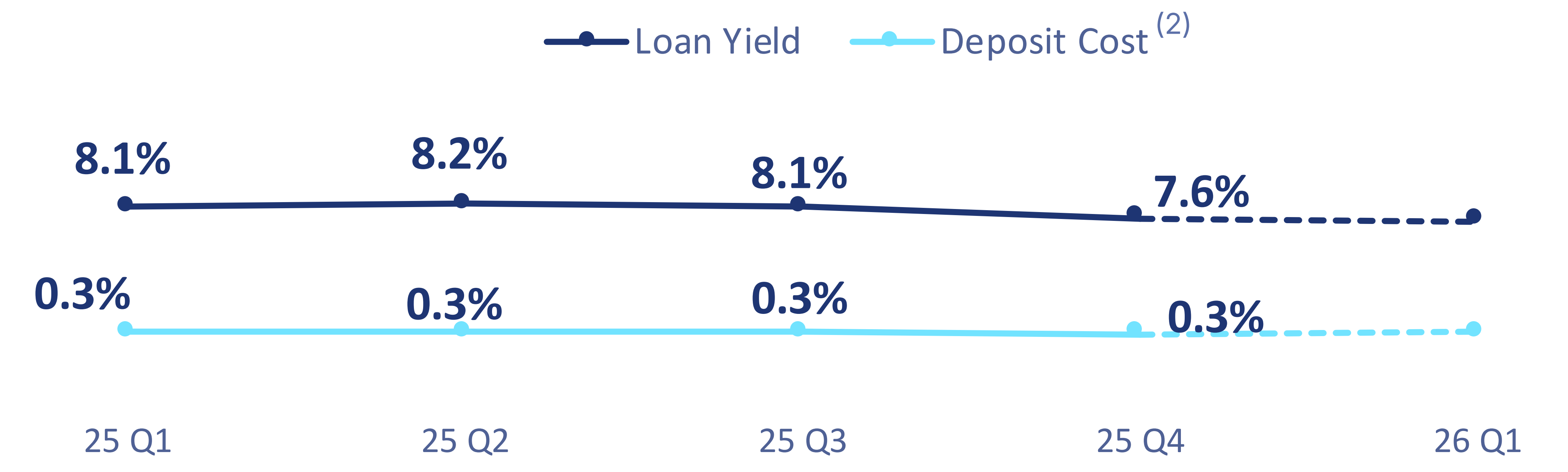
Widening Core Spread…

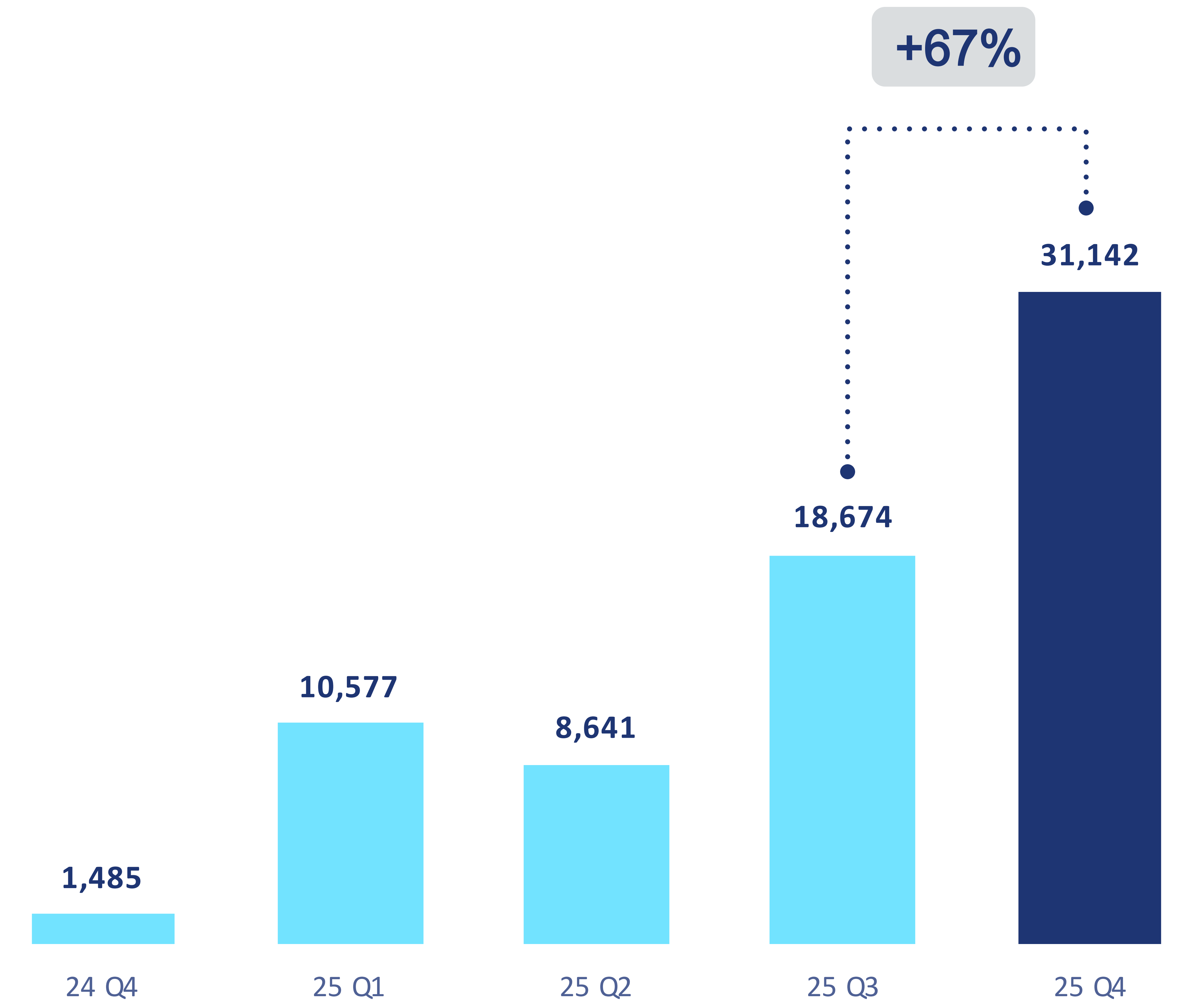
TL Loan-Deposit Spread[1] (quarterly)



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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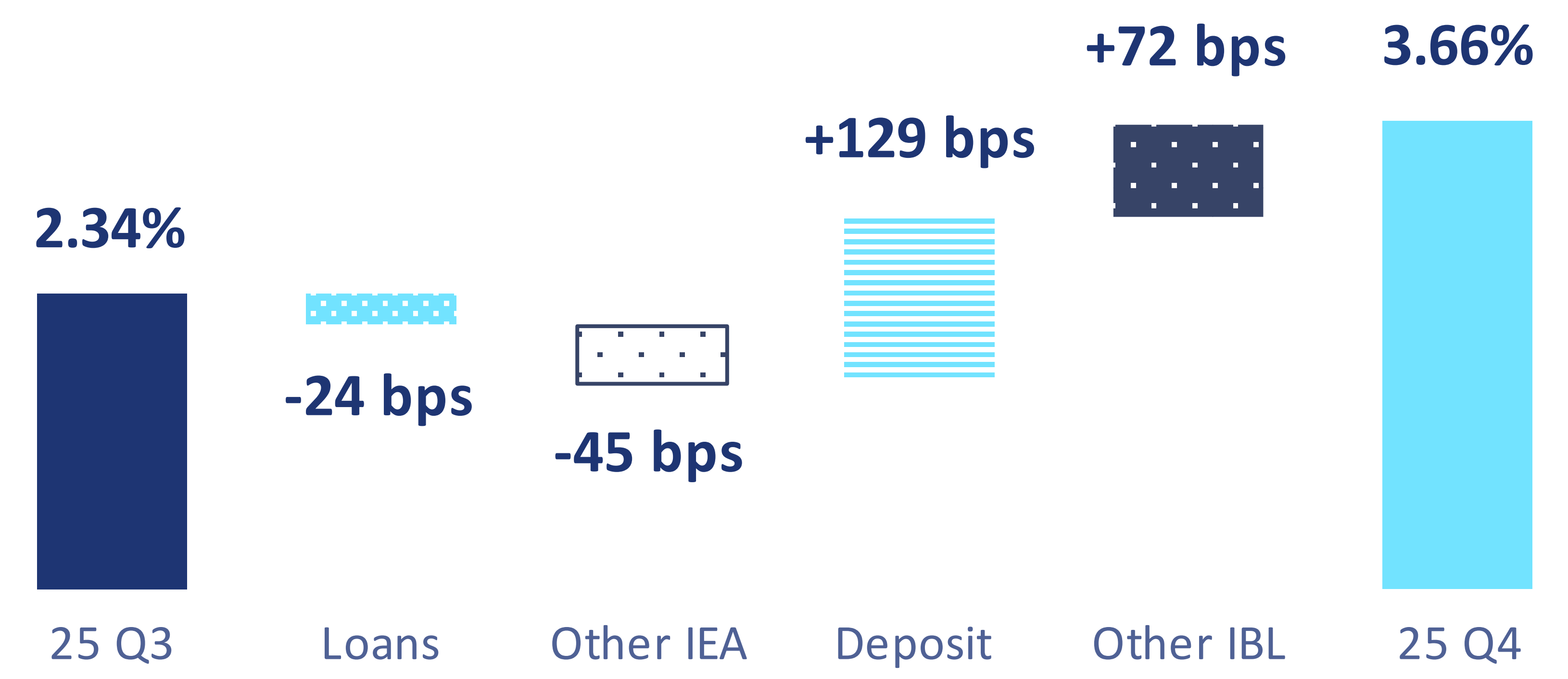
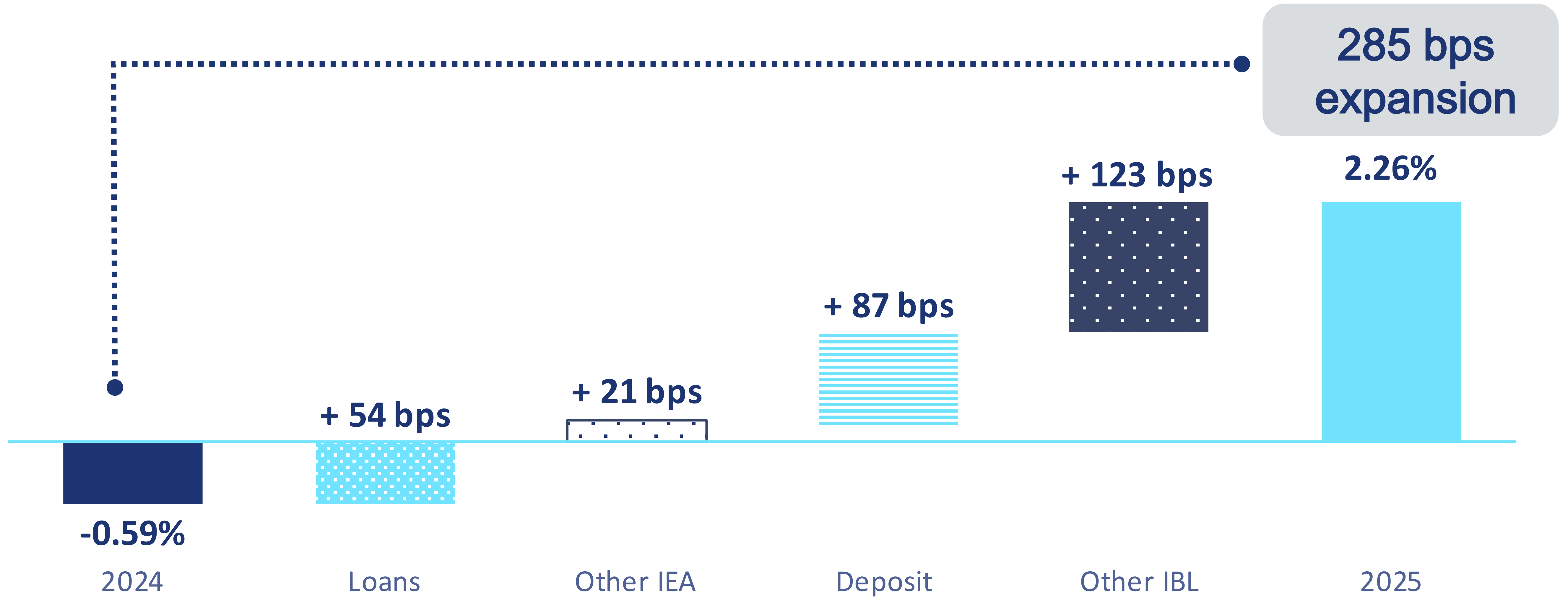
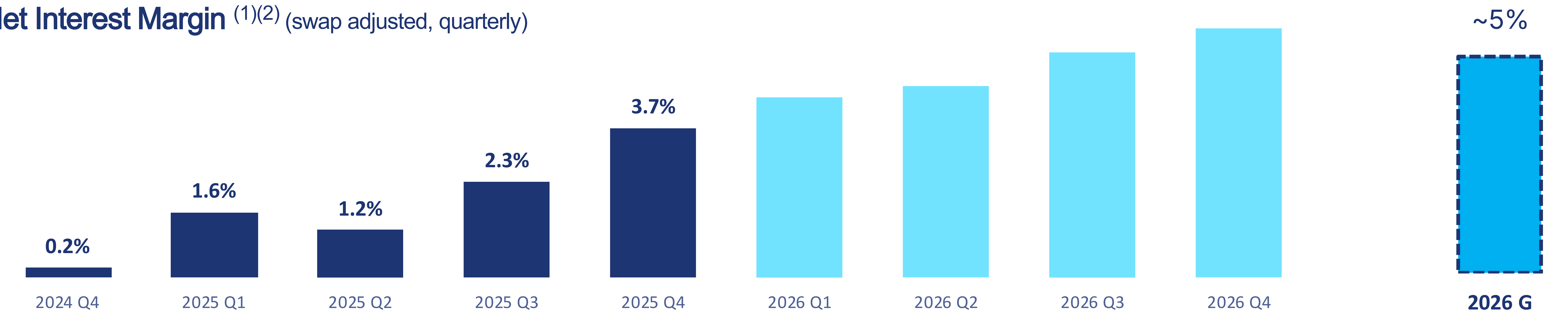
Expansion in NIM continues…

Swap Adjusted NIM Evolution (1)(2)





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



(1) Based on MIS data.
(2) Interest-earning assets include CBRT reserves.

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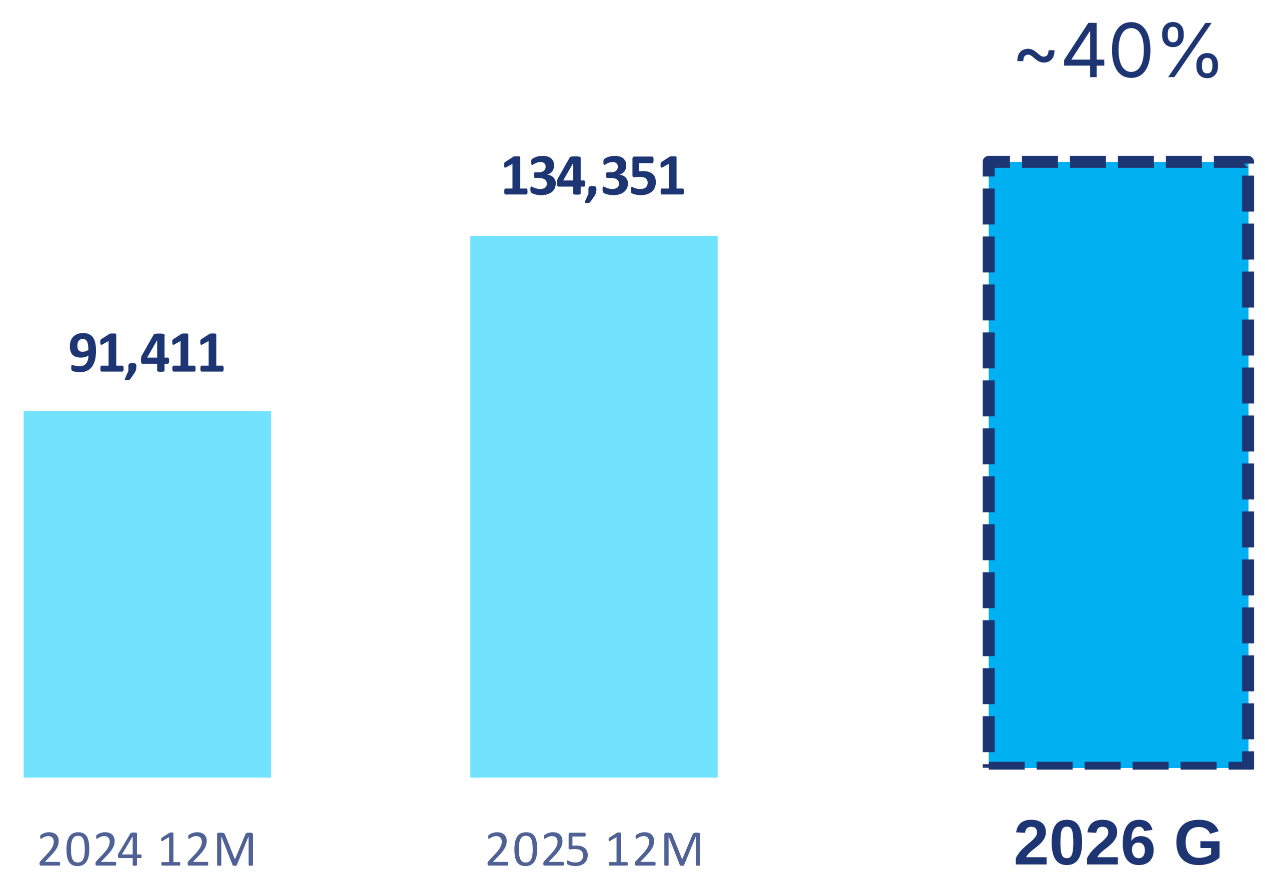
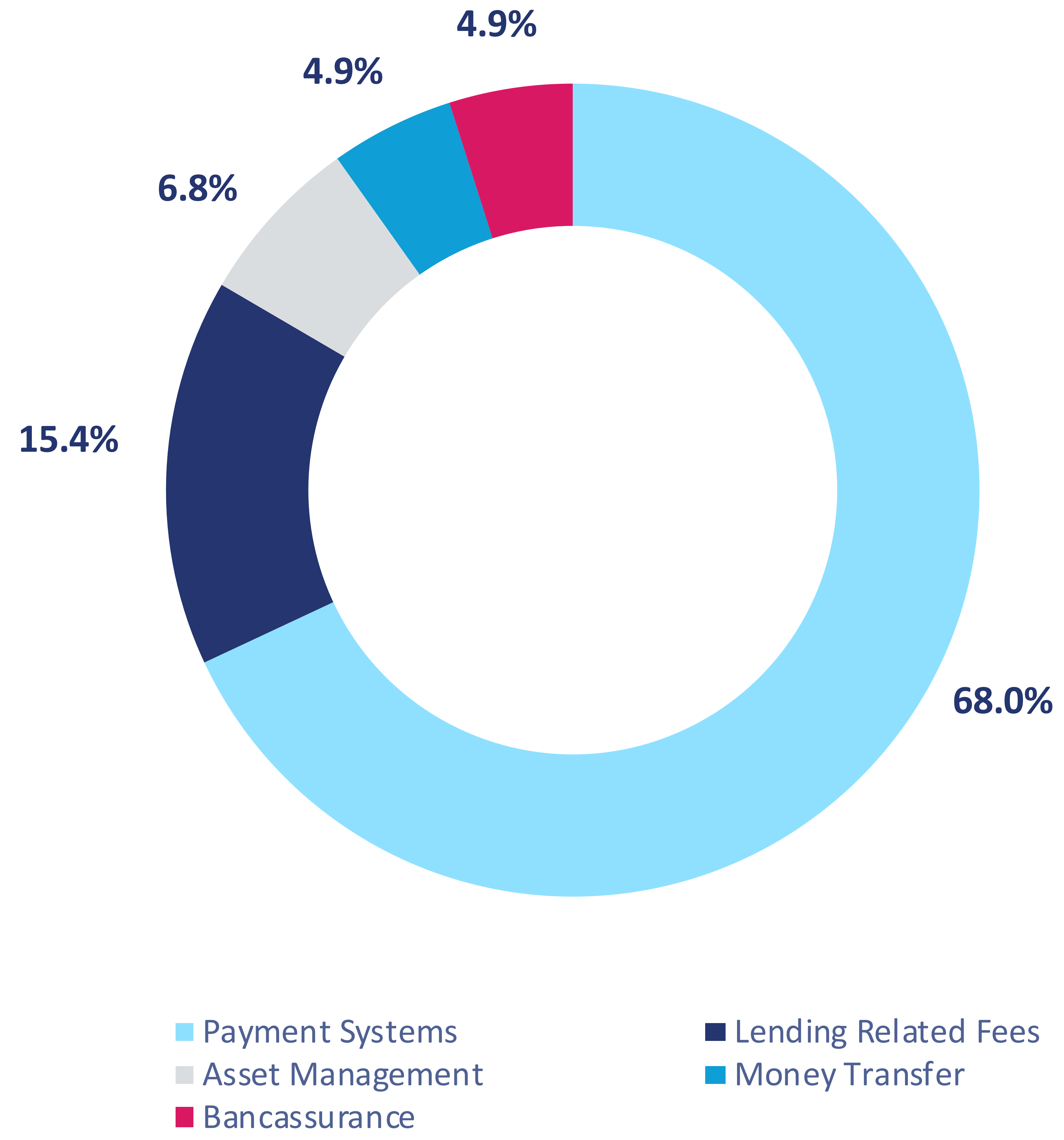
Robust Fee Generation

Net Fees and Commissions (mn. TL)



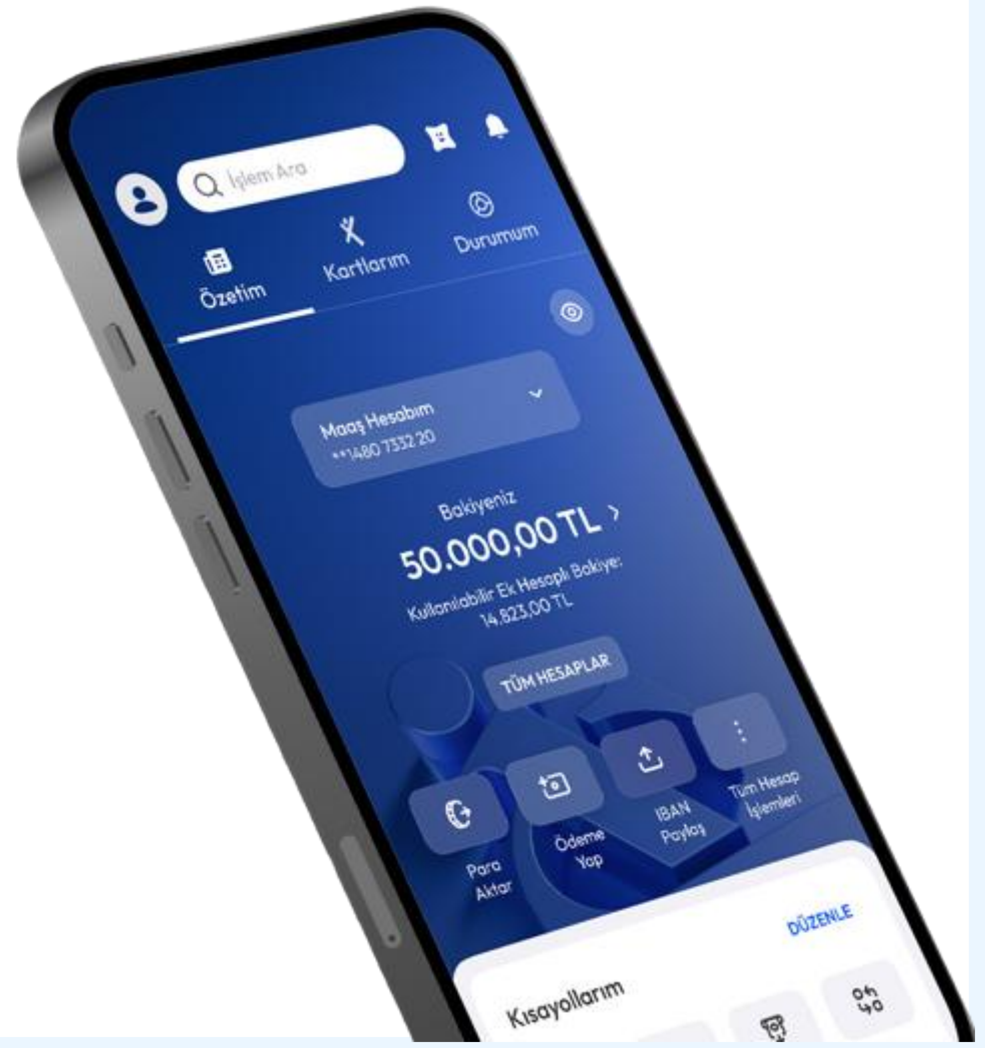
Net F&C Composition (2025)



64%

AuM YoY growth

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



Consistent F&C Annual Growth

50%
Payment Systems

64%
Bancassurance

58%
Asset Management

32%
Lending Related

28%
Money Transfers

(*) Source: The Banks Association of Turkey as of 2025 Q3, accordingly İşbank's market share is ~24%.

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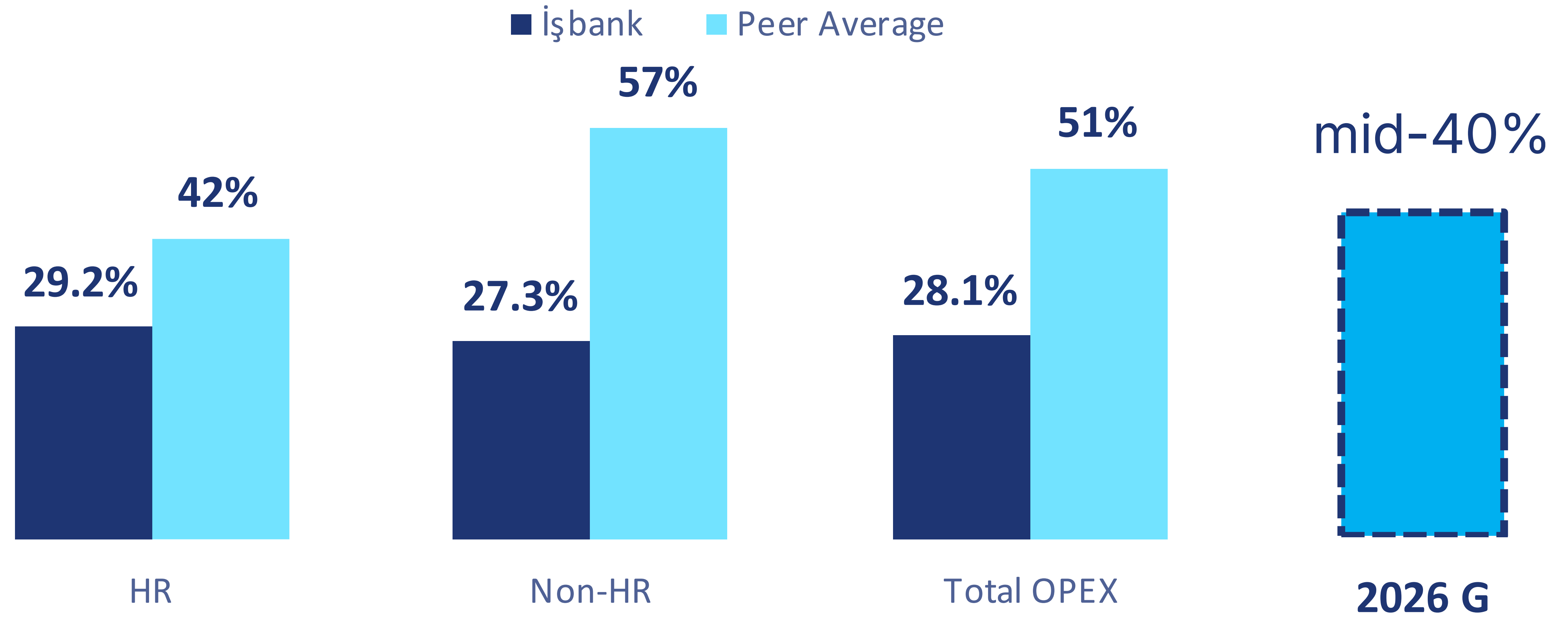
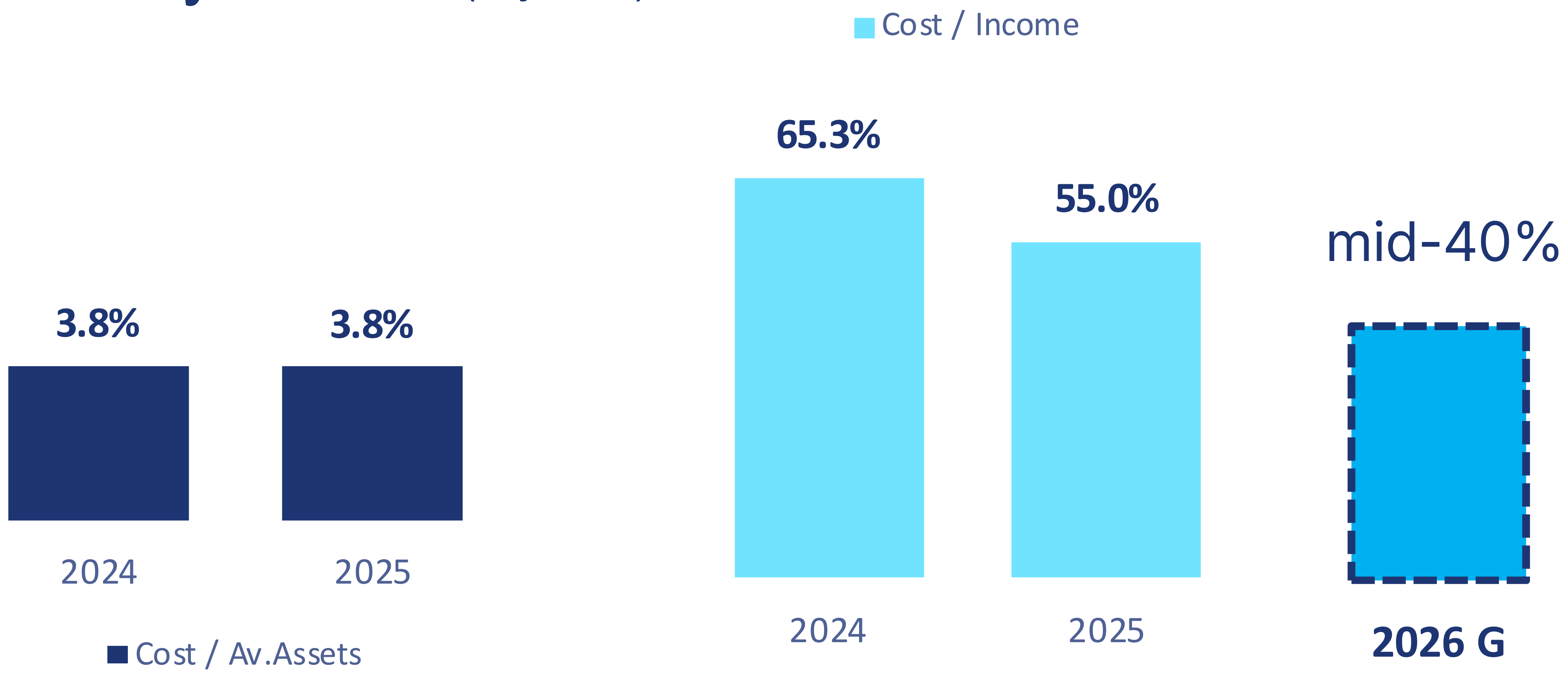
Proven Cost Discipline & Increasing Efficiency

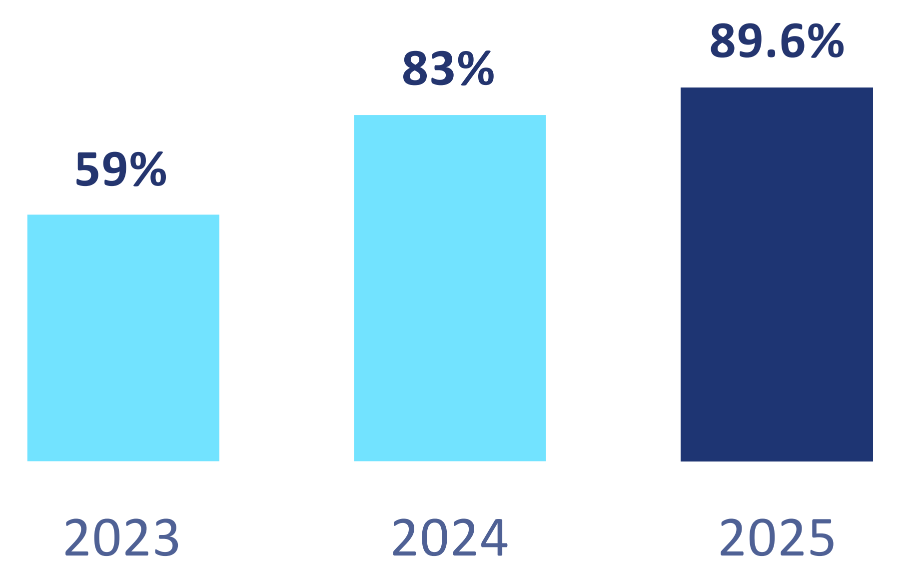
Well-Contained OPEX Growth (2025, 12M)



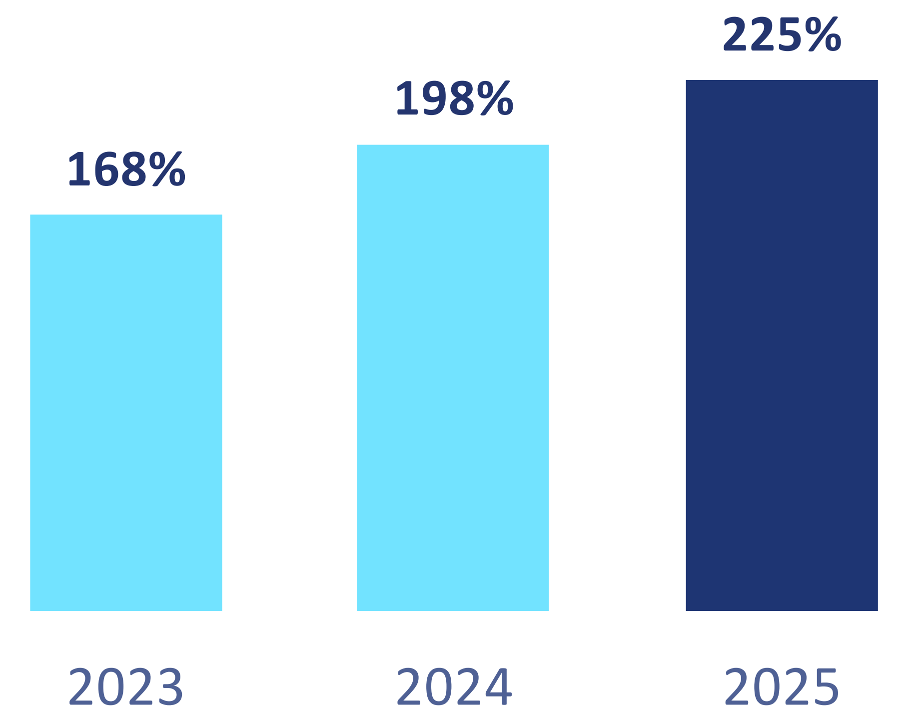
Efficiency Ratios[1] (adjusted)



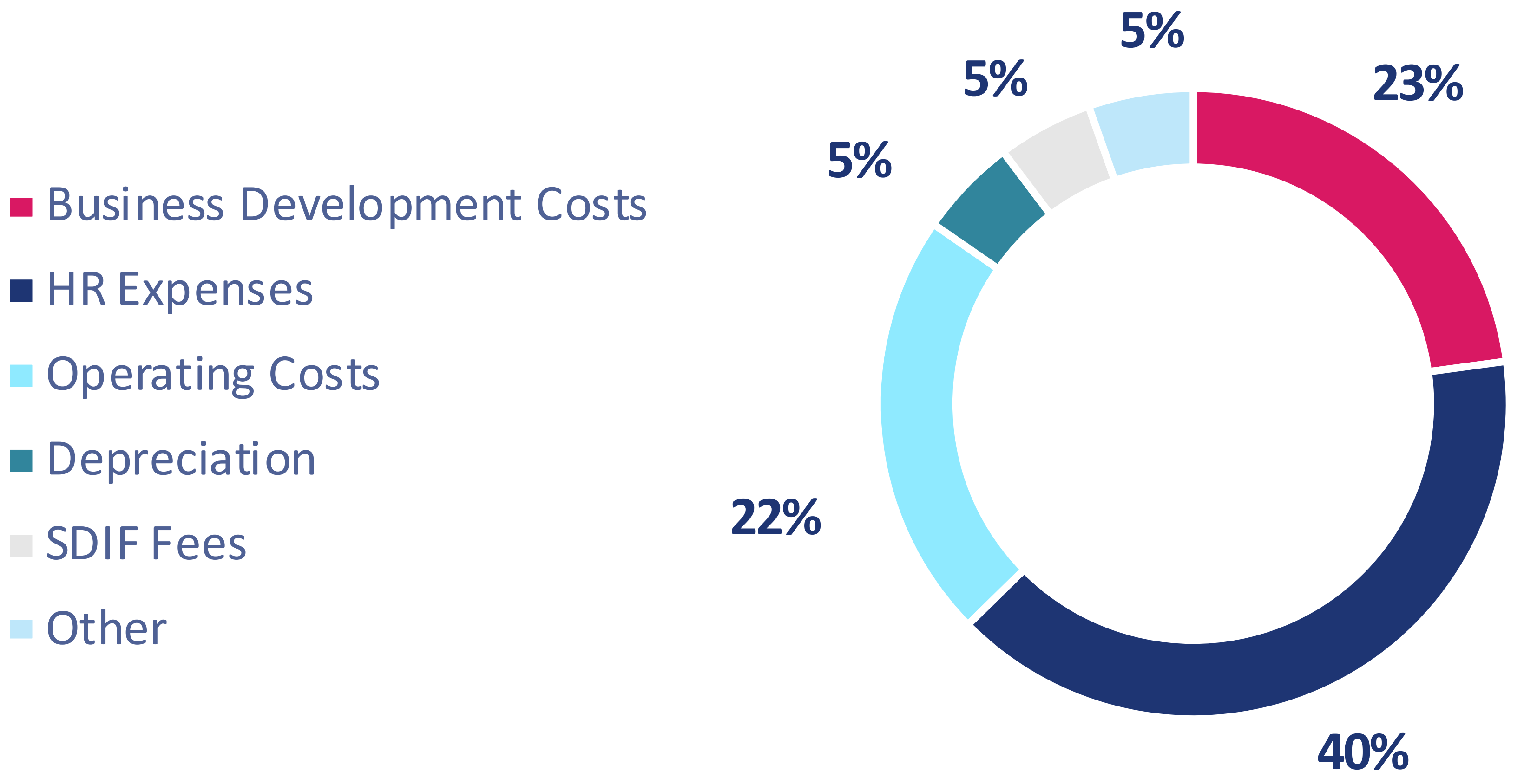
Net F&C / OPEX[1]



Net F&C / HR Expenses



Composition of OPEX

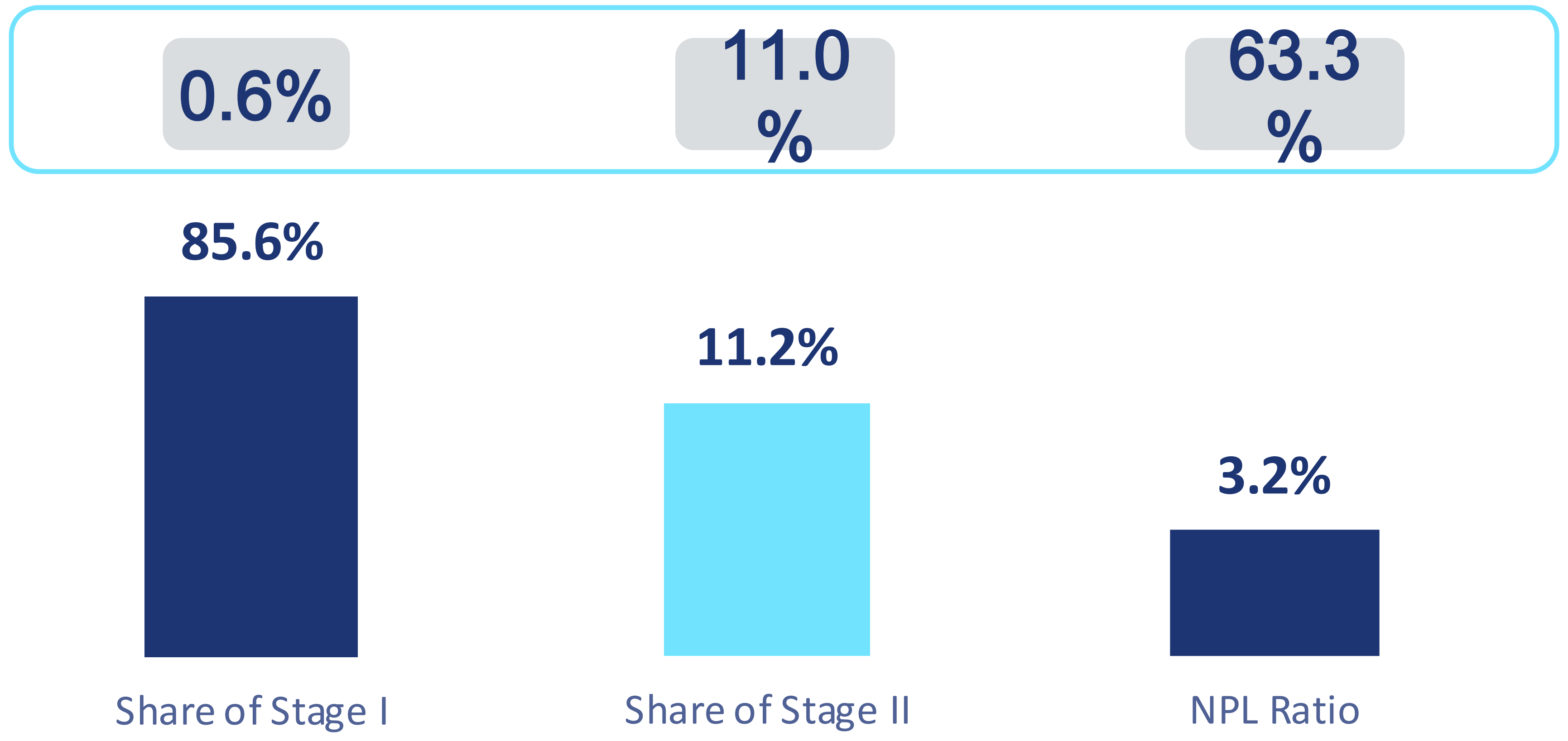


Share of business development costs is expected to stand at ~30%.

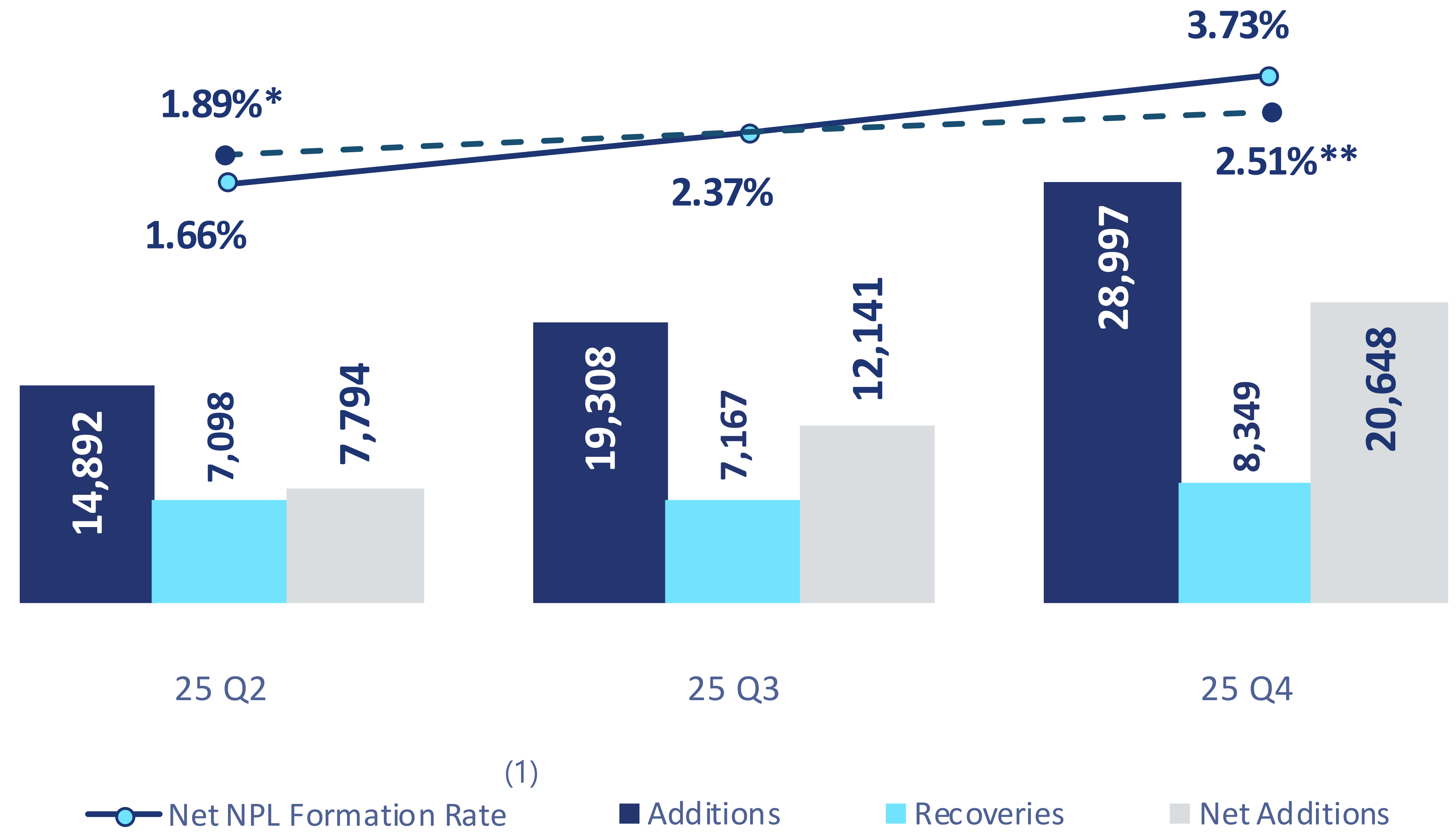
(1) Adjusted for non-recurring and other items. Income figures include income from participations according to IAS 27.

Resilient Asset Quality Metrics

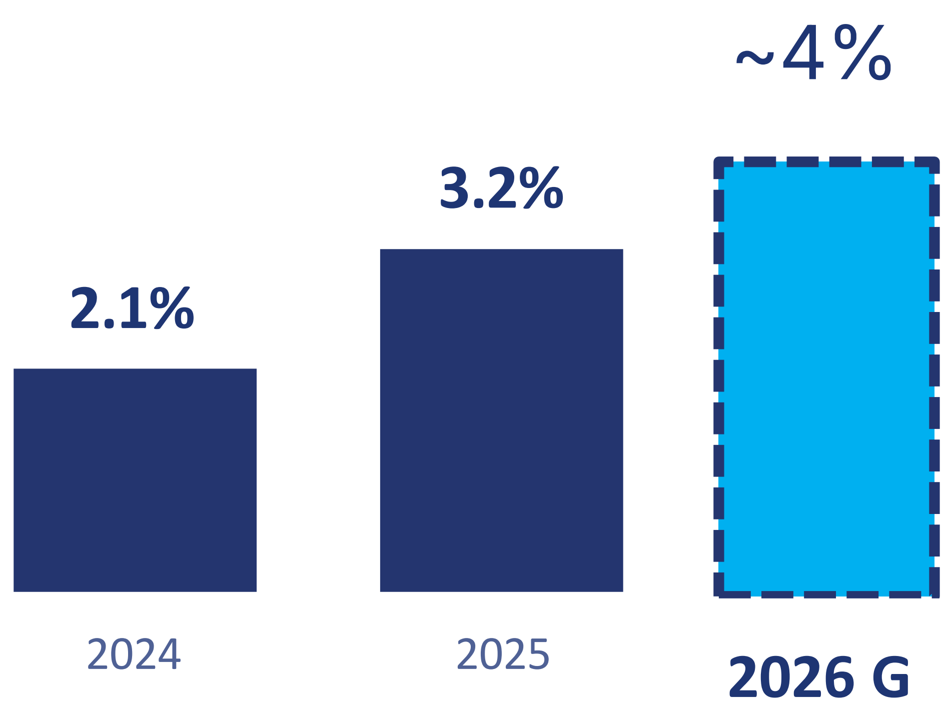
Strong Coverage Ratios (%)



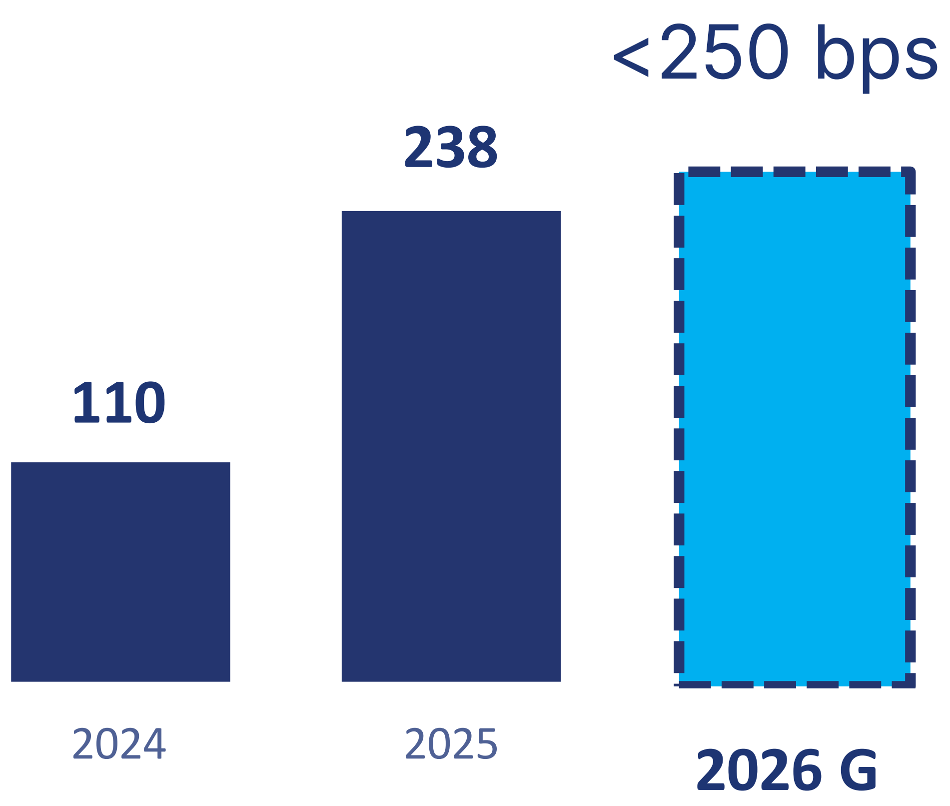
Net NPL Formation (mn. TL, quarterly)



NPL Ratio



Cost of Risk



25% Strong collection performance in 2025 12M(2)

63.3% Stage 3 coverage ratio

238 bps Total Net Cost of Risk(3) for 2025 12M

incl. currency impact

3.7% Total coverage ratio

* Adjusted for one-off big ticket collection. ** Adjusted for one-off big ticket addition.
(1) Net NPL Formation / Average Performing Loans. (2) Collections / (Prior period ending balance NPL + Additions).
(3) (Stage 1+2+3 Expected Credit Losses-Reversals) / Average Gross Loans. See appendix for details.

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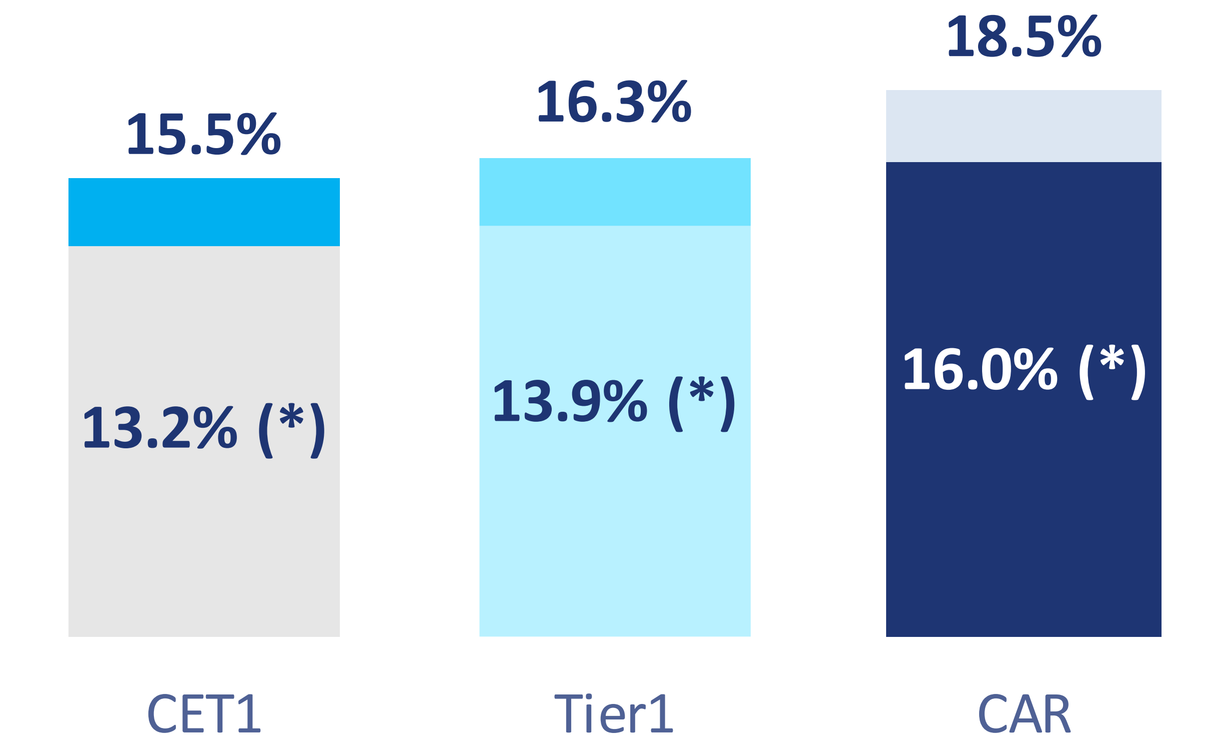
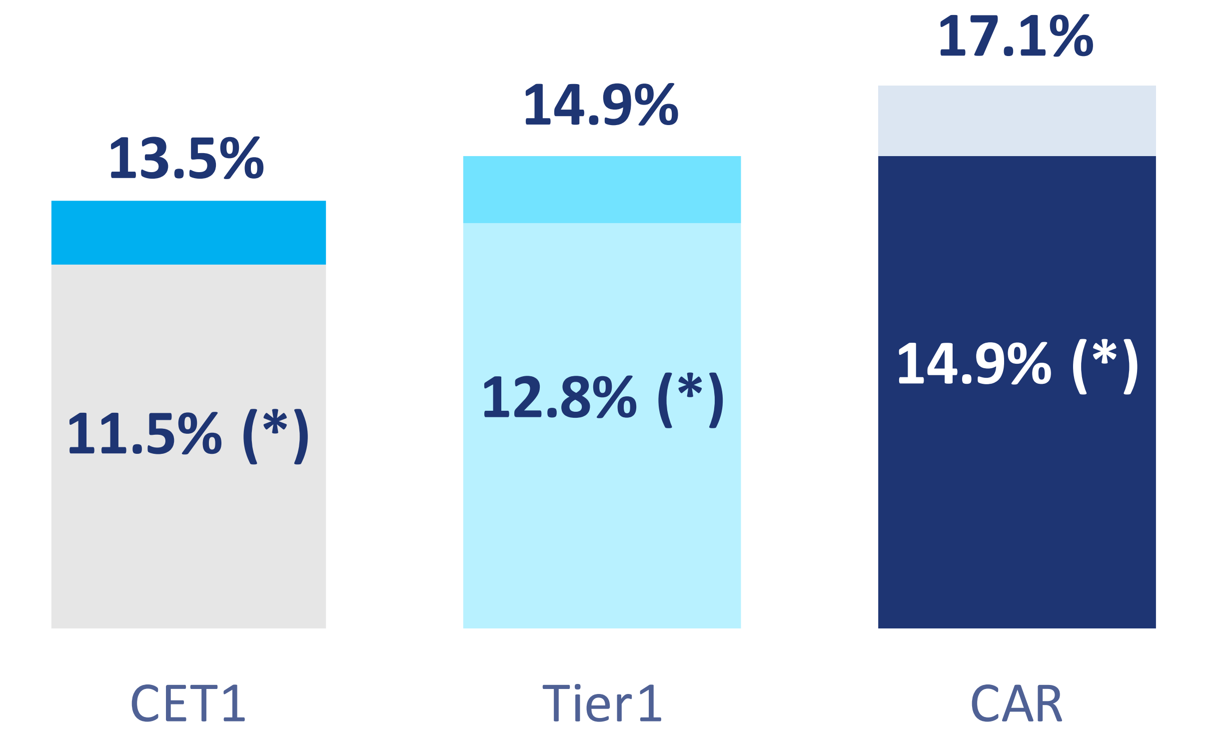
Comfortable Capital Buffers

Capital Ratios (Bank-Only, 2025 Q4)



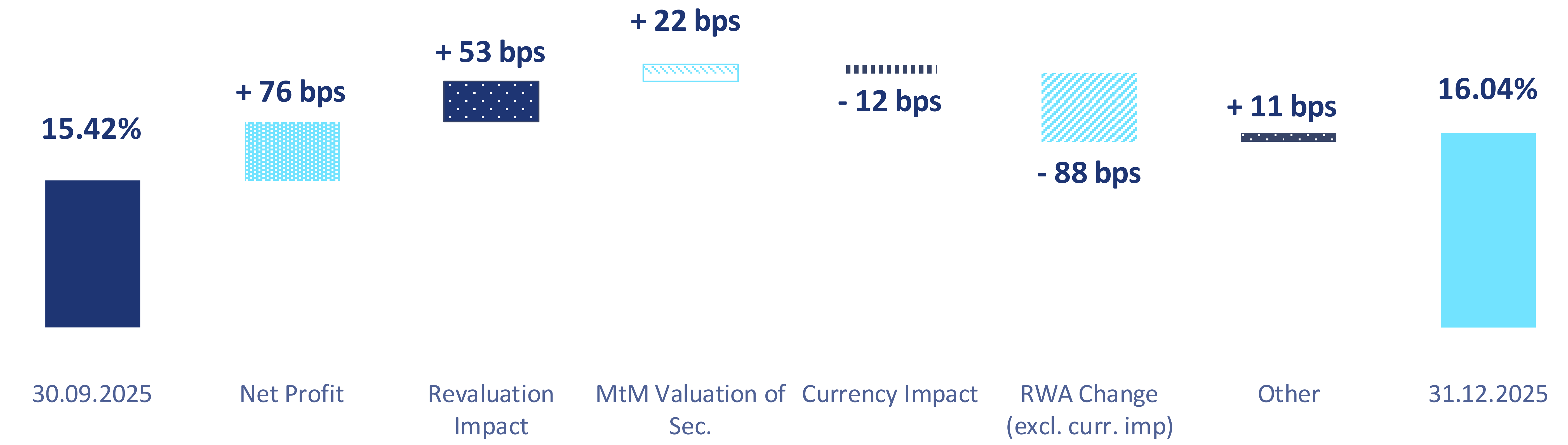
Capital Ratios (Consolidated, 2025 Q4)



Minimum Capital Requirements (%)

	Bank-Only	Consolidated
CET 1 Ratio	7.07	8.58
Tier 1 Ratio	8.57	10.08
CAR	10.57	12.08

Change in Capital Adequacy Ratio



Excess Capital (mn TL)

		Reported	Without Forbearance
Bank-Only	CET 1 Ratio	231,463	188,955
	Tier 1 Ratio	211,524	163,987
	CAR	218,619	168,610
Consolidated	CET 1 Ratio	158,169	105,475
	Tier 1 Ratio	156,105	97,810
	CAR	163,136	102,190

(*) Without the impact of BRSA forbearance measures.

2026 Targets & Expectations

TL Loan Growth	Mid-30%
Net Interest Margin (swap adj.)	~5%
Net Fees & Commissions Growth	~40%
OPEX Growth	Mid-40%
NPL Ratio	~4%
Net Cost of Risk	< 250 bps
Capital Adequacy Ratio	>15%
Return on Average Equity	Real return over CPI
Return on Average Tangible Equity	~30%

Appendix

Digital Acceleration through extensive use of AI, Data & Analytics

Share of Digital Channels

	~73% Retail Sales* Through Digital Channels	**82%** Commission Revenue Through Digital Channels
97% Total Non-Branch Transactions	**89.6%** TL Time Deposits Through Digital Channels	**91.1%** 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.

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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

Climate Transition Plan

Sustainable Finance Pledge
TL 650 bn sustainable finance until 2026
TL 250 bn for women entrepreneurs until 2028

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	

- Phase out from financing of coal and coal-related activities by 2040
- **~ TL 5.5 billion** sustainable investment fund
- **İmecemobil** - Technical Assistance to farmers
- Sustainable finance pledge of **TL 650 billion** by 2028
- **56** Agriculture Specialized Branches
- Twin Transformation Journey of **100 SMEs**

Sustainable Funding

Share of Sustainable Funding in FX Wholesale Funding	52.8%
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**

Effective Management of Risks

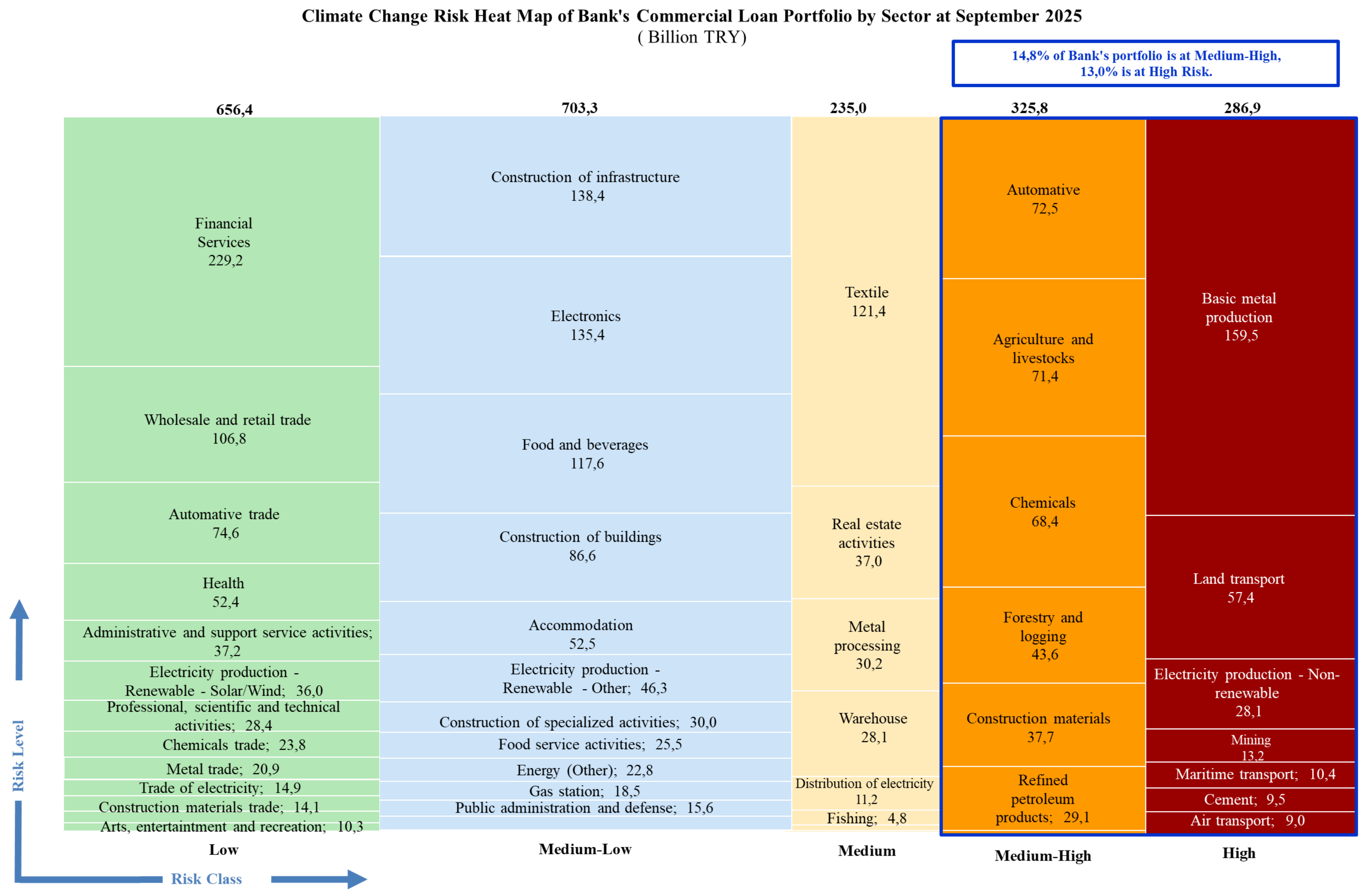
Ensuring the compliance of the Bank's activities and practices with the climate change strategy

Governance

- Climate Change Risk Policy

Analysis

- Climate Change Risk Management – Climate Heatmap & Scenario Analysis



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

Women employee rate	Turnover rate
55.29%	**1.60%**

Women in management rate	Return from maternity leave rate
43.10%	**100%**

Unionized employee rate
97.44%

As of 31.12.2025

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 2024 Score : 77

MORNINGSTAR SUSTAINALYTICS
Low Risk

BIST SUSTAINABILITY INDEX

Bloomberg Gender-Equality Index 2023

LSEG
6/1138 Global Banks

CDP
Climate Change: A
Water Security: A-

FTSE4Good

Reporting & Awards

Sustainable Finance Awards 2025
Best Impact Investing Solution

GLOBAL FİNANCE

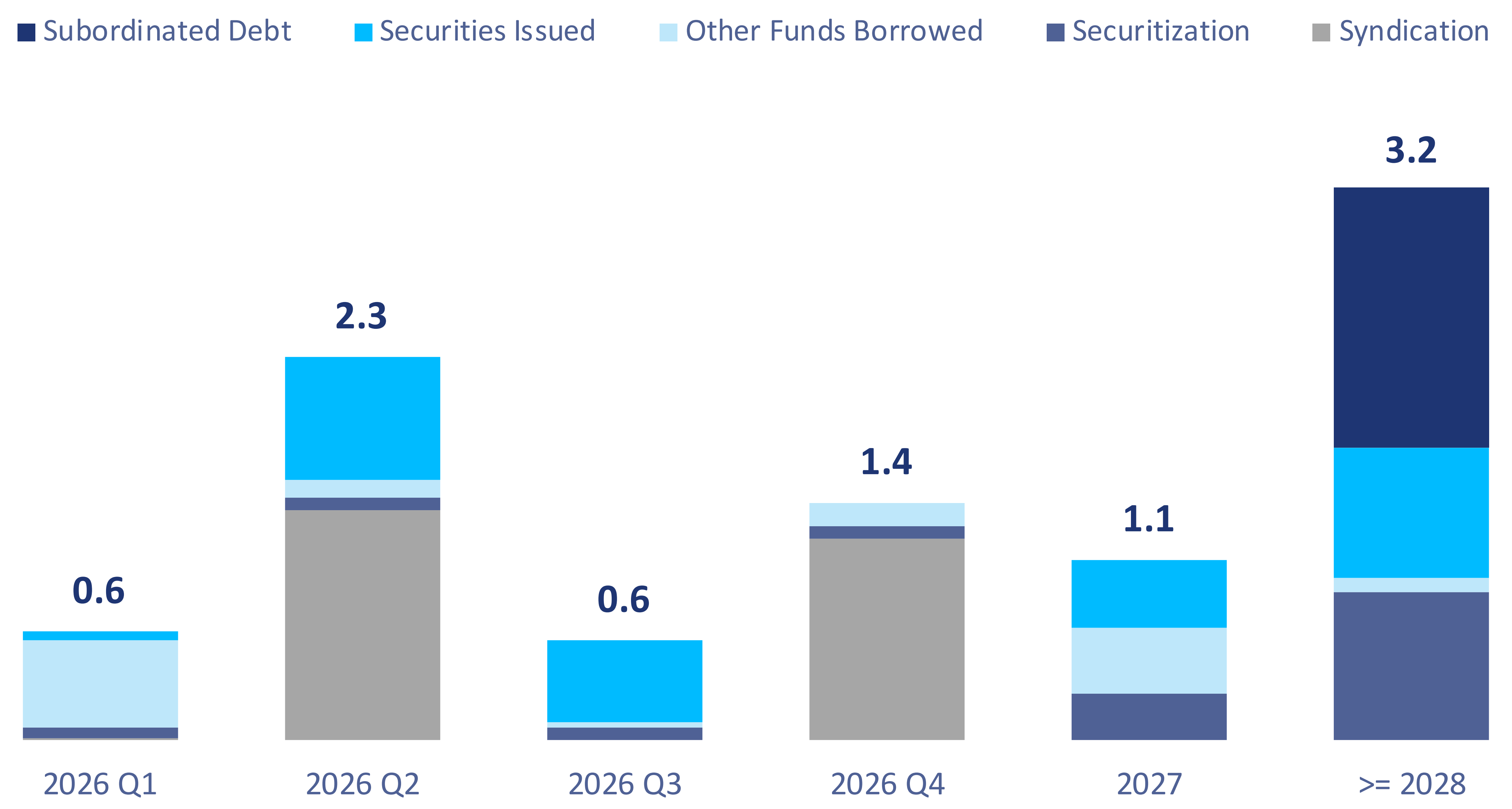
Environment-friendly Operations

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

- **All locations covered by ISO 14001:2015**
  (As of 31.12.2025)
- **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: **4.9 bn USD**
of which 2.6 bn USD syndication

Long Term FX Liabilities
4.3 bn USD

Share of Sustainable Funding in FX Wholesale Funding	**52.8%**
AT1 issuance in 2025 Q1	**500 mn. USD**
Strong Liquidity – Total LCR	**120%**
Strong Liquidity – FX LCR	**304%**
Tier 2 issuance in 2025 Q3	**500 mn. USD**
Tier 2 issuance in 2026 Q1	**500 mn. USD**

(1) Excluding repo transactions, as of 31.12.2025.

Net Cost of Risk

Provisions (TL mn)	25 Q1	25 Q2	25 Q3	25 Q4	2025 12M
Stage 1	2,373	2,164	2,101	1,163	7,801
Stage 2	1,603	2,169	4,608	2,589	10,969
Stage 3	8,672	6,481	9,189	13,933	38,275
Reversals (TL mn) (-)	**25 Q1**	**25 Q2**	**25 Q3**	**25 Q4**	**2025 12M**
Stage 1+2	602	341	-5	5	943
Stage 3	2,962	3,405	632	1,293	8,293
Net CoR *	**209 bps**	**147 bps**	**290 bps**	**288 bps**	**238 bps**
Currency Impact	12 bps	9 bps	7 bps	5 bps	7 bps
Net CoR (exc. curreny impact) *	**197 bps**	**138 bps**	**283 bps**	**283 bps**	**231 bps**

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

Composition of OPEX

(TL thousand)	2025 Q3	2025 Q4	∆ QoQ	2024 12M	2025 12M	∆ YoY
HR Expenses	15,132,934	18,142,485	19.9%	46,194,223	59,691,857	29.2%
Non-HR expenses	23,143,695	27,467,044	18.7%	70,955,262	90,329,649	27.3%
Advertisement & Marketing	818,633	1,371,324	67.5%	4,817,539	4,105,326	-14.8%
IT and R&D	1,747,996	2,783,287	59.2%	3,258,189	4,531,282	39.1%
Rental Expenses	150,887	201,735	33.7%	412,375	685,367	66.2%
Maintenance	375,890	563,301	49.9%	1,178,953	1,607,508	36.4%
Depreciation	2,126,683	2,115,817	-0.5%	4,830,119	7,626,421	57.9%
Provision for Pension Fund	435,000	-1,305,000	NM	6,812,075	0	NM
Other	17,488,606	21,736,580	24.3%	49,646,012	71,773,745	44.6%
TOTAL	**38,276,629**	**45,609,529**	**19.2%**	**117,149,485**	**150,021,506**	**28.1%**

NM: Not Meaningful.

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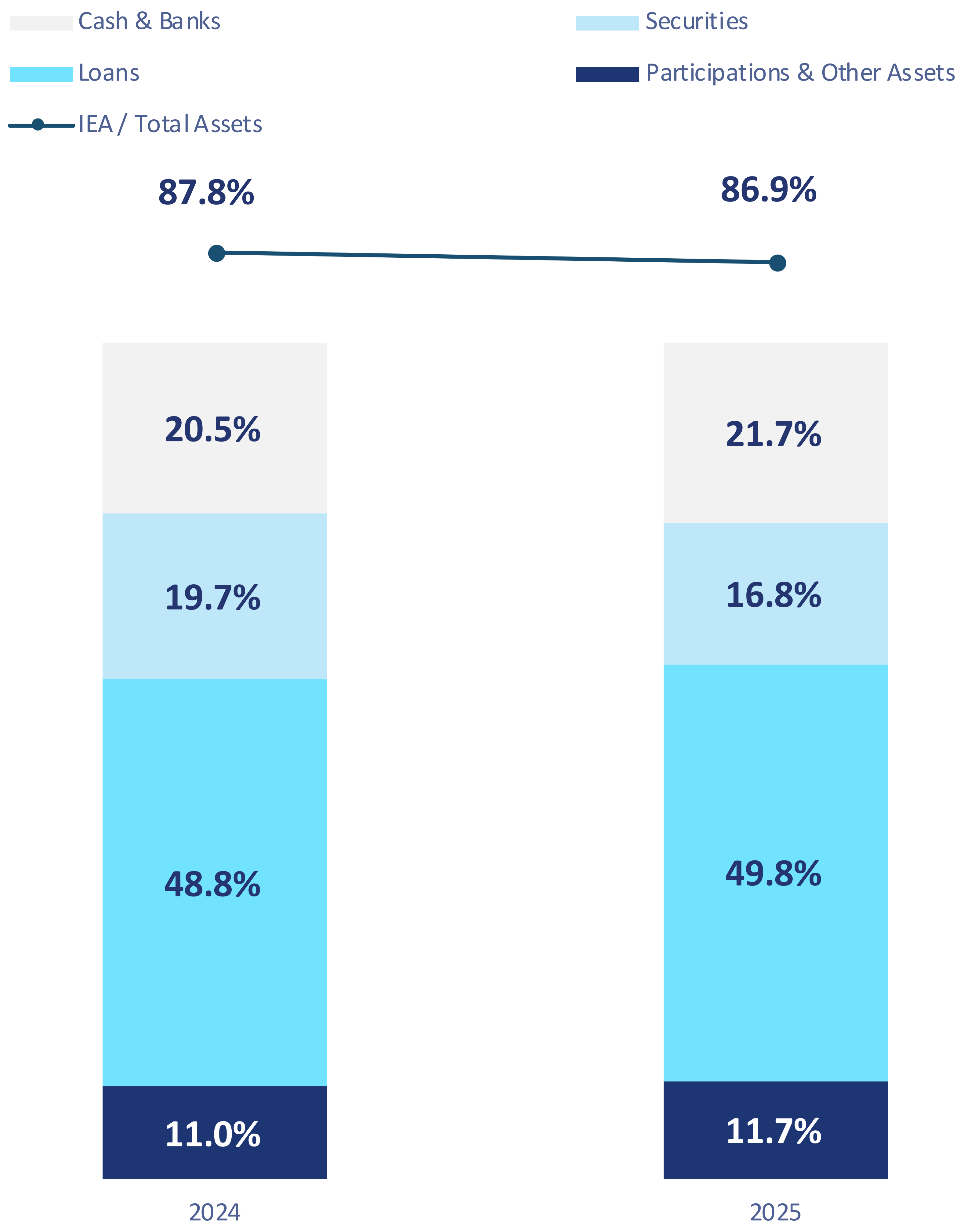
Asset Structure

(TL mn.)	2024	2025 Q3	2025	Δ QoQ	Δ YoY
Cash & Banks	682,396	872,736	1,001,893	14.8%	46.8%
Securities (Net)	653,869	762,161	774,904	1.7%	18.5%
Loans	1,622,484	2,120,221	2,305,096	8.7%	42.1%
Participations (Net)	204,183	254,002	278,505	9.6%	36.4%
Fixed Assets (Net)	65,028	78,911	91,124	15.5%	40.1%
Other Assets	95,816	132,608	173,418	30.8%	81.0%
Total Assets	**3,323,776**	**4,220,641**	**4,624,940**	**9.6%**	**39.1%**
TL Assets	2,123,424	2,544,376	2,856,863	12.3%	34.5%
FX Assets	1,200,353	1,676,265	1,768,077	5.5%	47.3%
FX Assets (USD mn.)	34,296	40,637	41,485	2.1%	21.0%



Loans

(TL mn.)	2024	2025 Q3	2025	∆ QoQ	∆ YoY
Total Loans	**1,622,484**	**2,120,221**	**2,305,096**	**8.7%**	**42.1%**
TL Loans	1,028,867	1,319,118	1,475,088	11.8%	43.4%
Retail Loans*	508,172	724,190	819,924	13.2%	61.3%
Housing Loans*	65,443	80,699	91,051	12.8%	39.1%
Auto Loans*	6,367	6,102	8,784	44.0%	38.0%
GPLs(1)*	175,917	243,895	278,193	14.1%	58.1%
Credit Card Loans*	260,445	393,494	441,896	12.3%	69.7%
Non-Retail Loans	520,695	594,928	655,164	10.1%	25.8%
SME Loans(2)	326,182	414,757	459,474	10.8%	40.9%
Commercial and Corporate Loans	194,513	180,171	195,689	8.6%	0.6%
Commercial and Corporate Loans	549,436	738,992	758,996	2.7%	38.1%
FX Loans (USD mn.)	16,960	19,421	19,475	0.3%	14.8%
SME Loans(2)	1,262	1,506	1,666	10.7%	32.0%
Commercial and Corporate Loans	15,698	17,915	17,808	-0.6%	13.4%

(*) 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; companies with number of employees < 250 and turnover or total assets <= TL 1 bn. for 2025 Q3 and 2025.

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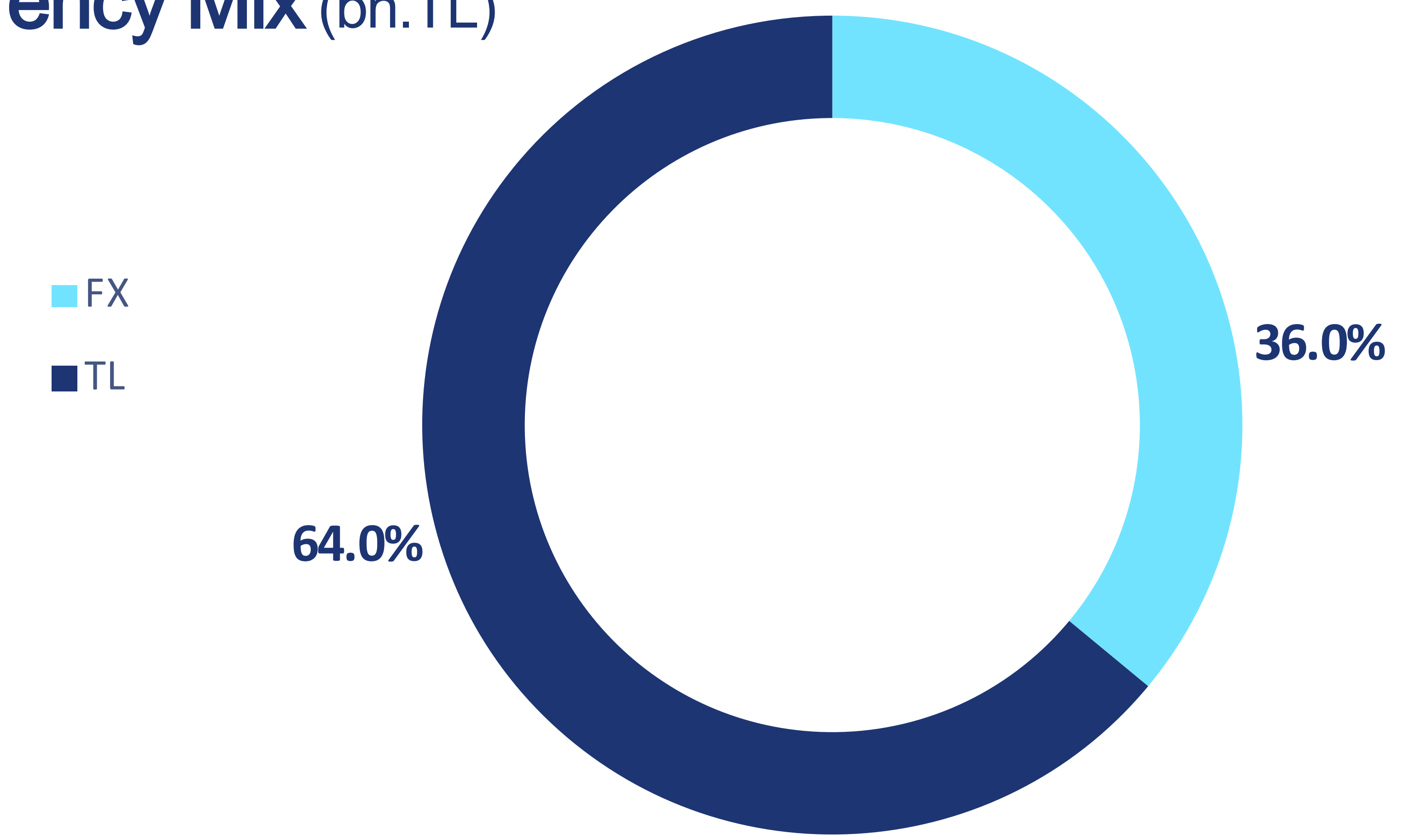
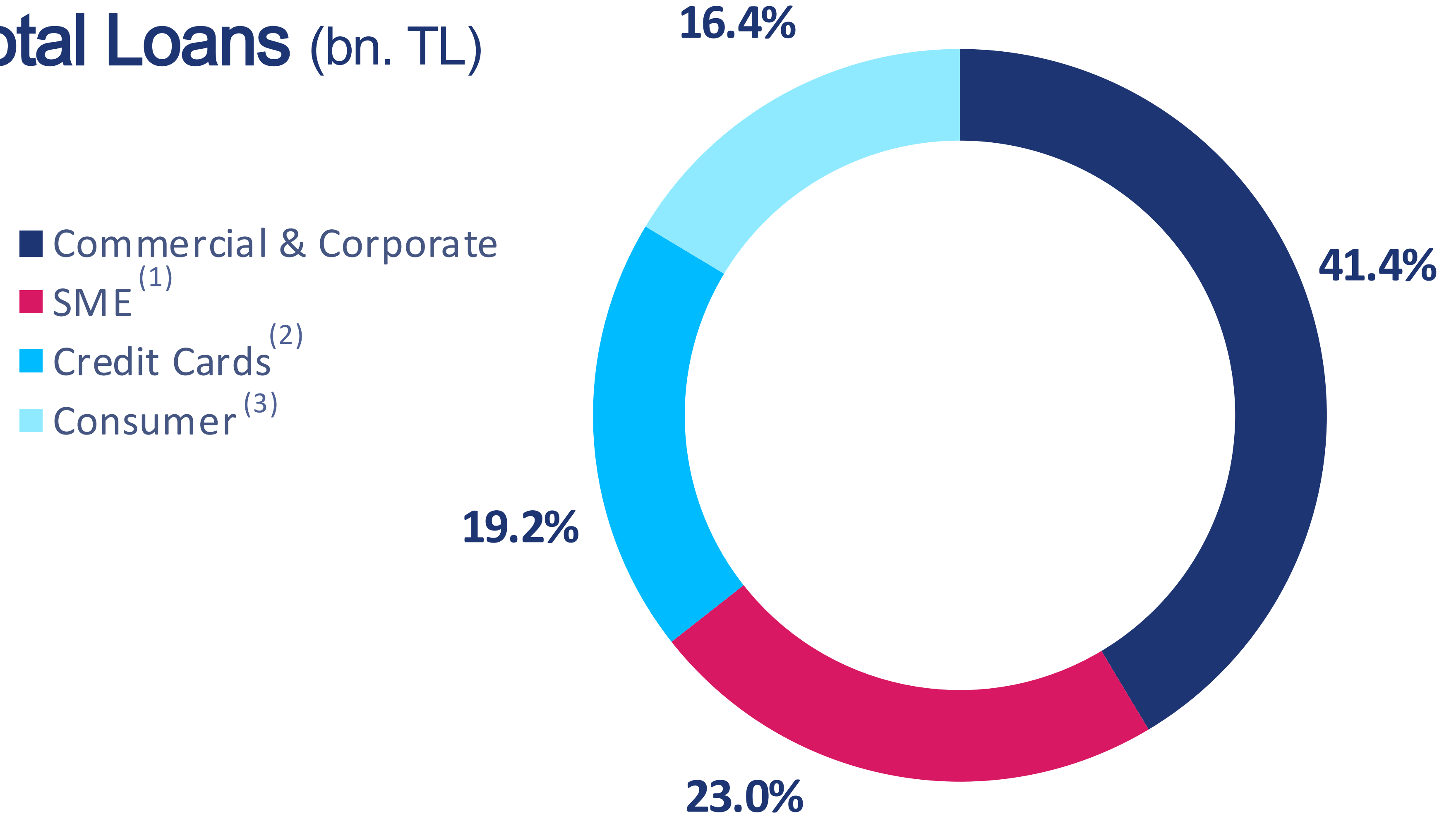
Loan Composition

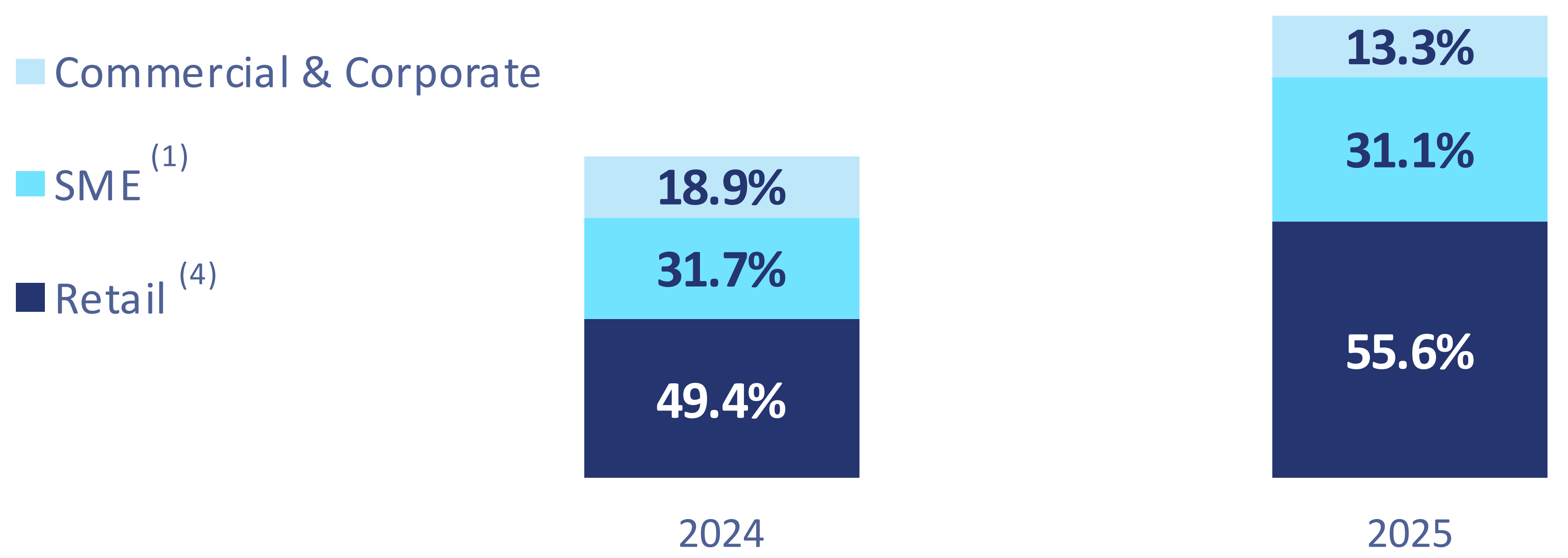
Currency Mix (bn.TL)



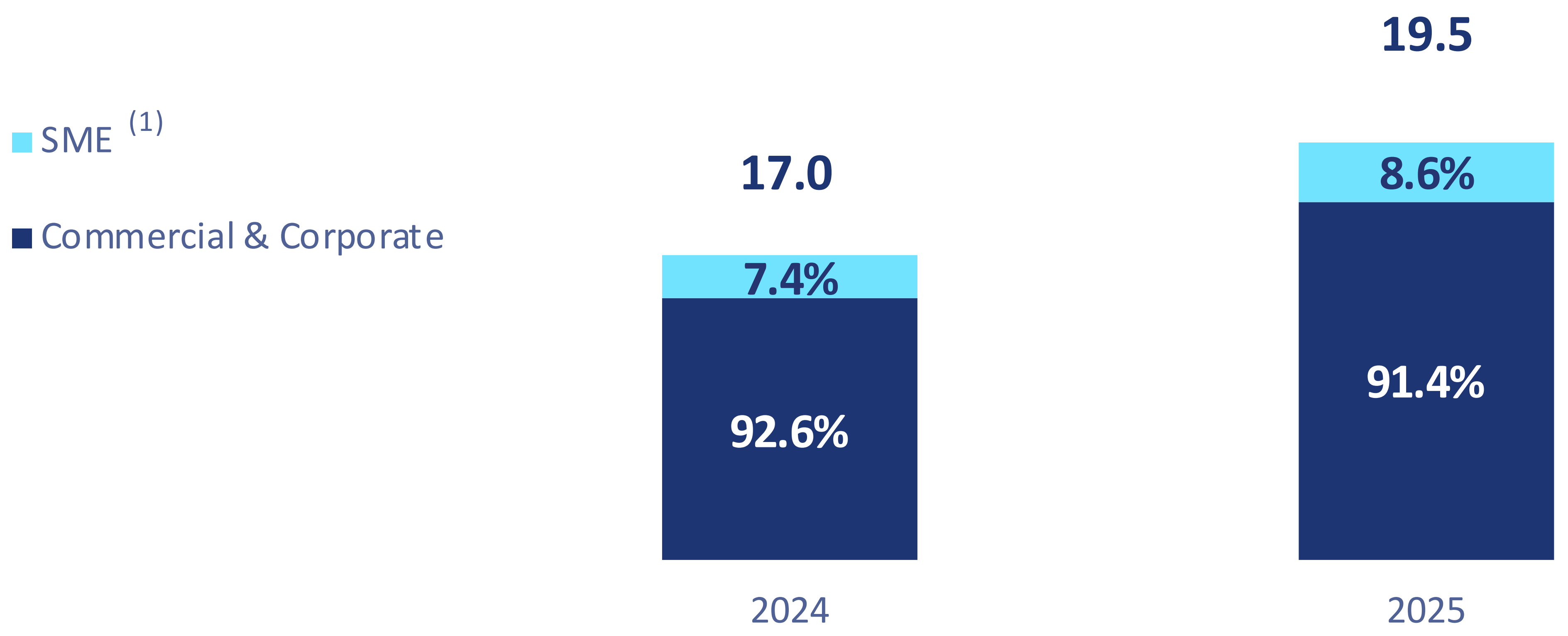
Total Loans (bn. TL)



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.

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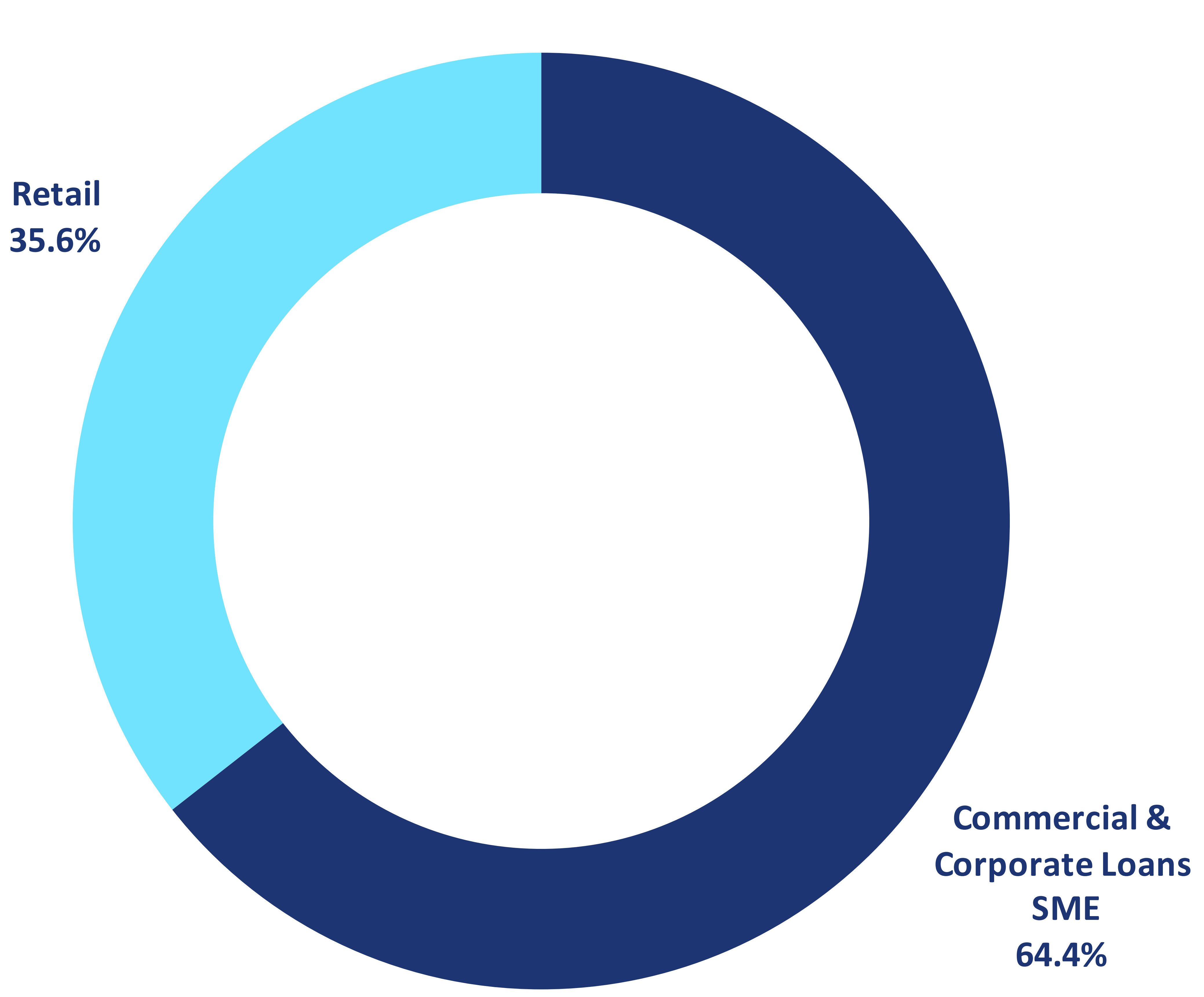
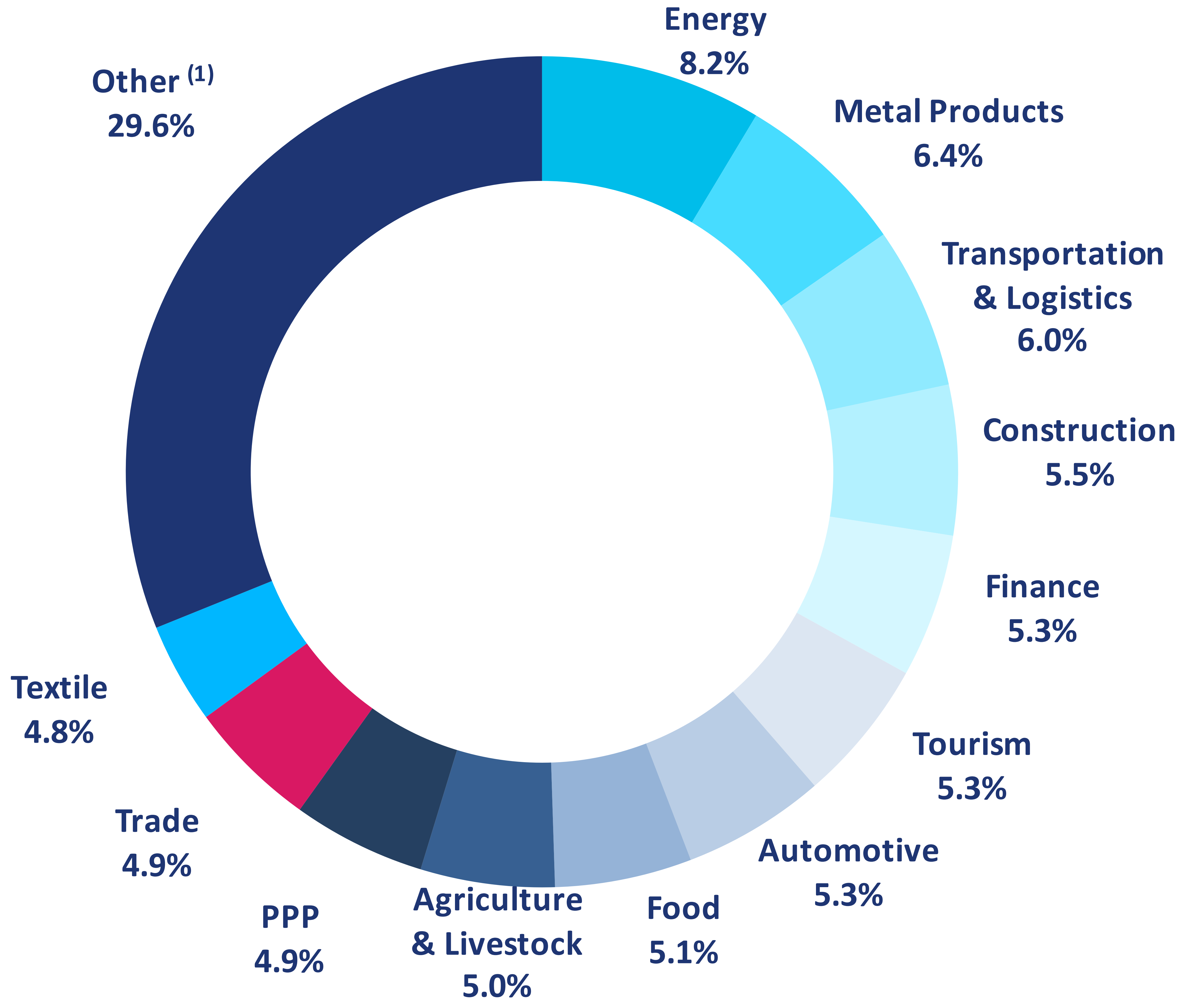
Sector Breakdown of Loans

Total Loans Breakdown* (%)



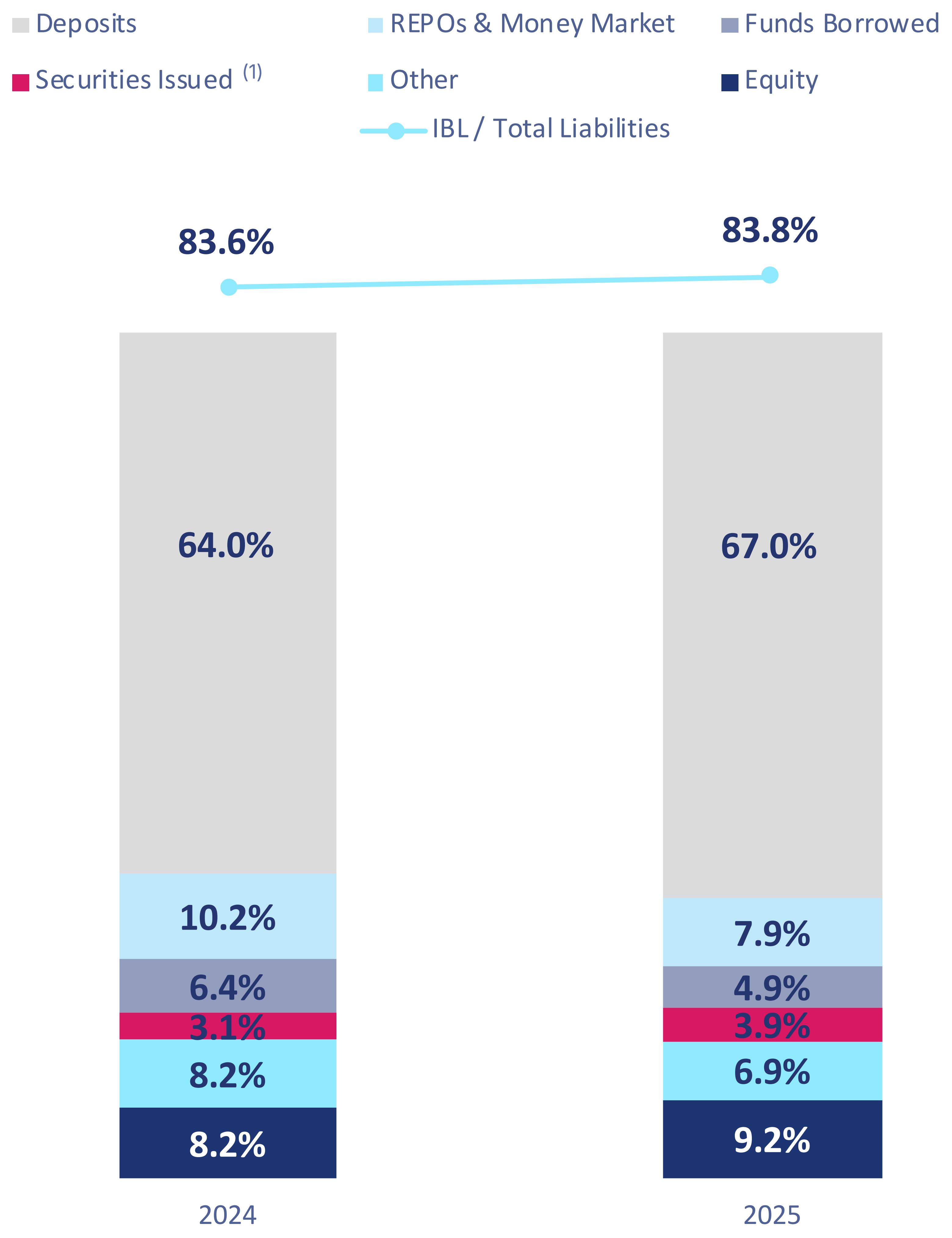
Commercial Loans Breakdown* (%)



(*) MIS Data.
(1) Share < 3.5%

Liabilities Structure

(TL mn.)	2024	2025 Q3	2025	∆ QoQ	∆ YoY
Deposits	2,127,117	2,850,511	3,098,900	8.7%	45.7%
REPOs & Money Market	338,408	290,566	367,651	26.5%	8.6%
Funds Borrowed	211,093	225,275	228,729	1.5%	8.4%
Securities Issued (1)	102,591	182,194	181,562	-0.3%	77.0%
Other	226,230	291,450	320,463	10.0%	41.7%
Equity	318,338	380,645	427,635	12.3%	34.3%
Total Liabilities & Equity	**3,323,776**	**4,220,641**	**4,624,940**	**9.6%**	**39.1%**
TL Liabilities	2,017,806	2,381,720	2,652,361	11.4%	31.4%
FX Liabilities	1,305,970	1,838,920	1,972,580	7.3%	51.0%
FX Liabilities (USD bn.)	37,313	44,580	46,283	3.8%	24.0%

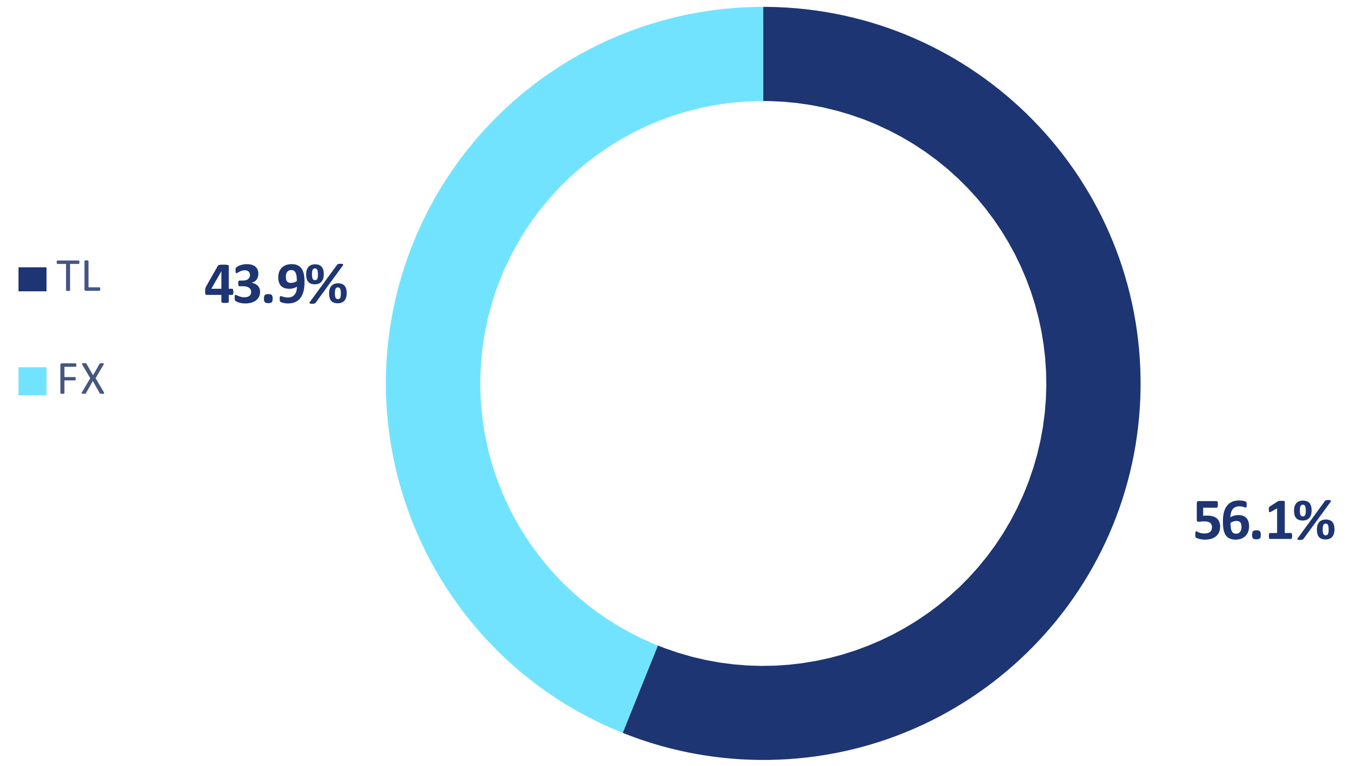


(1) Includes subordinated debt.

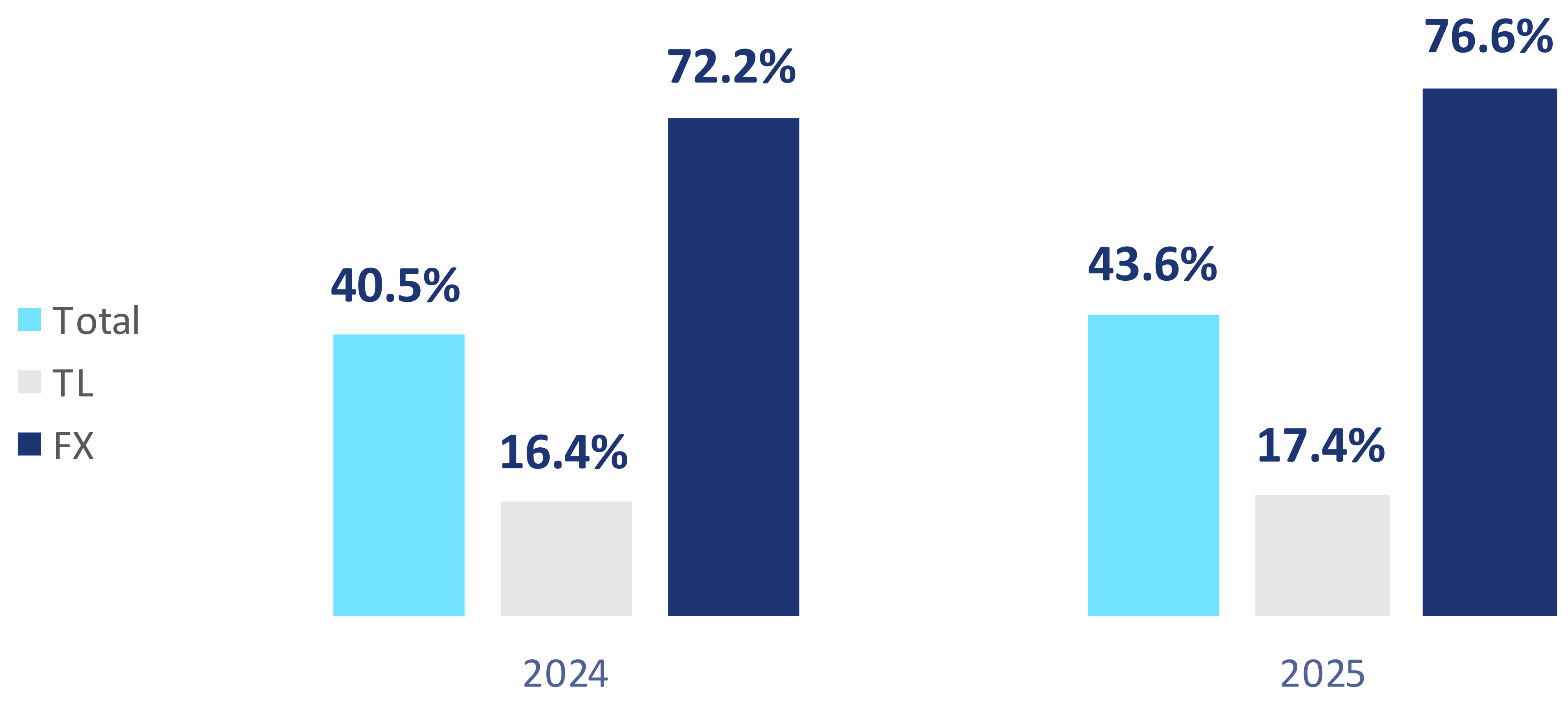
Deposits

(TL mn.)	2024	2025 Q3	2025	∆ QoQ	∆ YoY
Total Deposits	**2,127,117**	**2,850,511**	**3,098,900**	**8.7%**	**45.7%**
TL Deposits	1,215,867	1,599,075	1,737,716	8.7%	42.9%
TL Saving Deposits	718,441	873,485	883,456	1.1%	23.0%
TL Commercial Deposits	409,482	621,950	736,085	18.4%	79.8%
Other TL Deposits	87,944	103,639	118,175	14.0%	34.4%
FX Deposits	911,250	1,251,436	1,361,183	8.8%	49.4%
FX Deposits (USD mn.)	26,036	30,338	31,938	5.3%	22.7%
Demand Deposits	838,901	1,185,477	1,326,183	11.9%	58.1%
TL Demand Deposits	*193,665*	*253,550*	*296,295*	*16.9%*	*53.0%*
FX Demand Deposits	*645,236*	*931,927*	*1,029,888*	*10.5%*	*59.6%*

Deposits Currency Mix (bn. TL)



Share of Demand Deposits(1)



(1) Excluding interbank deposits.

Income Statement Highlights

(TL mn.)	2025 Q3	2025 Q4	∆ QoQ	2024 12M	2025 12M	∆ YoY
Net Interest Income	25,602	38,725	51.3%	34,451	96,922	181.3%
(-) SWAP Cost [(1)]	*6,928*	*7,583*	*9.5%*	*47,633*	*27,888*	*-41.5%*
Net Interest Income Incl. Swap Cost	*18,674*	*31,142*	*66.8%*	*-13,182*	*69,034*	*623.7%*
Net Fees & Commissions	36,024	38,582	7.1%	91,411	134,351	47.0%
Net Trading Gains/Losses	-4,914	-7,820	-59.1%	-8,862	-22,199	-150.5%
Net Trading Gains/Losses Excl. Swap Cost	*2,014*	*-237*	*-111.8%*	*38,771*	*5,689*	*-85.3%*
Other Operating Income	1,412	9,138	547.1%	24,052	21,194	-11.9%
Pension Fund Provision Decrease	*0*	*5,755*	*NM*	*0*	*5,755*	*NM*
Total Operating Income	**58,124**	**78,624**	**35.3%**	**141,052**	**230,267**	**63.3%**
HR Expenses	15,133	18,142	19.9%	46,194	59,692	29.2%
Non-HR Expenses	23,144	27,467	18.7%	70,955	90,330	27.3%
Provision for Pension Fund	*435*	*-1,305*	*NM*	*6,812*	*0*	*NM*
Total Operating Expenses	**38,277**	**45,610**	**19.2%**	**117,149**	**150,022**	**28.1%**
Operating Profit	**19,847**	**33,014**	**66.3%**	**23,902**	**80,246**	**235.7%**
Stage 3 Expected Credit Losses	9,189	13,933	51.6%	15,223	38,275	151.4%
Stage 1+2 Expected Credit Losses	6,709	3,752	-44.1%	8,257	18,771	127.3%
Other Provision Charges	-1	0	NM	148	0	NM
Total Provision Charges	**15,897**	**17,685**	**11.2%**	**23,628**	**57,046**	**141.4%**
Income from Participations	10,028	14,277	42.4%	37,900	48,487	27.9%
Tax Provisions	-235	6,167	NM	-7,344	4,246	NM
Net Income	**14,213**	**23,438**	**64.9%**	**45,517**	**67,441**	**48.2%**

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

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Fees & Commissions Income

(TL million)	2025 Q3	2025 Q4	∆ QoQ	2024 12M	2025 12M	∆ YoY
Cash Loans	3,207	3,835	19.6%	10,268	13,387	30.4%
Non-Cash Loans	1,888	2,029	7.5%	5,443	7,409	36.1%
Payment Systems	24,736	26,478	7.0%	61,187	91,893	50.2%
Asset Management	2,533	2,714	7.2%	5,765	9,120	58.2%
Money Transfer	1,714	1,746	1.9%	5,189	6,645	28.1%
Bancassurance	2,076	2,014	-3.0%	4,042	6,624	63.9%
Total Fees & Commissions Income (Net)	**36,024**	**38,582**	**7.1%**	**91,411**	**134,351**	**47.0%**

Largest Private Bank

2025	Market Shares Sector[1]	Market Shares Private Banks[2]	Ranking among Private Banks
Total Assets	10.9%	21.5%	1st
Total Loans	10.8%	20.9%	1st
TL Loans	11.1%	20.2%	2nd
FX Loans	10.5%	22.5%	1st
Consumer Loans[3]	13.6%	19.1%	3rd
Non-Retail Loans	9.4%	21.4%	1st
Total Deposits	12.2%	23.7%	1st
TL Deposits	11.0%	22.1%	1st
FX Deposits	14.2%	26.0%	1st
Demand Deposits[4]	14.6%	25.4%	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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Disclaimer

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