

Investor Presentation

Q4'2025

Based on Bank-only financials



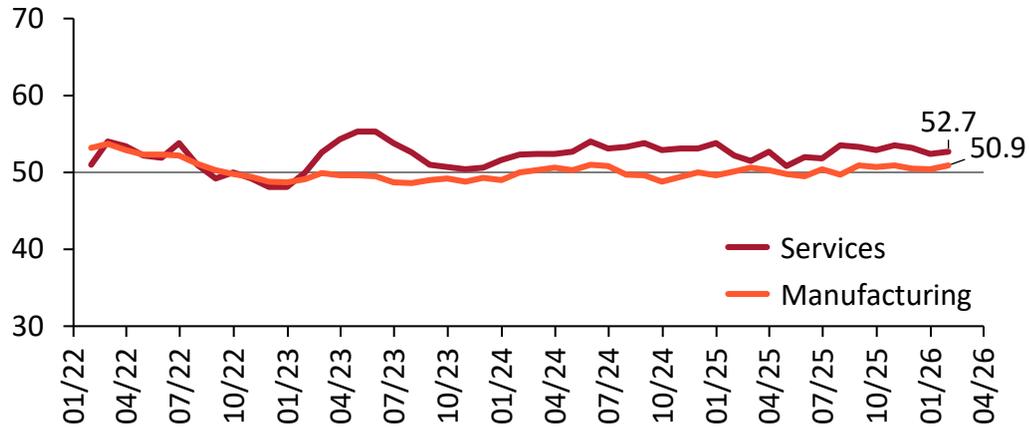
Macroeconomic Outlook & Banking Overview

Macroeconomic Outlook: Slowdown in policy easing



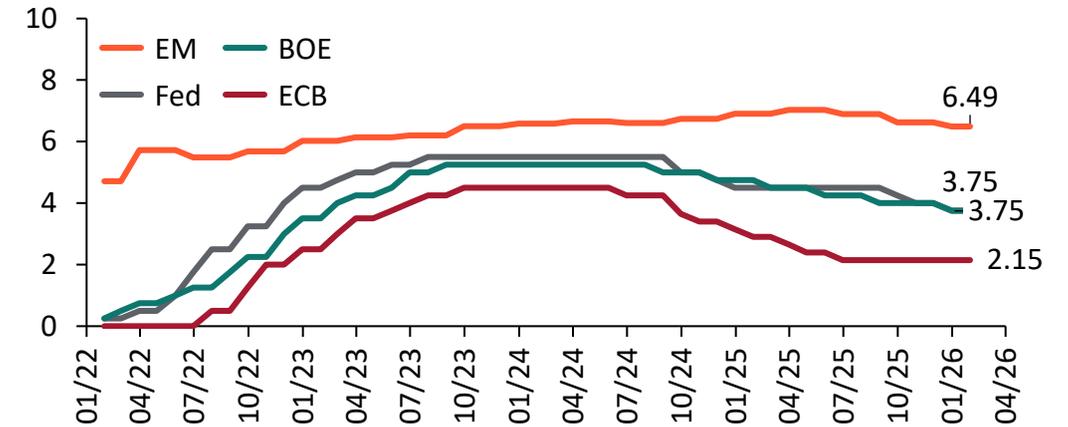
Global PMI

Index, 50 = no change, January 2026



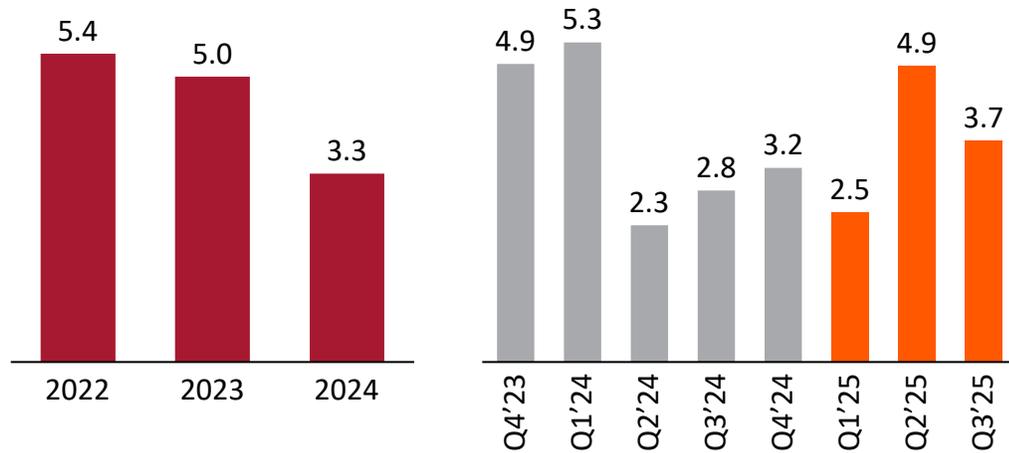
Central Banks Policy Rates

%, January 2026



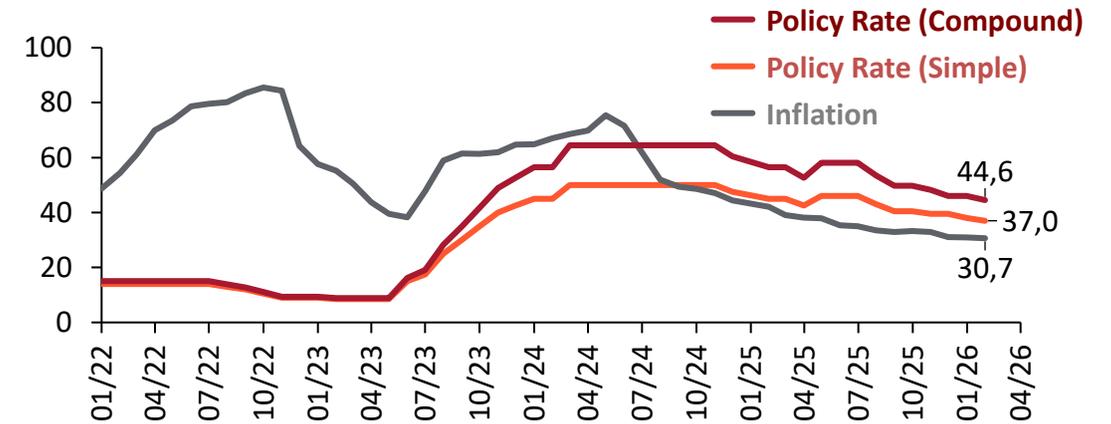
Türkiye: GDP Growth

Annual % Change



Türkiye: Inflation and Policy Rate

Annual % Change, January 2026

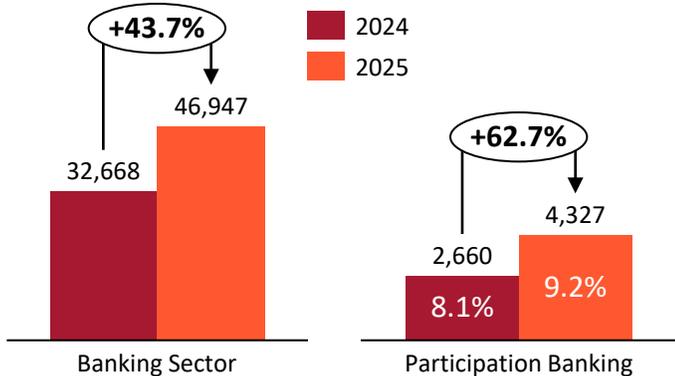


Banking Sector Overview: Profitability improved, participation banks strengthen position



Total Assets*

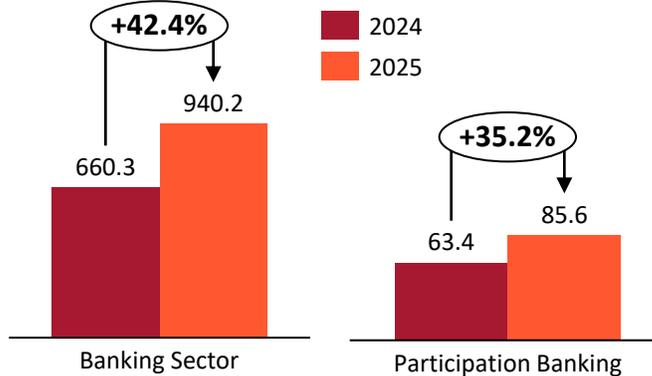
TL Billion



* Percentage figures indicate the share of participation banks in total banking sector

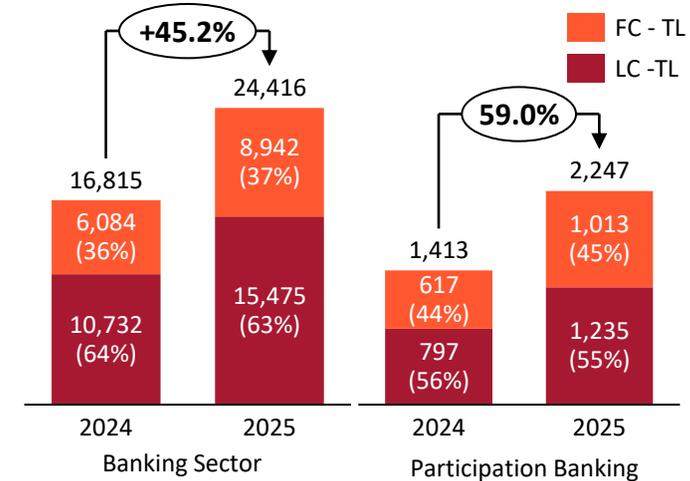
Net Profit

TL Billion



Funded Credits*

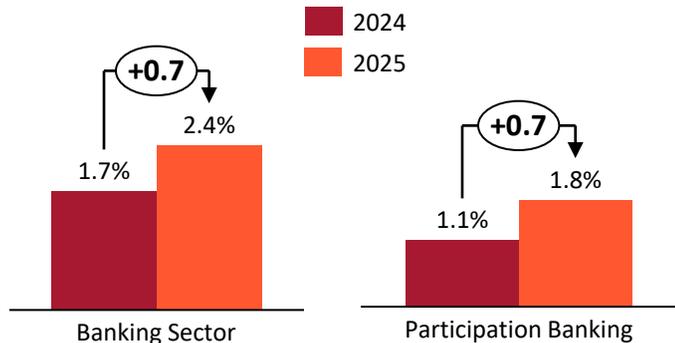
TL Billion



*Includes credits. f. leasing (net). net NPL. accruals and rediscounts. credits extended to banks. expected credit loss

NPL Ratio*

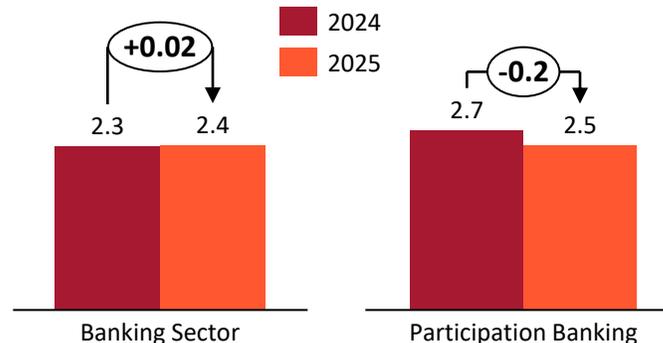
%



* NPL/ (credits. f. leasing (net). net NPL. accruals and rediscounts. credits extended to banks)

Return on Avg. Assets*

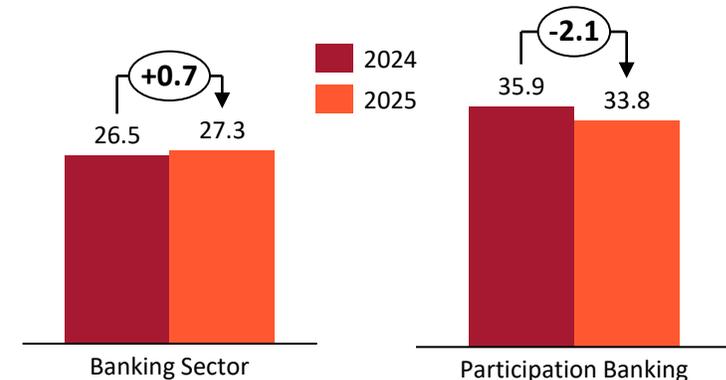
%



* Annualized net profit/5Q average assets

Return on Avg. Equity*

%



* Annualized net profit/5Q average equity

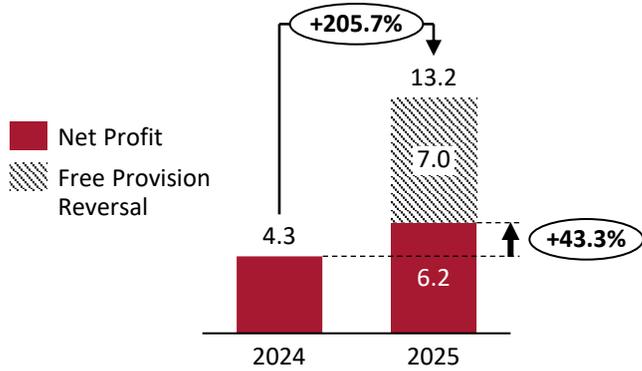
2025 Financial Results

Sustained strong performance, ahead of 2025 guidance



Net Profit*

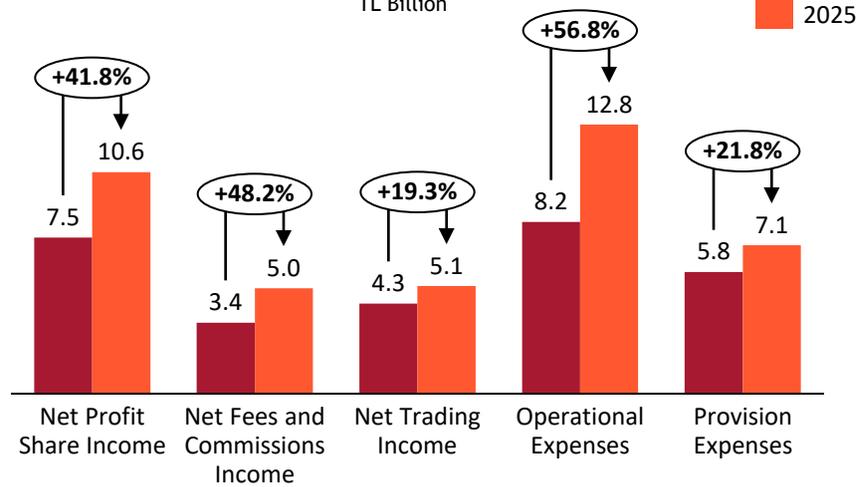
TL Billion



TL 1.85 bn remaining free provisions at 2025YE

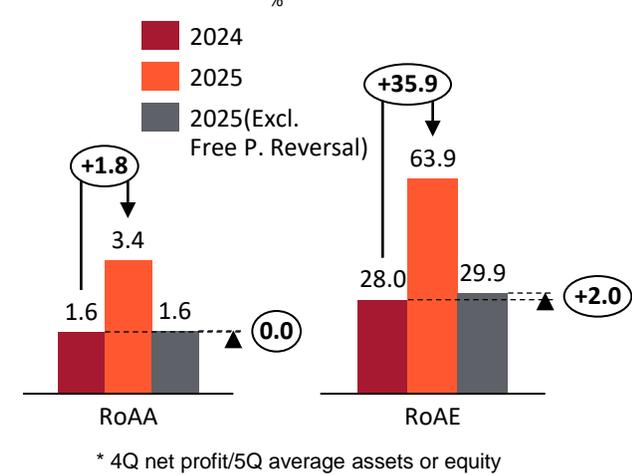
Income - Cost Dynamics

TL Billion



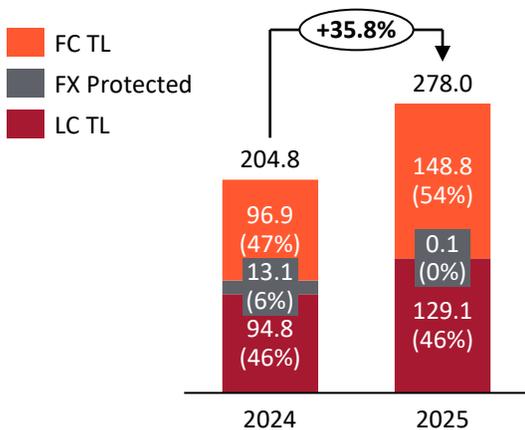
Return on Avg. Equity & Assets*

%



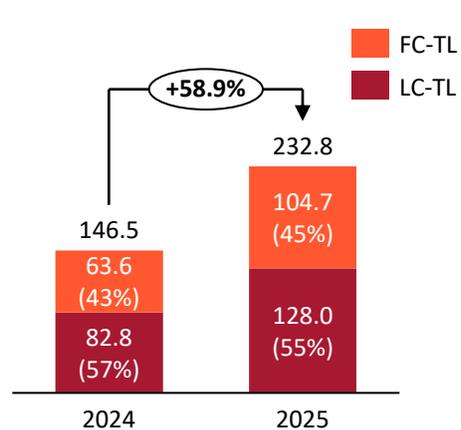
Collected Funds

TL Billion. %



Performing Funded Credits*

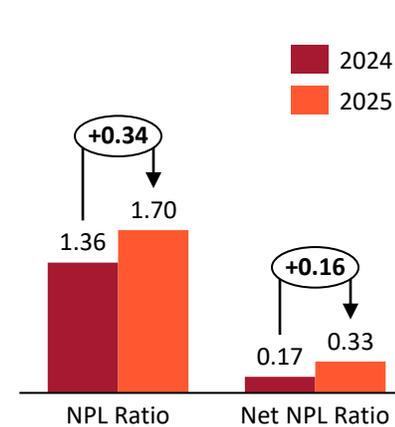
TL Billion. %



* Includes P/L projects and f.leasing (net)

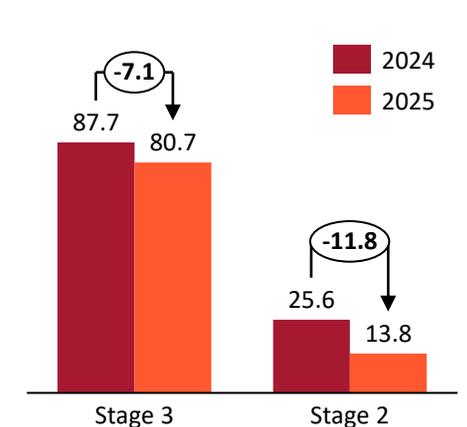
NPL Ratio

%



Provisioning Ratio

%



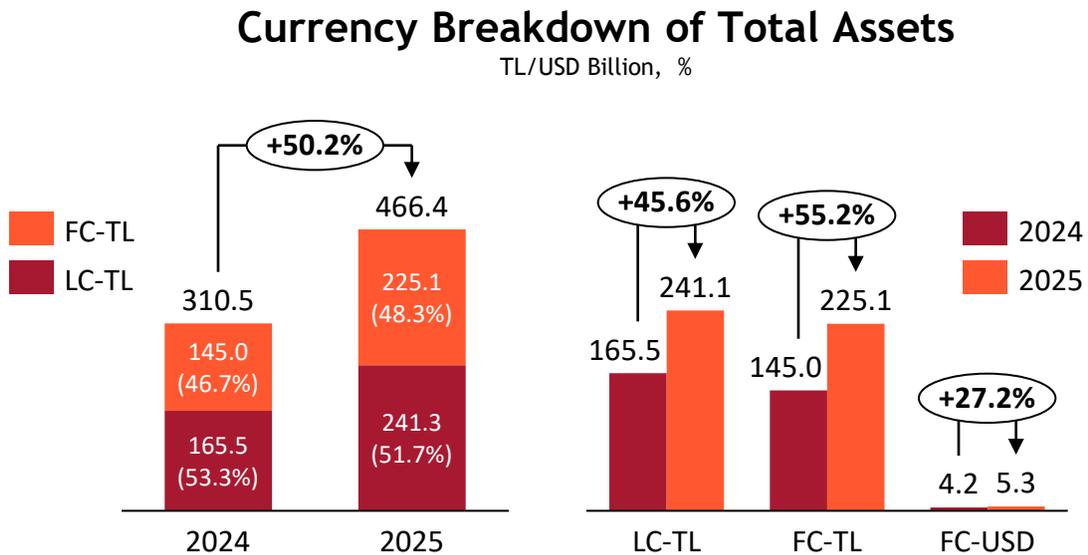
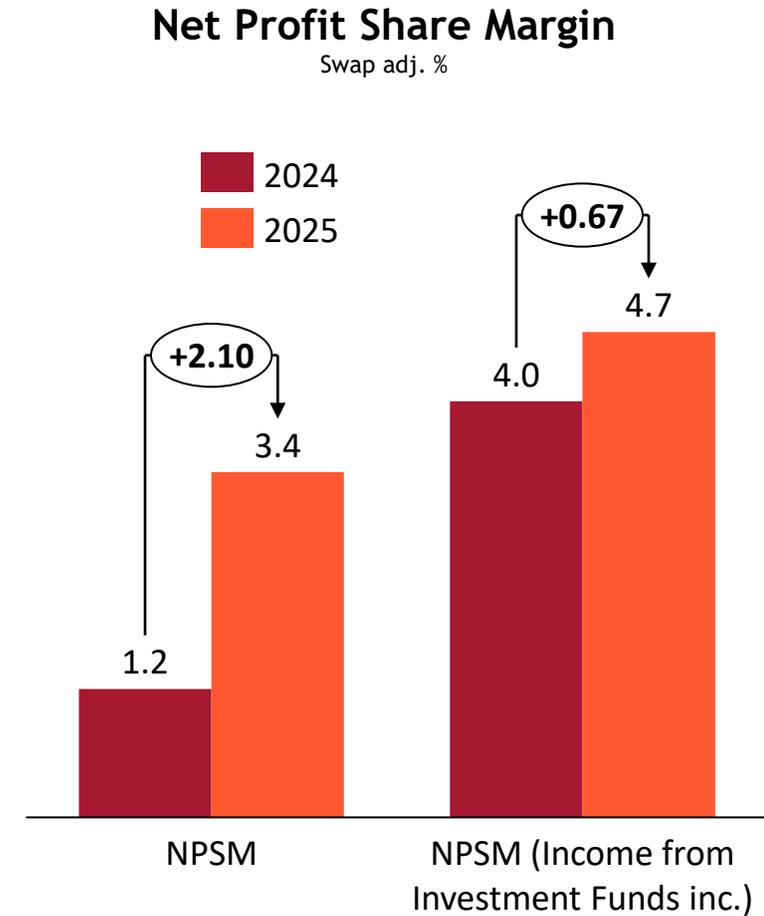
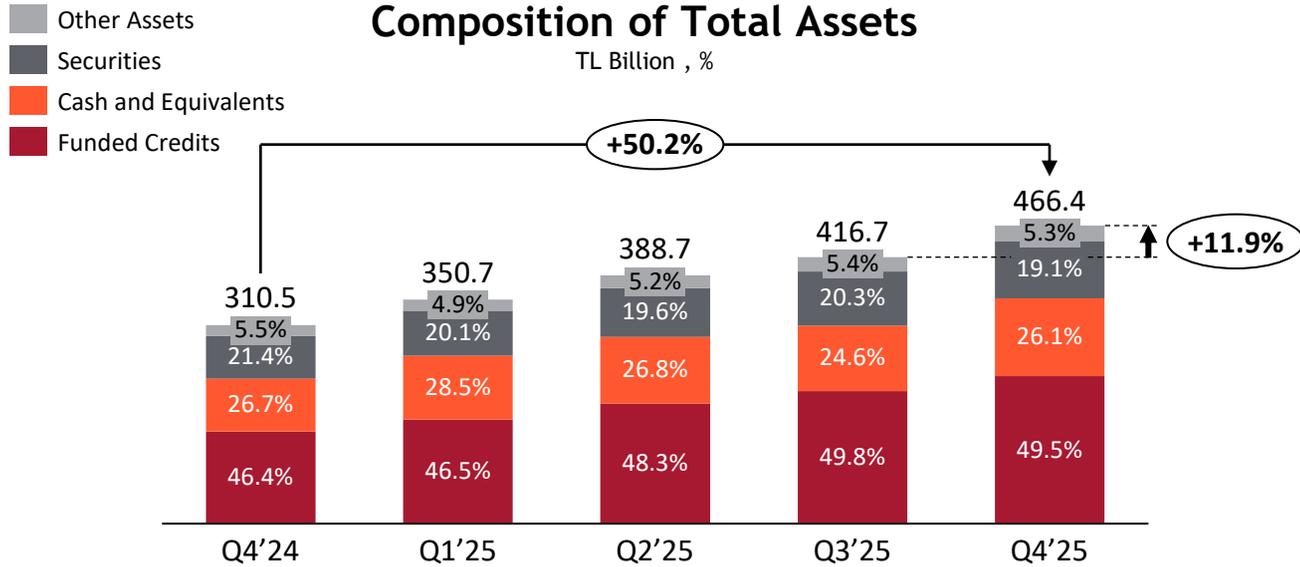
2025 targets delivered with positive upside



	2025 Revised Guidance	2025 Realized
Credit Growth	~50%	59.5%
Non-Performing Credits Ratio	<2%	1.7%
Special Provisioning Ratio	~85%	80.7%
Net Profit Share Margin (Inc. Swap cost)	2.5%	3.4%
Return on Equity	25-30%	29.9% 63.9%*

*Including free provisions reversal.

Robust asset growth, with NPSM recovery accelerating in Q4'25

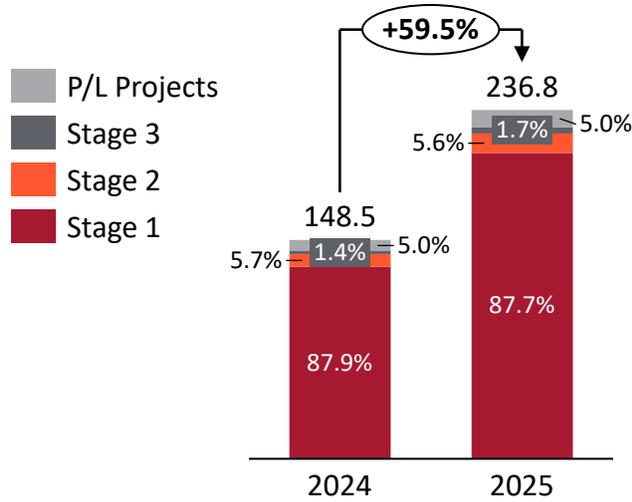


Solid credit expansion with a prudent mix



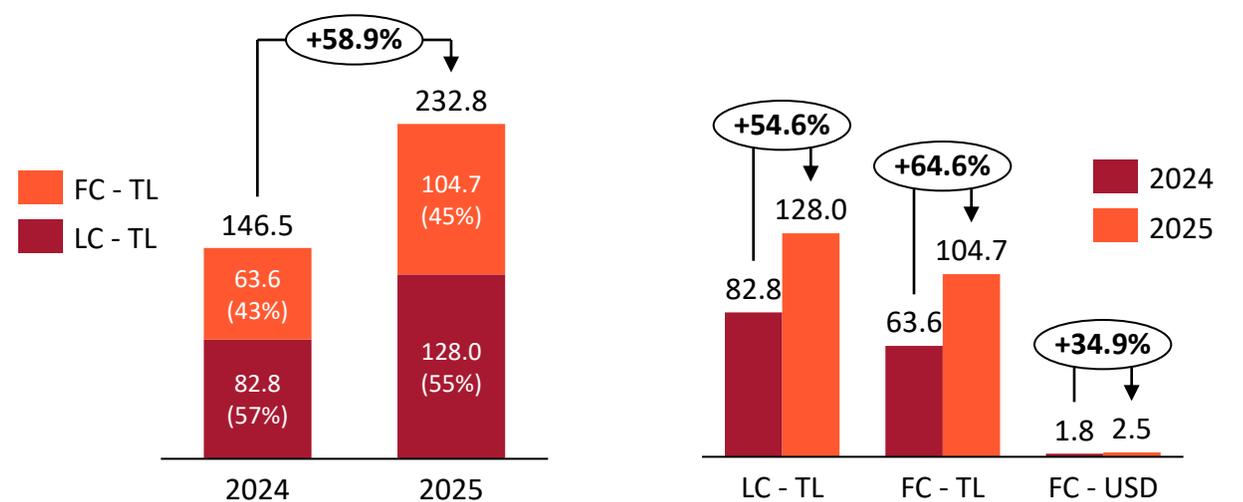
Total Funded Credits

TL Billion - Inc. f. Leasing. TL million . excl. expected credit losses(provisions)



Currency Breakdown of Performing Credits*

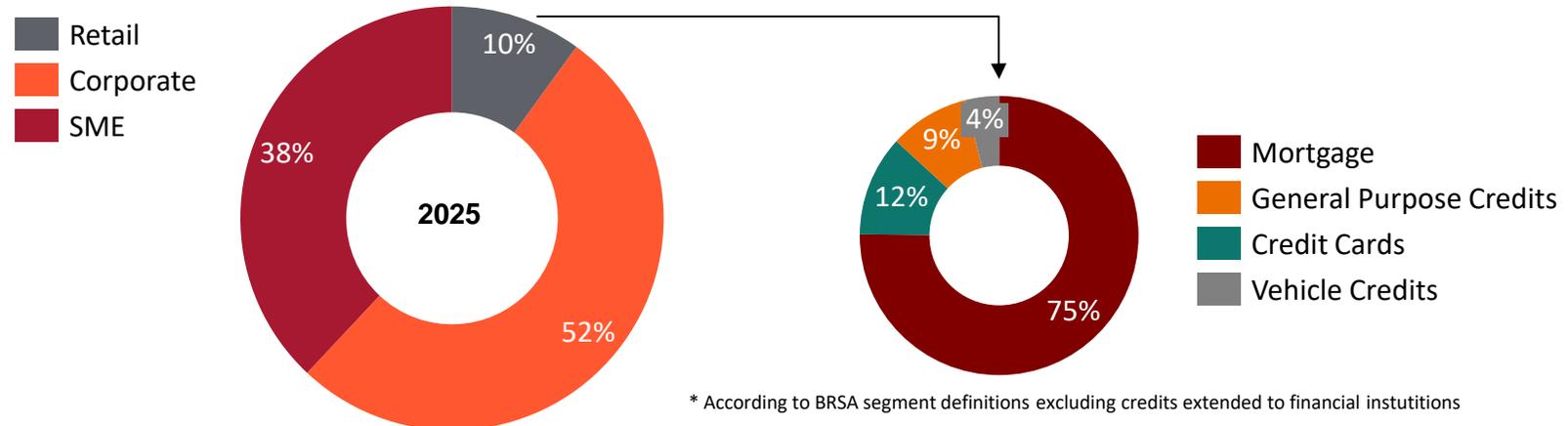
TL Billion. %



* Includes P/L projects and f. leasing (net)

Segment Breakdown of Funded Credits*

%



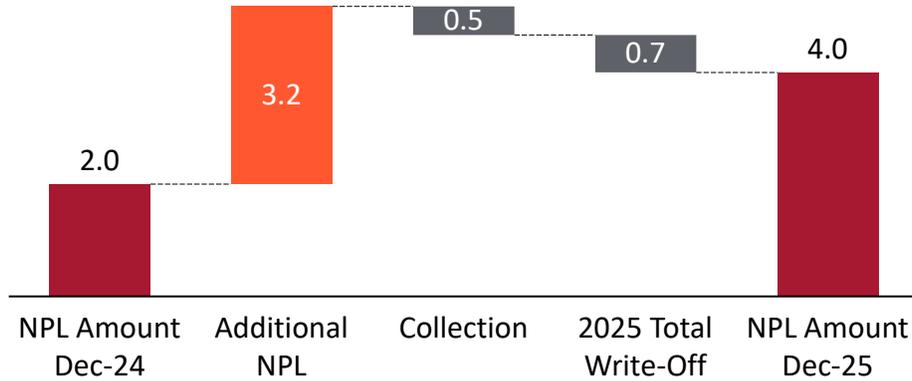
* According to BRSA segment definitions excluding credits extended to financial institutions

Asset quality remained strong with NPL ratio below sector average



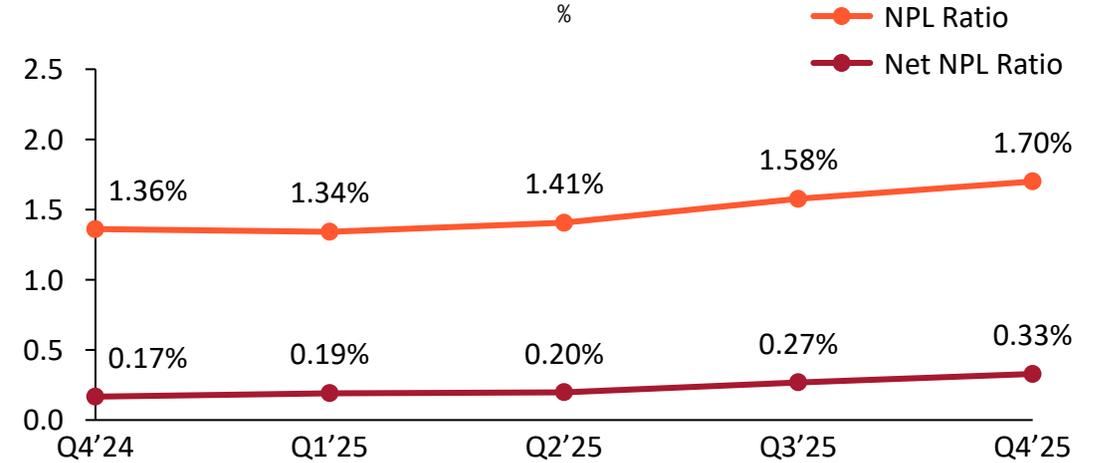
Non Performing Credits Development

TL Billion



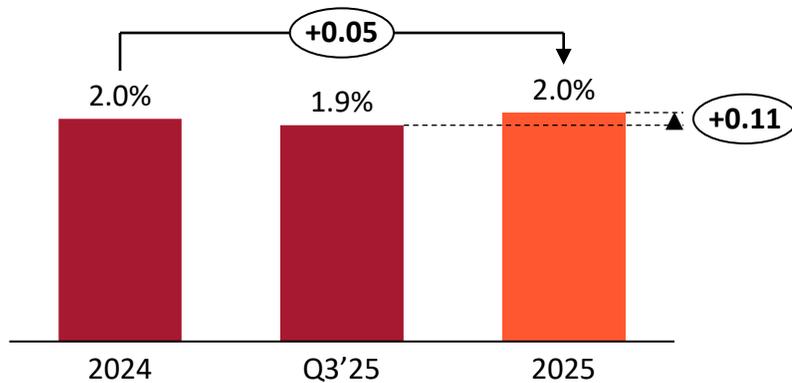
NPL Ratio

%



Cost of Risk*

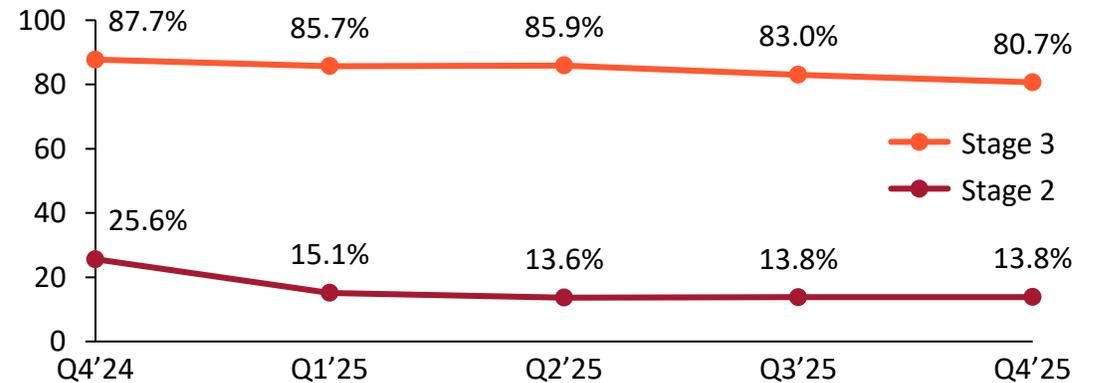
%



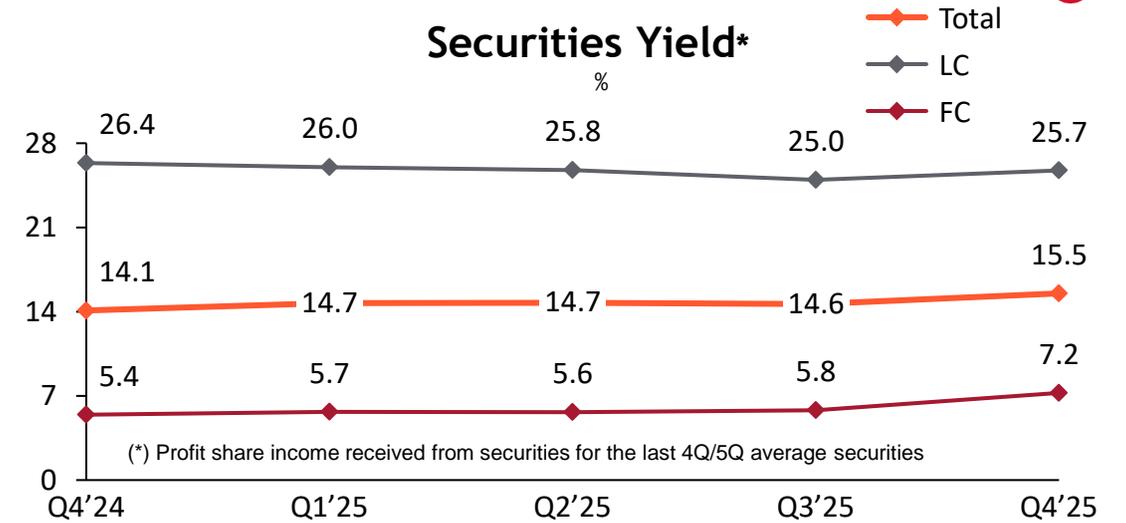
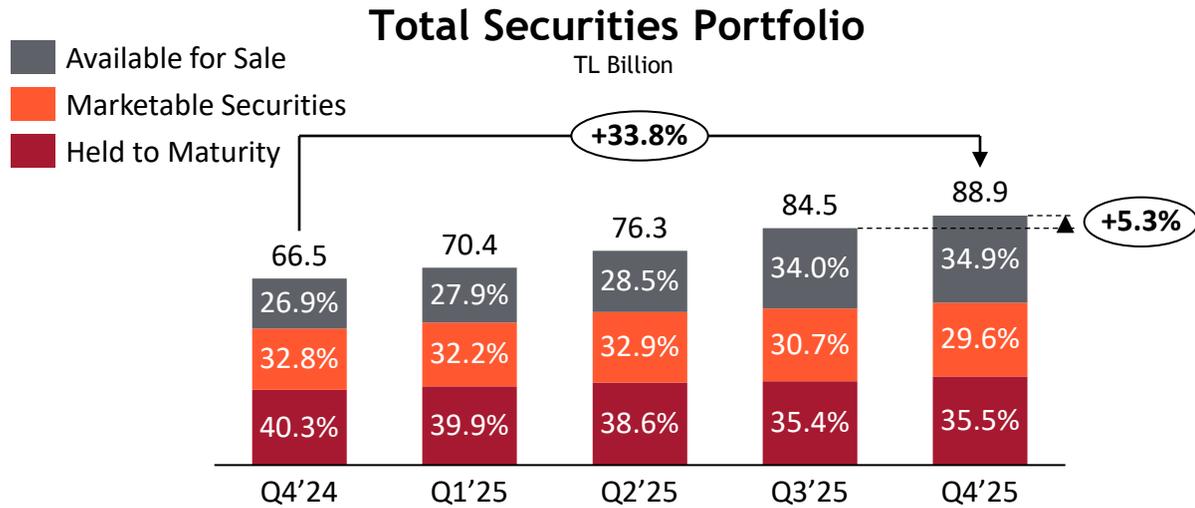
*Cost of risk: Annualized Expected Loss Provisions/5Q Average Funded Credits

Provisioning Ratios

%

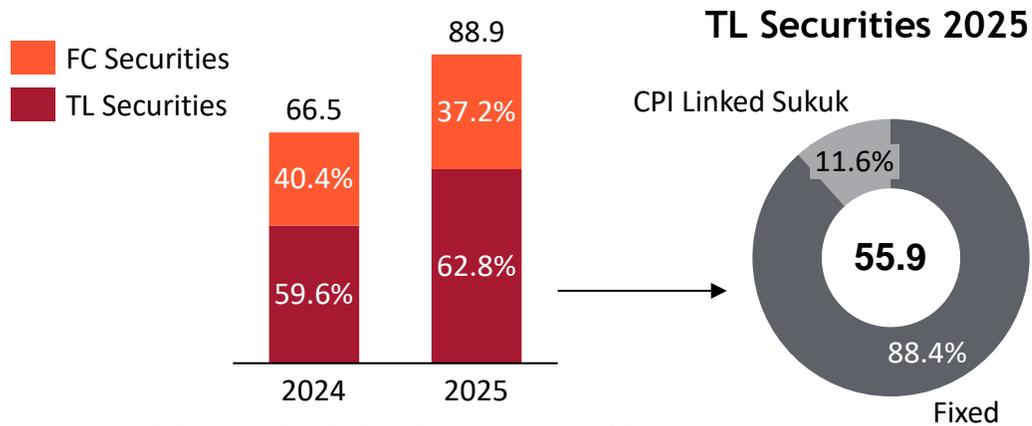


Securities portfolio remained aligned with market dynamics



Currency Breakdown of Securities

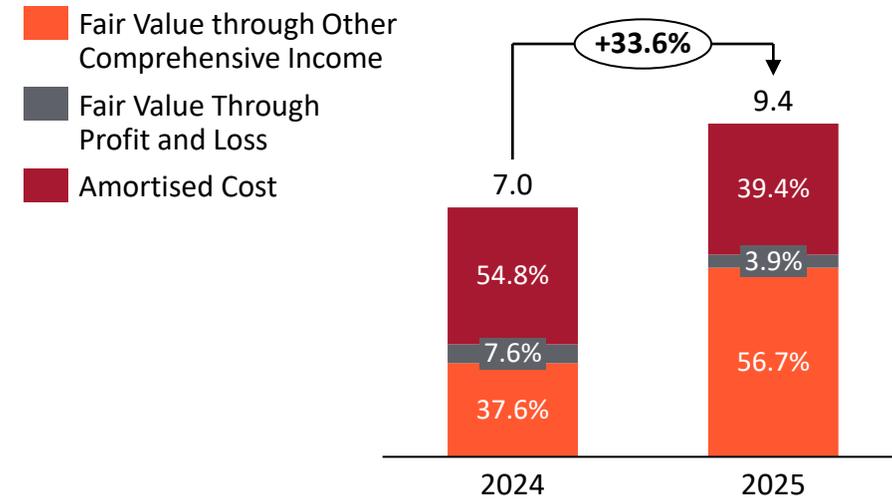
TL Billion . % Share in Total Securities



* There are CPI linked sukuk only in TL securities portfolio.

Profit Share Income From Securities Portfolio

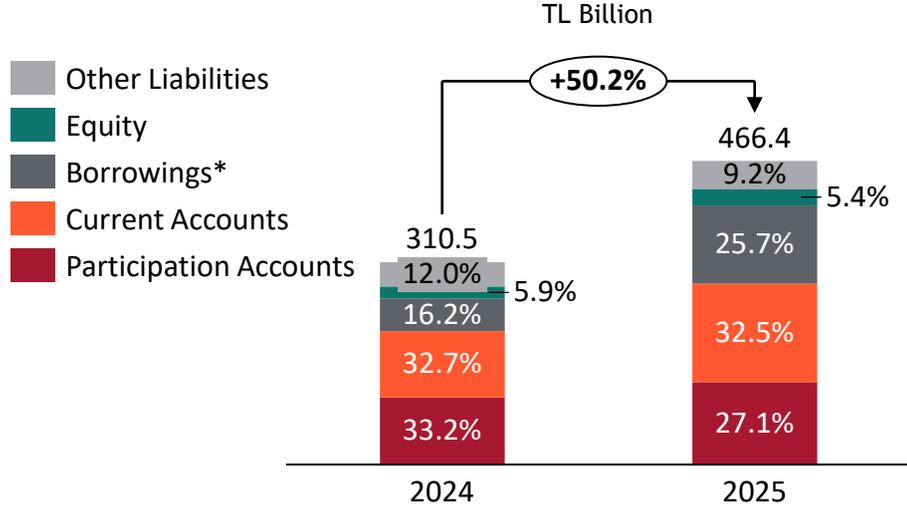
TL Billion



Well-diversified funding mix supporting cost optimization and flexibility

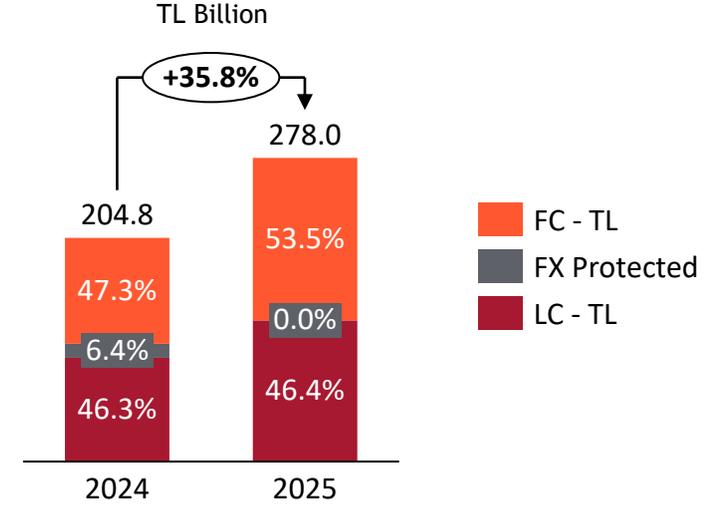


Composition of Total Liabilities

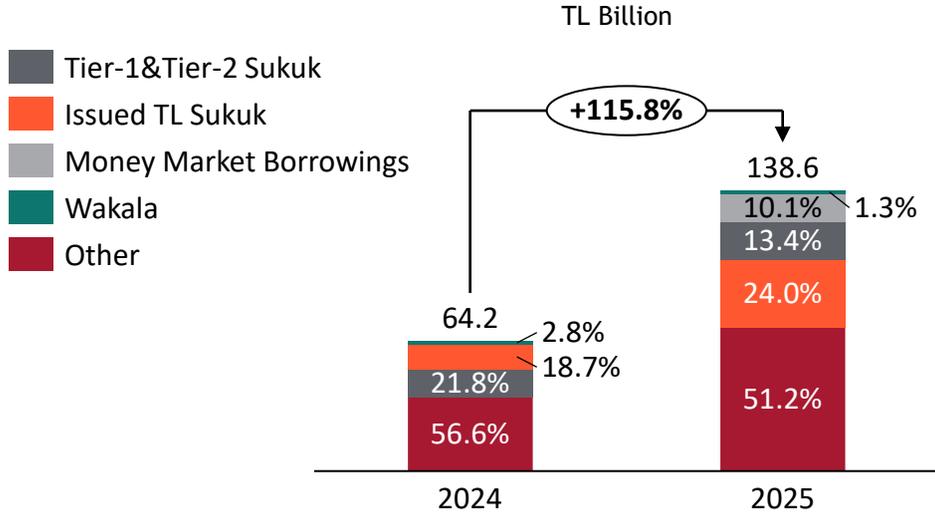


*Money market borrowings are included.

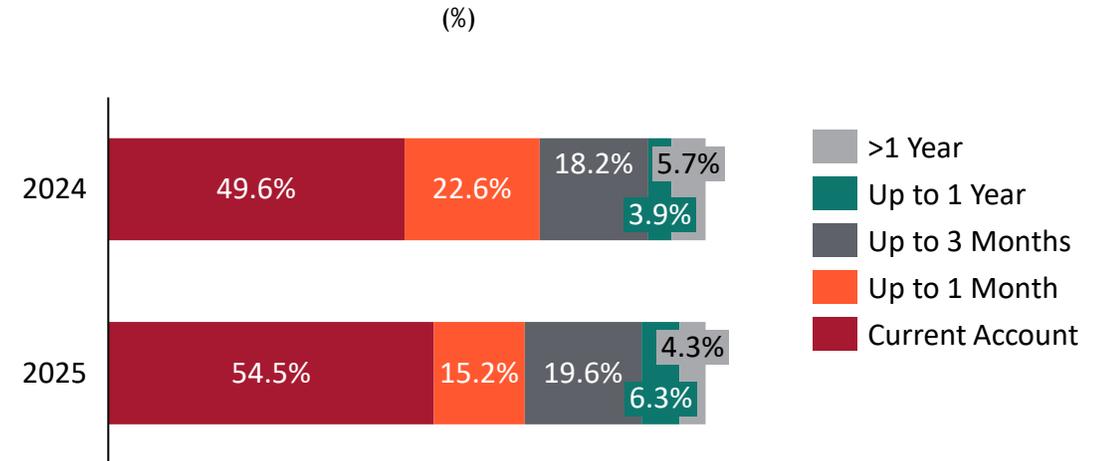
Currency Breakdown of Collected Funds



Composition of Borrowings



Maturity Composition of Funds Collected

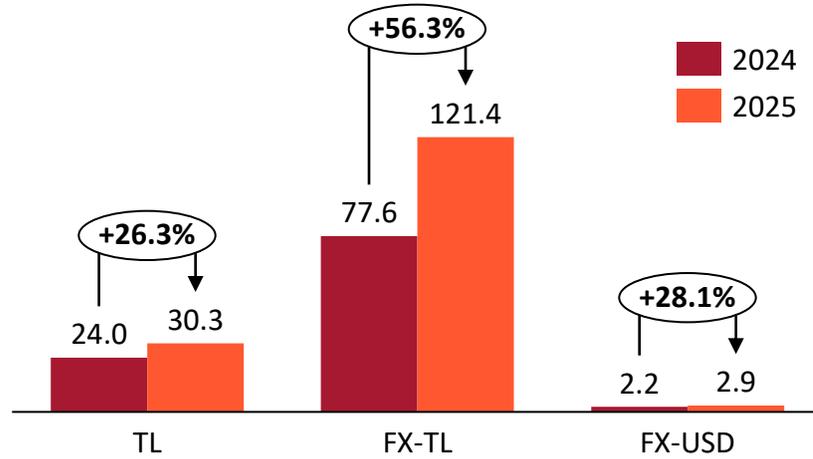


Efficient deposit structure supporting lower cost of deposit



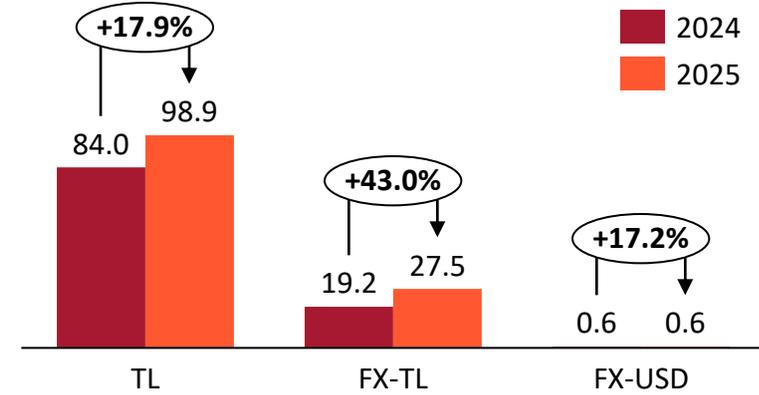
Current Accounts

TL Billion - Annual Growth %



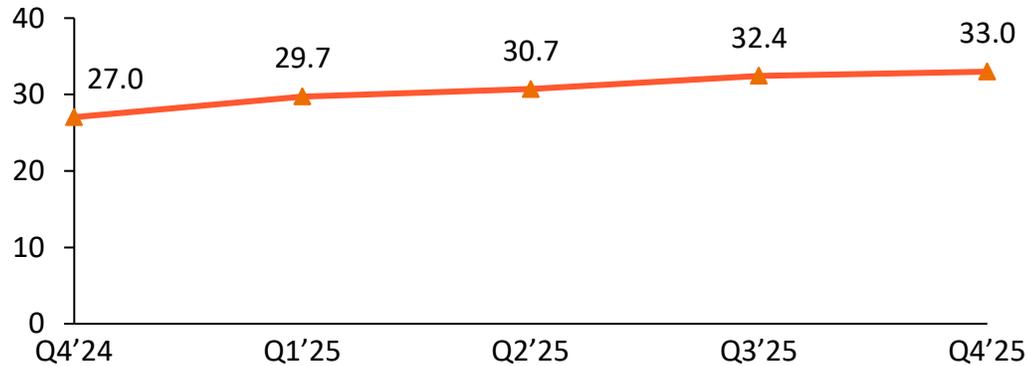
Participation Accounts

TL Billion - Annual Growth %



Cost of Funds Collected*

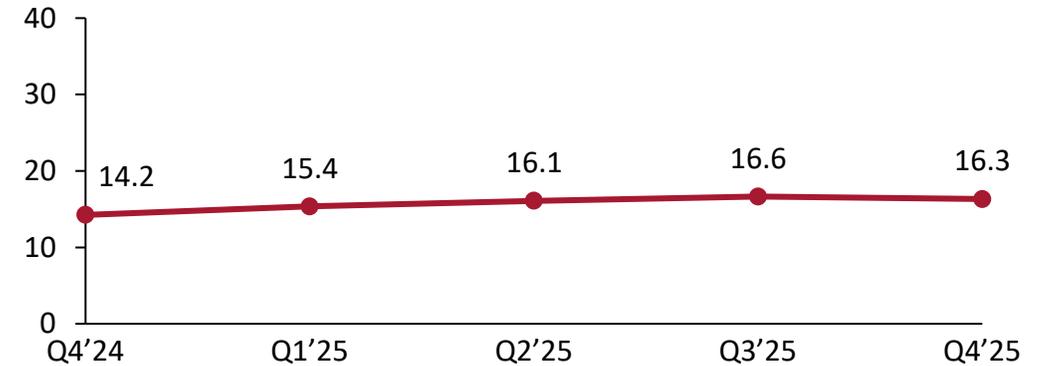
%



*Annualized profit share expense by extending the relevant quarter to the year / average participation accounts

Cost of Funds Collected**

% - Including Current Accounts



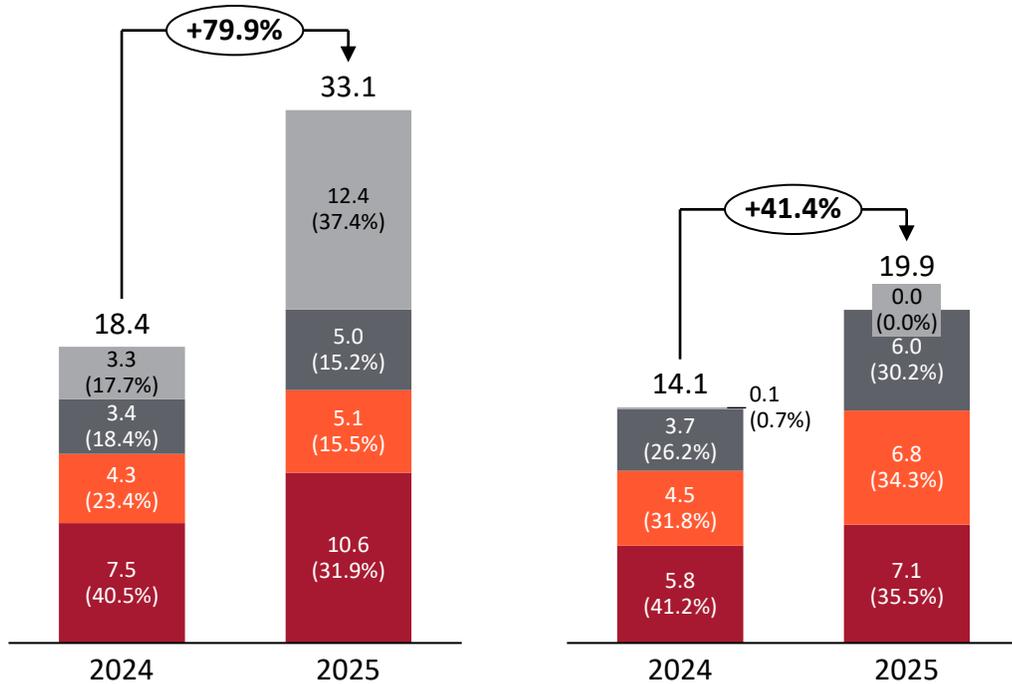
**Annualized profit share expense by extending the relevant quarter to the year / average collected funds

Sustained improvement in income-cost balance despite tight monetary conditions



Income-Cost Dynamics

TL Billion



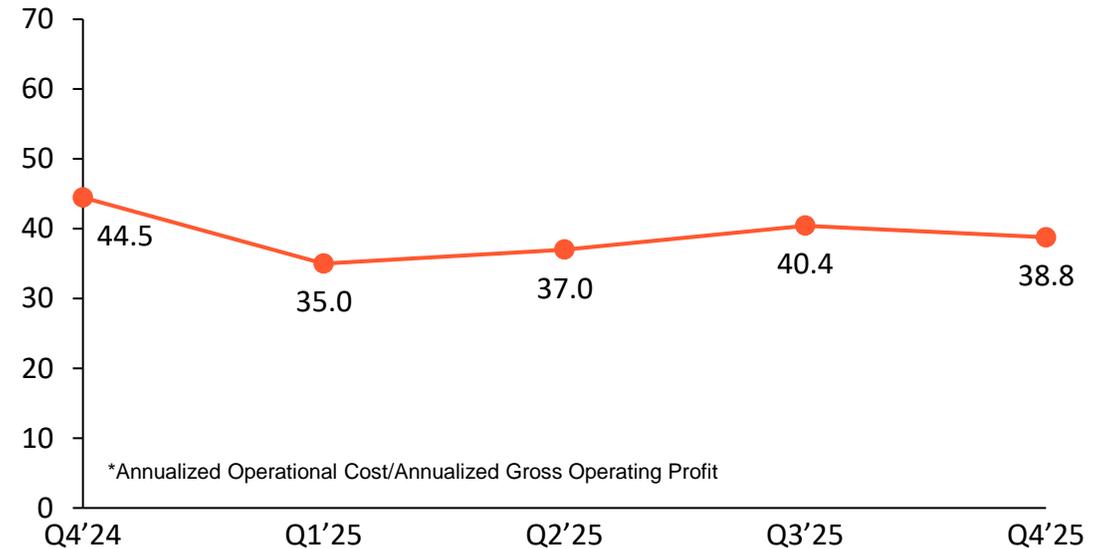
Income

Cost

- Other Income
- Net Commission and Fee Income
- Net Trading Income/Loss
- Net Profit Share Income

- Tax
- Other Cost
- Employee Cost
- Provisions

Cost - Income*



*Annualized Operational Cost/Annualized Gross Operating Profit

Sustainable profitability continues with strong financial dynamics

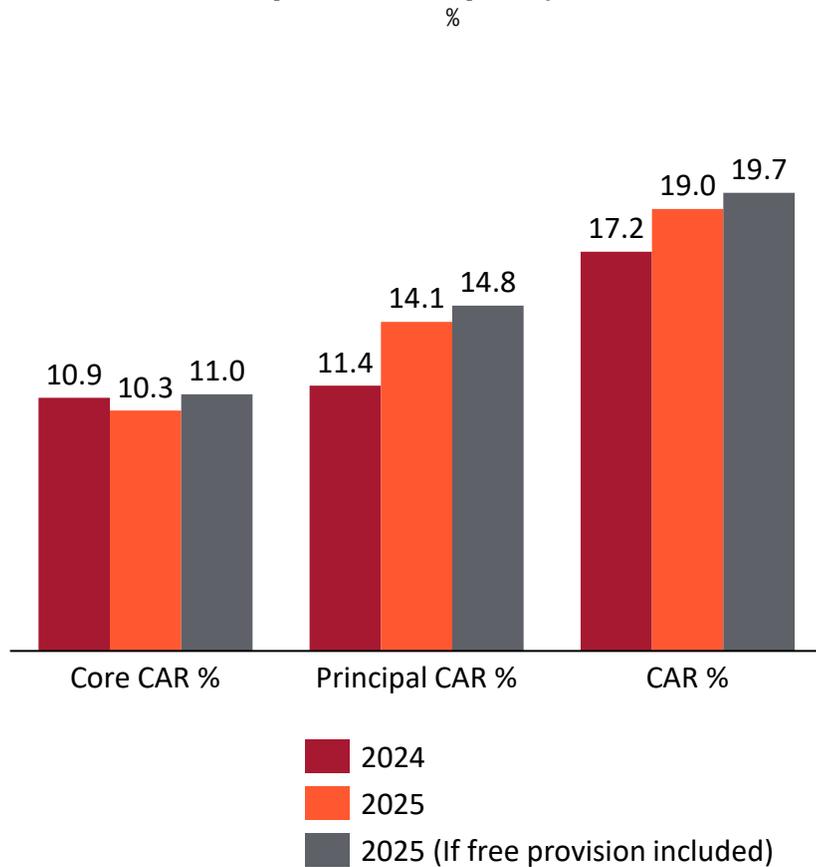


(TL Million)	YoY		%	QoQ		%	Notes
	2024	2025		Q3'25	Q4'25		
Net Profit Share Income	7,451	10,569	42%	1,415	7,484	429%	Net profit share income increased by 42% YoY and by around 430% QoQ in Q4'25, primarily supported by P/L projects gains and improved funding cost dynamics.
Net Fees & Commission Income	3,392	5,026	48%	1,337	1,458	9%	Net fees and commissions income increased by 48% YoY and 9% QoQ in Q4'25, reflecting sustained growth above the inflation rate.
Net Trading Income	4,299	5,129	19%	474	2,907	513%	Net trading income increased by 19% YoY and over 500% QoQ in Q4'25, mainly driven by investment fund valuation gains in last quarter.
Other Income	3,261	12,376	280%	441	454	3%	Other income increased by 280% YoY, reflecting the impact of the free provision reversal and asset sale gain during the year, with a modest 3% QoQ change in Q4'25.
Provisioning (inc. free provisions)	5,810	7,078	22%	157	4,887	3008%	Provision expenses increased by 22% YoY and by over 3000%, mainly due to TL 2.1 billion ECL and TL 1,6 billion free provision booked in the last quarter. As of year-end 2025, total free provisions amounted to TL 1.85 billion.
Personnel Expenses	4,487	6,826	52%	1,581	1,587	0%	Personnel expenses remained flat QoQ and increased by 52% YoY, reflecting the absence of a mid-year wage adjustment and a more contained increase compared to the sector.
Other Costs	3,698	6,008	62%	1,472	1,631	11%	Operational expenses increased by 63% YoY and 11% QoQ, amid the high inflation environment.
Net Profit	4,310	13,178	206%	701	3,375	382%	

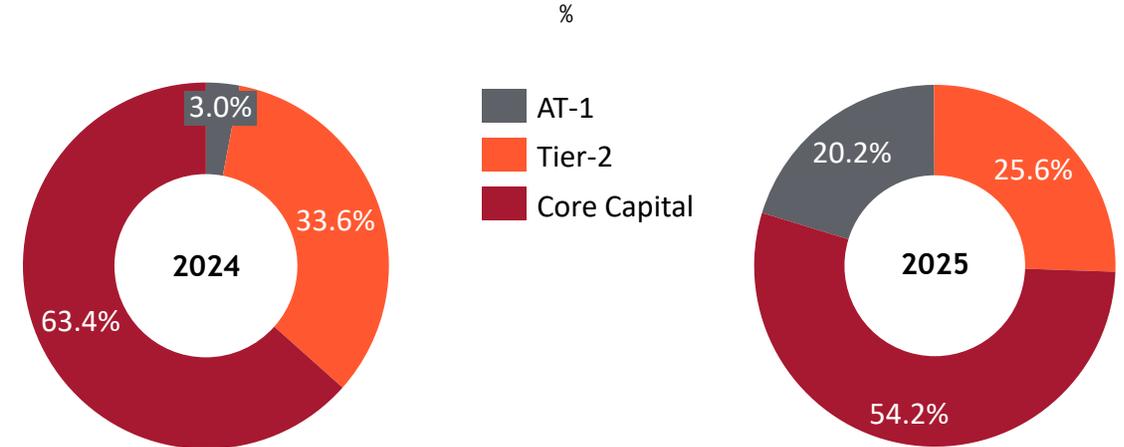
Boosted internal capital generation further supports capital adequacy ratios



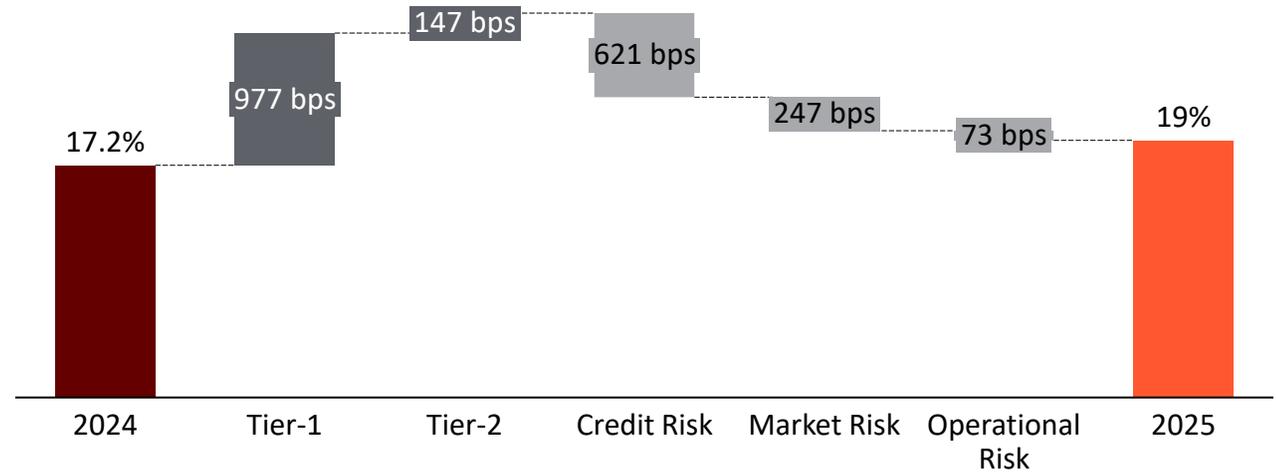
Capital Adequacy Ratio



Capital Breakdown



CAR Development





2026 Guidance	
Credit Growth	~40%
Non-Performing Credits Ratio	<2.5%
Special Provisioning Ratio	~75%
Net Profit Share Margin (Swap adjusted)	~3.5% (4.5% incl. investment fund income)
Return on Equity	25%-30%

Appendix

Summary Balance Sheet



(TL Million)	2024	2025	Growth (%)	(TL Million)	2024	2025	Growth (%)
Cash and Balances with Central Bank	60,893	87,152	43%	Funds Collected	204,767	278,044	36%
Banks	22,072	34,715	57%	Funds Borrowed	50,237	105,972	111%
Money Market Placements	-	-	N/A	Borrowings from Money Markets	-	14,021	N/A
Financial Assets	66,182	88,678	34%	Debts (inc. Taxes)	13,689	19,648	44%
Funded Credits (net)	144,019	230,758	60%	Provisions	9,419	4,760	-52%
<i>Cash Credits</i>	141,248	208,684	48%	Tier II Sukuk	14,007	18,624	33%
<i>Net Financial Leasing Receivables</i>	5,217	24,107	362%	Shareholders' Equity	18,429	25,319	37%
<i>NPL</i>	2,020	4,025	99%	<i>Capital</i>	2,500	2,500	0%
<i>Expected Credit Losses</i>	4,465	6,058	36%	<i>Capital Reserves (inc. Premium)</i>	4,422	899	-80%
Associates	93	115	24%	<i>Profit Reserves</i>	4,947	9,687	138%
Fixed Assets	6,948	7,493	8%	<i>Profit/Loss</i>	2,748	6,545	138%
Assets Held For Sale and Investment	4,245	895	-79%	Total Liabilities	310,548	466,389	50%
Other Assets (inc. Tax Assets)	4,990	16,584	232%	Total Assets	310,548	466,389	50%

Summary Income Statement



(TL Million)	2024	2025	Growth (%)
Profit Share Income	42,060	66,679	59%
Profit Share Expense	34,609	56,110	62%
Net Profit Share Income	7,451	10,569	42%
Net Fees and Commissions Income	3,392	5,026	48%
<i>Fees and Commissions Received</i>	4,023	5,975	48%
<i>Fees and Commissions Paid (-)</i>	631	949	50%
Net Trading Income	4,299	5,129	19%
Other Operating Income	3,261	12,376	280%
Total Operating Profit	13,916	26,274	89%
Provisions (including free provisions)	5,810	7,078	22%
Personnel Expenses	4,487	6,826	52%
Other Operating Expenses	3,698	6,008	62%
Operating Profit Before Tax	4,408	13,187	199%
Tax Provision	98	9	-91%
Net Profit	4,310	13,178	206%

THANK YOU

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