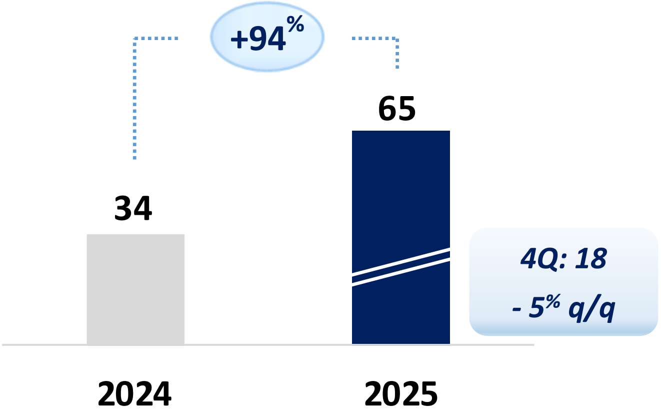
2025 EARNINGS
&
2026 GUIDANCE

YapıKredi
Dedication to deliver.

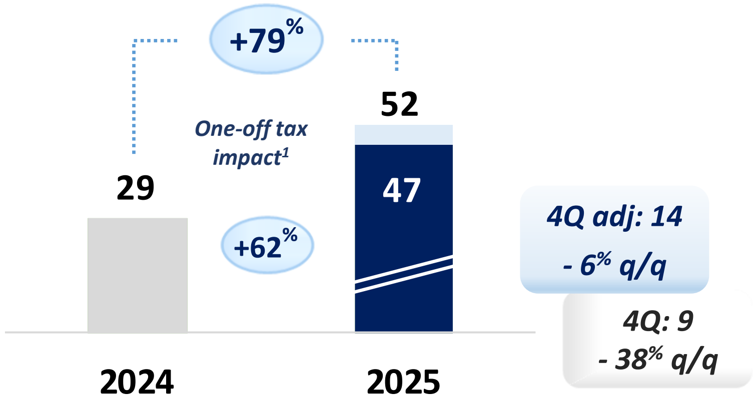
5 February 2026

Solid core banking revenue streams support profitability

Pre-Tax Profit *(TL bln)*



Net Profit *(TL bln)*



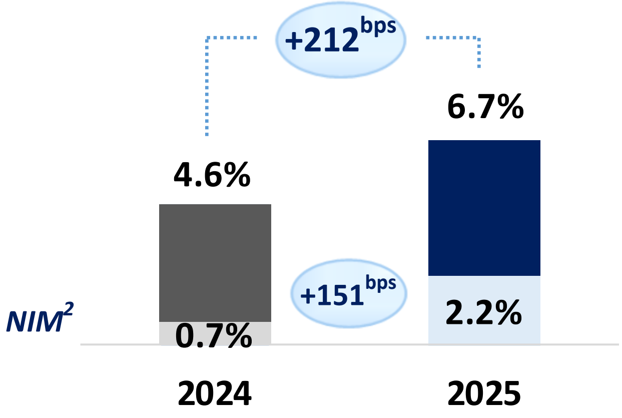
RoTE adj. for tax impact[1] **~23.5%**

RoTE 21.4%

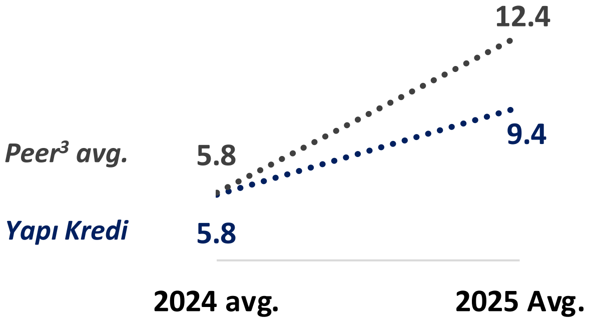
RoA adj. for tax impact[1] **~1.7%**

RoA 1.5%

Robust Core Revenue Margin[2] widening powered both by margin & fee performance

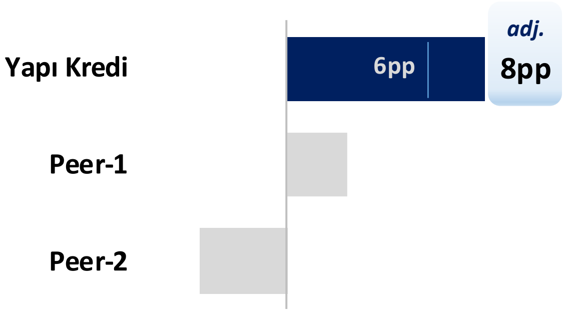


Net NPL inflow evolution mirror outperformance in asset quality (TL bln)



*NPL market share[4] decreased by **274**bps through 2025*

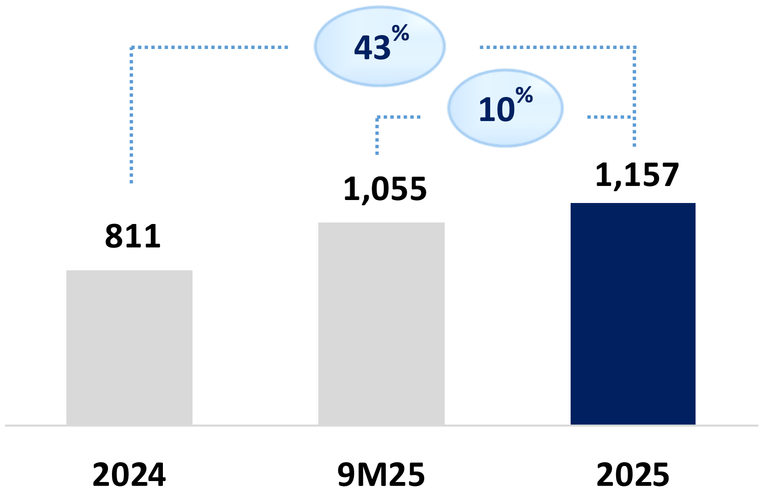
Best in Class[3] RoTE improvement



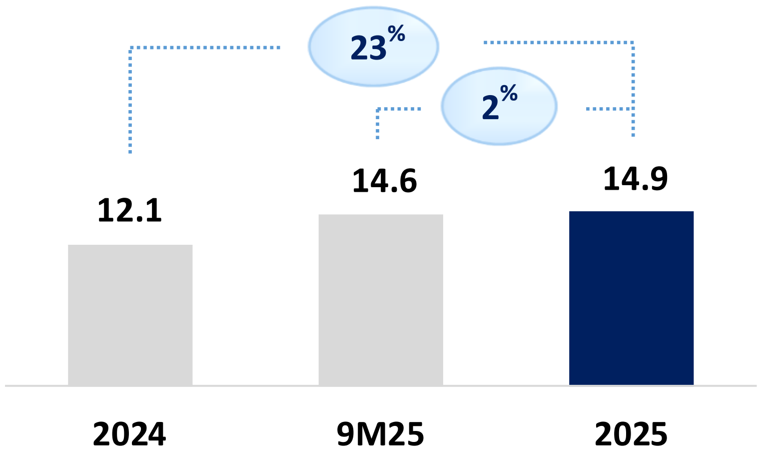
Notes:
1.Adjusted for the one-off impact from tax regulation change. 2. Based on BRSA Bank-Only financials. 3. Based on BRSA financials as of 2025 for peers announced so far. 4. Among private banks as of 2 January 2026 BRSA weekly sector data, adjusted for NPL sales.

Selective lending strategy secures resiliency in TL loan yield

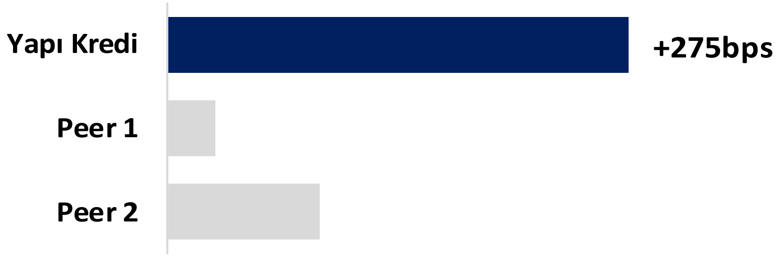
TL Performing Loans[1] *(TL bln)*



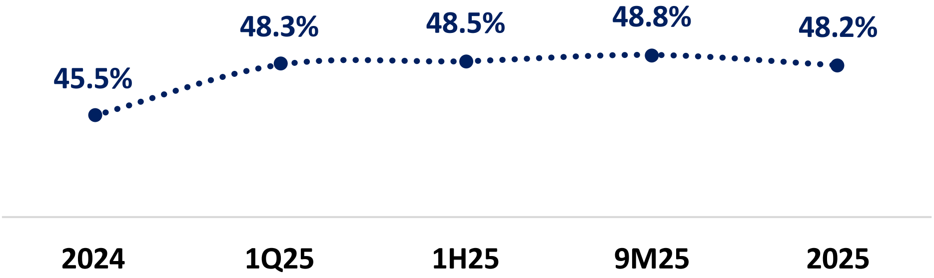
FC Performing Loans[1] *(US$ bln)*



Best-in-class TL performing loan yield evolution *(y/y change, CC adjusted[3])*



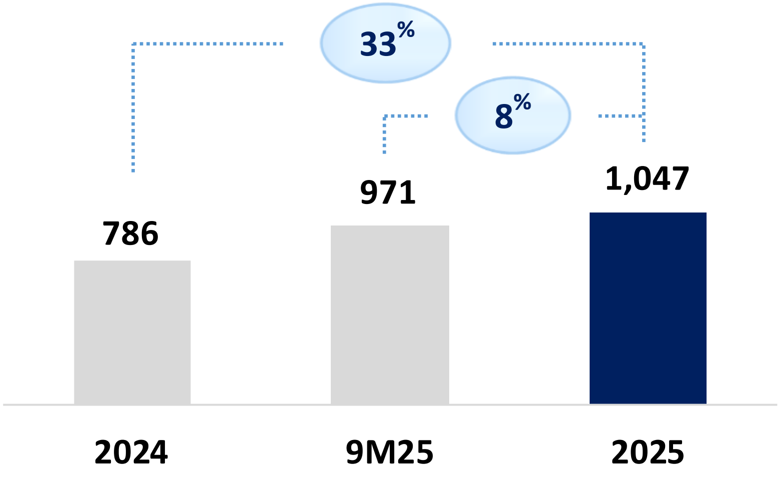
TL performing loan yield *(Cumulative, CC adjusted[3])*



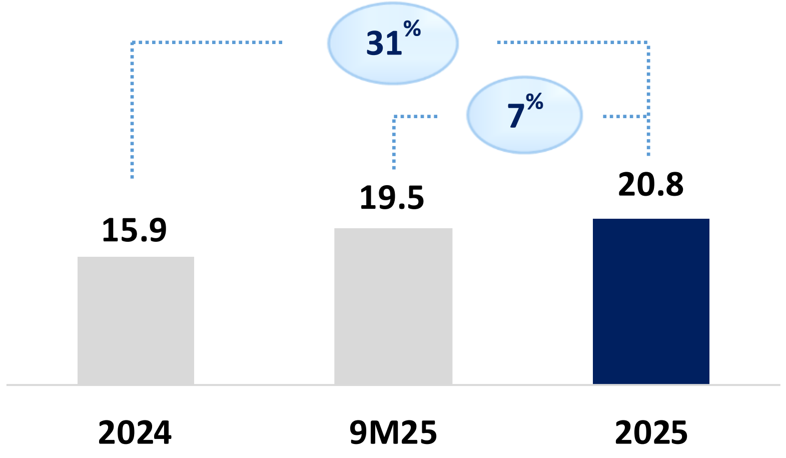
Notes:
1. Loans exclude loans provided to financial institutions; adjusted for the FX indexed loans. 2. Based on Bank-Only financials as of 2025 for peers announced so far. 3. Excludes non interest earning assets related to credit cards.

Optimizing cost of funding through strength in customer base

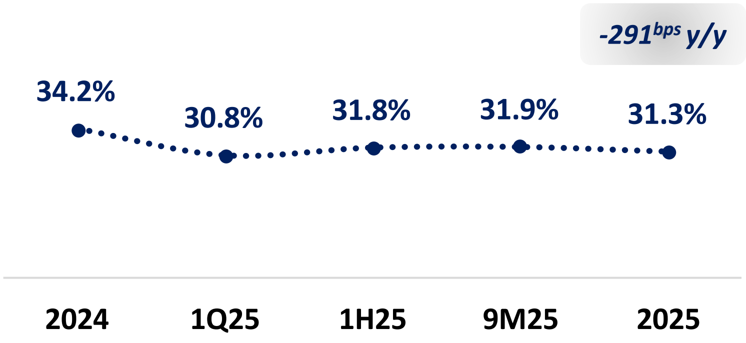
TL Customer Deposits *(TL bln)*



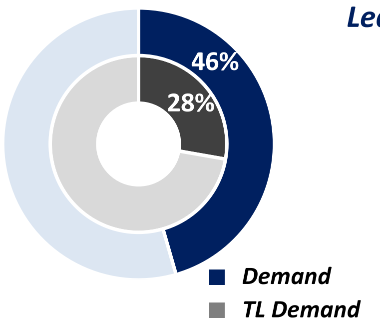
FC Customer Deposits *(US$ bln)*



TL Deposit Cost Evolution *(Bank-only; Cumulative)*



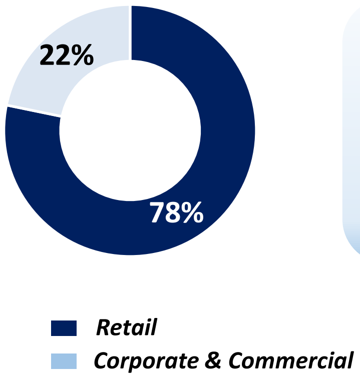
Best-in-Class[2] Demand Deposit Base



Leadership in market share[1]

TL Demand Deposits 17.2%

Deposit Breakdown[3]



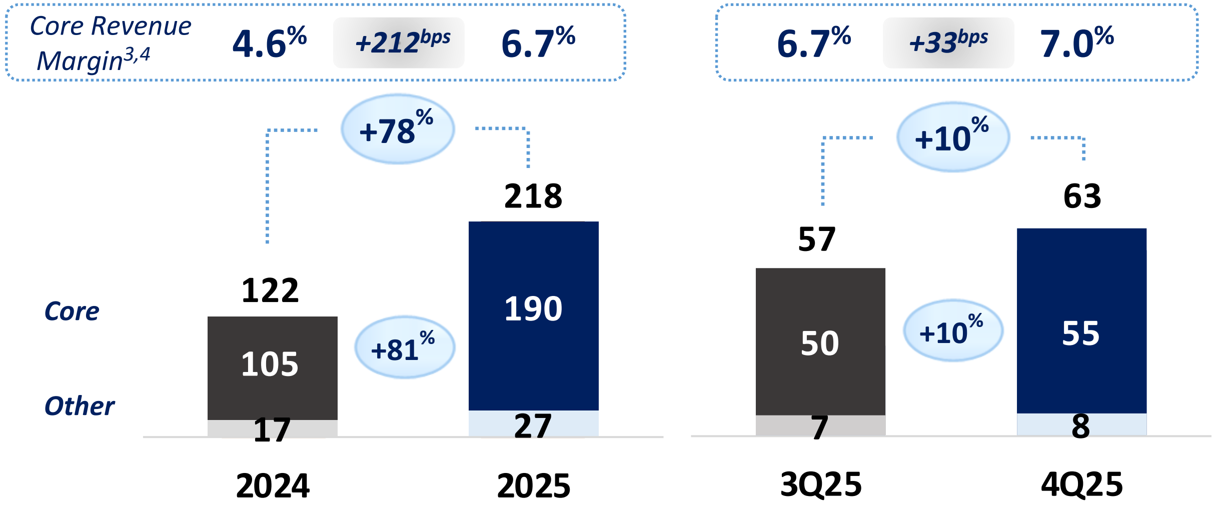
Sticky & Low-cost deposits base

Share of Retail Deposits increased by +648bps y/y

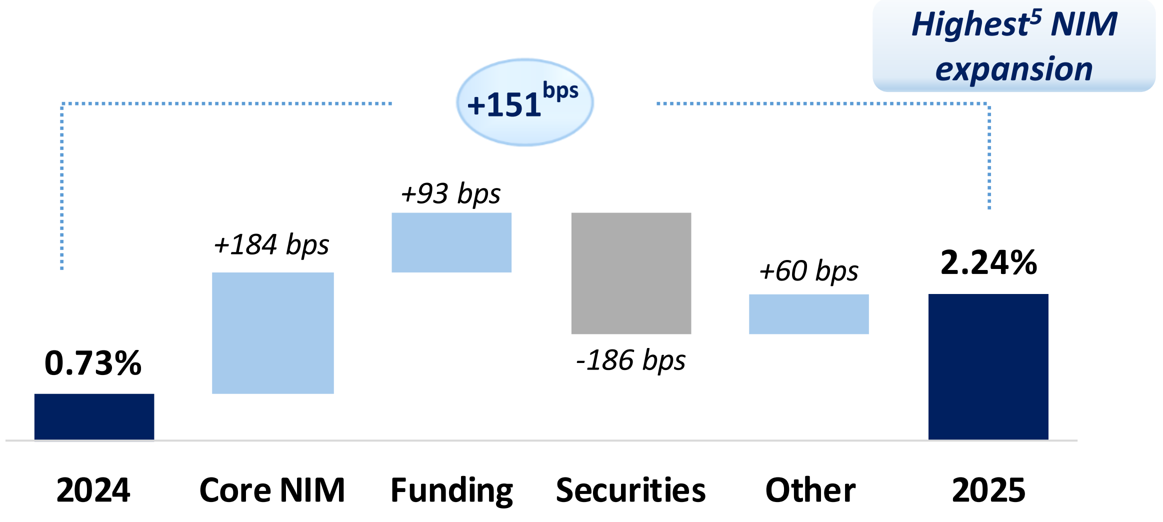
Notes:
1. Among private banks as of 2 January 2026, BRSA weekly sector data. 2. Based on BRSA financials as of 2025 for peers announced so far. 3. Based on MIS data bank-only, retail includes individual & SME.

Best-in-class margin improvement fueling core revenue growth

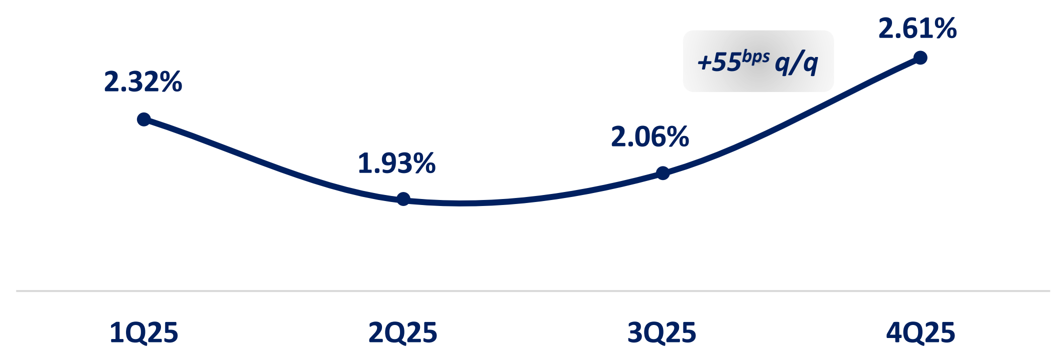
Revenues[1,2] *(TL bln)*



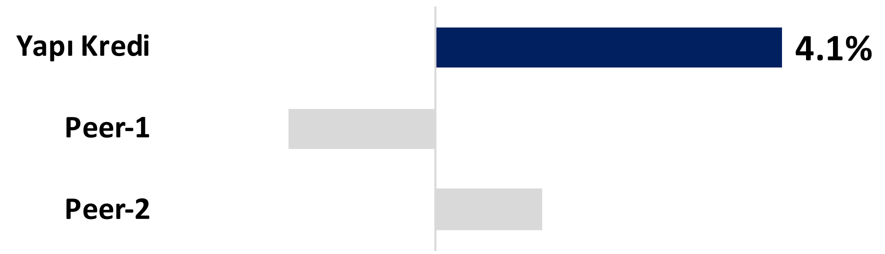
NIM[4]



NIM evolution (Quarterly, normalized w/ linkers[6])



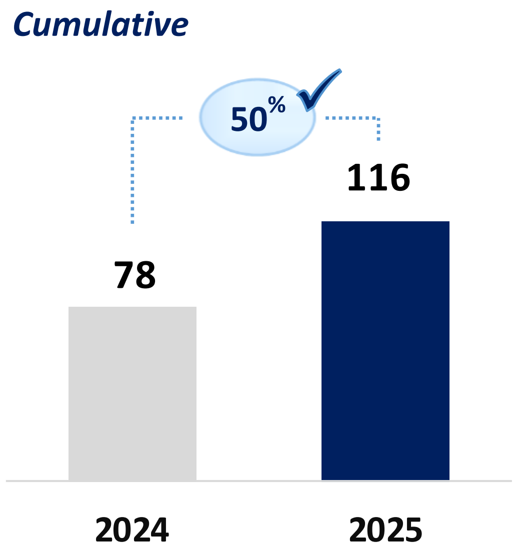
Loan-Deposit Contribution to NIM[4] (Cumulative)

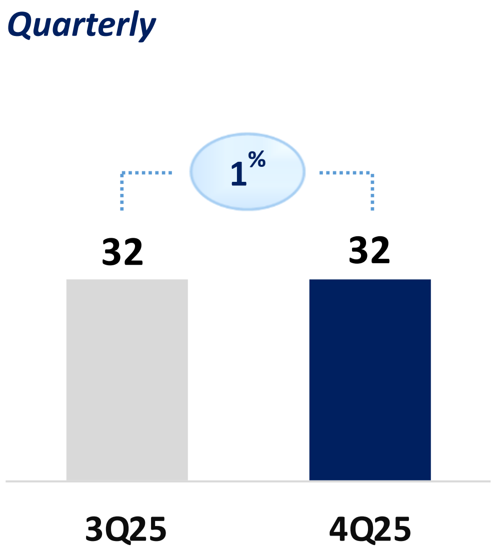


Notes:
1. Revenues and other revenues exclude ECL collection income and trading income to hedge FC ECL. 2. Core Revenues = NII + swap costs + net fee income. 3. Based on BRSA Bank-Only financials. 4. Normalised for 32.9% realised Oct CPI (1H: 30%, 9M: 32%) Reported Core Revenue Margin: 3Q25: 6.9%, 4Q25: 7.2%. 5. Based on Bank-Only financials as of 2025 for peers announced so far. 6. 2025 quarters are normalised for 32.9% realised Oct CPI (1H: 30%, 9M: 32%) Reported NIM: 1Q25: 2.1%, 2Q25: 1.7%, 3Q25: 2.3%, 4Q25: 2.8%.

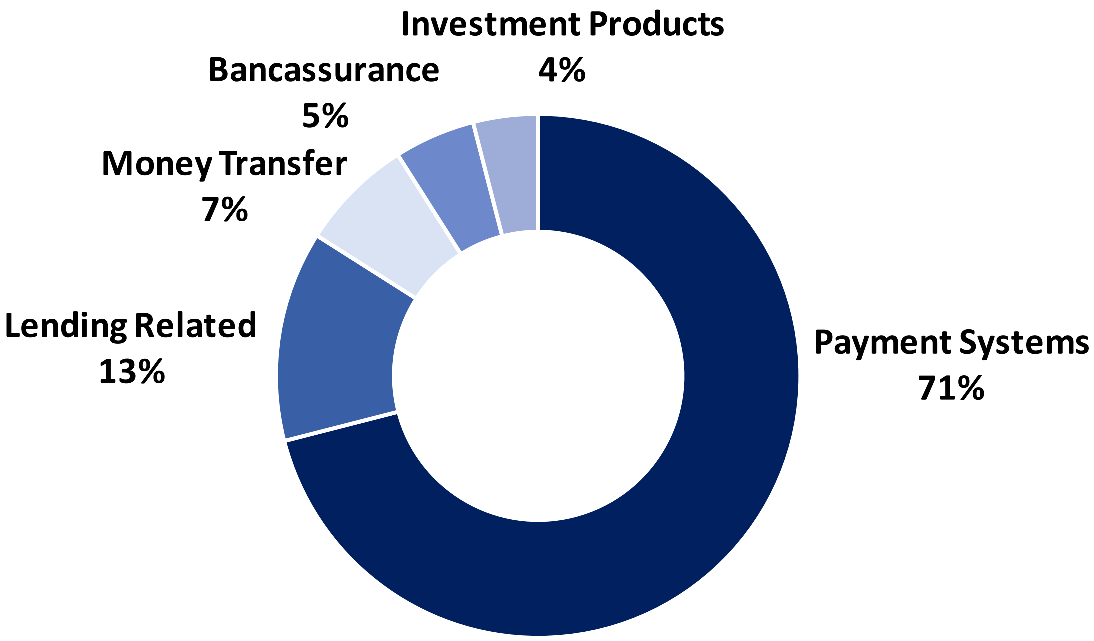
Across the board improvement in fees lead to above guidance performance

Net Fee & Commission Income *(TL bln)*





Net Fee & Commission Composition[1]



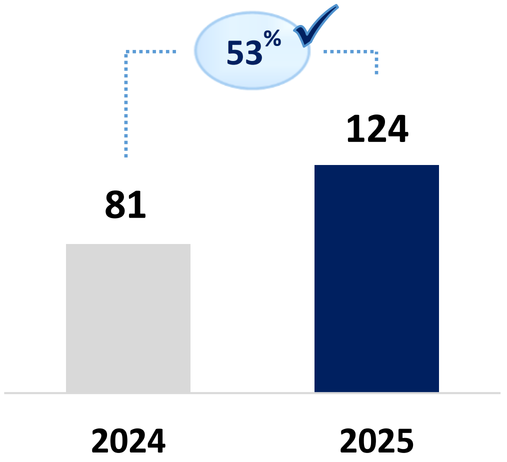
Payment Systems	Money Transfers	Bancassurance	Investment Products	Lending Related
y/y: 54%	y/y: 56%	y/y: 69%	y/y: 59%	y/y: 24%

Notes:
1. Based on MIS, Bank-Only financials.

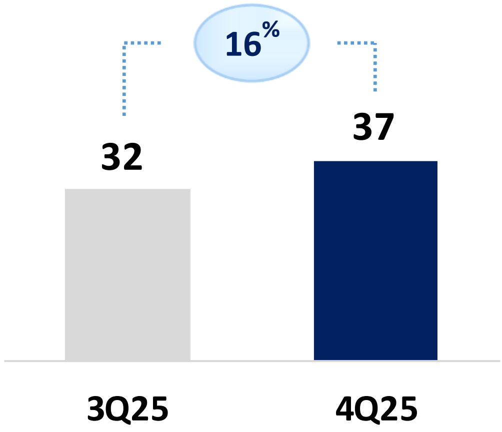
Continous IT and Human Capital investments

Operating Costs[1] *(TL bln)*

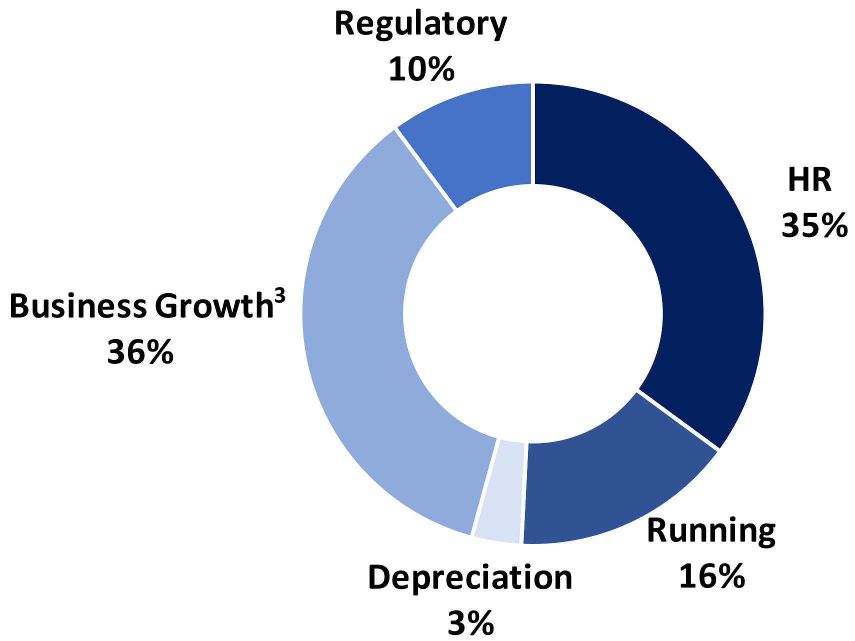
Cumulative



Quarterly



Cost Breakdown[2]



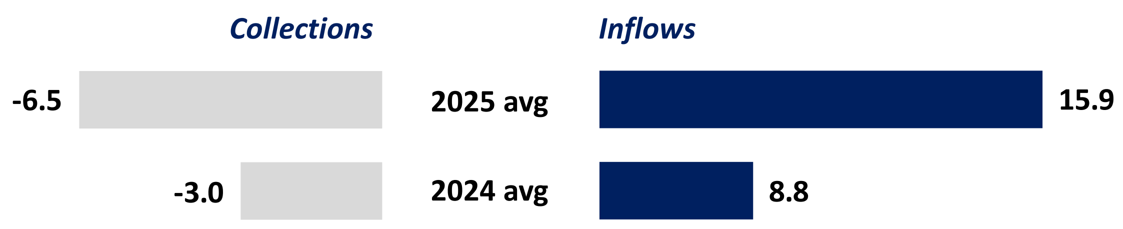
Strength in efficiency KPIs sustained

Fees / Opex	*Cost / Avg. Assets*
94%	*4.1%*

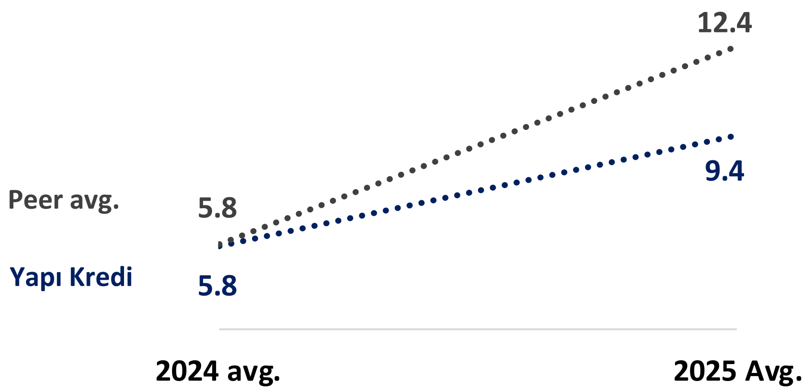
Notes:
1. Excluding pension fund provisions. 2. Based on Bank-only financials, MIS data. 3. Including customer acquisition costs. World points and advertisement

Sound asset quality amid higher NPL inflows

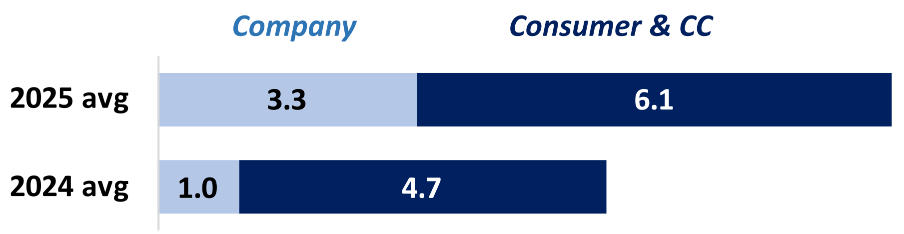
Net NPL Formation[1,2] *(TL bln)*



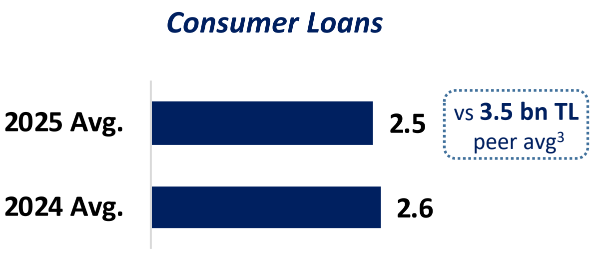
Lowest Net NPL Inflow among peers[3] (TL bln)



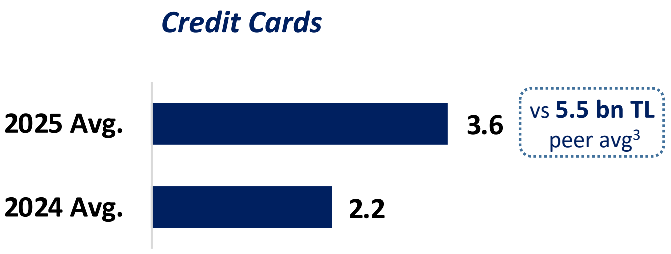
Net NPL Inflow Breakdown *(Quarterly avg, TL bln)*



… thanks to better performance in unsecured consumer loans via active management through data analytics & AI



Share of Salary Customers in GPLs
>65%

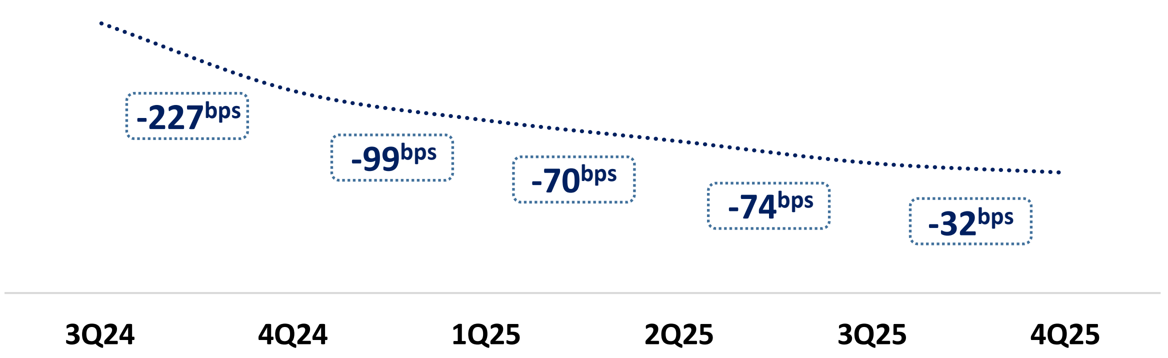


Credit Card NPL ratio
~30bps below private banks[4]

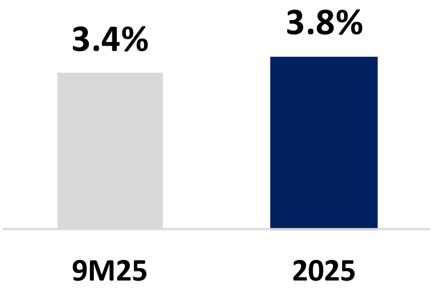
Notes:
1.Based on Bank-only BRSA financials, 2. Excluding the positive impact of NPL sales & write-offs, (NPL Sales, 4Q25: 1.6bln TL, 3Q25: 2.7 bln TL., 2Q25: 2.5 bn TL, 1Q25: 1.7 bln TL), 3. Based on BRSA financials as of 2025 for peers announced so far.
4. Among private banks as of 2 January 2026 BRSA weekly sector data.

Outperformance in asset quality whilst maintaining prudency

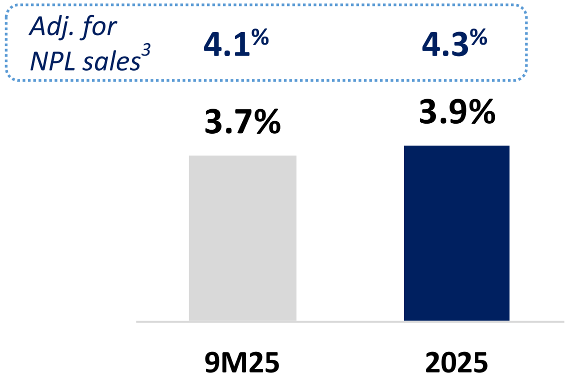
NPL Market Share[1] *(q/q change, adj. for NPL sales)*



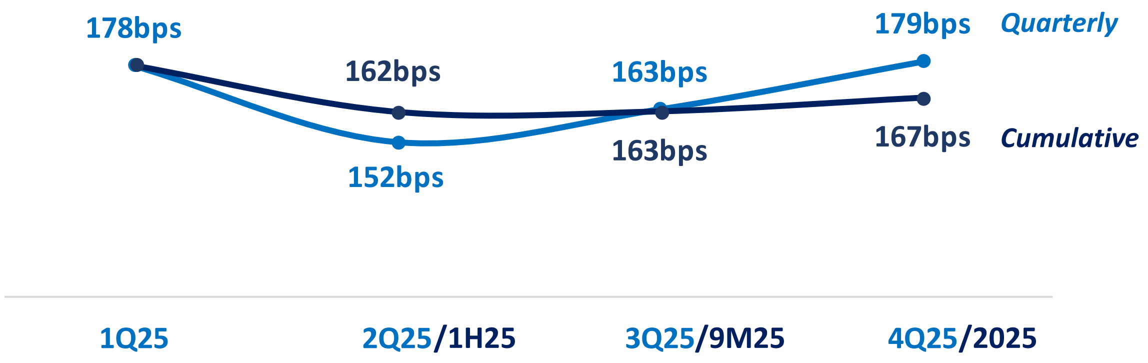
NPL Ratio[2]



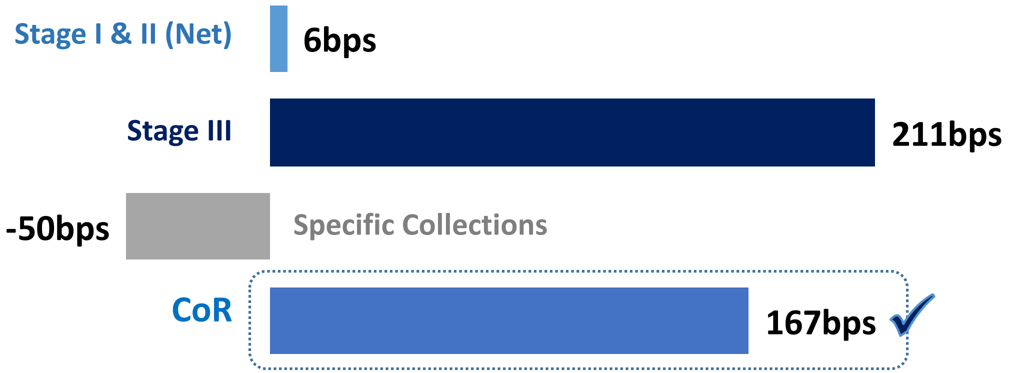
Total Coverage[2]



Cost of Risk



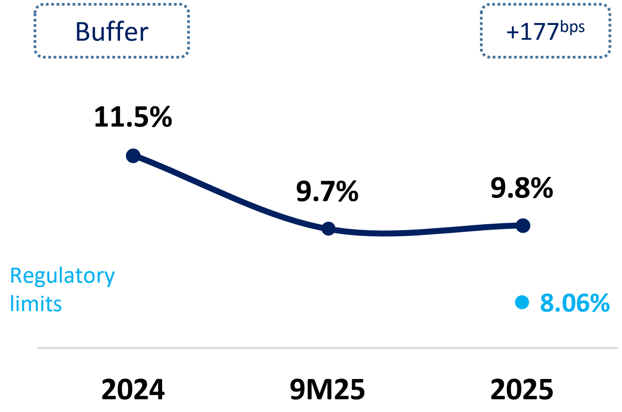
Cost of Risk Components *(cumulative)*



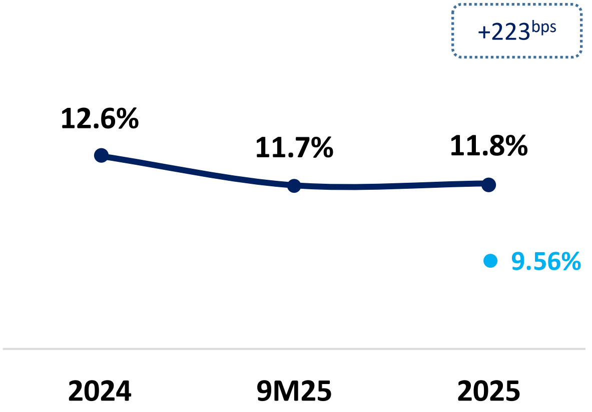
Notes:
1. Among private banks as of 2 January 2026 BRSA weekly sector data. 2. Based on BRSA Bank-Only financials. 3. Adjusted with NPL Sales 2025: 8.5 bln TL, 9M25: 6.9bln TL.

Capital buffers remain comfortable under stricter IRB standards

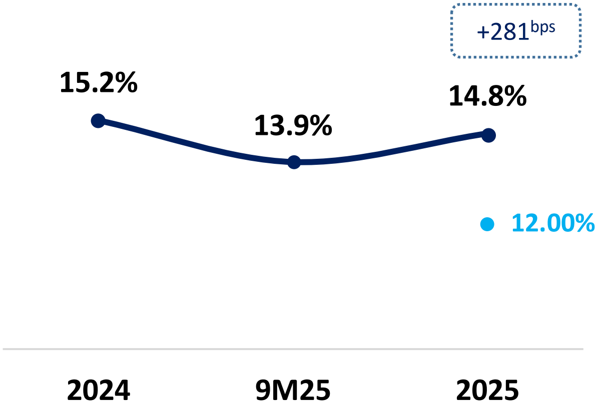
CET-1 w/o forbearance



Tier-1 w/o forbearance



CAR w/o forbearance



Sensitivities

First **+100bps TL interest rate** impact on Capital ratios **~-15bps**

First **10% depreciation** impact

CET-1: **-29bps** Tier-1: **-16bps**

CAR: **no impact**

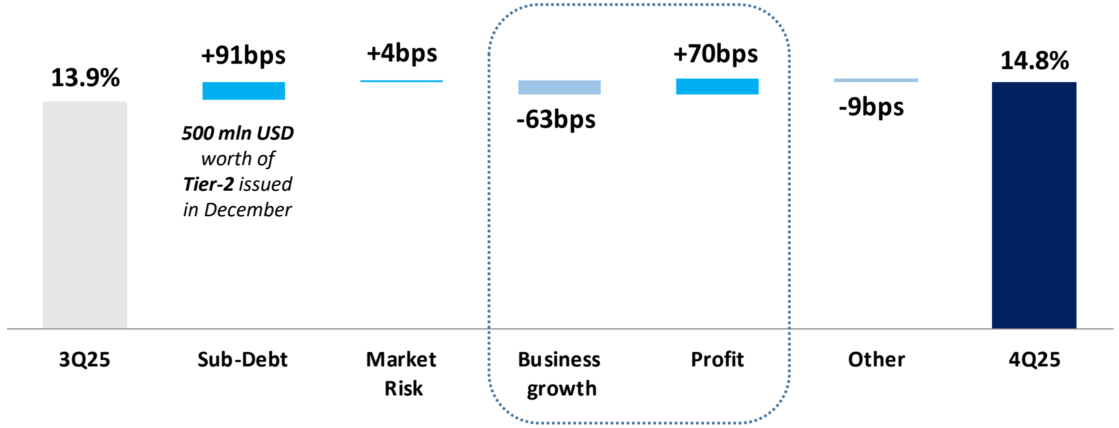
Breakeven USD/TL: **~74**

Breakeven NPL Ratio

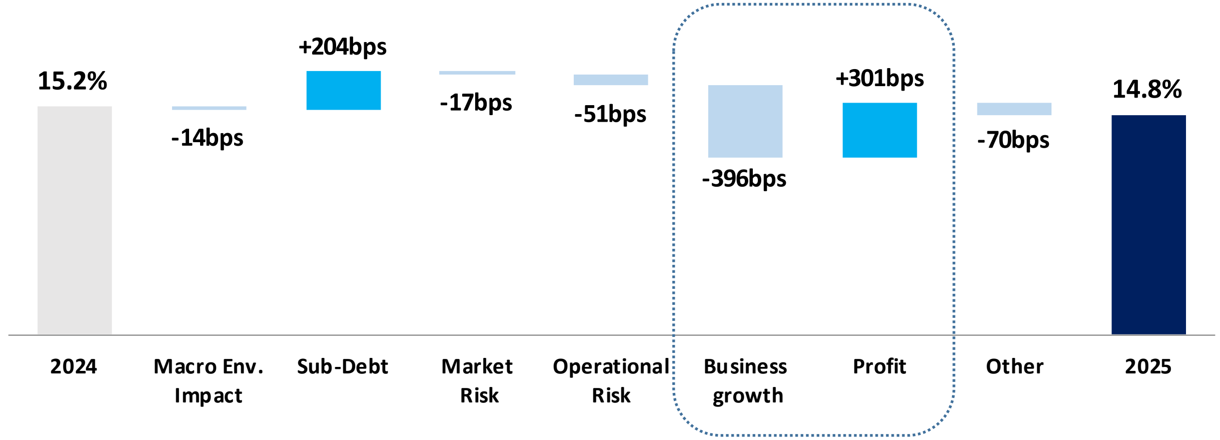
~8.8% vs Recent: **3.8%**

CAR Evolution w/o forbearance

Quarterly



Cumulative



Notes:
Capital Conservation Buffer: 2.5%; Counter-Cyclical Buffer: 0.050%; SIFI Buffer: 1.0%

2025 Realization

		2025 Guidance	2025 Actual
Volumes	TL Loan Growth	< Average inflation	43% ↑
	FC Loan Growth	Mid-teens	23% ↑
Revenues	**NIM** (bank-only)	200-225bps improvement	+151bps ↓
	Fee Growth	≥40%	50% ↑
Costs	Cost growth	< 50%	53% ✓
Asset Quality	Total CoR	150-175bps	167bps ✓
Profitability	RoTE	Mid Twenties	adj. for tax impact[1]: ~23.5% ✓ *Reported: 21.4%*

Notes:
1.Adjusted for the one-off impact from tax regulation change.

Time to reap the benefits of strategic balance sheet positioning

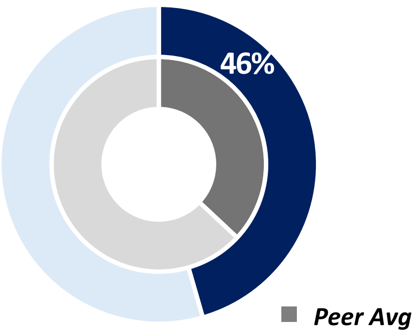
Strong Customer Franchise

~18 million active customers
+>8 million in 5 years

Sticky & Low cost deposit base
Retail share: 78%, +648bps ytd

- Support on **TL deposit costs**
- Increase in **# of transactions**
- Diversification **in fees**

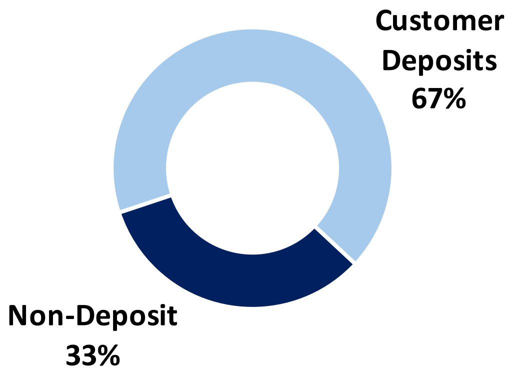
Best-in-Class Demand Deposit Share



Fast Repricing Funding Mix[2]

Highest Short-Term Non-Deposit Funding Share
33% of the Funding Base[1]

- Boosts **repricing capacity** of the funding mix
- Support to **NIM**

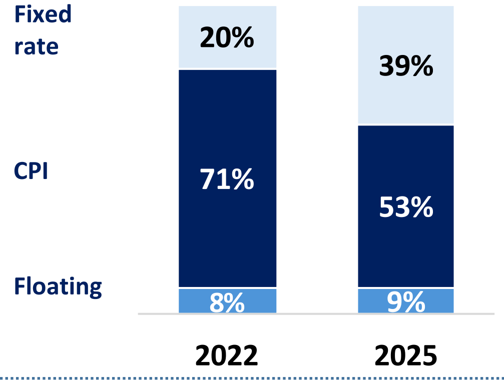


Timely Shift in Securities Composition

+45% y/y growth in high-yielding TL fixed rate securities, *highest ytd growth among peers[1]*

- Potential support to **trading gains**
- Support to **NIM**
- Support on **book value growth**

TL Securities Breakdown

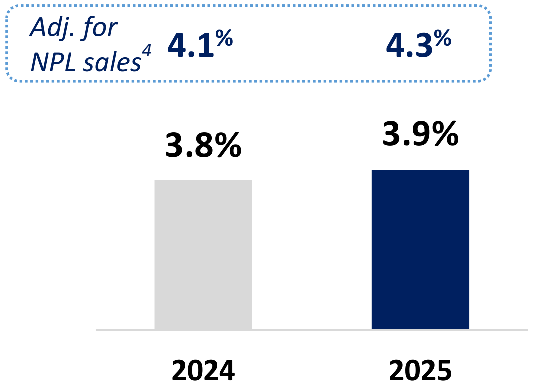


Sound Asset Quality

Salary Customers share in GPLs: **>65%**
SME share in total loans: **8%**
Active management through **data analytics & AI**

- Credit card NPL ratio **~30bps** below private banks
- NPL market share[5] decreased by **274bps** through 2025

Total Coverage[3]



Notes:
1. Based on BRSA financials as of 2025 for peers announced so far. 2. Funding mix includes Customer Deposits, Borrowings, Money Markets and Securities Issued. 3. Based on Bank-Only financials. 4. Adjusted with NPL Sales 2025: 8.5 bln TL, 2024: 5.7bln TL. 5. Among private banks as of 2 January 2026 BRSA weekly sector data, adjusted for NPL sales.

Unlocking value
Technology investments enhancing operational efficiency and productivity

A new era shaped by advanced data analytics & AI

Technological Transformation

- **Only Turkish Bank** who completed **Next Generation Banking Architecture** in 2025 for the infrastructure of micro-service architecture, modular structure and connected data.

  >175 mn USD investment over the course of 5-year transition *(total cost of ownership)*

! Provides significant **investment & technology advantage**

! Facilitates **further cost efficiency** and **edge during AI infrastructure transformation**

Hyper-Personalization

Real-Time AI

- **Next Best Action:** Real-time tailor-made product offers through «online data hub» instead of reactive customer management
- **Use of Large Language Models:** Customized customer insights for the portfolio managers via Generative AI

! Increase **sale conversion** pace

! Enhance **customer experience**

! Supporting **operational efficiency**

Customized Pricing & Offers

- Personalized **time deposit pricing**
- Personalized **FX spread pricing** depending on customer sensitivity
- **Sector asset estimation** to collect TL individual time deposit

! Supports **NIM** through improving funding cost

! Sustainable improvement in **trading income** through customer transactions

! Enlarges **low-cost TL time deposit base**

Risk Management

Use of Data Analytics & AI in Risk Management
- Early warning systems
- Income prediction
- Collection probability

! Controls **NPL inflows &** boosts **recoveries**

! Supports **CoR**

2026 Guidance: Best positioned to beat inflation

		2026	Guidance Drivers
Volumes	TL Loan Growth	+30%	▪ TL loan growth in-line with regulatory caps
	FC Loan Growth	Low-single digit	▪ FC loan demand will be capped by regulations
Revenues	NIM *(bank-only)*	≥ 100bps improvement	▪ NIM improvement thanks to ongoing improvement in TL funding costs
	Fee Growth	~Inflation	▪ Impact of lower merchant commissions offset by diversification and increase in # of transactions with strong customer base
Costs	Cost growth	≤ 35%	▪ No sacrifice from HR & IT related costs, regulatory cost pressure to be offset via efficiency gains
Asset Quality	CoR	150-175bps	▪ Increase in NPL inflows through SME loans, support from collection performance to sustain

RoTE: High-Mid Twenties

Q&A

ANNEX

Macro environment and banking sector

Macro Environment

	2023	2024	2025
GDP Growth (y/y)[1]	*5.0%*	*3.3%*	*3.7%*
CPI Inflation (y/y)	*64.8%*	*44.4%*	*30.9%*
CAD[2]/GDP[3]	*-3.6%*	*-0.8%*	*-1.5%*
Budget Deficit/GDP[3]	*-5.1%*	*-4.7%*	*-2.9%*
USD/TL (eop)	*29.44*	*35.28*	*42.85*
2Y Benchmark Bond Rate (eop)	*39.7%*	*40.6%*	*37.2%*

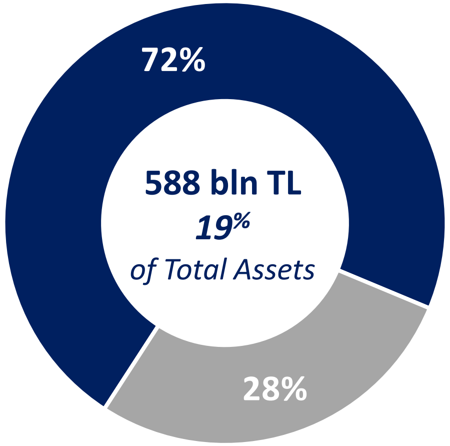
Banking Sector - *Private Banks*

	2023	2024	2025
Loan Growth (ytd)	**51%**	**42%**	**42%**
TL	*52%*	*40%*	*43%*
FC (USD)	*-7%*	*24%*	*15%*
Cust. Deposit Growth (ytd)	**61%**	**28%**	**40%**
TL	*83%*	*39%*	*30%*
FC (USD)	*-13%*	*-6%*	*28%*
NPL Ratio	**2.1%**	**2.2%**	**3.1%**
CAR[4]	**20.3%**	**20.6%**	**20.0%**
RoTE	**39.2%**	**25.1%**	**25.3%**

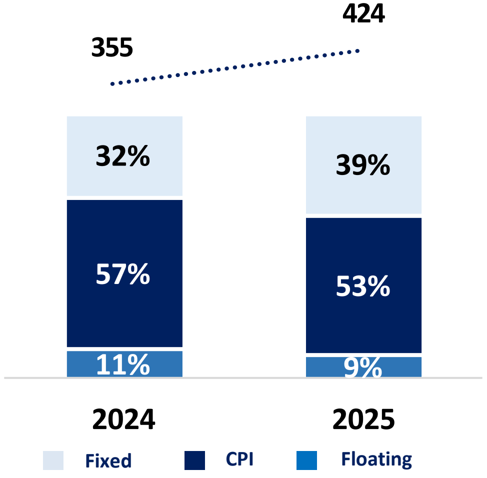
Notes:
All macro data as of December 2025 unless otherwise stated.
Banking sector volumes based on BRSA weekly data as of 2 January 2026.

1. As of 9M25
2. CAD indicates Current Account Deficit as of Nov'25,
3. 4Q25 GDP Forecast,
4. CAR includes regulatory forbearances.

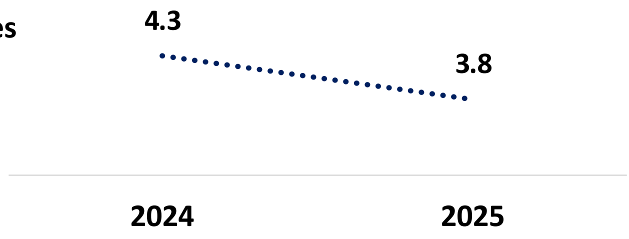
Securities portfolio



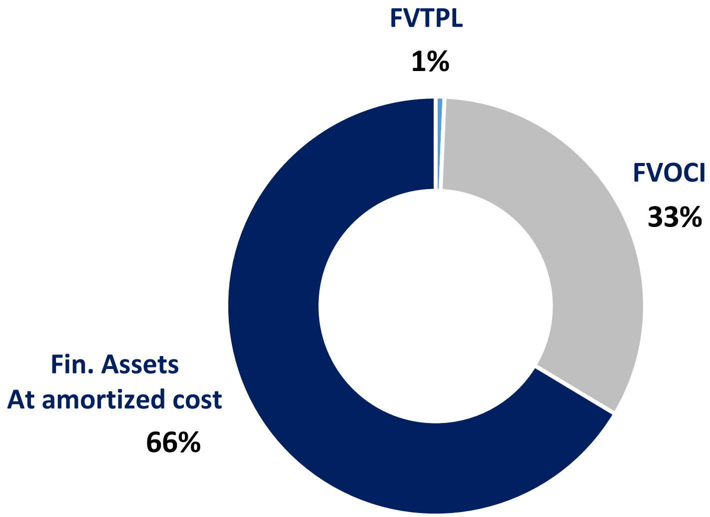
TL Securities
(bln TL)



FC Securities
(bln USD)



Securities Classification



M-t-m unrealized gain/loss[1]
2025: **-9.1 bln TL**
(9M25: -13.3 bln TL; 1H25: -13.5 bln TL; 2024: -12.8 bln TL)

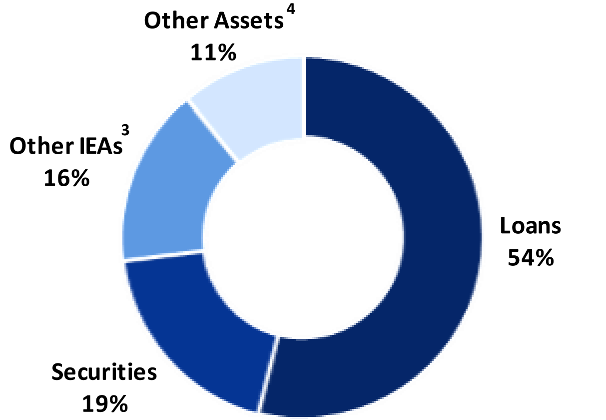
October-to-October CPI for valuation of linkers
2025: 32.87%
(9M25: 32%; 2024: 48.5%)

Notes:
1. Net of tax

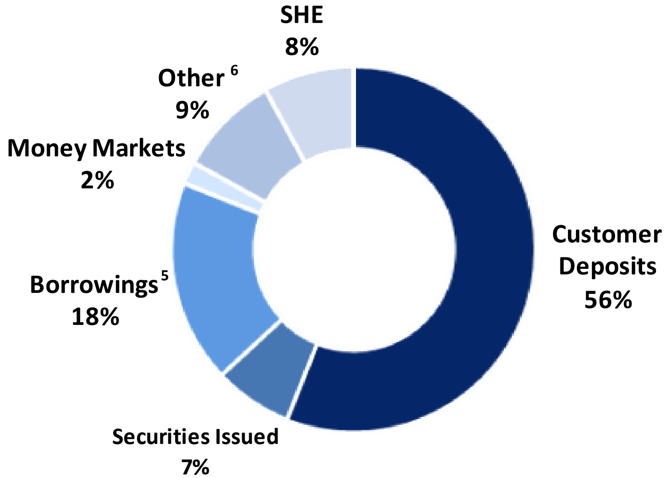
Consolidated balance sheet

TL bln	2024	9M25	2025	q/q	y/y
Total Assets	**2,554**	**3,348**	**3,523**	**5%**	**38%**
Loans[1]	**1,239**	**1,663**	**1,794**	**8%**	**45%**
TL Loans	811	1,055	1,157	10%	43%
FC Loans ($)	12	15	15	2%	23%
Securities	**525**	**600**	**619**	**3%**	**18%**
TL Securities	356	409	427	4%	20%
FC Securities ($)	5	5	4	-2%	-6%
Customer Deposits	**1,348**	**1,780**	**1,939**	**9%**	**44%**
TL Customer Deposits	786	971	1,047	8%	33%
FC Customer Deposits ($)	16	19	21	7%	31%
Money Markets	**196**	**221**	**102**	**-54%**	**-48%**
Borrowings	**586**	**797**	**897**	**13%**	**53%**
TL Borrowings	103	96	142	48%	37%
FC Borrowings ($)	14	17	18	4%	29%
Shareholders' Equity	**193**	**241**	**256**	**6%**	**33%**
Assets Under Management	**501**	**872**	**1,004**	**15%**	**101%**
LDR[2]	**84%**	**86%**	**85%**	**-1%**	**0%**
TL LDR[2]	**89%**	**93%**	**94%**	**1%**	**5%**

Assets - *Bank Only*



Liabilities - *Bank Only*



Notes:
1. Loans indicate performing loans excluding loans provided to financial institutions. TL and FC Loans are adjusted for the FX indexed loans, 2. LDR = Loans exc. Bank loans / (Customer Deposits + TL Bonds + Blocked Deposits) 3. Other interest earning assets (IEAs) include Balances with the Central Bank Turkey, banks and other financial institutions, money markets, factoring receivables, financial lease receivables, 4. Other assets include investments in associates, subsidiaries, joint ventures, hedging derivative financial assets, property and equipment, intangible assets, tax assets, assets held for resale and related to discontinued operations (net) and other. 5. Borrowings: include funds borrowed, marketable securities issued (net), subordinated loans. Intragroup funding / Total exposures is limited to cash excluding Business Related (i.e. Trade Finance), Repos and loro/nostro accounts, 6. Other liabilities: other provisions, hedging derivatives, deferred and current tax liability and other.

Consolidated income statement

TL million	3Q25	4Q25	q/q	2024	2025	y/y
Net Interest Income including swap costs	**19,722**	**24,176**	***23%***	**27,147**	**73,782**	**172%**
o/w NII	*44,421*	*51,708*	**16%**	*88,647*	*161,083*	**82%**
o/w Swap costs	*-24,698*	*-27,531*	*11%*	*-61,500*	*-87,301*	*42%*
Additional Info: Interest Income from CPI-linkers [1]	*14,303*	*13,906*	*-3%*	*71,380*	*52,883*	*-26%*
Fees & Commissions	**32,017**	**32,286**	**1%**	**77,698**	**116,457**	**50%**
Core Revenues	**51,739**	**56,462**	**9%**	**104,846**	**190,239**	**81%**
Operating Costs	**-32,203**	**-37,325**	**16%**	**-81,157**	**-124,061**	**53%**
Core Operating Income	**19,537**	**19,138**	**-2%**	**23,688**	**66,178**	**179%**
Trading excl. ECL hedge	**6,141**	**6,180**	**1%**	**13,916**	**23,269**	**67%**
Other income	**656**	**1,557**	**137%**	**3,208**	**4,095**	**28%**
Pre-provision Profit	**26,333**	**26,874**	**2%**	**40,813**	**93,542**	**129%**
ECL (net; excl. currency impact)	**-7,163**	**-8,588**	**20%**	**-6,864**	**-28,108**	**309%**
o/w Stage 3 Provisions	*-8,253*	*-11,405*	*38%*	*-23,029*	*-35,646*	*55%*
o/w Stage 1 + Stage 2 Provisions	*-3,963*	*19*	*n.m.*	*-13,375*	*-15,326*	*15%*
o/w Currency Impact	*760*	*522*	*-31%*	*2,150*	*3,645*	*70%*
o/w Collections/Provision Reversals	*4,294*	*2,276*	*-47%*	*27,391*	*19,219*	*-30%*
Provisions for Risks and Charges & Other	**-26**	**-64**	**144%**	**-255**	**-172**	**-33%**
Pre-tax Income	**19,144**	**18,223**	**-5%**	**33,694**	**65,262**	**94%**
Tax	-4,082	-8,942	*119%*	-4,675	-18,169	*289%*
Net Income	**15,063**	**9,281**	**-38%**	**29,019**	**47,093**	**62%**

Notes:
n.m.: not meaningful
1. Interest income from CPI linkers includes only inflation impact.

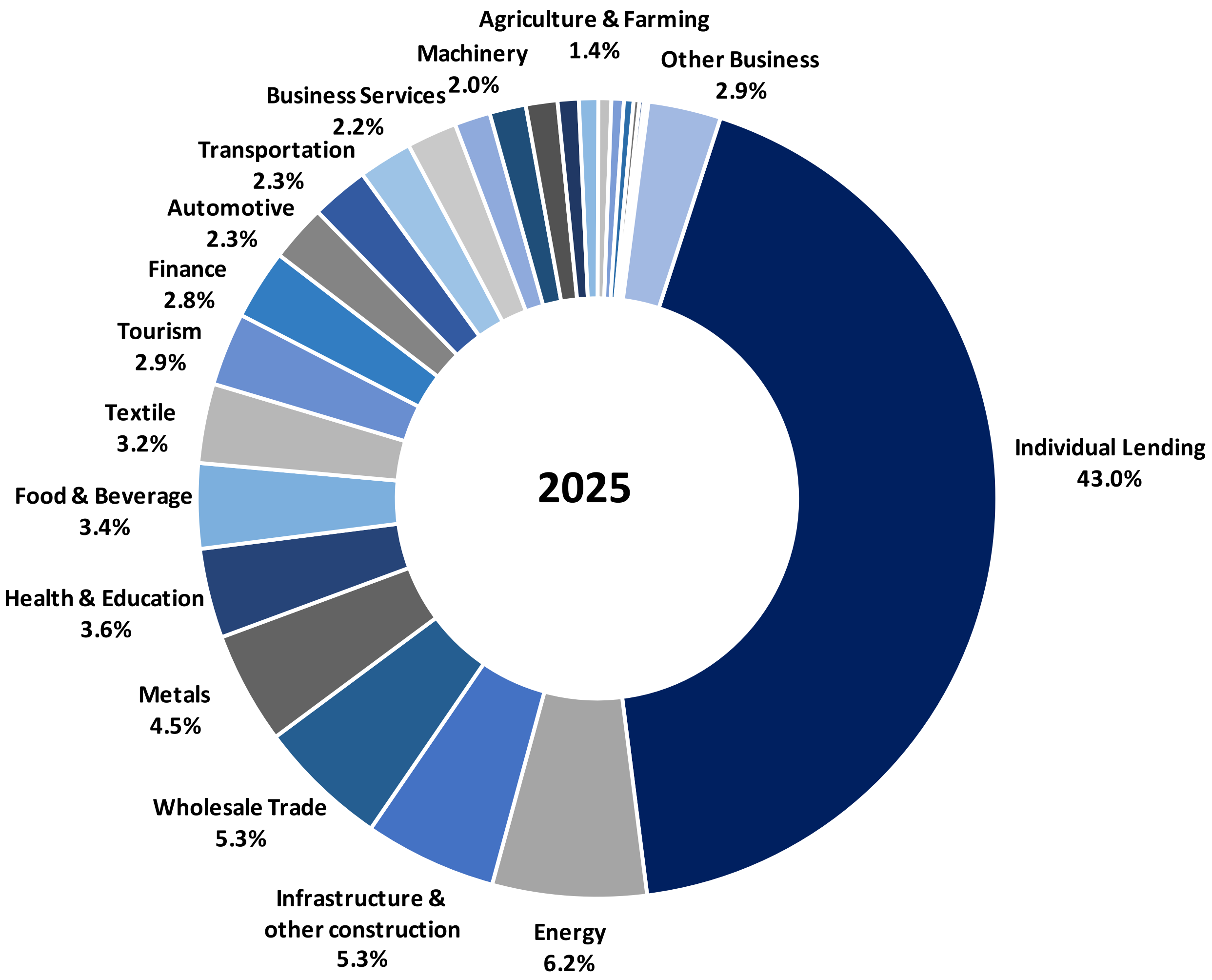
Bank-only income statement

TL million	3Q25	4Q25	q/q	2024	2025	y/y
Net Interest Income including swap costs	**14,744**	**19,180**	***30%***	**13,859**	**55,536**	**301%**
o/w NII	*40,003*	*47,471*	**19%**	*75,914*	*144,627*	**91%**
o/w Swap costs	*-25,259*	*-28,291*	*12%*	*-62,054*	*-89,091*	*44%*
Additional Info: Interest Income from CPI-linkers [1]	*14,303*	*13,906*	*-3%*	*71,380*	*52,883*	*-26%*
Fees & Commissions	**30,195**	**30,565**	**1%**	**73,097**	**110,297**	**51%**
Core Revenues	**44,940**	**49,745**	**11%**	**86,957**	**165,832**	**91%**
Operating Costs	**-30,583**	**-35,664**	**17%**	**-77,220**	**-117,883**	**53%**
Core Operating Income	**14,357**	**14,081**	**-2%**	**9,737**	**47,949**	**392%**
Trading excl. ECL hedge	**5,998**	**5,847**	**-3%**	**13,474**	**22,359**	**66%**
Other income	**4,353**	**5,342**	**23%**	**13,552**	**17,633**	**30%**
Pre-provision Profit	**24,707**	**25,270**	**2%**	**36,763**	**87,941**	**139%**
ECL (net; excl. currency impact)	**-7,002**	**-8,469**	**21%**	**-6,812**	**-27,846**	**309%**
o/w Stage 3 Provisions	*-8,161*	*-11,337*	*39%*	*-22,535*	*-35,313*	*57%*
o/w Stage 1 + Stage 2 Provisions	*-3,835*	*128*	*n.m.*	*-13,160*	*-14,888*	*13%*
o/w Currency Impact	*760*	*522*	*-31%*	*2,150*	*3,645*	*70%*
o/w Collections/Provision Reversals	*4,234*	*2,218*	*-48%*	*26,733*	*18,709*	*-30%*
Provisions for Risks and Charges & Other	**-18**	**-39**	**120%**	**-224**	**-119**	**-47%**
Pre-tax Income	**17,688**	**16,762**	**-5%**	**29,727**	**59,976**	**102%**
Tax	-2,626	-7,481	*185%*	-710	-12,886	*1714%*
Net Income	**15,062**	**9,280**	**-38%**	**29,017**	**47,090**	**62%**

Notes:
n.m.: not meaningful
1. Interest income from CPI linkers includes only inflation impact.

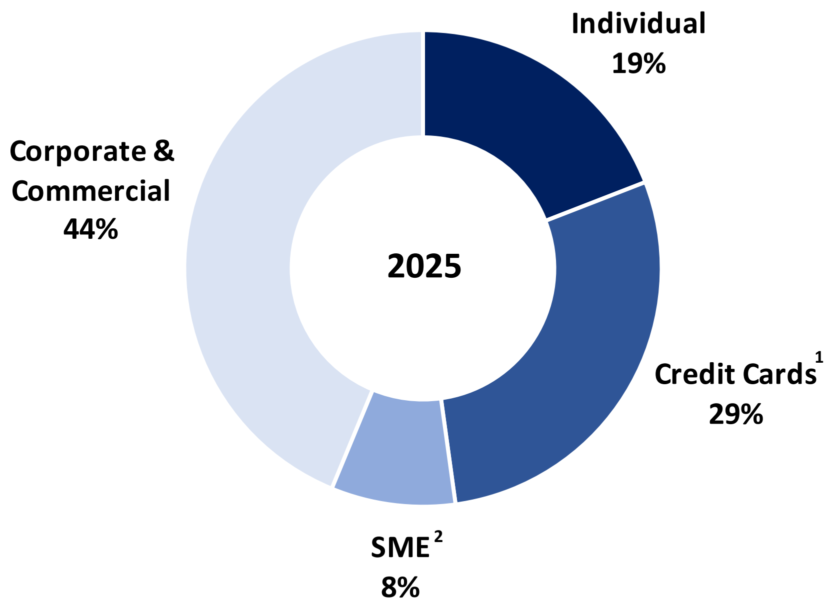
Sectoral breakdown of loans

Sectoral Breakdown of Gross Cash Loans



- ***Well-diversified*** *loan portfolio*
- *Highest sectoral concentration at* ***~6%***

Segment Breakdown of Performing Loans

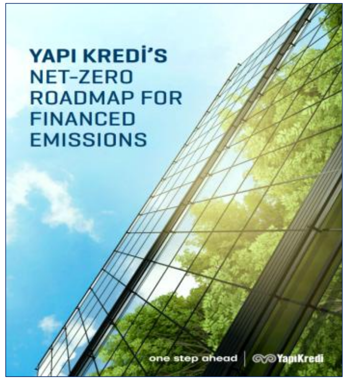


Notes:
Based on MIS Data, and bank-only.
1. Includes both consumer and business credit cards.
2. Based on internal SME definition.

Sustainability

Net-Zero Banking

- ➢ Measuring **Scope-3 Category 15: Investments emissions (financed emissions)** according to PCAF since 2021
- ➢ Committed to **Net-Zero Banking Alliance (NBZA)** in July 2023
- ➢ Obtained **SBTi verification** in July 2024 with **the most comprehensive coverage of loan portfolio targets** in the Turkish banking sector
- ➢ Became the **first bank in Türkiye** to publish its **net-zero roadmap** for financed emissions targets



SBTi Aligned Target Segments

- Project Finance: Electricity Generation
- Corporate Loans: Electricity Generation
- Corporate Loans: Real Estate
- Corporate Loans: Other Long-Term Lending

NZBA Aligned Sectoral Targets

- Iron and Steel
- Electricity Generation
- Real Estate
- Oil and Gas (downstream)
- Road Transportation

98%*

***Targets cover 98% of NZBA sectors**

Net-Zero Roadmap Decarbonisation Levers

01 Support Transition of Customers

- Financing investments in emissions reduction technology (i.e. Energy efficiency improvements)
- Build ESG advisory

Relevant Sectors: Iron & Steel, Oil & Gas, Real Estate, Road Transport

02 Shift Portfolio to Green

- Increase exposure in greener companies
- Finance new green investments

Relevant Sectors: Electricity Generation (Renewable), Iron & Steel, Oil & Gas, Real Estate, Road Transport

03 Avoid / Exit Brown Assets

- Reject certain new lending categorically
- Exit from high emitting low profit customers
- Introduce carbon pricing: Detractive pricing for brown lending

Relevant Sectors: Electricity Generation (Thermic)

04 Offset Where Reduction is not Possible

- Establish own carbon bank
- Procure / intermediate access to carbon for customers

Relevant Sectors: Not accepted by global standard setters as part of a portfolio strategy

Please ***click here*** *for Yapı Kredi's Net-Zero Roadmap*

Sustainability

Indices & Initiatives

Founding Signatory of: UNEP Finance Initiative – Principles for Responsible Banking

Included in 2023 Bloomberg Gender Equality Index

BIST Sustainability Index Constituent Company

FTSE4Good

Global Compact Network Türkiye

Finance for Biodiversity Pledge

The first Turkish Bank to become a signatory

Net-Zero Banking Alliance

The only bank from Türkiye among 500 companies in the **«World's Most Sustainable Companies 2025»** list published by TIME and Statista.

Included in the **«World's Best Employers»** list announced annually by Forbes.

Ratings

AA Leader Category

AA Leader category

In leader category since 2021

CDP Climate Change and Water Security A Leadership Score

Above global sector average

Included in Sustainalytics' ESG Top-Rated Companies List

Risk Rating Score: **17.5**
Low Risk

Sustainability Yearbook Member

Total ESG Score: **66**

S&P Global Sustainability Yearbook Member 5rd time in a row

Best Among the Top Tier-1 Turkish Banks

Score: **60**
ESG Rating: **3**

Second Among the Top Tier-1 Turkish Banks

Score: **84**

Details of main borrowings

International

Syndications

~ US$ 2.46 bln outstanding

- **Jun'25:** US$ 466 mln, and € 407.45 mln, all-in cost at SOFR+1.60% and Euribor+ 1.35% for 367 days. US$ 237,5 mln, all-in cost at SOFR+ 2.00% for 734 days. 55 banks from 28 countries – *Sustainability*
- **Nov'25:** US$ 524.4 mln, and € 352.8 mln, all-in cost at SOFR+1.50% and Euribor+ 1.25% for 367 days. US$ 253 mln, all-in cost at SOFR+ 1.90% for 734 days. US$ 90 mln, all-in cost at SOFR+ 2.15% for 1,101 days. 54 banks from 24 countries 4Q25

AT1

US$ 1.10 bln outstanding

- **Apr'24:** US$ 500 mln market transaction, callable at 5.25 years and every interest payment date onwards, perpetual, 9.743% (coupon rate)
- **Sep'25:** US$ 600 mln market transaction, callable at 5.5 years and every interest payment date onwards, perpetual, 8.25% (coupon rate)

Subordinated Transactions

US$ 1.40 bln outstanding

- **Jan'21**: US$ 500 mln market transaction, 10NC5, 7.875% (coupon rate)- Basel III Compliant PAID
- **Jan'24:** US$ 650 mln market transaction, 10NC5, 9.25% (coupon rate)- Basel III Compliant
- **Dec'25:** US$ 500 mln market transaction, 10.5NC5.5, 7.55% (coupon rate)- Basel III Compliant 4Q25
  - **Jan'26:** US$ 250 mln, 10.5NC5.5, 7.55% (coupon rate)- Basel III Compliant- *Tap* 1Q26

Foreign and Local Currency Bonds / Bills

US$ 1.80 bln Eurobonds

- **Sep'23:** US$ 500 mln, 9.25% (coupon rate), 5 years - *Sustainable*
  - **Nov'23:** US$ 300 mln, 8.75% (yield rate), 5 years - *Tap*
- **Sep'24:** US$ 500 mln, 7.125% (coupon rate), 5 years
- **Mar'25:** US$ 500 mln, 7.25% (coupon rate), 5 years

DPRs

~ US$ 2.65 bln outstanding

- **June'25**: US$ 565 mln and € 125 mln with maturities varying between 5 and 7 years and with 5 different investors

Domestic

Local Currency Bonds / Bills

TL 18.700 bln total

- **Jan'25:** TL 351 mln, 1-year maturity
- **Feb'25 :** TL 2.844 bln, 9-month maturity
- **Mar'25:** TL 900 mln, 9-month maturity
- **Apr'25:** TL 228 mln, 6-month maturity
- **May'25:** TL 413 mln, 6-month maturity
- **Nov'25:** TL 14 bln, 1-year maturity

Subordinated Bonds

TL 800 mln total

- **Jul'19:** TL 500 mln, 10-year maturity, TLREF index + 193 bps
- **Oct'19:** TL 300 mln, 10-year maturity, TLREF index + 130 bps

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