

# Financial Presentation

June 2025



- Banking sector sustained strong resilience amid global macroeconomic headwinds and geopolitical uncertainties
- Total loan growth in line with guidance, mainly driven by corporate segment
- Sound asset quality preserved - below sector NPL ratio (1.3%) and high provisioning
- Despite elevated policy rate, efficient NIM management - Q2 NIM upbeated expectations
- NIM is projected to strengthen further with the anticipated onset of the rate-cut cycle in H2 25
- Ongoing fee & commission revenue generation contributing to profitability
- Deepened and multi-channel FX external funding in line with further diversification and cost management strategies
- Above regulatory minimum, solid capital ratios

**TL  
6,939  
bn**

**Largest and oldest bank in Türkiye**  
**100%** owned by public through TWF  
**USD 176 bn.** bank only asset size  
~**18%** market share

**#1**

## Market leadership

- Assets
- Loans
- Deposits
- Non-Deposit Funding
- Securities

**1,773**

## Widest local and international geographic footprint with 1,773 branches

- Operating in **20** countries with **128** service points<sup>(1)</sup>
- **24** Foreign Branches
- Only bank in **365** points in Türkiye
- Expanding global service network through foreign branches, rep. offices and subsidiary banks

**43<sup>(2)</sup> mn**

## Extensive customer reach

- Serving more than **43 mn** retail, SME and corporate customers
- Extensive customer acquisition through digital channels

**17%  
CAR**

## Strong profitability and capital ratios

- Efficient cost management
- Sustainable profitability
- Prudent risk management strategy, additional buffers and retained earnings to support capitalization and sustainable growth

**1.3%  
NPL**

## Robust asset quality

- SME and retail segment driven NPL inflows as guided
- High NPL collection
- **63%** Stage 3 coverage ratio
- Prudent asset quality management

**71%**

## Leading provider of agricultural finance

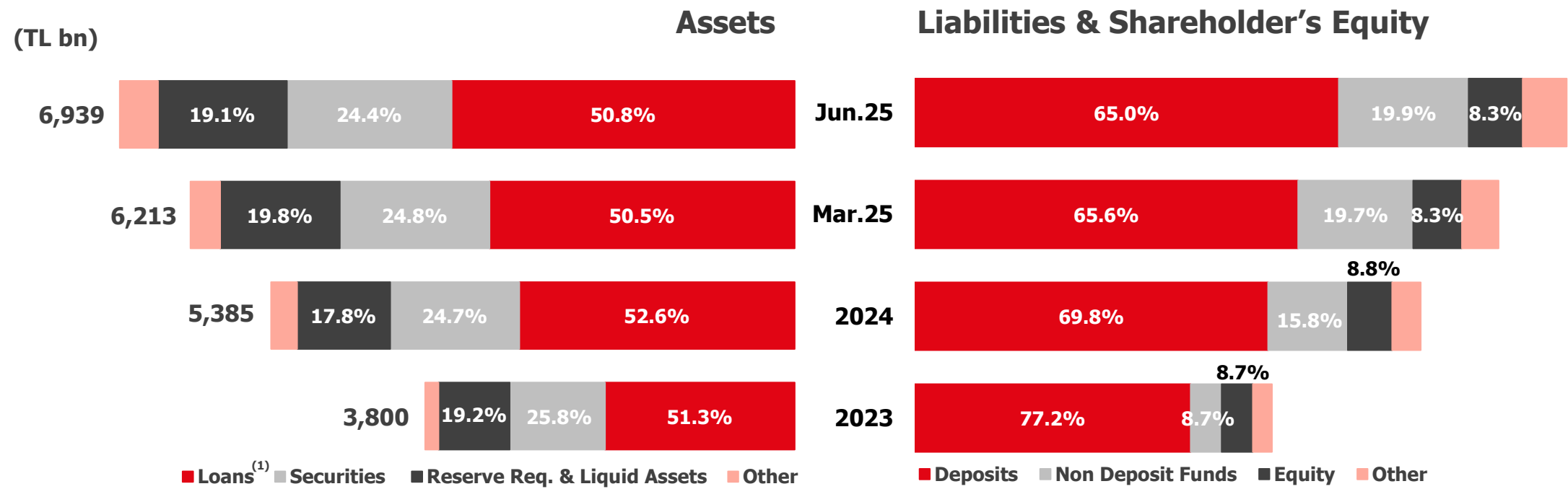
- Only deposit bank authorised for government subsidized agro-lending
- **71%** agro loan market share
- Sustainable agro financing strategy

**USD  
26 bn**

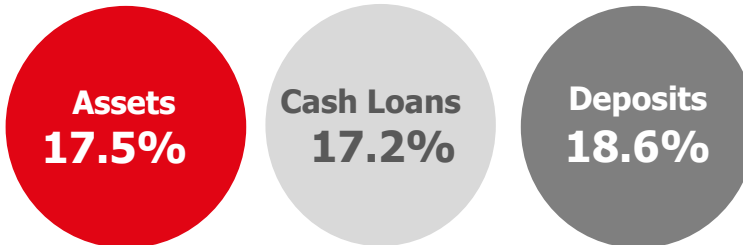
## Well managed domestic & international funding

- Granular and sticky deposit base
- High and diversified FX external funding activity
- FX external funding reached **16%** of total funding (Dec.24: **13%**)

(1) As of August 2025  
(2) Number of customers with demand deposits accounts



Market Shares

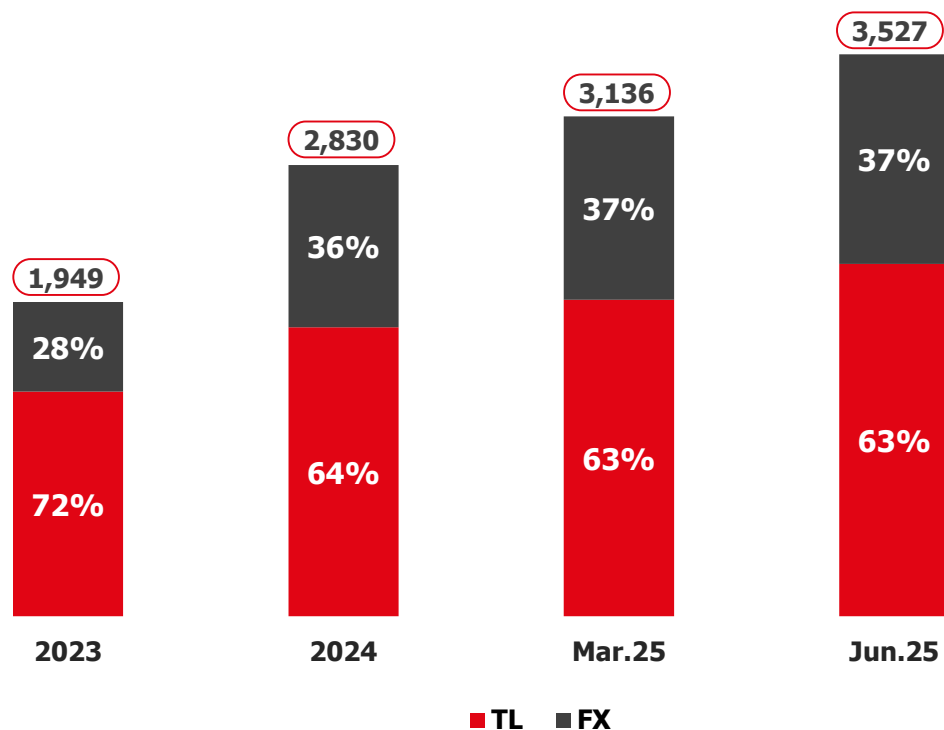


QoQ Δ	+30bps	+24bps	+32bps
YoY Δ	+128bps	+131bps	+30bps

(1) Performing loans

## Total Loans<sup>(1)</sup> (TL bn, % share in total)

- Balanced loan growth among TL FX
- Corporate driven loan growth
- Noteworthy share of selective loans in total loan portfolio
- Transition towards overdraft accounts from GPL



## Loan Growth

	QoQ Δ	Yt Δ	YoY Δ
<b>Total Loans</b>	<b>12.5%</b>	<b>24.6%</b>	<b>52.3%</b>
Total Loans (FX adj.)	10.4%	19.4%	41.8%
<b>TL</b>	<b>11.4%</b>	<b>22.0%</b>	<b>46.8%</b>
<b>FX(\$)</b>	<b>8.6%</b>	<b>14.7%</b>	<b>32.3%</b>
<b>Corporate</b>	<b>22.1%</b>	<b>35.2%</b>	<b>52.0%</b>
Corp. (FX adj.)	17.4%	23.5%	30.1%
<b>SME<sup>(2)</sup></b>	<b>7.7%</b>	<b>20.4%</b>	<b>58.8%</b>
<b>Retail</b>	<b>12.7%</b>	<b>22.7%</b>	<b>47.6%</b>
Housing	10.5%	14.3%	28.2%
GPL	2.0%	8.2%	29.8%
Credit Card	14.9%	21.4%	46.6%
Overdraft	32.3%	120.8%	365.2%

### Agro Loans

TL <b>714 bn</b>	<b>71%</b> market share	<b>0.3%</b> agro NPL
<b>935k</b> agro customers	<b>92%</b> subsidized	<b>0.2%</b> subsidized NPL

### GPL

<b>17%</b> of retail loans	<b>5%</b> market share	<b>26%</b> pensioner
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### Credit Cards

TL <b>217 bn</b> outstanding	<b>10%</b> market share <sup>(3)</sup>	<b>13 mn</b> customers
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### Housing Loans

<b>25%</b> of retail loans	<b>22%</b> market share	<b>36%</b> LTV <sup>(4)</sup>
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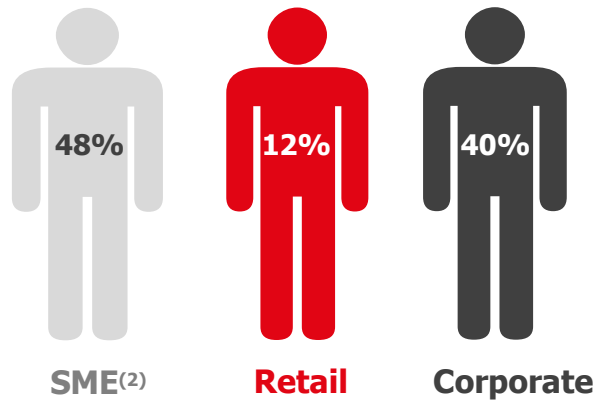
(1) Performing loans

(2) SME customers are classified under commercial segment

(3) Credit card turnover market share

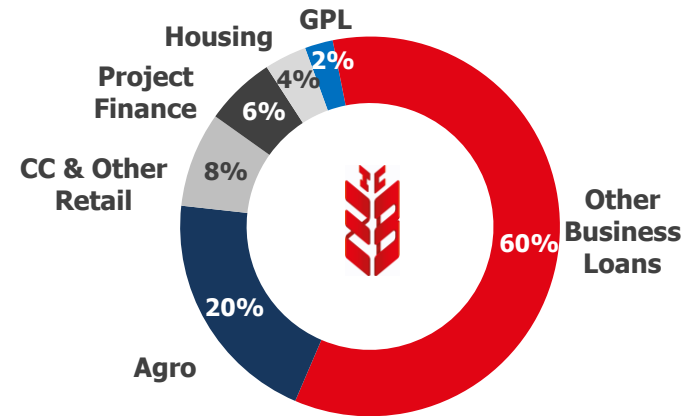
(4) Average rate for allocation in last four quarters

## Cash Loans by Customer Segment<sup>(1)</sup>

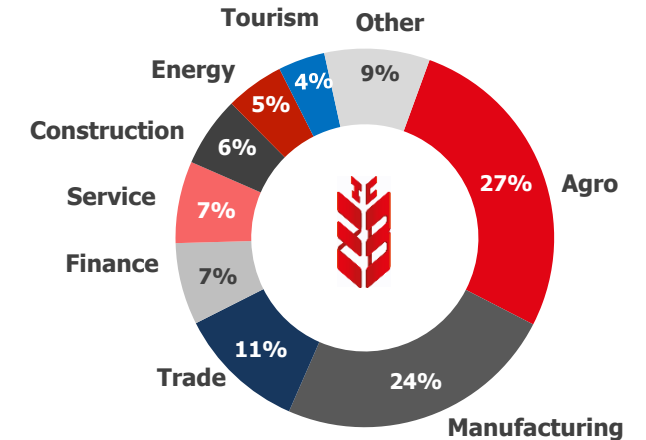


• Based on customer segmentation data, totals may differ from product classification

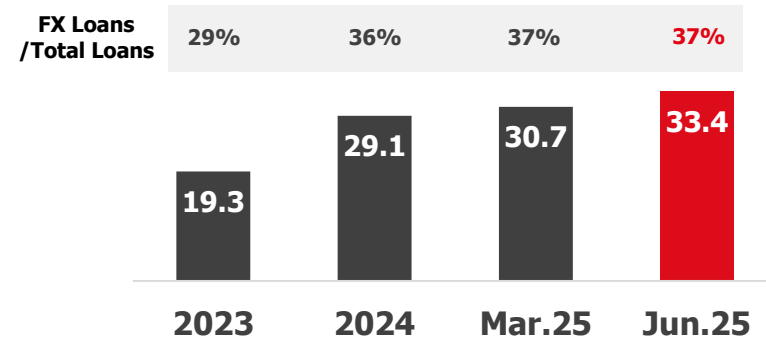
## Cash Loans by Product



## Sector Breakdown of Cash Business Loans<sup>(1)</sup>



## FX Loans (USD bn)

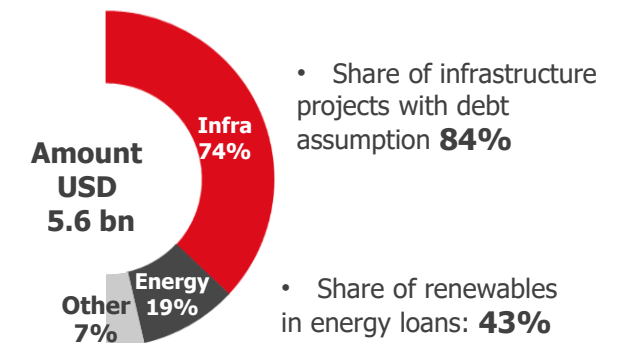


■ FX Loans NPL **0.7%**

## FX Loans Breakdown



## Project Finance Loans

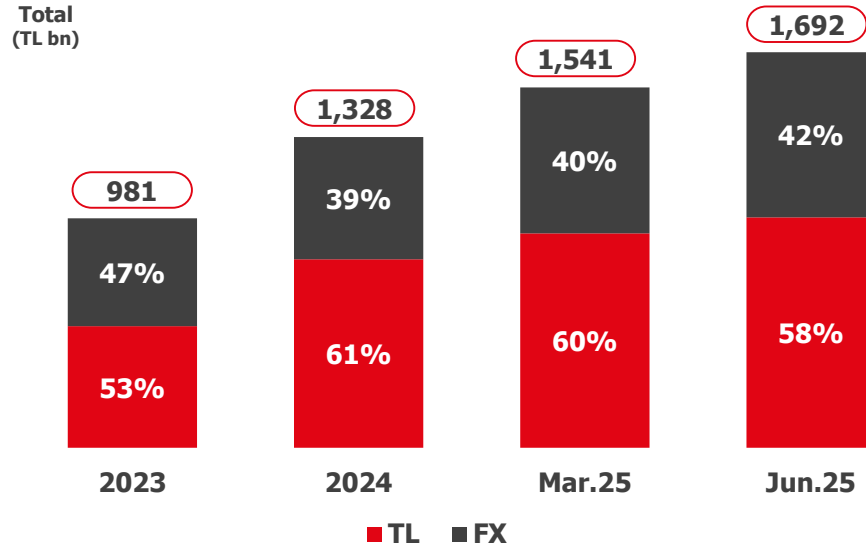


Amount  
USD  
5.6 bn

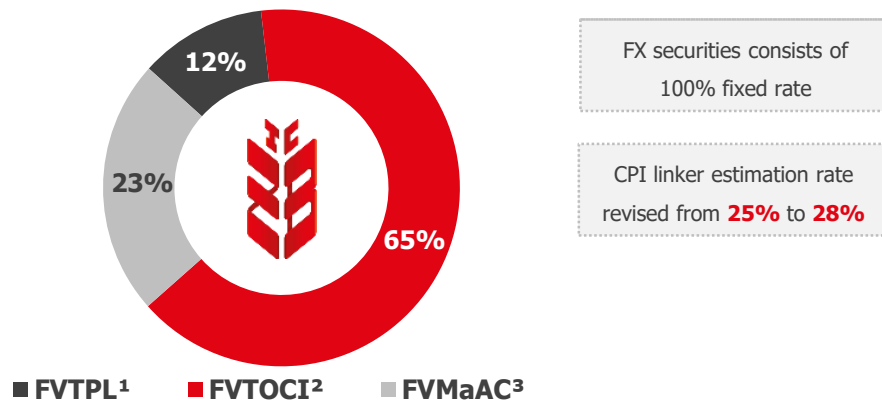
(1) Accruals and overseas branch lending are excluded from segment and/or sector distribution

(2) SME customers are classified under commercial segment

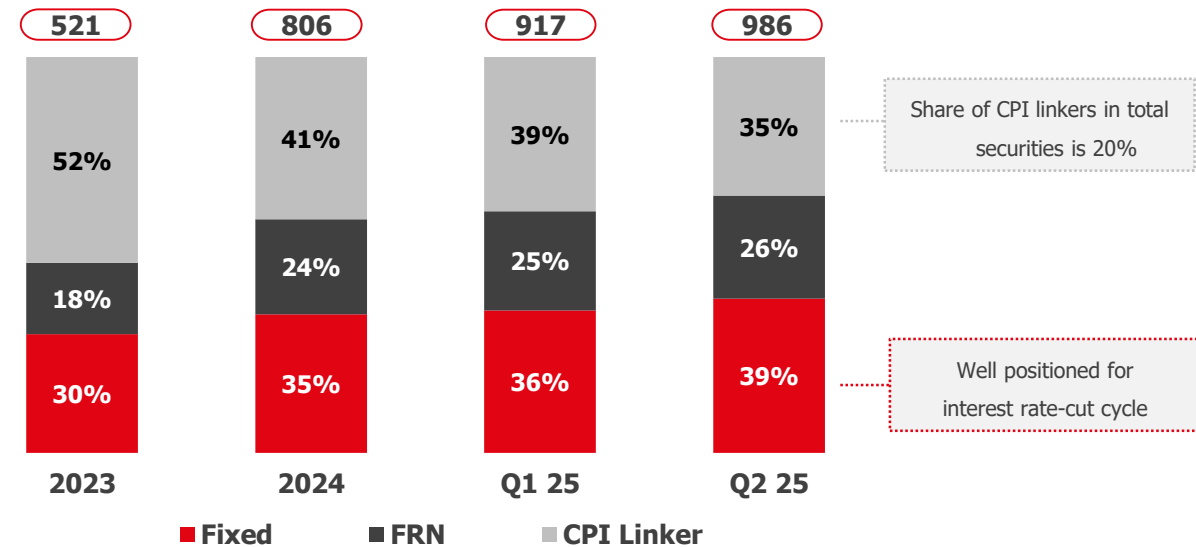
## Total Securities (% share in total)



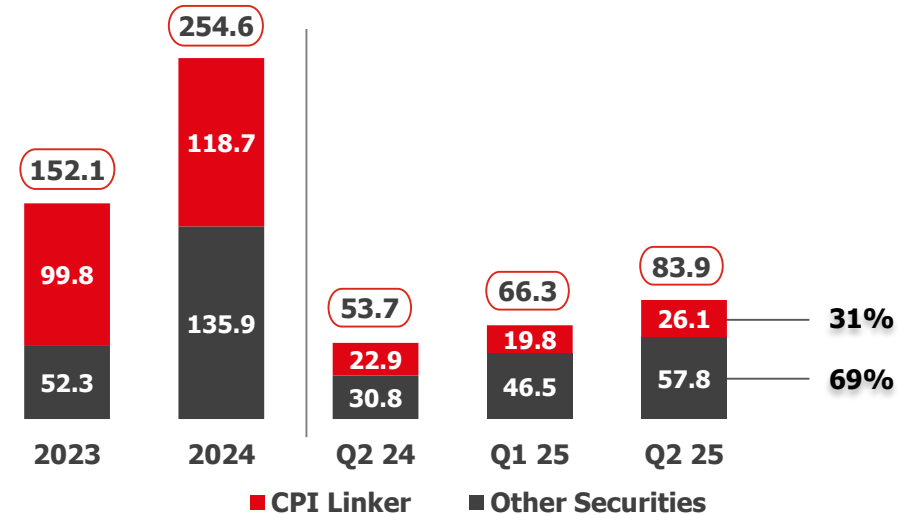
## Breakdown of Total Securities (% share in total)



## Breakdown of TL Securities<sup>(4)</sup> (% share in total)



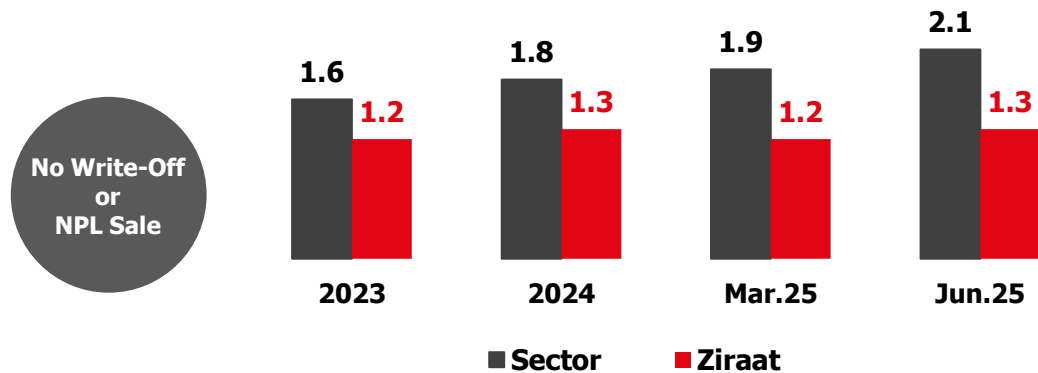
## Interest Income from Securities (TL bn)



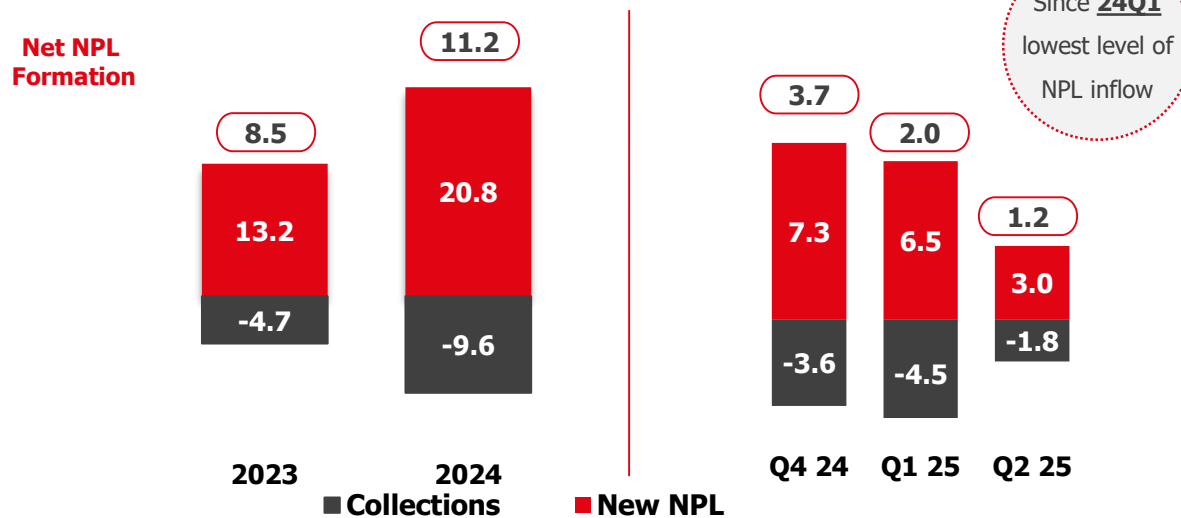
(1) FVTPL: Financial Assets measured at Fair Value Through Profit or Loss  
 (2) FVTOCI: Financial Assets measured at Fair Value Through Other Comprehensive Income  
 (3) FVMaAC: Financial Assets Measured at Amortised Cost  
 (4) Interest accruals included

- Structurally low NPL generation reflecting healthy loan book dynamics and effective collections
- Quarterly low NPL inflow mainly from SME and retail segment

**NPL Ratios (%)**

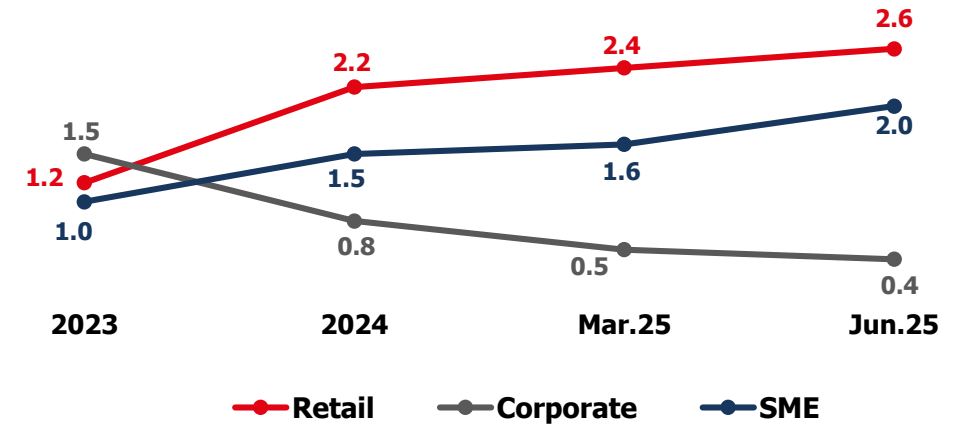


**New NPL & Collections (TL bn)**

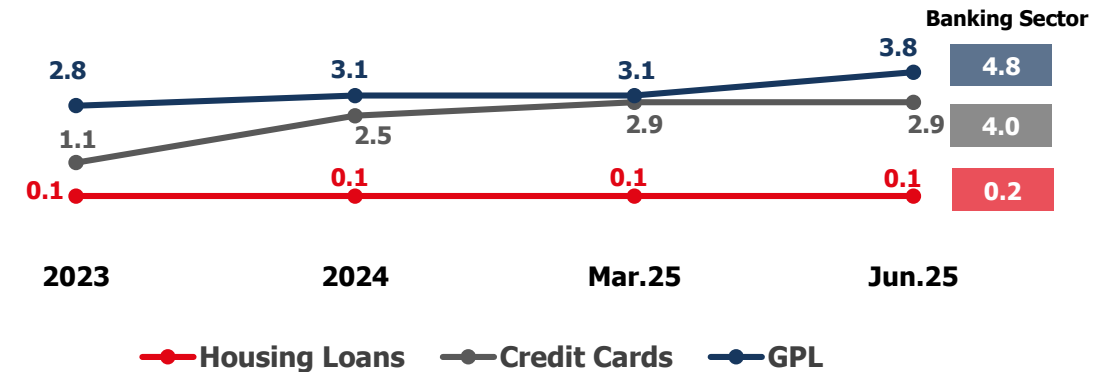


- Our comparatively low exposure to the retail segment, continues to serve as a mitigating factor

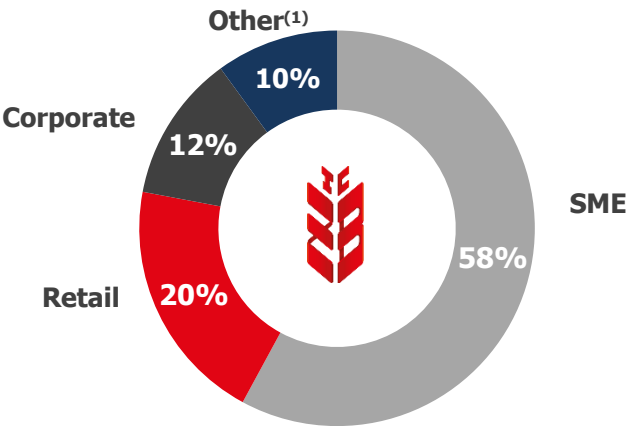
**NPL Ratios by Segment (%)**



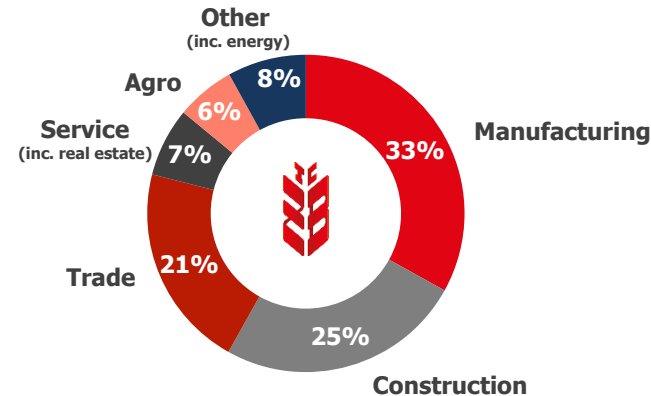
**Retail NPL Ratios by Product (%)**



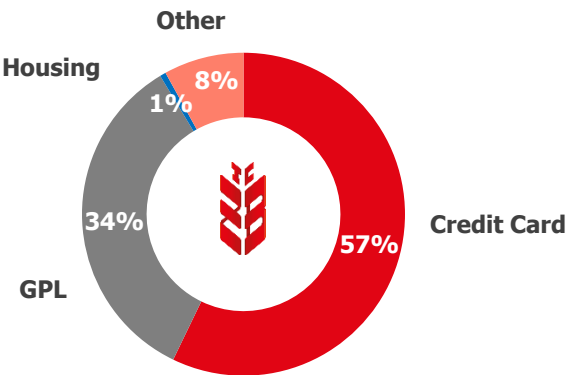
Total NPL by Segment



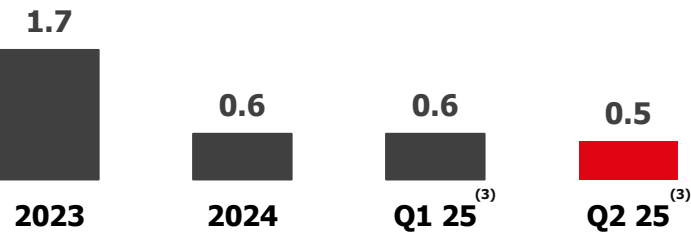
Business Loan NPL by Sector



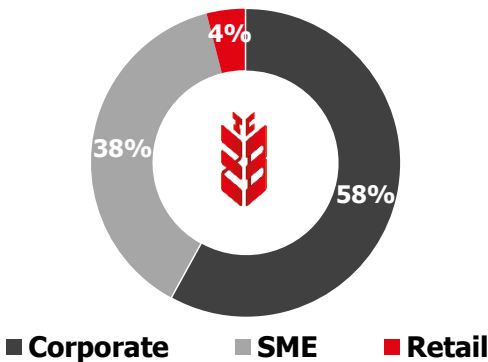
Retail Loan NPL by Product



Cost of Risk<sup>(2)</sup> (%)



Restructured Loan by Segment



Restructured Loans  
in Total Loans: **4.7%**

Total Coverage<sup>(4)</sup>  
**192%**

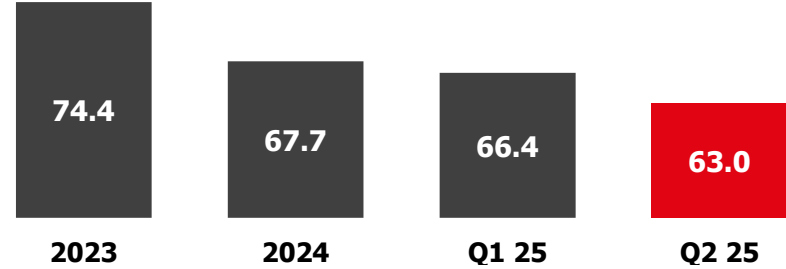
**TL 9 bn** Total Free Provisions

No Action in H125

(1) Includes loans excluded from segment classification  
(2) CoR: (Expected Credit Loss-Reversals) / Average Loan Amount  
(3) Annualized figure  
(4) (S1 + S2 + S3 provisions)/ NPL

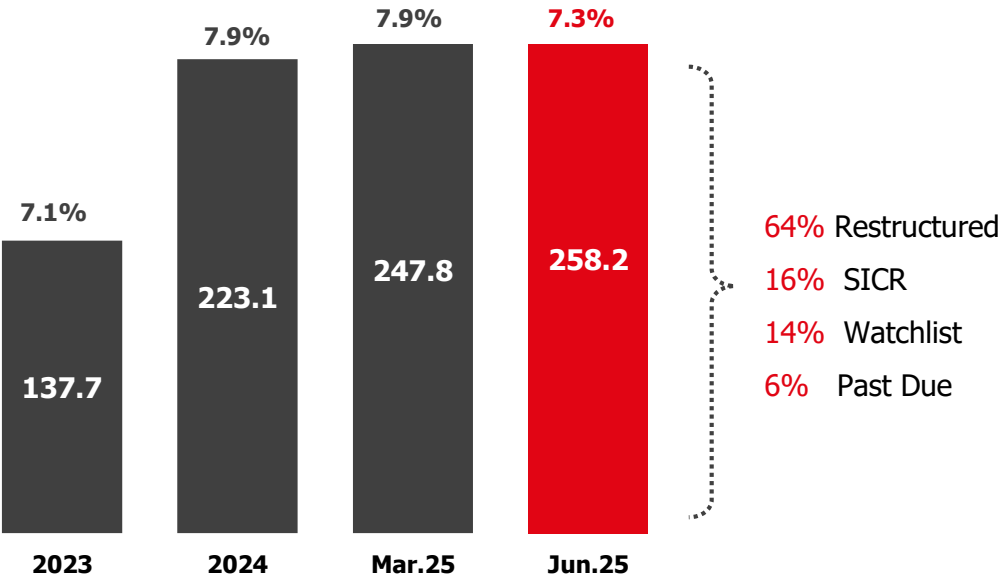
- Slight decrease in stage III coverage ratio reflects low provisioning levels of recent NPL inflows, while our prudent risk management strategy remains intact

Stage III Coverage (%)

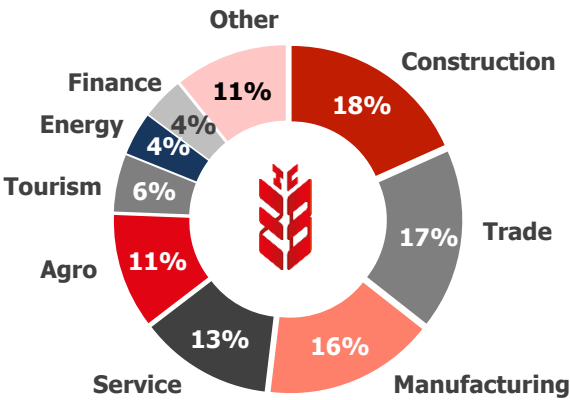


	Amount (TL bn)	Coverage	Change (QoQ)
Stage III	47.7	63.0%	-343 bps
Stage II	258.2	19.9%	-374 bps
Stage I	3,269	0.3%	-1 bps
TOTAL	3,575	2.6%	-47 bps

Stage II Loans (TL bn, % share in performing loan)



Sector Breakdown of Stage II Business Loans



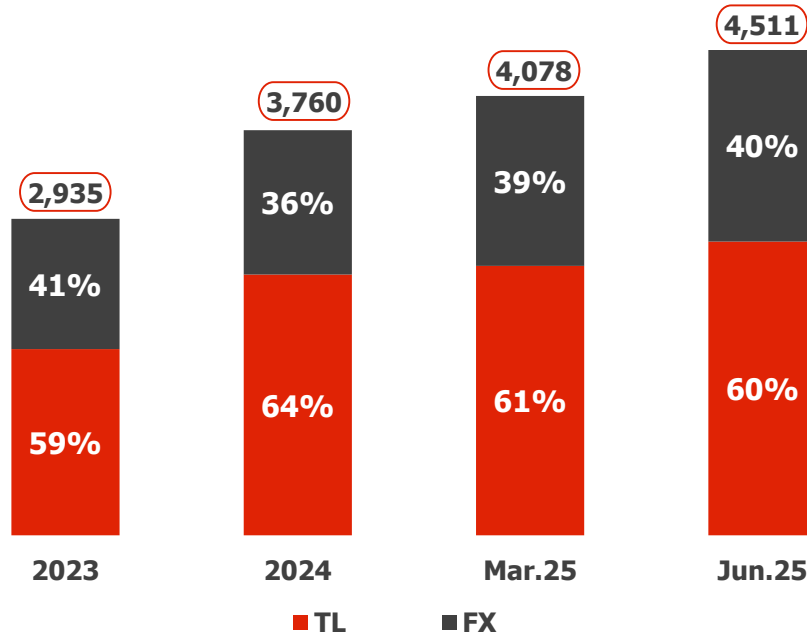
- Sustained market leadership in deposits: granular and sticky deposit base reinforcing market positioning
- Stable funding structure through high core deposit ratio
- Slight increase in TL deposit costs similar to banking sector, triggered by policy rate increase

Core Deposit Ratio  
**93%**

FX-Linked / Total Deposits  
**3.7%**

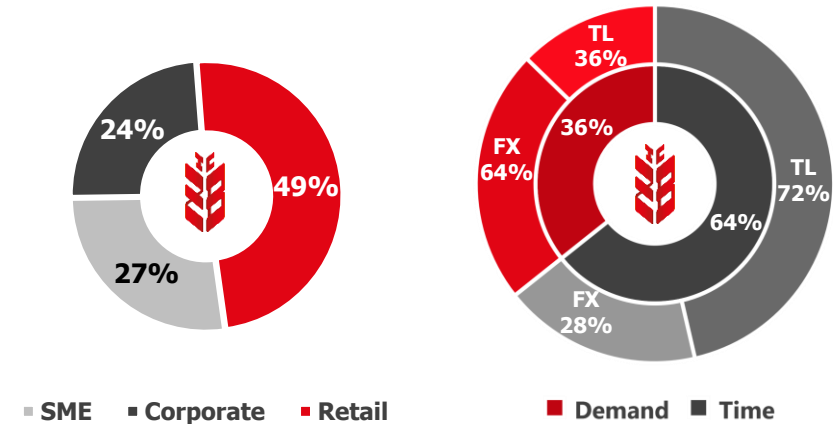
Public Deposits/  
Total Deposits  
**10%**

**Total Deposits<sup>(1)</sup>** (TL bn, % share in total)



## Deposit Growth

	QoQ Δ	YtD Δ	YoY Δ
<b>Total Deposits</b>	<b>10.6%</b>	<b>20.0%</b>	<b>39.0%</b>
Total Deposit (FX adj.)	8.4%	14.6%	28.8%
Customer Deposit <sup>(1)</sup>	10.1%	20.4%	41.0%
<b>TL</b>	<b>9.0%</b>	<b>12.6%</b>	<b>34.5%</b>
<b>FX(\$)</b>	<b>7.6%</b>	<b>18.3%</b>	<b>19.3%</b>
<b>Demand</b>	<b>13.0%</b>	<b>31.7%</b>	<b>50.8%</b>
<b>Time</b>	<b>9.4%</b>	<b>14.3%</b>	<b>33.3%</b>



## TL Deposit Market Shares<sup>(2)</sup>

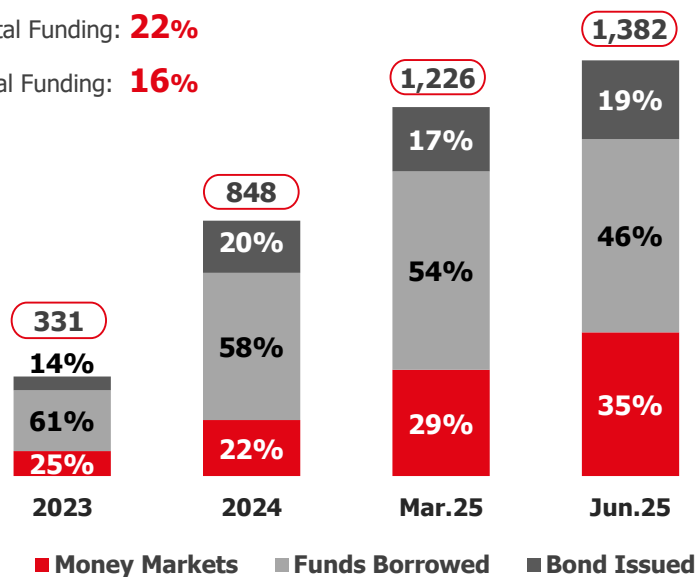


(1) Total deposits excluding bank deposits  
(2) Sector: Deposit Banks

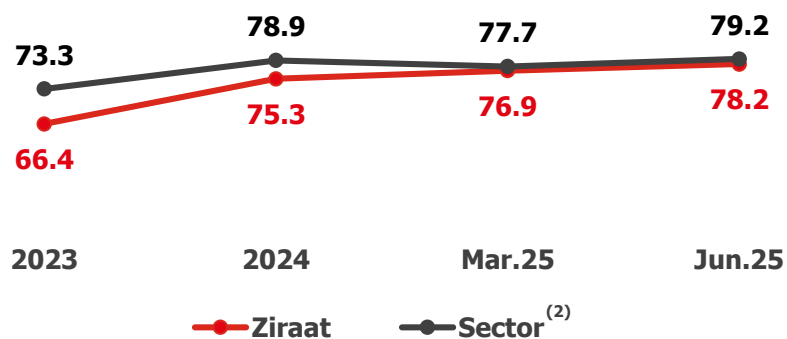
## Non-Deposit Funds (TL bn,% share in total)

Non-deposit /Total Funding: **22%**

FX external /Total Funding: **16%**

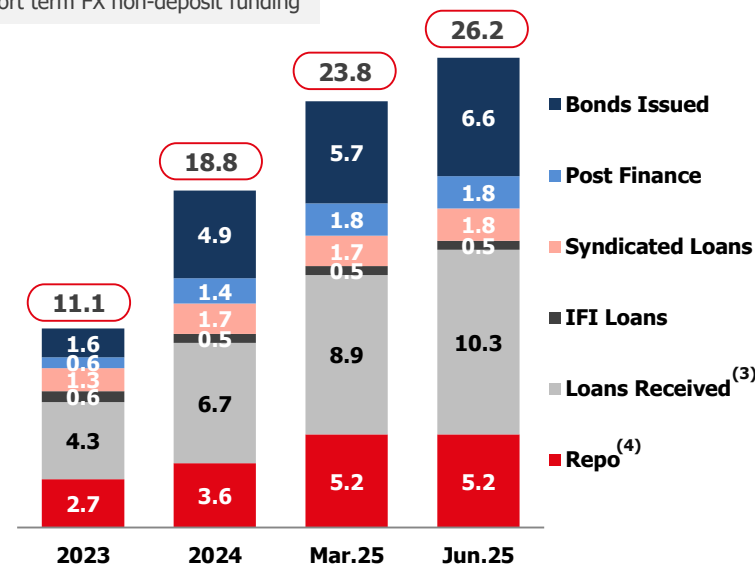


## Loan to Deposit<sup>(1)</sup> (%)



## FX Non-Deposit Funding (USD bn)

Adequate FX liquidity to cover short term FX non-deposit funding



**FX Liquidity USD 11.6 bn**

5.8 bn Cash & CBRT

4.8 bn FX swap

1.0 bn Unencumbered Securities

**FX LCR<sup>(5)</sup> 317.4%**

**Total LCR<sup>(5)</sup> 180.8%**

Jan.25

**USD 750 mn**

5 yr Senior Unsecured Eurobond Issuance

Mar.25

**USD 930 mn**

USD 500 mn EUR 400 mn 5-10y funding under DPR Programme

Apr.25

**USD 1.75 bn**

104% R/O 69 banks-29 countries Sustainability linked

Jun.25

**USD 500 mn**

3 years Murabaha transaction

(1) Performing Loans/Total Deposit

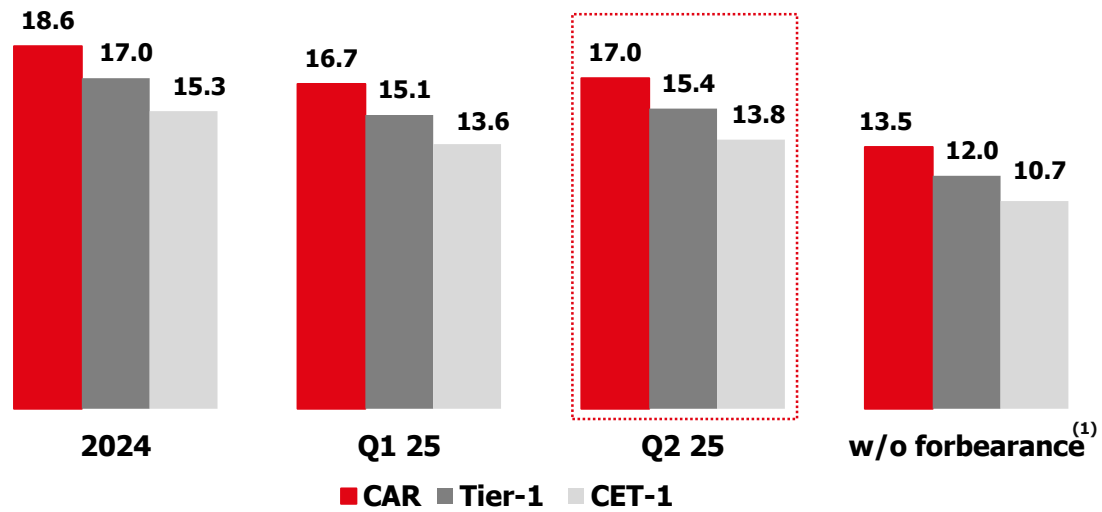
(2) Sector: Deposit banks

(3) Including DPR, Bilateral and Secured Finance loans from International Counterparties

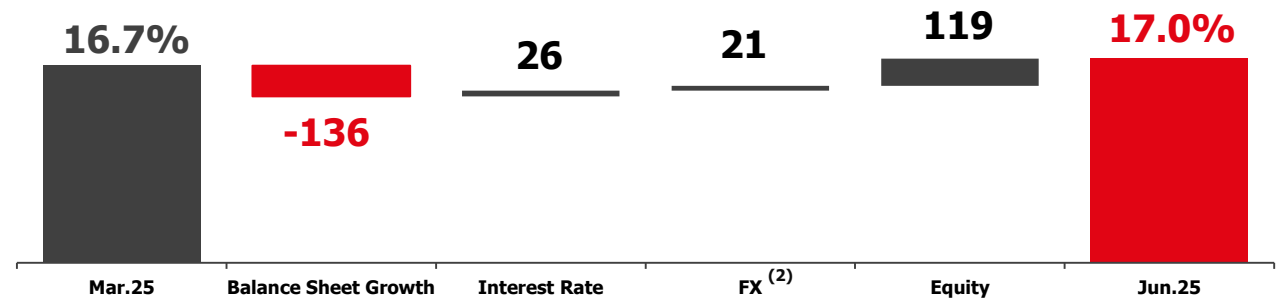
(4) Including DPR TRS

(5) LCR regulatory minimums; Total: 100%, FX: 80%

Capital Ratios (%)



Change in CAR (QoQ, bps)



Capital Ratio Requirements

	Solo	Cons.
CET1 Capital Ratio	4.5%	4.5%
Capital Conservation Buffer	2.5%	2.5%
D-SIB Buffer <sup>(3)</sup>	-	2.0%
	7.0%	9.0%
<b>Total CAR*</b>	<b>10.5%</b>	<b>12.5%</b>

\*Countercyclical Buffers for Solo and Cons. are 0.05% and 0.1% relatively

Basel III Leverage **5.9%** vs regulatory min of **3.0%**

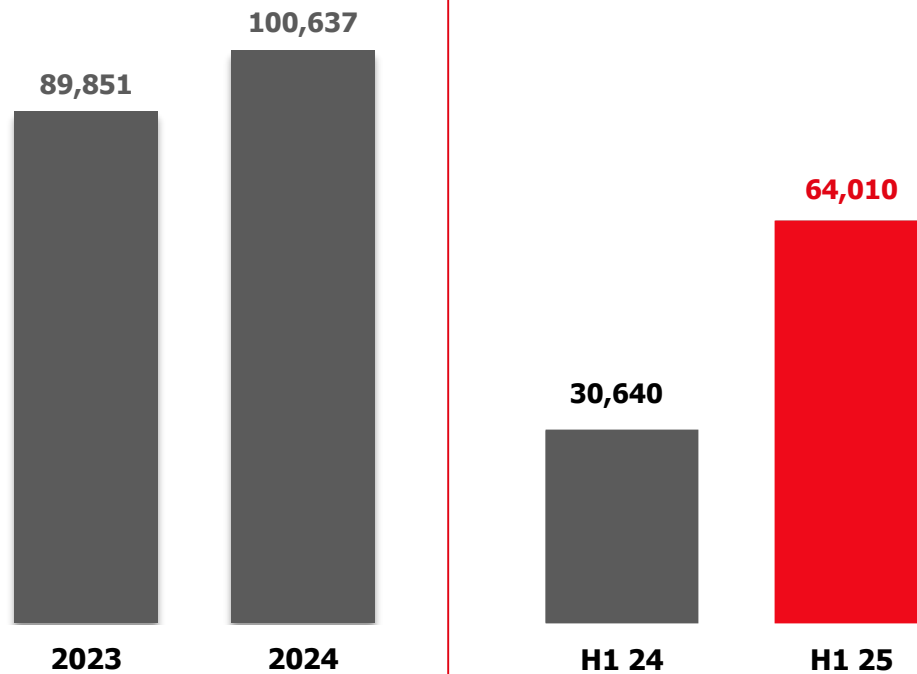
10% depreciation in TL **-40 bps** impact on CAR

100 bps increase in TL interest rate **-5 bps** impact on CAR

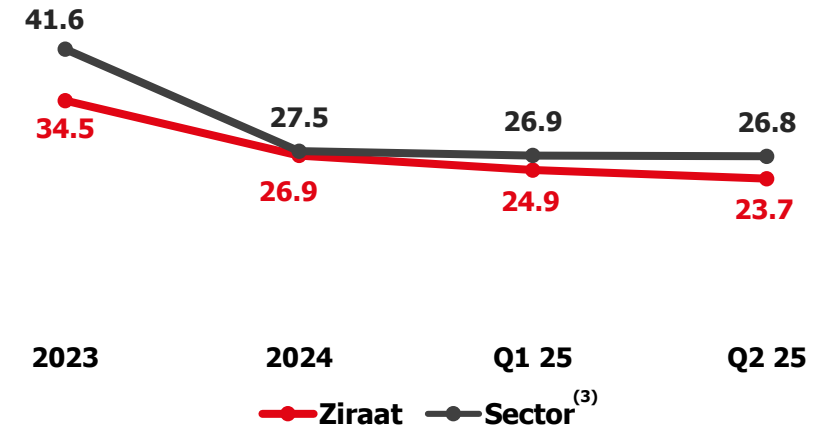
(1) BRSA forbearance measures are FX rate, MtM, 0% Risk Weighted, High risk weight for certain derivative transactions  
(2) Revaluation of FX denominated AT1 and T2 capital issuances, regulatory FX change effect in credit risk and the FX volatility in the market regarding to market risk measurement.  
(3) D-SIB Buffer is applied only to consolidated ratios

## Net Profit (TL mn)

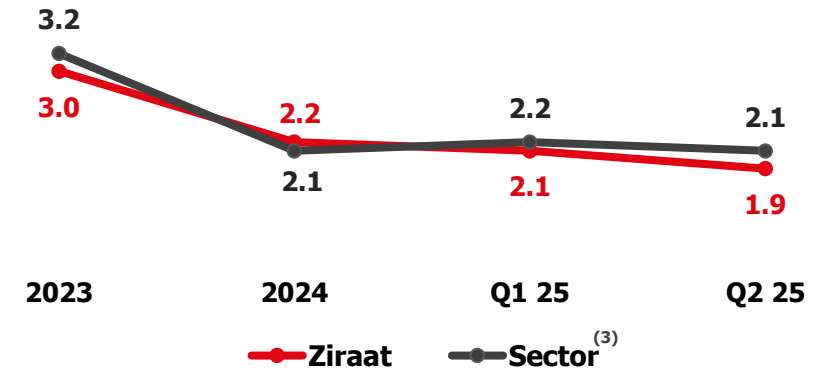
- NIM is expected to improve with the resumption of policy rate-cut in 3rd quarter.
- Ongoing fee and commission income and improving NIM to further support bottomline



## Return on Equity<sup>(1)</sup> (%)



## Return on Assets<sup>(2)</sup> (%)

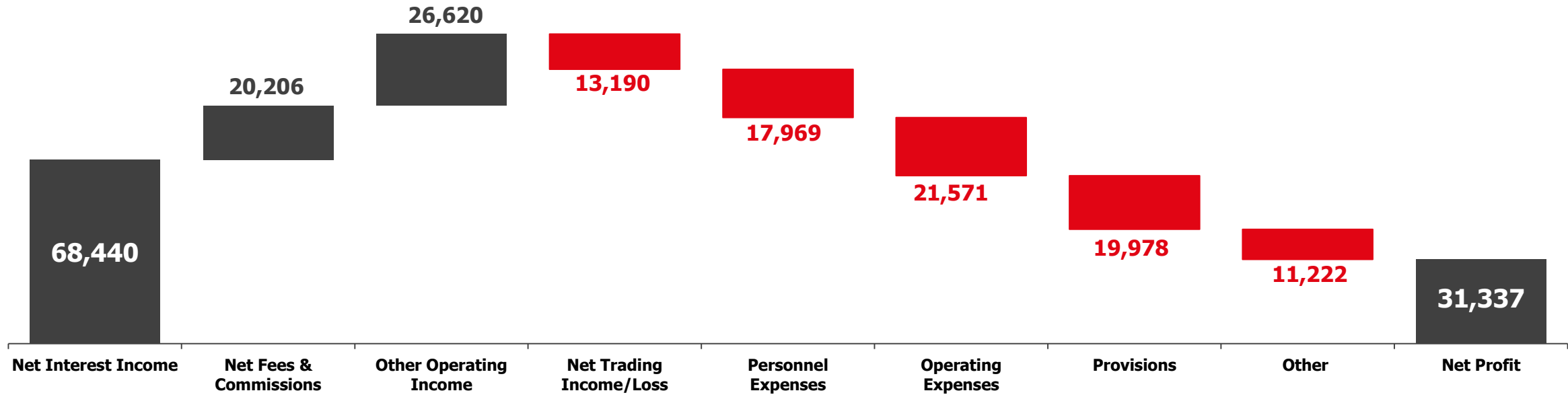


(1) Average shareholders' equity represents weekly averages

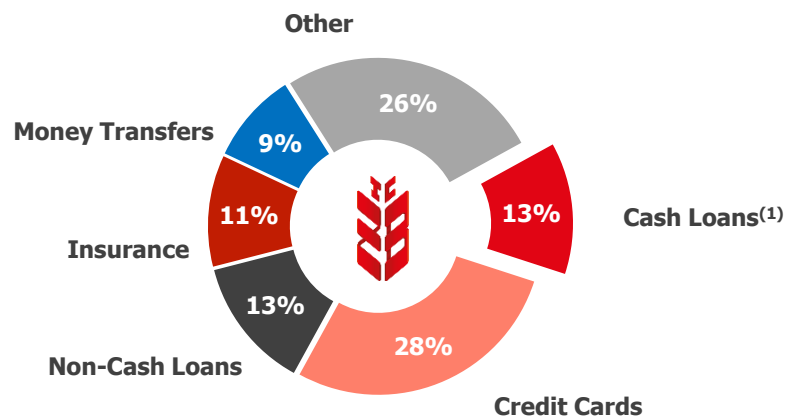
(2) Average total assets represent weekly averages

(3) Sector: Deposit Banks

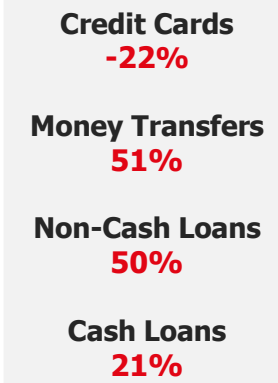
P&L Breakdown Q2 25 (TL mn)



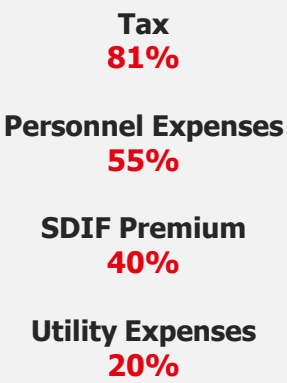
F&C Income Breakdown in H1 25



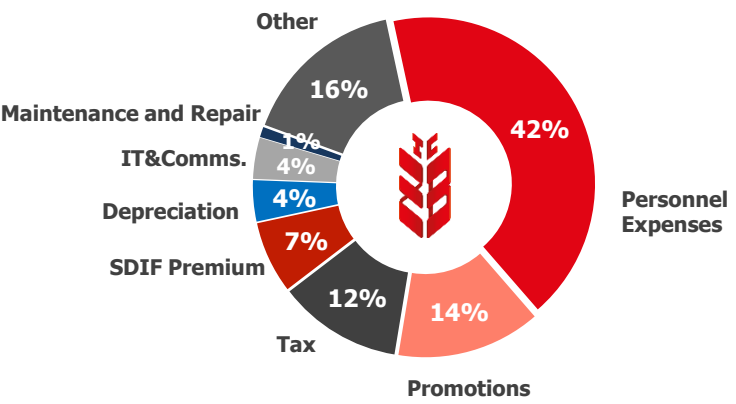
F&C Growth (YoY)



OPEX Growth (YoY)

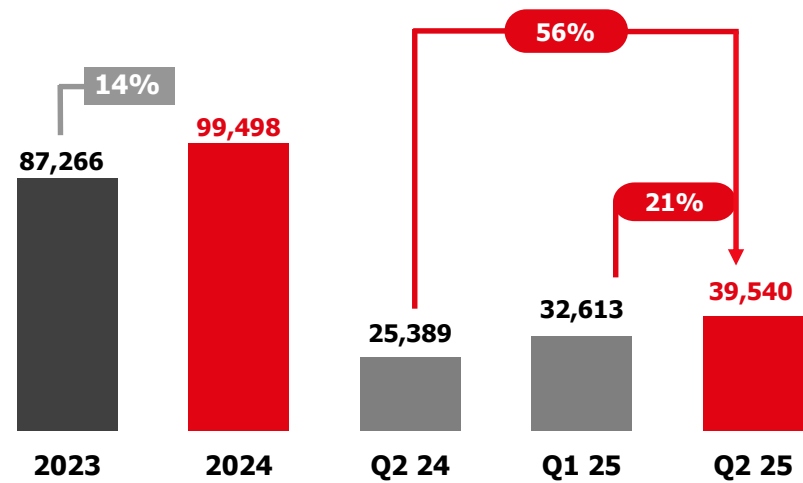


OPEX Breakdown in H1 25

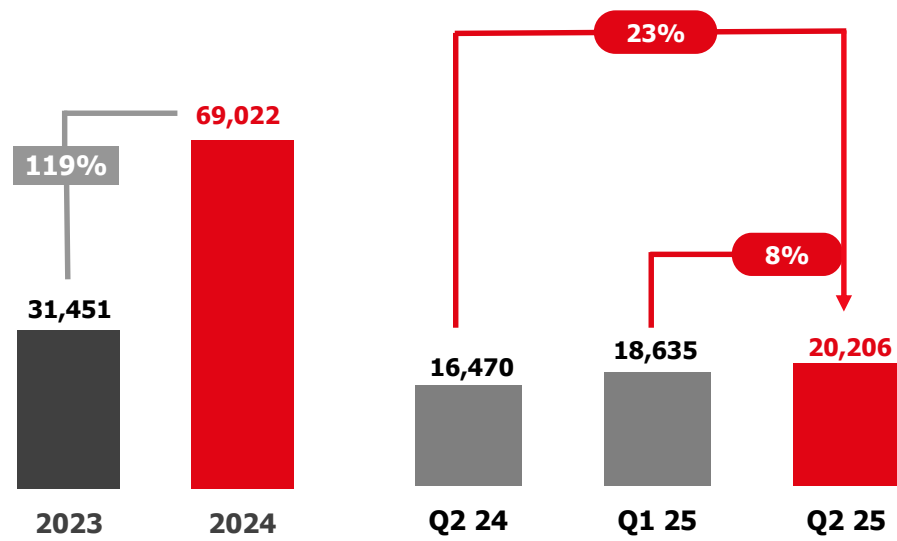


(1) Due to BRSA regulation, Fees & Commissions from cash loans are categorized under interest income

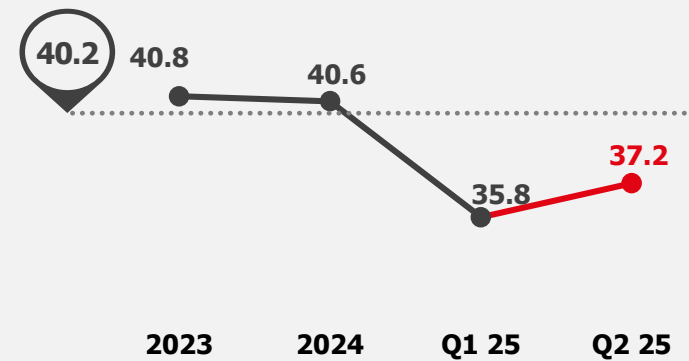
OPEX<sup>(1)</sup> (TL mn)



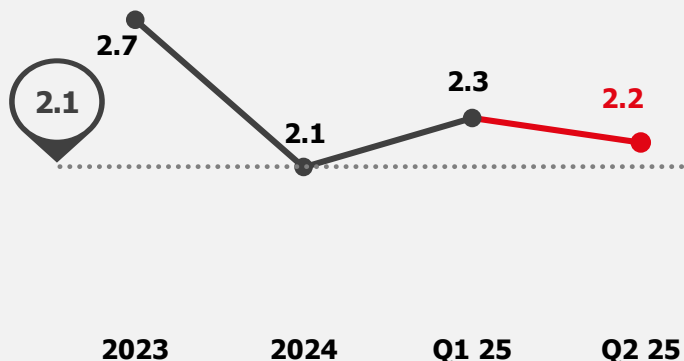
Net F&C (TL mn)



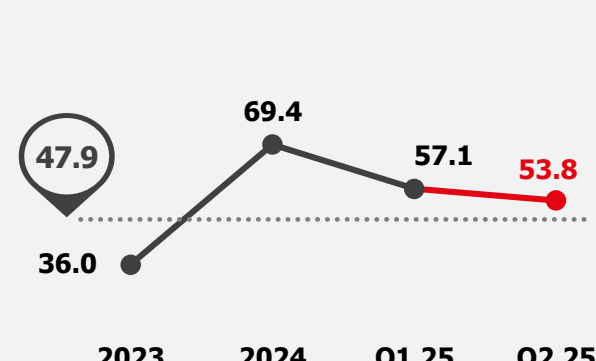
Cost/Income (%)



Cost/Avg. Assets (%)



Fee/OPEX (%)

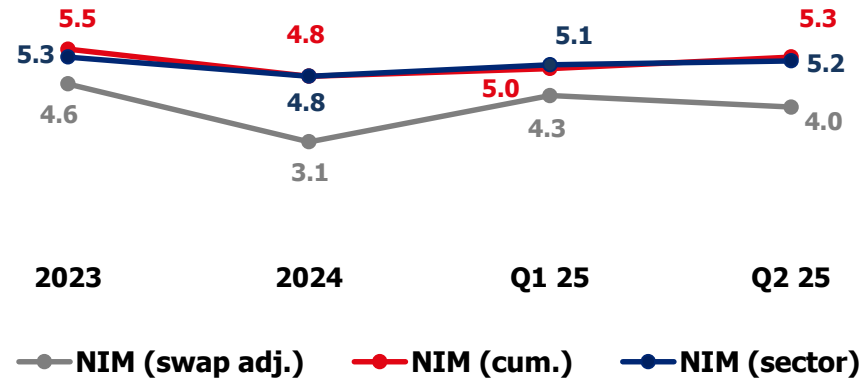


 Quarterly Average for Last 5 Years

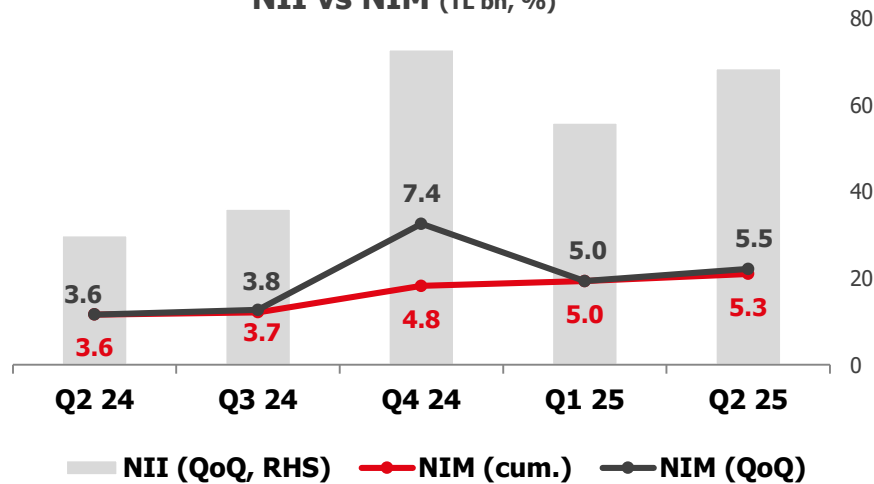
(1) Includes personnel expenses and other provision expenses

Swap Cost  
TL 21.8 bn  
in Q2 25

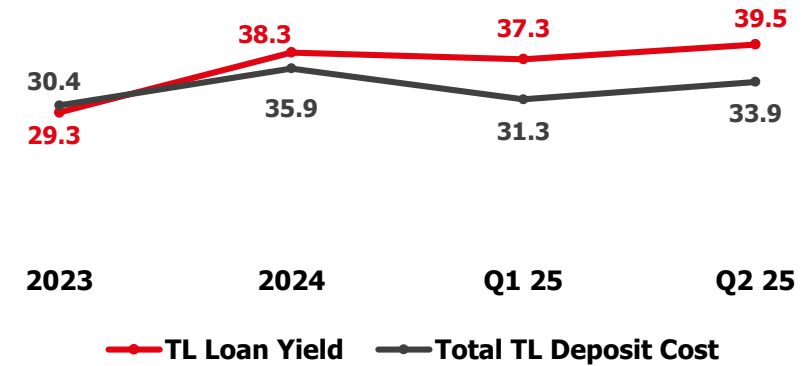
Net Interest Margin (%) <sup>(1)(2)</sup>



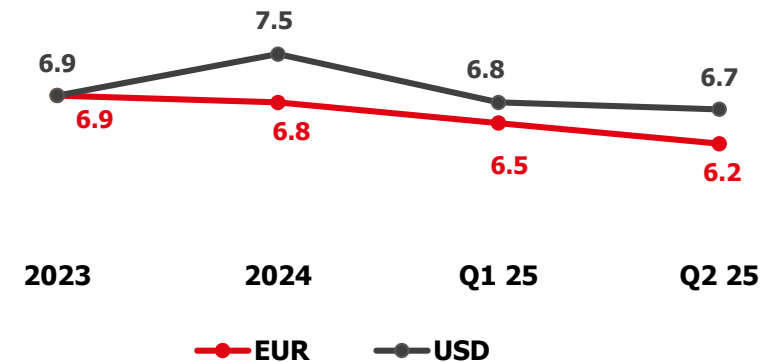
NII vs NIM (TL bn, %)



TL Loan Yield and Deposit Costs (%)



FX Core Spreads<sup>(3)</sup> (%)



(1) Sector: Deposit banks

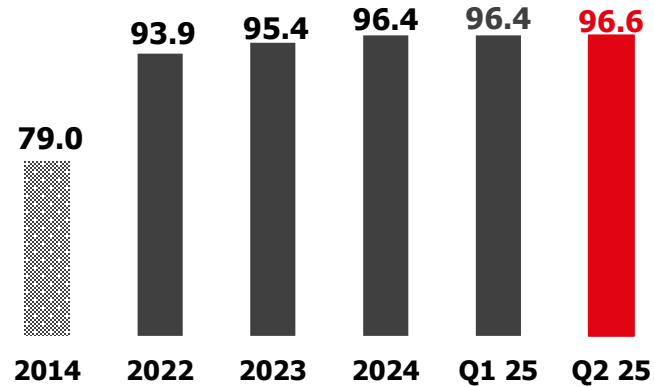
(2) NIM = Net Interest Income / Avg. IEA

(3) FX Loan - FX Deposit (Total)

# APPENDIX

- Digitalization & Efficiency
- Sustainability
- Ziraat Finance Group
- Balance Sheet Summary
- Income Statements Summary
- Key Financial Ratios

## Non-Branch Channels Usage (%)



## Key Digitalization Achievements



Digitalized credit processes for corporate customers



New Payment System "Ziraat Pay"

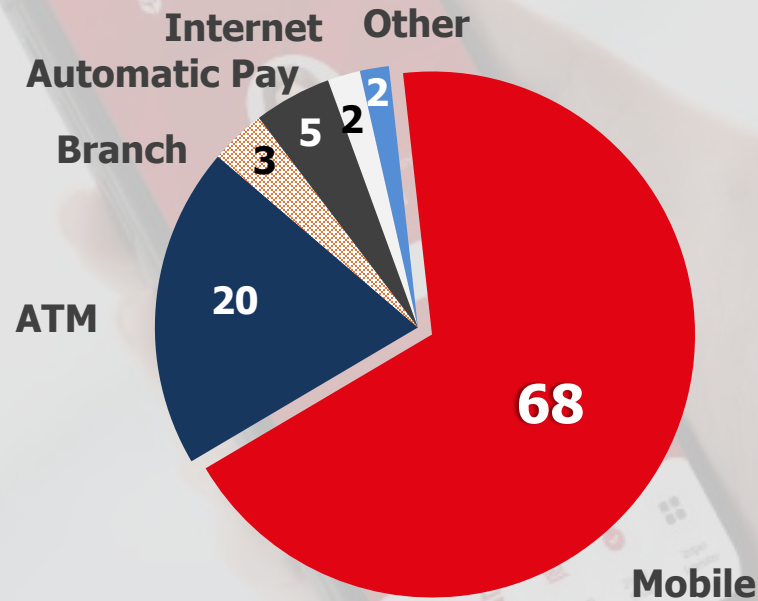


New Version "Ziraat Mobil" Application



Transformation of SMEs "Z-Dönüşüm"

## Banking Transaction Channel Distribution (%)



## Unique Service Delivery

**38m**

Internet banking customers

**24m**

Active digital banking customers

**19%**

Active digital banking customers Market Share

**7,821**

ATM

**14%**

ATM Market Share

## Digitalization Plans



New Digital Bank "Ziraat Dinamik"



Metaverse Branch



Service Banking



Digital (Crypto) Asset Studies

Strategy

Aware of the responsibility of being "More Than a Bank" Ziraat assumes key roles in the country's sustainable development process. Ziraat adopted its **Sustainability Policy** in 2014 and has a sustainability structure in place to guide the Policy's implementation.

**Ziraat Bank has updated its Sustainability Policy in 2023** in order to contribute to **Türkiye's 2053 Net-Zero emission target, Nationally Determined Contribution,** and the global goal of keeping the increase in the global temperature below 2°C - or limit to 1.5°C if possible - as set out in the **Paris Climate Agreement,** which Türkiye is a stakeholder of.

Sustainability Bond issuances



Jan 21: 600m USD, 5Y, 5.375% coupon  
Jan 24: 500m USD, 5Y, 8.0 % coupon



**The Largest Sustainability Themed Single Tranche Syndicated Loan**  
(April 2025, USD 1.75 bn)  
received by a financial institution in Türkiye.

Sustainability KPIs  
«Financing Sustainable Agriculture»  
«Contributing to the Transition to a Low-Carbon Economy»

**Environmental and Social Impact Management Policy in Lending Activities adopted in 2020 and the policy model became fully operational in 2022.**

- Activities that will not be financed by the Bank have been determined
- Investment loan requests related to projects above a certain amount are subject to environmental and social risk assesment.



**Ziraat Towers Project** in Istanbul Finance Center awarded **LEED Platinum Certificate** with its environmentally friendly design, environmental sustainability mission and pioneering approach to smart applications with advanced technology.



Ziraat Bank has implemented the largest self-consumption Solar Power Plant project in finance sector, located in Pinarbasi district of Kayseri. The project will meet the electricity needs of **Ziraat Towers in Istanbul Finance Center and all branches and ATMs of the Bank.**



Ziraat Bank received CDP Climate Change and Water Security Scores for the first time in 2023. **Significant progress was obtained in 2024.**

Category	2023	2024
Water Security	A-	<b>A</b>
Climate Change	B	<b>B</b>



Ziraat Bank received "A" grade under CDP's 2025 Supplier Engagement Assessment (SEA) indicating the Bank's affirmative communication and collaboration efforts with suppliers on environmental issues.



Renewable Energy Resource Guarantee System (**YEK-G**) Certificate was obtained for 2024 for **150,000 MWh.**

Sustainable Loan Products Offered by Ziraat

- |  |                             |
|--|-----------------------------|
| • Individual/corporate energy efficiency loans | • Golden hive loan          |
| • Energy efficiency management loans           | • Rooftop solar energy loan |
| • Green mortgage                               | • Agricultural SME loan     |
| • Green car loan                               | • Heat insulation loan      |
| • Renewable energy loans                       | • Carbon reduction loan     |
| • Wastewater treatment and recovery loans      | • Young entrepreneur loan   |
| • Pressurized irrigation loans                 | • Woman entrepreneur loan   |
| • Renewable energy in agriculture loans        | • Young farmer loan         |
| • Digital transformation & tech-support loan   | • Woman farmer loan         |

Presence in  
**20** countries,  
**128** service points



## Local Subsidiaries

- Ziraat Katılım Bankası (Participation Banking)
- Ziraat Yatırım (Securities Brokerage & Investment House)
- Ziraat Portföy (Asset Management)
- Ziraat GYO (Real Estate Investment Trust)
- Ziraat Teknoloji (IT)
- Ziraat Finansal Yatırımlar (Financial Investments)
- ZiraatPay (Electronic Money)
- Ziraat Dinamik (Digital Banking)
- Ziraat Finansal Kiralama (Leasing)

## Overseas Subsidiaries

- Ziraat Bank Int. AG (Germany)
- ZiraatBank BH d.d. (Bosnia)
- Ziraat Bank Montenegro AD
- Ziraat Bank Azerbaijan ASC
- Ziraat Bank Moscow JSC
- KZI Bank (Kazakhstan)
- Turkmen Turkish JSC Bank
- Ziraat Bank Uzbekistan JSC
- JSC Ziraat Bank Georgia
- Ziraat Bank Kosova JSC

## Overseas Branches and Representative Offices

- United Kingdom
- Greece
- Bulgaria
- Iraq
- Saudi Arabia
- Bahrain
- Turkish Republic of Northern Cyprus
- Egypt (Rep. Office)
- United Arab Emirates (Rep. Office)
- Algeria

TL bn	2023	2024	Mar.25	Jun.25	% Change QoQ	% Change YtD
CASH AND CASH EQUIVALENTS	731.3	957.2	1,229.7	<b>1,327.1</b>	8	39
SECURITIES	981.2	1,328.0	1,541.1	<b>1,692.0</b>	10	27
LOANS	1,971.6	2,866.2	3,174.4	<b>3,574.7</b>	13	25
Gross NPL	22.9	35.8	38.5	<b>47.7</b>	24	33
Expected Credit Loss (-)	67.9	87.0	93.6	<b>91.8</b>	-2	6
OTHERS	116.3	233.4	267.9	<b>345.4</b>	29	48
<b>TOTAL ASSETS</b>	<b>3,800.4</b>	<b>5,384.9</b>	<b>6,213.0</b>	<b>6,939.2</b>	<b>12</b>	<b>29</b>
DEPOSITS	2,935.3	3,759.7	4,078.0	<b>4,511.3</b>	11	20
FUNDS BORROWED	200.2	488.9	659.1	<b>642.3</b>	-3	31
INTERBANK MONEY MARKETS	83.4	186.3	353.2	<b>478.3</b>	35	157
PROVISIONS	35.1	30.6	32.4	<b>32.7</b>	1	7
OTHERS	215.2	447.7	573.5	<b>698.6</b>	22	56
SHAREHOLDERS' EQUITY	331.2	471.7	516.8	<b>575.9</b>	11	22
<b>TOTAL LIABILITIES</b>	<b>3,800.4</b>	<b>5,384.9</b>	<b>6,213.0</b>	<b>6,939.2</b>	<b>12</b>	<b>29</b>

TL mn	2023	2024	Q2 24	Q1 25	Q2 25	% Change QoQ	% Change YoY
<b>INTEREST INCOME</b>	<b>427,255</b>	<b>946,562</b>	<b>215,563</b>	<b>314,282</b>	<b>338,393</b>	<b>8</b>	<b>57</b>
-From Loans	264,247	617,014	147,646	193,876	220,635	14	49
-From Securities	152,125	254,644	53,721	66,292	83,972	27	56
<b>INTEREST EXPENSE</b>	<b>297,658</b>	<b>780,933</b>	<b>185,693</b>	<b>258,392</b>	<b>269,953</b>	<b>4</b>	<b>45</b>
-On Deposits	265,808	682,134	163,031	203,298	214,752	6	32
<b>NET INTEREST INCOME</b>	<b>129,597</b>	<b>165,629</b>	<b>29,870</b>	<b>55,890</b>	<b>68,440</b>	<b>22</b>	<b>129</b>
<b>NET FEES &amp; COMMISSIONS</b>	<b>31,451</b>	<b>69,022</b>	<b>16,470</b>	<b>18,635</b>	<b>20,206</b>	<b>8</b>	<b>23</b>
<b>OTHER OPERATING INCOME</b>	<b>33,258</b>	<b>33,944</b>	<b>9,882</b>	<b>15,125</b>	<b>26,620</b>	<b>76</b>	<b>169</b>
<b>EXPECTED CREDIT LOSS</b>	<b>30,670</b>	<b>27,765</b>	<b>6,067</b>	<b>16,357</b>	<b>19,782</b>	<b>21</b>	<b>226</b>
-Stage 1 Provisions	3,120	4,955	-457	6,637	4,879	-26	NM
-Stage 2 Provisions	15,369	9,427	3,550	3,675	5,938	72	67
-Stage 3 Provisions	12,181	13,383	2,974	6,045	8,965	48	201
<b>OTHER PROVISION EXPENSES</b>	<b>124</b>	<b>198</b>	<b>1,761</b>	<b>44</b>	<b>195</b>	<b>347</b>	<b>-89</b>
<b>OPEX<sup>(1)</sup></b>	<b>87,266</b>	<b>99,498</b>	<b>25,389</b>	<b>32,613</b>	<b>39,540</b>	<b>21</b>	<b>56</b>
<b>NET OPERATING PROFIT</b>	<b>95,568</b>	<b>117,571</b>	<b>13,031</b>	<b>42,201</b>	<b>43,411</b>	<b>3</b>	<b>233</b>
<b>NET PROFIT</b>	<b>89,851</b>	<b>100,637</b>	<b>13,244</b>	<b>32,672</b>	<b>31,337</b>	<b>-4</b>	<b>137</b>

Source: Unconsolidated Financial Statements NM: Not meaningful

(1) OPEX includes personnel expenses

(%)	2023	2024	Q1 25	Q2 25
ROA <sup>(1)</sup>	3.0	2.2	2.1	1.9
ROE <sup>(2)</sup>	34.5	26.9	24.9	23.7
Cost / Income <sup>(3)</sup>	40.8	40.6	35.8	37.2
Fee / OPEX <sup>(4)</sup>	36.0	69.4	57.1	53.8
NIM (cum.) <sup>(5)</sup>	5.5	4.8	5.0	5.3
Loans <sup>(6)</sup> /Deposits	66.4	75.3	76.9	78.2
Loans/Assets	51.3	52.6	50.5	50.8
Securities/Assets	25.8	24.7	24.8	24.4
NPL	1.2	1.3	1.2	1.3
Stage III Coverage	74.4	67.7	66.4	63.0
CoR <sup>(7)</sup>	1.7	0.6	0.6	0.5
CAR	17.2	18.6	16.7	17.0
Leverage <sup>(8)</sup> (x)	10.5	10.4	11.0	11.0
# of				
Branches <sup>(9)</sup>	1,769	1,781	1,779	1,773
Employees	25,904	26,011	25,981	25,713
ATMs	7,487	7,724	7,790	7,821

(1) Average total assets represent weekly averages

(2) Average shareholders' equity represent weekly averages

(3) Includes dividend income

(4) Includes personnel expenses

(5) Average interest earning assets represent weekly averages

(6) Performing Loans

(7) Annualized figure

(8) Leverage = (Assets/Shareholders' Equity)-1

(9) Including foreign branches

## Syndication

**April 2025;** USD 850 mn & EUR 789 mn; SOFR+ 160 bps & EURIBOR+ 135 bps p.a.; 367 days of maturity (**Sustainability-linked**) (104 % R/O)

## IFIs

- **IBRD loans;** 2010&2013; USD 200 mn, USD 67 mn and USD 300 mn
- **EIB loans;** IPARD EUR 100 mn

## FC Bonds/Bills

- USD 2.35 bn **Eurobonds** outstanding
  - March 2026;** USD 600mn RegS/144A; 5.375% coupon rate; 5y (Sustainability Bond)
  - August 2026;** USD 500 mn RegS/144A; 9.5% coupon rate 3.5y
  - January 2029;** USD 500 mn RegS/144A; 8.0% coupon rate 5y (Sustainability Bond)
  - February 2030;** USD 750 mn RegS/144A; 7.25% coupon rate 5y
- USD 3.9 bn **MTN** Private Placements
- May 2023; USD 800 mn & EUR 200 mn 5y **funding** under DPR Programme
- June 2024; USD 250 mn 10y **funding** under DPR Programme
- March 2025; USD 930 mn 5-10y **funding** under DPR Programme
- April 2019; EUR 1.4 bn **AT-1** issuance under GMTN Programme
- April 2024; USD 500 mn **Tier-2** issuance under GMTN Programme

For further information please contact

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**Ziraat Bank**

More than a bank