Financial Presentation

June 2026

Ziraat Bank

More than a bank

Q2 2026 at a Glance

- The impact of the geopolitical conflict that began in March became more evident globally and domestically
- Driven by ongoing uncertainties, lending remained selective and disciplined amid a further tightened operating environment
- Rising funding costs continued to exert pressure on margins
- Despite increased pressure on profitability, solid and sustainable earnings were preserved
- Robust NPL ratio preserved with a manageable quarterly increase
- Funding strategy supported by a granular deposit base and continued access to international funding
- Strong capital position in line with targets and comfortable liquidity levels

Highlights

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TL 9,077 bn

Largest and oldest bank in Turkiye
100% owned by public through TWF
USD 196 bn. bank only asset size
17% market share

#1

Market leadership

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

1,771

Widest local and international geographic footprint with 1,771 branches
- Operating in **21** countries with **129** service points (1)
- **25** Foreign Branches
- Only bank in **369** points in Turkiye
- Global service network through foreign branches, rep. offices and subsidiary banks

46(2) mn

Extensive customer reach

- Serving more than **46 mn** customers across retail, SME and corporate segments
- Extensive customer acquisition through digital channels

15.2% CAR

Strong profitability and capital ratios

- Efficient cost management
- Prudent risk management strategy and retained earnings approach to support capitalization and sustainable growth

1.9% NPL

Robust asset quality

- Contained NPL inflow, ongoing collections
- 60% Stage-3 Coverage Ratio
- Prudent asset quality management

69% Share

Leading provider of agricultural finance
- Only deposit bank authorised for government subsidized agro-lending
- **69%** agro loans market share
- Sustainable agro financing strategy

USD 28 bn

Well managed domestic & international funding

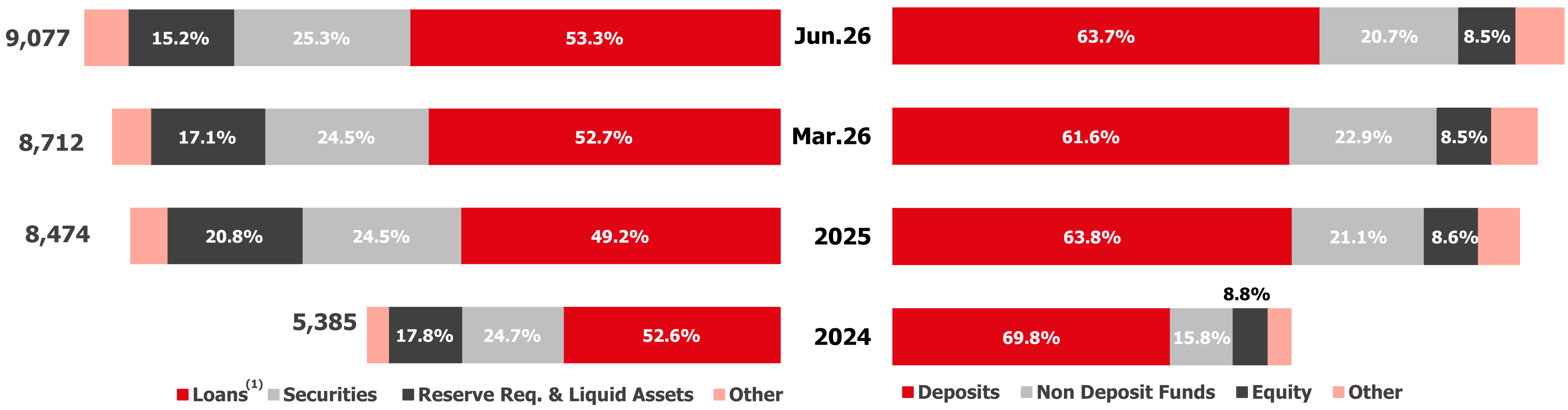
- Granular and sticky deposit base
- Substantial and diversified FX external funding activity
- FX external funding **15%** of total funding

(1) As of June 2026
(2) Number of customers with demand deposits accounts

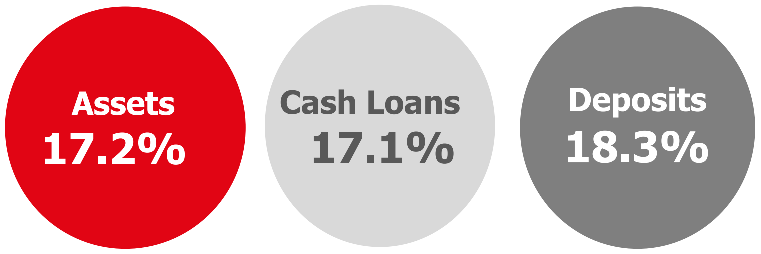
Assets & Liabilities

(TL bn)

Composition of Assets / Composition of Liabilities



Market Shares



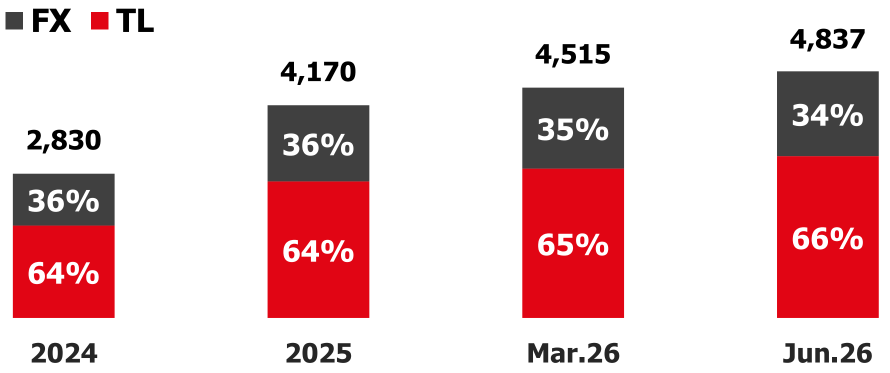
	Assets	Cash Loans	Deposits
QoQ Δ	-31bps	-12bps	+11bps
YoY Δ	-28bps	-8bps	-28bps

(1) Performing loans

Lending

Total Loans(1) (TL bn, % share in total)

- Disciplined and selective loan growth of **16%** in the first half of the year
- TL driven loan growth, balanced among segments
- Driven by additional tightening measures, quarterly slowdown in retail segment growth



Loan Growth

	QoQ Δ	YtD Δ	YoY Δ
Total Loans	**7.1%**	**16.0%**	**37.1%**
Total Loans (FX adj.)	*5.4%*	*12.8%*	*30.1%*
TL	**8.2%**	**18.5%**	**43.3%**
FX($)	**0.2%**	**2.7%**	**8.0%**

Cash Loans by Customer Segment(2)

SME(3)	Retail	Corporate
50%	13%	37%

Loan Growth

	QoQ Δ	YtD Δ	YoY Δ
Corporate	**7.7%**	**13.0%**	**27.5%**
Corp. (FX adj.)	*4.1%*	*6.6%*	*13.9%*
SME(3)	**7.1%**	**17.6%**	**43.2%**
Retail	**9.6%**	**23.6%**	**54.4%**
Housing	10.7%	23.9%	42.6%
GPL	4.6%	18.1%	61.5%
Credit Cards	9.4%	23.7%	47.0%
Overdraft	13.8%	29.8%	98.4%

(1) Performing loans
(2) Accruals and overseas branch lending are excluded from segment and/or sector distribution. / Based on customer segmentation criteria, totals may differ due to product classification
(3) SME customers are classified under commercial segment

Lending Mix

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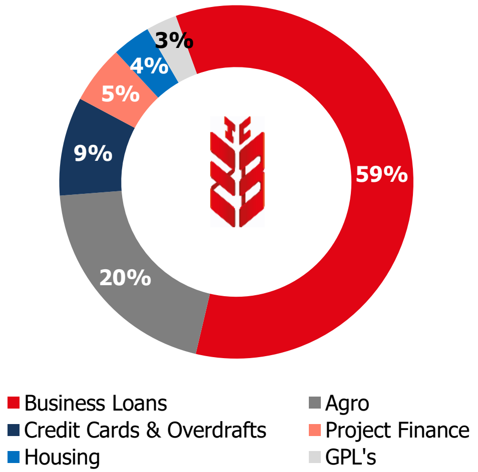
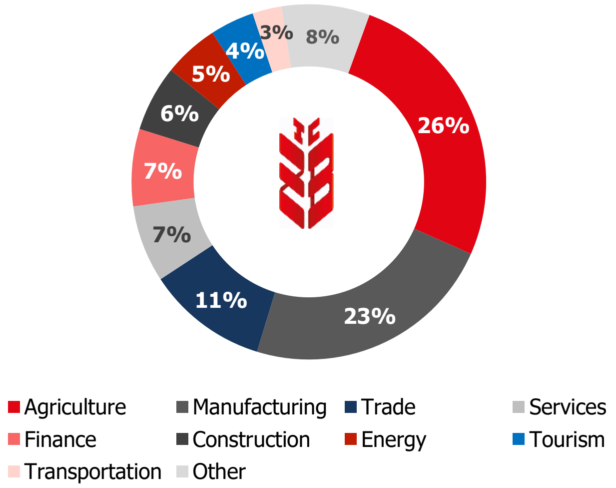
Cash Loans by Product



Cash Business Loans by Sector (1)



Agro Loans

TL 949 bn | 868k agro(*) customers | 90% subsidized | 69% market share

0.7% agro NPL | 0.4% subsidized agro NPL

GPL

18% of retail loans | 25% pensioner | 5% market share

Credit Cards

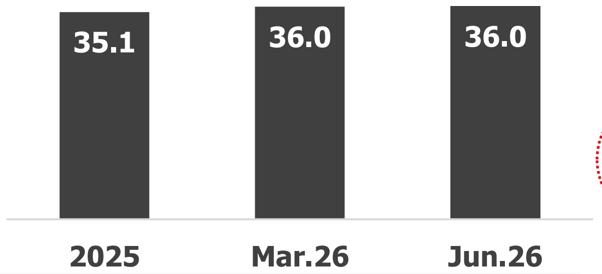
42% of retail loans | TL 319 bn | 15 mn customers | 10% market share(2)

Housing Loans

24% of retail loans | 0.1% NPL | 39% LTV(3) | 23% market share

(*) NACE A: Agro, forestry and fishing

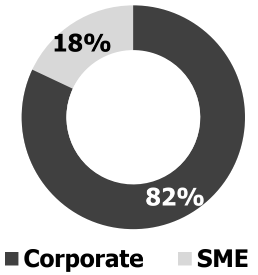
FX Loans (USD bn)

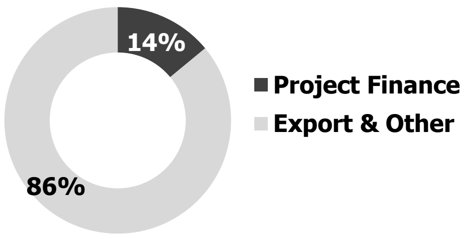


	2025	Mar.26	Jun.26
FX Loans /Total Loans	36%	35%	34%

FX NPL
0.8%

FX Loans Breakdown





Project Finance Loans

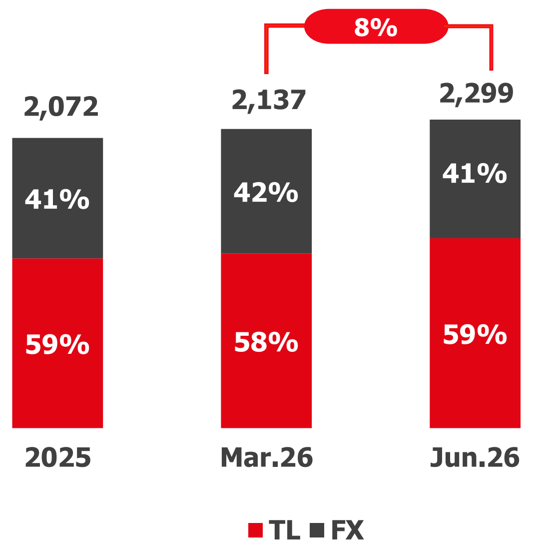
Share of infrastructure projects with debt assumption **84%**

Share of renewables in energy loans: **44%**

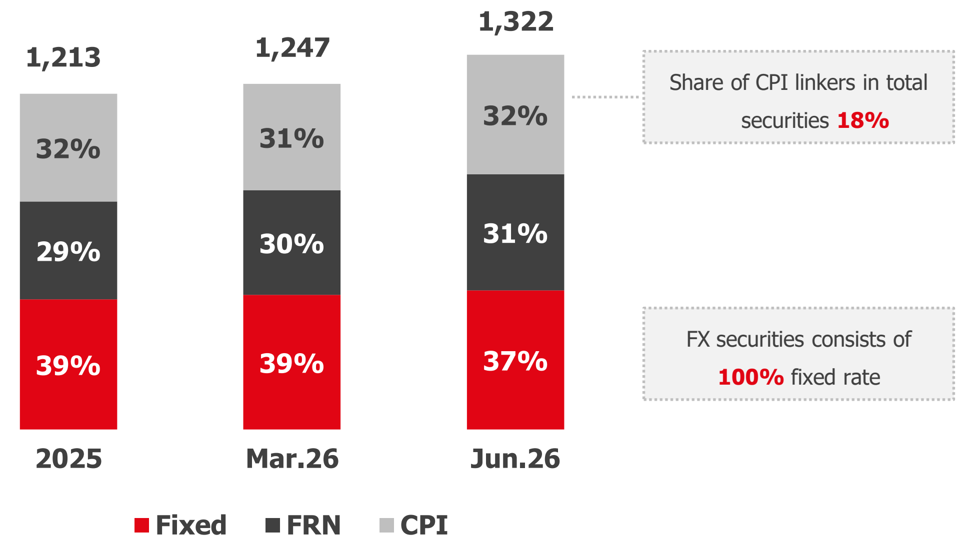
(1) Accruals and overseas branch lending are excluded from segment and/or sector distribution
(2) Credit cards turnover market share
(3) Average rate for allocation in last four quarters

Securities Portfolio

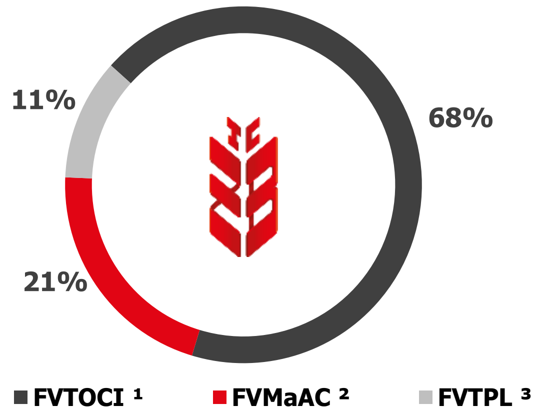
Total Securities (TL bn, % share in total)



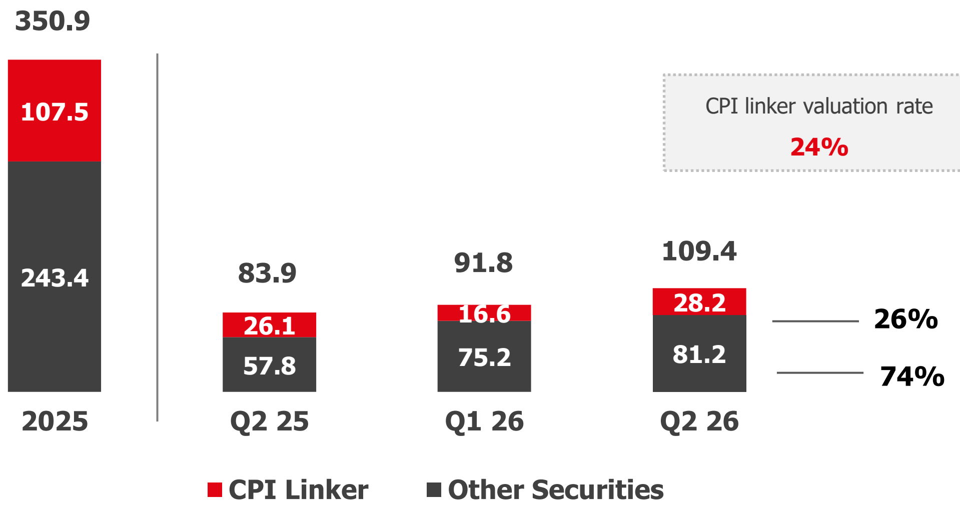
Breakdown of TL Securities [4]



Breakdown of Total Securities



Interest Income from Securities (TL bn)



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

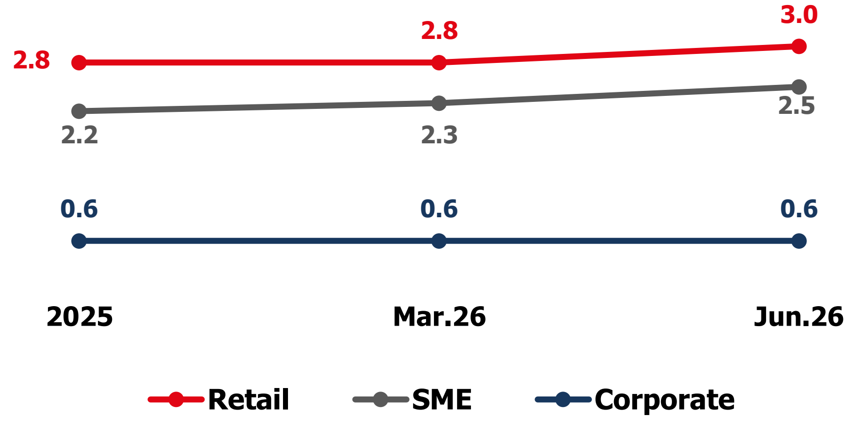
Asset Quality

- Remarkably low NPL ratio among peers - thanks to sound loan book and prudent lending strategies

NPL Ratio

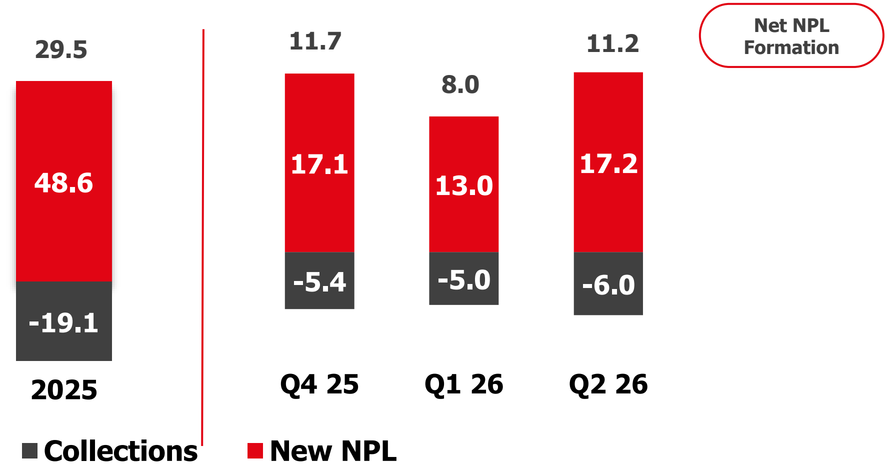
	2025	Mar.26	Jun.26
Ziraat Bank	1.7%	1.7%	1.9%
Sector	2.5%	2.6%	2.8%

NPL Ratios by Segment (%)

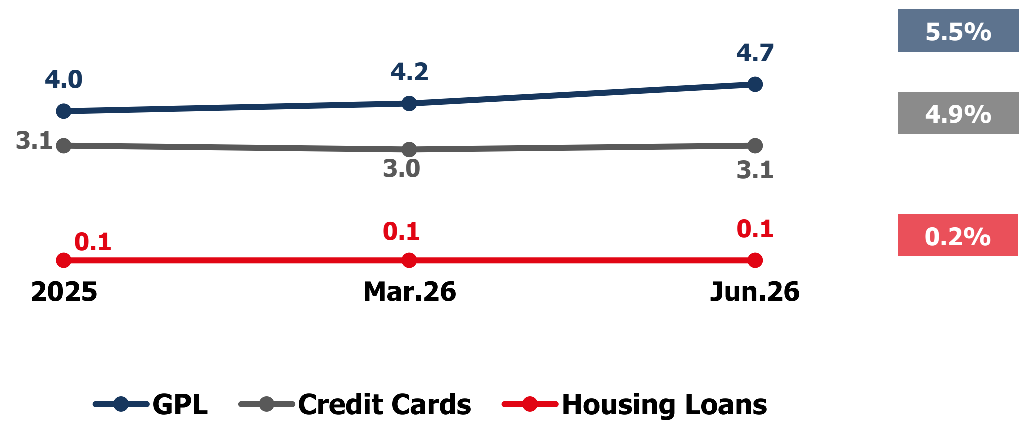


NPL Flow & Collections (TL bn)

No Write-Off or NPL Sale

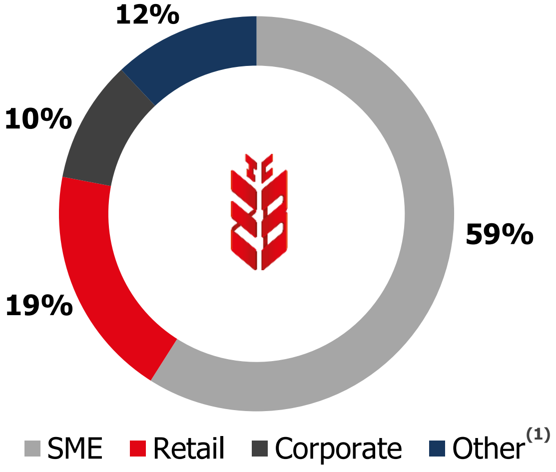


Retail NPL Ratios by Product (%)

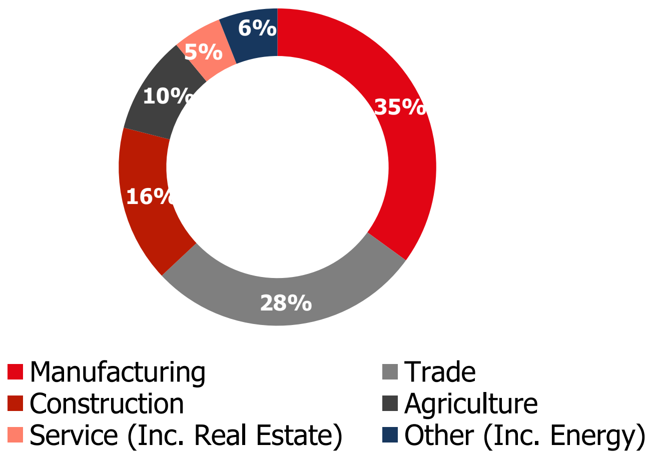


Asset Quality

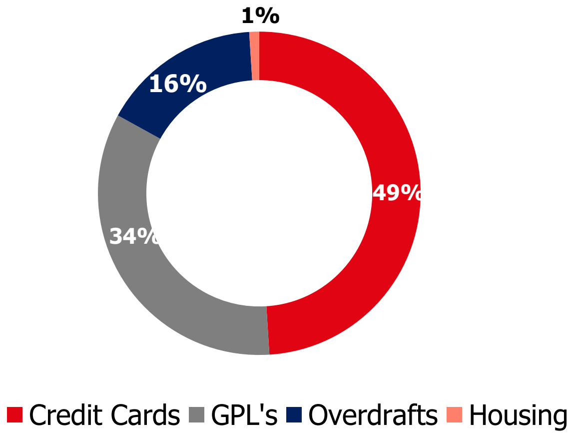
Total NPL's by Segment



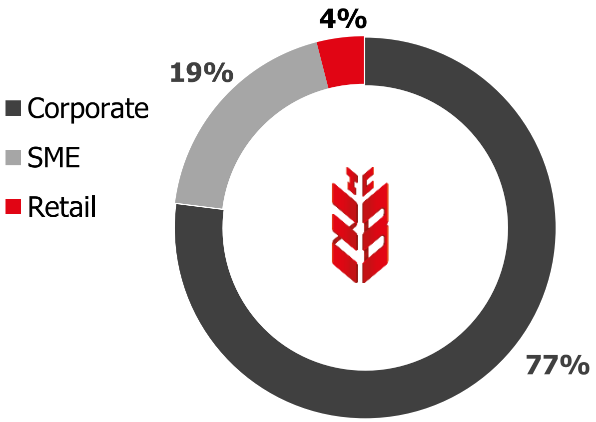
Business NPL's by Sector



Retail NPL's by Product

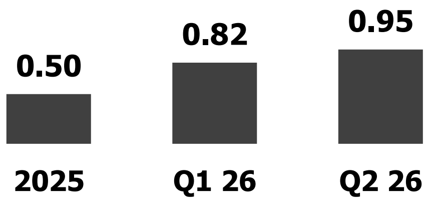


Restructured Loan by Segment



Restructured Loans in Total Loans: 5.8%

Cost of Risk[2][3] (%)



(1) Includes loans excluded from segment classification
(2) CoR: (Expected Credit Loss-Reversals) /Average Loan Amount
(3) Quarterly periods are annualized

Asset Quality

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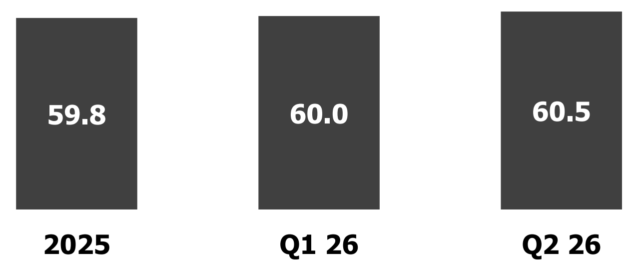
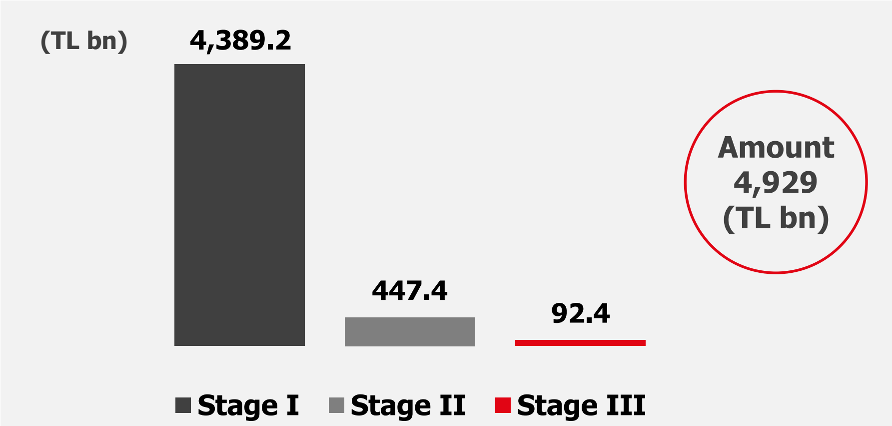
- Asset quality supported by a prudent lending strategy and sufficient buffers

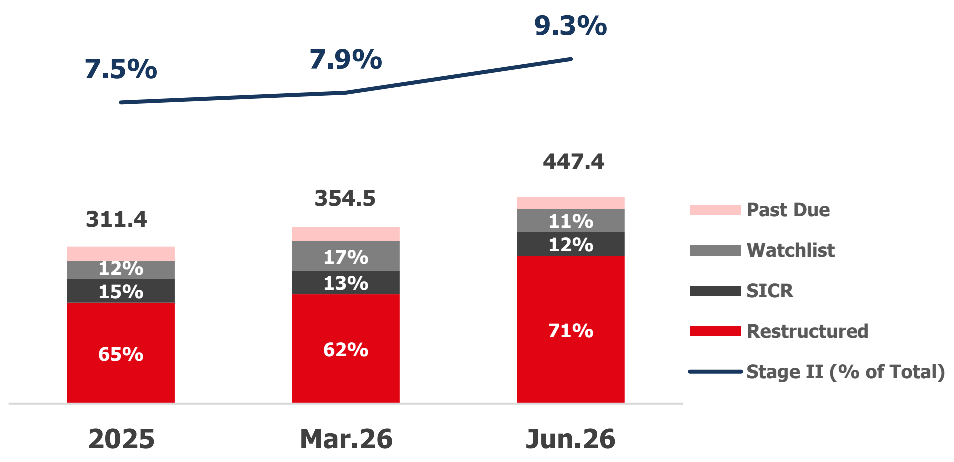
Stage III Coverage (%)



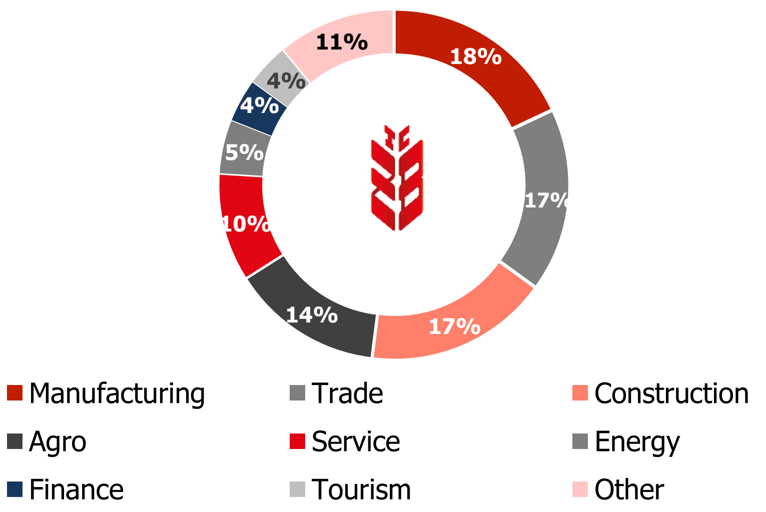


Coverages	0.3%	13.5%	60.5%	Total 2.6%

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



Stage II Business Loans by Sector



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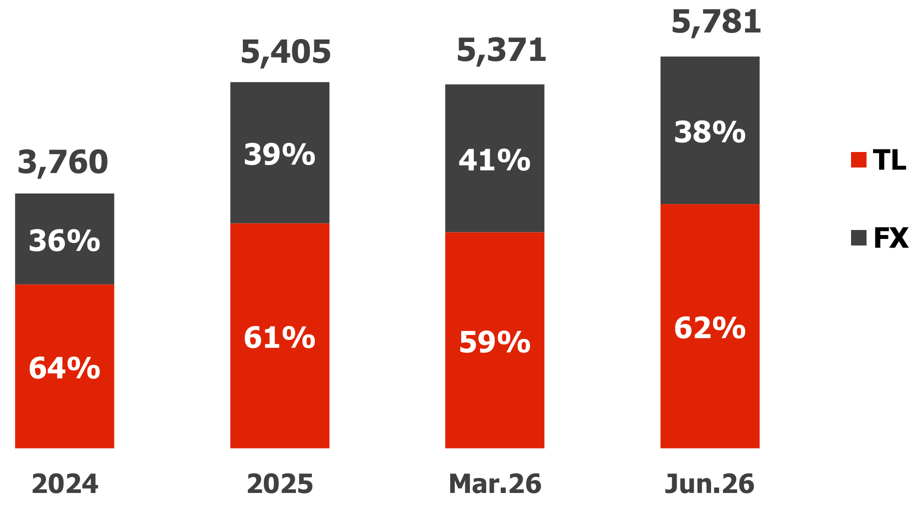
- Granular and well-diversified deposit base with a **64 pp** share in BS
- Structurally high share of widespread retail segment
- Broad-based and stable deposit : High Core Deposit Ratio of **86%**
- Share of Public Deposits in Total Deposits **12%**

SME	Retail	Corporate
29%	48%	23%

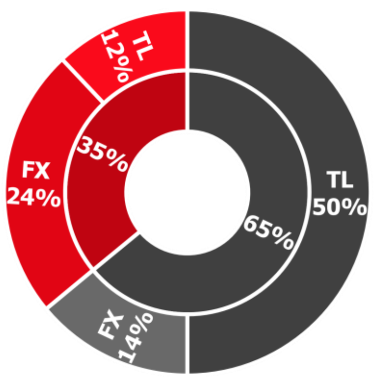
Total Deposits (TL bn, % share in total)



Deposit Growth

	QoQ Δ	YtD Δ	YoY Δ
Total Deposits	**7.6%**	**6.9%**	**28.1%**
Total Deposit (FX adj.)	5.7%	3.8%	21.0%
Customer Deposit[1]	7.6%	6.8%	29.0%
TL	**13.1%**	**8.6%**	**32.3%**
FX($)	**(5.1%)**	**(3.9%)**	**3.7%**
Demand	**3.2%**	**6.4%**	**27.3%**
Time	**10.2%**	**7.2%**	**28.6%**

Breakdown (%)

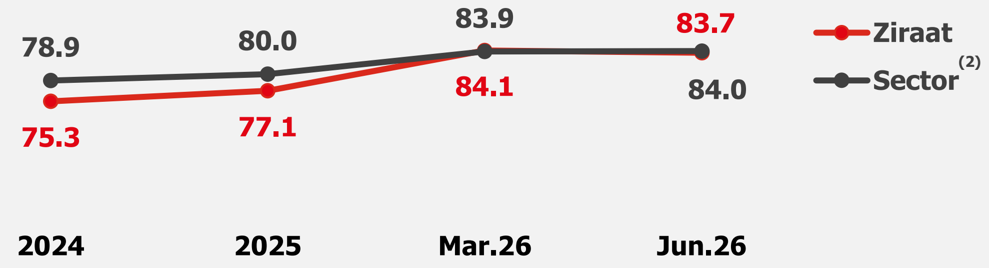


TL Deposit Market Shares[2]

Time	Demand	Total
19.8%	23.2%	20.0%

QoQ Change
+16 bps

Loan to Deposit[3] (%)



(1) Total deposits excluding bank deposits
(2) Sector: Deposit Banks
(3) Performing Loans/Total Deposit

Non Deposit Funding

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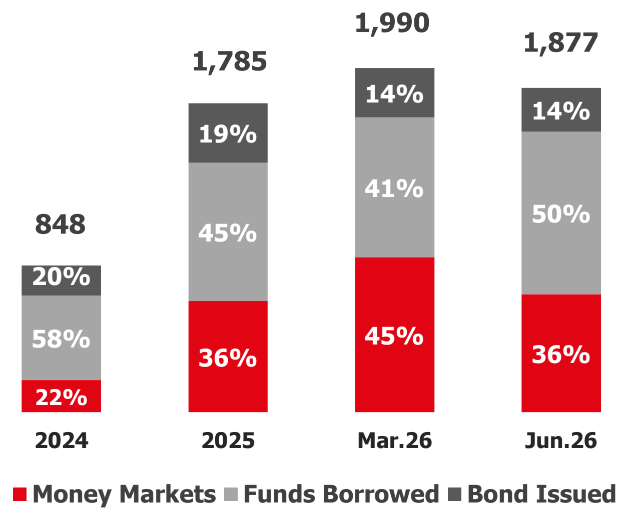
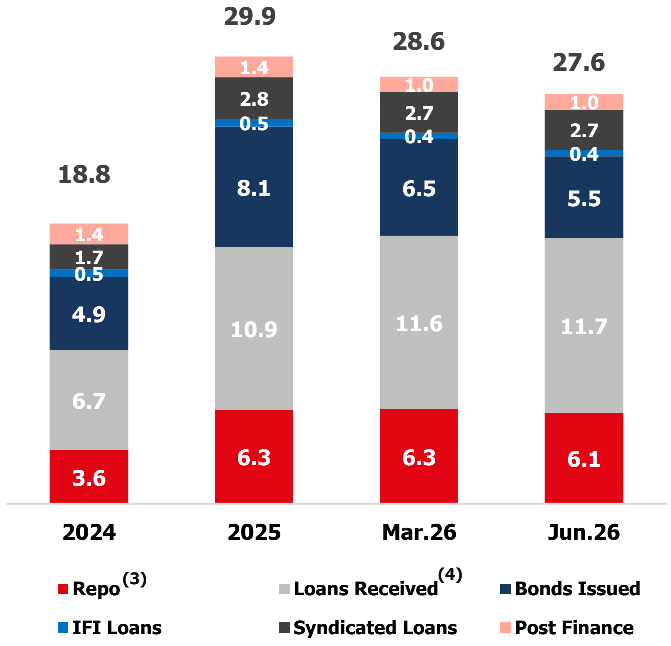
Total Non-Deposit Funds (TL bn,% share in total)



Diversified wholesale funding among regions, instruments and counterparties

FX Non-Deposit Funding (USD bn)



+ USD 3.0 bn
Outstanding subordinated bonds

FX Liquidity USD 20.7 bn

5.4 bn Cash & CBRT

13.2 bn FX swap

2.1 bn Unencumbered Securities

FX LCR(5) **325.1%**

Total LCR(5) **147.0%**

High integration with international financial markets

Jan.25 USD 750 mn 5 years 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 Sustainability linked **Syndicated Loan**

Oct.25 USD 988 mn USD 509 mn EUR 413 mn Sustainability linked **Syndicated Loan**

Nov.25 USD 600 mn Inaugural PNC5.5 **AT1 Issuance**

Jan.26 USD 1 bn 12y funding under **DPR** Programme

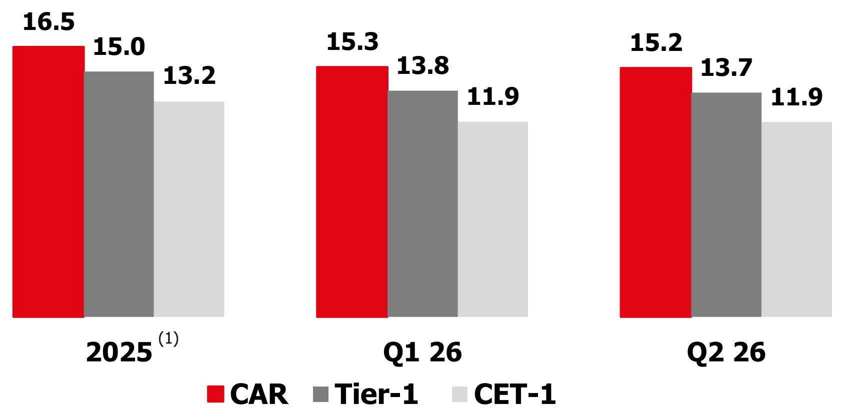
Apr.26 USD 1.75 bn 100% R/O Sustainability linked **Syndicated Loan**

Aug.26 USD 778 mn 5y to 12y funding under **DPR** Programme

(1) Performing Loans/Total Deposit
(2) Sector: Deposit banks
(3) Including DPR TRS
(4) Including DPR, Bilateral and Secured Finance loans from International Counterparties
(5) LCR regulatory minimums; Total: 100%, FX: 80%

Capitalization

Capital Ratios (%)



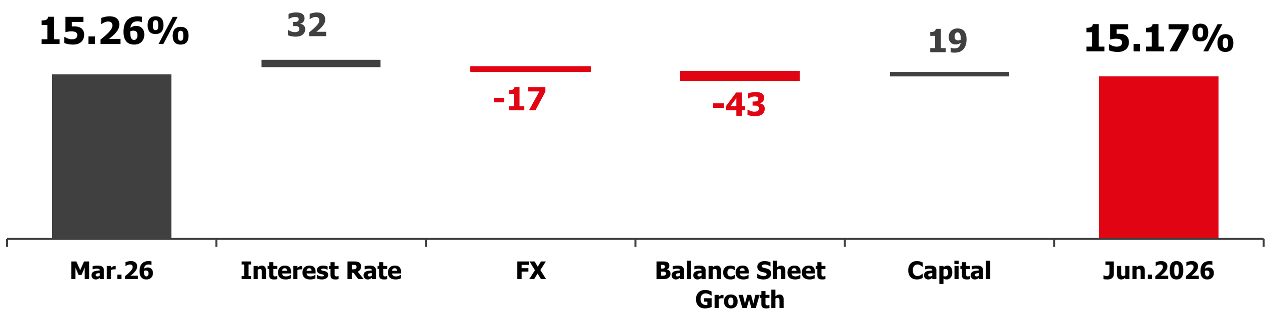
Minimum Capital Ratio Requirements

	Solo	Cons.
CET1	7.1%	9.1%
Tier1	8.6%	10.6%
CAR	10.6%*	12.6%

*BRSA min. requirement is 12%

Basel III Leverage **6.3%** vs regulatory min of **3.0%**

Quarterly Change in CAR (bps)



Sensitivity of Solvency Ratios

10% depreciation in TL **-35 bps** impact on CAR

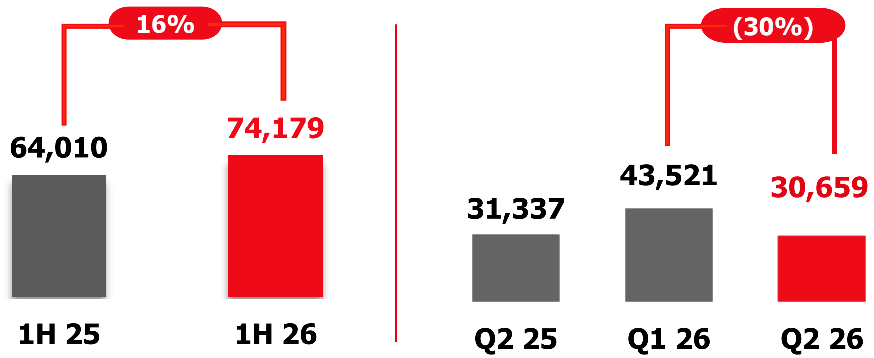
100 bps increase in TL interest rate **-5 bps** impact on CAR

(1) W/o forbearance

Profitability

- Preserved net interest margin at **6.4%** despite periodical volatility
- Conservative CPI linked securities valuation rate of **24%**
- 5% increase in the CPI valuation rate results in an extra TL 8 bn profit

Net Profit (TL mn)



Return on Equity[1] (%)

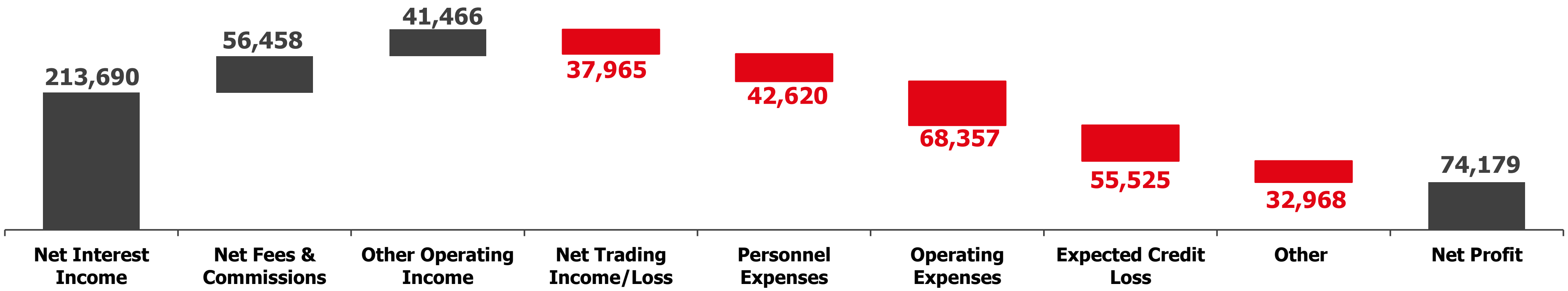
	2025	Mar.26	Jun.26
Ziraat Bank	**28.3%**	**24.0%**	**20.1%**
Sector[3]	29.3%	26.5%	23.7%

Return on Assets[2] (%)

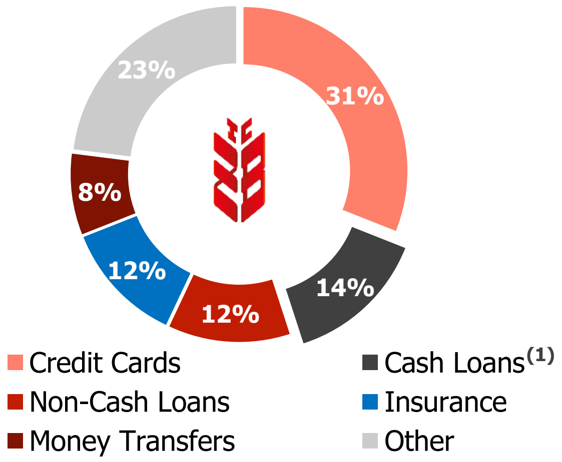
	2025	Mar.26	Jun.26
Ziraat Bank	**2.3%**	**2.1%**	**1.7%**
Sector[3]	2.1%	2.2%	1.9%

(1) Average shareholders' equity represents weekly averages
(2) Average total assets represent weekly averages
(3) Sector: Deposit Banks

P&L Breakdown Jun.26 (TL mn)



F&C Income Breakdown



F&C Growth (YoY)

Credit Cards 64%

Cash Loans 63%

Non-Cash Loans 39%

Insurance 58%

Money Transfers 28%

OPEX Growth (YoY)

HR 39%

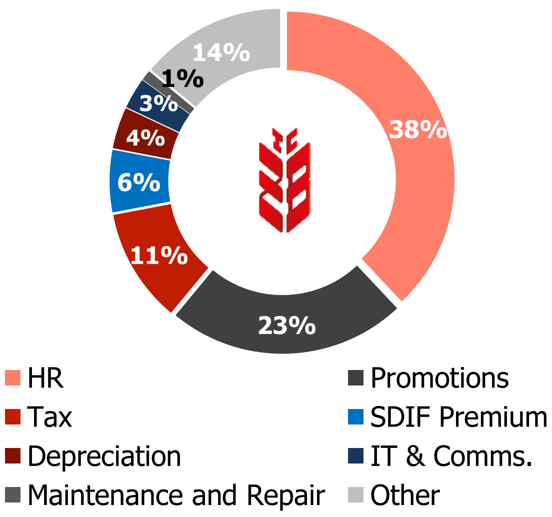
Promotions 159%

Tax 35%

SDIF Premium 23%

Depreciation 72%

OPEX Breakdown



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

Efficiency & Cost Management

Ziraat Bank
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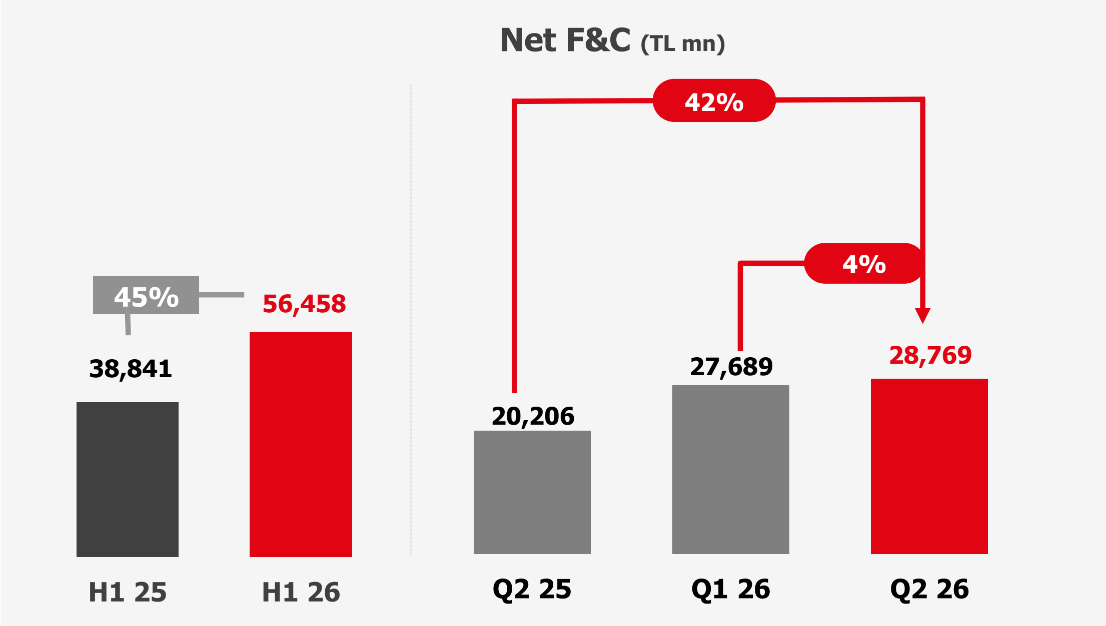
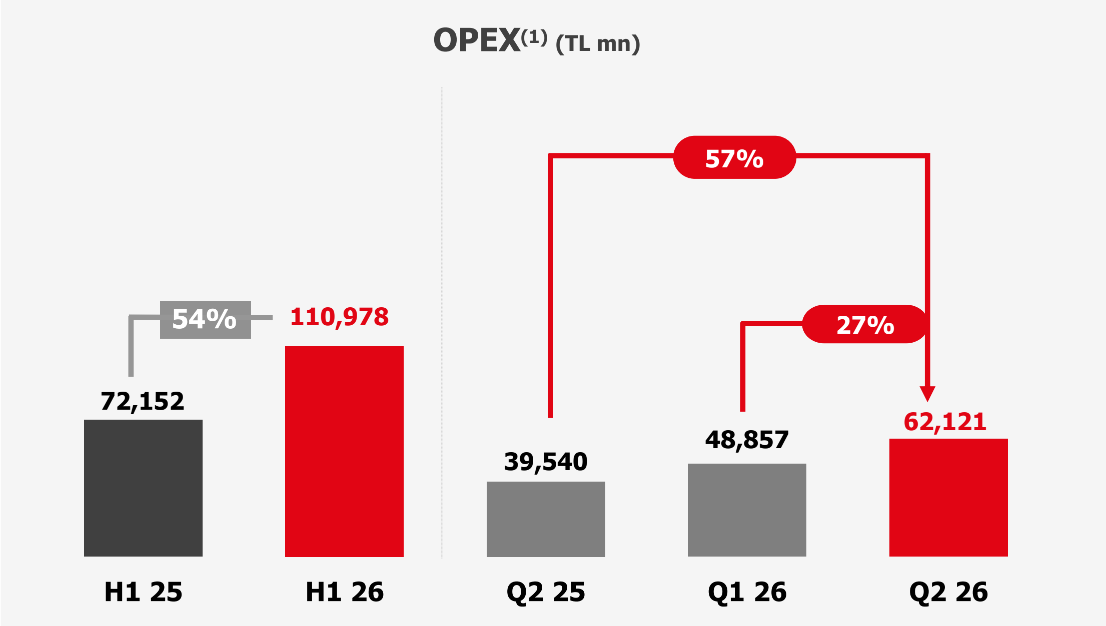




Fundamentals of Efficiency

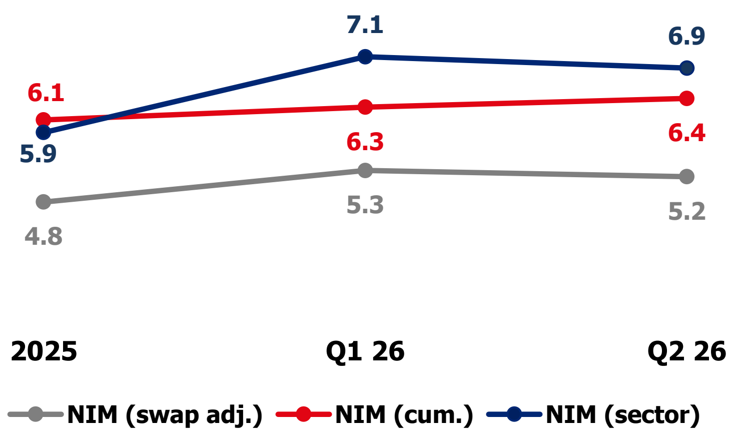
Cost/Income (%)	Fee/OPEX (%)	Cost/Avg. Assets (%)
40.5%	50.9%	2.6%

(1) Includes personnel expenses and other provision expenses

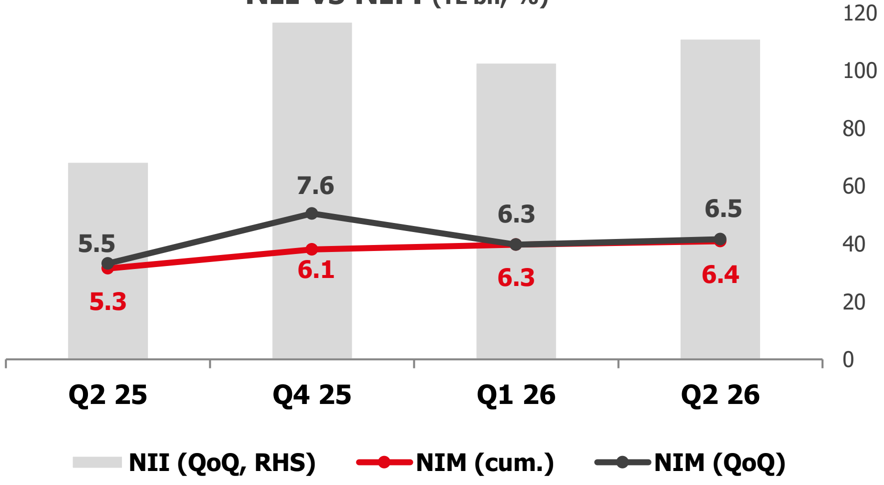
NIM & Spreads

Swap Cost TL 24 bn in Q2 26

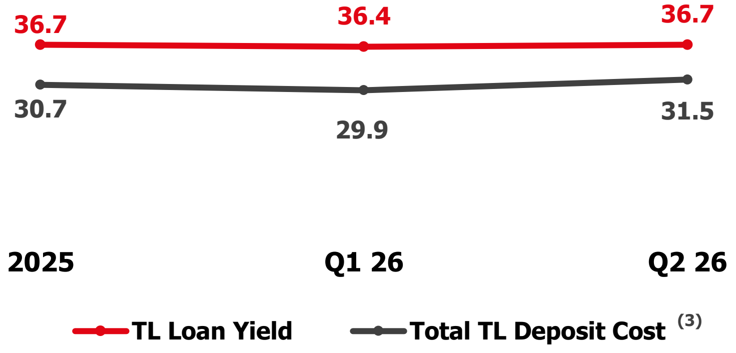
Net Interest Margin (%) (1)(2)



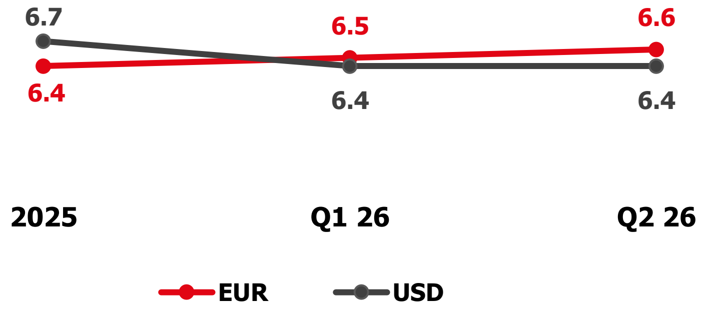
NII vs NIM (TL bn, %)



TL Loan Yield and Deposit Costs (%)



FX Core Spreads(4) (%)



(1) Sector: Deposit banks
(2) NIM = Net Interest Income / Avg. IEA
(3) Including Demand Deposits
(4) FX Loan - FX Deposit (Total)

APPENDIX

Ziraat Finance Group

Ziraat Bank
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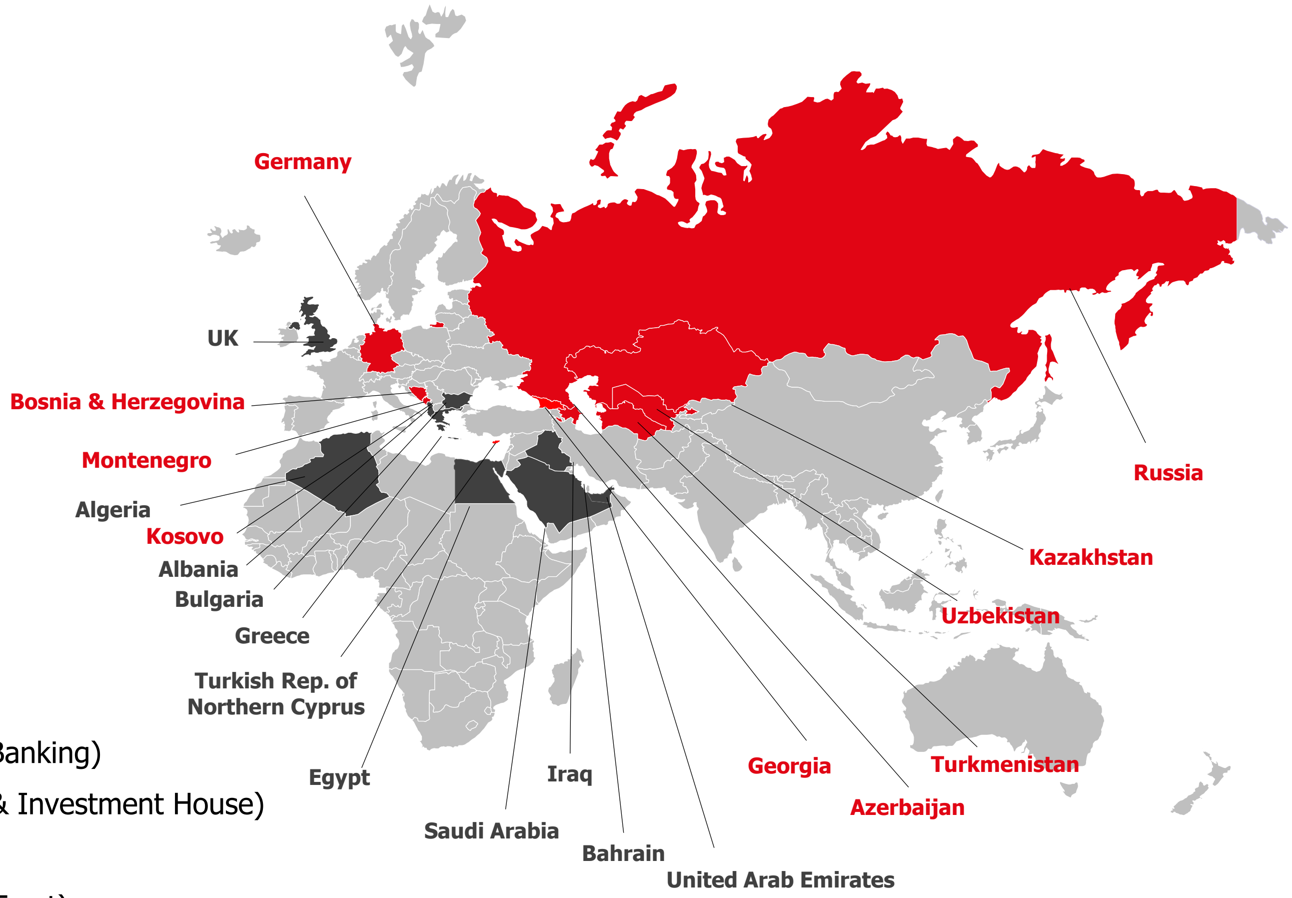
Presence in
21 countries,
129 service points



Subsidiaries
International Branches and Representative Offices

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
- Algeria
- Albania (*New)
- Turkish Republic of Northern Cyprus
- Egypt *(Rep. Office)*
- United Arab Emirates *(Rep. Office)*

Digitalization & Efficiency

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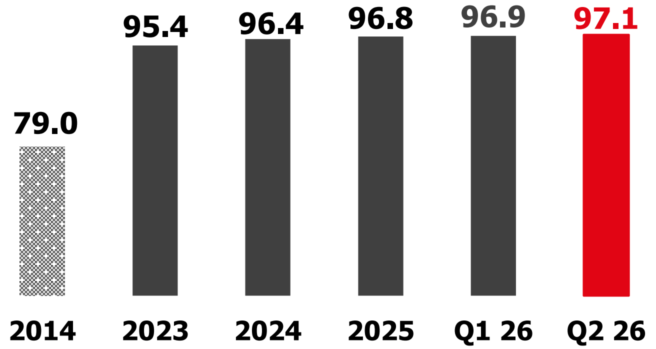
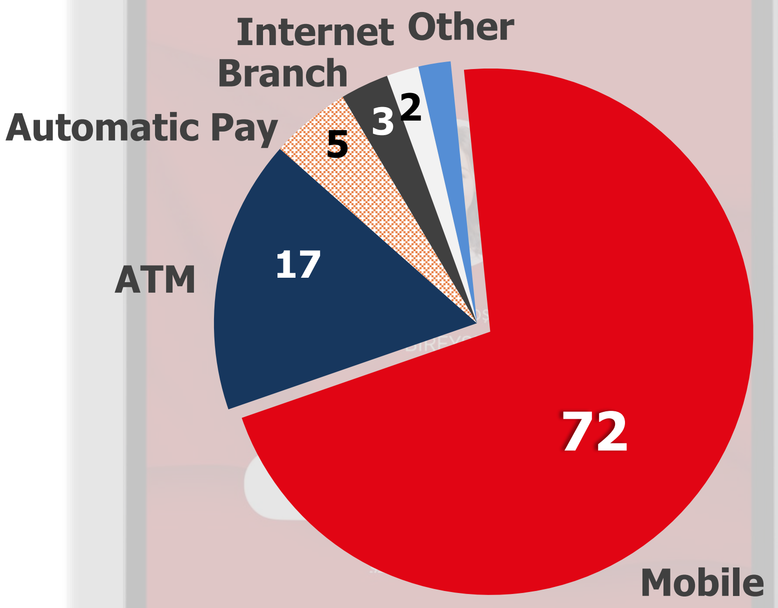
Non-Branch Channels Usage (%)



Banking Transaction Channel Distribution (%)



Unique Service Delivery

41m Internet banking customers

25m Active digital banking customers

20% Active digital banking customers market share

7,901 ATM

ATM **14%** market share

Key Digitalization Achievements

- New Version «Ziraat Mobil» Application
- New Version «Bankkart Mobil» Application
- «Ziraat Mobil Yalın» Version
- New Version «Internet Banking»
- Z-Dönüşüm Transformation of SMEs «Z-Dönüşüm»

Digitalization Plans

- Platform Banking
- Digital (Crypto) Asset Studies
- Digital ₺ Studies
- Z-Dönüşüm A new mobile app and web platform for SMEs to manage their business operations

Sustainability

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.

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 assessment.

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

- **Environmental and Social Impact Management Policy in Lending Activities** is updated in **2026 Q1** improving Bank's Environmental and Social Risk Assessment Model with a more comprehensive structure. Within this scope, the investment amount threshold for environmental and social assessment was set at USD 10 million and risk classification was structured under the categories A, B+, B-, and C.
- **Environment Policy**, prepared in accordance with ISO 14001:2015 Environment Management standards, published in Bank's website in **2026 Q1,** reflecting Bank's approach to environmental responsibility and its principles.

- **Sustainability-Linked Syndicated Loans**

April 2026, USD 1.75 bn
Sustainability KPIs
Financing Sustainable Agriculture
Increasing the Green Asset Ratio Aligned Financing

October 2025, USD 988 mn
Sustainability KPIs
Financing Sustainable Agriculture
Contributing to the Transition to a Low-Carbon Economy

- **Sustainability Bond Issuances**

Jan 21: 600m USD, 5Y

Jan 24: 500m USD, 5Y

Ziraat Bank significantly advanced its green energy transition by launching several renewable energy facilities, namely **Kayseri Pınarbaşı SPP**. By producing **100,000 MWh of electricity**, the bank successfully covered **93%** of its total power consumption through renewable sources, effectively lowering its carbon emissions and boosting energy efficiency.

Ziraat Towers holds the distinction of being the first and only green building within the IFC (Istanbul Financial Center) campus to achieve the **LEED "Platinum" certification**. The project has been honored with the "Award of Excellence" at the CTBUH 2023 Awards Program and was named "Best Construction Project" at the Autodesk Design & Make Awards 2024.

Ziraat Bank supports sustainable agriculture via its **Farmer Platform**, providing **120,000 users** with free precision tools like water stress mapping and crop monitoring. By combining digital advisory services with specialized mechanization loans, the Bank actively helps farmers mitigate climate change risks.

In line with strong governance approach and in accordance with the principles of transparency and accountability, Ziraat Bank's **2025 TSRS-Compliant Sustainability Report** has been published.
View Report

In the yearly **CDP Reporting**, Ziraat Bank achieved **B grade** in the **CDP Climate Change** category while also successfully maintaining its **A** grade in the **CDP Water Security** category.

Ziraat Bank obtained **Renewable Energy Guarantees (YEK-G) certificates**, reducing its market-based Scope 2 emissions to **Zero**. This represents a significant step in the Bank's management of indirect emissions.

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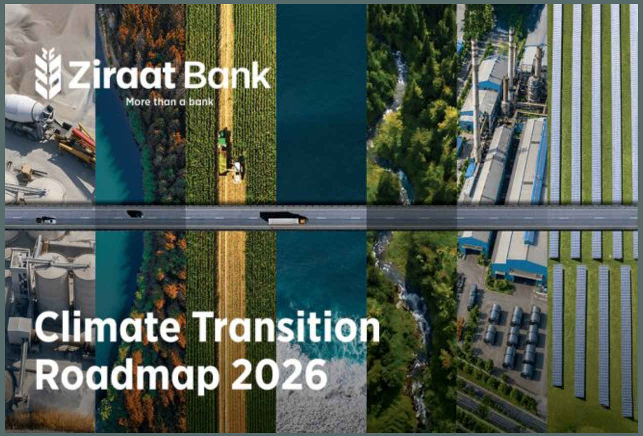

Climate Transition Roadmap 2026

Taking a major step toward **Türkiye's 2053 Net Zero Emission target**, Ziraat Bank has built a **Climate Transition Roadmap** which outlines tangible emission intensity reduction targets to be achieved by 2030 across four critical sectors that account for a significant portion of Türkiye's greenhouse gas emissions.

The aforementioned targets have been determined based on the **IEA 2050 Net Zero scenarios for the electricity, iron-steel, and cement sectors, and the SBTi FLAG 1.5°C aligned pathways for the agricultural sector**. The process is also supported by key global reporting frameworks such as IFRS, ITPN, and PCAF.

https://www.ziraatbank.com.tr/iklimgecisyolharitasi/en.html

In line with Türkiye's sustainable development goals, Ziraat Bank has launched "**Green Export Loan Package**" and "**Green Investment Loan Package**" in cooperation with the Credit Guarantee Fund (KGF) and the Credit Bureau (KKB) to support the green transition efforts of SMEs.

These new loan packages aim to improve SMEs' access to finance on encourage them on their sustainability journey, support eco-friendly investments and accelerate their transition to the green economy.

Companies wishing to benefit from the loan are required to have an active **Greendeks score of at least level «C» on the KKB Greendeks Platform**. Greendeks score is a sustainability rating reflecting carbon footprint measurements.

Ziraat Towers has received the **EN ISO50001:2018 Energy Management System Certificate** as part of Bank's sustainability and efficiency-focused efforts.

With this certification, a significant step has been taken toward effectively monitoring energy consumption, increasing efficiency and optimizing resource utilization in Bank's headquarters.

Sustainable Loans Offered by Ziraat

- Carbon Reduction Loan
- Green Investment Loan
- Green Export Loan
- Green Mortgage
- Green Car Loan
- Renewable Energy Loans
- Rooftop Solar Energy Loan
- Young Entrepreneur Loan
- Woman Entrepreneur Loan
- Individual/Corporate Energy Efficiency Loan
- Heat Insulation Loan
- Energy Efficiency Management Loans
- Wastewater Treatment And Recovery Loans

Financing Agricultural Ecosystem Loans

- Female Farmer Loan
- Young Farmer Loan
- Agricultural SME Loan
- Farmer Support Loan
- Producing Cooperative Loan
- Producing Women Cooperative Loan
- Golden Hive Loan
- Fishermen Support Loan
- Agricultural Refinancing Loan
- Agricultural Irrigation Loan
- Agricultural Renewable Energy Loan
- «I Have Many Reasons to Live in My Village»
- «My Business Is Agriculture» Loan
- «Abundance In The Countryside» Loan

Balance Sheet Summary

TL bn	2025	Mar.26	Jun.26	% Change QoQ	% Change YtD
CASH AND CASH EQUIVALENTS	1,764.6	1,489.9	1,377.4	(8)	(22)
SECURITIES	2,072.5	2,136.5	2,299.4	8	11
LOANS	4,239.8	4,594.4	4,929.0	7	16
Gross NPL	70.1	79.3	92.4	17	32
Expected Credit Loss (-)	108.6	116.5	129.1	11	19
OTHERS	397.1	491.6	470.7	(4)	19
TOTAL ASSETS	**8,474.0**	**8,712.4**	**9,076.5**	**4**	**7**
DEPOSITS	5,405.4	5,371.2	5,780.8	8	7
FUNDS BORROWED	800.0	807.7	939.9	16	17
INTERBANK MONEY MARKETS	642.2	897.5	682.4	(24)	6
PROVISIONS	27.1	29.5	31.3	6	15
OTHERS	868.2	869.0	869.6	-	-
SHAREHOLDERS' EQUITY	731.1	737.6	772.6	5	6
TOTAL LIABILITIES	**8,474.0**	**8,712.4**	**9,076.5**	**4**	**7**

Income Statement Summary

TL mn	2025	Q1 26	Q2 26	% Change QoQ	H1 25	H1 26	% Change YoY
INTEREST INCOME	**1,442,812**	**409,651**	**449,138**	**10**	**652,675**	**858,789**	**32**
-From Loans	916,766	273,874	299,295	9	414,511	573,169	38
-From Securities	350,912	91,822	109,429	19	150,264	201,251	34
INTEREST EXPENSE	**1,116,095**	**306,952**	**338,147**	**10**	**528,345**	**645,098**	**22**
-On Deposits	896,214	240,041	268,822	12	418,050	508,863	22
NET INTEREST INCOME	**326,717**	**102,700**	**110,991**	**8**	**124,330**	**213,690**	**72**
NET FEES & COMMISSIONS	**88,092**	**27,689**	**28,769**	**4**	**38,840**	**56,458**	**45**
OTHER OPERATING INCOME	**71,407**	**24,817**	**16,649**	**(33)**	**41,745**	**41,466**	**(1)**
EXPECTED CREDIT LOSS	**67,857**	**29,926**	**25,599**	**(14)**	**36,139**	**55,525**	**54**
-Stage 1 Provisions	20,393	10,797	6,887	(36)	11,516	17,684	54
-Stage 2 Provisions	14,933	5,481	3,440	(37)	9,613	8,921	(7)
-Stage 3 Provisions	32,532	13,648	15,272	12	15,010	28,920	93
OTHER PROVISION EXPENSES	**197**	**236**	**336**	**42**	**239**	**572**	**139**
OPEX[1]	**151,787**	**48,857**	**62,121**	**27**	**72,152**	**110,978**	**54**
NET OPERATING PROFIT	**225,854**	**62,043**	**45,219**	**(27)**	**85,612**	**107,263**	**25**
NET PROFIT	**161,465**	**43,521**	**30,659**	**(30)**	**64,010**	**74,179**	**16**

Source: Unconsolidated Financial Statements **NM:** Not meaningful

(1) OPEX includes personnel expenses

Key Financial Ratios

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(%)	2025	Q1 26	Q2 26
ROA(1)	2.3	2.1	1.7
ROE(2)	28.3	24.0	20.1
Cost / Income(3)	34.1	34.6	40.5
Fee / OPEX(4)	58.0	56.7	50.9
NIM (cum.)(5)	6.1	6.3	6.4
Loans(6)/Deposits	77.1	84.1	83.7
Loans(6)/Assets	49.2	51.8	53.3
Securities/Assets	24.5	24.5	25.3
NPL	1.7	1.7	1.9
Stage III Coverage	59.8	60.0	60.5
CoR(7)	0.5	0.8	0.9
CAR	18.6	15.3	15.2
Leverage(8) (x)	10.6	10.8	10.7
# of			
Branches(9)	1,769	1,770	1,771
Employees	25,743	25,684	25,460
ATMs	7,894	7,890	7,901

(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

Non-Deposit Funding

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Syndication	November 2025; USD 509 mn & EUR 413 mn; SOFR+ 150 bps & EURIBOR+ 125 bps p.a.; 367 days of maturity (Sustainability-linked) April 2026; USD 849 mn & EUR 767 mn; SOFR+ 125 bps & EURIBOR+ 110 bps p.a.; 367 days of maturity (Sustainability-linked) (100 % R/O)
IFIs	• **IBRD loans**; USD 200 mn, 2010, 25y; USD 300 mn and USD 67 mn, 2013, 30y each • **EIB loan**; EUR 100 mn, 2016, 14y • **AFD loan**; EUR 100 mn, 2014, 12y
FC Bonds/Bills	• USD 1.25 bn **Eurobonds** outstanding February 2023; USD 500 mn RegS/144A; 9.5% coupon rate 3.5y January 2024; USD 500 mn RegS/144A; 8.0% coupon rate 5y (Sustainability Bond) February 2025; USD 750 mn RegS/144A; 7.25% coupon rate 5y • USD 4.5 bn **MTN-**Private Placements • Under **DPR** Programme: May 2023; USD 800 mn & EUR 200 mn 5y funding June 2024; USD 250 mn 10y funding March 2025; USD 930 mn 5-10y funding January 2026; USD 1.01 bn 12y funding August 2026; USD 778 mn 5-10y funding • April 2019; EUR 1.4 bn AT-1 issuance under GMTN Programme • April 2024; USD 500 mn Tier-2 issuance under GMTN Programme • November 2025; USD 600 mn AT-1 issuance under GMTN Programme

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