Financial Presentation

September 2026

Ziraat Bank

More than a bank

Q3 2026 at a Glance

- Well balanced and solid loan growth, supported by our selective lending approach
- Cost benefits from easing funding conditions towards period-end
- Sustained revenue growth, complemented by disciplined operating expense management
- NPL ratio remains at a robust level, with a moderate quarterly increase in line with expectations
- Continued access to diversified international funding sources beyond deposits
- Comfortable liquidity levels and solid capital ratios, in line with projections

Highlights

TL 10,121 bn

Largest and oldest bank in Turkiye
100% owned by public through TWF
USD 208 bn. bank only asset size
~18% market share

#1

Market leadership

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

1,769

Widest local and international geographic footprint with 1,769 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

48(2) mn

Extensive customer reach

- Serving **48 mn** customers across retail, SME and corporate segments
- Extensive customer acquisition through digital channels

14.5% CAR

Strong profitability and capital ratios

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

2.0% 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

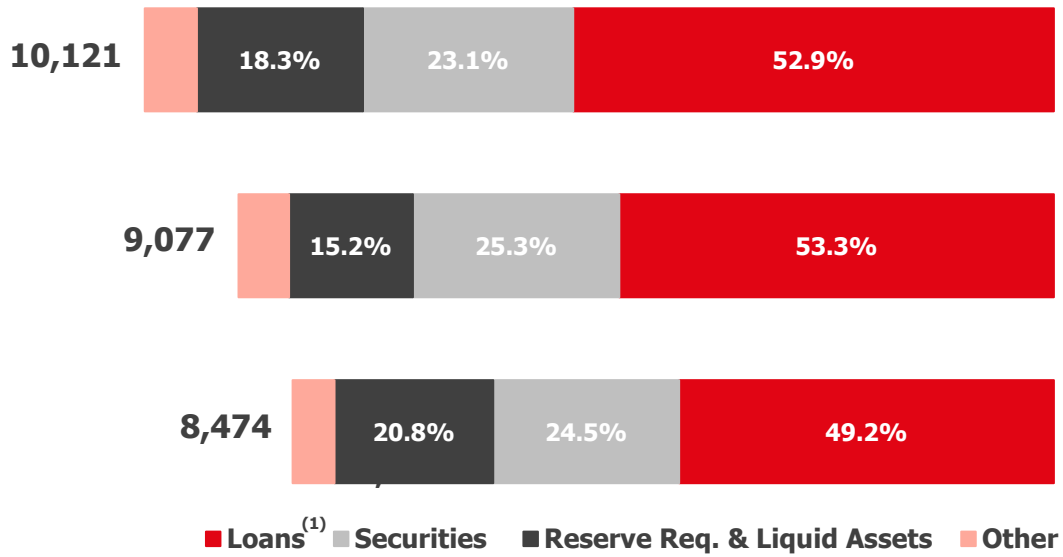
- Granular and sticky deposit base
- Substantial and diversified FX external funding activity
- FX external funding **15%** of total funding

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

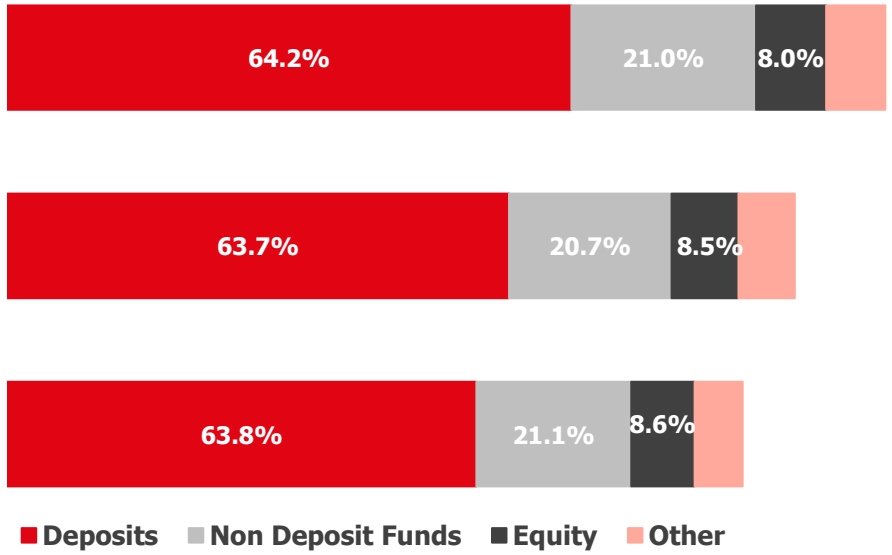
Assets & Liabilities

(TL bn)

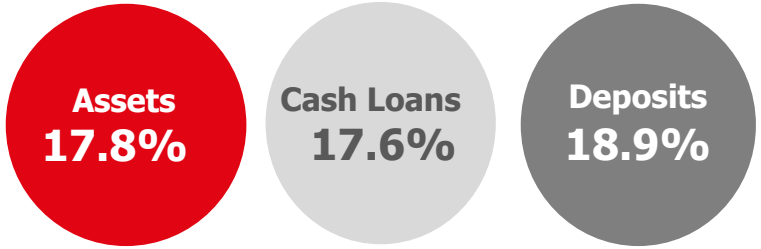
Composition of Assets



Composition of Liabilities



Market Shares



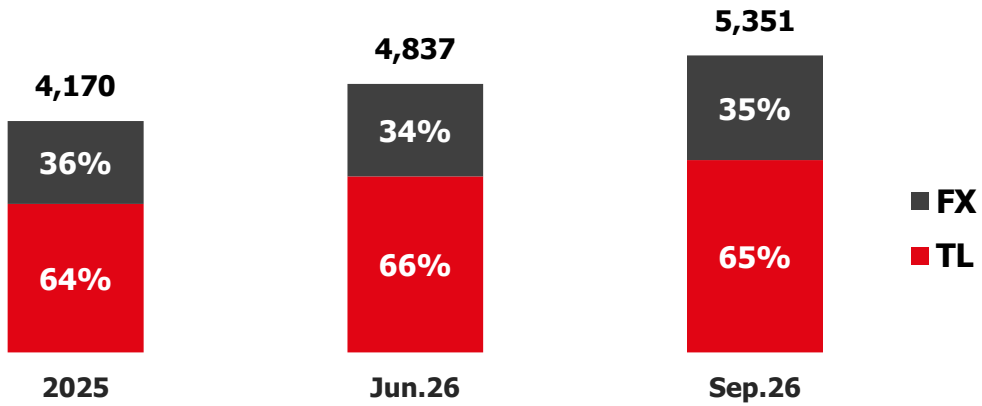
	Assets	Cash Loans	Deposits
QoQ Δ	+55bps	+52bps	+62bps
YoY Δ	-38bps	+36bps	-1bps

(1) Performing loans

Lending

- Disciplined and selective total loan growth of **28%** in the first 9M of the year
- TL driven loan growth, balanced among segments
- In line with regulatory measures, retail loan growth moderated, while corporate lending accelerated on a quarterly basis

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



Loan Growth

	QoQ Δ	YtD Δ	YoY Δ
Total Loans	**10.6%**	**28.3%**	**38.7%**
Total Loans (FX adj.)	*8.7%*	*22.7%*	*31.2%*
TL	**9.2%**	**29.4%**	**40.9%**
FX($)	**7.9%**	**10.8%**	**14.2%**

Cash Loans by Customer Segment[2]

SME[3]	Retail	Corporate
47%	13%	40%

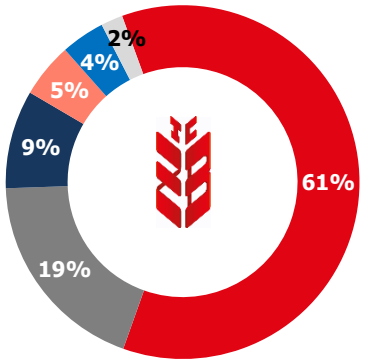
Loan Growth

	QoQ Δ	YtD Δ	YoY Δ
Corporate	**18.7%**	**34.2%**	**49.2%**
Corp. (FX adj.)	*14.6%*	*22.2%*	*32.8%*
SME[3]	**4.8%**	**23.2%**	**30.3%**
Retail	**6.1%**	**31.1%**	**47.9%**
Housing	7.1%	32.7%	40.1%
GPL	4.7%	23.6%	52.4%
Credit Cards	7.8%	33.4%	46.8%
Overdraft	0.7%	30.8%	57.9%

(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

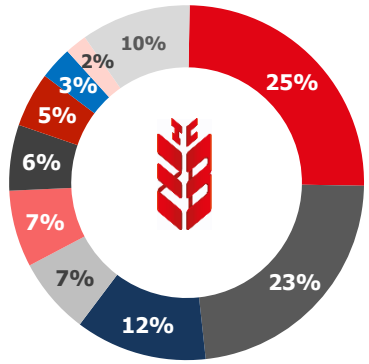
Lending Mix

Cash Loans by Product



- Business Loans
- Agro
- Credit Cards & Overdrafts
- Project Finance
- Housing
- GPL's

Cash Business Loans by Sector (1)



- Agriculture
- Manufacturing
- Trade
- Services
- Finance
- Construction
- Energy
- Tourism
- Transportation
- Other

Agro Loans

TL **1.1 bn** | **908k** agro(*) customers | **89%** subsidized | **69%** market share

0.8% agro NPL | **0.5%** subsidized agro NPL

GPL

18% of retail loans | **28%** pensioner | **5%** market share

Credit Cards

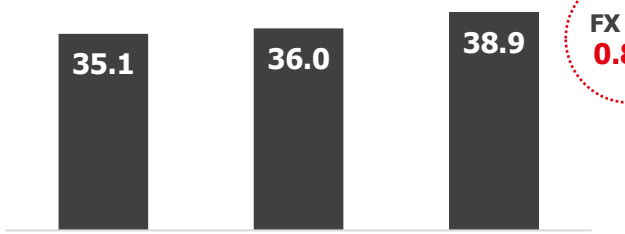
42% of retail loans | TL **344 bn** | **15 mn** customers | **10%** market share(2)

Housing Loans

24% of retail loans | **0.1%** NPL | **40%** LTV(3) | **23%** market share

(*) NACE A: Agro, forestry and fishing

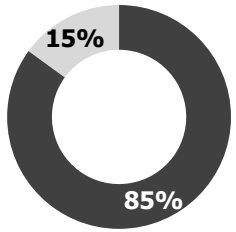
FX Loans (USD bn)



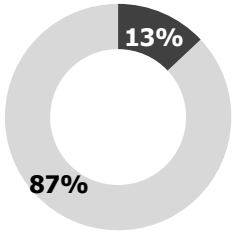
FX NPL **0.8%**

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

FX Loans Breakdown

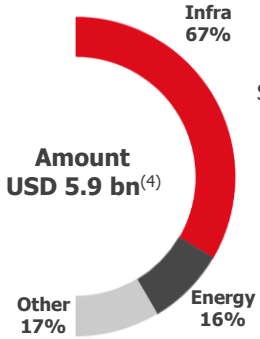


- Corporate
- SME



- Project Finance
- Export & Other

Project Finance Loans



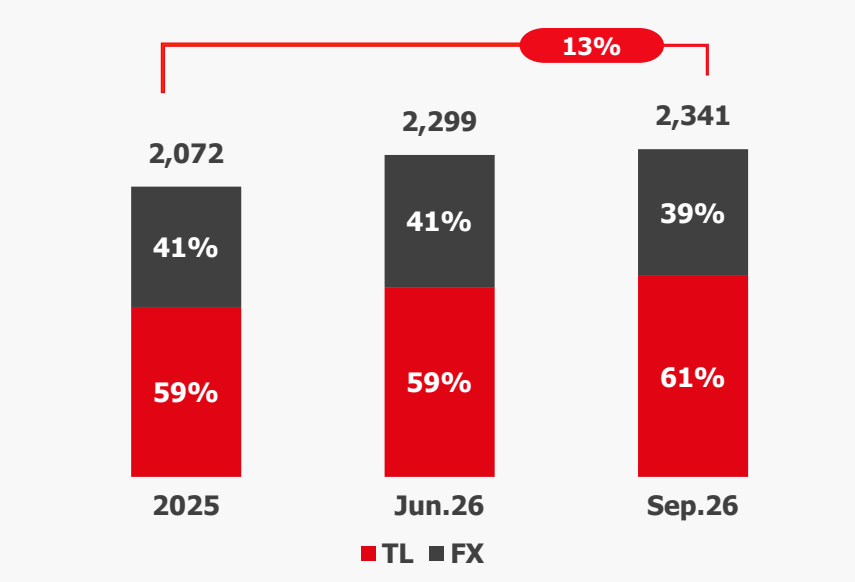
Share of infrastructure projects with debt assumption **84%**

Share of renewables in energy loans: **43%**

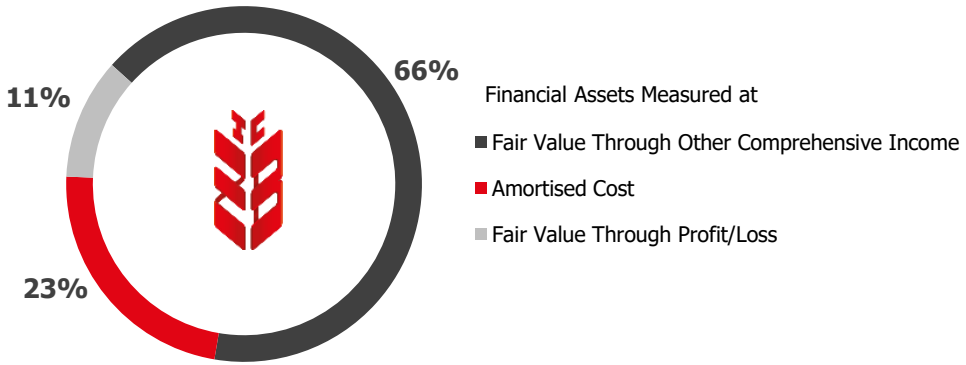
(1) Accruals and overseas branch lending are excluded from segment and/or sector distribution
(2) Credit cards turnover market share
(3) Average rate for allocation in last four quarters
(4) Non-cash loans are included

Securities Portfolio

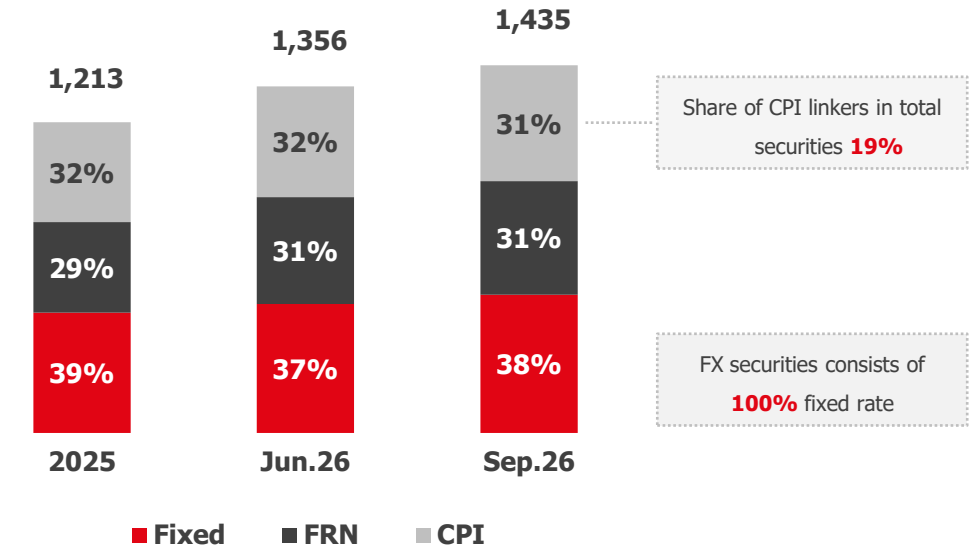
Total Securities (TL bn, % share in total)



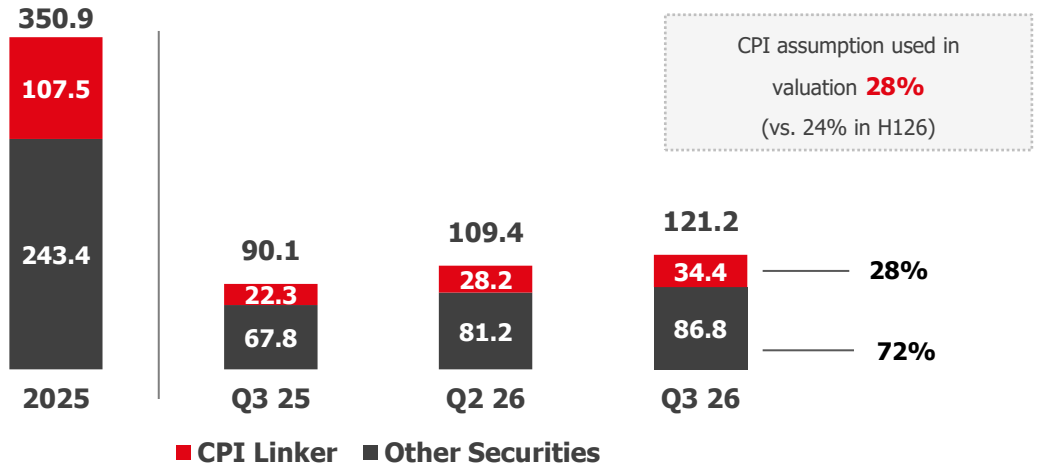
Breakdown of Total Securities



Breakdown of TL Securities (1)



Interest Income from Securities (TL bn)



(1) Interest accruals included

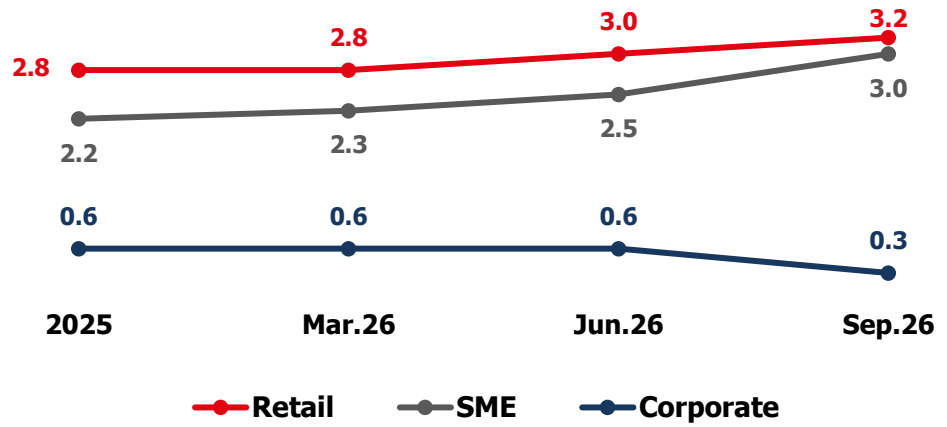
Asset Quality

- NPL ratio remains moderate at **2%**, relative to our market share in loans, indicating our prudent lending practices
- NPL inflows mainly originated from SME and retail loans, in line with the expectations

NPL Ratio

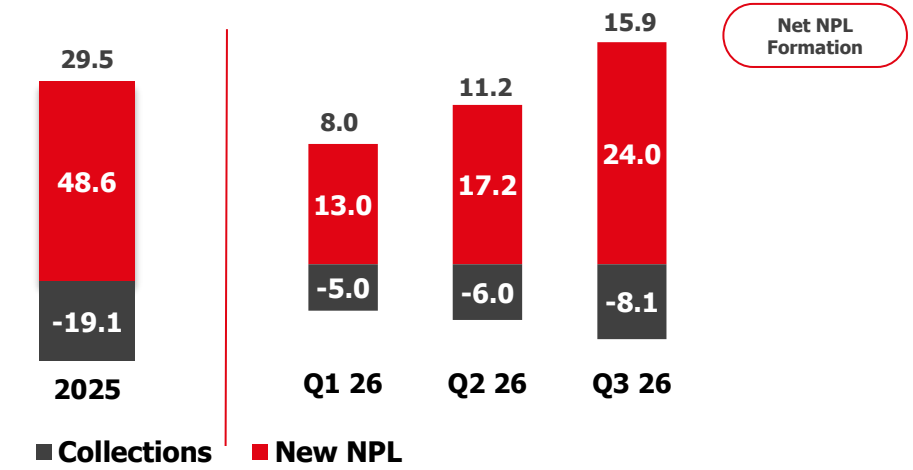
	2025	Mar.26	Jun.26	Sep.26
	1.7%	1.7%	1.9%	2.0%
Sector	2.5%	2.6%	2.8%	3.1%

NPL Ratios by Segment * (%)

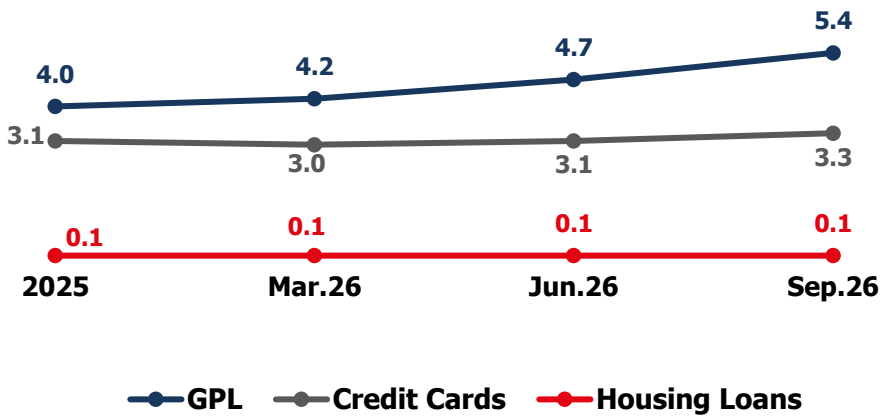


NPL Flow & Collections (TL bn)

No Write-Off or NPL Sale



Retail NPL Ratios by Product (%)



Sector

6.3%

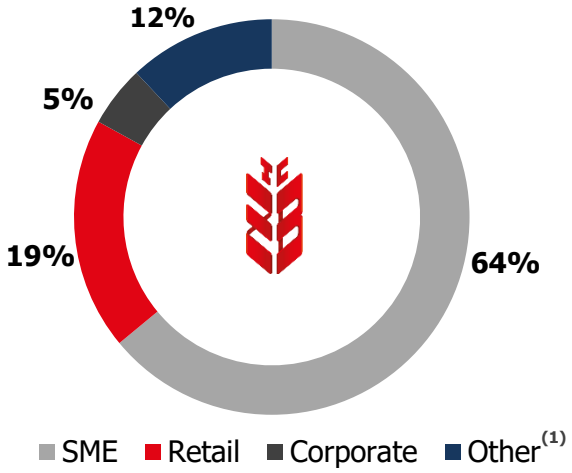
5.3%

0.2%

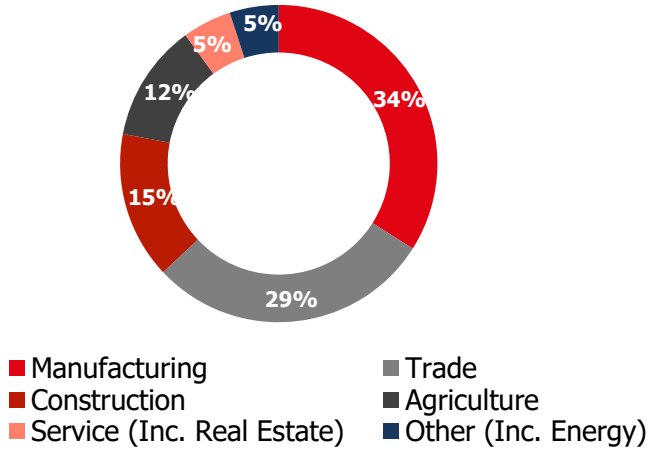
*Part of the change reflected in the chart resulted from the recent reclassification of customers from the Corporate to the SME segment as part of periodic segmentation exercise.

Asset Quality

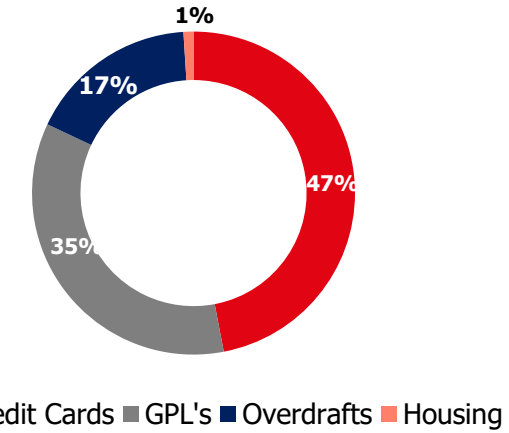
Total NPL's by Segment



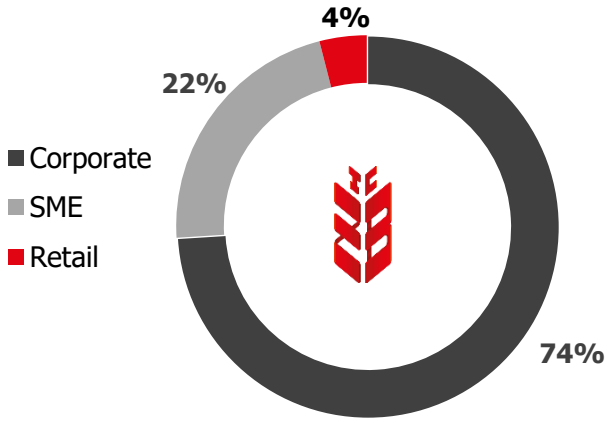
Business NPL's by Sector



Retail NPL's by Product

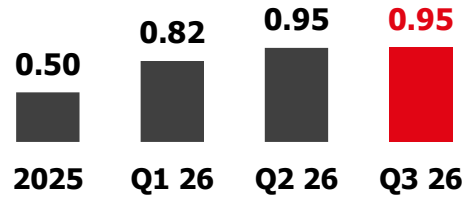


Restructured Loan by Segment



Restructured loans account for a limited share of total loans, at **5.7%**

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

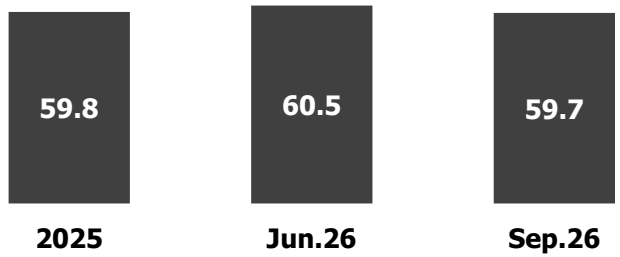


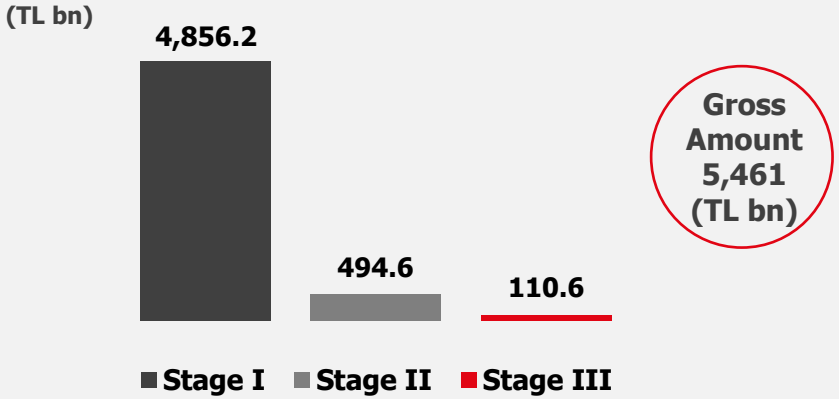
(1) Includes loans excluded from segment classification
(2) CoR: (Expected Credit Loss-Reversals) /Average Loan Amount
(3) Quarterly periods are annualized

Asset Quality

- High provisioning coverage levels across Stage 2 and Stage 3 loans

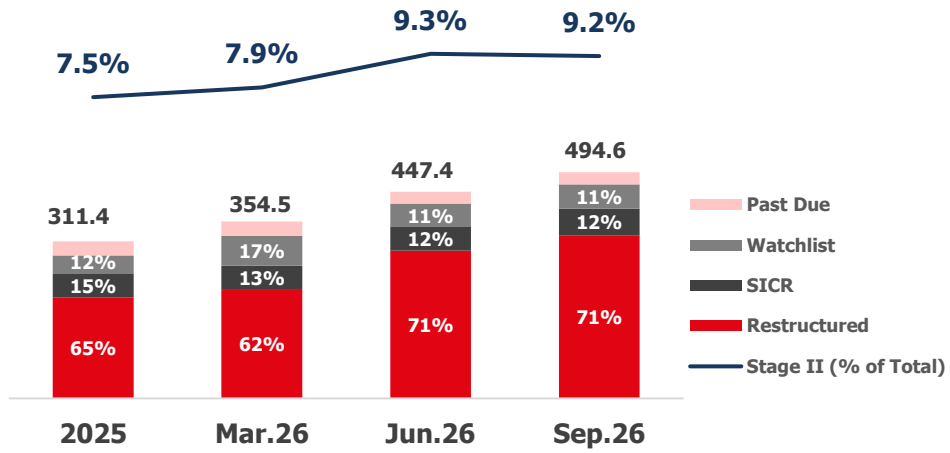
Stage III Coverage (%)



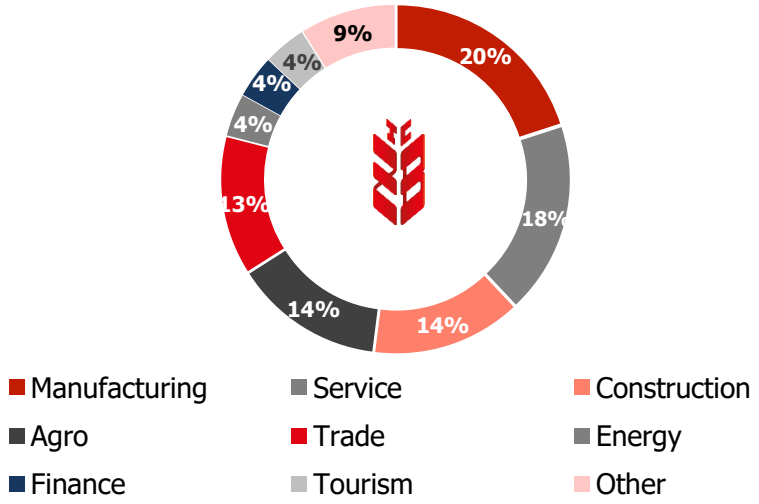


Coverages	0.3%	12.6%	59.7%	Total 2.6%

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



Stage II Business Loans by Sector

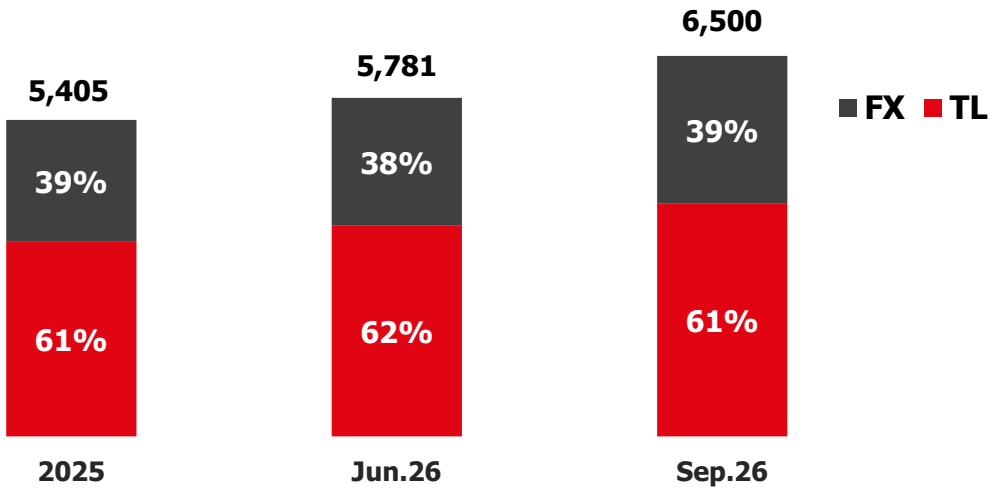


Funding

- Structurally high share of widespread retail deposit
- Stable funding structure through high core deposit ratio of **86%**
- Share of Public Deposits in Total Deposits **13%**
- Strong quarterly growth of 12% in low-cost demand deposits

SME	Retail	Corporate
21%	48%	31%*

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



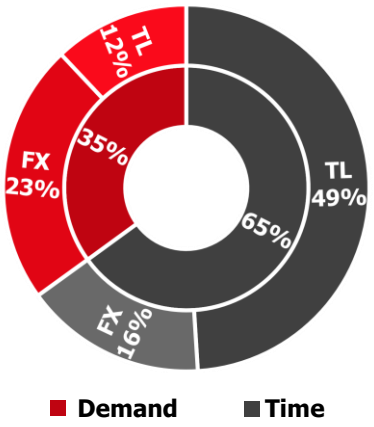
(1) Total deposits excluding bank deposits
(2) Sector: Deposit Banks
(3) Performing Loans/Total Deposit

* Slight increase in the Corporate segment's share partly reflects the recent segment reclassification

Deposit Growth

	QoQ Δ	YtD Δ	YoY Δ
Total Deposits	**12.4%**	**20.3%**	**31.2%**
Total Deposit (FX adj.)	10.3%	14.5%	23.4%
Customer Deposit(1)	10.9%	18.5%	29.8%
TL	**10.2%**	**19.7%**	**32.7%**
FX($)	**10.6%**	**6.2%**	**9.3%**
Demand	**11.8%**	**18.9%**	**30.1%**
Time	**12.8%**	**21.0%**	**31.9%**

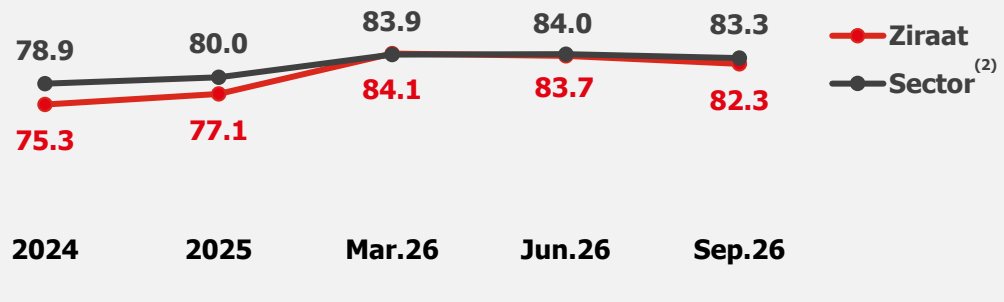
Breakdown (%)



TL Deposit Market Shares(2)



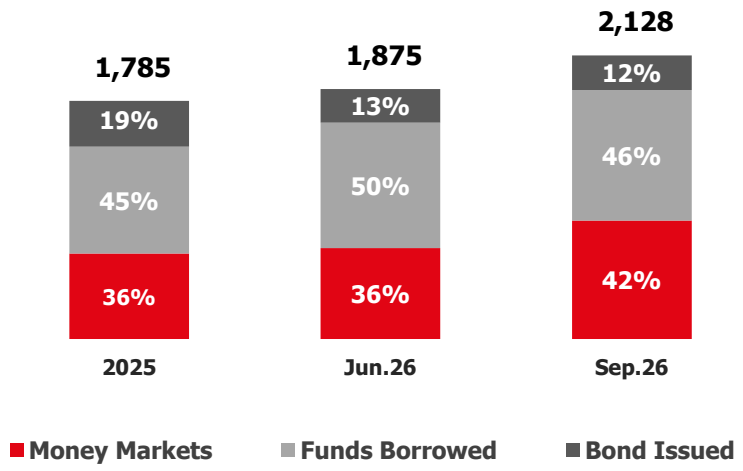
Loan to Deposit(3) (%)



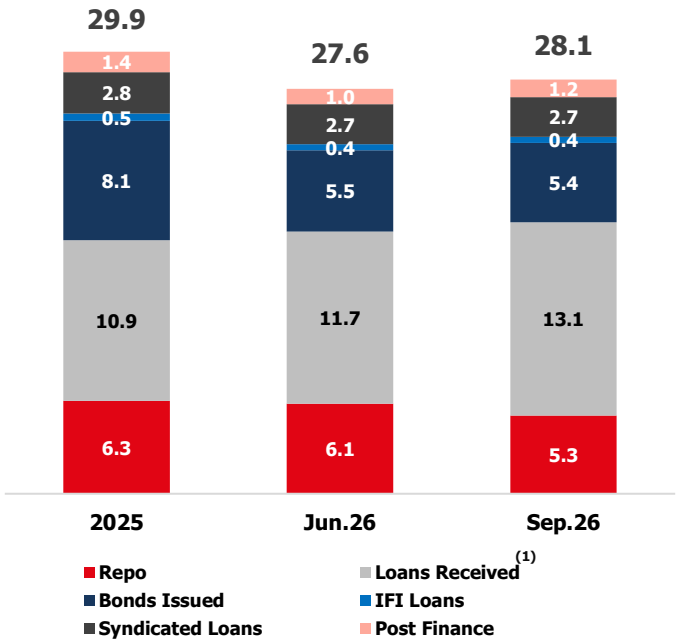
Non Deposit Funding

Diversified wholesale funding among regions, instruments and counterparties

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



FX Non-Deposit Funding (USD bn)



+ USD 3.0 bn
Outstanding subordinated bonds

FX Liquidity USD 21.5 bn

5.7 bn Cash & CBRT

14.3 bn FX swap

1.6 bn Unencumbered Securities

FX LCR(2) 312.6%

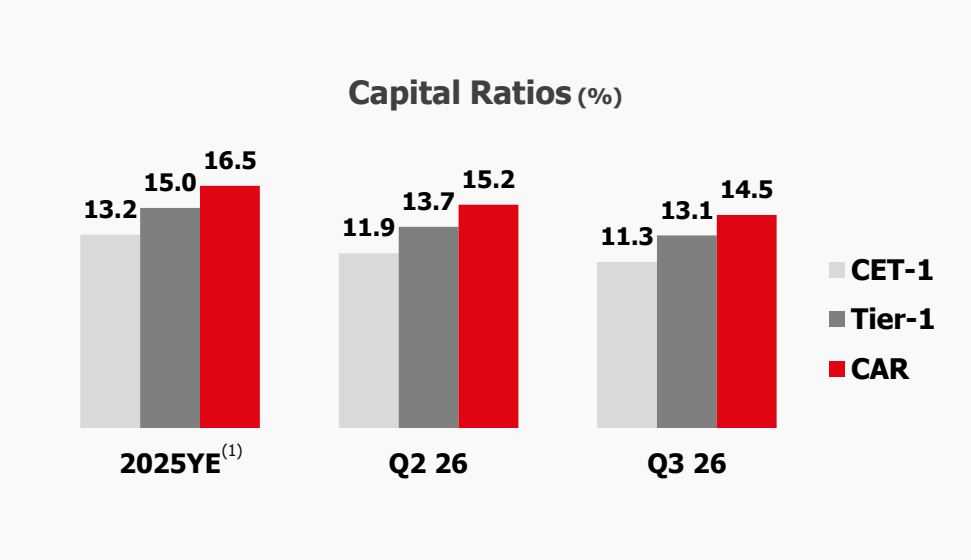
Total LCR(2) 144.7%

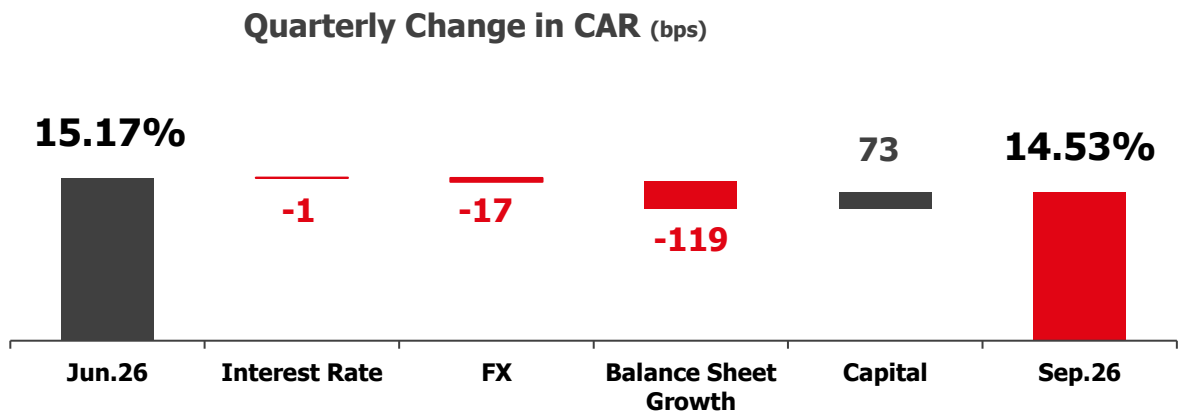
High integration with international financial markets

Jan.26	Apr.26	Oct.26	Nov.26
USD 1 bn 12y funding Under **DPR** Programme	USD 1.75 bn 100% R/O Sustainability linked **Syndicated Loan**	USD 1.5 bn 5-15y funding under **DPR** Programme	USD 1.1 bn 112% R/O Sustainability linked **Syndicated Loan**

(1) Including DPR issuances, Bilateral and Secured Finance loans from International Counterparties
(2) LCR regulatory minimums; Total: 100%, FX: 80%

Capitalization





Basel III Leverage **6.0%** vs regulatory min of **3.0%**

Minimum Capital Ratio Requirements (2)

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

Sensitivity of Solvency Ratios

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

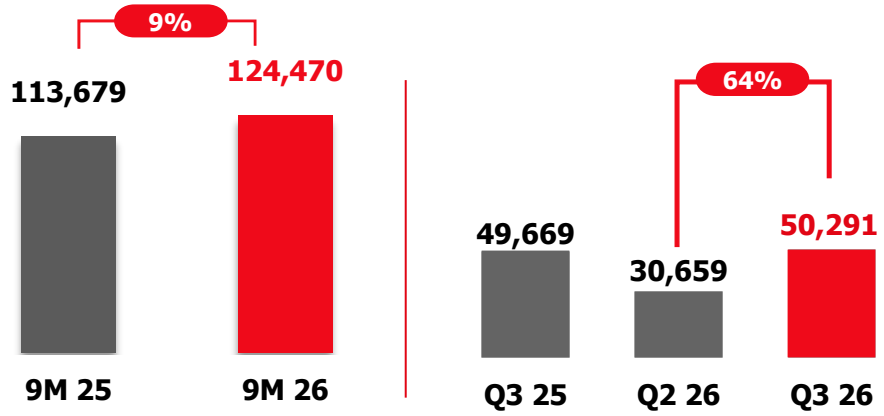
100 bps increase in TL interest rate **-5 bps** impact on CAR

(1) W/o forbearance
(2) Minimum Basel III capital requirements include a 2.5% Capital Conservation Buffer, a bank-specific Countercyclical Capital Buffer of 0.06% for solo and 0.12% for consolidated ratios, and a 2.0% D-SIB buffer applicable to consolidated ratios.

Profitability

- Profitability indicators beginning to gain traction amid moderating TL funding pressures
- Resilient NIM at **5.3%** (inc. swap cost), underpinned by a strong asset mix
- Net profit of **TL 124 bn in 9M**

Net Profit (TL mn)



Return on Equity(1) (%)

	2025	Mar.26	Jun.26	Sep.26
	28.3%	**24.0%**	**20.1%**	**21.9%**
Sector(2)	29.3%	26.5%	23.7%	23.7%

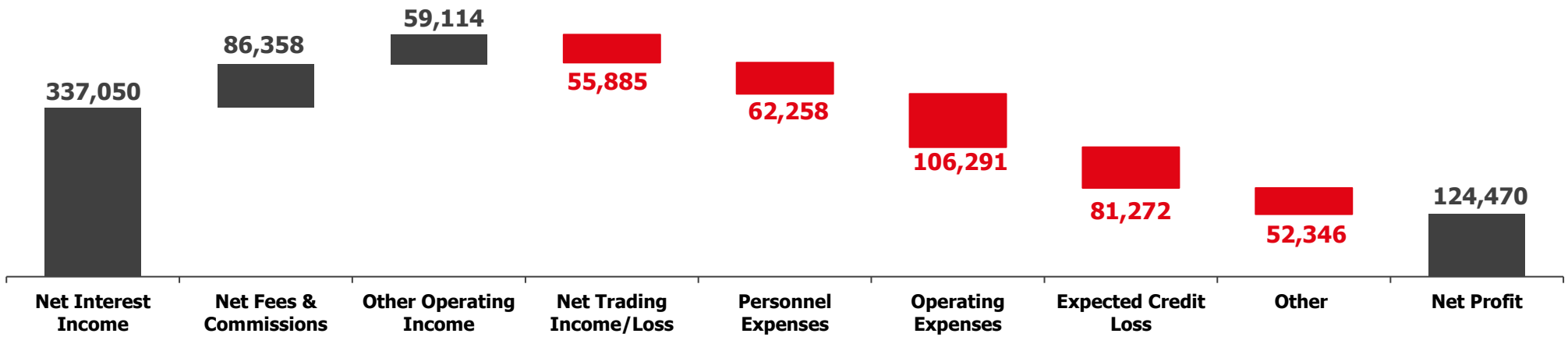
Return on Assets(3) (%)

	2025	Mar.26	Jun.26	Sep.26
	2.3%	**2.1%**	**1.7%**	**1.8%**
Sector(2)	2.1%	2.2%	1.9%	1.8%

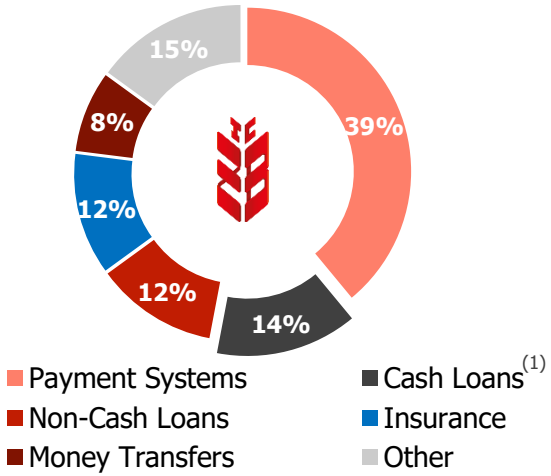
(1) Average shareholders' equity represents weekly averages
(2) Sector: Deposit Banks
(3) Average total assets represent weekly averages

Profitability

P&L Breakdown Sep.26 (TL mn)



F&C Income Breakdown



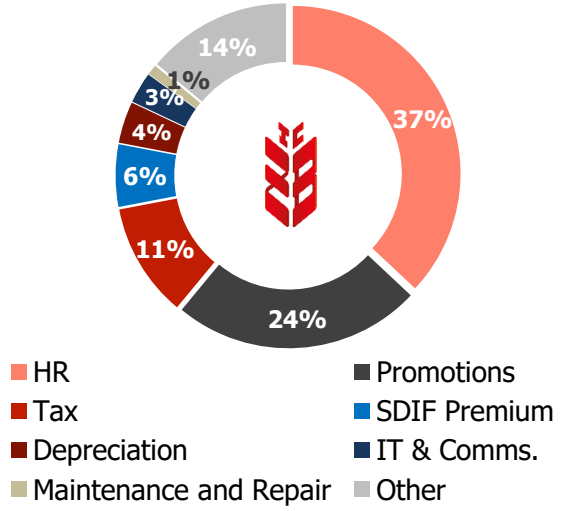
F&C Growth (YoY)

- Payment Systems 53%
- Cash Loans 54%
- Non-Cash Loans 40%
- Insurance 56%
- Money Transfers 28%

OPEX Growth (YoY)

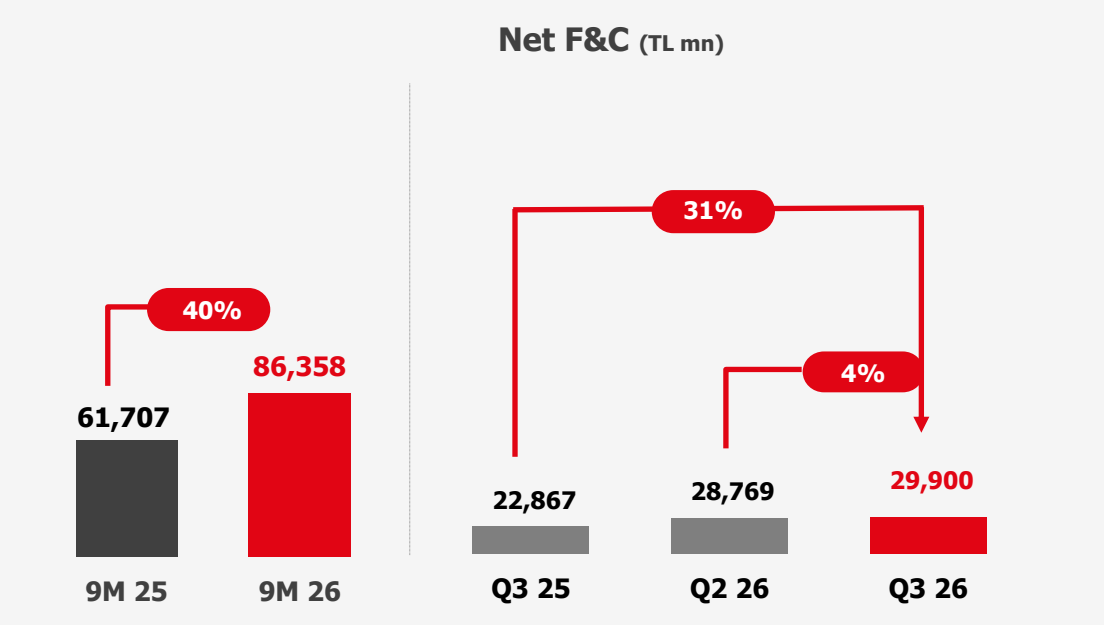
- HR 45%
- Promotions 148%
- Tax 40%
- SDIF Premium 23%
- Depreciation 69%

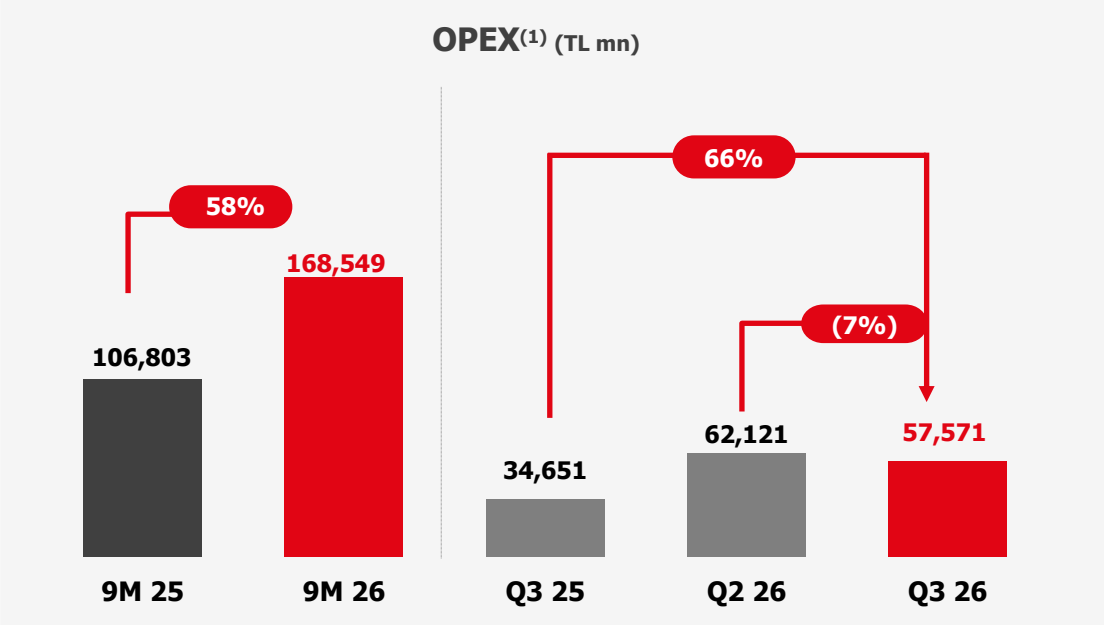
OPEX Breakdown



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

Efficiency & Cost Management





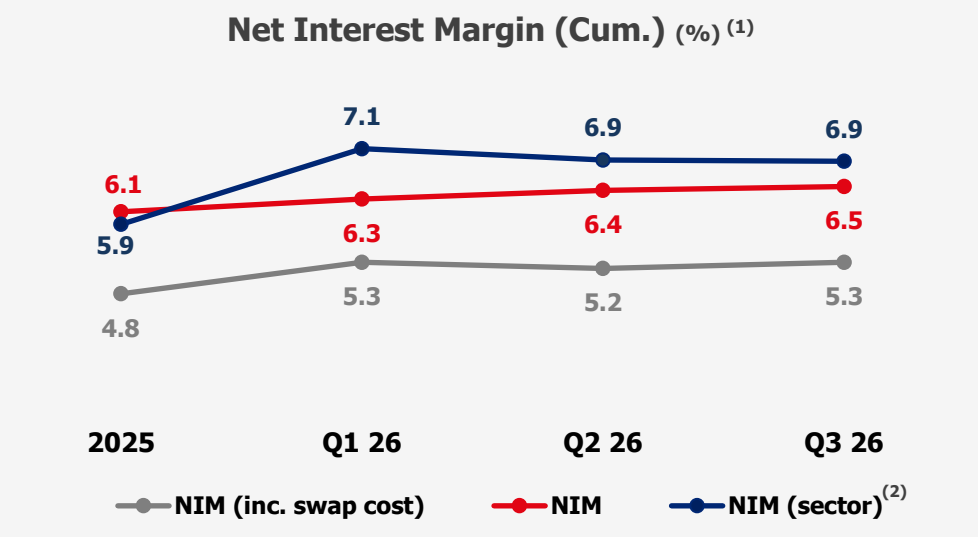
Fundamentals of Efficiency

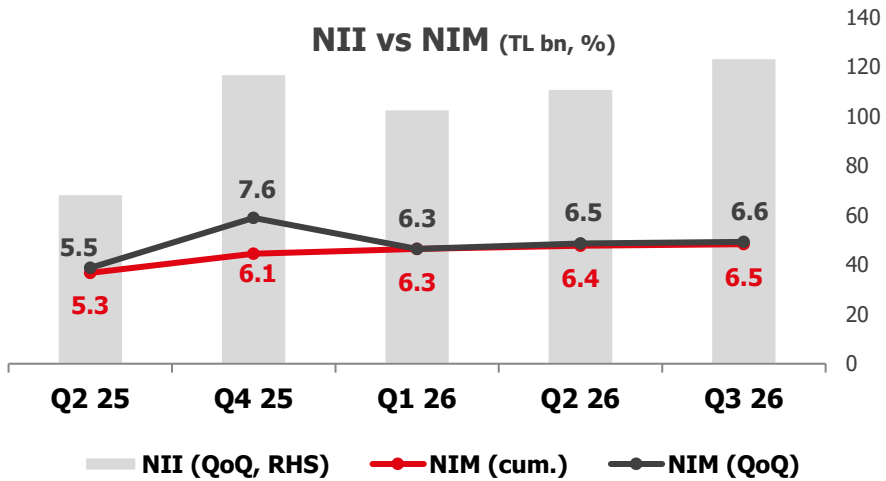
Cost/Income (%)	Fee/OPEX (%)	Cost/Avg. Assets (%)
39.3%	51.2%	2.4%

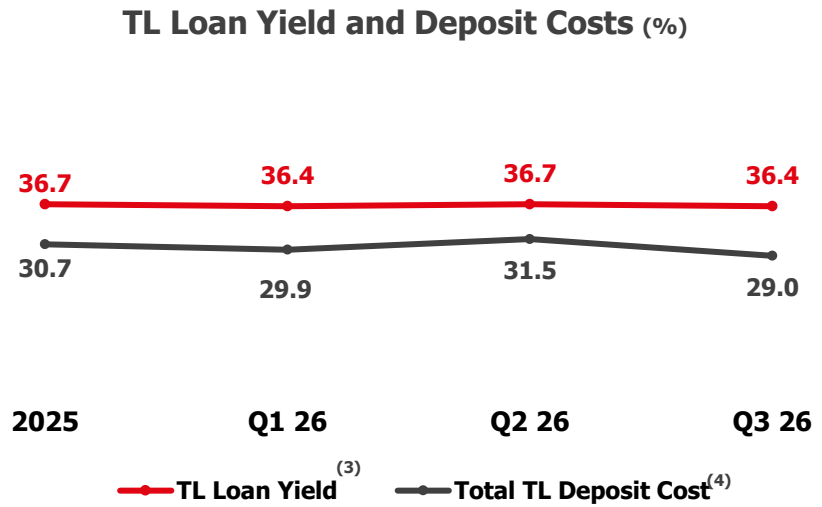
(1) Includes personnel expenses and other provision expenses

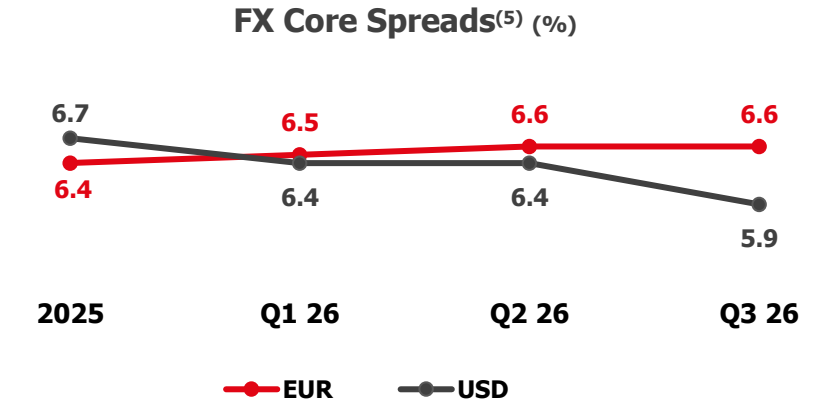
NIM & Spreads

Swap Cost TL 20.5 bn in Q3 26









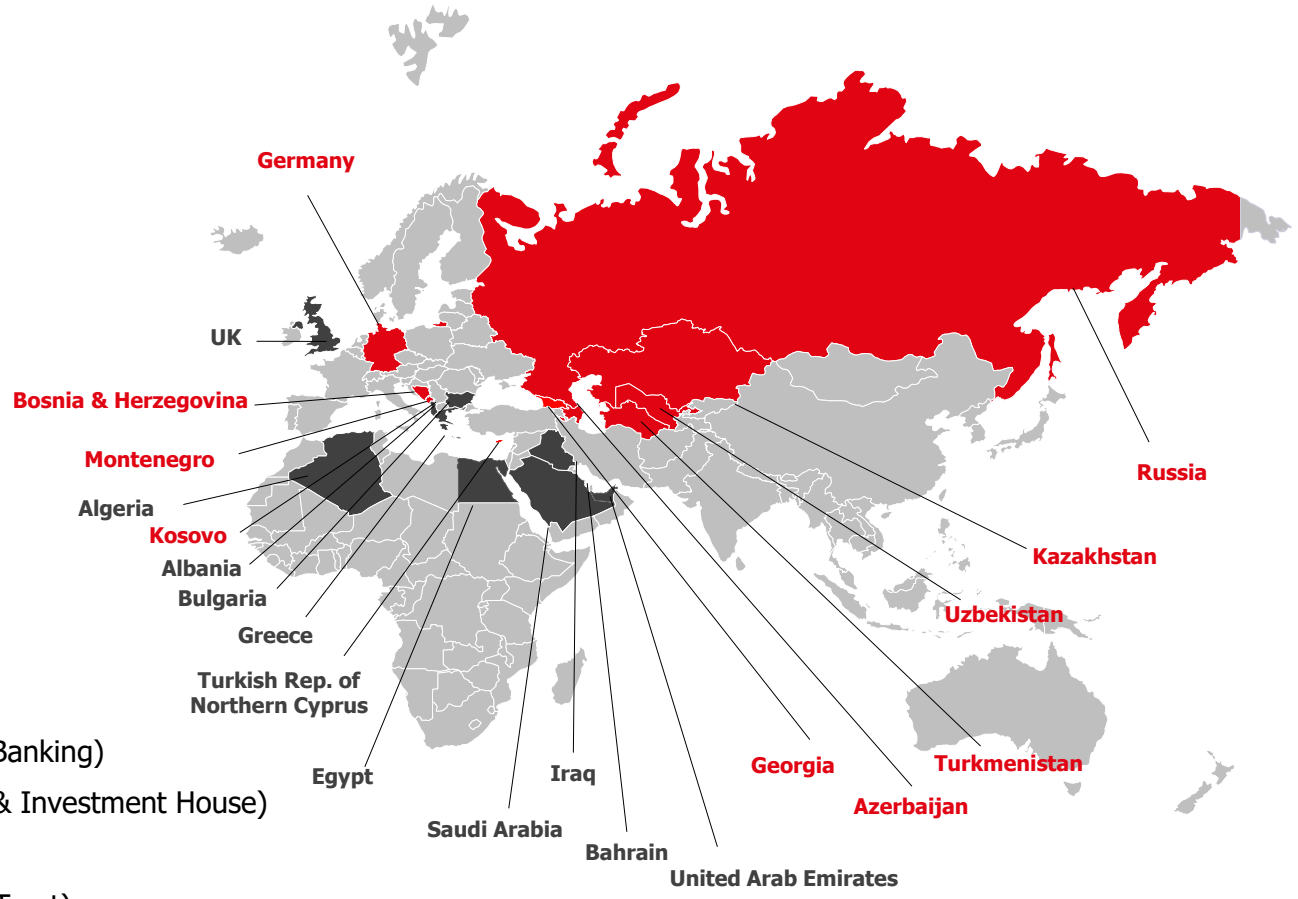
(1) NIM = Net Interest Income / Avg. IEA
(2) Sector: Deposit banks
(3) Including credit cards and overdraft accounts
(4) Demand Deposits Included
(5) FX Loan - FX Deposit (Total)

APPENDIX

Ziraat Finance Group

Ziraat Bank
More than a bank

Presence in
21 countries,
129 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

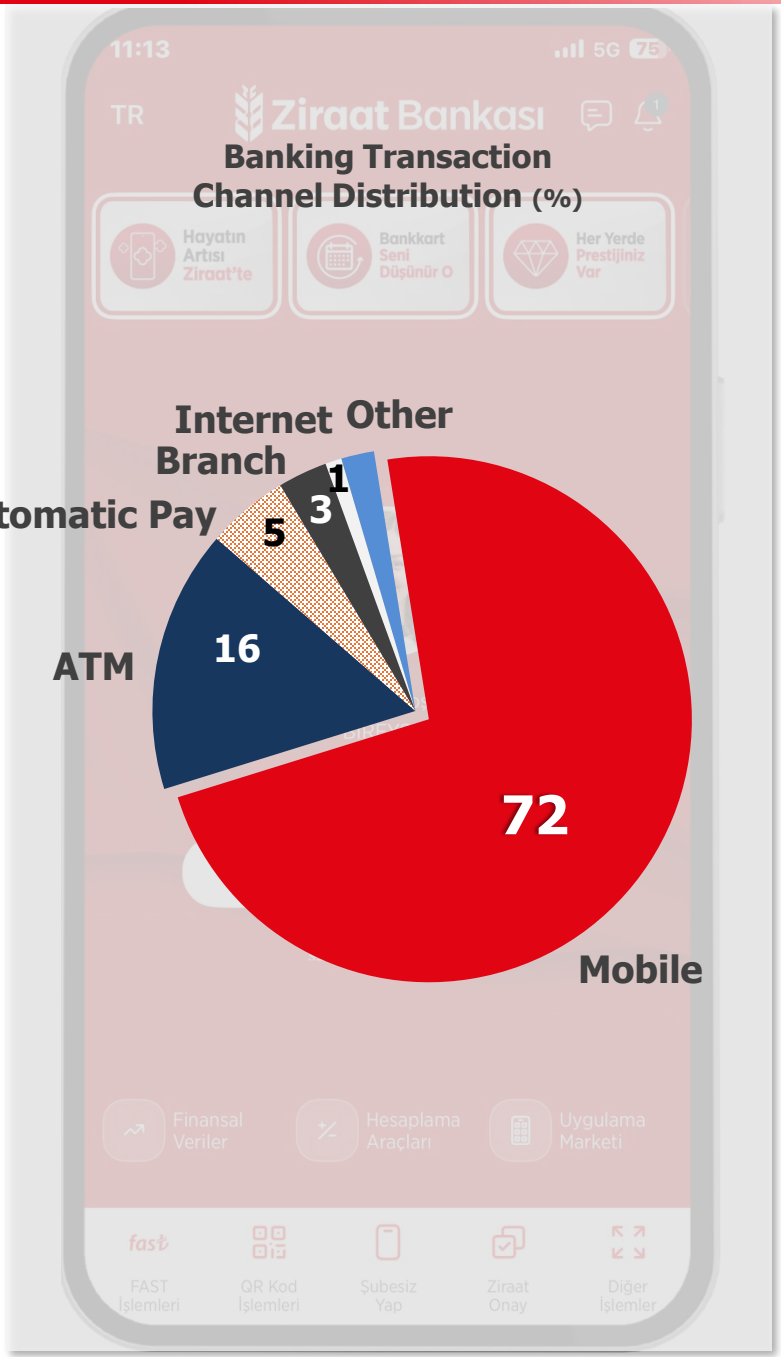
- Ziraat Bank Int. AG (Germany)
- ZiraatBank BH d.d. (Bosnia)
- Ziraat Bank Montenegro AD
- Ziraat Bank Azerbaijan ASC
- Ziraat Bank Moscow JSC
- KZI Bank (Kazakhstan)
- Turkmen Turkish JSC Bank
- Ziraat Bank Uzbekistan JSC
- JSC Ziraat Bank Georgia
- Ziraat Bank Kosova JSC

Overseas Branches and Representative Offices

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

Digitalization & Efficiency

97.1%
Non-Branch Channels Usage Ratio



Unique Service Delivery

~42m
Internet banking customers

25m
Active digital banking customers

20%
Active digital banking customers market share

7,933
ATM

ATM
14%
market share

Key Digitalization Achievements

- Z-Dönüşüm «Z-Transformation» Platform
- «Ziraat Mobil Lite» Version
- New Version «Internet Banking»
- Ziraat Assistant New Version
- Financial Guide

Digitalization Plans

- Banking as a Service BaaS
- Digital (Crypto) Asset Studies
- Digital ₺ Studies
- Digital onboarding of non-Turkish customers using a Passport

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** 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
Nov. 2026, USD 1.1 mn
Sustainability KPIs
Financing Sustainable Agriculture
Increasing the Green Asset Ratio Aligned Financing

- **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.

Sustainability



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/index.html

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



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 to encourage them on their sustainability journey, support eco-friendly investments and accelerate their transition to a 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.



Ziraat Bank is participating in United Nations Climate Change Conference **(COP31),** hosted by **Turkiye** in **Antalya**, also serving as the **Culture and Civilization Partner** of the summit.

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	Jun.26	Sep.26	% Change QoQ	% Change YtD
CASH AND CASH EQUIVALENTS	1,764.6	1,377.4	1,848.7	34	5
SECURITIES	2,072.5	2,299.4	2,340.8	2	13
GROSS LOANS	4,239.8	4,929.0	5,461.4	11	29
NPL	70.1	92.4	110.6	20	58
Expected Credit Loss (-)	108.6	129.1	142.1	10	31
OTHER ASSETS	397.1	470.7	470.4	-	18
TOTAL ASSETS	**8,474.0**	**9,076.5**	**10,121.3**	**12**	**19**
DEPOSITS	5,405.4	5,780.8	6,500.4	12	20
FUNDS BORROWED	800.0	939.9	978.8	4	22
MONEY MARKETS BORROWINGS	642.2	682.4	888.4	30	38
PROVISIONS	27.1	31.3	30.9	(1)	14
OTHER LIABILITIES	868.2	869.6	914.6	5	5
SHAREHOLDERS' EQUITY	731.1	772.6	808.1	5	11
TOTAL LIABILITIES	**8,474.0**	**9,076.5**	**10,121.3**	**12**	**19**

Income Statement Summary

TL mn	2025	Q2 26	Q3 26	% Change QoQ	9M 25	9M 26	% Change YoY
INTEREST INCOME	**1,442,812**	**449,138**	**498,533**	**11**	**1,031,374**	**1,357,322**	**32**
-From Loans	916,766	299,295	327,306	9	660,739	900,475	36
-From Securities	350,912	109,429	121,158	11	240,401	322,409	34
INTEREST EXPENSE(-)	**1,116,095**	**338,147**	**375,174**	**11**	**821,590**	**1,020,272**	**24**
-On Deposits	896,214	268,822	296,062	10	655,539	804,925	23
NET INTEREST INCOME/EXPENSE	**326,717**	**110,991**	**123,360**	**11**	**209,783**	**337,050**	**61**
NET FEES & COMMISSIONS INCOME	**88,092**	**28,769**	**29,900**	**4**	**61,707**	**86,358**	**40**
NET TRADING PROFIT /(LOSS)	**(41,845)**	**(23,614)**	**(17,920)**	**(24)**	**(24,998)**	**(55,885)**	**124**
OTHER OPERATING INCOME	**71,407**	**16,649**	**17,648**	**6**	**60,535**	**59,114**	**(2)**
EXPECTED CREDIT LOSS(-)	**67,857**	**25,599**	**25,747**	**1**	**51,188**	**81,272**	**59**
-Stage 1 Provisions	20,393	6,887	6,007	(13)	16,035	23,691	48
-Stage 2 Provisions	14,933	3,440	3,612	5	12,211	12,533	3
-Stage 3 Provisions	32,532	15,272	16,128	6	22,941	45,048	96
OTHER PROVISION EXPENSES(-)	**197**	**336**	**-275**	**NM**	**108**	**297**	**176**
OPEX(-)	**151,787**	**62,121**	**57,571**	**(7)**	**106,803**	**168,549**	**58**
HR	57,911	25,565	19,638	(23)	42,929	62,258	45
NET OPERATING PROFIT	**225,854**	**45,219**	**71,621**	**58**	**150,254**	**178,884**	**19**
TAX	**(64,388)**	**(14,561)**	**(21,330)**	**46**	**(36,575)**	**(54,414)**	**49**
NET INCOME	**161,465**	**30,659**	**50,291**	**64**	**113,679**	**124,470**	**9**

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

Key Financial Ratios

(%)	2025	Mar. 26	Jun. 26	Sep. 26
ROA[(1)]	2.3	2.1	1.7	1.8
ROE[(2)]	28.3	24.0	20.1	21.9
Cost / Income[(3)]	34.1	34.6	40.5	39.3
Fee / OPEX[(4)]	58.0	56.7	50.9	51.2
NIM (cum.)[(5)]	6.1	6.3	6.4	6.5
Loans[(6)]/Deposits	77.1	84.1	83.7	82.3
Loans[(6)]/Assets	49.2	51.8	53.3	52.9
Securities/Assets	24.5	24.5	25.3	23.1
Leverage[(8)] (x)	10.6	10.8	10.7	11.5
NPL	1.7	1.7	1.9	2.0
Stage III Coverage	59.8	60.0	60.5	59.7
CoR[(7)]	0.5	0.8	0.9	0.95
CAR	18.6	15.3	15.2	14.5
# of				
Branches[(9)]	1,769	1,770	1,771	1,769
Employees	25,743	25,684	25,460	25,464
ATMs	7,894	7,890	7,901	7,933

(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

Ziraat Bank
More than a bank

Syndication

April 2026 (Sustainability-linked)
USD 849 mn & EUR 767 mn; (100 % R/O)
SOFR+ 125 bps & EURIBOR+ 110 bps p.a. 367 days of maturity

November 2026 (Sustainability-linked)
USD 594 mn & EUR 454 mn; (112 % R/O)
SOFR+ 125 bps & EURIBOR+ 100 bps p.a. 367 days of maturity;
SOFR+ 175 bps & EURIBOR+ 145 bps p.a. 732 days of maturity

IFI's

- **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/DPR's

- USD 1.25 bn **Eurobonds** outstanding
  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 3.9 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
  October 2026; USD 1.5 bn 5-15y funding
- Apr. 2019; EUR 1.4 bn AT-1 issuance under GMTN Programme
- Apr. 2024; USD 500 mn Tier-2 issuance under GMTN Programme
- Nov. 2025;USD 600 mn AT-1 issuance under GMTN Programme

For further information please contact

Financial Institutions and Investor Relations Department

Finanskent Mah. Finans Cad. No: 44/A A Blok, 27. Kat Ümraniye-Istanbul/Türkiye

Phone: (+90) 216 590 11 89
E-mail: investorrelations@ziraatbank.com.tr
www.ziraatbank.com.tr



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Ziraat Bank

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