

Investor Presentation May 2026





More Than A Bank

Financial Highlights

Sustainability & Digitalization

Appendix



TURKISH ECONOMY

Tight monetary policy

Strong public finances

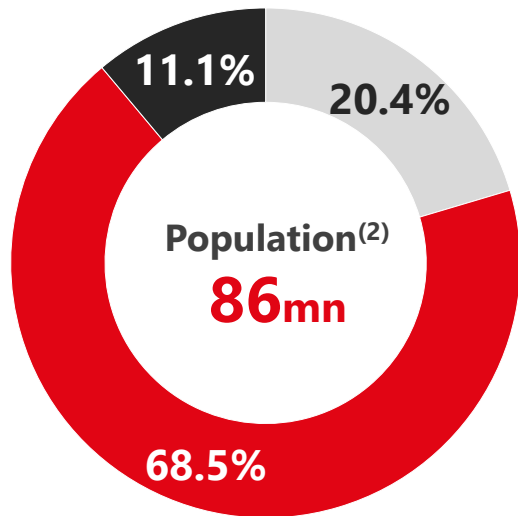
Young population, favorable demographics

Sound banking sector

High job creation

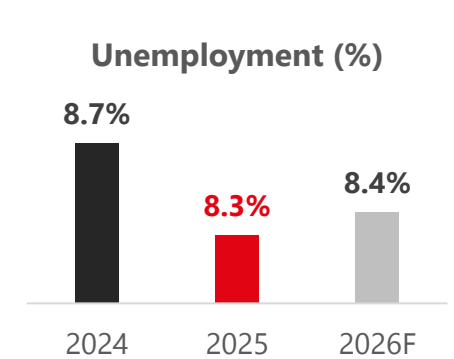
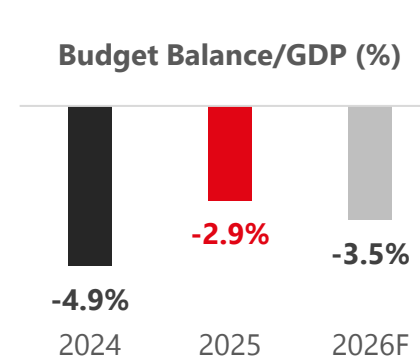
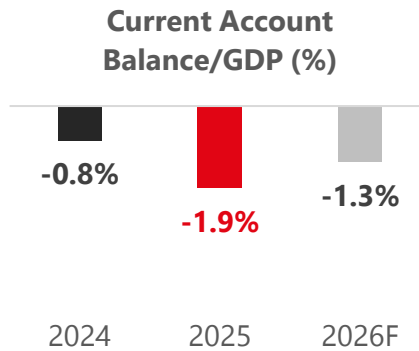
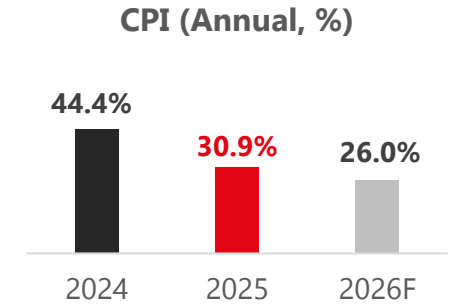
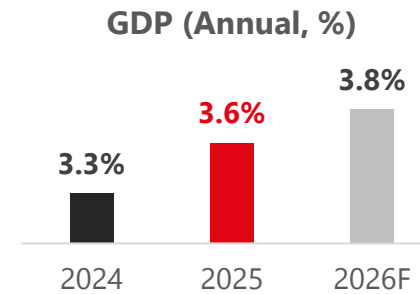
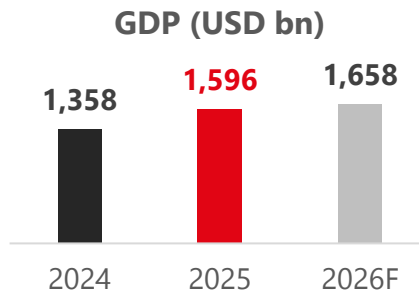
Large and growing economy

Diversified export markets



- 0-14 Age Group
- 15-64 Age Group
- 65+ Age group

Source: Turkish Statistical Institute 2025

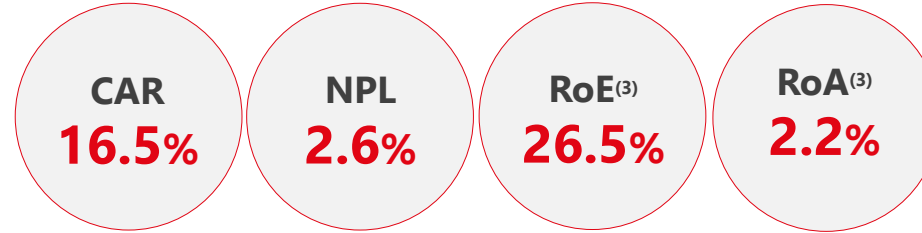


2026-2028 Medium Term Program and CBRT estimates



Sound Banking Sector that has proven itself in times of stress at different times

Banking Sector Ratios – March 2026



Banking Sector – March 2026 (TL bn)

Cash Loans⁽¹⁾	26,248	Deposits⁽¹⁾	29,526
Securities⁽¹⁾	7,465	Equity	4,316
Assets	49,731	Net Profit	288

58⁽²⁾
Banks

4 Public Banks

33 Private Banks

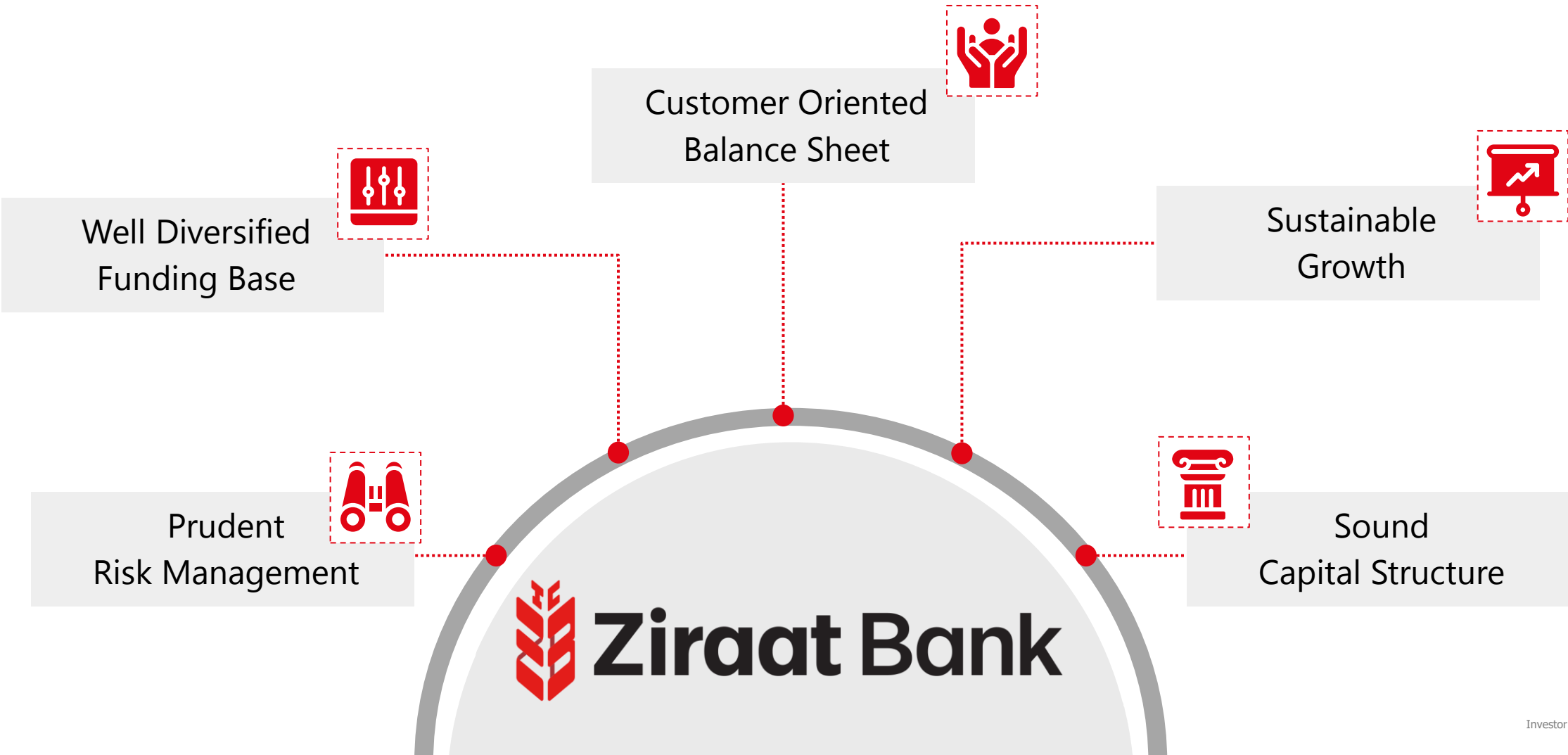
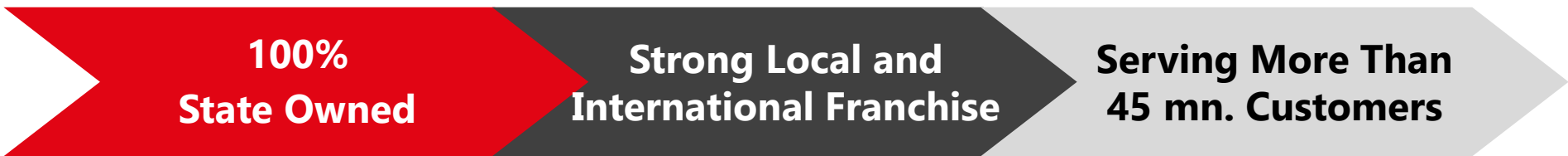
21 Investment & Development
Banks

9 Participation Banks

(1) Loans include accruals and the loans granted to banks, Deposits include accruals, and the banks' deposits, Securities include accruals.

(2) Source: The Banks Association of Türkiye

(3) Deposit banks





More Than **160 Years** of Banking Legacy

- International Expansion; Offices in Germany and London
- Reached 21 total subsidiaries
- Transformation into Joint Stock Company

- Transformation Project
- First Syndicated Loan
- First Eurobond issuance

**1863 –
1922**

**1923 –
2000**

**2001 –
2010**

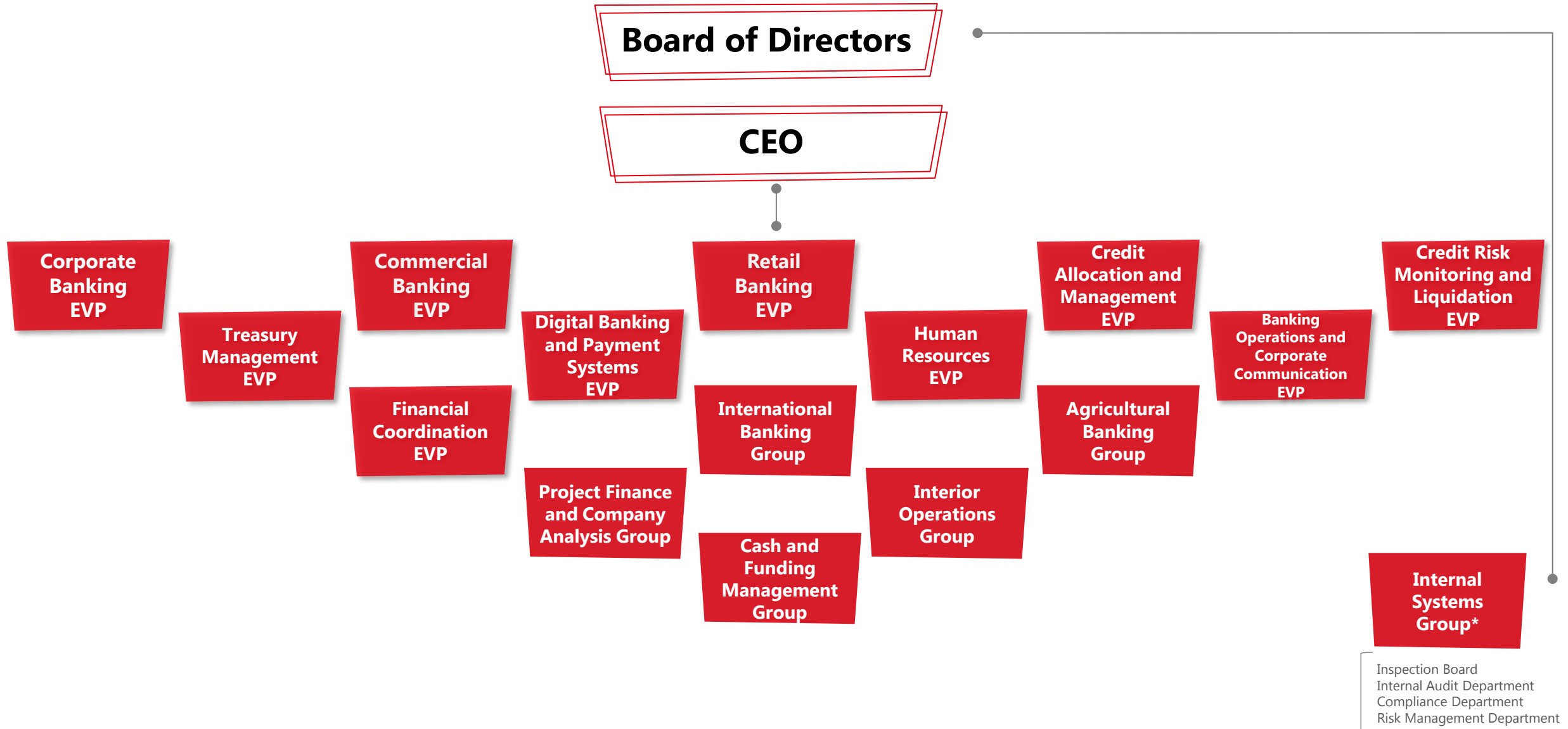
**2011 –
2015**

**2016 –
2026+**

- Homeland Funds established, marking the beginning of what will one day become *Ziraat Bank*
- Transformed into Benefit Funds under the control of central Ottoman Government
- Established as Ziraat Bank in 1888

- Ranked #1 among state owned banks in Turkiye for customer satisfaction
- #2 in Western Europe and #5 globally in terms of Average Return on Capital by The Banker

- Largest Financial Institution in Turkiye
- Ongoing digitalization journey
- New digital bank «Ziraat Dinamik»
- New subsidiary «Ziraat Leasing»
- Responsible banking for a sustainable world
- Inaugural subordinated bond issuances
- Expanding international network
- Istanbul Finance Center Opening
- Strategy of «Financing Agricultural Ecosystem»



* Operates separately from the executive units



 **1,770**

Most widespread
branch network
among Turkish Banks

1,662 Retail Branches⁽¹⁾

55 Commercial Branches

18 Corporate Branches

24 Foreign Branches

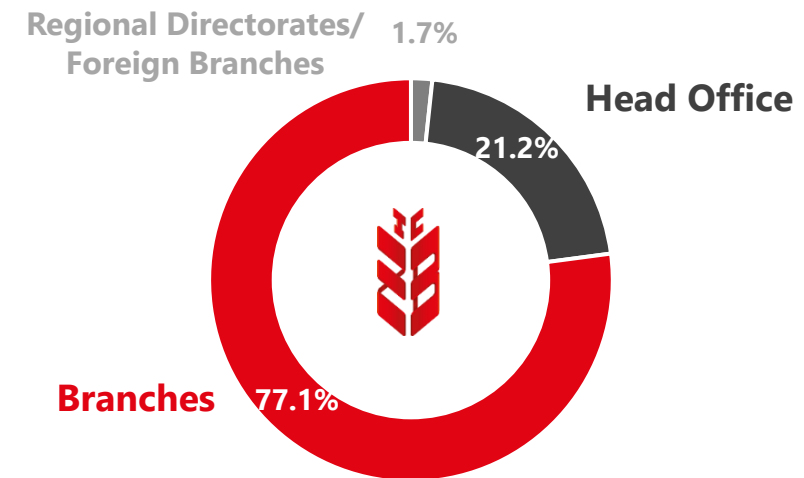
11 Other⁽²⁾

Branch
Network

Only Bank in
371
locations in Türkiye

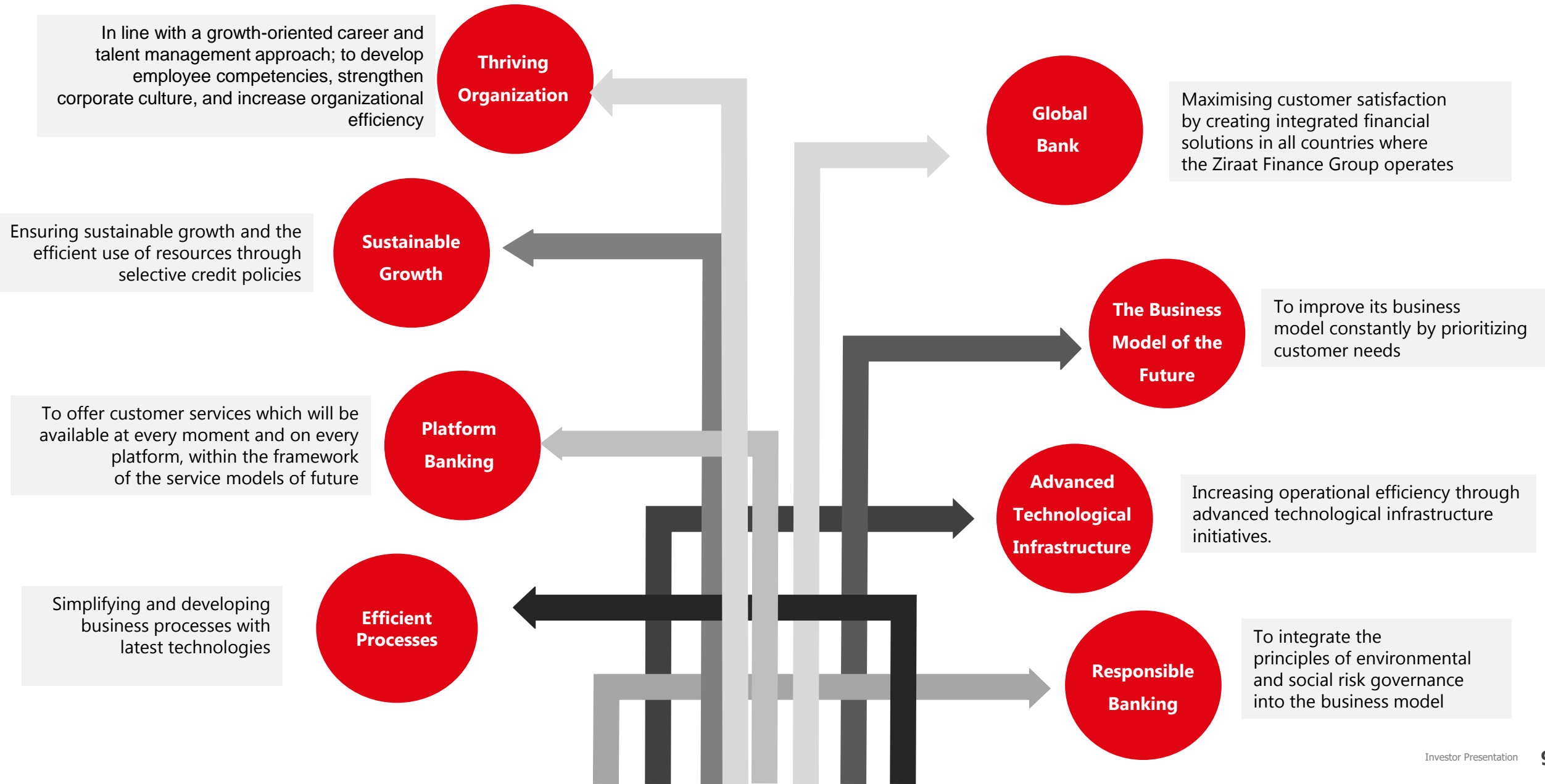
 **7,890**
Largest **ATM** network
with
14% market share

Around
 **26,000**
employees
Largest Financial Institution in Türkiye



(1) Retail branches serve both retail and commercial customers.

(2) Other branches include digital & mobile branches.





Presence in **21** countries, **129** service points

■ Subsidiaries
■ International Branches and Representative Offices



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



Ziraat Katılım

Participation Banking

Started operations in 2015

TL 809 bn of asset size

TL 421 bn of loan book

233 branches (Including Sudan and Somali branches.)

Over 3,140 employees

Ziraat Yatırım

Securities Brokerage

Bonds / bills sector share - rank:

11,01% - #3

Repo / reverse repo sector share - rank:

14,56% - #3

Ziraat Portföy

Asset Management

Strong market position with a market share of % 16,33 as per total AuM.

Serving 87 investment funds, 4 real estate investment funds, 8 venture capital investment fund, 14 exchange traded funds and 36 pension funds.

2.2 trillion TL retail portfolio size

Ziraat GYO

Real Estate Investment Trust

Founded in November 2016

Istanbul Finance Center premises in the portfolio

Market Cap of TL 107.4 bn.

Real Estate Portfolio of TL 101 bn.

Finalized its IPO with 25% offering in May 2021

ZiraatDinamik

Digital Banking

Founded in April 2023

It has started its operations in 2025

The first public digital bank

ZiraatPay

Electronic Money

Founded in August 2022

On January 2024, the Central Bank granted the company an operating permit to function as an electronic Money institution aims to be a leader and pioneer in its field

Ziraat Teknoloji

Information Technologies

Established in 2001

3rd largest domestic software developer in Türkiye

Provides full scale IT solutions to Ziraat Bank and its domestic/foreign partnerships

Ziraat Finansal Yatırımlar

Financial Investments

Founded in November 2018 with an initial capital of TL 750.000.000, later increased to TL 1.500.000.000 to invest in enterprises in line with its business plan.

Ziraat Leasing

Financial Leasing

Founded in August 2024

Operating permission was obtained as of February 2025

Ziraat Leasing offers capital efficient equipment financing solutions to important sectors



Ziraat Bank Int. AG

Active in Germany since 1960, supplies an extensive array of retail and corporate banking products and services through 7 branches.

Ziraat Bank Montenegro

Opened its doors for business in 2015. Headquartered in Montenegro's capital Podgorica, the bank has 3 branches.

Ziraat Bank Bosnia-Herzegovina

Started operations in 1997. The first entirely foreign-owned bank in Bosnia- Herzegovina. Serves corporate, small-business, and retail customers through 35 branches/offices.

Ziraat Bank Kosova JSC

Established in 2025 by transforming the overseas branches in Kosova to a new subsidiary. Operates through 5 branches located in Prishtina, Prizren, Peja, Ferizaj and Gjilan.

Turkmen Turkish JSC Bank

Founded in 1993. Headquartered in Ashgabat, provides services from 7 offices.

Ziraat Bank Moscow

Commenced operations in 1993, focusing primarily on the corporate banking segment.

Ziraat Bank Azerbaijan

Commenced operations in 2015. Mainly serves the corporate banking segment, Ziraat Bank Azerbaijan ASC conducts its operations through its headquarters in Baku with 11 branches and one office.

Ziraat Bank Georgia

Established in 2017 by transforming the overseas branches in Georgia to a new subsidiary. Operates through 6 branches located in Batumi, Marneuli, Tblisi, Varketili, Gldani and Kutaisi.

Ziraat Bank Uzbekistan JSC

Founded as Uzbekistan's first foreign capital bank in 1993. Operating through 7 branches; Tashkent (3), Semerkand, Fergana, Andican and Buhara. Active in both retail and commercial banking.

KZI Bank (Kazakhstan)

Founded in 1993. The bank serves retail and corporate customers through 8 branches.

Expanding our international network



More Than A Bank

Financial Highlights

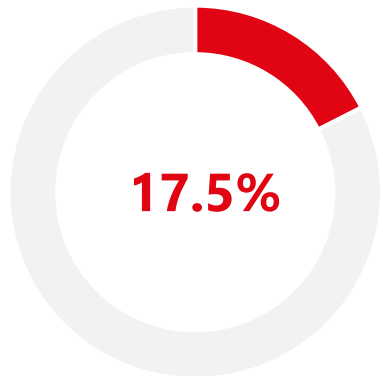
Sustainability & Digitalization

Appendix

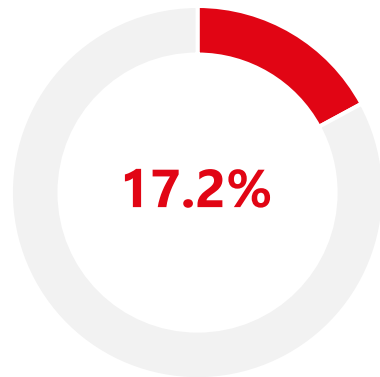


#1 Market Ranking as of March 2026

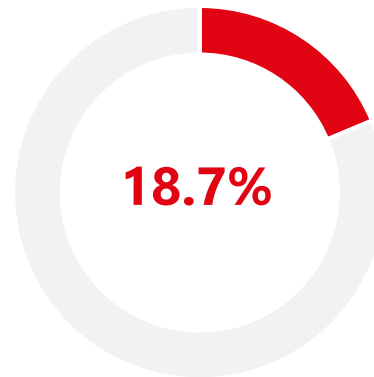
Total Assets



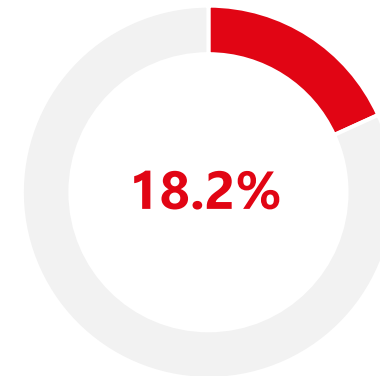
Cash Loans



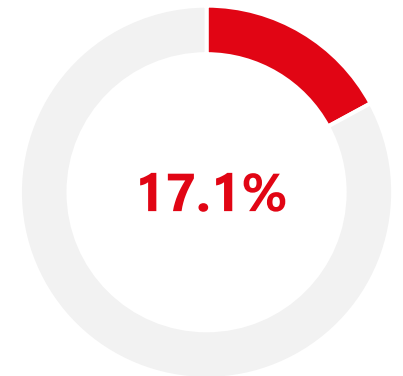
Non-Cash Loans



Deposits

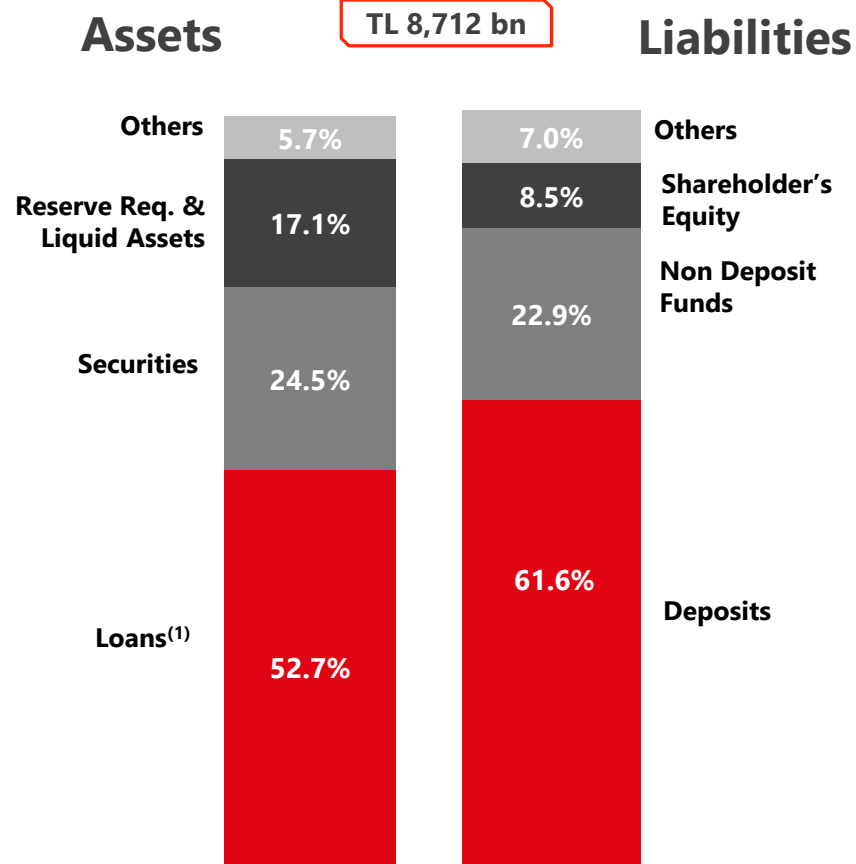


Equity





USD 198 bn. bank only asset size

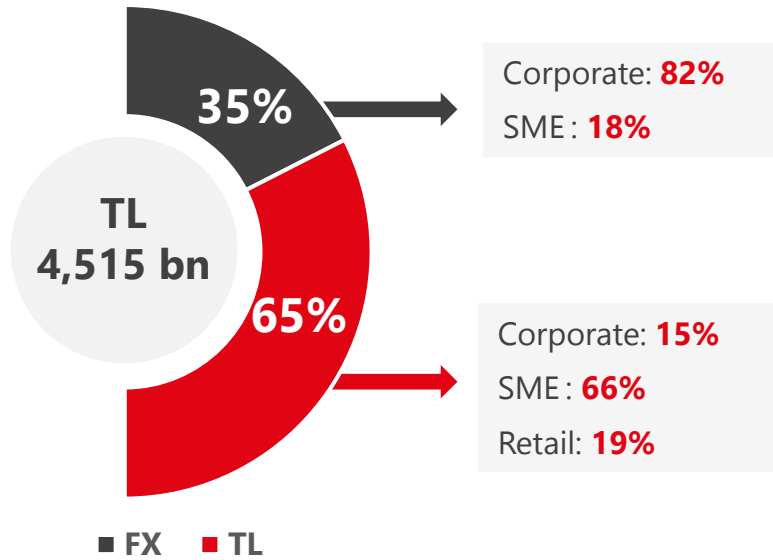


Growth Rates

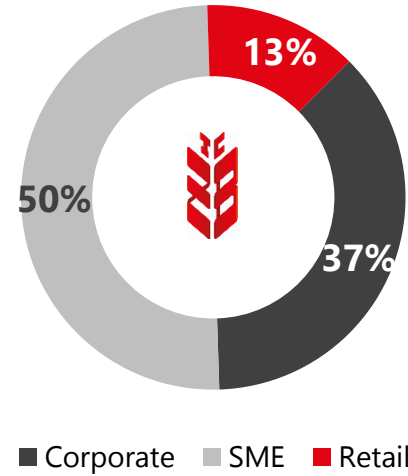
	QoQ	YoY
Loans⁽¹⁾	8.3%	44.0%
<i>Fx Adj.</i>	<i>7.0%</i>	<i>36.4%</i>
Deposits	-0.6%	31.7%
<i>Fx Adj.</i>	<i>-2.0%</i>	<i>23.6%</i>
Assets	2.8%	40.2%
<i>Fx Adj.</i>	<i>1.4%</i>	<i>31.8%</i>

(1) Performing Loans

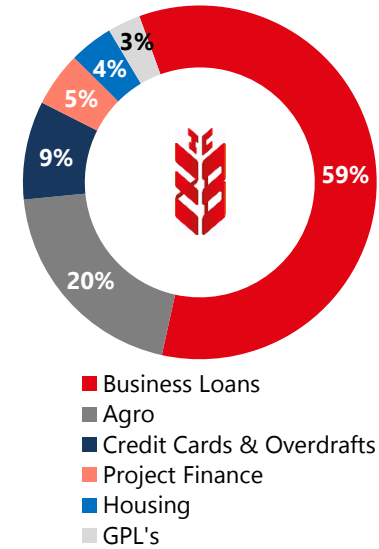
Total Loans⁽¹⁾



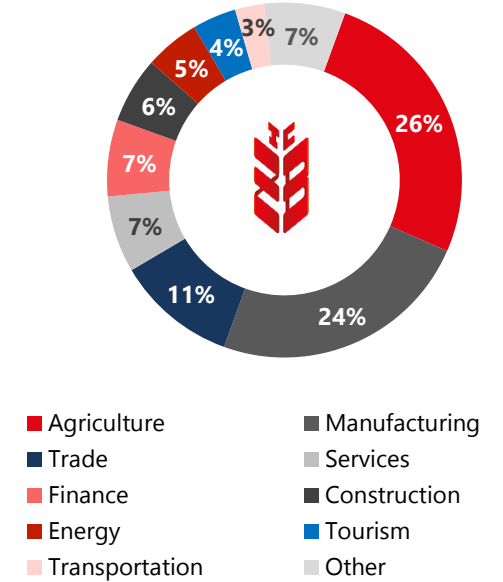
Cash Loans by Segment⁽²⁾



Cash Loans by Product



Cash Business Loans by Sector



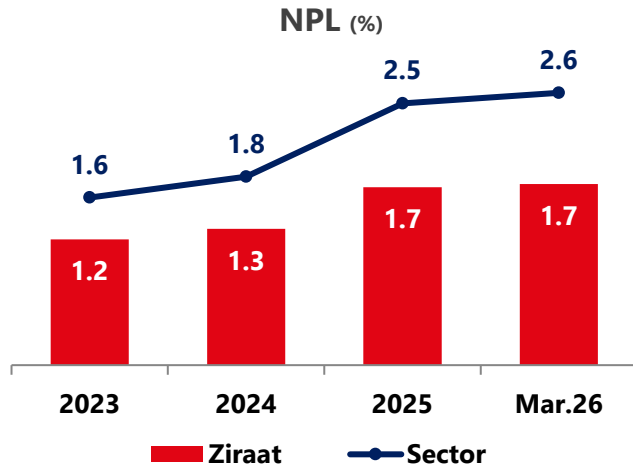
Agricultural Loans (TL bn.)

Only Deposit bank to extend government subsidized agro loans

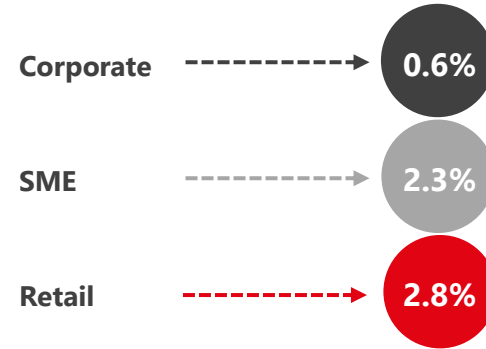
Market Share: **69%**
Outstanding Amount: **TL 895 bn**

(1) Performing Loans

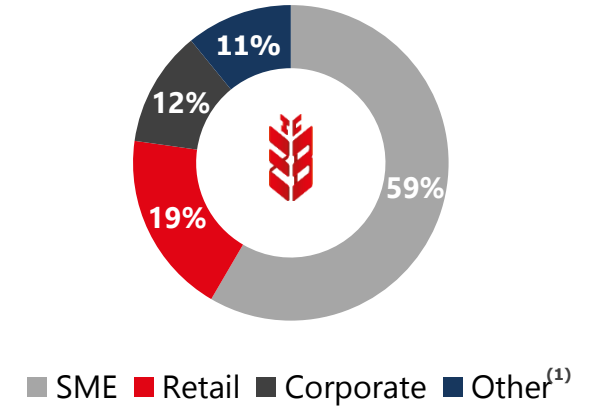
(2) Accruals and foreign branch lendings are excluded from segment and sector distribution



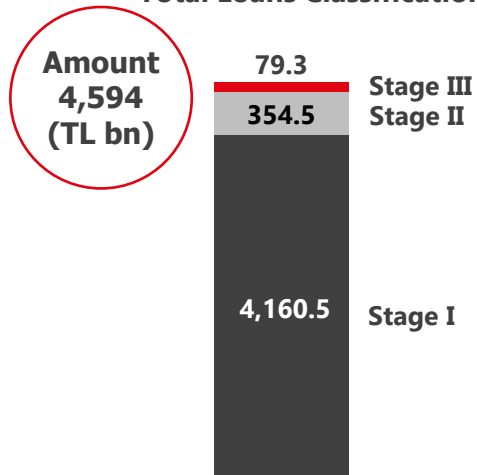
NPL Ratios by Segment



Total NPL's by Segment



Total Loans Classification (TL bn)

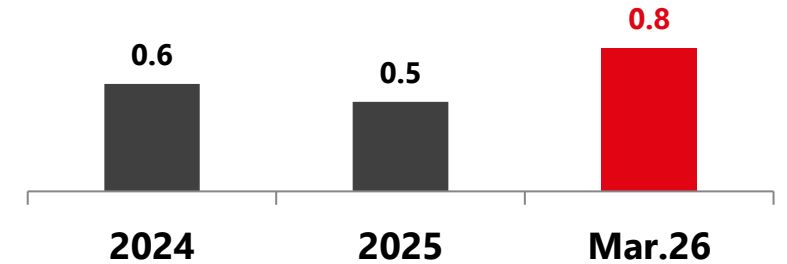


Restructured Loans in Total Loans: **4.9%**

Stage II Loans/Total Loans: **7.9%**

Stage III Coverage: **60.0%**

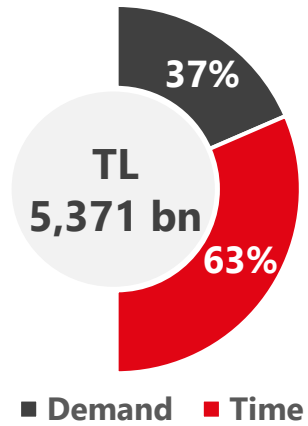
Cost of Risk⁽²⁾ (%)



(1) Includes loans excluded from segment classification and foreign branch lending
 (2) CoR: (Expected Credit Loss-Reversals) /Average Loan Amount



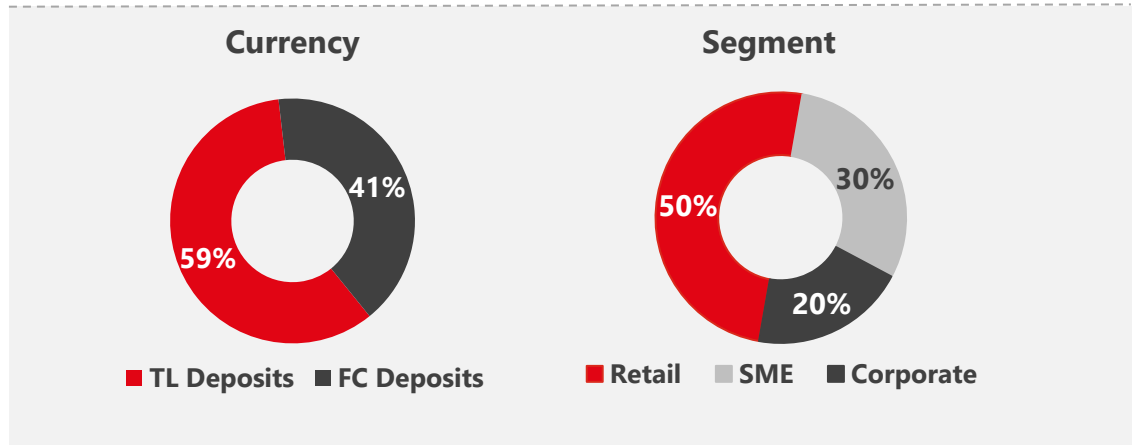
Total Deposits



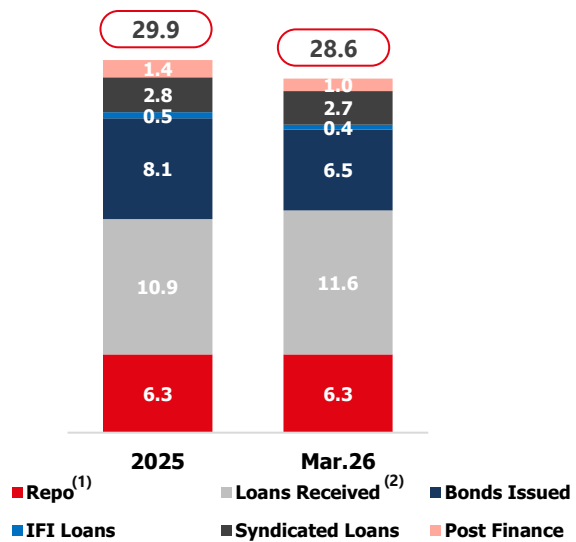
Core Deposit Ratio
86%

Public Deposits/Total Deposits
13%

Breakdown of Deposits



FX Non-Deposit Funding (USD bn)



FX Liquidity USD 23.0 bn

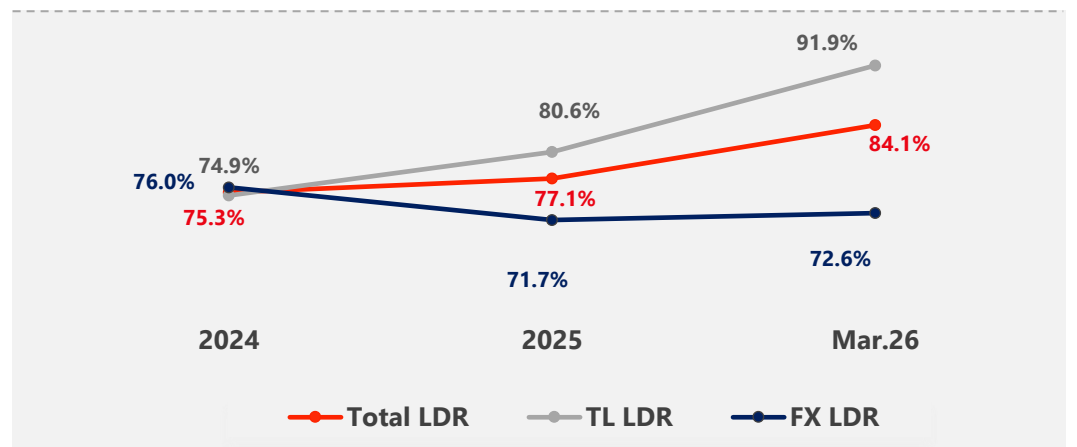
8.0 bn Cash & CBRT

12.8 bn FX swap

2.2 bn Unencumbered Securities

+ USD 3.0 bn
Outstanding subordinated bonds

Loan to Deposit⁽³⁾



(1) Including DPR TRS
 (2) Including DPR, Bilateral and Secured Finance loans from International Counterparties
 (3) Performing Loans/Total Deposit



Syndication

November 2025; USD 509 mn & EUR 413 mn; SOFR+ 150 bps & EURIBOR+ 125 bps p.a.; 367 days of maturity (Sustainability-linked)

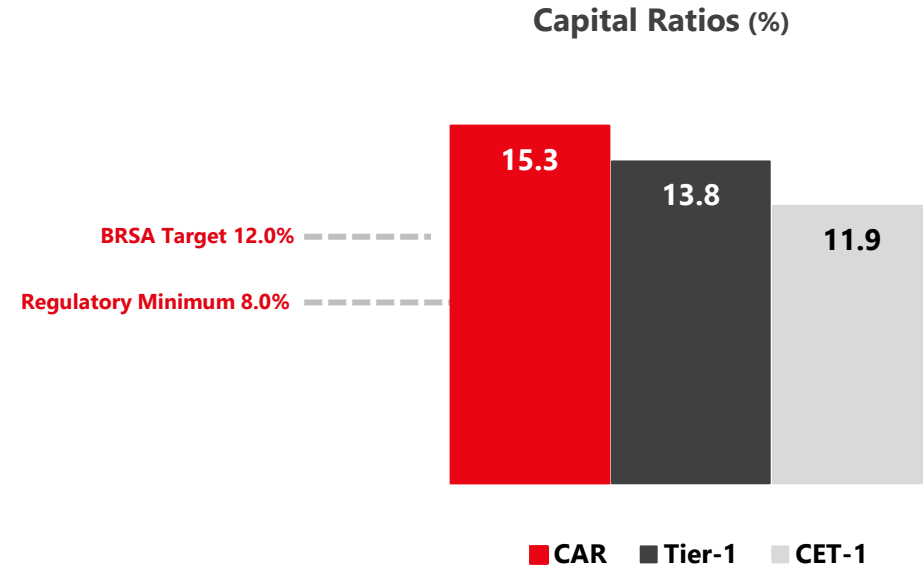
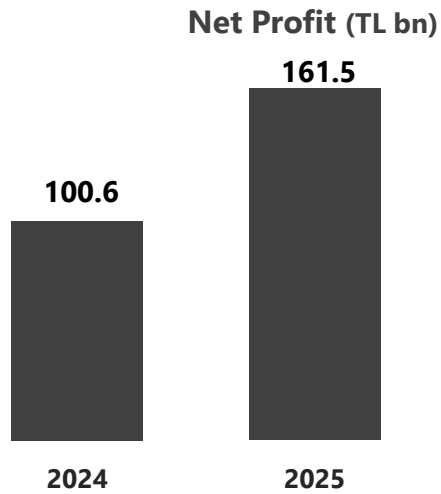
April 2026; USD 849 mn & EUR 767 mn; SOFR+ 125 bps & EURIBOR+ 110 bps p.a.; 367 days of maturity (Sustainability-linked) (100 % R/O)

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

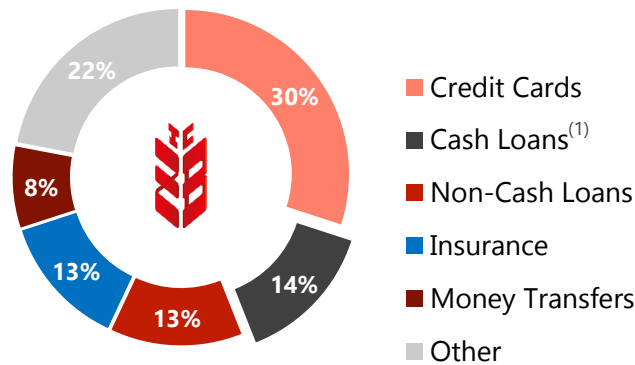
- USD 1.75 bn **Eurobonds** outstanding
 - February 2023; USD 500 mn RegS/144A; 9.5% coupon rate 3.5y
 - January 2024; USD 500 mn RegS/144A; 8.0% coupon rate 5y (Sustainability Bond)
 - February 2025; USD 750 mn RegS/144A; 7.25% coupon rate 5y
- USD 4.9 bn **MTN-Private Placements**
- Under **DPR** Programme:
 - 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
- 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



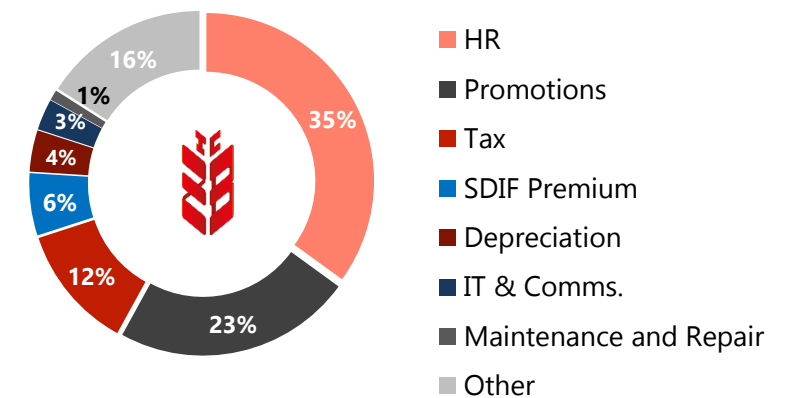
RoE⁽²⁾
24.0%

RoA⁽²⁾
2.1%

F&C Income Breakdown



OPEX Breakdown



(1) Due to BRSA regulation, Fees & Commissions from cash loans are categorized under interest income.
 (2) Average total assets and average shareholders' equity represent weekly averages



Balance Sheet

	TL bn	USD bn
Total Assets	8,712	198
Loans ⁽¹⁾	4,515	102
Securities	2,137	48
Deposits	5,371	122
Funds Borrowed	808	18
Interbank Money Market	897	20
Shareholder`s Equity	738	17

P&L

	TL bn	USD bn
Interest Income	409.7	9.3
Interest Expense	307.0	7.0
Net Interest Income	102.7	2.3
Net Fees & Commissions	27.7	0.6
OPEX ⁽²⁾	48.9	1.1
Net Operating Profit	62.0	1.4
Net Profit	43.5	1.0

Key Ratios

	(%)
ROAA ⁽³⁾	2.1
ROAE ⁽³⁾	24.0
Cost / Income Ratio ⁽⁴⁾	34.6
NIM (cum.) ⁽⁵⁾	6.3
Loans ⁽¹⁾ /Deposits	84.1
Loans/Assets	51.8
Securities/Assets	24.5
NPL Ratio	1.7
Stage III Coverage	60.0
CoR ⁽⁶⁾	0.8
CAR	15.3
# of	
Branches ⁽⁷⁾	1,770
Employees	25,684
ATMs	7,890

(1) Performing Loans
 (2) Including HR expenses
 (3) Average total assets and average shareholders' equity represent weekly averages

(4) Includes dividend income
 (5) Average interest earning assets represent weekly averages
 (6) Annualized figure
 (7) Including foreign branches



More Than A Bank

Financial Highlights

Sustainability & Digitalization

Appendix



Sustainability Approach & Governance

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.

This policy is shaped around Ziraat Bank's obligations to the environment, its customers and the community, and its duties as an employer, with the following pillars:

- (1) determining and implementing the Bank's targets in economic sustainability from a **short, medium and long-term ESG perspective**;
- (2) focusing on sustainability, **banking products and services to all customers in practical, understandable, accessible and digitally focused format**;
- (3) providing finance to **address the pressures and challenges of tackling the climate change crisis and the transition to a low carbon economy**;
- (4) approaching decision-making considering environmental and social issues and associated **potential risks and opportunities**;
- (5) continuous development and **integration of universally-accepted sustainability principles** into the Bank's business model and processes (i.e., UN SDGs).

Ziraat adopted its **Environmental and Social Impact Management Policy in Lending Activities** in 2020 which **complements** the Bank's Sustainability Policy and includes an **«Excluded Activities List»**. Since March 2022 new and additional investment loan requests related to projects above a certain amount are reviewed by environmental specialists and assigned a risk degree. The Policy 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.

Ziraat also established its **Sustainability Committee in 2023** in order to determine the actions to be taken within the scope of the Bank's sustainability strategy, vision and goals. The Sustainability Committee is led by a **Board Member**; **creates/reviews the Sustainability Policy**; **evaluates and follows Environmental and Social Risk Assessment System results**, amongst others.

Sustainability Policy Scope

To use the unrivalled experience and knowledge we have built up over 160 years and to utilize our resources efficiently within the framework of responsible banking principles for **the benefit of the economy, environment and the community**, and to generate enduring value for our stakeholders is the objective of Ziraat Bank.

The Bank works 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.**

The Bank contributes to Türkiye's achievement of sustainable development goals by focusing on achieving inclusive and high value-added growth through the **economic, environmental, social and governance practices** it implements.

Policy Documents

- **Sustainability Policy**
- **Environmental And Social Impact Management Policy in Lending Activities**
- **Environmental Policy**
- **Disclosure Policy**
- **Prevention of Money Laundering and Combating Terrorism Financing Compliance Policy (AML Policy)**
- **Anti-Bribery And Anti-Corruption Policy**



Sustainability-Linked Syndicated Loans

October 2025, USD 988 mn

[Sustainability KPIs](#)

Financing Sustainable Agriculture
Contributing to the Transition to a Low-Carbon Economy

April 2026, USD 1.75 bn

[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



In the 2025 **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 BANKASI
YENILENEBİLİR ENERJİ KULLANIYOR



In 2025, Ziraat Bank obtained **Renewable Energy Guarantees (YEK-G) certificates**, reducing its market-based Scope 2 emissions to **Zero**. This practice represents a significant step in the Bank's management of indirect emissions.



Ziraat Bank continuously updates its risk management heat maps and stress test parameters to align with current global standards. Additionally, the Bank achieved compliance with **TSRS standards for its sustainability reporting**.

Sustainable Loans Offered by Ziraat

- Carbon Reduction 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
- Digital Transformation & Tech-support Loan

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 Transfer Loan
- Pressurized 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

In 2025, Ziraat Bank significantly advanced its green energy transition by launching several renewable energy facilities, namely **Kayseri Pınarbaşı SPP**. By producing over **99,000 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.

International Financial Institution Projects



Financing for SMEs
Financing for SMEs through leasing companies as an APEX loan
Financing energy efficiency projects of SMEs

USD 567 million



SME and MIDCAP financing (6 projects)
Financing IPARD investments approved by the
Agricultural and Rural Development Support Institution

EUR 700 million



Financing for SMEs which process agricultural
products and food of animal origin

EUR 100 million



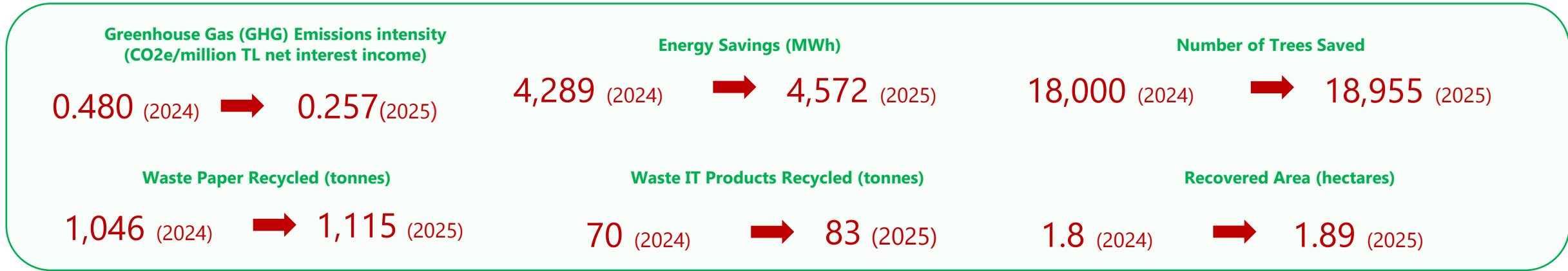
Financing SMEs operating in the agricultural
sector or rural areas

EUR 150 million



Micro and SME business loan (to create
employment or protect existing jobs)

EUR 100 million



ENVIRONMENTAL AND SOCIAL IMPACT MANAGEMENT SYSTEM

- ❖ Since **March 2022**, Ziraat Bank is officially implementing **environmental and social risk evaluations** for investment loan requests related to projects above a certain amount in accordance with its «**Environmental and Social Impact Management Policy in Lending Activities**» adopted in 2020. The Policy 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.
- ❖ The policy includes an «**Excluded Activities List**»
- ❖ Assessments are done via **Environmental and Social Risk Assessment Model (ESRM)** which complies with the IFC Performance Standards as well as national legislation.
- ❖ **In 2025, 49** projects were evaluated under ESRM and **no** projects were rejected due to Exclusion List.

Micro Waste Management - Wastespresso

The recycling of **3,525 kg** of coffee waste with Wastespresso micro waste management in **2025** prevented the release of **4.088 kg** of CO2e greenhouse gas into the atmosphere. This benefit is approximately equal to the carbon footprint created by the following activities:

- **1.631 liters** of gasoline consumption
- **1.725 kg** of coal consumption
- Conversion of **16.557 m2** of land into forest



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.

A total of **10 million sheets of paper*** were saved in **2025** by completing the onboarding of natural person customers by **approval through mobile application (4.5 million)** and by **approval through SMS (5.8 million)**.

*An average of 15 sheets of paper are consumed during the actual customer identification process.

In **2025**, by using the "**Credit Monitoring Module**" the message traffic that was normally subject of approximately **5.3 million e-mails** sent annually was discontinued.

In **2025**, **paper** saved through the use of the **Digital Signature** and **KEP Application** (Registered Email Service) has reached **1.7 million**.

In **2025**, **Zero Waste Certificate** was received for a total of **1.668 service buildings**.





Genç Çiftçi Kredisi ile
ZİRAAT'IN
DESTEĞİ
BENİMLE

YOUNG FARMER LOAN

Offered to young farmers in order to increase the number of young entrepreneurs in agriculture and to support young people's investments and activities in agricultural production.



PRESSURIZED IRRIGATION LOAN

Offered to agricultural producers who currently produce crops in open areas such as fields, vineyards, gardens, etc. for their irrigation system needs.



Üretken, emek verene
Çiftçimize Destek
Ziraat'te!

FARMER SUPPORT LOAN

Offered to farmers and customers engaged in agricultural production in order to meet their short-term, medium-term and long-term financing needs.



PRODUCING COOPERATIVE LOAN

Offered to support the agricultural cooperatives established to help the transition to value-added production and to help the farmers to offer their agricultural products directly to customers.



Yerel ve Küçük İşletmeler için
ZİRAAT'IN
DESTEĞİ
BENİMLE!

AGRICULTURAL SME LOAN

Offered to micro or small enterprises operating for the purpose of processing unprocessed/raw agricultural products.



AGRICULTURAL TRANSFER LOAN

Offered to contribute to the sustainability of the agricultural activities of farmers by offering them new compatible maturity structures for their existing loans, in line with their operating circle of agricultural activity.



«MY BUSINESS IS AGRICULTURE» LOAN

Offered to finance large-scale greenhouse vegetable and fruit cultivation activities and dairy farming in order to increase women and youth employment and rural development.



Kadın Çiftçi Kredisi ile
ZİRAAT'IN
DESTEĞİ
BENİMLE

FEMALE FARMER LOAN

Offered to female farmers in order to increase the number of female entrepreneurs in agriculture and to support women's investments and activities in agricultural production.



AGRICULTURAL RENEWABLE ENERGY LOAN

Offered to producers engaged in agricultural activities to produce their energy needs from renewable energy sources, provided that it is compatible with their own production capacities and their production subject is eligible.



Altın Kovan Kredisi ile
ZİRAAT'IN
DESTEĞİ
BENİMLE

GOLDEN HIVE LOAN

Offered to farmers to increase the businesses operating in beekeeping, to increase the production and quality, to increase employment in rural areas and to ensure regional development by creating alternative income sources.



PRODUCING WOMEN COOPERATIVE LOAN

Offered to support the agricultural cooperatives more than 50% of whose members are women to help transition to value-added production and offering agricultural products directly to customers.



Balıkçı Destek Kredisi ile
ZİRAAT'IN
DESTEĞİ
BENİMLE

FISHERMAN SUPPORT LOAN

Offered to finance the operating expenses of the customers engaged in fishing with vessels having license permit in the seas and inland waters.



«I HAVE MANY REASONS TO LIVE IN MY VILLAGE» LOAN

Offered to increase the scale of farmers operating in livestock farming and bring idle business capacities into production while ensuring regional development and employment with encouraged rural life.



«ABUNDANCE IN THE COUNTRYSIDE» LOAN

Offered to ensure the sustainability in the supply of red meat in Turkish households and to increase efficiency and profitability by providing quality feedlot material to livestock farms.



// Ziraat Bank conducts enduring social responsibility projects whose aims are to protect cultural values, to contribute to the communal heritage, and to uphold traditions and customs. //

Ziraat Bank Banking School

Established in 1926, the School has trained qualified staff for both Ziraat Bank and the entire Turkish Finance Sector. Providing both in class education programs and continuous training through online material, the School recently partnered with Ankara University for a Masters degree in Banking.



Support for Educational Infrastructure and Social Investments

Implemented with the support of Ziraat Bank, the "Children on Holiday, Schools Under Renovation" project continued in 2025. Within the scope of the project, efforts to improve the physical infrastructure of schools located in priority development regions, as well as school construction projects, were maintained, thereby contributing to equal opportunities in education.

The 4th Agricultural Ecosystem Meeting

The meeting organized by Ziraat Bank, held on June 28, 2025, at the Istanbul Haliç Congress Center under the theme "Our Business is Agriculture, Our Strength is Agriculture" and addressed critical issues such as cooperative farming, rural development, the effects of climate change on agricultural production, food supply security, and the sustainability of agricultural production.



The **Ziraat Farmer Platform** mobile application which helps producers to monitor climate events, water status, product development, sector news, current seed, feed, fertilizer inputs and prices from their devices, has been launched in May 2024.

Through 9 modules, farmers can follow all banking transactions, market developments and have the opportunity to directly sell their agricultural products.

The Ziraat Bank Art Collection



The Ziraat Bank art collection consists of more than 2,500 works, the majority of which are oil paintings but also includes watercolors, gouaches, pastels, prints, ceramics, and sculptures.

In line with its objective of supporting the engagement of culture and art with society, Ziraat Bank carries out cultural and artistic activities through the **Ankara Banking Museum, İzmir Art Museum, Istanbul Finance Center Art Gallery, and Kuğulu Art Gallery.**

Within the scope of its vision to expand its network of art venues, the Bank continued its efforts in 2025 to transform its historic Karaköy Building in Istanbul into a museum.

Ziraat Bank Banking Museum

Established in 1981, Türkiye's first Banking museum devoted to banking. Occupying the ceremonial hall of the Bank's original headquarters in Ankara, the museum provides a look at the Bank's over 160-year history.

Ziraat Bank the Turkish Cup Name Sponsor

Ziraat Bank continued its contributions to Turkish football through its title sponsorship of the **Ziraat Turkish Cup**, one of the most established and prestigious football competitions in the country, and, having become closely associated with its name, celebrated its 17th year as of the 2025/2026 season.



Ziraat Bank Sports Club

Ziraat Bank has been supporting volleyball through the Ziraat Bankkart Sports Club **established in 1981.**



In 2025, following their CEV Cup victory, Ziraat Bankkart Men's Volleyball Team achieved a major milestone by winning their fourth «Efeler League championship».

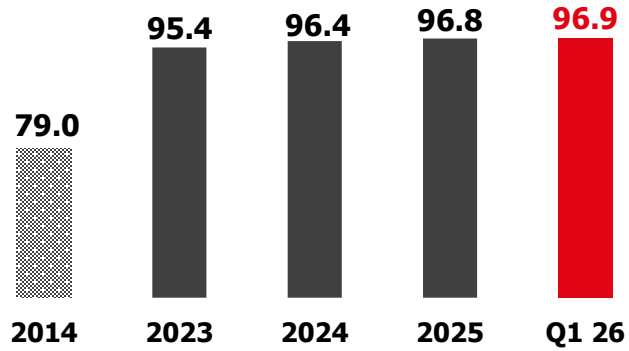
According to the sponsorship agreement provided in 2023, Türkiye Volleyball Federation Başkent Volleyball Hall will be named "**Ziraat Bankkart Volleyball Hall**" for 10-years.

Investment and Sponsorship Vision Achieved Across Three Major Sports

Ziraat Bank, committed not only to the financial sector but also to fostering the development, outreach, and social impact of sports, became the title **sponsor of the Türkiye Basketball Cup** in January 2026 as well.



Non-Branch Channels Usage (%)



Key Digitalization Achievements



New Version «Ziraat Mobil» Application



New Version «Bankkart Mobil» Application

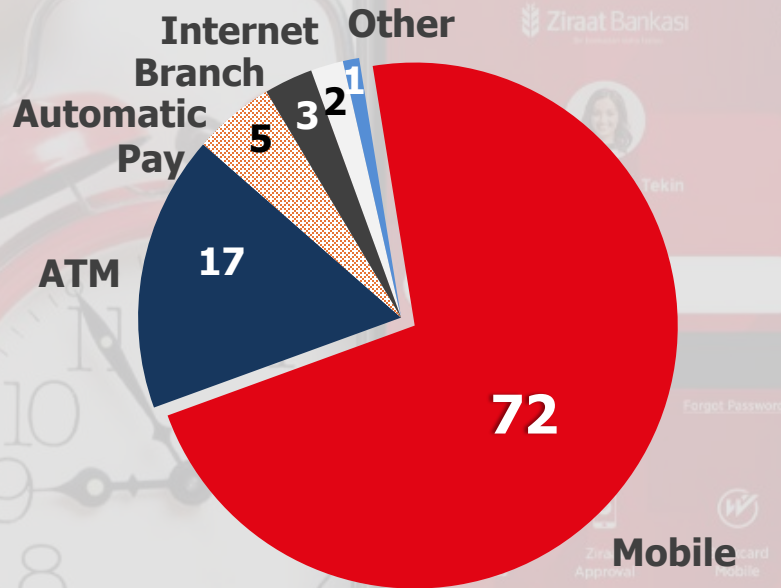


«Ziraat Mobil Yalın» Version



A new mobile app and web platform for SMEs to manage their business operations

Banking Transaction Channel Distribution (%)



Unique Service Delivery

40m

Internet banking customers

25m

Active digital banking customers

20%

Active digital banking customers market share

7,890

ATM

14%

ATM market share

Digitalization Plans



Platform Banking



Digital (Crypto) Asset Studies



Digital ₺ Studies



Transformation of SMEs «Z-Dönüşüm»



AI-Powered Customer Analytics
AI-Supported Mobile Assistant
Digital Ecosystem Integration
Global Banking Software
Global Data Center
Digital Branch



Digital Agriculture Solutions



ZiraatDinamik

Digital Bank «Ziraat Dinamik»



ZiraatPay

Payment And Electronic Money Institution «ZiraatPay»



TOGG In-car App



Z-Dönüşüm

Transformation of SMEs «Z-Dönüşüm»



New Version «Internet Banking»



«Ziraat Mobil Yalın» Version Platform Banking



Digital (Crypto) Asset Studies



Digital ₺ Studies



«Plus of Life» (smart assistant for managing all home, vehicle, work, and family-related financial processes and reminders in one place)



New Version «Bankkart Mobil» App. «Z-Dönüşüm» App.

2026+

2016

2017

2018

2019

2020

2021

2022

2023

2024

2025

Corporate Internet Branch

Ziraat Mobile For Corporate Clients

Omni-Channel Experience

- Standardization of interface and transaction flows
- Interaction between channels

Money withdrawal by using QR code

Enhancing mobile transactions

Multiple language mobile branch New Data Center



QR Kod ile Para Çekim/Tasarruf İşlemi Arka Ziraat Mobil'de!

New Banking Software

Mobile Branch

Internet and Mobile Branch Assistant

Loan access through Internet and Mobile Branches

Robotic Processes Automation

Web Based New Banking Software

Cyber Security Center

Payment Methods with QR



Digital Onboarding Process

New digital solutions to reduce branch usage

Digitalized credit processes for non-retail customers

Expanding the usage of biometric verification processes

New digital customer segment and behavior analysis

Virtual debit card/HCE contactless payment



Open Banking Services

Digital Onboarding For Corporate Customer

Stock Exchange Transactions via Mobile Banking Application



Metaverse Branch



Service Banking



Platform Banking

New Version «Ziraat Mobil» App.

New Version «Bankkart Mobil» App.

Digital (Crypto) Asset Studies





More Than A Bank

Financial Highlights

Sustainability & Digitalization

Appendix



FitchRatings

MOODY'S



	<u>Rating/Outlook</u>		<u>Rating/Outlook</u>		<u>Rating/Outlook</u>
Foreign Currency Long-Term IDR	BB-/Stable	Long-Term Bank Deposit Foreign Currency	Ba3/Stable	Long-Term Bank Deposit Foreign Currency	BB/Stable
Local Currency Long-Term IDR	BB-/Stable	Long-Term Bank Deposit Domestic Currency	Ba3/Stable	Long-Term Bank Deposit Domestic Currency	BB/Stable



Subsidiary	Location (City/Country)	The Bank's Risk Group Share (%)	Total Assets (TL mn)	Shareholder's Equity (TL mn)
Ziraat Yatırım Menkul Değerler A.Ş.	Istanbul / TURKIYE	99.6	15,513	10,850
Ziraat Portföy Yönetimi A.Ş.	Istanbul / TURKIYE	95.1	4,635	3,571
Ziraat Katılım Bankası A.Ş.	Istanbul / TURKIYE	100	808,020	31,837
Ziraat Gayrimenkul Yatırım Ortaklığı A.Ş.	Istanbul / TURKIYE	81.1	96,566	78,824
Ziraat Finansal Yatırımlar A.Ş.	Istanbul / TURKIYE	100	10,205	9,881
Ziraat Teknoloji A.Ş.	Istanbul / TURKIYE	100	2,571	1,361
Ziraat Finansal Teknolojiler Elektronik Para ve Ödeme Hizmetleri A.Ş.	Istanbul / TURKIYE	100	3,988	316
Ziraat Dinamik Banka A.Ş.	Istanbul / TURKIYE	100	5,008	2,806
Ziraat Finansal Kiralama A.Ş.	Istanbul / TURKIYE	100	7,135	915

Subsidiary	Location (City/Country)	The Bank's Risk Group Share (%)	Total Assets (USD mn)	Shareholder's Equity (USD mn)
Ziraat Bank International A.G.	Frankfurt / GERMANY	100	1,519	426
Ziraat Bank BH d.d.	Sarajevo / BOSNIA HERZEGOVINA	100	1,002	147
Ziraat Bank (Moscow) JSC	Moscow / RUSSIA	100	722	161
Kazakhstan Ziraat Int. Bank	Almaty / KAZAKHSTAN	99.9	572	251
Ziraat Bank Azerbaycan ASC	Baku / AZERBAIJAN	100	838	100
Ziraat Bank Montenegro AD	Podgorica / MONTENEGRO	100	110	22
JSC Ziraat Bank Georgia	Tbilisi / GEORGIA	100	164	32
Ziraat Bank Uzbekistan JSC	Tashkent / UZBEKISTAN	100	336	60
Ziraat Bank Kosova JSC	Pristina / KOSOVO	100	181	25



TL bn	2024	Mar.25	2025	Mar.26	% Change QoQ	% Change YoY
CASH AND CASH EQUIVALENTS	957.2	1,229.7	1,764.6	1,489.9	-16	21
SECURITIES	1,328.0	1,541.1	2,072.5	2,136.5	3	39
LOANS	2,866.2	3,174.4	4,239.8	4,594.4	8	45
Gross NPL	35.8	38.5	70.1	79.3	13	106
Expected Credit Loss (-)	87.0	93.6	108.6	116.5	7	24
OTHERS	233.4	267.9	397.1	491.6	24	84
TOTAL ASSETS	5,384.9	6,213.0	8,474.0	8,712.4	3	40
DEPOSITS	3,759.7	4,078.0	5,405.4	5,371.2	-1	32
FUNDS BORROWED	488.9	659.1	800.0	807.7	1	23
INTERBANK MONEY MARKETS	186.3	353.2	642.2	897.5	40	154
PROVISIONS	30.6	32.4	27.1	29.5	9	-9
OTHERS	447.7	573.5	868.2	869.0	0	52
SHAREHOLDERS' EQUITY	471.7	516.8	731.1	737.6	1	43
TOTAL LIABILITIES	5,384.9	6,213.0	8,474.0	8,712.4	3	40

Income Statement Summary

More than a bank



TL mn	2024	2025	Q1 25	Q4 25	Q1 26	% Change QoQ	% Change YoY
INTEREST INCOME	946,562	1,442,812	314,282	411,438	409,651	0	30
-From Loans	617,014	916,766	193,876	256,027	273,874	7	41
-From Securities	254,644	350,912	66,292	110,511	91,822	-17	39
INTEREST EXPENSE	780,933	1,116,095	258,392	294,504	306,952	4	19
-On Deposits	682,134	896,214	203,298	240,675	240,041	0	18
NET INTEREST INCOME	165,629	326,717	55,890	116,934	102,700	-12	84
NET FEES & COMMISSIONS	69,022	88,092	18,635	26,385	27,689	5	49
OTHER OPERATING INCOME	33,944	71,407	15,125	10,871	24,817	128	64
EXPECTED CREDIT LOSS	27,765	67,857	16,357	16,670	29,926	80	83
-Stage 1 Provisions	4,955	20,393	6,637	4,358	10,797	148	63
-Stage 2 Provisions	9,427	14,933	3,675	2,722	5,481	101	49
-Stage 3 Provisions	13,383	32,532	6,045	9,590	13,648	42	126
OTHER PROVISION EXPENSES	198	197	44	89	236	165	441
OPEX⁽¹⁾	99,498	151,787	32,613	44,984	48,857	9	50
NET OPERATING PROFIT	117,571	225,854	42,201	75,600	62,043	-18	47
NET PROFIT	100,637	161,465	32,672	47,786	43,521	-9	33

Source: Unconsolidated Financial Statements NM: Not meaningful

(1) OPEX includes personnel expenses

Key Financial Ratios

More than a bank



(%)	2024	Q1 25	2025	Q1 26
ROA ⁽¹⁾	2.2	2.1	2.3	2.1
ROE ⁽²⁾	26.9	24.9	28.3	24.0
Cost / Income ⁽³⁾	40.6	35.8	34.1	34.6
Fee / OPEX ⁽⁴⁾	69.4	57.1	58.0	56.7
NIM (cum.) ⁽⁵⁾	4.8	5.0	6.1	6.3
Loans ⁽⁶⁾ /Deposits	75.3	76.9	77.1	84.1
Loans ⁽⁶⁾ /Assets	52.6	50.5	49.2	51.8
Securities/Assets	24.7	24.8	24.5	24.5
NPL	1.3	1.2	1.7	1.7
Stage III Coverage	67.7	66.4	59.8	60.0
CoR ⁽⁷⁾	0.6	0.6	0.5	0.8
CAR	18.6	16.7	18.6	15.3
Leverage ⁽⁸⁾ (x)	10.4	11.0	10.6	10.8
# of				
Branches ⁽⁹⁾	1,781	1,779	1,769	1,770
Employees	26,011	25,981	25,743	25,684
ATMs	7,724	7,790	7,894	7,890

(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



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Ziraat Bank

More than a bank