INVESTOR PRESENTATION

September 2026

YapıKredi

Dedication to deliver.

1H26 Overview

About Yapı Kredi[1]

Total Assets **7.5%** *market share*	**4.0 trillion TL**
Core Revenues *Core Revenue Margin* ***7.0%***	**120.5 billion TL**
Net Profit **+36%** *y/y*	**31.0 billion TL**
RoTE **+2 pp** *ytd*	**23.4%**
CoR **+34 bps** *ytd*	**2.01%**
Capital Adequacy Ratio **245 bps** buffer *Regulatory limit: 12.0%*	**14.4%**

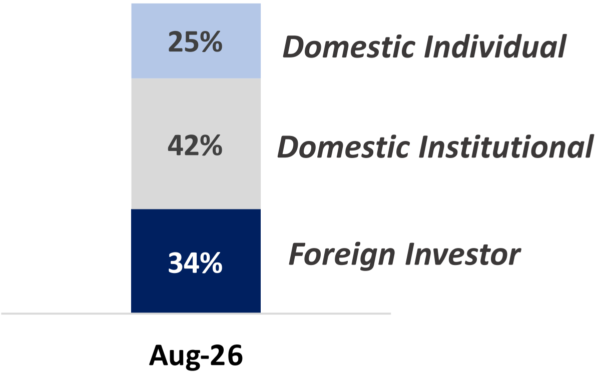
Ownership Structure

Free Float

38.83%

Koç Group[2]

61.17%



Yapı Kredi Ratings: **Fitch: BB-** *(Stable)* **/ Moody's: Ba3** *(Stable)*

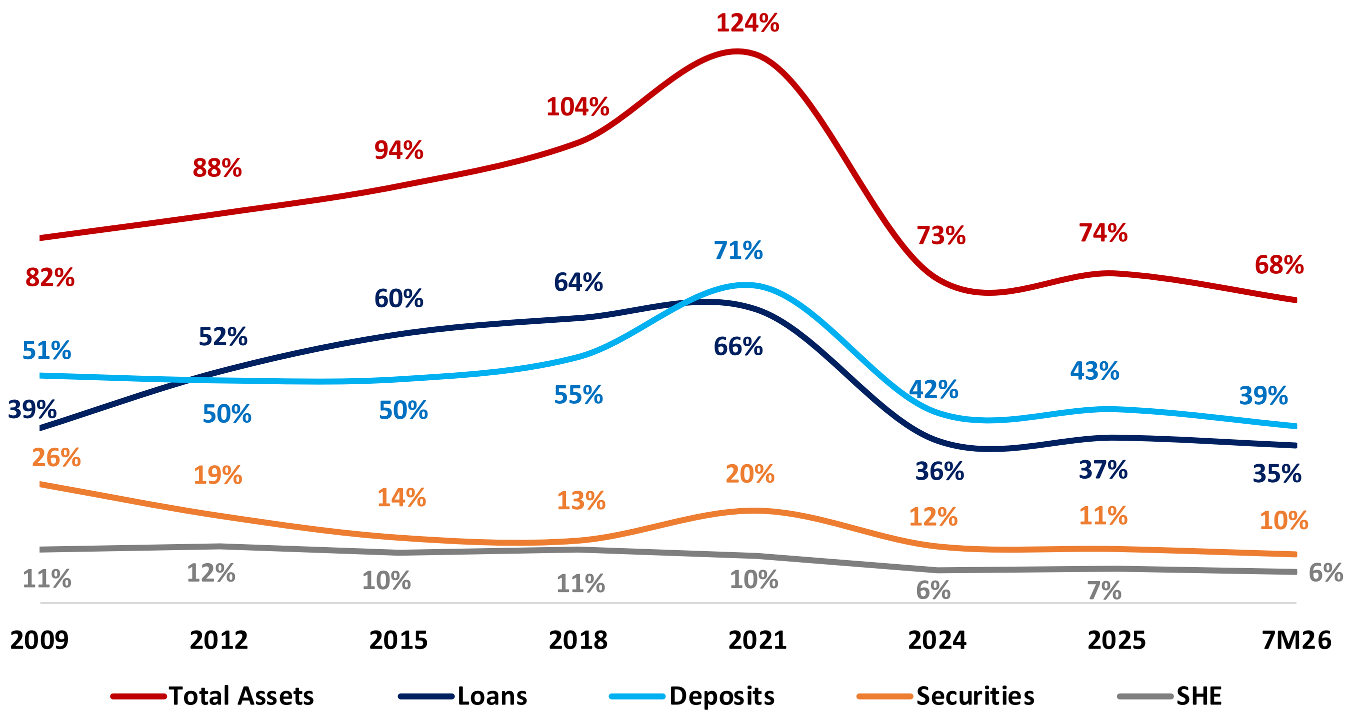
Notes:
1. As of Jun'26
2. Represents the total shares of Koç Holding A.Ş. and affiliates, Koç Finansal Hizmetler A.Ş. in the Bank
3. Based on the MKK data dated 31.08.2026

Macro Trends & Demographics - I

Turkey Statistics[1]

Total Population[2] *(in mn)*	86.1	CAD/GDP	-2.3%
Population[2] < age 30	43%	Budget Deficit /GDP	-2.4%
Household Debt[3]/GDP	11%	Public Debt[4] /GDP	23.1%
Total assets / GDP	68%	Total loans / GDP	36%

Selected Balance Sheet Item Shares in GDP

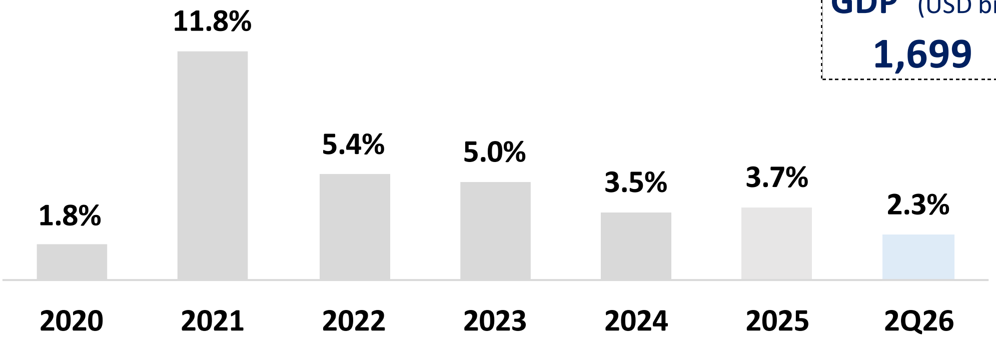


1. Ratios as of Jun'26, unless stated otherwise.
2. Source: TUİK, as of 2025-end.
3. As of Mar'26.
4. Source: Ministry of Treasury and Finance, ratio as of Mar'26.

Macro Trends & Demographics - II

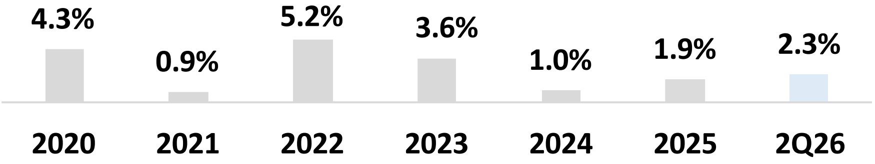
GDP

GDP[1] (USD bn)
1,699

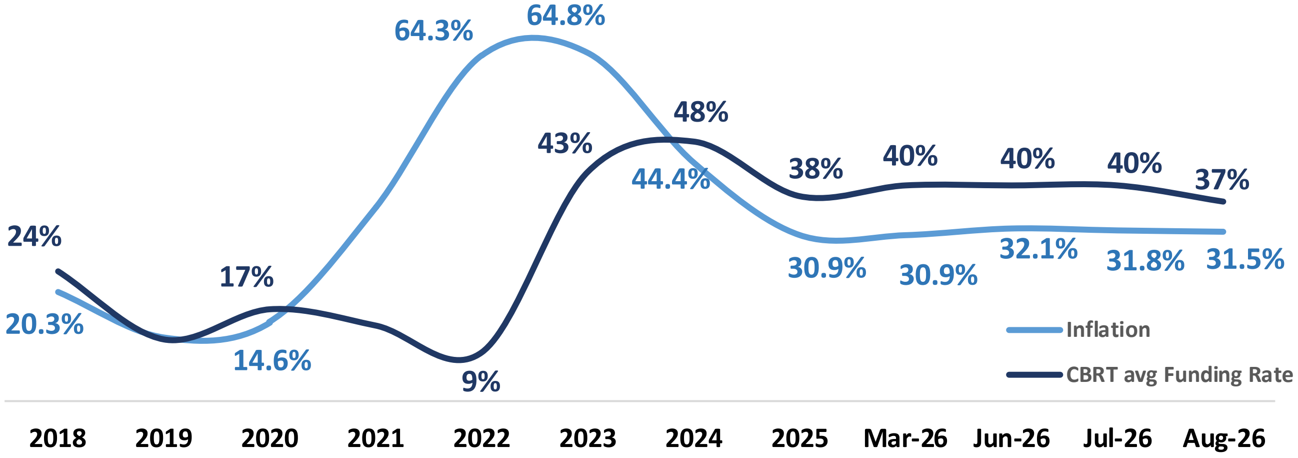


Current Account Balance/GDP

Current Account[1] (USD bn)
-38.9

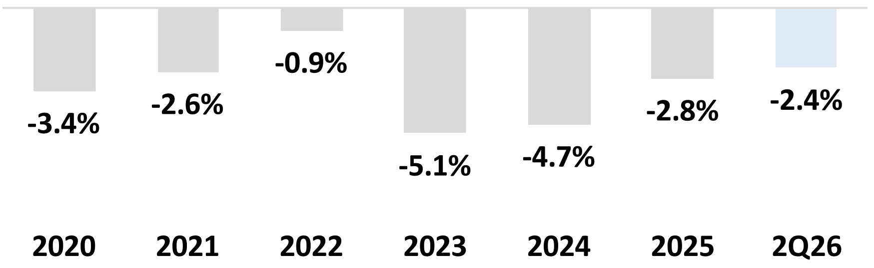


Inflation *(YoY)* & CBRT avg Funding Rate



Budget Deficit/GDP

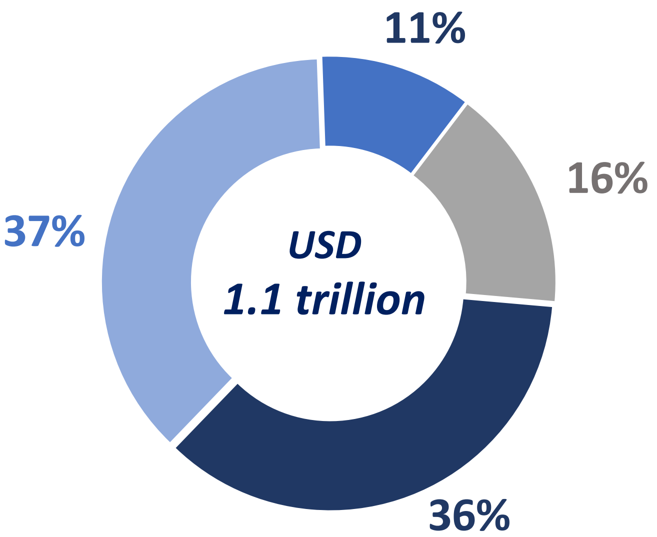
Budget Balance[1] (USD bn)
-37.8



1. GDP as of Jun'26

Turkish Banking Sector

Asset Breakdown of Banking System[1]



# of Banks[2] 67

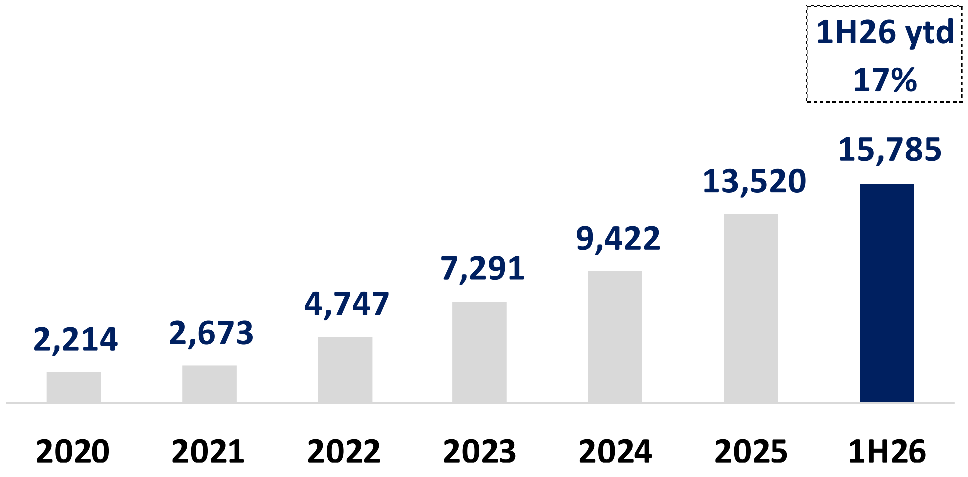
# of Banks	
8	Top 4 Private Banks
	State Banks
29	Other Private Banks
30	Participation & Development & Inv. Banks

Top 10 Banks[3]	Market Share Assets	Market Share Loans	Free Float	Foreign Direct Ownership
State				
Ziraat Bank	19.0%	18.2%	-	
VakıfBank	12.2%	12.4%	7.9%	
Halk Bankası	9.9%	8.6%	8.5%	
Private				
Isbank	10.7%	9.8%	33.3%	
Garanti BBVA	9.9%	8.6%	13.9%	BBVA (85.97%)
Akbank	7.8%	7.5%	50.8%	
Yapı Kredi	**7.5%**	**7.3%**	**38.8%**	
QNB	4.5%	4.8%	0.12%	QNB (99.88%)
DenizBank	4.3%	4.4%	-	Emirates NBD (100%)
TEB	1.8%	1.9%	-	BNP Paribas (72.5%)

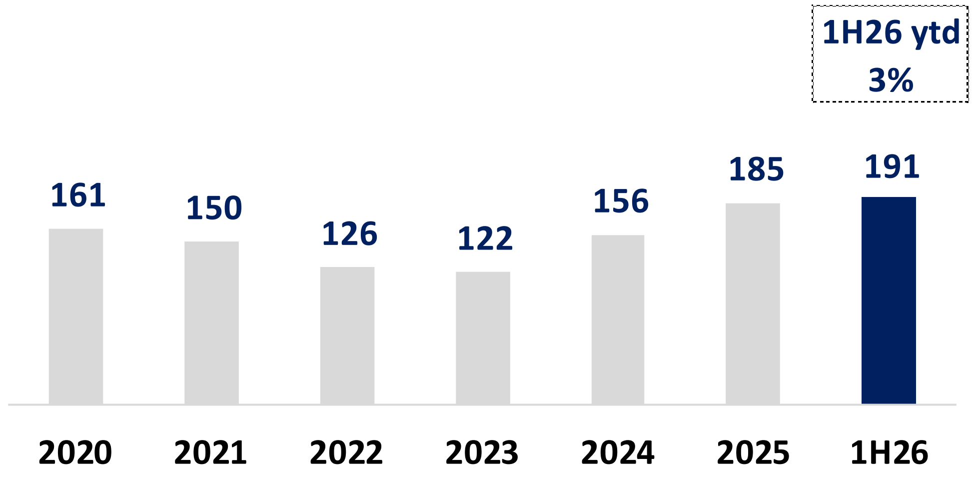
1. Based on BRSA monthly data, as of Jun 2026, it includes all banks.
2. Based on BRSA monthly data, as of Jun 2026
3. Based on BRSA bank-only financials, as of 30 Jun 2026

Turkish Banking Sector - Commercial Banks

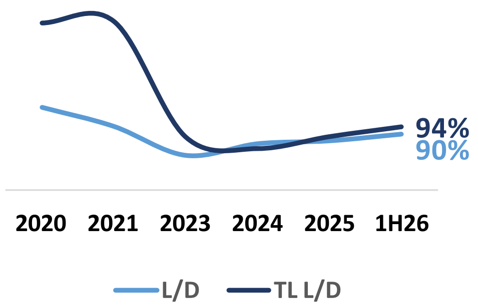
TL Performing Loans[1] *(TL bn)*



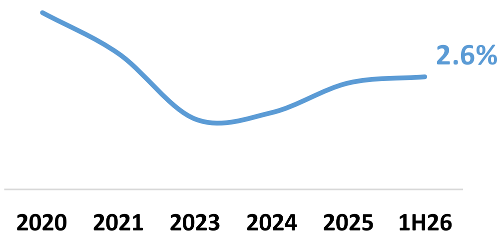
FC Performing Loans[1] *(USD bn)*



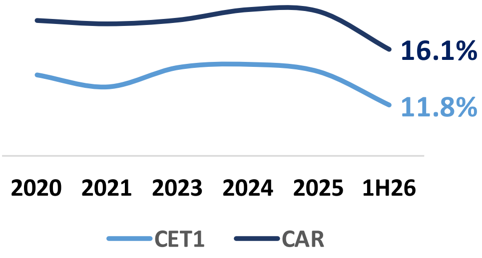
L/D Ratios[2]



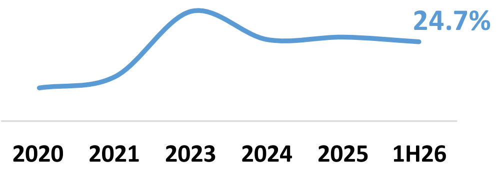
NPL Ratio[2]



Capital Ratios[2,3]



RoAE[2]



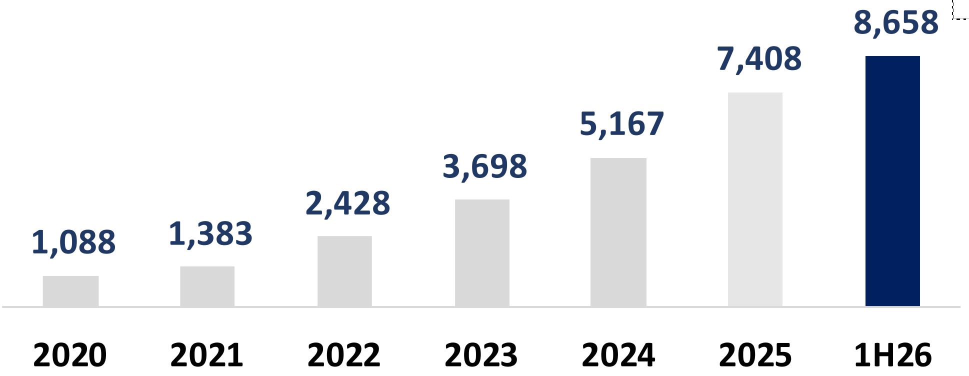
Notes: Commercial banks' figures

1. Based on BRSA weekly data, as of 30 June 2026 2. Based on BRSA monthly data, as of Jun'26. 3. The capital adequacy ratio as of 30 Jun 2026 is reported excluding the impact of BRSA Temporary Forbearances, which were removed with effect from 2026. A comparable figure excluding Temporary Forbearances was not publicly announced for 31 December 2025.

Turkish Banking Sector – Private Banks

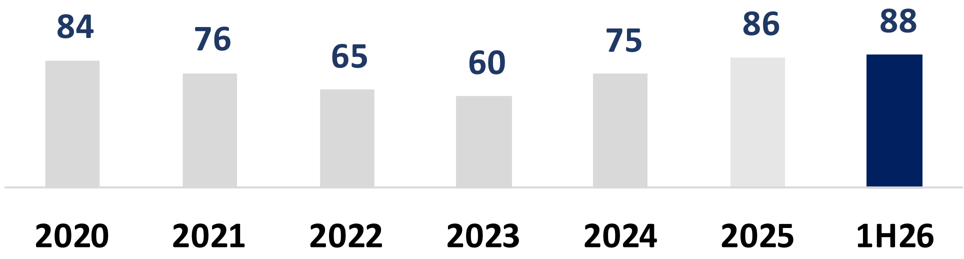
TL Performing Loans[1] *(TL bn)*

1H26 ytd
17%

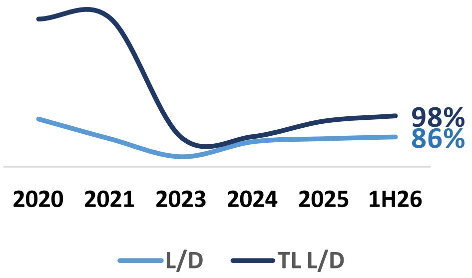


FC Performing Loans[1] *(USD bn)*

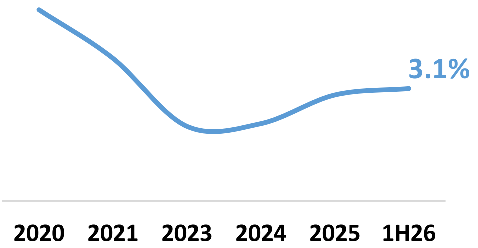
1H26 ytd
2%



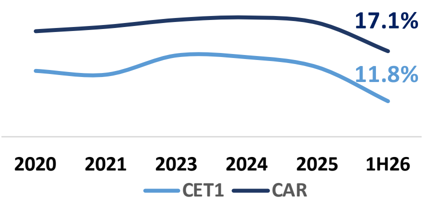
L/D Ratios[2]



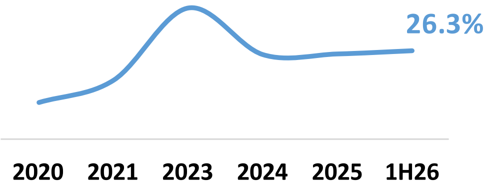
NPL Ratio[2]



Capital Ratios[2,3]



RoAE[2]



Notes: Private banks' figures
1. Based on BRSA weekly data, as of 30 Jun 2026 2. Based on BRSA monthly data, as of Jun'26. 3. The capital adequacy ratio as of 30 Jun 2026 is reported excluding the impact of BRSA Temporary Forbearances, which were removed with effect from 2026. A comparable figure excluding Temporary Forbearances was not publicly announced for 31 December 2025.

Yapı Kredi Ownership Structure

Koç Holding: Stable, long-term focused majority shareholder

Ownership Structure

Free Float

38.83%

Koç Group[1]

61.17%

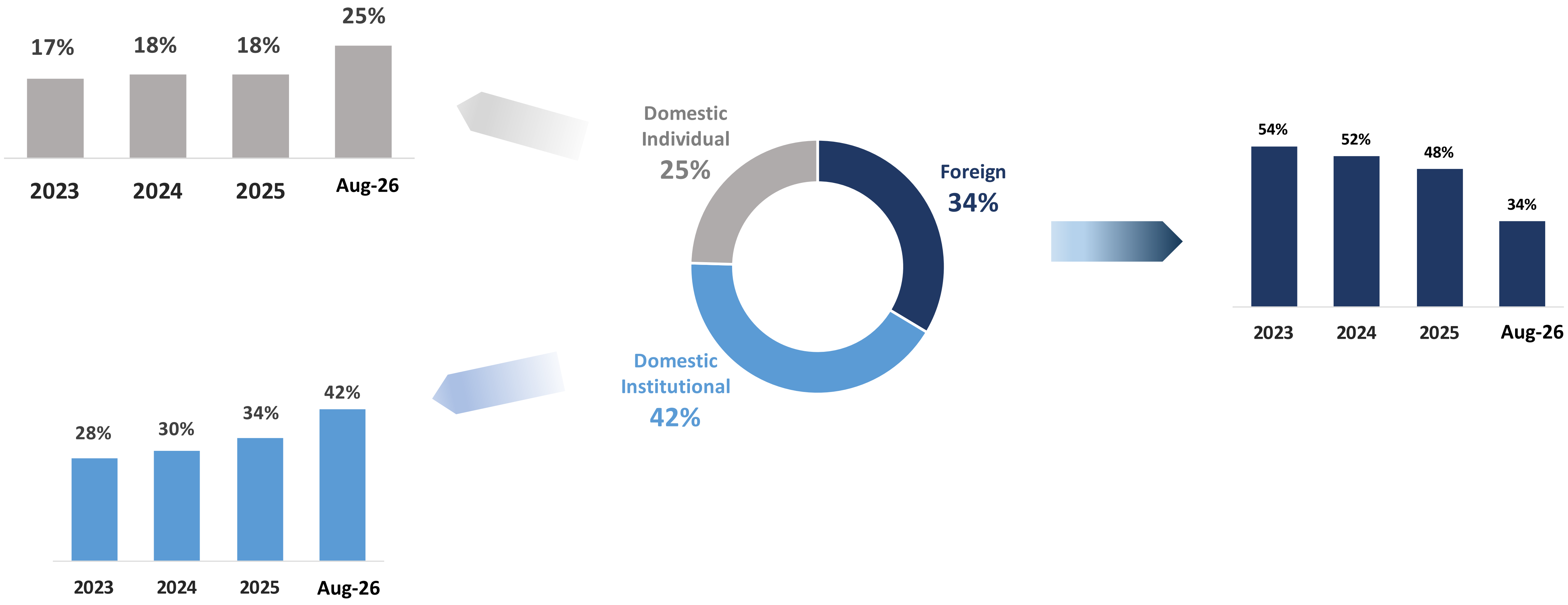
Largest exporting group in Turkey:
~8% of Turkey's total exports

Koç Holding[2]	1H26
Total Assets (TL mln)	6,233,515
Revenues (TL mln)	1,693,964
Net Income (TL mln)	20,306

Koç Holding Ratings: **S&P: BB+** *(Stable)*

Notes:
All information and figures regarding Koç Holding are based on publicly available 30 June 2026 unless otherwise stated.
1. Represents the total shares of Koç Holding A.Ş. and affiliates, Koç Finansal Hizmetler A.Ş. in the Bank.
2. Financial results contain the Company's unaudited financial information prepared according to Turkish Accounting / Financial Reporting Standards by application of IAS 29 inflation accounting, in accordance with CMB's decision dated 28.12.2023

Yapı Kredi Ownership Structure – *Free Float Analysis*



Notes:
Based on the MKK data dated 31.08.2026

A leading financial services group

Yapı Kredi in Numbers[1]

Number of Branches	734	Employees	~15k
Number of ATM's	6,208	POS Terminals	1.3mn
Number of Customers	~18mn	Customer Penetration	>65%

Subsidiaries

YapıKredi Azerbaijan

Investments in digital products and channels

YapıKredi Asset Management

Advanced product management expertise with a **9.1%**[3] market share

YapıKredi Factoring

Solidly positioned in the sector with a **11.3%**[4] market share

YapıKredi Nederlands

Strong transaction capabilities in foreign trade and structured commodity finance

YapıKredi Invest

14.7%[2] market share on the basis of market share in equities

YapıKredi Leasing

A leading institution with **17.7%**[4] market share

YapıKredi Deutschland

Mainly focusing on trade finance as well as offering services such as Wealth Management

Notes:
1. As of Jun'26
2. Market share based on Takasbank data as of Jun'26
3. Market share based on Borsa Istanbul data as of Jun'26
4. Leasing and Factoring market shares based on Association of Financial Institution data as of Jun'26

RoTE inline with guidance, despite a slip in 2Q due to global volatility

Net Profit

1H26	31.0bn TL	+36% y/y
2Q26	10.7bn TL	-47% q/q

PPP[1]

65.5bn TL

+62% y/y

CoR

201bps

+34bps ytd

RoTE

23.4%

+2pp ytd

RoA

1.7%

+10bps ytd

→ *Highlights of the quarter*

NIM performance better than peers[2] & still on track

→ NIM[3] expanded by +68^{bps} ytd vs peer average of +52bps

…via well managed TL loan-deposit spread

→ TL loan-deposit spread widened +49^{bps} ytd

Asset quality deterioration sustain on macro; Provisioning ensures robust coverage

→ Net NPL inflows sustain through unsecured consumer & SME loans

→ Further increase in total coverage by 21^{bps} ytd to 4.1$^{\%}$ (NPL sale[4] adj.: 4.3$^{\%}$)

Notes:
1. Refers to Pre-Provision-Profit: Net Interest Income+Fees&Comm.-Opex+Trading+Other Income. 2. Based on peers that announced BRSA 1H26 financials so far. 3. Based on BRSA Bank-only Financials. 4. 1H26 NPL Sales: 5.5bln TL (1Q: 2.2 bln TL, 2Q: 3.2 bln TL).

YapıKredi Dedication to deliver

Yield enhancement through lucrative lending growth… July signals further support

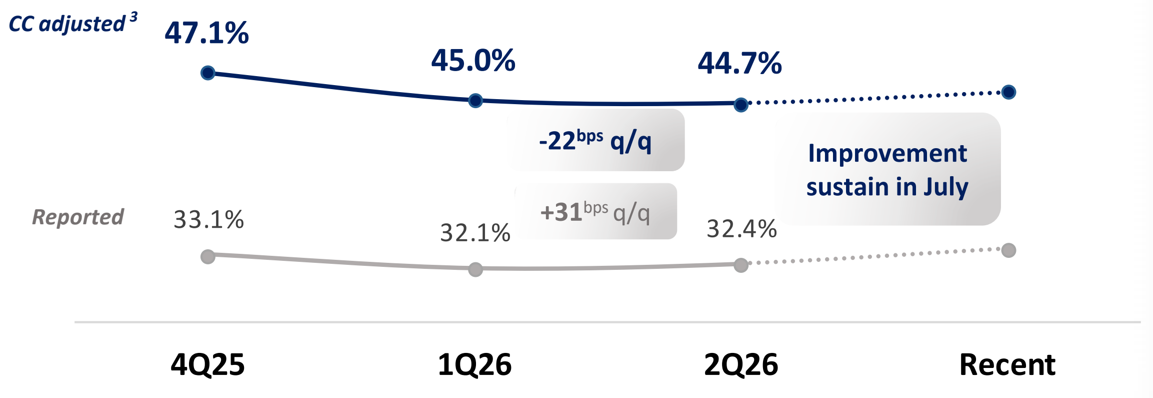
TL Loans[1] *65% of total*

1,331bn TL | **+9% q/q** **+15% ytd**

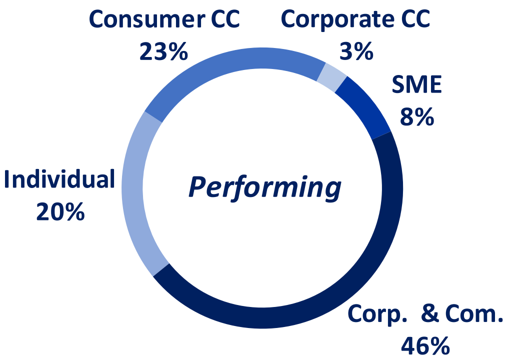
FC Loans[1] *35% of total*

15.6bn $ | **Flat q/q** **+5% ytd**

TL Loan Yield Evolution[2] *(Quarterly)*



B/down of Loans[4]



Individual[5]	Company[6]
+12% q/q +24% ytd	+3% q/q +9% ytd

Credit Cards	Mortgage
+8% q/q +8% ytd	+21% q/q +60% ytd

Delivering margin supportive lending growth

→ **Active TL loan pricing**
TL loan[7] rates ~500bps above sector in 1H & 2Q, on average

→ **Market share gains[8] in lucrative products**
GPL: ~+50bps q/q *(~+65bps ytd)* at **17.4%**
Housing loans: ~+150bps q/q *(~+360bps ytd)* at **14.0%**

Notes:
1. Customer Loans: Excluding loans provided to financial institutions; adjusted for the FX indexed loans. 2. Based-on BRSA bank-only data. 3. Excludes non interest earning assets related to credit cards. 4. Based on MIS data. 5. Excluding Credit Cards. 6. Includes corporate & commercial and SME lending, in FX adjusted terms, based on 1H25 exchange rate. 7. Based on CBT weekly data average, difference based on simple rates. 8. Based on BRSA weekly data, as of 3 July 2026.

Ensuring disciplined deposit cost management via well structured base

TL Deposits[1]

55% of total

1,153bn TL | **+10% q/q** **+10% ytd**

FC Deposits[1]

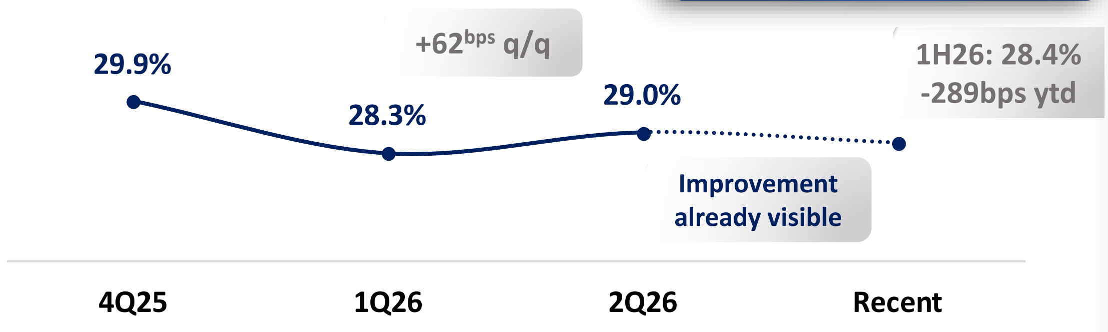
45% of total

20.5bn $ | **-3% q/q** **-2% ytd**

Adj for the parity impact: Flat q/q & ytd

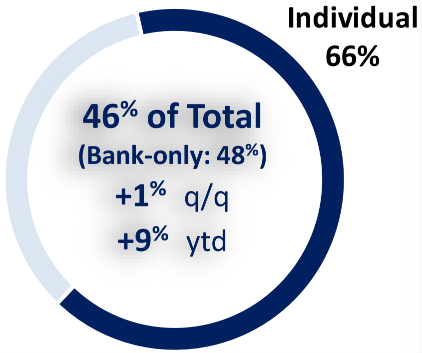
TL Deposit Cost Evolution[2] *(Blended, Quarterly)*

Best-in-Class Deposit Cost Management

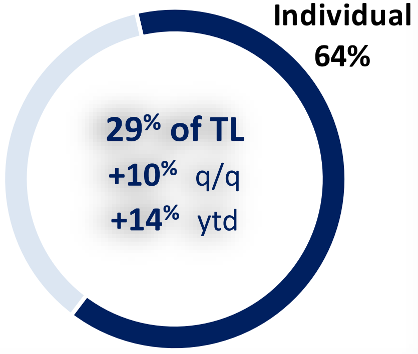


Highest demand deposit share among Peers[3]

Demand Deposit Share



TL Demand Deposit Share



Sticky small ticket focus further supports deposit costs

- → **Low-cost sticky TL retail[4] deposit** base further **increased by +118bps to 78%**
- → **TL individual deposit[5]** rates **~150bps below sector in 2Q**, on average
- → **Leadership[3] in TL Demand Deposits**

Notes:
1. Refers to customer deposits, 2. Based on BRSA bank-only data including demand deposits. 3. Based on peers that announced BRSA 1H26 financials so far. 4. Based on MIS data bank-only, retail includes individual & SME.
5. Based on CBT weekly data average, difference based on simple rates.

Effective core NIM management is the key driver of revenue performance

Revenues[1]

1H26	139bn TL	+46% y/y
2Q26	66bn TL	-9% q/q

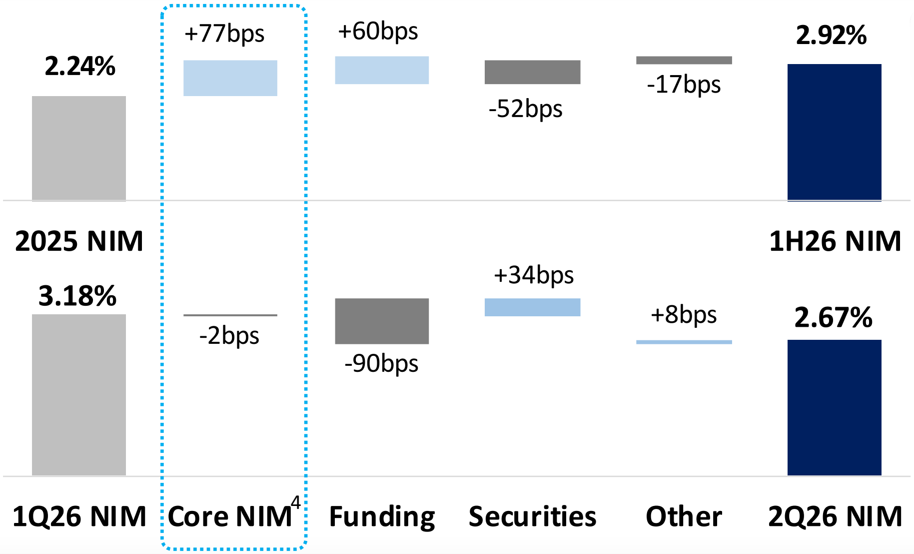
Core Revenues[2]

120bn TL	+47% y/y
60bn TL	-2% q/q

Core Revenue Margin[3]

7.0%	+34bps ytd
6.7%	-59bps q/q

NIM[3] Evolution

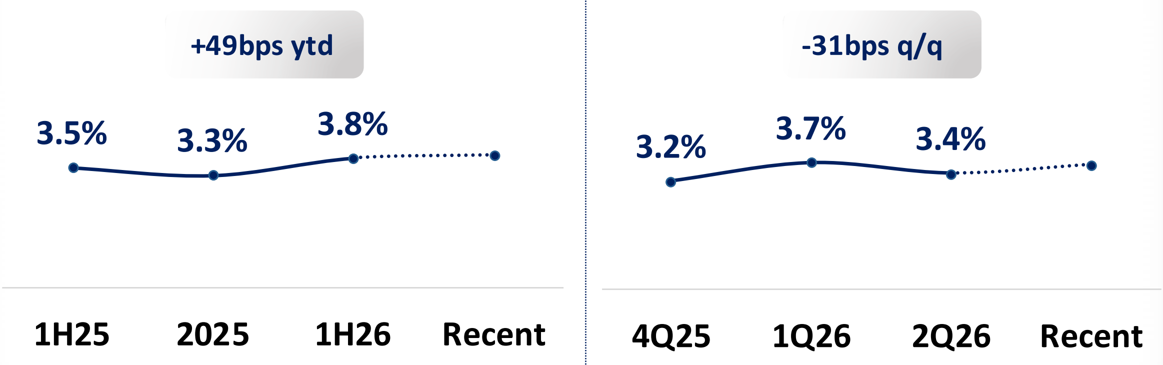


+68bps ytd

-50bps q/q

Improvement in TL Loan-Deposit spread already in the books

TL Loan-Deposit spread [3]



Resilience in Core Revenue Generation

→ Limited 2% quarterly decline despite the macro backdrop

→ Annual increase at a healthy 47% thanks to widening in NIM

Superior Core NIM management

→ Best-in-class[5] TL loan-deposit spread management

→ Core NIM impact is just 2bps, showing the strength for future

Notes:
1. Revenues and other revenues exclude ECL collection income and trading income to hedge FC ECL. 2. Core Revenues = NII + swap costs + net fee income. 3. Based on BRSA bank-only Financials. 4. Core NIM: Loan and deposits. 5. Based on peers that announced BRSA 1H26 financials so far.

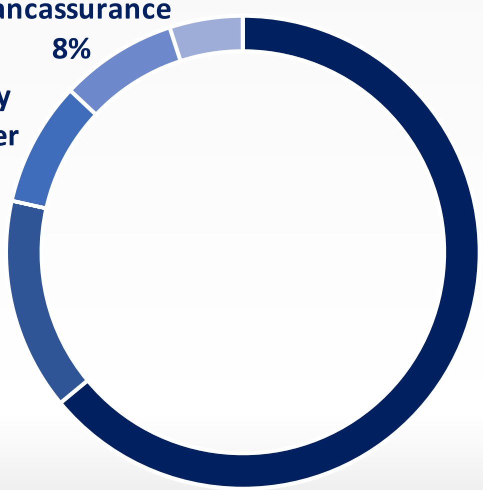
YapıKredi
Dedication to deliver

Fee growth backed by customer centric service model

Net Fee & Commission Income

1H26	**66bn TL**	+26% y/y
2Q26	**33bn TL**	+3% q/q

B/down of Net Fee & Commission Income[1]



Payment Systems	Money Transfer	Lending Related
+13% y/y	+45% y/y	+38% y/y

Bancassurance	Investment Products
+68% y/y	+81% y/y

Customer-Centric service model supporting fees

- → Deepening customer engagement drives solid fee performance across key core businesses
- → Robust increase in transaction fees
- → Solid increase in Bancassurance & Investment Products

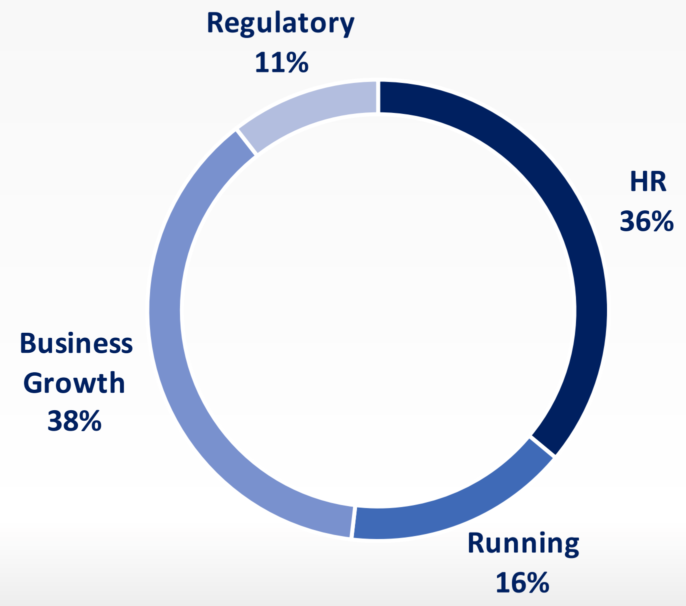
Notes:
1. Based on MIS, Bank-Only financials.

Cost growth aligned with guidance despite higher CPI

Opex

1H26	73bn TL	+34% y/y
2Q26	38bn TL	+5% q/q

Breakdown of Opex[1]



HR	Business Growth[2]
+31% y/y	+38% y/y

Running	Regulatory
+35% y/y	+35% y/y
IT investments: +52% y/y	

Strength in efficiency KPIs sustained

→ Fee/Opex remains high at 90% via strong fee income and contained costs

→ Cost to avg. asset ratio at 3.9%

→ Commitment on cost elimination & full-year guidance even during higher inflation

Notes:
1. Cost breakdown is based on MIS, Bank-Only Financials. 2. Including customer acquisition costs,World points, advertisement and depreciation.

NPL inflows through unsecured consumer & SMEs, given tight macro…

Net NPL Formation[1,2]

1H26 avg:
-5.8bn TL
2025 avg.: -6.5bn TL

Collections

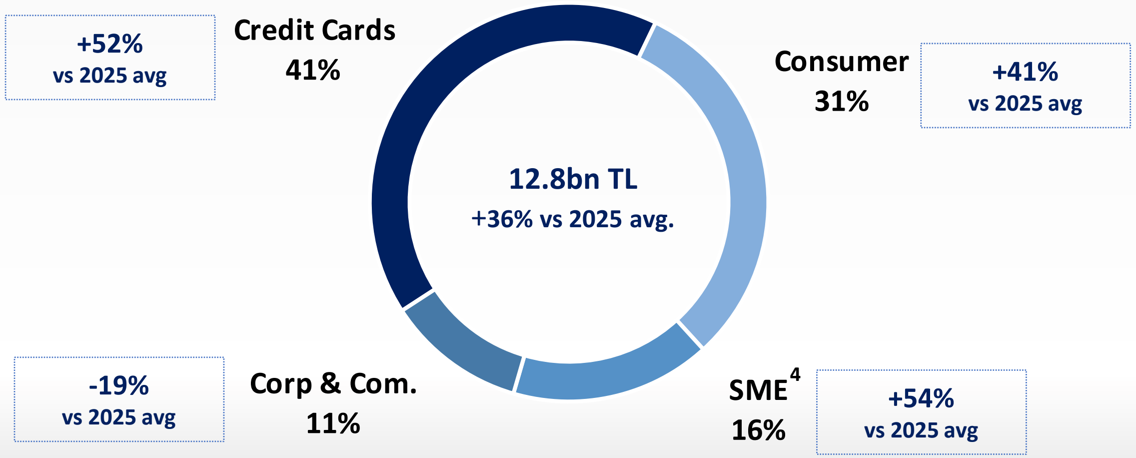
Inflows

1H26 avg:
18.6bn TL
2025 avg.: 15.9bn TL

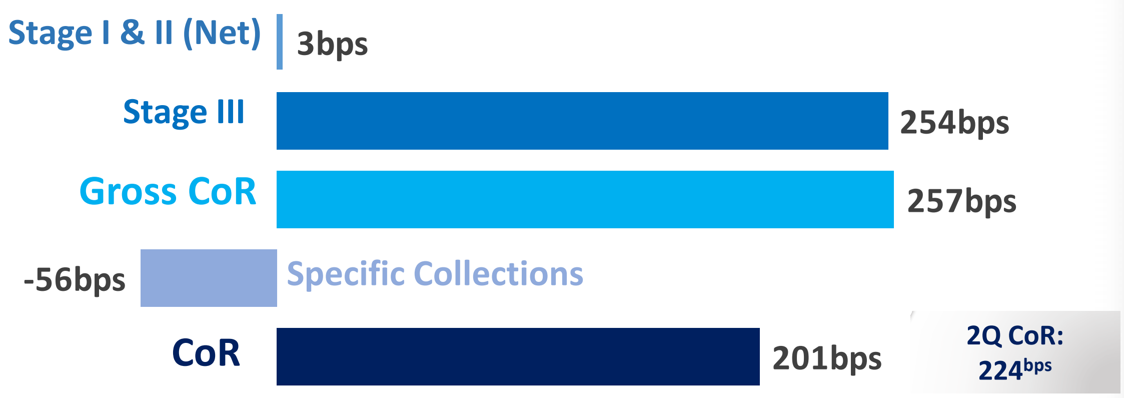
Lowest NPL inflows among Peers[3]

12.8bn TL
2025 avg.: 9.4bn TL

Breakdown of Net NPL Inflows by Segment



CoR Components - *1H26*



Sustained Prudency in Asset Quality

- → Given slowdown in economic growth & high real rates, NPL inflows sustain through unsecured consumer & SME loans
- → Prudency in staging & provisioning sustains

Further increase in unsecured consumer loans & SME coverage

Notes:
1.Based on Bank-only BRSA Financials. 2. Excluding the positive impact of NPL sales & write-offs, (1H26 NPL Sales: 5.5bln TL; 1Q: 2.2 bln TL, 2Q: 3.2 bln TL). 3. Based on peers that announced BRSA 1H26 financials so far. 4. Based on internal SME definition.

…conservative staging & prudent provisioning approach sustains

Stage-1 Loans

Ratio 84% ➡ Coverage 0.4%

Stage-2 Loans

Ratio 12% ➡ Coverage 8.8%

NPL

Ratio 4.3% ➡ Coverage 61.4%

Total Coverage

4.1%

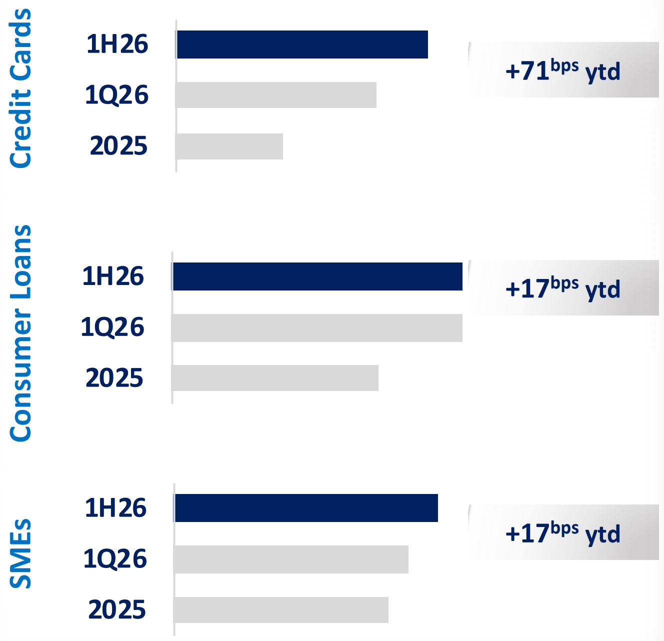
+13bps q/q

+21bps ytd

adj. for NPL sales[1]

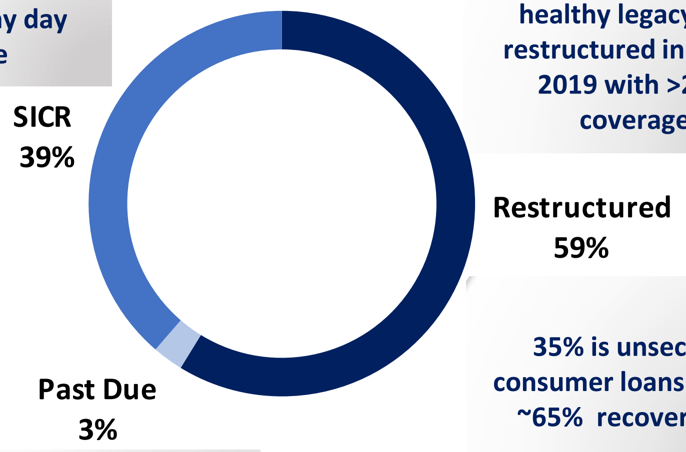
4.3%

Coverage by Segments[2]



Stage-2 Breakdown

>90% of the portfolio is without any day past due



~40% comes from healthy legacy files restructured in 2018 - 2019 with >20% coverage

35% is unsecured consumer loans with an ~65% recovery rate

A limited 3% of the portfolio is day past due classification

Notes:
Based on Bank-only BRSA financials
1. 1H26 NPL Sales: 5.5bln TL (1Q: 2.2 bln TL, 2Q: 3.2 bln TL). 2. Based on MIS data.

Internal capital generation & macro will support capital buffers in 2H
Strategic partnership in Yapı Kredi Portföy to support capital by ~70bps…

CET-1

	Ratio		Buffer
	9.4%	→	132bps
			Regulatory limit: 8.08%
Pro-forma[1]	~10%	→	>200bps

-34^{bps} q/q | -43^{bps} ytd

Macro Impact (ytd): -50^{bps}

Internal Capital Generation (ytd): +76^{bps}

Tier-1

	Ratio		Buffer
	12.1%	→	248bps
			Regulatory limit: 9.58%
Pro-forma[1]	~13%	→	>320bps

+43^{bps} q/q | +27^{bps} ytd

Macro Impact (ytd): -40^{bps}

Internal Capital Generation (ytd): +63^{bps}

CAR

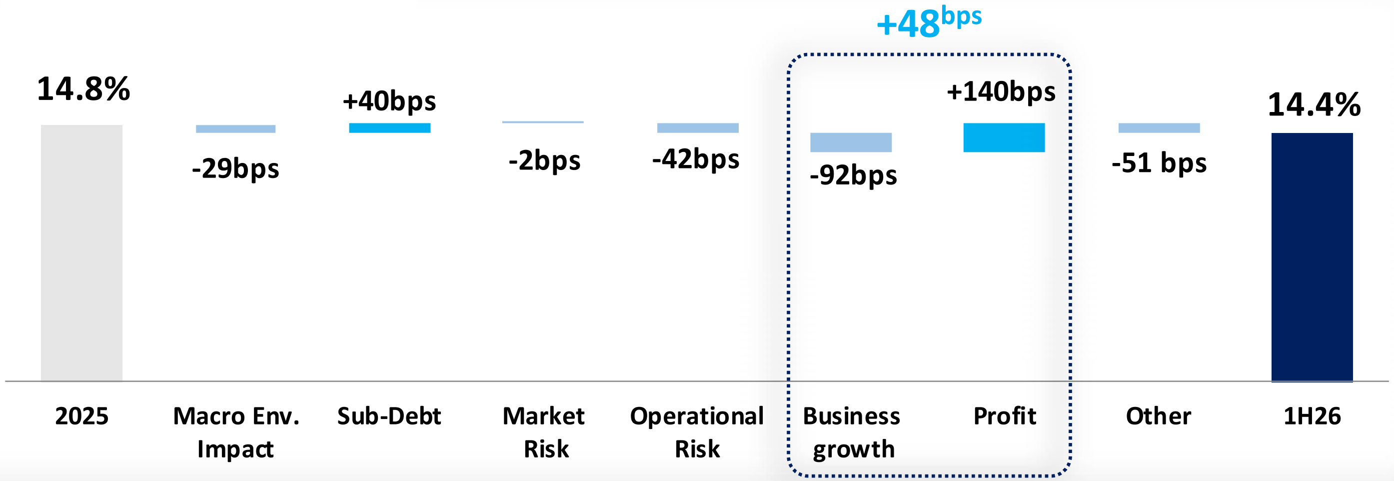
	Ratio		Buffer
	14.4%	→	245bps
			Regulatory limit: 12.0%
Pro-forma[1]	~15%	→	>315bps

+34^{bps} q/q | -36^{bps} ytd

Macro Impact (ytd): -29^{bps}

Internal Capital Generation (ytd): +48^{bps}

CAR Evolution



Sensitivities

→ First +100^{bps} TL interest rate impact: -13^{bps}

→ First 10$^{\%}$ depreciation impact

CET-1: -28^{bps} | Tier-1: -11^{bps} | CAR: +5^{bps}

→ Break-even levels

USD/TL: ~71 | NPL Ratio: ~8$^{\%}$

Notes:
Capital Conservation Buffer: 2.5%; Counter-Cyclical Buffer: 0.08%; SIFI Buffer: 1.0%. 1. Potential impact of Yapı Kredi Portföy Sale.

Macro-economic developments will be the key driver of 2026 performance

		2026 Guidance	1H26 Actual	vs. Guidance
Volumes	TL Loan Growth	+30%	+15% ytd (+40% y/y)	✓
	FC Loan Growth	Low-single digit	+5% ytd (+10% y/y)	✓
Revenues	NIM *(bank-only)*	≥ 100bps improvement	+68bps ytd	✓
	Fee Growth	~Inflation	+26% y/y	✓
Costs	Cost growth	≤ 35%	+34% y/y	✓
Asset Quality	CoR	150-175bps	201bps	Downside risk to Guidance

RoTE: High-Mid Twenties → 1H26: 23.4% ✓

Notes:
Based on consolidated BRSA financials, unless stated otherwise

Sustainability

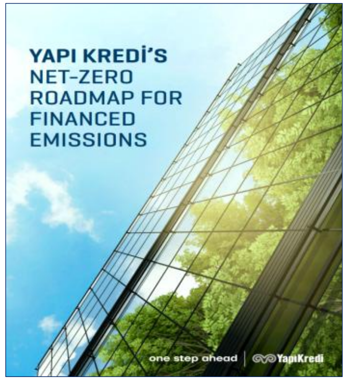
Net-Zero Banking

→ Measuring **Scope-3 Category 15: Investments emissions (financed emissions)** according to PCAF since 2021

→ Committed to **Net-Zero Banking Alliance (NBZA)** in July 2023

→ Obtained **SBTi verification** in July 2024 with **the most comprehensive coverage of loan portfolio targets** in the Turkish banking sector

→ Became the **first bank in Türkiye** to publish its **net-zero roadmap** for financed emissions targets



SBTi Aligned Target Segments

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

NZBA Aligned Sectoral Targets

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

98%*

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

Net-Zero Roadmap Decarbonisation Levers

01 Support Transition of Customers

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

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

02 Shift Portfolio to Green

- Increase exposure in greener companies
- Finance new green investments

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

03 Avoid / Exit Brown Assets

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

Relevant Sectors: Electricity Generation (Thermic)

04 Offset Where Reduction is not Possible

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

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

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

Sustainability

Indices & Initiatives

Founding Signatory of:
UNEP FINANCE INITIATIVE
PRINCIPLES FOR RESPONSIBLE BANKING

BIST SUSTAINABILITY INDEX CONSTITUENT COMPANY

Global Compact Network Türkiye

Finance for Biodiversity Pledge

The first Turkish Bank to become a signatory

FTSE4Good

Net-Zero Banking Alliance

TIME WORLD'S MOST SUSTAINABLE COMPANIES 2026

The only bank from Türkiye among 750 companies in the **«World's Most Sustainable Companies 2026»** list published by TIME and Statista.

YapıKredi Double Materiality Assessment Report

Became the **first bank in Türkiye** to publish its **Double Materiality Assessment Report** in accordance with European Sustainability Reporting Standards (ESRS)

Ratings

MSCI A Category

MSCI ESG RATINGS: A (CCC, B, BB, BBB, A, AA, AAA)

A category

CDP Climate Change and Water Security A Leadership Score

CDP DRIVING SUSTAINABLE ECONOMIES

Above global sector average

Included in Sustainalytics' ESG Top-Rated Companies List

Sustainalytics ESG REGIONAL TOP RATED 2024

Risk Rating Score: **17.1**
Low Risk

Included in S&P CSA Survey

S&P Global

Total ESG Score: **63**

Best Among the Top Tier-1 Turkish Banks

Sustainable Fitch

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

Above the Sector Average

LSEG

Score: **2.7**

Please [click here](#) for Yapı Kredi's Double Materiality Assessment Report

ESG Presence and Supported Initiatives

ESG Indices and Ratings

Sustainalytics	MSCI	S&P CSA	Sustainable Fitch	Moody's Vigeo EIRIS	ISS ESG Rating	CDP Climate Change Program	BİST Sustainability Index	FTSE4Good Index	Bloomberg GEI
15,8 #1	AA #1	67 #2	60 #1	41	C-	A #1	+	+	+
Best second score among the Tier-I banks in Turkey	Leader category	Best second score among the Tier-I banks in Turkey	Best score among the Tier-I banks in Turkey		Best score among the Tier-I banks in Turkey	A list for the second consecutive year in the Climate Change programme	Listed since 2014	Listed since 2017	Listed since 2021

Supported Initiatives and Commitments

Women's Empowerment Principles	UNEP FI Principles for Responsible Banking (Founding Signatory)	UN Global Compact – We Support	TCFD	Science Based Targets / Business Ambition for 1.5°C	SKD Türkiye	Net-Zero Banking Alliance	Finance for Biodiversity Pledge	Ad Net Zero – Proud Supporter Türkiye
2016	2019	2021	2021	2021	2023	2023	2023	2025

Sustainability Milestones

2014

- Establishment of the Sustainability Committee

2015

- First Sustainability Report aligned with the GRI Standards
- First independent audit on selected indicators of the Sustainability Report

2016

- Responding to the CDP Climate Change Programme
- Environmental and Social Lending Policy
- Code of Supply Chain
- Having the first ISO 14001 certification

2017

- Signing the Declaration of Sustainable Finance by UN Global Compact
- Integration of Environmental and Social Risk Assessment (ESRA) system into lending process

2018

- Responding to CDP Water Security Programme
- Participation in the Business World Against Domestic Violence Project
- Turkey’s first sustainability-linked loan

2019

- Ranked among the CDP 2019 Water Security Programme Leaders of Turkey
- Beginning of ESG-themed funding facilities from IFI
- Revising the threshold of ESRA system as USD 10 million

2020

- First Integrated Annual Report
- First green bond issuance
- Launch of Nature-friendly mortgage

2021

- Launch of EV auto loan
- Phase-out from coal funding
- Launch of Carbon Transition Programme
- First sustainable branch

2022

- Calculation of financed emissions by PCAF
- Inclusion in the S&P Global 2022 Sustainability Yearbook
- The only financial institution in Turkey to receive AA in MSCI ESG Rating

2023

- First sustainable Eurobond issuance of USD 500 million, with an additional USD 300 million
- Listed in the Bloomberg Gender Equality Index 2023

2024

- The only Tier-I bank in Türkiye to be included in Sustainalytics' Top-Rated Companies 2024 List.
- Maintained "Leader" class by receiving an AA in MSCI ESG rating.
- First and only financial institution in Türkiye to be included in the Global A-List.
- Included in "The Sustainability Yearbook" companies for the 3rd time in a row in S&P Global's Corporate Sustainability Assessment.
- Obtained SBTi verification for interim net-zero emission reduction targets.

2025

- Published Net-Zero Roadmap for financed emissions
- Became a signatory of Ad Net Zero

STEP: A new Program to trigger our customers' behaviors towards sustainability

Reducing Paper Consumption

Digital on-boarding
E-statement & E-receipt
Digital contracts / documents

Sustainable Products

Nature Friendly Mortgage
Electric Vehicle Loan
ESG Mutual Funds

YapıKredi step

SUSTAINABLE
PREFERENCE
PROGRAM

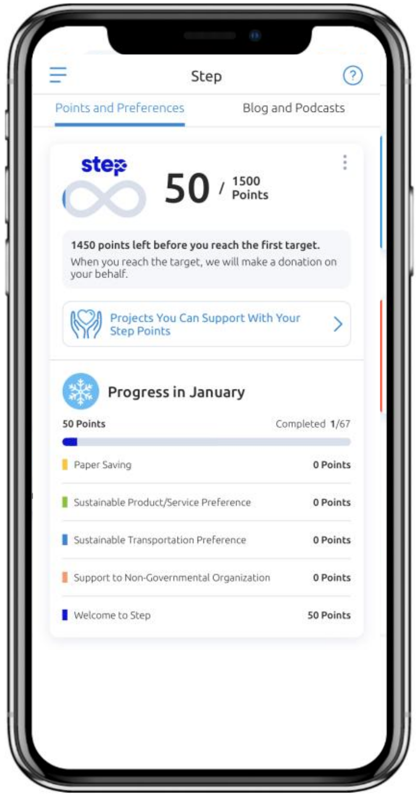
Conscious Consumption

Sustainable Brand Preferences
(Shopping from STEP Member Businesses)

Sustainable Life Style

Transportation preferences
Daily step tracking
NGO donations

+ STEP Points



Donation to NGOs

Leading Sustainability Transformation

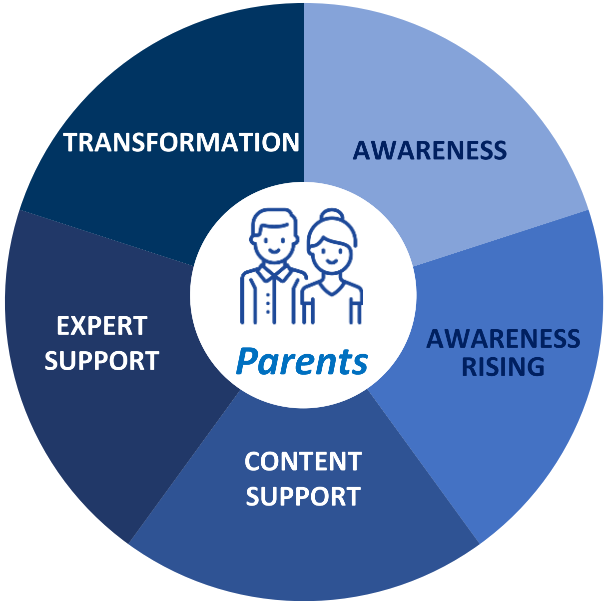
- Creating awareness
- Driving the demand for sustainable products

Contributing to environment, climate & education

Notes:
STEP: Sustainable Preference Program
NGO: Non-Governmental Organization

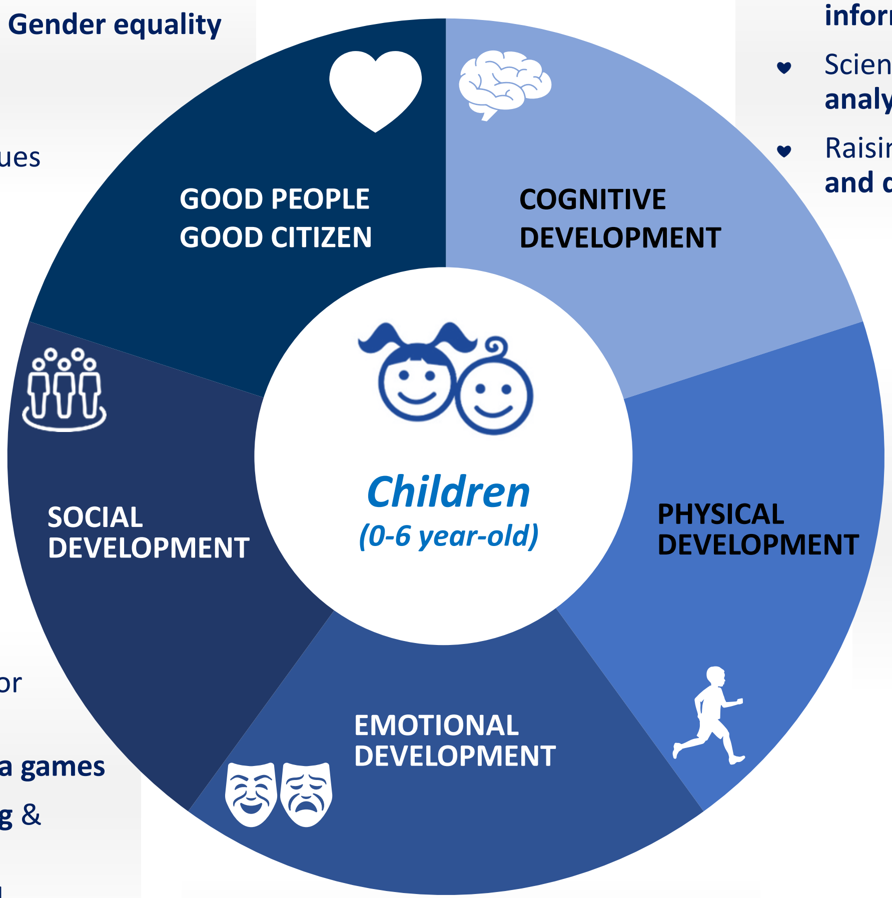
Snowball for the Future: *In honor of the «100th anniversary» of our Republic*

Pre-school Educational Development Programme



- **Sustainability & Gender equality** awareness
- Non-violence
- Basic ethical values

- Increase ability to **use and produce information**
- Scientific support to **improve analytical intelligence**
- Raising awareness on **mathematics and digitalization**



- Strengthen **physical coordination**
- **Healthy and balanced nutrition** awareness
- Participation in **physical activities**
- **Language skills** and participation in oral activities

- Support self-awareness for **better self expression**
- **Interaction with peers via games**
- Focus on **problem-solving** & **decision-making** abilities
- Strengthen **interpersonal communication skills**

- Focus on comprehending their own and others' emotions
- Increase **ability to cope with family problems**

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Web: https://yapikrediyarinlarakartopu.com.tr

SUNA'NIN KIZLARI   ihtiyaç haritası

YapıKredi

Ratings- Türkiye

Fitch Ratings	Rating	Outlook
Long Term Foreign Currency	BB-	Stable
Long Term Local Currency	BB-	Stable
Short Term Foreign Currency	B	
Short Term Local Currency	B	
Seniour Unsecured Debt Foreign	BB-	
Country Ceiling	BB-	

17 July 2026:
On 17 July 2026, Fitch Ratings has affirmed Turkiye's Long-Term Issuer Default Ratings (IDR) at «BB-» with a Stable Outlook.

Moody's	Rating	Outlook
Long Term Foreign Currency Deposit	Ba3	Stable
Long Term Foreign Local Deposit	Ba3	Stable
Seniour Unsecured Debt Foreign	Ba3	Stable

24 July 2026:
International Rating Agency Moody’s affirmed the Government of Turkiye's long-term foreign- and domestic-currency issuer and foreign-currency senior unsecured ratings as «Ba3» from «B1» and maintained the outlook as «Stable».

Standard & Poor's	Rating	Outlook
Long Term Foreign Currency	BB-	Stable
Long Term Local Currency	BB-	Stable
Short Term Foreign Currency	B	
Short Term Local Currency	B	
National Long Term Local Currency	trAA+	
National Short Term Local Currency	trA-1+	

17 April 2026:
International Rating Agency S&P Global affirmed Turkiye Sovereign rating at "BB-" with a «Stable» outlook

Ratings - Yapı Kredi

Fitch Ratings	Rating	Outlook
Long Term Foreign Currency	BB-	Stable
Long Term Local Currency	BB-	Stable
Short Term Foreign Currency	B	
Short Term Local Currency	B	
Viability Rating	bb-	
Government Support	b	
National Long Term	AA- (tur)	
Seniour Unsecured Debt	BB-	

14 April 2026:
On 10 April 2026, Fitch Ratings revised the outlook on Government of Turkiye to “Stable” from “Positive” and confirmed its sovereign rating at "BB- ". Following this change, on 14 April 2026, the rating agency confirmed Yapı ve Kredi Bank's Long Term Foreign Currency Deposit and Long Term Local Currency Deposit ratings at "BB-" while revising the outlook to "Stable” from “Positive”. In addition, Fitch Ratings affirmed Viability rating at "bb-".

Moody's	Rating	Outlook
Long Term Foreign Currency Deposit	Ba3	Stable
Long Term Foreign Local Deposit	Ba3	Stable
Short Term Foreign Currency Deposit	Not Prime	
Short Term Foreign Local Deposit	Not Prime	
National Scale Rating	Aaa.tr	
Seniour Unsecured Debt	Ba3	Stable

22 July 2026:
On 22 July 2026, International Rating Agency Moody’s affirmed Yapı ve Kredi Bank's Long Term Foreign Currency Deposit and Long Term Local Currency Deposit as “Ba3”with a “Stable” Outlook. Moody’s has also affirmed the Bank’s Foreign Currency Senior Unsecured Debt Rating at “Ba3 ”and National Scale Rating at “Aaa.tr”.".

ANNEX

Macro Environment and Banking Sector

Macro Environment

	2024	2025	1H26
GDP Growth (y/y)	*3.3%*	*3.6%*	-
CPI Inflation (y/y)	*44.4%*	*30.9%*	*32.1%*
CAD[1]/GDP[2]	*-1.0%*	*-1.9%*	*-2.3%*
Budget Deficit/GDP[2]	*-4.7%*	*-2.9%*	*-2.4%*
USD/TL (eop)	*35.28*	*42.85*	*46.57*
2Y Benchmark Bond Rate (eop)	*40.6%*	*37.2%*	*40.2%*

Banking Sector - *Private Banks*

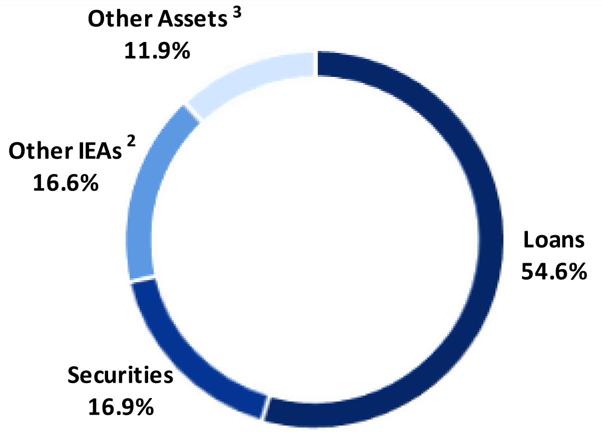
	2024	2025	1H26
Loan Growth (ytd)	**42%**	**42%**	**16%**
TL	*40%*	*43%*	*18%*
FC (USD)	*24%*	*15%*	*3%*
Cust. Deposit Growth (ytd)	***28%***	**40%**	**15%**
TL	*39%*	*30%*	*18%*
FC (USD)	*-6%*	*28%*	*2%*
NPL Ratio	**2.2%**	**3.1%**	**3.4%**
CAR[3;4]	**-**	**-**	**17.1%**
RoTE[4]	**25.1%**	**25.3%**	**24.4%**

Notes:
All macro data as of June 2026 unless otherwise stated.
Banking sector volumes based on BRSA weekly data as of 3 July 2026.
1. CAD indicates Current Account Deficit as of May'26,
2. 1H26 GDP Forecast,
3. Due to the lifting of regulatory forbearances, sector data for 2026 is not directly comparable with prior periods.
4. CAR and RoTE are as of Jun'26.

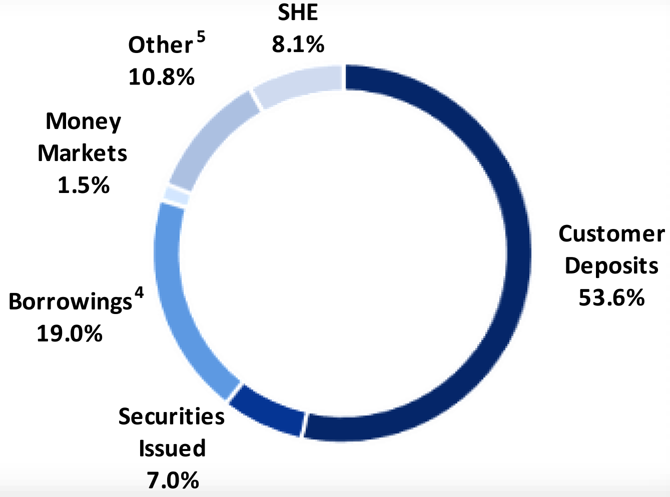
Consolidated Balance Sheet

TL/$ bln	1H25	2025	1Q26	1H26	q/q	ytd	y/y
Total Assets	**3,033**	**3,523**	**3,760**	**3,991**	**6%**	**13%**	**32%**
Loans[1]	**1,514**	**1,794**	**1,909**	**2,058**	**8%**	**15%**	**36%**
TL Loans	952	1,157	1,218	1,331	9%	15%	40%
FC Loans ($)	14	15	16	16	0%	5%	10%
Securities	**554**	**619**	**642**	**640**	**0%**	**3%**	**16%**
TL Securities	368	427	402	443	10%	4%	21%
CPI Linkers (for info)	*196*	*223*	*218*	*236*	*8%*	*6%*	*21%*
FC Securities ($)	5	4	5	4	-22%	-5%	-9%
Customer Deposits	**1,635**	**1,939**	**1,990**	**2,106**	**6%**	**9%**	**29%**
TL Customer Deposits	917	1,047	1,052	1,153	10%	10%	26%
FC Customer Deposits ($)	18	21	21	20	-3%	-2%	13%
Customer Demand Deposits	**764**	**883**	**953**	**965**	**1%**	**9%**	**26%**
TL Demand Deposits	295	290	302	333	10%	14%	13%
FC Demand Deposits ($)	12	14	15	14	-7%	-2%	15%
Money Markets	**222**	**102**	**192**	**90**	**-53%**	**-12%**	**-59%**
Borrowings	**677**	**897**	**948**	**1,081**	**14%**	**21%**	**60%**
TL Borrowings	36	142	174	222	27%	56%	516%
FC Borrowings ($)	16	18	17	18	6%	5%	14%
Shareholders' Equity	**222**	**256**	**271**	**286**	**6%**	**12%**	**29%**
Assets Under Management	**702**	**1,004**	**1,030**	**1,117**	**8%**	**11%**	**59%**

Assets - *Bank Only*



Liabilities - *Bank Only*



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

Marketable Securities Portfolio – *Bank Only*

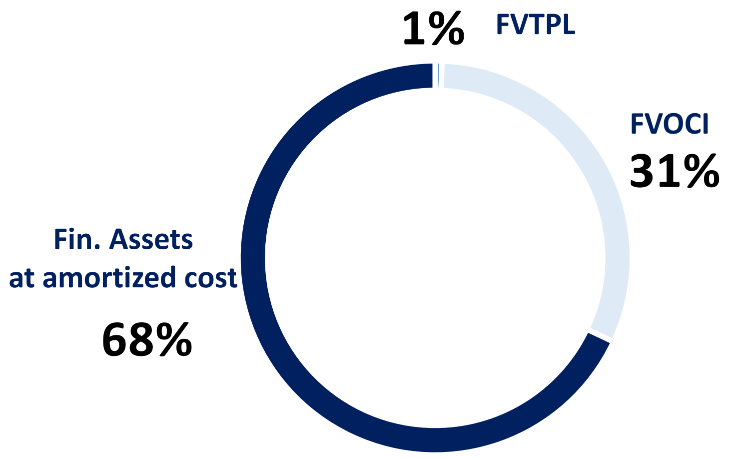
TL Securities *73% of total*

439bn TL | **+11% q/q** **+4% ytd**

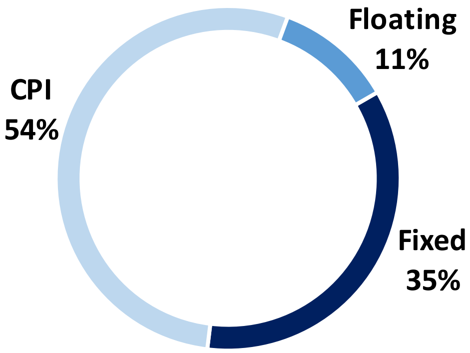
FC Securities *27% of total*

3.5bn $ | **-25% q/q** **-8% ytd**

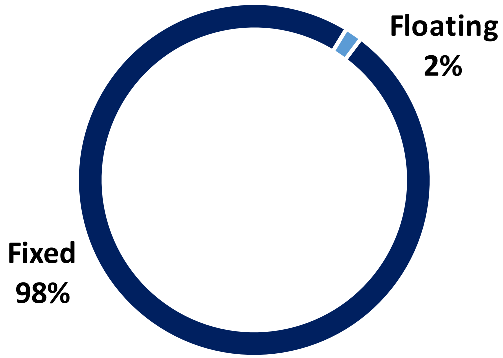
Classification of Securities *17% of Assets*



B/down of TL Securities



B/down of FC Securities



M-t-m unrealized gain/loss[1]

→ **1H26: -14.4bn TL**

(1Q26: -16.9bn TL, 2025: -9.1bn TL, 2024: 12.8bn TL)

October-to-October CPI for valuation of linkers

→ **1H26: 30%**

(1Q26: 27%; 2025: 32.87%)

Notes:.

1. Net of Tax, based on BRSA consolidated financials.

Consolidated Income Statement

TL billion	2Q25	1Q26	2Q26	q/q	1H25	1H26	y/y
Net Interest Income including swap costs	**14.6**	**28.3**	**26.4**	*-7%*	**29.9**	**54.7**	*83%*
o/w NII	*35.2*	*58.1*	*59.3*	**2%**	*65.0*	*117.4*	**81%**
o/w Swap costs	*-20.6*	*-29.8*	*-32.9*	*10%*	*-35.1*	*-62.7*	*79%*
Additional Info: Interest Income from CPI-linkers [1]	*11.9*	*12.5*	*15.6*	*25%*	*24.7*	*28.1*	*14%*
Fees & Commissions	**28.0**	**32.4**	**33.3**	**3%**	**52.2**	**65.8**	**26%**
Core Revenues	***42.6***	***60.7***	***59.7***	***-2%***	***82.0***	***120.5***	***47%***
Operating Costs	**-28.0**	**-35.7**	**-37.6**	**5%**	**-54.5**	**-73.3**	**34%**
Core Operating Income	***14.6***	***25.1***	***22.1***	***-12%***	***27.5***	***47.2***	***72%***
Trading excl. ECL hedge	**4.0**	**10.5**	**4.9**	**-54%**	**10.9**	**15.3**	**40%**
Other income	**1.0**	**1.4**	**1.6**	**20%**	**1.9**	**3.0**	**59%**
o/w income from subs	*0.5*	*0.6*	*0.5*	*-13%*	*0.9*	*1.1*	*13%*
Pre-provision Profit	***19.6***	***36.9***	***28.6***	***-22%***	***40.3***	***65.5***	***62%***
ECL (net; excl. currency impact)	**-6.0**	**-9.1**	**-12.5**	**37%**	**-12.4**	**-21.7**	**75%**
o/w Stage 3 Provisions	*-6.5*	*-13.6*	*-13.9*	*2%*	*-16.0*	*-27.5*	*72%*
o/w Stage 1 + Stage 2 Provisions (Net)	*-3.5*	*0.2*	*-1.7*	*n.m.*	*-5.3*	*-1.5*	*-71%*
o/w Currency Impact	*1.3*	*0.5*	*0.8*	*50%*	*2.4*	*1.3*	*-47%*
o/w Collections	*2.8*	*3.8*	*2.3*	*-40%*	*6.5*	*6.1*	*-7%*
Provisions for Risks and Charges & Other	**0.0**	**-0.1**	**-1.1**	**n.m.**	**-0.1**	**-1.2**	**n.m.**
Pre-tax Income	***13.5***	***27.7***	***15.0***	***-46%***	***27.9***	***42.6***	***53%***
Tax	-2.2	-7.4	-4.2	*-42%*	-5.1	-11.6	*125%*
Net Income	***11.3***	***20.3***	***10.7***	***-47%***	***22.7***	***31.0***	***36%***

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

Bank-only Income Statement

TL billion	2Q25	1Q26	2Q26	q/q	1H25	1H26	y/y
Net Interest Income including swap costs	**10.2**	**23.1**	**20.5**	***-11%***	**21.6**	**43.7**	***102%***
o/w NII	*31.0*	*53.6*	*54.2*	**1%**	*57.2*	*107.8*	**89%**
o/w Swap costs	*-20.8*	*-30.5*	*-33.7*	*11%*	*-35.5*	*-64.1*	*80%*
Additional Info: Interest Income from CPI-linkers [1]	*11.9*	*12.5*	*15.6*	*25%*	*24.7*	*28.1*	*14%*
Fees & Commissions	**26.8**	**30.3**	**31.3**	**3%**	**49.5**	**61.5**	**24%**
Core Revenues	***37.0***	***53.4***	***51.8***	***-3%***	***71.1***	***105.2***	***48%***
Operating Costs	**-26.6**	**-33.8**	**-35.7**	**5%**	**-51.6**	**-69.5**	**35%**
Core Operating Income	***10.4***	***19.6***	***16.1***	***-18%***	***19.5***	***35.7***	***83%***
Trading excl. ECL hedge	**3.8**	**10.0**	**4.4**	**-56%**	**10.5**	**14.5**	**38%**
Other income	**4.2**	**5.4**	**6.0**	**11%**	**7.9**	**11.4**	**44%**
o/w income from subs	*3.8*	*4.5*	*5.3*	*19%*	*7.0*	*9.8*	*39%*
Pre-provision Profit	***18.4***	***35.0***	***26.6***	***-24%***	***38.0***	***61.6***	***62%***
ECL (net; excl. currency impact)	**-6.1**	**-8.9**	**-12.3**	**39%**	**-12.4**	**-21.2**	**71%**
o/w Stage 3 Provisions	*-6.4*	*-13.4*	*-13.7*	*2%*	*-15.8*	*-27.1*	*72%*
o/w Stage 1 + Stage 2 Provisions (Net)	*-3.6*	*0.3*	*-1.6*	*n.m.*	*-5.4*	*-1.3*	*-75%*
o/w Currency Impact	*1.3*	*0.5*	*0.8*	*50%*	*2.4*	*1.3*	*-47%*
o/w Collections	*2.7*	*3.8*	*2.3*	*-39%*	*6.4*	*6.1*	*-6%*
Provisions for Risks and Charges & Other	**0.0**	**-0.1**	**-1.1**	**n.m.**	**-0.1**	**-1.2**	**n.m.**
Pre-tax Income	***12.3***	***26.1***	***13.2***	***-50%***	***25.5***	***39.2***	***54%***
Tax	-1.0	-5.8	-2.4	*-58%*	*-2.8*	*-8.2*	*195%*
Net Income	***11.3***	***20.3***	***10.7***	***-47%***	***22.7***	***31.0***	***36%***

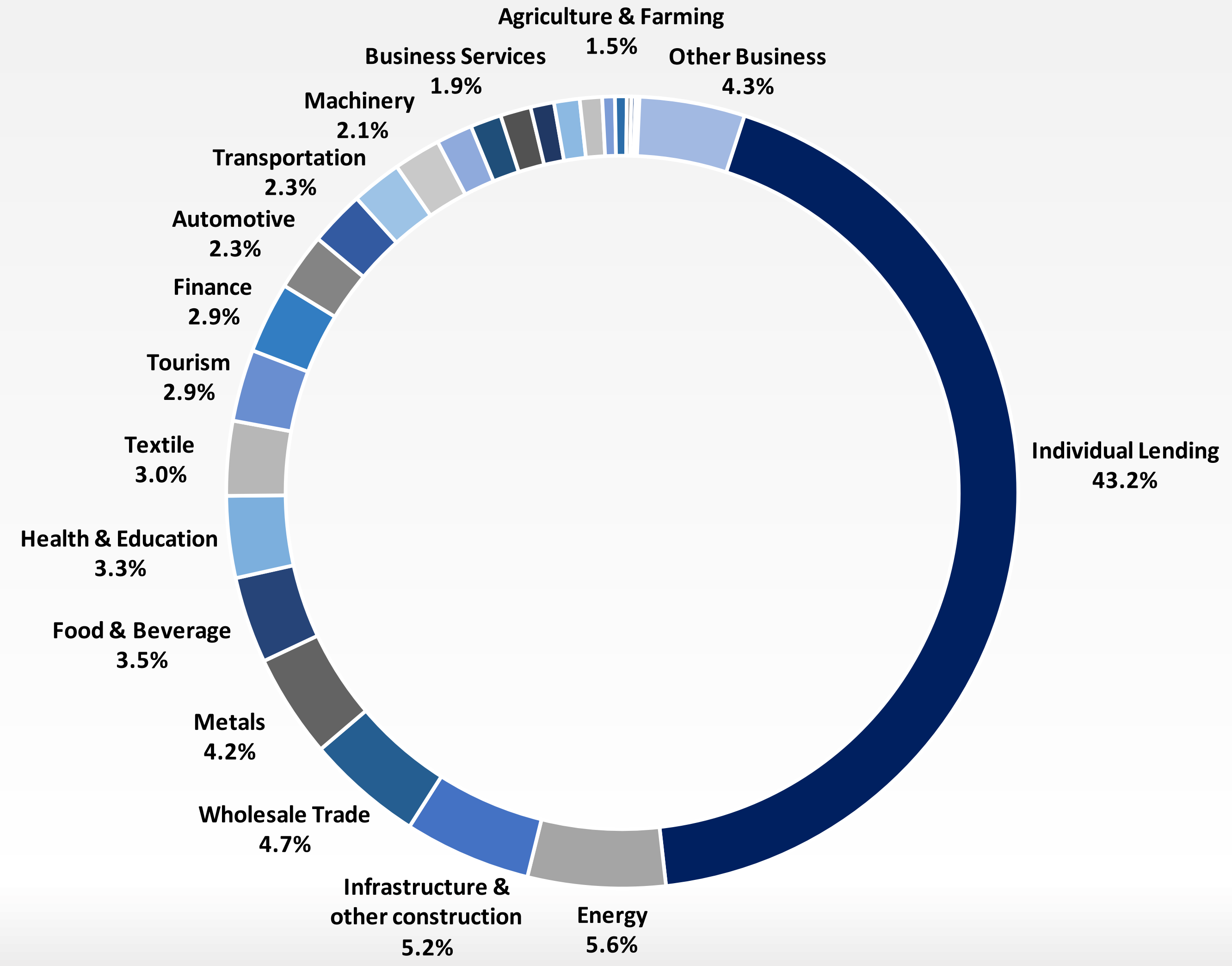
Notes:
n.m.: not meaningful
1. Interest income from CPI linkers includes only inflation impact.

Key Ratios

	1H25	9M25	2025	1Q26	1H26
LDR[1]	85%	86%	85%	86%	86%
TL LDR[1]	91%	93%	94%	96%	93%
FX LDR	78%	75%	72%	73%	75%
LCR[2]	134%	125%	124%	133%	121%
FC LCR[2]	273%	308%	308%	382%	287%
RoTE	22.4%	23.7%	21.4%	31.5%	23.4%
RoA	1.6%	1.7%	1.5%	2.2%	1.7%
NIM *(bank-only)*	1.89%	2.03%	2.24%	3.18%	2.92%
Fee/Opex	96%	97%	94%	91%	90%
Cost/Avg. Assets	3.9%	3.9%	4.1%	3.9%	3.9%
CoR	162bps	163bps	167bps	176bps	201bps
Total Coverage[3]	3.7%	3.7%	3.9%	4.0%	4.1%
Stage-1	83%	84%	84%	84%	84%
Coverage	0.5%	0.5%	0.5%	0.4%	0.4%
Stage-2	14%	12%	12%	12%	12%
Coverage	9.9%	10.0%	9.7%	9.0%	8.8%
NPL	3.4%	3.4%	3.8%	4.1%	4.3%
Coverage	57.8%	58.7%	60.3%	61.8%	61.4%
CET-1	9.9%	9.7%	9.8%	9.7%	9.4%
Buffer	187bps	168bps	176bps	167bps	132bps
Tier-1	10.9%	11.7%	11.8%	11.6%	12.1%
Buffer	132bps	216bps	222bps	206bps	248bps
CAR	13.1%	13.9%	14.8%	14.1%	14.4%
Buffer	115bps	188bps	281bps	211bps	245bps

Notes:
1. LDR = Loans exc. Bank loans / (Customer Deposits + TL Bonds + Blocked Deposits); 2. Three-months average; 3. Based on bank-only BRSA financials

Well Diversified Loan Portfolio - Sectoral Breakdown



Notes:
Based on MIS Data, bank-only gross cash loans breakdown.

Details of Main Borrowings

International

Syndications

~ US$ 2.60 bln outstanding

→ **Nov'25:** US$ 524.4 mln, and € 352.8 mln, all-in cost at SOFR+1.50% and Euribor+ 1.25% for 367 days. US$ 253 mln, all-in cost at SOFR+ 1.90% for 734 days. US$ 90 mln, all-in cost at SOFR+ 2.15% for 1,101 days. 54 banks from 24 countries

→ **Jun'26:** US$ 255.5 mln, and € 482.25 mln, all-in cost at SOFR+1.25% and Euribor+ 1.10% for 367 days. US$ 178 mln, and € 65 mln, all-in cost at SOFR+1.75% and Euribor+ 1.60% for 734 days. US$ 33.5 mln, all-in cost at SOFR+ 2.00% for 1,101 days. 49 banks from 25 countries 2Q26

AT-1

US$ 1.60 bln outstanding

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

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

→ **May'26:** US$ 500 mln market transaction, callable at 5.5 years and every interest payment date onwards, perpetual, 9.375% (coupon rate) 2Q26

Subordinated Transactions

US$ 1.40 bln outstanding

→ **Jan'24:** US$ 650 mln market transaction, 10NC5, 9.25% (coupon rate)- Basel III Compliant

→ **Dec'25:** US$ 500 mln market transaction, 10.5NC5.5, 7.55% (coupon rate)- Basel III Compliant

  → **Jan'26:** US$ 250 mln, 10.5NC5.5, 7.55% (coupon rate)- Basel III Compliant- *Tap*

Foreign Currency Bonds & Bills

US$ 1.80 bln Eurobonds

→ **Sep'23:** US$ 500 mln, 9.25% (coupon rate), 5 years - *Sustainable*

  → **Nov'23:** US$ 300 mln, 8.75% (yield rate), 5 years - *Tap*

→ **Sep'24:** US$ 500 mln, 7.125% (coupon rate), 5 years

→ **Mar'25:** US$ 500 mln, 7.25% (coupon rate), 5 years

DPRs

~ US$ 3.18 bln outstanding

→ **June'26**: US$ 700 mln with maturities varying between 10 and 12 years and with 2 different investors 2Q26

Domestic

Local Currency Bonds & Bills

TL 32.8 bln outstanding

→ **Nov'25:** TL 14 bln, 1-year maturity

→ **Feb'26:** TL 2.55 bln, 6-month maturity

→ **Mar'26:** TL 3.50 bln, 1-year maturity

→ **Jul' 26:** TL 12.80 bln, 6-month maturity 2Q26

Subordinated Bonds

TL 800 mln outstanding

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

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

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