

## Annex 2: Five-Year Summary Financial Information

ASSETS (TL thousand)	2020	2021	2022	2023	2024
Cash and Receivables*	95,961,458	172,369,725	309,576,715	518,222,539	968,666,661
Securities Portfolio	146,510,383	223,736,789	372,587,589	659,771,028	915,385,649
Performing Loans	422,043,159	573,700,310	933,450,970	1,499,288,217	2,009,402,124
Commercial Loans	314,674,689	448,952,720	755,178,112	1,217,369,760	1,606,882,855
Retail Loans	107,368,470	124,747,590	178,272,858	281,918,457	402,519,269
Non-Performing Loans	17,444,257	18,309,561	20,274,348	19,823,287	36,667,071
Expected Credit Loss (Stage III)	13,307,249	14,133,868	16,483,985	16,135,770	23,415,531
Subsidiaries and Affiliates	5,045,540	6,697,833	14,201,803	20,364,932	30,072,878
Property and Equipment	6,081,856	5,621,885	12,273,649	25,936,703	40,007,452
Other Assets	27,398,203	32,703,971	60,232,577	114,780,055	89,231,215
<b>Total Assets</b>	<b>698,897,118</b>	<b>1,007,213,697</b>	<b>1,681,060,623</b>	<b>2,796,634,132</b>	<b>4,021,485,697</b>

\* Receivables from Money Markets included.

LIABILITIES (TL thousand)	2020	2021	2022	2023	2024
Deposits	414,043,543	590,943,387	1,127,701,975	1,961,761,117	2,537,787,982
Time Deposits	333,507,221	445,059,915	870,034,865	1,532,074,504	1,869,007,755
Demand Deposits	80,536,322	145,883,472	257,667,110	429,686,613	668,780,227
Money Markets	99,051,464	143,880,784	132,531,955	132,363,434	507,549,214
Funds Borrowed	46,986,798	91,430,530	130,746,242	221,677,590	274,080,435
Subordinated Loans	19,458,798	28,968,427	24,043,286	34,437,278	84,921,106
Securities Issued	45,512,967	61,974,897	69,854,008	118,329,215	213,701,282
Provisions	2,972,407	3,849,848	23,247,158	22,091,601	28,035,737
Shareholders' Equity	46,484,658	51,952,740	106,984,889	171,427,614	219,194,449
Paid-in Capital	3,905,622	3,905,622	7,111,364	9,915,922	9,915,922
Profit or Loss	5,911,327	4,175,464	24,017,232	25,845,407	40,375,301
Previous Year's Profit/Loss	900,871	0	0	799,497	0
Net Profit/Loss for the Period	5,010,456	4,175,464	24,017,232	25,045,910	40,375,301
Other Liabilities	24,386,483	34,213,084	65,951,110	134,546,283	156,215,492
<b>Total Liabilities</b>	<b>698,897,118</b>	<b>1,007,213,697</b>	<b>1,681,060,623</b>	<b>2,796,634,132</b>	<b>4,021,485,697</b>

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INCOME STATEMENT (TL Thousand)	2020	2021	2022	2023	2024
Interest Income	47,263,551	72,200,597	158,569,464	312,915,975	733,206,946
Interest Expenses	27,376,148	52,657,216	84,854,301	260,960,901	634,230,480
Net Interest Income	19,887,403	19,543,381	73,715,163	51,955,074	98,976,466
Net Fee and Commission Income	3,395,062	4,501,363	10,792,735	25,745,988	46,473,551
Dividend Income	167,839	120,849	149,074	199,740	124,532
Profit/Losses From Capital Market Transactions (Net)	53,761	-5,959,875	987,422	800,284	-23,047,097
Foreign Exchange Profit/Loss (Net)	-2,604,485	1,210,090	4,002,748	13,230,626	13,685,304
Other Operating Income	5,382,333	7,947,393	9,677,887	40,288,762	46,055,973
Total Operating Income	26,281,913	27,363,201	99,325,029	132,220,474	182,268,729
Personnel Expenses	3,334,128	3,999,201	7,230,357	15,139,340	29,965,941
Provisions for Loans and Other Receivables	11,769,618	12,559,091	44,149,647	54,303,842	52,298,116
Other Operating Expenses	4,738,894	5,509,188	10,701,430	37,365,614	43,365,347
Operating Profit	6,439,273	5,295,721	37,243,595	25,411,678	56,639,325
Net Profit/Loss for the Period	5,010,456	4,175,464	24,017,232	25,045,910	40,375,301

INDICATOR RATIOS (%)	2020	2021	2022	2023	2024
Securities Portfolio/ Total Assets	20.96	22.21	22.16	23.59	22.76
Loans/ Total Assets	60.39	56.96	55.53	53.61	49.97
Loans/ Deposits	101.93	97.08	82.77	76.43	79.18
Retail Loans/ Performing Loans	25.44	21.74	19.10	18.80	20.03
Commercial Loans/ Performing Loans	74.56	78.26	80.90	81.20	79.97
Non-Performing Loan Ratio	3.97	3.09	2.13	1.30	1.79
Deposits/ Total Liabilities	59.24	58.67	67.08	70.15	63.11
Demand Deposits/ Total Deposits	19.45	24.69	22.85	21.90	26.35
Shareholders' Equity/Total Liabilities	6.65	5.16	6.36	6.13	5.45
Funds Borrowed / Total Liabilities	6.72	9.08	7.78	7.93	6.82
Capital Adequacy Ratio	16.44	14.85	15.19	15.09	16.11
Return on Average Assets	0.90	0.49	1.79	1.12	1.18
Return on Average Equity	12.60	8.48	30.22	17.99	20.67

MARKET SHARES (%)	2020	2021	2022	2023	2024
Securities Portfolio	14.33	15.15	15.71	16.62	17.52
Performing Loans	11.61	11.48	12.12	12.67	12.36
Commercial Loans	11.18	11.20	12.25	13.33	12.98
Retail Loans	13.08	12.64	11.60	10.43	10.38
Non-Performing Loans	11.43	11.44	12.41	10.33	12.49
Deposits	11.98	11.14	12.73	13.21	13.43
Time Deposits	14.32	13.68	15.21	15.45	14.94
Demand Deposits	7.15	7.11	8.20	8.70	10.46
Gross Loans*	8.47	9.43	10.06	10.12	9.40
Guarantees and Sureties	10.10	11.48	10.87	11.30	11.12
Total Assets	11.45	10.93	11.72	1.89	12.31
Shareholders' Equity	7.75	7.28	7.60	8.08	7.56
Net Profit/Loss for the Period	8.56	4.49	5.54	4.15	6.13

\* Subordinated Loans Included.