

**(Convenience Translation of Financial Statements and Related
Disclosures and Footnotes Originally Issued in Turkish)**

**ING BANK ANONİM ŞİRKETİ
AND ITS FINANCIAL SUBSIDIARIES**

**INDEPENDENT AUDITORS' REVIEW REPORT,
CONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AND NOTES
FOR THE PERIOD ENDED 30 JUNE 2026**

Convenience Translation of the Report on Review of Interim Financial Information Originally Issued in Turkish

REPORT ON REVIEW OF CONSOLIDATED INTERIM FINANCIAL INFORMATION

To the General Assembly of ING Bank A.Ş

Introduction

We have reviewed the accompanying consolidated statement of financial position of ING Bank A.Ş. (“the Bank”) and its consolidated subsidiaries (together will be referred as “the Group”) as at 30 June 2026, and the consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders’ equity and consolidated statement of cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying consolidated interim financial information in accordance with “the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Regulations” including the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this consolidated interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Independent Auditing Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit conducted in accordance with Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial information does not present fairly, in all material respects, the financial position as of 30 June 2026, and of the results of their operations and their cash flows for the six-month period then ended in accordance with the BRSA Accounting and Financial Reporting Regulations.

Other Matter

The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 and as at and for the six-month period then ended 30 June 2025 were audited and reviewed by another auditor who expressed a unqualified opinion and a unqualified conclusion on 6 February 2026 and 6 August 2025, respectively.

Report on Other Legal and Regulatory Requirements

Based on our review, nothing has come to our attention that causes us to believe that the consolidated interim financial information provided in the Management's interim report included in section seven of the accompanying consolidated financial statements, is not presented fairly, in all material respects, and is not consistent with the reviewed consolidated interim financial statements and the explanatory notes.

Additional paragraph for English translation:

BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

Istanbul, 5 August 2026

The consolidated financial report of ING Bank A.Ş. prepared as of and for the six-month period ended 30 June 2026

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The six-month consolidated interim financial report includes the following sections in accordance with the “Communiqué on the Financial Statements and Related Disclosures and Footnotes that will be Publicly Announced” as regulated by the Banking Regulation and Supervision Agency.

- General information about the Group
- Consolidated financial statements of the Group
- Explanations on accounting policies applied in the related period
- Information on financial structure and risk management of the Group
- Explanations and notes related to consolidated financial statements
- Independent Auditors’ review report
- Interim activity report

Investment in associates, joint ventures, direct and indirect subsidiaries whose financial statements have been consolidated in this report are as follows.

Subsidiaries	Investments in associates	Joint ventures
1. ING European Financial Services Plc. 2. ING Finansal Kiralama A.Ş. 3. ING Yatırım Menkul Değerler A.Ş.	None	None

The accompanying year end consolidated financial statements and footnotes to these financial statements which are expressed, unless otherwise stated, in **millions of Turkish Lira (TL)**, have been prepared based on the accounting books of the Bank in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, relating appendices and interpretations on these, and are independently reviewed.

John T. Mc CARTHY Chairman of the Board	Alper İhsan GÖKGÖZ CEO	M. Gökçe ÇAKIT Financial Reporting and Tax Director	Nurgül BİLGİÇER FİLİS Financial Risk and Regulatory Reporting
	M. Semra KURAN Chairman of the Audit Committee	M. Aşkın DOLAŞTIR Audit Committee Member	

Contact information of the personnel in charge of addressing questions regarding this financial report:

Name-Surname/Title : **Nurgül BİLGİÇER FİLİS / Manager**
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ING Bank A.Ş. and its Financial Subsidiaries

Notes to consolidated financial statements

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira (“TL”) unless otherwise stated.)

Section one

General information

I. History of the Parent Bank including its incorporation date, initial legal status, amendments to legal status

The foundations of ING Bank A.Ş. (“the Parent Bank” or “the Bank”) were laid in 1984 by the establishment of “The First National Bank of Boston Istanbul Branch” and the current structure has been formed with the below mergers and takeovers. The establishment and historical developments of the Parent Bank are explained below:

“The First National Bank of Boston Istanbul Branch” was established in 1984. In 1990, “The First National Bank of Boston A.Ş.” was established to accept deposits and carry out banking transactions, and the “Articles of Association” of the Bank were officially registered on 31 October 1990 and published in the Turkish Trade Registry Gazette on 5 November 1990. Upon the establishment of the Bank and permission to accept deposits, the assets and liabilities in the balance sheet of “The First National Bank of Boston Istanbul Branch” were transferred to the Bank.

The title of the Bank which was operating as a Turkish Bank with four shareholders including Ordu Yardımlaşma Kurumu (“OYAK”), was changed as “Türk Boston Bank A.Ş.” in 1991; and OYAK purchased all other shares and became the sole owner of the Bank in 1993. On 10 May 1996, the title of “Türk Boston Bank A.Ş.” was changed as “Oyak Bank A.Ş.”.

On the other hand, on 22 December 1999, upon a Council of Ministers Decree, the shareholding rights, management and supervision of Sümerbank A.Ş. except for its dividend rights were transferred to Savings Deposit Insurance Fund (“the SDIF”) as per the 3. and 4. paragraphs of Article 14 of the Banking Law. In 2001, the SDIF decided to merge the assets and liabilities of the banks, namely Egebank A.Ş., Türkiye Tütüncüler Bankası Yaşarbank A.Ş., Yurt Ticaret ve Kredi Bankası A.Ş., Bank Kapital A.Ş. and Ulusal Bank T.A.Ş. that have been formerly transferred to the SDIF, into Sümerbank A.Ş.

According to a share sale agreement executed between the SDIF and OYAK on 9 August 2001, all the shares constituting the capital of Sümerbank A.Ş. whose shares were transferred to the SDIF; were transferred to OYAK by the SDIF. As of 11 January 2002, it was resolved that Sümerbank A.Ş. would settle all its accounts and merge with the Parent Bank and continue its banking operations under the Parent Bank. The merger through transfer was performed on 11 January 2002 upon the approval of the Banking Regulation and Supervision Agency (“BRSA”).

In accordance with the permissions of the Competition Board with the decree number 07-69/856-324 dated 6 September 2007 and of the BRSA with the decree number 2416 dated 12 December 2007; the transfer of 1,074,098,150 shares of the Parent Bank that represent the total capital which belongs to OYAK in amount of TL 1,074 to ING Bank N.V as of 24 December 2007 has been approved by the Board of Directors decision numbered 55/1 and dated 24 December 2007 and the share transfer has been recorded in Shareholders Stock Register as of the same date. It has been decided to change the title of the Parent Bank from “Oyak Bank A.Ş.” to “ING Bank A.Ş.” effective from 7 July 2008. The Articles of Association of the Parent Bank has been changed with the Extraordinary General Meeting dated 26 June 2014 in accordance with Turkish Trade Art numbered 6102 and published in Turkish Trade Registry Gazette numbered 8608 and dated 9 July 2014.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

Notes to consolidated financial statements

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

II. The Parent Bank's shareholder structure, management and internal audit, direct and indirect shareholders, change in shareholder structure during the year and information on its risk group

The main shareholders and capital structure as of 30 June 2026 and 31 December 2025 are as follows:

	Current period		Prior period	
	Share amount Full TL	Share percentage	Share amount Full TL	Share percentage
ING Bank N.V.	3,486,267,793	100.00	3,486,267,793	100.00
Other shareholders total	4	-	4	-
Total	3,486,267,797	100.00	3,486,267,797	100.00

As of 30 June 2026, the Parent Bank's paid-in capital consists of 3,486,267,797 shares with a nominal value of TL 1 (Full TL) each.

The Parent Bank's paid-in capital is TL 3,486 as of 30 June 2026 and ING Bank N.V. has full control over the Parent Bank's capital.

Other shareholders total represents the total shares of Chairman of the Board John T. Mc Carthy, Vice Chairman of the BoD A. Canan Ediboğlu, the members of the Board M. Semra Kuran and Karst Jan Wolters with a nominal value of TL 1 (Full TL) each.

As one of the world's leading financial services institutions, ING Group operates in the retail banking, wholesale and mid-corporate banking, investment banking and portfolio management segments. ING Group was established in 1991 as a result of a merger between NMB Postbank, which has a distinguished 150-year history, and the Netherlands' leading insurance company, Nationale-Nederlanden. Both companies were providing services in international markets before the merger, but ING became a leading global financial service provider with the merger.

ING Bank A.Ş. and its Financial Subsidiaries

**Notes to consolidated financial statements
as of 30 June 2026**

(Amounts expressed in millions of Turkish Lira (“TL”) unless otherwise stated.)

III. Information on the Parent Bank’s board of directors chairman and members, audit committee members, chief executive officer, executive vice presidents and their responsibilities and shareholdings in the Parent Bank

As of 30 June 2026, the Parent Bank’s Board of Directors (BOD), Members of Audit Committee and Chief Executive Officer and Executive Vice Presidents are as follows:

Name and Surname	Title	Responsibility area
John T. Mc Carthy	Chairman of the BoD	Legally declared
A. Canan Ediboğlu	Vice Chairman of the BoD	Legally declared
M. Semra Kuran	BoD Member and Chairman of the Audit Committee	Legally declared
M. Aşkın Dolaştır	BoD Member and Audit Committee Member	Legally declared
Karst Jan Wolters	BoD Member	Legally declared
Alper İhsan Gökgöz	Chief Executive Officer and BoD Member	Legally declared
Ayşegül Akay	Executive Vice President	Corporate Banking
Cankut Öztürk	Chief Audit Executive	Internal Audit
Çiğdem Carino	Executive Vice President	Technology
Ezgi Demirdağ Saydağ	Executive Vice President	Operation
Hale Ökmen Ataklı	Executive Vice President	Human Resources
Hüsniye Ulu	Executive Vice President	Business Banking
İpek Erhan	Executive Vice President	Corporate Customers
Kamil Stefanski	Executive Vice President	Financial Markets
Nermin Güney	Executive Vice President	Credits
Okan Korkmaz	Executive Vice President	Financial Risk Management
Özge Gürsoy	Executive Vice President	Compliance Risk Management and Internal Control
Sedef Kılavuz Balcı	Executive Vice President	Legal
Sezin Erken	Executive Vice President	Private Banking and Investment
Umut Pasin	Executive Vice President	Retail and Corporate Credit Underwriting, Risk Analytics

Chief Executive Officer and Executive Vice Presidents have no share in the Parent Bank.

Pursuant to the Board of Directors resolution No. 5-1 dated 23 January 2026, Ezgi Demirdağ Saydağ has been appointed as Executive Vice President of Operation, effective as from 16 February 2026.

Tuğçe Bora Kılıç, who has been serving as the Executive Vice President responsible for Retail Banking at the Parent Bank, has been appointed as the Executive Vice President of Operations in ING Romania, effective as from 18 May 2026.

Pursuant to the Board of Directors resolution No. 34 dated 4 May 2026, Sezin Erken has been appointed as Executive Vice President of Private Banking and Investment and Member of the Executive Board, effective as from 13 May 2026.

ING Bank A.Ş. and its Financial Subsidiaries

Notes to consolidated financial statements

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

IV. Information on the Parent Bank's qualified shareholders

ING Bank N.V. has full control over the Parent Bank's management with 3,486,267,793 shares and 100% paid-in share.

V. Summary information on the Parent Bank's activities and services

The Parent Bank is principally engaged in all types of banking transactions, accepting deposits and all kinds of legal transactions, activities and operations within banking license within the scope provided by the Banking Law, and all existing and/or future laws, regulations and decree laws and related legislation. The Parent Bank carries out its operations with 54 domestic branches.

The Parent Bank and its subsidiaries ING European Financial Services Plc., ING Finansal Kiralama A.Ş. and ING Yatırım Menkul Değerler A.Ş. has been included in the scope of consolidation. The Parent Bank together with its consolidated subsidiaries are referred to as the "Group" in these consolidated financial statements and notes to consolidated financial statements.

VI. Differences between the Communiqué on Preparation of Financial Statements of Banks and Turkish Accounting Standards and Short Explanation about the Entities Subject to Full Consolidation or Proportional Consolidation and Entities which are Deducted from Equity or Entities which are not Included in these Three Methods

Banks are obligated to prepare consolidated financial statements for credit institutions and financial subsidiaries for creating legal restrictions on a consolidated basis based on the "Communiqué on Preparation of Consolidated Financial Statements of Banks" by applying Turkish Accounting Standards. There is not any difference between the related Communiqué and the consolidation operations that is based on Turkish Accounting Standards and Turkish Financial Reporting Standards.

ING Teknoloji A.Ş., a non-financial subsidiary owned 100% and by the Parent Bank, was registered in the Trade Registry Gazette on 7 March 2023. The Parent Bank presents ING Teknoloji A.Ş. in the non-consolidated non-financial subsidiaries line in its financial statements as it is non-financial institution, and has not been consolidated within the scope of the Communiqué of the Preparation of Consolidated Financial Statements of Banks.

VII. Current or likely actual or legal barriers to immediate transfer of equity or repayment of debts between the Parent Bank and its subsidiaries

None.

Section two

Consolidated financial statements

- I. Consolidated balance sheet (statement of financial position)
- II. Consolidated statement of off-balance sheet items
- III. Consolidated statement of profit or loss
- IV. Consolidated statement of profit or loss and other comprehensive income
- V. Consolidated statement of changes in equity
- VI. Consolidated statement of cash flows

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated balance sheet (statement of financial position)

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

		Reviewed			Audited		
		Current period			Prior period		
		(30/06/2026)			(31/12/2025)		
Assets	Note (section five)	TL	FC	Total	TL	FC	Total
I. Financial assets (net)		48,097	39,175	87,272	74,249	30,539	104,788
1.1 Cash and cash equivalents		27,759	36,232	63,991	59,031	27,121	86,152
1.1.1 Cash and balances at Central Bank	(I-1)	19,846	31,977	51,823	27,530	24,447	51,977
1.1.2 Banks	(I-3)	786	4,259	5,045	1,344	2,678	4,022
1.1.3 Money market placements		7,133	-	7,133	30,177	-	30,177
1.1.4 Expected credit losses (-)	(I-5)	(6)	(4)	(10)	(20)	(4)	(24)
1.2 Financial assets at fair value through profit or loss	(I-2)	2,698	1,107	3,805	295	1,575	1,870
1.2.1 Government securities		2,697	1,107	3,804	294	1,575	1,869
1.2.2 Equity instruments		1	-	1	1	-	1
1.2.3 Other financial assets		-	-	-	-	-	-
1.3 Financial assets at fair value through other comprehensive income	(I-4)	15,940	4	15,944	13,720	4	13,724
1.3.1 Government securities		15,703	-	15,703	13,571	-	13,571
1.3.2 Equity instruments		237	4	241	149	4	153
1.3.3 Other financial assets		-	-	-	-	-	-
1.4 Derivative financial assets		1,700	1,832	3,532	1,203	1,839	3,042
1.4.1 Derivative financial assets measured at fair value through profit or loss	(I-2)	1,236	1,832	3,068	1,060	1,839	2,899
1.4.2 Derivative financial assets measured at fair value through other comprehensive income	(I-11)	464	-	464	143	-	143
II. Financial assets measured at amortised cost		101,445	90,273	191,718	83,355	75,952	159,307
2.1 Loans	(I-5)	89,396	87,320	176,716	70,576	74,522	145,098
2.2 Receivables from leasing transactions	(I-10)	1,992	3,242	5,234	1,382	1,848	3,230
2.3 Factoring receivables		-	-	-	-	-	-
2.4 Other financial assets measured at amortised cost	(I-6)	11,980	-	11,980	13,182	-	13,182
2.4.1 Government securities		11,980	-	11,980	13,182	-	13,182
2.4.2 Other financial assets		-	-	-	-	-	-
2.5 Expected credit losses (-)	(I-5)	(1,923)	(289)	(2,212)	(1,785)	(418)	(2,203)
III. Assets held for sale and assets of discontinued operations (net)	(I-16)	-	-	-	-	-	-
3.1 Assets held for sale		-	-	-	-	-	-
3.2 Assets from discontinued operations		-	-	-	-	-	-
IV. Equity investments		10	-	10	10	-	10
4.1 Investments in associates (net)	(I-7)	-	-	-	-	-	-
4.1.1 Associates consolidated by using equity method		-	-	-	-	-	-
4.1.2 Unconsolidated associates		-	-	-	-	-	-
4.2 Investments in subsidiaries (net)	(I-8)	10	-	10	10	-	10
4.2.1 Unconsolidated financial subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated non-financial subsidiaries		10	-	10	10	-	10
4.3 Jointly Controlled Partnerships (Joint Ventures) (net)	(I-9)	-	-	-	-	-	-
4.3.1 Joint ventures consolidated by using equity method		-	-	-	-	-	-
4.3.2 Unconsolidated joint ventures		-	-	-	-	-	-
V. Tangible assets (net)	(I-12)	5,148	-	5,148	4,865	-	4,865
VI. Intangible assets (net)	(I-13)	4,749	-	4,749	4,192	-	4,192
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		4,749	-	4,749	4,192	-	4,192
VII. Investment property (net)	(I-14)	-	-	-	-	-	-
VIII. Current tax asset	(I-15)	-	15	15	25	11	36
IX. Deferred tax asset	(I-15)	1,884	-	1,884	1,300	-	1,300
X. Other assets (net)	(I-17)	6,473	861	7,334	4,460	620	5,080
Total assets		167,806	130,324	298,130	172,456	107,122	279,578

The accompanying explanations and notes form an integral part of these consolidated financial statements.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated balance sheet (statement of financial position)

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

Liabilities	Note (section five)	Reviewed Current period (30/06/2026)			Audited Prior period (31/12/2025)		
		TL	FC	Total	TL	FC	Total
I. Deposits	(II-1)	114,693	69,251	183,944	120,162	61,026	181,188
II. Loans received	(II-3)	529	64,088	64,617	293	53,942	54,235
III. Money market funds		229	807	1,036	114	1,256	1,370
IV. Securities Issued (net)	(II-4)	-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Asset backed securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
V. Funds		-	-	-	-	-	-
5.1 Borrower funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. Financial liabilities at fair value through profit or loss		-	-	-	-	-	-
VII. Derivative financial liabilities		1,621	3,992	5,613	542	1,294	1,836
7.1 Derivative financial liabilities at fair value through profit or loss	(II-2)	1,606	3,992	5,598	542	1,294	1,836
7.2 Derivative financial liabilities at fair value through other comprehensive income	(II-7)	15	-	15	-	-	-
VIII. Factoring payables		-	-	-	-	-	-
IX. Lease payables (net)	(II-6)	139	-	139	163	-	163
X. Provisions	(II-8)	628	152	780	821	328	1,149
10.1 Provision for restructuring		-	-	-	-	-	-
10.2 Reserves for employee benefits		366	-	366	285	-	285
10.3 Insurance technical reserves (net)		-	-	-	-	-	-
10.4 Other provisions		262	152	414	536	328	864
XI. Current tax liability	(II-9)	2,466	33	2,499	1,607	27	1,634
XII. Deferred tax liability	(II-9)	-	-	-	-	-	-
XIII. Liabilities for assets held for sale and assets of discontinued operations (net)	(II-10)	-	-	-	-	-	-
13.1 Held for sale		-	-	-	-	-	-
13.2 Related to discontinued operations		-	-	-	-	-	-
XIV. Subordinated debt	(II-11)	-	6,519	6,519	-	6,181	6,181
14.1 Loans		-	-	-	-	-	-
14.2 Other debt instruments		-	6,519	6,519	-	6,181	6,181
XV. Other liabilities	(II-5)	5,618	1,611	7,229	4,923	2,741	7,664
XVI. Shareholders' equity	(II-12)	25,754	-	25,754	24,158	-	24,158
16.1 Paid-in capital		3,486	-	3,486	3,486	-	3,486
16.2 Capital reserves		-	-	-	-	-	-
16.2.1 Share premiums		-	-	-	-	-	-
16.2.2 Share cancellation profits		-	-	-	-	-	-
16.2.3 Other capital reserves		-	-	-	-	-	-
16.3 Other comprehensive income/expense items not to be recycled to profit or loss		3,600	-	3,600	3,515	-	3,515
16.4 Other comprehensive income/expense items to be recycled to profit or loss		1,802	-	1,802	1,707	-	1,707
16.5 Profit reserves		15,424	-	15,424	13,683	-	13,683
16.5.1 Legal reserves		697	-	697	697	-	697
16.5.2 Statutory reserves		-	-	-	-	-	-
16.5.3 Extraordinary reserves		14,727	-	14,727	12,986	-	12,986
16.5.4 Other profit reserves		-	-	-	-	-	-
16.6 Profit or (loss)		1,442	-	1,442	1,767	-	1,767
16.6.1 Prior years' profits or (loss)		-	-	-	-	-	-
16.6.2 Current period profit or (loss)		1,442	-	1,442	1,767	-	1,767
16.7 Minority interest		-	-	-	-	-	-
Total liabilities and shareholders' equity		151,677	146,453	298,130	152,783	126,795	279,578

The accompanying explanations and notes form an integral part of these consolidated financial statements.

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of off-balance sheet items
as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

Off-balance sheet items	Note (section five)	Reviewed			Audited		
		Current period			Prior period		
		(30/06/2026)			(31/12/2025)		
		TL	FC	Total	TL	FC	Total
A. Off-balance sheet commitments (I+II+III)		373,720	412,256	785,976	341,195	398,454	739,649
I. Guarantees and warranties	(III-1)	12,232	14,785	27,017	11,902	17,407	29,309
1.1 Letters of guarantee		5,981	12,013	17,994	5,497	13,677	19,174
1.1.1 Guarantees subject to state tender law		3	-	3	3	-	3
1.1.2 Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3 Other letters of guarantee		5,978	12,013	17,991	5,494	13,677	19,171
1.2 Bank acceptances		-	49	49	-	62	62
1.2.1 Import letter of acceptance		-	49	49	-	62	62
1.2.2 Other bank acceptances		-	-	-	-	-	-
1.3 Letters of credit		6,251	2,716	8,967	6,405	3,662	10,067
1.3.1 Documentary letters of credit		6,251	2,716	8,967	6,405	3,662	10,067
1.3.2 Other letters of credit		-	-	-	-	-	-
1.4 Pre-financing given as guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other endorsements		-	-	-	-	-	-
1.6 Purchase guarantees for securities issued		-	-	-	-	-	-
1.7 Factoring guarantees		-	-	-	-	-	-
1.8 Other guarantees		-	-	-	-	-	-
1.9 Other warranties		-	7	7	-	6	6
II. Commitments	(III-1)	37,915	41,685	79,600	34,517	18,724	53,241
2.1 Irrevocable commitments		37,915	41,685	79,600	34,517	18,724	53,241
2.1.1 Forward asset purchase commitments		6,231	41,668	47,899	6,491	18,708	25,199
2.1.2 Forward deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3 Share capital commitments to associates and subsidiaries		-	-	-	-	-	-
2.1.4 Loan granting commitments		21,352	-	21,352	21,059	-	21,059
2.1.5 Securities underwriting commitments		-	-	-	-	-	-
2.1.6 Commitments for reserve requirements		-	-	-	-	-	-
2.1.7 Commitments for cheque payments		346	-	346	265	-	265
2.1.8 Tax and fund liabilities from export commitments		24	-	24	24	-	24
2.1.9 Commitments for credit card limits		9,683	-	9,683	6,400	-	6,400
2.1.10 Commitments for credit cards and banking services promotions		27	-	27	27	-	27
2.1.11 Receivables from short sale commitments of marketable securities		-	-	-	-	-	-
2.1.12 Payables for short sale commitments of marketable securities		-	-	-	-	-	-
2.1.13 Other irrevocable commitments		252	17	269	251	16	267
2.2 Revocable commitments		-	-	-	-	-	-
2.2.1 Revocable loan granting commitments		-	-	-	-	-	-
2.2.2 Other revocable commitments		-	-	-	-	-	-
III. Derivative financial instruments	(III-2)	323,573	355,786	679,359	294,776	362,323	657,099
3.1 Derivative financial instruments for hedging purposes		20,270	9,331	29,601	4,890	8,593	13,483
3.1.1 Fair value hedges		-	9,331	9,331	-	8,593	8,593
3.1.2 Cash flow hedges		20,270	-	20,270	4,890	-	4,890
3.1.3 Net foreign investment hedges		-	-	-	-	-	-
3.2 Derivative financial instruments for trading purposes		303,303	346,455	649,758	289,886	353,730	643,616
3.2.1 Forward foreign currency buy/sell transactions		90,760	110,001	200,761	51,594	76,973	128,567
3.2.1.1 Forward foreign currency transactions-buy		40,681	57,759	98,440	21,117	42,326	63,443
3.2.1.2 Forward foreign currency transactions-sell		50,079	52,242	102,321	30,477	34,647	65,124
3.2.2 Swap transactions related to foreign currency and interest rates		196,485	185,980	382,465	223,852	228,633	452,485
3.2.2.1 Foreign currency swap-buy		1,815	49,799	51,614	1,303	75,499	76,802
3.2.2.2 Foreign currency swap-sell		7,218	46,429	53,647	5,737	69,822	75,559
3.2.2.3 Interest rate swap-buy		93,726	44,876	138,602	108,406	41,656	150,062
3.2.2.4 Interest rate swap-sell		93,726	44,876	138,602	108,406	41,656	150,062
3.2.3 Foreign currency, interest rate and securities options		16,058	50,474	66,532	14,440	48,124	62,564
3.2.3.1 Foreign currency options-buy		8,029	25,237	33,266	7,220	24,062	31,282
3.2.3.2 Foreign currency options-sell		8,029	25,237	33,266	7,220	24,062	31,282
3.2.3.3 Interest rate options-buy		-	-	-	-	-	-
3.2.3.4 Interest rate options-sell		-	-	-	-	-	-
3.2.3.5 Securities options-buy		-	-	-	-	-	-
3.2.3.6 Securities options-sell		-	-	-	-	-	-
3.2.4 Foreign currency futures		-	-	-	-	-	-
3.2.4.1 Foreign currency futures-buy		-	-	-	-	-	-
3.2.4.2 Foreign currency futures-sell		-	-	-	-	-	-
3.2.5 Interest rate futures		-	-	-	-	-	-
3.2.5.1 Interest rate futures-buy		-	-	-	-	-	-
3.2.5.2 Interest rate futures-sell		-	-	-	-	-	-
3.2.6 Other		-	-	-	-	-	-
B. Custody and pledged items (IV+V+VI)		594,249	387,024	981,273	506,023	339,153	845,176
IV. Items held in custody		74,231	15,668	89,899	56,398	15,826	72,224
4.1 Customer fund and portfolio balances		69,973	-	69,973	52,903	-	52,903
4.2 Investment securities held in custody		3,319	3,039	6,358	2,835	4,383	7,218
4.3 Checks received for collection		807	2,480	3,287	528	2,163	2,691
4.4 Commercial notes received for collection		132	10,021	10,153	132	9,230	9,362
4.5 Other assets received for collection		-	-	-	-	-	-
4.6 Assets received for public offering		-	-	-	-	-	-
4.7 Other items under custody		-	128	128	-	50	50
4.8 Custodians		-	-	-	-	-	-
V. Pledged received		28,718	18,875	47,593	29,339	18,024	47,363
5.1 Marketable securities		132	88	220	132	77	209
5.2 Guarantee notes		199	1,802	2,001	199	1,680	1,879
5.3 Commodity		1	-	1	1	-	1
5.4 Warranty		-	-	-	-	-	-
5.5 Properties		20,406	14,342	34,748	21,640	13,637	35,277
5.6 Other pledged items		7,980	2,643	10,623	7,367	2,630	9,997
5.7 Pledged items-depository		-	-	-	-	-	-
VI. Accepted independent guarantees and warranties		491,300	352,481	843,781	420,286	305,303	725,589
Total off-balance sheet items (A+B)		967,969	799,280	1,767,249	847,218	737,607	1,584,825

The accompanying explanations and notes form an integral part of these consolidated financial statements.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of profit or loss

as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

Income and expense items		Note	Reviewed Current period (01/01/2026- 30/06/2026)	Reviewed Current period (01/04/2026- 30/06/2026)	Reviewed Prior period (01/01/2025- 30/06/2025)	Reviewed Prior period (01/04/2025- 30/06/2025)
		(section five)				
I. Interest income		(IV-1)	29,539	15,452	26,190	12,888
1.1 Interest on loans			18,200	9,645	14,549	7,477
1.2 Interest on reserve requirements			2,997	1,477	2,922	1,547
1.3 Interest on banks			292	154	494	373
1.4 Interest on money market transactions			2,003	844	3,335	792
1.5 Interest on marketable securities portfolio			5,646	3,112	4,655	2,575
1.5.1 Financial assets at fair value through profit or loss			946	665	650	342
1.5.2 Financial assets at fair value through other comprehensive income			2,748	1,477	1,501	939
1.5.3 Financial assets measured at amortised cost			1,952	970	2,504	1,294
1.6 Finance lease income			398	218	232	122
1.7 Other interest income			3	2	3	2
II. Interest expense (-)		(IV-2)	(20,516)	(10,364)	(20,565)	(10,327)
2.1 Interest on deposits			(18,881)	(9,570)	(19,273)	(9,670)
2.2 Interest on funds borrowed			(1,101)	(573)	(980)	(495)
2.3 Interest on money market transactions			(192)	(49)	(25)	(6)
2.4 Interest on securities issued			(296)	(157)	(253)	(134)
2.5 Finance lease expense			(13)	(6)	(13)	(7)
2.6 Other interest expenses			(33)	(9)	(21)	(15)
III. Net interest income/expense (I - II)			9,023	5,088	5,625	2,561
IV. Net fees and commissions income/expense			1,837	975	1,106	590
4.1 Fees and commissions received			2,397	1,286	1,569	851
4.1.1 Non-cash loans			128	72	91	50
4.1.2 Other		(IV-12)	2,269	1,214	1,478	801
4.2 Fees and commissions paid (-)			(560)	(311)	(463)	(261)
4.2.1 Non-cash loans			-	-	-	-
4.2.2 Other		(IV-12)	(560)	(311)	(463)	(261)
V. Dividend income		(IV-3)	10	10	7	7
VI. Trading gain/(loss) (net)		(IV-4)	(2,014)	(1,659)	484	533
7.1 Trading gain/(loss) on securities			(445)	(187)	(345)	(25)
7.2 Gain/(loss) on derivative financial transactions			3,497	(1,158)	7,615	2,709
7.3 Foreign exchange gain/(loss)			(5,066)	(314)	(6,786)	(2,151)
VII. Other operating income		(IV-5)	1,043	410	653	331
VIII. Gross operating income (III+IV+V+VI+VII)			9,899	4,824	7,875	4,022
IX. Expected credit loss (-)		(IV-6)	(787)	(451)	(755)	(421)
X. Other provision expenses (-)			(81)	(35)	(15)	23
XI. Personnel expenses (-)			(2,971)	(1,435)	(2,388)	(1,173)
XII. Other operating expenses		(IV-7)	(4,220)	(2,137)	(3,233)	(1,708)
XIII. Net operating profit/(loss) (VIII-IX-X-XI-XII)			1,840	766	1,484	743
XIV. Income resulted from mergers			-	-	-	-
XV. Income/loss from investments under equity accounting			-	-	-	-
XVI. Gain/loss on net monetary position			-	-	-	-
XVII. Operating profit/loss before taxes (XIII+...+XVI)		(IV-8)	1,840	766	1,484	743
XVIII. Provision for taxes of continued operations (±)		(IV-9)	(398)	(114)	(184)	(71)
18.1 Current tax provision			(976)	(776)	(118)	(62)
18.2 Expense effect of deferred tax (+)			(156)	-	(147)	(68)
18.3 Income effect of deferred tax (-)			734	662	81	59
XIX. Net profit/(loss) from continuing operations (XVII±XVIII)		(IV-10)	1,442	652	1,300	672
XX. Income from discontinued operations			-	-	-	-
20.1 Income from non-current assets held for resale			-	-	-	-
20.2 Profit from sales of associates, subsidiaries and joint ventures			-	-	-	-
20.3 Income from other discontinued operations			-	-	-	-
XXI. Expenses for discontinued operations (-)			-	-	-	-
21.1 Expenses for non-current assets held for resale			-	-	-	-
21.2 Loss from sales of associates, subsidiaries and joint ventures			-	-	-	-
21.3 Loss from other discontinued operations			-	-	-	-
XXII. Profit/(loss) before tax from discontinued operations (XX-XXI)			-	-	-	-
XXIII. Tax provision for discontinued operations (±)			-	-	-	-
23.1 Current tax provision			-	-	-	-
23.2 Expense effect of deferred tax (+)			-	-	-	-
23.3 Income effect of deferred tax (-)			-	-	-	-
XXIV. Net profit/(loss) from discontinued operations (XXII±XXIII)			-	-	-	-
XXV. Net profit/(loss) (XIX+XXIV)		(IV-11)	1,442	652	1,300	672
25.1 Profit/(Loss) from the Group			1,442	652	1,300	672
25.2 Income/(Loss) from Minority Interest (-)			-	-	-	-
Earnings per share			0.4137	0.1870	0.3729	0.1929

The accompanying explanations and notes form an integral part of these consolidated financial statements.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

**Consolidated statement of profit or loss and other comprehensive income
for the period ended 30 June 2026**

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

		Reviewed	Reviewed
Profit or loss and other comprehensive income		Current period	Prior period
		(01/01/2026- 30/06/2026)	(01/01/2025- 30/06/2025)
I.	Current period profit/loss	1,442	1,300
II.	Other comprehensive income	154	568
2.1	Other income/expense items not to be recycled to profit or loss	59	111
2.1.1	Gains/(losses) on revaluation of property, plant and equipment	-	(52)
2.1.2	Gains/(losses) on revaluation of intangible assets	-	-
2.1.3	Defined benefit plans' actuarial gains/(losses)	(15)	7
2.1.4	Other income/(expense) items not to be recycled to profit or loss	88	26
2.1.5	Deferred taxes on other comprehensive income not to be recycled to profit or loss	(14)	130
2.2	Other income/expense items to be recycled to profit or loss	95	457
2.2.1	Translation differences	141	487
2.2.2	Income/(expenses) from valuation and/or reclassification of financial assets measured at FVOCI	(9)	(130)
2.2.3	Gains/(losses) from cash flow hedges	(57)	87
2.2.4	Gains/(losses) on hedges of net investments in foreign operations	-	-
2.2.5	Other income/(expense) items to be recycled to profit or loss	-	-
2.2.6	Deferred taxes on other comprehensive income to be recycled to profit or loss	20	13
III.	Total comprehensive income (I+II)	1,596	1,868

The accompanying explanations and notes form an integral part of these consolidated financial statements.

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of changes in equity

for the period ended 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

Changes in equity

Statement of changes in shareholders' equity		Other comprehensive income/expense items not to be recycled to profit or loss							Other comprehensive income/expense items to be recycled to profit or loss								
Reviewed	Note	Paid-in capital	Share premium	Share cancellation profits	Other capital reserves	Revaluation surplus on tangible and intangible assets	Defined benefit plans' actuarial gains/losses	Other (1)	Translation differences	Income/expenses from valuation and/or reclassification of financial assets measured at FVOCI	Other (2)	Profit reserves	Prior period profit or (loss)	Current period profit or (loss)	Total equity except minority interest	Minority interest	Total shareholders' equity
Prior period (01/01/2025-30/06/2025)																	
I. Balances at beginning of period		3,486	-	-	-	2,220	(92)	73	911	(297)	128	11,367	-	2,235	20,031	-	20,031
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I+II)		3,486	-	-	-	2,220	(92)	73	911	(297)	128	11,367	-	2,235	20,031	-	20,031
IV. Total comprehensive income		-	-	-	-	83	5	23	487	(91)	61	-	-	1,300	1,868	-	1,868
V. Capital increase by cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital increase by internal sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Convertible bonds to shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated debt instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/decrease by other changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit distribution		-	-	-	-	(37)	-	-	-	-	-	2,272	-	(2,235)	-	-	-
11.1 Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to reserves	(II-12)	-	-	-	-	53	-	-	-	-	-	2,182	-	(2,235)	-	-	-
11.3 Other		-	-	-	-	(90)	-	-	-	-	-	90	-	-	-	-	-
Period-end balance (III+IV+.....+X+XI)		3,486	-	-	-	2,266	(87)	96	1,398	(388)	189	13,639	-	1,300	21,899	-	21,899
Current period (01/01/2026-30/06/2026)																	
I. Balances at beginning of period		3,486	-	-	-	3,492	(72)	95	1,604	(43)	146	13,683	-	1,767	24,158	-	24,158
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I+II)		3,486	-	-	-	3,492	(72)	95	1,604	(43)	146	13,683	-	1,767	24,158	-	24,158
IV. Total comprehensive income		-	-	-	-	(6)	(10)	75	141	(6)	(40)	-	-	1,442	1,596	-	1,596
V. Capital increase by cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital increase by internal sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid-in capital inflation adjustment difference		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Convertible bonds to shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated debt instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/decrease by other changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit distribution		-	-	-	-	26	-	-	-	-	-	1,741	-	(1,767)	-	-	-
11.1 Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to reserves	(II-12)	-	-	-	-	26	-	-	-	-	-	1,741	-	(1,767)	-	-	-
11.3 Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period-end balance (III+IV+.....+X+XI)		3,486	-	-	-	3,512	(82)	170	1,745	(49)	106	15,424	-	1,442	25,754	-	25,754

(1) Other (Shares of investments valued by equity method in other comprehensive income not to be recycled to profit or loss and other accumulated amounts of other comprehensive income items not to be recycled to other profit or loss)

(2) Other (Cash flow hedge gain/loss, shares of investments valued by equity method in other comprehensive income recycled to profit or loss and other accumulated amounts of other comprehensive income items recycled to other profit or loss)

(*) It includes the increase in value of real estate sold.

The accompanying explanations and notes form an integral part of these consolidated financial statements.

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of cash flows

for the period ended 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

Statement of cash flows		Note	Reviewed	Reviewed
			Current period	Prior period
			(01/01/2026-30/06/2026)	(01/01/2025-30/06/2025)
A.	Cash flows from banking operations			
1.1	Operating profit before changes in operating assets and liabilities		(7,020)	4,600
1.1.1	Interest received		25,027	23,061
1.1.2	Interest paid		(19,932)	(20,729)
1.1.3	Dividend received		10	7
1.1.4	Fees and commissions received		2,327	1,721
1.1.5	Other income		1,043	653
1.1.6	Collections from previously written-off loans and other receivables		323	171
1.1.7	Payments to personnel and service suppliers		(22,702)	(4,599)
1.1.8	Taxes paid		(638)	(755)
1.1.9	Other		7,522	5,070
1.2	Changes in operating assets and liabilities		(16,863)	(13,878)
1.2.1	Net (increase)/decrease in financial assets at fair value through profit or loss		(1,918)	(870)
1.2.2	Net (increase)/decrease in due from bank		(2,181)	634
1.2.3	Net (increase)/decrease in loans		(31,166)	(22,285)
1.2.4	Net (increase)/decrease in other assets		(1,912)	(8,065)
1.2.5	Net increase/(decrease) in bank deposits		9,144	111
1.2.6	Net increase/(decrease) in other deposits		(9,586)	9,649
1.2.7	Net increase/(decrease) in financial liabilities at fair value through profit or loss		-	-
1.2.8	Net increase/(decrease) in funds borrowed		(189)	5,797
1.2.9	Net increase/(decrease) in matured payables		-	-
1.2.10	Net increase/(decrease) in other liabilities		20,945	1,151
I.	Net cash provided from banking operations		(23,883)	(9,278)
B.	Cash flow from investing activities			
II.	Net cash provided from investing activities		(1,258)	(5,184)
2.1	Cash paid for acquisition of subsidiaries, investments in associates and joint ventures		-	-
2.2	Cash obtained from disposal of subsidiaries, investments in associates and joint ventures		-	-
2.3	Purchases of property and equipment		(798)	(242)
2.4	Disposals of property and equipment		556	456
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive income		(1,829)	(4,584)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive income		94	176
2.7	Cash paid for purchase of financial assets measured at amortised cost	(I-6)	(1,250)	(49)
2.8	Cash obtained from sale of financial assets measured at amortised cost	(I-6)	2,869	4
2.9	Other		(900)	(945)
C.	Cash flows from financing activities			
III.	Net cash provided from financing activities		(337)	(122)
3.1	Cash obtained from funds borrowed and securities issued	(II-4)	-	-
3.2	Cash used for repayment of funds borrowed and securities issued	(II-4)	-	-
3.3	Issued equity instruments		-	-
3.4	Dividends paid	(II-12)	-	-
3.5	Payments for finance leases		(337)	(122)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		1,263	2,959
V.	Net increase in cash and cash equivalents (I+II+III+IV)		(24,215)	(11,625)
VI.	Cash and cash equivalents at beginning of the period		61,183	47,064
VII.	Cash and cash equivalents at the end of the period		36,968	35,439

The accompanying explanations and notes form an integral part of these consolidated financial statements.

ING Bank A.Ş. and its Financial Subsidiaries

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Section three

Accounting policies

I. Explanations on basis of presentation

a. The preparation of the consolidated financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and regulation on the Regulation on Accounting Applications for Banks and Safeguarding of Documents

The consolidated financial statements have been prepared in accordance with the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" and other regulations, communiqués, explanations and circulars promulgated by the Banking Regulation and Supervision Agency ("BRSA") in relation to accounting and financial reporting principles of banks and for the issues not regulated by as per Turkish Financial Reporting Standards ("TFRS") issued by the Public Oversight Accounting and Auditing Standards Authority ("POA") (hereafter, referred as "BRSA Accounting and Financial Reporting Legislation"). The Bank maintains its books in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation. TFRS contains Turkish Accounting Standards ("TAS"), Turkish Financial Reporting Standards and explanations and interpretations related to the standards.

The consolidated financial statements have been prepared at Turkish Lira on a historical cost basis, except for the financial assets and financial liabilities measured on a fair value basis.

The preparation of consolidated financial statements in conformity with BRSA Accounting and Financial Reporting Legislation requires the use of certain critical accounting estimates and assumptions by the Parent Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates and assumptions include fair value calculation of financial instruments and impairment of financial assets are being reviewed regularly and, when necessary, adjustments are made and the effects of these adjustments are reflected in the statement of profit or loss.

b. Accounting policies and valuation principles applied in the preparation of consolidated financial statements

The accounting policies and valuation principles applied in the preparation of consolidated financial statements are determined and applied in accordance with BRSA Accounting and Financial Reporting Legislation. The accounting policies adopted in the preparation of the consolidated financial statements are consistent with the standards used in the previous year.

Pursuant to the Communiqué Amending the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Notes, published in the Official Gazette No. 33239 dated 30 April 2026, the amounts presented in the financial statements and the related disclosures and notes have been presented in millions of Turkish Lira (TL) starting from the reporting period ended 30 June 2026. Comparative prior period amounts have also been presented in millions of Turkish Lira (TL) on the same basis.

c. Changes in accounting policies and disclosures

New and revised Turkish Accounting Standards effective for annual periods beginning on or after 1 January 2026 have no material effect on accounting policies, financial position and financial performance of the Group. New and revised TAS and TFRS issued but not yet effective as of the finalization date of the financial statements will not have material effect on accounting policies, financial position and financial performance of the Group.

Entities whose functional currency is the currency of a hyperinflationary economy present their financial statements in terms of the measuring unit current at the end of the reporting period according to "TAS 29 Financial Reporting in Hyperinflation Economies". Based on the announcement made by Public Oversight, Accounting and Auditing Standards Authority (POA) on 23 November 2023, entities applying Turkish Financial Reporting Standards (TFRS) are required to present their financial statements by adjusting for the impact of inflation for the annual reporting period ending on or after 31 December 2023, in accordance with the accounting principles specified in TAS 29. In the same announcement, it was stated that institutions or organizations authorized to regulate and supervise in their respective scope might determine different transition dates for the implementation of inflation accounting, and in this context, Banking Regulation and Supervision Agency (BRSA) announced that financial statements of banks, financial leasing, factoring, financing, savings financing and asset management companies as of 31 December 2023 would not be subject to the inflation adjustment in accordance with BRSA Board decision on 12 December 2023.

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I. Explanations on basis of presentation (continued)

BRSA also announced that banks, financial leasing, factoring, financing, savings financing and asset management companies are required to apply inflation adjustment as of 1 January 2025 in accordance with BRSA Board decision on 11 January 2024. However, in accordance with the later decision of the BRSA dated 18 December 2025 and numbered 11340, it was announced that inflation accounting would not be applied in 2025. Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the consolidated financial statements of the Group as of 30 June 2026.

In September 2023, POA issued amendments to TAS 12, which introduce a mandatory exception in TAS 12 from recognizing and disclosing deferred tax assets and liabilities related to Pillar Two income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organization for Economic Cooperation and Development (OECD). The amendments also introduced targeted disclosure requirements for entities affected by the tax laws. The temporary exception from recognition and disclosure of information about deferred taxes and the requirement to disclose the application of the exception apply immediately and retrospectively upon issue of the amendments. The amendments did not have a significant impact on the financial position or performance of the Group.

II. Explanations on the strategy of using financial instruments and foreign currency transactions

The Group manages its financial instruments strategies according to its liability structure. The liability structure is mainly comprised of deposits. The investment instruments are generally chosen from liquid instruments. Thus, liquidity is sustained to meet liabilities. As reporting date, the Group's asset and shareholder's equity structure are sufficient to meet its liabilities.

Due to the risks management policy, the Group does not take significant currency positions. In case of a currency risk arising from the customer transactions, the Group makes contra transactions in order to close the position.

The investment decisions are made taking the balance sheet items' maturity structure and interest rates into consideration. Limits related to the balance sheet are determined. The distribution of assets is determined and income analyses are made according to this distribution.

When carrying out off-balance sheet forward transactions, the Group aims to perform contra transactions as well, thus paying maximum attention to the currency and interest rate risks. The customer limits for transactions are determined.

Explanations on foreign currency transactions:

Translation gains and losses arising from foreign currency transactions are accounted for within the period in which the transaction occurs. In period-ends, foreign currency denominated monetary assets and liabilities are translated into TL with the exchange buying rates of the Parent Bank prevailing at the reporting date. Gains and losses arising from such transactions are recognized in the statement of profit or loss under the account of foreign exchange gains or losses.

Foreign currency denominated accounts of the subsidiaries within the Group have been valued with the foreign exchange buying rates applicable on the reporting date.

Regarding the financial statements of the foreign subsidiary of the Group, balance sheet items are converted to Turkish Lira at the period-end balance sheet exchange rates, and statement of profit or loss items are converted at average exchange rate, and all resulting exchange differences are accounted in the shareholders' equity under "Other comprehensive income or expense items to be recycled in Profit or Loss".

III. Explanations on consolidated subsidiaries

According to the full consolidation method, all of the subsidiaries' assets, liabilities, income, expense and off-balance sheet items are combined with the Parent Bank's assets, liabilities, income, expense and off-balance sheet items. The book value of the Parent Bank's investment in each subsidiary and the capital of each subsidiary are eliminated. Intercompany balances and profits and losses resulting from intercompany transactions are offset against each other. Parent Bank's guarantees given for the cash loans granted by consolidated subsidiaries are eliminated at consolidation and such exposures are included under cash loans in assets.

Where different accounting policies have been applied by the subsidiaries, these accounting policies have been aligned with the accounting policies of the Parent Bank.

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III. Explanations on consolidated subsidiaries (continued)

ING European Financial Services Plc.

ING European Financial Services Plc., headquartered in Dublin, Ireland, has been operating since 1994 and is subject to Irish laws and regulations. The principal activity of ING European Financial Services Plc. is the provision of lending facilities to corporate clients and financial institutions.

The financial statements of the Company are prepared in EUR in accordance with the accounting principles effective in Ireland. The required adjustments and re-classifications have been made to the financial statements of the Company in order to comply with the financial statements of the Parent Bank.

ING Finansal Kiralama A.Ş. (ING Leasing)

ING Leasing was established in 2008 for the purpose of operating in financial leasing activities and executing all kinds of transactions and contracts related to these activities. The company was granted operating license with the BRSA Board Decision, No. 3564, dated 3 March 2010.

The Company prepares its financial statements in accordance with the Regulation on Accounting Practices and Financial Statements of Financial Leasing, Factoring and Financing Companies, communique on Uniform Chart of Accounts and Prospectus to be implemented by Financial Leasing, Factoring and Financing Companies, TFRS and other regulations, communiqués, explanations and circulars promulgated by the BRSA in relation to accounting and financial reporting principles. The required adjustments and re-classifications have been made on the financial statements of the Company in order to comply with the financial statements of the Parent Bank.

ING Yatırım Menkul Değerler A.Ş. (ING Securities)

ING Securities was established in 1991 under the title Universal Menkul Değerler A.Ş. in 1991, and was acquired by ING UK Holdings Limited on 30 October 2008, and the title of the Company was changed as ING Yatırım Menkul Değerler A.Ş. at the date of 27 May 2009. 100% shares of ING Securities were purchased by the Parent Bank on 15 August 2012.

Capital Markets Board approved the ING Securities's application for continuing its operations and performing margin trading, short selling and lending and borrowing transactions of capital market instruments under its trading brokerage license as of 11 January 2013. On 26 July 2013, the Capital Markets Board approved the Company's application for a license to operate as an intermediary in trading derivatives for the purpose of operating in the futures and options market. With the Capital Market Board letter, dated 19 November 2013, the application of ING Securities for the establishment of an agency was approved as from 15 November 2013.

The financial statements of the Company are prepared in accordance with the Capital Markets Board legislation with respect to TFRS enacted by POA. The required adjustments and re-classifications have been made to the financial statements of the Company in order to comply with the financial statements of the Parent Bank.

IV. Explanations on forward and options contracts and derivative instruments

The Group's derivative instruments consist of forward buy/sell, swaps, futures, and options contracts.

Derivative financial instruments of the Group are classified as "Derivative financial assets designated at fair value through profit or loss" per "TFRS 9 Financial Instruments" ("TFRS 9").

Derivatives are initially recorded at their fair values. The related transaction costs are recognized in profit or loss statement at the date they incur. In accordance with the classification of derivative financial instruments, if the fair value is positive, the amount is classified as "Derivative financial assets designated at fair value through profit or loss", if the fair value is negative, the amount is classified as "Derivative financial liabilities designated at fair value through profit or loss". The fair value differences of derivative financial instruments are recognized in the statement of profit or loss under trading profit/loss line in profit/loss from derivative financial transactions. The fair value of derivative instruments is calculated by taking into account the market value of the derivatives or by using the discounted cash flow model.

The Group, use the TL OIS interest rate curve in order to more accurately reflect the fair value measurement for CBRT and BIST swap transactions and made the necessary fair value measurement arrangements.

Payables and receivables arising from the derivative instruments are recorded in the off-balance sheet accounts at their contractual values.

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IV. Explanations on forward and options contracts and derivative instruments (continued)

Explanations on derivative financial instruments held for hedging purposes

As permitted by TFRS 9, the Group continues to apply hedge accounting in accordance with "TAS 39 Financial Instruments: Recognition and Measurement ("TAS 39").

The Group applies cash flow hedge accounting using interest rate and cross currency swap transactions, in order to hedge its TL floating rate deposits and revolving loans. Within the scope of cash flow hedge accounting, change in fair value of the hedging instrument, being positive or negative, is accounted in "Derivative financial assets measured at fair value through other comprehensive income" or "Derivative financial liabilities at fair value through other comprehensive income", respectively, in the balance sheet. The Group implements effectiveness tests at the balance sheet dates for hedge accounting; the effective parts are accounted as defined in TAS 39, in financial statements under equity "Accumulated other comprehensive income or expense to be reclassified to profit or loss" whereas the amount concerning ineffective parts is recognised in profit or loss statement. The changes recognized in shareholders' equity are removed and included in profit or loss statement in the same period when the hedged cash flows effect the income/loss.

Fixed interest rate foreign currency borrowings of the Group are subject to fair value hedges. The fair value risks of relevant fixed-rate financial liabilities are protected by interest rate swaps. In periods when the relationship between the hedging instrument and the hedged item is effectively measured; within the scope of fair value hedge accounting, changes in the fair value of the hedged item are recognized in profit or loss.

Effectiveness tests are performed at the beginning of the hedge accounting period and at each reporting period. The effectiveness tests are carried out using the "Dollar off-set model" and the hedge accounting is applied as long as the test results are between the ranges of 80%-125% of effectiveness.

The hedge accounting is discontinued when the hedging instrument expires, is exercised, sold or no longer effective. When discontinuing fair value hedge accounting, the cumulative fair value changes in carrying value of the hedged item arising from the hedged risk are amortised to profit or loss statement under trading account income/loss caption over the maturity of the hedged item from that date of the hedge accounting is discontinued. While expiring, sale, discontinuing cash flow hedge accounting or when no longer effective the cumulative gains/losses recognised in shareholders' equity until the cash flows of the hedged item are realized and presented under "Accumulated other comprehensive income or expense to be reclassified to profit or loss" are continued to be kept in this account.

When the cash flows of hedged item incur, the gain/losses accounted for under shareholders' equity are recognised in profit or loss statement considering the original maturity. As of the current reporting period, no hedge ineffectiveness has been identified.

V. Explanations on interest income and expenses

Interest income and expenses are recognized on an accrual basis using the effective interest method (the rate which equals the future cash flows of a financial asset or liability to its net book value) by taking into consideration present principal amount.

As of 1 January 2018, the Group applies the effective interest rate on the amortized cost of the asset for subsequent reporting periods for the financial assets impaired and classified as non-performing loan. Such interest income calculation is based on contractual basis for all financial assets subject to impairment calculation. During calculation of loss given default rate in expected credit loss models effective interest rate is used, thus, calculation of expected credit losses includes calculated interest amount. Therefore, a reclassification is made between the accounts of "Expected Credit Losses" and "Interest Income from Loans" for such calculated interest amount. If the credit risk of the financial instrument improves to the extent that the financial asset is no longer considered as impaired and the improvement can be attributed to an incident that eventually takes place (such as an increase in the loan's credit rating), the system calculates interest income at subsequent reporting periods by applying the effective interest rate to the gross amount.

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VI. Explanations on fee and commission income and expenses

Fees and commissions except for which are integral part of the effective interest rates of financial instruments measured at amortized costs, are accounted for in accordance with "TFRS 15-Revenue from Contracts with Customers". Depending on the nature of the transaction, fee and commission income / expenses are recorded on an accrual basis or using the effective interest method during the service period. Income generated by contract or through the purchase of assets for third parties are recognized in the income accounts according to the periods in which they are realized.

VII. Explanations on financial instruments

Initial recognition of financial instruments

A financial asset or a financial liability is recognized in the statement of financial position only when it is a party to the contractual provisions of the financial instrument. A regular way purchase or sale of financial assets shall be recognised and derecognised, as applicable, using trade date accounting or settlement date accounting. Purchase and sale transactions of securities are accounted at the settlement date.

Initial measurement of financial instrument

The classification of financial instruments at initial recognition depends on the contractual conditions and the relevant business model. Except for the assets in the scope of "TFRS 15-Revenue from Contracts with Customers", at initial recognition, the Group measures financial asset or financial liabilities at fair value plus or minus, in the case of a financial asset or financial liability not at fair value through profit/loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset or financial liability.

Classification of financial instruments

On which category a financial instrument shall be classified at initial recognition depends on both the business model for managing the financial assets and the contractual cash flow characteristics of the financial asset. Thus, the Group has classified all financial assets beginning from 1 January 2018 on the basis of the business model used for the management of these assets and the contractual cash flows.

As per TFRS 9, the Group classifies a financial asset on the basis of its contractual cash flow characteristics if the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. In order to assess whether the element provides consideration for only the passage of time, an entity applies judgement and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set. When the contractual conditions are exposed to the risks which are not consistent with the basic lending arrangement or variability of cash flows, the relevant financial asset is measured at fair value through profit or loss. The Group has tested the "Whether Contractual Cash Flows Solely Payments of Principal and Interest" test for all financial assets within the scope of TFRS 9 transition and evaluated asset classifications within the business model.

Assessment of business model

As per TFRS 9, the business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular business objective.

The Group's business models are divided into three categories.

A business model whose objective is to hold assets in order to collect contractual cash flows:

A business model whose objective is to hold assets in order to collect contractual cash flows are managed to realise cash flows by collecting contractual payments over the life of the instrument. The financial assets that are held within the scope of this business model are measured at amortised cost when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Central Bank, banks, money market placements, financial assets measured at amortized cost, loans, lease receivables, factoring receivables and other receivables are evaluated within this business model.

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VII. Explanations on financial instruments (continued)

A business model whose objective is achieved by both collecting contractual cash flows and selling financial assets:

The business model in which financial assets are held both for the collection of contractual cash flows and for the sale of financial assets. Fair value change of the financial assets that are held within the scope of this business model are accounted under other comprehensive income when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets measured at fair value through other comprehensive income are evaluated within this business model.

Other business models:

Financial assets are measured at fair value through profit or loss if they are not held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Financial assets measured at fair value through profit/loss derivative financial instruments are evaluated within this business model.

Measurement categories of financial assets and liabilities

According to TFRS 9, the Group's financial assets are classified in three main categories as listed below:

- Financial assets measured at fair value through profit loss
- Financial assets measured at fair value through other comprehensive income and
- Financial assets measured at amortized cost (including credits).

Financial assets measured at fair value through profit/loss:

Financial assets at fair value through profit/loss are financial assets other than the ones that are managed with business model that aims to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are recognized in profit or loss.

Financial assets measured at fair value through other comprehensive income:

As per TFRS 9, the financial investments are measured at fair value through other comprehensive income if financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to statement of profit or loss. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Other Comprehensive Income Income/Expense Items to be Recycled in Profit or Loss" under shareholders' equity. When the financial assets are collected or disposed of, the accumulated fair value differences reflected in equity are recognized in profit or loss.

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VII. Explanations on financial instruments (continued)

Equity securities, which are classified as financial assets at fair value through other comprehensive income, that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, less provision for impairment. In this context, the Group has evaluated that the costs of equity securities, which are classified as financial assets measured at fair value through other comprehensive income, has been assessed that they reflect the approximate fair values. The fair value level of the related assets has been determined as Level 3.

The Parent Bank has inflation indexed ("CPI") government bonds in its financial assets at fair value through other comprehensive income and measured at amortized cost portfolios. CPI government bonds that are their real principal amounts are preserved from inflation. These marketable securities are valued and accounted according by using effective interest rate method by considering the reference inflation index at the issue date and estimated inflation rate together with the based on the index calculated. The reference indices used for the real interest payments about these marketable securities are determined based on the CPIs of two months before. The Parent Bank determines the estimated inflation rates used for valuation of securities in line with this. The estimated inflation rate used is updated during the year when necessary. At the end of the year, the actual inflation rate is used.

During initial recognition an entity can choose in an irrevocable way to record the changes of the fair value of the investment in an equity instrument that is not held for trading purposes in the other comprehensive income. In the case of this preference, the dividend from the investment is taken into the financial statements as profit or loss.

Financial assets measured at amortized cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at "Amortized Cost" by using "Effective interest rate method". Interest income obtained from financial assets measured at amortized cost is accounted in statement of profit or loss.

Loans:

Loans represent financial assets other than those held for trading in short term or generated through providing money, commodity and services to debtors.

Loans are financial assets with fixed or determinable payments and not quoted in an active market.

Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the effective interest rate method.

The Group's all loans are recorded under the "Loans Measured at Amortized Cost" account.

VIII. Explanations on impairment of financial assets

With the "Regulation on the Procedures and Principles for Determination of Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside (Provision Regulation)" promulgated in the Official Gazette, no. 29750, dated 22 June 2016, the Group has started calculating provisions as of 1 January 2018, in scope of TFRS 9 for financial instruments, loans and other receivables. Accordingly, loss allowance for expected credit losses is recognized for the financial assets measured at amortised cost and financial assets measured at fair value through other comprehensive income.

Per TFRS 9, loss allowance for expected credit losses is recognised on financial assets measured at amortised cost, financial assets measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts not measured at fair value through profit or loss. Expected credit loss estimates should include objective information weighted according to possibilities and that can be supported about past events, existing conditions and predictions about future economic conditions.

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VIII. Explanations on impairment of financial assets (continued)

Financial assets within the scope of TFRS 9 are allocated to the three stages according to the change in the quality of the loan after initial recognition and are calculated on the basis of the expected credit loss stage:

- **Stage 1:** For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of 12-month expected credit losses.
- **Stage 2:** In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

A financial asset is transferred from Stage 1 to Stage 2 when there is a significant increase in credit risk after initial recognition. Group has established a framework which incorporates quantitative and qualitative information to identify significant risk increases on an asset level applying a relative assessment. Each financial asset is assessed at the reporting date to determine significant risk increase.

Group considers the following criteria.

Quantitative criteria: The change in lifetime probability of default is the main trigger for the transfer between Stage 1 and Stage 2. The trigger compares probability of default at the origination date versus probability of default at the reporting date, considering the remaining maturity. Assets can be transferred in both directions between Stage 1 and Stage 2. In order to determine if movements can be considered as significant, Group implements different probability of default thresholds to evaluate absolute and relative changes occurring in both retail and corporate portfolios. Related thresholds are being analyzed by back-testing and revised accordingly if necessary.

Qualitative criteria: Group considers several indicators aligned with those used in credit risk management. Specific qualitative criteria for retail and corporate portfolio have been defined, according to its particularities and with the policies currently in use. The use of these qualitative criteria is complemented with the use of expert judgement.

- Having past due more than legal regulations,
 - Loans classified to watch list status according to the decision of the Group's management,
 - Restructured loans in compliance with "Regulation on the Procedures and Principles for Determination of Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside",
 - Restructured loans according to an administrative judgement,
 - Loans classified in scope of collective significant increase in credit risk,
 - Retail customer loans that have experienced a significant increase in credit risk.
- **Stage 3:** Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognised and interest revenue is calculated on the net carrying amount.

The following criteria are taken into consideration in determining the impairment:

- Having past due more than legal regulations,
- Problems in aspect of client's creditworthiness,
- Collaterals and/or debtor's equities are insufficient for the timely payment of receivables,
- Collection of receivables is considered to be delayed for more than legal regulations due to macroeconomic, industry specific or customer specific reasons.

Use of present, past, future information and macroeconomic predictions:

Expected loss estimations take into consideration multiple macroeconomic scenarios for which the probability is measured according to past events, existing conditions and predictions about future economic conditions for economic variables (such as unemployment rates, GDP growth, real estate prices index and interest rates). Group has defined three macroeconomic scenarios to use for future predictions, a baseline, an up-scenario and a down-scenario. Macroeconomic models are used to convert the parameters used in expected loss estimations to forward looking versions. Different models exist for large corporate, financial institutions, commercial, retail mortgage and retail portfolios.

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VIII. Explanations on impairment of financial assets (continued)

Expected credit loss measurement:

Group applies "Probability of Default x Exposure at Default x Loss Given Default" method which also takes the time value of money into account. For Stage 1 financial assets; a forward-looking approach over a twelve-months period is applied in order to calculate expected credit loss. For Stage 2 financial assets; a lifetime expected loss is calculated. The lifetime expected loss is the discounted sum of the portions of lifetime losses related to default events within each period of twelve months till maturity. For Stage 3 financial assets; the probability of default equals 100%, the loss given default and the exposure at default represent a lifetime expected loss calculated based on properties of the defaulted loan.

Disclosures on write-off policy:

"The amendment with respect to the regulation on the Principles and Procedures Regarding the Classification of Loans and Reserves Set Aside for These Loans" entered into force with its publication in the Official Gazette No.31533 on 6 July 2021. Pursuant to the regulation, the Parent Bank may write-off the portion of the loans, classified as "Fifth Group - Loans Classified as Loss", for which there is no reasonable expectation of recovery, within the scope of TFRS 9, as of the first reporting period (interim or year-end reporting period) following their classification in this Group, deducted from the records within the period deemed appropriate by the Parent Bank, taking into account the situation of the debtor. The Parent Bank performs objective and subjective assessments whether there is a reasonable expectation.

Partial write-off transactions from the financial statements mean that the financial asset will be reimbursed at a certain rate by the debtor, and the amount remaining after the payment of the amount in question or the part of the bank that is classified under group 5 and which does not have reasonable expectations to be recovered.

IX. Explanations on offsetting financial assets

Financial assets and liabilities are shown on the balance sheet at their net amounts when the Group has a legally enforceable right to offset the recognized amounts and intends to settle the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. Explanations on sales and repurchase agreements and securities lending transactions

Marketable securities sold under repurchase agreements ("Repo") are classified as financial assets whose fair value difference is reflected on profit-loss, and which are other comprehensive income or will be measured at amortised cost, in parallel to the classification of financial instruments. Funds provided in return for repo transactions are recognized in the "Funds provided by repo transactions" accounts. The income related to repurchase agreements are reflected to the interest income on marketable securities and expenses paid in relation to repurchase agreements are recognized in "Interest on money market borrowings" accounts.

Securities ("Reverse repo") that are purchased with repurchase agreements are classified under "Receivables from reverse repo transactions". Interest income obtained from reverse repo transactions are recognized under the account "Interest obtained from money market transactions".

Securities lending transactions are classified under "Money Market Placements" and accruals are calculated for the interest expense occurred.

XI. Explanations on property and equipment held for sale and related to discontinued operations and on payables regarding these assets

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing loans and receivables, and are accounted in the financial statements in accordance with the regulations of "Turkish Financial Reporting Standard for Assets Held for Sale and Discontinued Operations TFRS 5".

The assets that meet the criteria of being classified under assets held for sale are measured at the lower of their book values or fair value less costs to be incurred for sale, depreciation for these assets is ceased and these assets are presented separately in the balance sheet. In order for an asset to be classified as an asset held for sale, the related asset (or the asset group to be disposed of) shall be ready to be sold immediately under usual conditions and should have a high possibility of being sold. To have a high possibility of a sale or sales, a plan should have been made for the sale of the asset (or the asset group to be disposed) and an active program should have been started by the management, aiming to complete the plan and determine the buyers.

A discontinued operation is a part of an entity which is classified as to be disposed or held for sale. The results related to discontinuing operations are presented separately in the statement of profit or loss. The Group does not have any discontinued operations.

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XII. Explanations on goodwill and other intangible assets

The intangible assets are measured at their cost calculated by adding the acquisition costs and other direct costs necessary for making the asset in working order.

Subsequently, intangible assets are carried at cost less accumulated depreciation and provision for value decrease.

Intangible assets are depreciated according to straight line method and depreciation rates are determined in line with the useful lives of related assets.

The intangible assets	13% - 33%
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According to TAS 38, Parent Bank's classified as intangible assets are mainly software programs. Useful lives of these assets are determined 3-8 years, taking into the expected useful life of the asset, technical, technological or other types of obsolescence and maintenance costs necessary to obtain the expected economic benefits from the asset.

The Group does not have goodwill.

XIII. Explanations on property and equipment

Property and equipment are initially measured at cost calculated by adding the acquisition fees and any directly attributable costs for making the asset in working order. Subsequently, property and equipment are carried at cost less accumulated depreciation and provision for value decrease.

As of 2024, the Parent Bank has decided to apply revaluation model for properties recorded under tangible assets instead of cost model in accordance with the "TAS 16 Property, Plant and Equipment Standard". The revaluation difference arising from the valuations performed by independent expertise firms for real estates which is registered in the Banks ledger is accounted under revaluation surplus on tangible assets under equity.

If there is evidence of impairment, the Parent Bank estimates recoverable amount of relevant assets within the framework of the "Turkish Accounting Standard Impairment of Assets" ("TAS 36") and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

Property and equipment are depreciated according to straight line method and depreciation rates are determined in line with the useful lives of related assets.

Immovables	2%
Movables, assets acquired by financial leasing	2% - 50%
Right-of-use assets	9% - 50%

The depreciation is set aside at the amount calculated through proportion of the yearly depreciation amount foreseen for the assets held for less than one accounting period to the time for which the asset is held in asset.

Gains and losses on the disposal of property and equipment are reflected in the profit and loss of the related period.

Expenditures for the repair and maintenance of property and equipment are recognized as expense. There is no injunction, pledge or mortgage on property and equipment. There is no purchase commitment related to property and equipment.

XIV. Explanations on investment properties

"TAS 40 Investment Properties" was republished in the Official Gazette no. 29826 dated 16 April 2018 and as a Board Decision to be implemented in the accounting periods starting after 01 January 2005. The purpose of this standard; to determine the rules regarding the accounting and disclosure of investment properties. Rather than use in the production of goods and services, for administrative purposes, or for sale in the normal course of business, land and buildings held for the purpose of earning rent or appreciation, or both; it's classified as investment property. The Parent Bank's does not have investment properties as of 30 June 2026.

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XV. Explanations on leasing transactions

a. Accounting of leasing operations as lessor

The Parent Bank performs financial leasing operations as a "Lessor" through ING Finansal Kiralama A.Ş. which is a consolidated subsidiary. Transactions are accounted for in accordance with the relevant accounting standards.

b. Accounting of leasing operations as lessee

Assets acquired under financial leases are capitalized at lower of the fair values of leased assets or discounted value of lease installments. While the total amounts of lease amounts are recognized as liability, the related interest amounts are accounted for as deferred interest. Assets subject to financial leases are followed under property and equipment and are depreciated by using straight-line method. The estimated depreciation rates are determined according to their estimated useful lives.

The Group performs operating lease for branches. With the "TFRS 16 Leases" standard which became effective as of 1 January 2019, the difference between the operating lease and financial lease has been removed and the lease transactions are started to be recognised under "Tangible Fixed Assets" as an asset (right of use asset) and under "Liabilities from Leasing" as a liability. Other operating leases are not considered within the scope of TFRS 16 as they are below the materiality level and the corresponding rent payments are recognized under "Other Operating Expenses".

The Group – as lessee:

The Group assesses whether a contract is (or contains) a lease at the inception of the contract. A contract is a lease contract or contains a lease on the basis of whether the right to control the use of an identified asset is being transferred for a period of time, against remuneration. In this case, at the commencement date, the right-of-use assets are recognized under "Tangible Assets" and lease liabilities are recognized under "Lease Payables" by the Group.

The Group initially measures the right-of-use asset applying a cost model in the financial statements and it includes the following:

- (a) Lease liabilities in the balance sheet, initially measured at the present value,
- (b) Remaining lease payment amount before or at the commencement date, after all lease incentives are eliminated,
- (c) All initial direct costs beared by the Group and
- (d) An estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

The Group measures the right-of-use asset at cost less any accumulated depreciation and any accumulated impairment losses; and adjusted for any remeasurement of the lease liability.

The Group applies the depreciation requirements in "TAS 16 Property, Plant and Equipment" standards in depreciating the right-of-use asset.

At the commencement date, the Group measures the lease liability at the present value of the lease payments that are not paid on that date. The lease payments are discounted using the interest rate implicit in the lease if that rate can be readily determined. The lease payments are discounted using the alternative borrowing interest rate.

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XV. Explanations on leasing transactions (continued)

At the commencement date, the lease payments included in the measurement of lease liabilities are composed of payments that will be made during the underlying asset's lease term and payments that are not made at the commencement date are indicated below:

- (a) Remaining amount of fixed payments after elimination of any lease incentives receivable,
- (b) Variable future lease payments resulting from a change in an index or a rate used to determine those payments' initial measurement at the commencement date,
- (c) Amounts expected to be payable under a residual value guarantee by the Bank,
- (d) Purchasing option's cost if the Group is sure at a reasonable level that purchasing option will be used and
- (e) Payment of the fine due to the termination of the lease if the lease period refers to an option for the termination of the lease.

After the commencement date, the Group measures the lease liability as indicated below:

- (a) Measures the lease liability by increasing the carrying amount to reflect interest on the lease liability,
- (b) Measures the lease liability by reducing the carrying amount to reflect the lease payments made and
- (c) Remeasures the carrying amount to reflect any reassessment or lease modifications, or to reflect revised in-substance fixed lease.

XVI. Explanations on provisions, contingent assets and liabilities

Provisions and contingent liabilities are accounted in accordance with, "Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

Provisions are recognized when there is a present legal or constructive obligation as a result of past events at the balance sheet date; when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate can be made of the amount of the obligation.

Provisions are set aside for highly probable and reliably estimated amount of liabilities arisen as a result of prior period events, at the time when such liabilities arise.

XVII. Explanations on obligations related to employee rights

Provision for employee severance benefits has been accounted for in accordance with "TAS 19 Employee Benefits" ("TAS 19").

In accordance with the existing social legislation in Türkiye, the Parent Bank and its subsidiaries operating in Türkiye is required to make lump-sum termination indemnities including retirement and notice payments to each employee whose employment is terminated due to resignation or for reasons other than misconduct. The retirement pay is calculated for every working year within the Parent Bank over salary for 30 days or the official ceiling amount per year of employment and the notice pay is calculated for the relevant notice period as determined based on the number of years worked for the Parent Bank.

The Parent Bank and its subsidiaries operating in Türkiye has calculated provision for employee severance benefits in the attached financial statements in accordance with Turkish Accounting Standard for Employee Benefits TAS 19 by using the "Projection Method" and discounted the total provision by using the current market yield on government bonds based on their previous experience in the issues of completion of personnel service period and severance pay eligibility. Actuarial gains and losses are recognized under equity in accordance with the TAS 19 standard.

In accordance with the existing social legislation in Türkiye, the Parent Bank and its subsidiaries operating in Türkiye is required to make contribution to Social Security Institution ("SSI") on behalf of their employees. The Parent Bank and its subsidiaries have no further obligations to make any payments to their employees or to the Social Security Institution (SSI) other than the statutory contribution payments. These premiums are reflected in personnel expenses when they accrue.

Provision for the employees' unused vacations has been booked by the Group in accordance with TAS 19 and is reflected in the financial statements.

There are no foundations, pension funds or similar associations of which the Group's employees are members.

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XVIII. Explanations on taxation

a. Current tax

The Parent Bank and its subsidiaries operating in Türkiye are subject to tax legislation and practices effective in Türkiye.

While corporate tax which is applied to corporate earnings at the rate of 20% in Türkiye, in accordance with the regulation introduced by the Law No. 7394 on the "Law on Evaluation of Immovable Property Owned by the Treasury and Amendment to the Value Added Tax Law", this rate has been determined to be applied as 25% for the corporate earnings of 2022 and later taxation periods for the banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies. In accordance with the Law numbered 7456 which is published in Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate for the banks has been determined as 30%. This rate starting from the declarations of 1 October 2023 and to be valid for to the earnings to be obtained in 2023 and the following accounting periods.

The corporate tax rate is applied to the net corporate income after the addition of expenses not subject to deduction according to tax legislation, deduction of exemptions in tax laws (such as participation earnings exemption) and application of tax relief (reduction). No further tax is paid if the profit is not distributed.

By tax-resident corporations under the article 94 of the Income Tax Law and the articles 15 and 30 of the Corporate Tax Law;

- Full taxpayer to real persons,
- Those who are not taxpayers of income and corporate taxes and those who are exempt from these taxes,
- To limited taxpayer institutions, excluding those that obtain dividends through a workplace or permanent representative in Türkiye,
- Limited taxpayer to real persons,
- For non-limited taxpayers who are exempt from income and corporate taxes,

There was a 10% withholding tax on distributed dividends (adding the profit to the capital does not count as profit distribution). In other words, there is no tax deduction on the dividends distributed by fully taxpayer institutions to fully taxpayer institutions and non-resident taxpayer corporations that obtain dividends through a workplace or permanent representative in Türkiye.

Under the additional articles added to the Corporate Tax Law by Law No. 7524 dated August 2, 2024, the earnings of affiliates of multinational enterprise groups are subject to a global minimum corporate tax rate of at least 15%. In addition, with the Corporate Tax Law ("Law"), corporate taxpayers have been in scope of Domestic Minimum Corporate Tax Application on their earnings, effective from January 1, 2025. According to the regulation, the corporate tax calculated by the corporate taxpayers within general rules of Law will be compared with 10% of the corporate income before deductions and exceptions specified in the Law, and the higher amount will be taken into account in the declaration as the calculated corporate tax.

With the Presidential Decision no. 9286 published in the Official Gazette dated 22 December 2024, the rate of the withholding on the above-mentioned dividends has increased from 10% to 15%.

While according to the provisions of Corporate Tax Law, No. 5520, exemption shall be applied for 75% of the earnings from the sale of the properties and participation shares that corporations have kept among their assets for at least two full years (provided that they are added in the capital or kept in a special fund account in liabilities for five years as provided in the Law), and from the sales of founders' shares, preference shares and preferred rights they have kept for same duration; Article 89/a of the Law, No. 7061 effective upon promulgation in the Official Gazette, No. 30261, dated 5 December 2017 and Articles 5.1.e and 5.1.f of Corporate Tax Law have been amended, the exemption applied as 75% was decreased to 50% to be effective as of the promulgation of the Law for the above mentioned sale of properties. In accordance with the Law numbered 7456 which is published dated of 15 July 2023, the tax exemption on profits from the sales of immovables has been terminated as of 15 July 2023, and immovables that were a part of company's assets before the this date, the exemption rate on profits arising from their sales has been set as 25%.

In article (e) of paragraph 1 of the Article 5 of the Corporate Tax Law; 75% of the gains generated from the sale of participation shares retained by corporations in their assets for at least two years and founders' shares, redeemed shares and preemptive rights held for the same period, was considered as exempt from corporate tax.

With Article 22 of Law No. 7394, this provision is within the scope of subparagraph (a) of paragraph 1 of Article 5 of the KVK (subsidiary earnings exception); a law was added stating that 75% of the profits arising from the sale of participation shares of investment funds, which constitute the source of exemption earnings, are exempt from corporate tax. This regulation entered into force on April 15, 2022.

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XVIII. Explanations on taxation (continued)

Based on the authority in the 2nd paragraph of the same article, the above exemption rate was reduced from 75% to 50% with the Presidential Decision No. 9160 published in the Official Gazette dated 27 November 2024.

In article (e) of paragraph 1 of the Article 5 of the Corporate Tax Law; 50% of the gains generated from the sale of participation shares retained by corporations in their assets for at least two years and founders' shares, redeemed shares and preemptive rights held for the same period, will be considered as exempt from corporate tax.

According to the Corporate Tax Law, financial losses can be carried forward to offset against corporate tax base of the related period for up to five years. Tax authorities inspect tax returns and the related accounting records within five years and check the tax calculations.

Corporate tax is required to be filed by the last day of the fourth month following the balance sheet date and taxes must be paid in one installment by the end of the fourth month. Pursuant to the tax legislation, an advance tax is calculated and paid based on earnings generated for each quarter. The amounts thus paid are deducted from the tax calculated over annual earnings. Current year tax amounts to be paid are netted off as they are related with prepaid tax amounts.

As of 31 December 2023, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298 of the Tax Procedure Law. These conditions are both the exceed in the increase of Producer Price Index in the last 3 accounting periods including current period by 100% and the exceed in the increase in the current period by 10%. However, temporary article 33 has been added on the Tax Procedure Law No. 213 with the regulation made with the "Tax Procedure Law and the Law on Change in Corporate Tax" Law No. 7352 published in the Official Gazette No.31734 dated 29 January 2022 and the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. According to this, the financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, will not be subject to inflation adjustment, and for the 2023 accounting period; will not be subject to inflation adjustment as of the provisional tax periods, and the financial statements dated 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions are met or not. Profit/loss difference arising from inflation adjustment in the financial statements will be shown in previous years' profit/loss accounts and will not affect the corporate tax base. According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated 28 December 2023, it has become law that monetary gain/loss differences arising from the inflation adjustment to be made in the 2024 and 2025 accounting periods, including the provisional tax periods, do not be taken into account in determining the income of banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies.

According to the Law No. 7571 on Amendments to the Turkish Penal Code and Certain Other Laws and the Decree Law No. 631, which was adopted by the Grand National Assembly of Türkiye on 24 December 2025 and published in the Official Gazette dated 25 December 2025, an additional provisional Article 37 has been added to the Tax Procedure Law under Article 34 of the said Law. Accordingly, it has become law that the financial statements for the 2025 accounting period, including interim periods, as well as for the 2026 and 2027 accounting periods, will not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment are met.

For the purposes of the implementation of Article 298/ç of the Tax Procedure Law, the periods during which inflation adjustment will not be applied as stated above will be considered as periods in which the conditions for inflation adjustment have not been met.

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XVIII. Explanations on taxation (continued)

b. Deferred tax

The Group calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12"). In the deferred tax calculation, the enacted tax rate, in accordance with the tax legislation, is used as of the balance sheet date. In accordance with the Law no. 7456 published in the Official Gazette no. 32249 and dated 15 July 2023, the corporate tax rate has been applied as 30%. As of 30 June 2026, the Parent Bank has calculated deferred tax at the rates of 30% for assets and liabilities.

The effects arising from periods subject to inflation accounting within the scope of Temporary Article 33 of the Tax Procedure Law have been included in the deferred tax calculations as of 30 June 2026. The Bank's depreciable tangible assets recognized in its balance sheet have been revalued in accordance with the provisions of Repeated Article 298/ç of the Tax Procedure Law.

Pursuant to Law No. 7571, which entered into force upon its publication in the Official Gazette, the application of inflation adjustment has been postponed for the 2025, 2026 and 2027 accounting periods (including interim tax periods), even if the conditions for inflation accounting are met. However, under the wording of the said Law, for the purposes of the implementation of the revaluation provision set out in Article 298/ç of the Tax Procedure Law, the periods during which inflation adjustment will not be applied will be deemed as periods in which the conditions for inflation adjustment have not been met. Accordingly, in the 2025, 2026 and 2027 accounting periods, the revaluation practice limited to depreciable economic assets will continue to apply.

The tax effects of these regulations included in the financial statements dated 30 June 2026 have been calculated and reflected in the accounts.

If transactions and events are recorded in the statement of profit or loss, then the related tax effects are also recognized in the statement of profit or loss. However, if transactions and events are recorded directly in the shareholders' equity, the related tax effects are also recognized directly in the shareholders' equity.

The calculated deferred tax assets and liabilities are reported as net in the financial statements.

The carrying amount of a deferred tax asset is reviewed at the end of each reporting period. An entity shall reduce the carrying amount of a deferred tax asset to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of deferred tax asset to be utilized.

c. Transfer pricing

The article no.13 of the Corporate Tax Law describes the issue of transfer pricing under the title of "Disguised Profit Distribution" by way of transfer pricing. "The General Communiqué on Disguised Profit Distribution by way of Transfer Pricing" published on 18 November 2007 explains the application related issues in detail. According to this Communiqué, if the taxpayers conduct transactions like purchase and sale of goods or services with the related parties where the prices are not determined according to the arm's length principle, then it will be concluded that there is disguised profit distribution by way of transfer pricing. Such disguised profit distributions will not be deducted from the corporate tax base for tax purposes. Disguised profit distribution amount will be recognized as share in net profit and stoppage tax will be calculated depending on whether the profit distributing institution is a real or corporate entity, full-fledged or foreign based taxpayer, is subject to or exempt from tax.

As discussed under subject Communiqué's "Transfer Pricing, Controlled Foreign Entities and Thin Capitalization Form" section, taxpayers are required to fill out the "Transfer Pricing, Controlled Foreign Entities and Thin Capitalization Form" for the purchase and sale of goods or services conducted with their related parties in a taxation period, attach these forms to their corporate tax returns and submit to the tax offices.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

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XIX. Explanations on borrowings

The Group, whenever required, generates funds from domestic and foreign sources in the form of borrowings, syndications, securitizations, and bill and bond issuances in the local and international markets. The funds borrowed are recorded at their purchase costs and valued at amortised costs using the effective interest method.

XX. Explanation on issuance of equity securities

There is no issuance of equity securities in 2026.

XXI. Explanations on guarantees and acceptances

The Group's letters of acceptance with its customers are simultaneously realized with customers' payments and are followed in off-balance sheet items.

XXII. Explanations on government incentives

As of the balance sheet date, there is no government grant for the Group.

XXIII. Explanations on segment reporting

An operating segment is a component of an entity;

- a. That engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),
- b. Whose operating results are regularly reviewed by the entity's authorised decision maker for the purpose of taking decisions about resources to be allocated to the segment and assessing its performance and
- c. For which discrete financial information is available.

Reporting according to the operational segment is presented in Note IX of Section Four.

XXIV. Profit reserves and distribution of profit

Under the Turkish Commercial Code ("TCC"), legal reserves consist of first legal reserve and second legal reserve. First legal reserve, appropriated at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of at least 10% of distributions in excess of 5% of issued and fully paid-in share capital.

XXV. Explanations on other disclosures

None.

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Section four

Information on financial position and risk management of the Group

I. Explanations on consolidated capital

Consolidated total capital and capital adequacy ratio has been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”.

As of 30 June 2026, the Group’s current period total capital is TL 28,511 and the consolidated capital adequacy ratio is 13.83%. As of 31 December 2025, the Group’s total capital amounted to TL 27,378 and capital adequacy ratio was 18.73%.

In accordance with the Banking Regulation and Supervision Board’s Decision dated 13 November 2025 and numbered 11286, effective as of 1 January 2026, the amount subject to credit risk shall be calculated using the Central Bank of the Republic of Türkiye’s foreign exchange buying rates dated 28 June 2024. Furthermore, in the event that the net revaluation differences of securities acquired before 1 January 2024 and classified under the securities portfolio measured at fair value through other comprehensive income are negative, such negative differences shall not be taken into account in the equity amount to be used in the calculation of the capital adequacy ratio.

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I. Explanations on consolidated capital (continued)

	Current period	Prior period
COMMON EQUITY Tier I Capital		
Paid-in capital to be entitled for compensation after all creditors	3,486	3,486
Share premium	-	-
Legal reserves	15,424	13,683
Other comprehensive income according to TAS	5,416	5,178
Profit	1,442	1,767
Net profit for the period	1,442	1,767
Prior period profit	-	-
Bonus shares from investments in associates, subsidiaries and joint ventures that are not recognized in profit	15	15
Minority interest	-	-
Common equity tier I capital before deductions	25,783	24,129
Deductions from common equity		
Valuation adjustments calculated as per the article 9. (i) of the Regulation on the Capital of Banks	-	-
Portion of the current and prior periods' losses not covered by reserves and losses accounted under equity as per TAS	135	72
Leasehold improvements on operational leases	70	51
Goodwill netted off deferred tax liability	-	-
Other intangibles netted off deferred tax liability except for mortgage servicing rights	4,792	4,267
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Portion of the total expected loss amount calculated as per Communiqué on Calculation of Credit Risk with the Internal Rating Based Approach, which exceeds total provisions	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair value of Bank's liabilities	-	-
Net amount of defined-benefit plan assets	-	-
Direct and indirect investments of the Bank in its own Common Equity Tier I Capital	-	-
Shares obtained contrary to the 4 th clause of the 56 th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital, which exceeds 10% of common equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital, which exceeds 10% of common equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the common equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the common equity	453	-
Amounts exceeding 15% of the common equity as per the 2 nd clause of the provisional article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity in case adequate additional Tier I capital or Tier II capital is not available	-	-
Total deductions from common equity tier I capital	5,450	4,390
Total common equity tier I capital	20,333	19,739
ADDITIONAL TIER I CAPITAL		
Preferred stock not included in common equity tier I capital and the related share premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (in scope of Temporary Article 4)	-	-
Third parties' share in the Additional Tier I capital	-	-
Third parties' share in the Additional Tier I capital (in scope of Temporary Article 3)	-	-
Additional Tier I capital before deductions		
Deductions from additional Tier I capital		
Bank's direct and indirect investments in its own Additional Tier I capital (-)	-	-
Investments in equity instruments issued by banks and financial institutions that have invested in Bank's additional Tier I Capital, which are compatible with Article 7 of the regulation	-	-
Portion of total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital, which Exceeds 10% of Bank's Tier I Capital	-	-
The Total of Net Long Positions of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Items continuing to be deducted from Tier I Capital during the Transition Period	-	-
Portion of the goodwill and other intangible assets and related deferred tax liabilities which will not be deducted from Common Equity Tier I capital as per the first sub-paragraph of the Provisional Article 2 of the Regulation on the Equity of Banks (-)	-	-
Portion of the net deferred tax asset/liability not deducted from Common Equity Tier I capital as per the first sub-paragraph of the Provisional Article 2 of the Regulation on the Equity of Banks (-)	-	-
Deductions to be made from common equity in case adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total deductions from additional Tier I capital		
Total additional Tier I capital		
Total Tier I capital (Tier I Capital = Common Equity + Additional Tier I Capital)	20,333	19,739

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(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

I. Explanations on consolidated capital (continued)

	Current period	Prior period
TIER II CAPITAL		
Bank's borrowing instruments and issue premiums	6,998	6,445
Bank's borrowing instruments and issue premiums (in scope of Temporary Article 4)	-	-
Third parties' share in the Tier II Capital	-	-
Third parties' share in the Tier II Capital (in scope of Temporary Article 3)	-	-
Provisions (amounts stated in Article 8 of the Regulation on the Equity of Banks)	1,181	1,195
Tier II Capital Before Deductions	8,179	7,640
Deductions From Tier II Capital		
Bank's direct and indirect investments in its own Tier II Capital (-)	-	-
Bank's investments in in equity instruments issued by banks and financial institutions that have invested in Bank's additional Tier I Capital, which are compatible with Article 8 of the regulation.	-	-
Portion of total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital, which Exceeds 10% of Bank's Tier I Capital (-)	-	-
The Total of Net Long Positions of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	8,179	7,640
Total Capital (The sum of Tier I Capital and Tier II Capital)	28,512	27,379
Total of Core Capital and Additional Capital (Total equities)		
Loans granted against Article 50 and 51 of Banking Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in Article 57, Clause 1 of the Banking Law and of Assets Acquired against Overdue Receivables and Held for Sale but Retained more than three Years	-	-
Other items to be defined by the BRSA (-)	1	1
Items to be deducted from the sum of Tier I and Tier II Capital (Capital) during transition period		
Portion of total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital, exceeding 10% of Bank's Tier I Capital, which is not deducted from Tier I, Tier II and additional capital as per Temporary Article 2 of the Regulation on the Equity of Banks	-	-
Portion of total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital, exceeding 10% of Bank's Tier I Capital, which is not deducted from the tier II capital and additional capital as per Temporary Article 2 of the Regulation on the Equity of Banks (-)	-	-
Portion of the total of net long positions of investments made in the common equity items of banks and financial institutions outside the scope of consolidation where the bank owns 10% or more of the issued common share capital, deferred tax assets based on temporary differences and mortgage servicing rights not deducted from Common Equity as per paragraph 1 and 2 of Provisional Article 2 of the Regulation on the Equity of Banks (-)	-	-
TOTAL CAPITAL		
Total Capital	28,511	27,378
Total risk weighted amounts	206,186	146,192
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	9.86	13.50
Tier I Capital Adequacy Ratio (%)	9.86	13.50
Capital Adequacy Ratio (%)	13.83	18.73
BUFFERS		
Total buffer requirement	2.54	2.53
Capital protection buffer requirement (%)	2.50	2.50
Bank specific cyclical buffer requirement (%)	0.04	0.03
Systemically important banks buffer ratio (%)	-	-
The ratio of Additional Common Equity Tier I capital to be calculated as per the first paragraph of Article 4 of Regulation on Capital Protection and Countercyclical Capital buffers to Risk Weighted Assets (%)	4.00	8.00
Amounts below the Excess Limits as per the Deduction Principles		
Amounts arising from the net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital	-	-
Amounts arising from the net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or more of the issued share capital	-	-
Mortgage Servicing Rights	-	-
Amount arising from deferred tax assets based on temporary differences	2,079	1,335
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty five limitation)	1,181	1,195
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	1,181	1,195
Amount of total provision exceeding the total expected loss amount calculated according to the Communiqué on the Calculation of the Credit Risk Based Amount as per the Internal Ratings Based Approach	-	-
Amount up to 0.6% of the portion of total provision exceeding the total expected loss amount calculated according to the Communiqué on the Calculation of the Credit Risk Based Amount as per the Internal Ratings Based Approach	-	-
Debt instruments subject to Temporary Article 4 (to be implemented between 1 January 2018 and 1 January 2022)		
Upper limit for Additional Tier I Capital subject to Temporary Article 4	-	-
Amounts exceeding the upper limits of Additional Tier I Capital subject to Temporary Article 4	-	-
Upper limit for Additional Tier II Capital subject to temporary Article 4	-	-
Amounts exceeding the upper limits of Additional Tier II Capital subject to temporary Article 4	-	-

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I. Explanations on consolidated capital (continued)

Information about debt instruments that will be included in total capital calculation

Issuer	ING Bank A.Ş.
Identifier (CUSIP, ISIN etc.)	XS2836961032
Governing law (s) of the instrument	Debt Instrument Communiqué numbered CMB- VII-128.8 BRSA regulation on bank's shareholder equity BRSA Communiqué on Principles Regarding Debt Securities to be Included in the Calculation of Banks' Equity
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	No
Eligible on unconsolidated and /or consolidated basis	Consolidated and Unconsolidated
Instrument type	The bond to be included in the contribution capital calculation
Amount recognized in regulatory capital (as of reporting date)	150 million USD (6,998 million TL)
Nominal value of instrument	150 million USD (6,998 million TL)
Accounting classification of the instrument	Subordinated Debt Instrument (Bond)
Issuance date of instrument	24 September 2024
Maturity structure of the instrument (demand/time)	Time
Original maturity of the instrument	24 December 2034
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	24 December 2029 - 150 million USD
Subsequent call dates, if applicable	24 December 2029 later
Interest/dividend payment	
Fixed or floating coupon/dividend payments	Fixed
Coupon rate and any related index	8.50%
Existence of any dividend payment restriction	-
Fully discretionary, partially discretionary or mandatory	-
Existence of step up or other incentive to redeem	None
Noncumulative or cumulative	-
Convertible or non-convertible into equity shares	
If convertible, conversion trigger (s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, type of instrument convertible into	-
If convertible, issuer of instrument to be converted into	-
Write-down feature	
	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or it is probable that the Issuer will become non-viable; then the bonds can be written-down
If bonds can be written-down, write-down trigger(s)	written-down
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	There are no any temporary write-up mechanisms
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In priority of receivables, it comes after the senior obligations of the Issuer
In compliance with article number 7 and 8 of Regulation on Bank Capital	Instrument is in compliant with Article 8 of the Regulation on Bank Capital
Details of incompliances with article number 7 and 8 of Regulation on Bank Capital	Instrument is not in compliant with Article 7 of the Regulation on Bank Capital

ING Bank A.Ş. and its Financial Subsidiaries

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I. Explanations on consolidated capital (continued)

Explanations on reconciliation of capital items to balance sheet

Risk classifications	Carrying amount	Amounts in equity calculation
Shareholders' equity	25,754	25,754
Gains from cash flow hedge transactions	106	(106)
Leasehold improvements on operational leases	70	(70)
Goodwill and intangible assets	4,749	(4,792)
General provision	1,181	1,181
Subordinated debt instruments	6,519	6,998
Other deductions from shareholders' equity	1	(1)
Deductions from Common Equity Tier 1 Capital as per the Regulation	-	(453)
Capital		28,511

II. Explanations on consolidated currency risk

Management of foreign currency risk is differentiated on the basis of "Banking Book" and "Trading Book", where trading book is managed in accordance with foreign currency trading position limits as well as value at risk ("VaR") and banking book is also managed in terms of foreign currency position limits scope. The results of limit utilizations are shared periodically with related senior management, Asset Liability Committee, Risk Committee and the Board of Directors. Besides, currency risk is also taken into account in the capital adequacy ratio calculation as part of the market risk under the standard method.

The simple arithmetic average of USD and EUR buying rates of the Parent Bank for the thirty days before the balance sheet date are 46.3035 (Full TL) and 53.3373 (Full TL) respectively.

The Parent Bank's USD and EUR buying rates as of balance sheet date and five business days prior to this date are as follows:

	1 USD	1 EUR
The Parent Bank's "foreign exchange buying rates" (30 June 2026)	46.6563	53.3398
Previous days;		
29 June 2026	46.6422	53.2001
26 June 2026	46.6251	53.1573
25 June 2026	46.5147	52.7570
24 June 2026	46.4891	52.7186
23 June 2026	46.4796	52.9496

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II. Explanations on consolidated currency risk (continued)

Information related to consolidated currency risk

	EUR	USD	Other FC	Total
Current period				
Assets				
Cash (cash in vault, foreign currency cash, money in transit, checks purchased) and balances with the Central Bank of Türkiye	11,254	13,179	7,544	31,977
Banks	3,279	671	309	4,259
Financial assets at fair value through profit or loss	912	351	-	1,263
Money market placements	-	-	-	-
Financial assets measured at fair value through other comprehensive income	4	-	-	4
Loans	67,362	23,200	-	90,562
Investments in associates, subsidiaries and joint ventures (business partnerships)	-	-	-	-
Financial assets measured at amortised cost	-	-	-	-
Hedging derivative financial assets	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets (*)	361	207	(1)	567
Total assets	83,172	37,608	7,852	128,632
Liabilities				
Bank deposit	72	1,679	69	1,820
Foreign currency deposits	26,977	18,589	21,865	67,431
Funds from interbank money market	807	-	-	807
Borrowings	48,814	15,274	-	64,088
Marketable securities issued (**)	-	6,519	-	6,519
Miscellaneous payables	796	232	-	1,028
Hedging derivative financial liabilities	-	113	-	113
Other liabilities	536	418	4	958
Total liabilities	78,002	42,824	21,938	142,764
Net on balance sheet position	5,170	(5,216)	(14,086)	(14,132)
Net off-balance sheet position	(3,797)	2,342	15,168	13,713
Financial derivative assets	42,840	92,228	20,974	156,042
Financial derivative liabilities	46,637	89,886	5,806	142,329
Non-cash loans	9,351	5,431	3	14,785
Prior period				
Total assets	73,320	25,778	6,357	105,455
Total liabilities	69,242	38,351	18,089	125,682
Net on-balance sheet position	4,078	(12,573)	(11,732)	(20,227)
Net off-balance sheet position	(1,756)	7,986	11,778	18,008
Financial derivative assets	48,660	84,744	20,163	153,567
Financial derivative liabilities	50,416	76,758	8,385	135,559
Non-cash loans	10,929	6,424	54	17,407

(*) Includes TFRS 9 provisions classified as Foreign Currency Expected Credit Losses as of the current period.

(**) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

In the foreign currency risk table:

The foreign currency amounts which are not included in currency risk table according to the regulation about foreign currency net general position/capital adequacy standard ratio are explained below with the order in the table above:

Held-for-trading derivative financial assets: TL 1,676 (31 December 2025: TL 1,653).

Held-for trading derivative financial liabilities: TL 3,802 (31 December 2025: TL 1,149).

Prepaid expenses: TL 16 (31 December 2025: TL 14).

Interest rate swap-buy transactions and options-buy: TL 44,876 (31 December 2025: TL 41,656).

Interest rate swap-sell transactions and options-sell: TL 44,876 (31 December 2025: TL 41,656).

Financial derivative assets/liabilities include the foreign currency buy/sell transactions indicated below.

Forward foreign currency-buy transactions: TL 23,247 (31 December 2025: TL 11,680).

Forward foreign currency-sell transactions: TL 18,421 (31 December 2025: TL 7,028).

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III. Explanations on consolidated interest rate risk

Interest risk, which refers to the loss due to interest sensitive assets and liabilities in balance sheet and off-balance sheet items that might be subject to the changes in the interest rate as a result of maturity/repricing mismatch, is differentiated and managed on the basis of (“banking book”) and (“trading book”) as part of compliance with both Basel regulations and other international standards. Within this context, in addition to the value at risk (“VaR”) limit for trading book, sensitivity limits against interest rate shocks are defined for trading books and banking books. Capital requirement that relates to market risk is calculated through the “Standard Method” according to Basel II.

In order to hedge interest rate risk, hedging strategies are applied through off-balance sheet transactions within the limits approved by the Board of Directors, and interest rate risk is managed by ensuring discreetly between fixed and floating rate assets and liabilities within the balance sheet.

The limit utilization monitoring and sensitivity analysis related to the interest rate risk on the balance sheet are performed regularly and the results are shared with the related senior management, Asset Liability Committee, Risk Committee and the Board of Directors periodically. Internal reporting for the interest rate risk in the banking books is made on a daily and monthly basis, whereas interest rate risk in the banking books standard ratio is reported to BRSA on a monthly basis.

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III. Explanations on consolidated interest rate risk (continued)

1. Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on re-pricing dates)

Current period	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest bearing	Total
Assets							
Cash (cash in vault, foreign currency cash, money in transit, checks purchased) and balances with the Central Bank of Türkiye	17,140	-	-	-	-	34,683	51,823
Banks	4,099	-	-	-	-	946	5,045
Financial assets at fair value through profit and loss	2,715	1,307	1,415	446	989	1	6,873
Money market placements	7,133	-	-	-	-	-	7,133
Financial assets measured at fair value through other comprehensive income	13,746	235	45	2,141	-	241	16,408
Loans	69,454	21,787	56,739	30,722	1,355	1,893	181,950
Financial assets measured at amortised cost	5	10,383	602	222	768	-	11,980
Other assets (*)	-	-	-	-	-	16,918	16,918
Total assets	114,292	33,712	58,801	33,531	3,112	54,682	298,130
Liabilities							
Bank deposits	8,876	1,634	-	-	-	196	10,706
Other deposits	118,439	4,782	782	1	-	49,234	173,238
Money market borrowings	229	-	-	-	807	-	1,036
Miscellaneous payables	249	-	-	-	-	4,056	4,305
Securities issued (***)	-	-	11	-	6,508	-	6,519
Funds obtained from other financial institutions	56,210	4,738	2,679	990	-	-	64,617
Other liabilities (**)	-	1,614	4,029	109	-	31,957	37,709
Total liabilities	184,003	12,768	7,501	1,100	7,315	85,443	298,130
Balance sheet long position	-	20,944	51,300	32,431	-	-	104,675
Balance sheet short position	(69,711)	-	-	-	(4,203)	(30,761)	(104,675)
Off-balance sheet long position	-	-	-	6,402	-	-	6,402
Off-balance sheet short position	(1,227)	(2,193)	(7,193)	-	(1,332)	-	(11,945)
Total position	(70,938)	18,751	44,107	38,833	(5,535)	(30,761)	(5,543)

(*) Non-interest bearing column in other assets line consists of tangible assets, intangible assets, current tax asset, deferred tax asset, assets held for sale, expected credit losses, unconsolidated non-financial subsidiaries, investment property and other assets.

(**) Non-interest bearing column in other liabilities line consists of other liabilities except than miscellaneous payables, provisions, current tax liability, deferred tax liability and equity.

(***) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

Prior year's information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on re-pricing dates)

Prior period	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest bearing	Total
Assets							
Cash (cash in vault, foreign currency cash, money in transit, checks-purchased) and balances with the Central Bank of Türkiye	19,937	-	-	-	-	32,040	51,977
Due from other banks and financial institutions	1,519	-	-	-	-	2,503	4,022
Financial assets at fair value through profit and loss	874	1,300	941	268	1,385	1	4,769
Money market placements	30,177	-	-	-	-	-	30,177
Available-for-sale financial assets	11,190	45	8	2,471	-	153	13,867
Loans and receivables	56,096	19,255	44,805	24,677	1,660	1,835	148,328
Held-to-maturity investments	11,817	-	-	597	768	-	13,182
Other assets (*)	-	-	-	-	-	13,256	13,256
Total assets	131,610	20,600	45,754	28,013	3,813	49,788	279,578
Liabilities							
Bank deposits	1,479	-	-	-	-	76	1,555
Other deposits	129,895	3,852	582	-	-	45,304	179,633
Money market borrowings	114	-	-	-	1,256	-	1,370
Miscellaneous payables	227	-	-	-	-	4,055	4,282
Securities issued (***)	-	-	12	-	6,169	-	6,181
Funds obtained from other financial institutions	45,185	2,669	3,450	2,931	-	-	54,235
Other liabilities (**)	736	652	578	34	-	30,322	32,322
Total liabilities	177,636	7,173	4,622	2,965	7,425	79,757	279,578
Balance sheet long position	-	13,427	41,132	25,048	-	-	79,607
Balance sheet short position	(46,026)	-	-	-	(3,612)	(29,969)	(79,607)
Off-balance sheet long position	-	559	-	12,035	-	-	12,594
Off-balance sheet short position	(5,485)	-	(6,276)	-	(1,274)	-	(13,035)
Total position	(51,511)	13,986	34,856	37,083	(4,886)	(29,969)	(441)

(*) Non-interest bearing column in other assets line consists of tangible assets, intangible assets, current tax asset, deferred tax asset, assets held for sale, expected credit losses, investment property and other assets.

(**) Non-interest bearing column in other liabilities line consists of other liabilities except than miscellaneous payables, provisions, current tax liability and equity.

(***) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

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III. Explanations on consolidated interest rate risk (continued)

2. Current period average interest rates applied to monetary financial instruments by the Group

Current period	EUR (%)	USD (%)	Yen (%)	TL (%)
Assets				
Cash (Cash in vault, foreign currency cash, money in transit, checks purchased) and balances with the Central Bank of Türkiye	-	-	-	37.00
Banks	1.98	1.51	-	11.25
Financial assets at fair value through profit and loss	2.67	7.21	-	35.91
Money market placements	-	-	-	40.00
Financial assets measured at fair value through other comprehensive income	-	-	-	37.59
Loans	5.62	7.44	-	41.03
Financial assets measured at amortised cost	-	-	-	31.51
Liabilities				
Bank deposits	-	4.41	-	25.50
Other deposits	1.66	2.12	-	41.22
Money market borrowings	-	-	-	31.00
Miscellaneous payables	-	-	-	-
Securities issued (*)	-	8.50	-	-
Funds obtained from other financial institutions	2.79	4.59	-	40.31

(*) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

Prior period average interest rates applied to monetary financial instruments by the Group

Prior period	EUR (%)	USD (%)	Yen (%)	TL (%)
Assets				
Cash (Cash in vault, foreign currency cash, money in transit, checks purchased) and balances with the Central Bank of Türkiye	-	-	-	38.00
Banks	0.95	1.22	-	13.00
Financial assets at fair value through profit and loss	2.58	6.99	-	26.97
Money market placements	-	-	-	38.00
Financial assets measured at fair value through other comprehensive income	-	-	-	36.48
Loans	5.41	7.58	-	40.61
Financial assets measured at amortised cost	-	-	-	32.14
Liabilities				
Bank deposits	-	-	-	27.55
Other deposits	0.95	1.54	-	36.23
Money market borrowings	-	-	-	35.00
Miscellaneous payables	-	-	-	-
Securities issued (*)	-	8.50	-	-
Funds obtained from other financial institutions	2.65	4.99	-	39.43

(*) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

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IV. Explanations on equity securities position risk derived from consolidated banking books

1. Explanations on accounting policies for equity investments in subsidiaries and associates

Accounting policies for equity investments in subsidiaries and associates are disclosed in section III disclosure III.

2. Comparison of carrying value, fair value and market value of equity investments

Current period	Carrying value	Fair value (*)	Market value
Quoted	-	-	-
Equity investments	-	-	-
Not quoted	241	237	237
Equity investments	241	237	237
Financials subsidiaries	10	-	-
Financials subsidiaries	10	-	-

Prior period	Carrying value	Fair value (*)	Market value
Quoted	-	-	-
Equity investments	-	-	-
Not quoted	153	105	105
Equity investments	153	105	105
Financials subsidiaries	10	-	-
Financials subsidiaries	10	-	-

(*) Only equity investments having market value are presented under "Fair Value" column.

3. Information on realized gains or losses on revaluation of securities, revaluation surplus and unrealized gains or losses and their included amounts in core and additional capital

Current period	Realized gains/losses during the period	Revaluation increases		Unrealized gains/ losses	
		Included in the additional capital	Total	Including into the core capital	Included in the additional capital
Private equity investments	-	-	-	-	-
Shares traded on a stock exchange	-	-	-	-	-
Other stocks	-	181	180	180	-
Total	-	181	180	180	-

Prior period	Realized gains/losses during the period	Revaluation increases		Unrealized gains/ losses	
		Included in the additional capital	Total	Including into the core capital	Included in the additional capital
Private equity investments	-	-	-	-	-
Shares traded on a stock exchange	-	-	-	-	-
Other stocks	-	93	92	92	-
Total	-	93	92	92	-

4. Capital requirement as per equity shares

Current period	Carrying value	Total RWA	Minimum capital requirement (*)
Private equity investments	-	-	-
Shares traded on a stock exchange	-	-	-
Other equity shares	251	251	20

Prior period	Carrying value	Total RWA	Minimum capital requirement (*)
Private equity investments	-	-	-
Shares traded on a stock exchange	-	-	-
Other equity shares	163	163	13

(*) The amount is calculated by using standard method within the scope of the "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio

1. Information on matters related to consolidated liquidity risk

a. Information on liquidity risk management, such as risk capacity, responsibilities and the structure of liquidity risk management, the Parent Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application

A policy ("Market Risk Management Policy") was established which includes actions to be taken and practices that might be applied in business as usual and stressed conditions for liquidity risk management and responsibilities of the senior management. This policy has been approved by the Asset Liability Committee and by the Board of Directors. Within the scope of this policy, the liquidity risk is managed by Asset Liability Committee where senior representatives of businesses are members of the Committee.

In accordance with the policy, a liquidity buffer that can supply adequate liquidity level under any economic circumstances and which is unpledged, has been defined. In addition, the Contingency Capital and Funding Plan ("CCFP") to be implemented in times of stress is currently in force. Besides, liquidity risk appetite that is approved by Asset Liability Committee and Board of Directors has been established in order to enable monitoring and managing the risk quantitatively. The relevant parameters are analyzed regularly and reported to the members of Asset Liability Committee and Board of Directors.

Furthermore, the Parent Bank's liquidity buffer is evaluated under different stress scenarios with the comprehensive liquidity stress test approach established in accordance with ING Group's common policies on market risk and global regulations (Internal Liquidity Adequacy Assessment Process / ILAAP-Internal Liquidity Adequacy Assessment Process). In addition, there is also annual self- assessment process still within scope of ILAAP in order to ensure the existence and adequacy of building blocks of ILAAP, hence the sound management of liquidity risk.

To ensure proactive management of funding liquidity risk, risk thresholds specified on the deposit flows are monitored. The CCFP monitoring metrics are not limited to this scope but also include other liquidity risk indicators. The CCFP monitoring metrics can trigger decision-making conditions on whether the Parent Bank will implement the CCFP in order to anticipate the potential development in liquidity stressed conditions.

b. Information on the centralization degree of liquidity management and funding strategy and the functioning between the Parent Bank and the Parent Bank's subsidiaries

The liquidity risk of the Parent Bank is managed by the Asset Liability Management. Furthermore, subsidiaries manage their own liquidity risk by themselves. In order to make a central funding strategy, a funding plan including subsidiaries is established every year. In addition, information about the implementation and realization of the funding plan is shared with the Asset Liability Committee. According to the limits that are approved by the Board of Directors, liquidity gap and surplus are monitored and actions are taken in accordance with the price, interest rate and maturity structure.

c. Information on the Parent Bank's funding strategy including the policies on funding types and variety of maturities

As for the funding diversification; short, medium and long term targets are determined in parallel to business line planning as part of the budgeting process in the Parent Bank. Besides, the Parent Bank's funding capacity is monitored regularly, and shared with Asset Liability Committee and Board of Directors. In this way, the factors which may affect the ability to create additional funding and the validity of the estimated funding capacity can be monitored closely by senior management.

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(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

ç. Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Parent Bank's total liabilities

Almost all of the Parent Bank's liabilities are in TL, USD or EUR, and TL funds consist of mainly equity and deposits. The Parent Bank's liquidity in TL is managed via repo / reverse repo transactions with / in CBRT/BIST using high quality securities owned by the Parent Bank. While the main purpose is using liabilities in TL to fund TL assets, the necessary FX swap transactions and FC funds are used in creating assets in TL within the limits that are approved by the Board of Directors. Foreign currency funds are obtained through FC deposit, subordinated debt and foreign based FC borrowings including syndications. Liquidity shortage/surplus are calculated on a daily basis by Asset Liability Management and these figures are reported to the related Asset Liability Committee members. Besides, the Total and FC liquidity coverage ratio is calculated on a daily basis, and shared with all related units and senior management, and reported separately to Asset Liability Committee and Board of Directors. The Parent Bank has TL/FC borrowing limits ready to use in CBRT and other banks.

d. Information on liquidity risk mitigation techniques

The first measure towards the mitigation of the liquidity risk as part of the budget process is planning the reduction of maturity mismatch and funding diversity. Within this context, syndication, other foreign funding, parent funding and other domestic funding facilities are used. In addition to this, active swap markets are used to provide liquidity in a particular currency. In addition to all these, Contingency Capital and Funding Plan monitoring indicators are continuously monitored and reported regularly to Asset Liability Committee and Board of Directors. With these indicators, intervals indicating the actions to be taken according to the triggering levels and measurement methods such as actual deposit inflows and outflows, stress test, liquidity buffer level, regulatory and structural liquidity ratios and so on are defined and these intervals support the decision making process. Moreover, a set of mitigating actions was set in the Contingency Capital and Funding Plan to bring the Parent Bank's liquidity buffer back to reasonable levels during the crisis period. The important factors that will support the decision making mechanism, including the feasibility of these actions depending on the financial impact and stress scenarios, execution time of the actions are also explained.

e. Information on the use of stress tests

The Parent Bank has a written liquidity stress testing procedure which includes the implementation of stress testing and responsibilities that is approved by Asset Liability Committee. To ensure that the existing positions remain within risk tolerance, the Market Risk Management Directorate plans, designs, manages the stress tests, reports the results to Asset Liability Committee, Risk Committee and Board of Directors on a regular basis and reviews the stress tests annually. Stress test scenarios of the Parent Bank consider Bank specific, market-wide, climate-related and combined scenario, and reflect short term or long term consequences, are used in stress testing where the scenario and parameters are reviewed annually with the participation of the Asset and Liability Management and related business lines. On the other hand, results of stress testing are used as the leading indicator within the process of activating the Contingency Capital and Funding Plan.

f. Overview on contingency funding plan

The Parent Bank has established the Contingency Capital and Funding Plan that was approved by Asset Liability Committee and Board of Directors, which includes the policies, methods and responsibilities of senior management and business lines that can be applied in stressed situations or in liquidity shortages. In addition, as an early warning of liquidity shortage or an unexpected situation, contingency capital and funding plan monitoring indicators are monitored and presented to the ALCO members monthly and to the Board of Directors (per meeting) by the Market Risk Management Directorate. The effective internal and external communication channels and a Liquidity Contingency Team are defined in order to ensure the liquidity contingency management and implement various elements of the plan/realistic actions of the plan. Monitoring metrics of the Contingency Capital and Funding Plan are reviewed annually in terms of changes in market and stress conditions.

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

2. Liquidity coverage ratio

In accordance with BRSA's "Regulation on Banks' Liquidity Coverage Ratio Calculation", promulgated in the Official Gazette, no. 28948, dated 21 March 2014, the Parent Bank calculates and shares the Consolidated Liquidity Coverage Ratio to BRSA on a monthly basis Consolidated Liquidity Coverage Ratio is above the values stated in the regulation.

Dates and values of the lowest and highest FC and total liquidity coverage ratio calculated monthly over the last three months are presented in the table below.

	Minimum	Date	Maximum	Date
TL+FC	181.09%	30 June 2026	250.54%	30 April 2026
FC	127.68%	30 June 2026	199.52%	30 April 2026

Liquidity coverage ratio

	Total unweighted value (*)		Total weighted value (*)	
Current period	TL+FC	FC	TL+FC	FC
High quality liquid assets				
High quality liquid assets			74,581	30,409
Cash Outflows				
Real person and retail deposits	131,032	41,471	10,682	4,132
Stable deposits	48,420	310	2,421	16
Less stable deposits	82,612	41,161	8,261	4,116
Unsecured funding other than real person and retail deposits	60,988	36,818	35,229	20,246
Operational deposits	377	22	88	5
Non-operational deposits	46,643	29,300	21,356	12,750
Other unsecured debt	13,968	7,496	13,785	7,491
Secured funding			-	-
Other cash outflows	114,207	40,607	62,340	28,933
Derivative exposures and collateral completion liabilities	55,314	25,054	55,315	25,054
Payables due to structured financial instruments	-	-	-	-
Payment commitments and other off-balance sheet commitments granted for debts to financial markets	58,893	15,553	7,025	3,879
Other contractual funding obligations	-	-	-	-
Other irrevocable or conditionally revocable off balance sheet liabilities	-	-	-	-
Total cash outflows			108,251	53,311
Cash inflows				
Secured lending	-	-	-	-
Unsecured lending	24,937	6,647	18,950	4,903
Other cash inflows	56,200	29,464	54,026	29,395
Total cash inflows	81,137	36,111	72,976	34,298
			Total adjusted value	
Total high quality liquid assets stock			74,581	30,409
Total net cash outflows			35,591	19,182
Liquidity coverage ratio (%)			215.81	174.52

(*) Simple arithmetic average calculated for the last three months of the consolidated liquidity coverage ratio by using the amounts calculated based on monthly simple arithmetic averages.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

Prior period	Total unweighted value (*)		Total weighted value (*)	
	TL+FC	FC	TL+FC	FC
High quality liquid assets				
High quality liquid assets			72,518	29,542
Cash Outflows				
Real person and retail deposits	134,448	32,837	11,176	3,274
Stable deposits	45,392	187	2,270	9
Less stable deposits	89,056	32,650	8,906	3,265
Unsecured funding other than real person and retail deposits	53,014	30,354	30,528	15,556
Operational deposits	292	20	68	5
Non-operational deposits	39,460	25,520	17,326	10,741
Other unsecured debt	13,262	4,814	13,134	4,810
Secured funding			-	-
Other cash outflows	84,214	35,090	37,994	22,107
Derivative exposures and collateral completion liabilities	31,287	18,062	31,287	18,062
Payables due to structured financial instruments	-	-	-	-
Payment commitments and other off-balance sheet commitments granted for debts to financial markets	52,927	17,028	6,707	4,045
Other contractual funding obligations	-	-	-	-
Other irrevocable or conditionally revocable off balance sheet liabilities	-	-	-	-
Total cash outflows			79,698	40,937
Cash inflows				
Secured lending	-	-	-	-
Unsecured lending	40,656	6,693	35,337	5,241
Other cash inflows	32,388	13,408	30,541	13,353
Total cash inflows	73,044	20,101	65,878	18,594
			Total adjusted value	
Total high quality liquid assets stock			72,518	29,542
Total net cash outflows			20,423	22,368
Liquidity coverage ratio (%)			357.99	135.12

(*) Simple arithmetic average calculated for the last three months of the consolidated liquidity coverage ratio by using the amounts calculated based on monthly simple arithmetic averages.

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(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

3. Other explanations on consolidated liquidity coverage ratio

Short term liquidity is managed within the regulatory limits in the Group, the liquid assets are managed by using "Liquidity Coverage Ratio" calculations to monitor the minimum liquidity limits and keep sufficient stock of high quality liquid assets to meet the net cash outflows. Liquidity coverage ratio is calculated as per the "Regulation on Banks' Liquidity Coverage Ratio Calculation" published by the BRSA. The ratio is affected by the Group's unpledged high quality liquid asset value that can be converted to cash at any time and the possible cash inflows and outflows arising from assets, liability and off-balance sheet items of the Group.

The Group evaluates cash equivalents, time and demand deposit accounts held in Central Bank of Türkiye ("CBRT"), reserve requirements and the unencumbered securities issued by the Treasury as high quality liquid assets.

The primary sources to meet the liquidity needs of the Group are funds from interbank money market or repurchasing agreements or direct sales of the HTC&S portfolio. Besides the borrowing from the parent company in the medium and long term, in order to manage concentration risk with respect to funding resources, the Group aims to reduce maturity mismatch and mitigate the liquidity risk by taking actions aiming to increase diversification in funding resources. A strategy in targeting small ticket size on the deposits is implemented as another element of the strategy to mitigate the concentration risk.

Although the Group's wide range and small ticket size deposit structure including Orange Account represents a short term funding source parallel to the sector it renews itself at the maturity date and remains in the Group for a longer period compared to its original maturity.

Details of the Group's foreign currency balance sheet as of 30 June 2026 are summarized as follows:

Foreign currency deposits constitute the majority of the foreign currency liabilities. 44% of the Group's total foreign currency liabilities consist of funds obtained from other financial institutions, 4% are subordinated debts and 47% is composed of deposits. Loans and leasing receivables comprise 69% and cash and cash equivalents comprise 28% of the foreign currency assets. The bank placements have the shortest maturity within the assets denominated in foreign currency.

Details of the Group's Turkish Lira balance sheet as of 30 June 2026 are summarized as follows:

The majority of Turkish Lira balance sheet's liability consists of deposits. 76% of the Group's total Turkish Lira liabilities consists of deposits. However, in case of necessity, the Group has borrowing facilities both in domestic & foreign banks and Takasbank & BIST repo market. 53% of the assets in Turkish Lira balance sheet are net loans and leasing receivables, 18% are marketable securities.

The cash flows from derivative financial instruments are included in LCR calculations according to the terms of regulation. The Parent Bank also considers changes in fair value of the liabilities that result in margin calls when calculating cash outflows.

The liquidity shortages and surpluses of consolidated subsidiaries of the Parent Bank are regularly monitored and managed. There are no operational or legal constraints preventing liquidity transfer. In the analyses made, it is seen that the impact of subsidiaries on the liquidity profile of the Parent Bank is limited compared to the size of the balance sheet.

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

4. Breakdown of assets and liabilities according to their outstanding maturities

Current period	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Unallocated	Total
Assets								
Cash (cash in vault, foreign currency cash, money in transit, checks purchased) and balances with the Central Bank of Türkiye	28,935	22,888	-	-	-	-	-	51,823
Banks	3,722	1,323	-	-	-	-	-	5,045
Financial assets at fair value through profit or loss	-	1,027	812	1,705	2,344	984	1	6,873
Money market placements	-	7,133	-	-	-	-	-	7,133
Financial assets measured at fair value through other comprehensive income	-	1,570	32	652	13,910	3	241	16,408
Loans	217	40,602	19,224	64,219	54,479	1,533	1,676	181,950
Financial assets measured at amortised cost	-	5	3,614	1,586	6,007	768	-	11,980
Other assets (*)	-	-	-	-	-	-	16,918	16,918
Total assets	32,874	74,548	23,682	68,162	76,740	3,288	18,836	298,130
Liabilities								
Bank deposits	196	8,876	1,634	-	-	-	-	10,706
Other deposits	49,234	118,439	4,782	782	1	-	-	173,238
Borrowings	-	11,901	5,828	12,330	34,380	178	-	64,617
Funds from interbank money market	-	229	-	-	-	807	-	1,036
Securities issued (***)	-	-	-	11	-	6,508	-	6,519
Miscellaneous payables	1,631	-	-	-	-	-	2,674	4,305
Other liabilities (**)	-	-	1,084	3,449	1,181	38	31,957	37,709
Total liabilities	51,061	139,445	13,328	16,572	35,562	7,531	34,631	298,130
Liquidity deficit/surplus	(18,187)	(64,897)	10,354	51,590	41,178	(4,243)	(15,795)	-
Net Off Balance Sheet Position	-	(57)	(850)	(4,855)	(153)	-	-	(5,915)
Derivative financial assets	-	89,400	66,337	117,135	61,430	2,420	-	336,722
Derivative financial liabilities	-	89,457	67,187	121,990	61,583	2,420	-	342,637
Non-cash loans	69	1,809	5,444	17,061	1,084	1,550	-	27,017
Prior period								
Total assets	32,583	91,282	17,945	49,547	68,871	4,266	15,084	279,578
Total liabilities	47,876	132,537	8,514	18,467	32,182	7,893	32,109	279,578
Liquidity deficit/surplus	(15,293)	(41,255)	9,431	31,080	36,689	(3,627)	(17,025)	-
Net Off Balance Sheet Position	-	(31)	590	(1,027)	29	-	-	(439)
Derivative financial assets	-	98,109	65,337	107,401	55,959	1,524	-	328,330
Derivative financial liabilities	-	98,140	64,747	108,428	55,930	1,524	-	328,769
Non-cash loans	66	1,654	9,304	14,159	2,861	1,265	-	29,309

(*) Unallocated column in other assets mainly consists of other assets that are necessary for banking activities and that cannot be liquidated in the short term as tangible assets, intangible assets, assets held for sale, expected credit losses, unconsolidated non-financial subsidiaries, investment property and other assets.

(**) Unallocated column in other liabilities mainly consists of provisions, current tax liability, deferred tax liability, other liabilities except miscellaneous payables and shareholders' equity.

(***) Includes securities issued as subordinated loan presented under subordinated debts in balance sheet.

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

5. Net stable funding ratio

The net stable funding ratio ("NSFR"), which is a complementary liquidity measurement method to the LCR that measures banks' resilience to short-term liquidity shocks and is calculated by taking maturity matching into account, was legally shared as of 1 January 2024. The BRSA has set out the principles and procedures for banks to ensure stable funding in order to prevent the deterioration of their liquidity levels due to the funding risk that they may be exposed to on a consolidated and unconsolidated basis in the long term. Pursuant to the "Regulation on Banks' Calculation of Net Stable Funding Ratio" published in the Official Gazette No. 32202 dated 26 May 2023, the three months simple arithmetic average of the consolidated and unconsolidated net stable funding ratio calculated monthly as of the equity calculation periods cannot be less than 100% as of March, June, September and December.

Current period	a	b	c	ç	d
	Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
	Demand	Term Shorter Than 6 Months	Terms equal to or longer than 6 months but shorter than 1 year	1 Year and Longer Than 1 Year Term	
Current Stable Fund					
Capital Items	34,068	-	-	-	34,068
Tier 1 Capital and Tier 2 Capital	33,962	-	-	-	33,962
Other Capital Items	106	-	-	-	106
Individuals and retail customer deposits/participation funds	32,698	93,619	294	1	116,407
Stable deposit/participation fund	9,648	39,432	36	-	46,661
Low stability deposit/participation fund	23,050	54,187	258	1	69,746
Debts to other individuals	16,462	50,618	9,512	35,292	53,784
Operational deposit/participation fund	-	50,618	134	-	13,804
Other debts	16,462	-	9,378	35,292	39,980
Liabilities equivalent to interdependent assets					
Other liabilities	14,342	27,366	830	50,274	-
Derivative liabilities		27,366	830	438	
Other Capital Items and liabilities not listed above	14,342	-	-	49,836	-
Current Stable Fund					204,259
Required Stable Fund					
High-quality liquid assets					2,549
Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
Performing Receivables	78,015	7,133	79,750	86,388	115,078
Receivables from credit institutions or financial institutions, the collateral of which is a high-quality liquid asset	51,595	-	-	-	-
Receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a high-quality liquid asset	-	-	-	3,309	3,309
Receivables from corporate customers, organizations, individuals and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	26,419	7,133	79,750	79,299	109,312
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Receivables collateralized by a residential real estate mortgage	-	-	-	3,780	2,457
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Stock exchange-traded stocks and debt instruments that do not qualify as high-quality liquid assets	1	-	-	-	-
Assets equivalent to interdependent liabilities					
Other assets	4,862	26,931	728	25,666	34,025
Physically delivered commodities, including gold	-				-
Initial collateral of derivative contracts or guarantee fund given to the central counterparty		-	-	16	14
Derivative assets		25,947	634	1,110	3,532
The amount of derivative liabilities before deduction of the exchange collateral		357	94	110	561
Other assets not listed above	4,862	627	-	24,430	29,918
Off-balance sheet liabilities		7,587	11,440	39,688	2,936
Stable Fund Required					154,588
Net Stable Funding Rate (%)					132.13

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V. Explanations on consolidated liquidity risk management, liquidity coverage ratio and net stable funding ratio (continued)

Prior period	a	b	c	ç	d
Based on the remaining maturity, the amount to which the consideration rate has not been applied					
	Demand	Term Shorter Than 6 Months	Terms equal to or longer than 6 months but shorter than 1 year	1 Year and Longer Than 1 Year Term	Total amount with consideration rate applied
Current Stable Fund					
Capital Items	31,843	-	-	-	31,843
Tier 1 Capital and Tier 2 Capital	31,697	-	-	-	31,697
Other Capital Items	146	-	-	-	146
Individuals and retail customer deposits/participation funds	31,803	111,393	109	-	131,403
Stable deposit/participation fund	10,113	38,400	35	-	46,121
Low stability deposit/participation fund	21,690	72,993	74	-	85,282
Debts to other individuals	14,499	28,988	15,944	32,550	51,526
Operational deposit/participation fund	-	28,988	203	-	11,105
Other debts	14,499	-	15,741	32,550	40,421
Liabilities equivalent to interdependent assets					
Other liabilities	13,637	13,791	207	37,330	-
Derivative liabilities		13,791	207		
Other Capital Items and liabilities not listed above	13,637	-	-	37,330	-
Current Stable Fund					214,772
Required Stable Fund					
High-quality liquid assets					2,372
Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
Performing Receivables	77,126	30,209	64,627	76,829	100,933
Receivables from credit institutions or financial institutions, the collateral of which is a high-quality liquid asset	51,752	-	-	-	-
Receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a high-quality liquid asset	-	-	-	5,203	5,203
Receivables from corporate customers, organizations, individuals and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	25,373	30,209	64,627	62,850	90,025
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Receivables collateralized by a residential real estate mortgage	-	-	-	8,776	5,705
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Stock exchange-traded stocks and debt instruments that do not qualify as high-quality liquid assets	1	-	-	-	-
Assets equivalent to interdependent liabilities					
Other assets	4,318	16,371	1,948	19,418	29,440
Physically delivered commodities, including gold	-				-
Initial collateral of derivative contracts or guarantee fund given to the central counterparty		-	-	15	13
Derivative assets		14,435	577	642	3,042
The amount of derivative liabilities before deduction of the exchange collateral		125	25	34	184
Other assets not listed above	4,318	1,811	1,346	18,727	26,201
Off-balance sheet liabilities		11,316	11,970	34,064	2,868
Stable Fund Required					135,613
Net Stable Funding Rate (%)					158.37

The average of the three-month Net Stable Funding Rates for the current period is 136.28% (2025 last quarter: 157.63%). As of 30 June 2026, the Parent Bank's Net Stable Funding Rate is 132.13% (31 December 2025: 158.37%) and remained above the legal limit (100%). The current stable fund size reached to 204.3 billion TL, thanks to high equity, long-term resources and widespread deposit opportunities. The required stable fund amount consists of long-term loans, securities and securities given as collateral and is at the level of 154.6 billion TL. Capital items constitute 16.7% of the current stable fund amount and individuals and retail customer deposits 57% of the fund amount. Performing receivables account for the largest share of the required stable funding amount and constitute 74.4% of the fund. In the development of the ratio, factors development of major balance sheet items such as Loans and Deposits, the change in the balance sheet maturity structure and asset collateralization are effective.

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VI. Explanations on consolidated leverage ratio

Leverage ratio table prepared in accordance with the communiqué "Regulation on Measurement and Assessment of Leverage Ratios of Banks" published in the Official Gazette no.28812 dated 5 November 2013 is presented below. As of 30 June 2026, the Group's consolidated leverage ratio is calculated by taking average of end of month leverage ratios for the last three months is 5.13% (31 December 2025: 5.52%). This ratio is above the minimum ratio of 3%. While the capital increased by 5% mainly as a result of increase in net profits, total risk amount increased by 13% compared to the prior period. Therefore, the current period leverage ratio decreased by 39 basis points compared to prior period.

	Current period (**)	Prior period (**)
Total assets in the consolidated financial statements prepared in accordance with TAS (*)	594,238	537,043
The difference between total amount of assets in the consolidated financial statements prepared in accordance with TAS and the communiqué on preparation of consolidated financial statements of banks	2,312	1,254
The difference between total amount and total risk amount of derivative financial instruments with credit derivative in the communiqué on preparation of consolidated financial statements of banks	(192,231)	(181,761)
The difference between total amount and total risk amount of risk investment securities or commodity collateral financing transactions in the communiqué on preparation of consolidated financial statements of banks	7	442
The difference between total amount and total risk amount of off-balance sheet transactions in the communiqué on preparation of consolidated financial statements of banks	-	-
The other differences between amount of assets and risk in the communiqué on preparation of consolidated financial statements of banks	(4,628)	(3,918)
Total exposures	399,698	353,060

(*) Consolidated financial statements are prepared based on Article No 5 of Clause No 6 in the Communiqué on Preparation of Consolidated Financial Statements of Banks.

(**) The amounts in the table represent the average of last three months.

Explanations on leverage ratio

	Current period (*)	Prior period (*)
On-balance sheet items		
On-balance sheet exposures (excluding derivatives and credit derivatives including collateral)	293,243	273,294
Asset deducted from core capital	(4,628)	(3,918)
The total amount of risk on-balance sheet exposures	288,615	269,376
Derivative financial instruments and credit derivative exposures		
Replacement cost associated with derivative financial instruments and credit derivatives	4,099	3,257
The potential credit risk amount of derivative financial instruments and credit derivatives	2,736	1,972
The total risk amount of derivative financial instruments and credit derivatives	6,835	5,229
Securities or commodity guaranteed financing transactions		
Risk amount of securities or commodity collateral financing transactions (excluding on balance sheet items)	7	442
Risk amount of exchange brokerage operations	-	-
The total risk amount of securities or commodity collateral financing transactions	7	442
Off-balance sheet items		
Gross notional amount for off-balance sheet items	104,241	78,013
Adjustments for conversion to credit equivalent amounts	-	-
The total amount of risk for off-balance sheet items	104,241	78,013
Capital and total exposures		
Core capital	20,470	19,471
Total exposures	399,698	353,060
Leverage ratio		
Leverage ratio	5.13	5.52

(*) The amounts in the table represent the average of the last three months.

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VII. Explanations on consolidated risk management

Notes and explanations in this section have been prepared in accordance with the "Communiqué on Disclosures about Risk Management to be announced to Public by Banks", promulgated in the Official Gazette, no. 29511, dated 23 October 2015 and became effective as of 31 March 2016. Due to usage of standard approach for credit risk in the calculation of capital adequacy by the Parent Bank, tables required by Internal Rating Based Approach ("IRB") are not presented.

1. Overview of risk weighted amounts

	Risk weighted amount		Minimum capital requirement
	Current period	Prior period	Current period
Credit risk (excluding counterparty credit risk) (CCR)	172,196	119,934	13,776
Standardized approach (SA)	172,196	119,934	13,776
Internal rating-based (IRB) approach	-	-	-
Counterparty credit risk	5,892	2,734	471
Standardized approach for counterparty credit risk (SA-CCR)	5,892	2,734	471
Internal model method	-	-	-
Basic risk weight approach to internal models' equity position in the banking account	-	-	-
Investments made in collective investment companies – look-through approach	-	-	-
Investments made in collective investment companies – mandate-based approach	-	-	-
Investments made in collective investment companies - 1250% weighted risk approach	-	-	-
Settlement Risk	-	-	-
Securitization positions in banking accounts	-	-	-
IRB ratings-based approach (RBA)	-	-	-
IRB Supervisory Formula Approach (SFA)	-	-	-
SA/simplified supervisory formula approach	-	-	-
Market risk	7,005	7,204	560
Standardized approach (SA)	7,005	7,204	560
Internal model approaches (IMM)	-	-	-
Operational risk	21,093	16,320	1,687
Basic indicator approach	21,093	16,320	1,687
Standard approach	-	-	-
Advanced measurement approach	-	-	-
The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
Floor adjustment	-	-	-
Total	206,186	146,192	16,494

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VII. Explanations on consolidated risk management (continued)

2. Credit risk explanations

a. Credit quality of assets

Current period	Gross carrying values of (according to TAS)		Provisions / amortization and impairment	Net values
	Defaulted	Non-defaulted		
Loans	1,676	180,274	2,211	179,739
Debt securities (*)	-	27,683	4	27,679
Off-balance sheet exposures	96	106,521	154	106,463
Total	1,772	314,478	2,369	313,881

(*) Includes provisions accounted under equity for financial assets at fair value through other comprehensive income.

Prior period	Gross carrying values of (according to TAS)		Provisions / amortization and impairment	Net values
	Defaulted	Non-defaulted		
Loans	1,674	146,654	2,201	146,127
Debt securities (*)	-	26,753	3	26,750
Off-balance sheet exposures	1,023	81,527	381	82,169
Total	2,697	254,934	2,585	255,046

(*) Includes provisions accounted under equity for financial assets at fair value through other comprehensive income.

b. Changes in stock of defaulted loans and debt securities

	Current period	Prior Period
Defaulted loans and debt securities at the end of the previous reporting period	1,674	1,020
Loans and debt securities defaulted since the last reporting period	548	1,226
Transferred to non-defaulted status	-	-
Amounts written off (*)	(264)	(214)
Other changes (**)	(282)	(358)
Defaulted loans and debt securities at the end of the reporting period	1,676	1,674

(*) Specific provisions for undrawn non-cash loans are not included in the table. Amounts written off also include the NPL sale of the Parent Bank amounting to TL 228 portfolio (31 December 2025: TL 178).

(**) Collections within the period have included "Other changes" account.

c. Credit risk mitigation techniques

Current period	Exposures unsecured carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collaterals	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
Loans (*)	173,060	6,679	4,364	-	-	-	-
Debt securities (*)	27,679	-	-	-	-	-	-
Total	200,739	6,679	4,364	-	-	-	-
Of which defaulted	1,676	-	-	-	-	-	-

(*) Stage 1 and Stage 2 expected credit losses are deducted from the related balance sheet amounts according to regulation.

Prior period	Exposures unsecured carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collaterals	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
Loans (*)	139,554	6,573	4,594	-	-	-	-
Debt securities (*)	26,750	-	-	-	-	-	-
Total	166,304	6,573	4,594	-	-	-	-
Of which defaulted	1,674	-	-	-	-	-	-

(*) Stage 1 and Stage 2 expected credit losses are deducted from the related balance sheet amounts according to regulation.

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VII. Explanations on consolidated risk management (continued)

ç. Credit risk exposure and credit risk mitigation effects

Current period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Risk classes						
Claims on sovereigns and Central Banks	90,296	-	90,296	-	-	-
Claims on regional governments or local authorities	3,330	-	3,330	-	1,665	50.00%
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-
Claims on banks and intermediary institutions	10,165	57,375	10,165	5,656	4,449	28.12%
Claims on corporates	112,475	22,646	111,964	10,380	108,547	88.72%
Claims on retails	53,709	29,667	53,513	2,821	42,248	75.00%
Claims secured by residential property	1,680	-	1,680	-	588	35.00%
Claims secured by commercial property	2,161	51	2,161	17	1,208	55.46%
Past due loans	416	-	416	-	217	52.16%
Higher risk categories decided by the Board	393	-	393	-	560	142.49%
Secured by mortgages	-	-	-	-	-	-
Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-
Undertakings for collective investments in mutual funds	-	-	-	-	-	-
Other receivables	17,113	25	17,115	4	12,463	72.80%
Equity securities	251	-	251	-	251	100.00%
Total	291,989	109,764	291,284	18,878	172,196	55.52%

Prior period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Risk classes						
Claims on sovereigns and Central Banks	103,271	-	103,271	-	-	-
Claims on regional governments or local authorities	2,845	-	2,845	-	1,423	50.02%
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-
Claims on banks and intermediary institutions	4,679	27,104	4,679	4,410	3,258	35.85%
Claims on corporates	70,112	21,695	69,822	9,311	69,222	87.48%
Claims on retails	41,914	25,780	41,664	1,356	32,381	75.27%
Claims secured by residential property	2,187	-	2,187	-	765	34.98%
Claims secured by commercial property	1,536	41	1,536	22	876	56.23%
Past due loans	463	-	463	-	283	61.12%
Higher risk categories decided by the Board	1,241	-	1,241	-	1,805	145.45%
Secured by mortgages	-	-	-	-	-	-
Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-
Undertakings for collective investments in mutual funds	-	-	-	-	-	-
Other receivables	12,794	25	12,794	5	9,769	76.33%
Equity securities	152	-	152	-	152	100.00%
Total	241,194	74,645	240,654	15,104	119,934	46.89%

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VII. Explanations on consolidated risk management (continued)

d. Standard approach - Exposures by asset classes and risk weights

Current period											Total credit exposures amount (post CCF and post-CRM)
Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	
Claims on sovereigns and Central Banks	90,296	-	-	-	-	-	-	-	-	-	90,296
Claims on regional governments or local authorities	-	-	-	-	3,330	-	-	-	-	-	3,330
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-	-
Claims on banks and intermediary institutions	-	-	9,472	-	4,281	-	1,780	-	-	288	15,821
Claims on corporates	21	-	4,965	-	12,101	-	105,236	21	-	-	122,344
Claims on retails	-	-	-	-	119	55,736	424	55	-	-	56,334
Claims secured by residential property	-	-	-	1,680	-	-	-	-	-	-	1,680
Claims secured by commercial property	-	-	-	-	1,940	-	238	-	-	-	2,178
Past due loans	-	-	-	-	401	-	12	3	-	-	416
Higher risk categories decided by the Board	-	-	-	-	27	-	6	360	-	-	393
Secured by mortgages	-	-	-	-	-	-	-	-	-	-	-
Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-	-	-	-	-	-
Undertakings for collective investments in mutual funds	-	-	-	-	-	-	-	-	-	-	-
Other receivables	4,654	-	-	-	-	-	12,465	-	-	-	17,119
Equity securities	-	-	-	-	-	-	251	-	-	-	251
Total	94,971	-	14,437	1,680	22,199	55,736	120,412	439	-	288	310,162

Prior period											Total credit exposures amount (post CCF and post-CRM)
Risk classes	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	
Claims on sovereigns and Central Banks	103,271	-	-	-	-	-	-	-	-	-	103,271
Claims on regional governments or local authorities	-	-	-	-	2,845	-	-	-	-	-	2,845
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-	-	-
Claims on banks and intermediary institutions	-	-	5,539	-	1,920	-	1,482	-	-	148	9,089
Claims on corporates	-	-	4,259	-	9,100	-	65,429	345	-	-	79,133
Claims on retails	-	-	-	-	132	42,195	622	71	-	-	43,020
Claims secured by residential property	-	-	-	2,187	-	-	-	-	-	-	2,187
Claims secured by commercial property	-	-	-	-	1,363	-	195	-	-	-	1,558
Past due loans	-	-	-	-	360	-	102	1	-	-	463
Higher risk categories decided by the Board	-	-	-	-	20	-	74	1,147	-	-	1,241
Secured by mortgages	-	-	-	-	-	-	-	-	-	-	-
Short-term claims and short-term corporate claims on banks and intermediary institutions	-	-	-	-	-	-	-	-	-	-	-
Undertakings for collective investments in mutual funds	-	-	-	-	-	-	-	-	-	-	-
Other receivables	3,030	-	-	-	-	-	9,769	-	-	-	12,799
Equity securities	-	-	-	-	-	-	152	-	-	-	152
Total	106,301	-	9,798	2,187	15,740	42,195	77,825	1,564	-	148	255,758

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VII. Explanations on consolidated risk management (continued)

3. Counterparty credit risk (CCR) approach analysis

Current period	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Exposure after CRM	RWA
Standardised Approach - CCR (for derivatives)	4,937	3,194	-	1.40	8,131	5,251
Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	6	5
Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions	-	-	-	-	-	-
Total						5,256

(*) Effective expected positive exposure

Prior period	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Exposure after CRM	RWA
Standardised Approach - CCR (for derivatives)	1,151	2,210	-	1.40	3,361	2,481
Internal Model Method (for derivative financial instruments, repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)	-	-	-	-	-	-
Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions	-	-	-	-	-	-
Total						2,481

(*) Effective expected positive exposure

4. Credit valuation adjustment (CVA) for capital charge

	Current period		Prior period	
	Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
Total portfolios subject to the advanced CVA capital charge	-	-	-	-
(i) VaR component (including the 3*multiplier)	-	-	-	-
(ii) Stressed VaR component (including the 3*multiplier)	-	-	-	-
All portfolios subject to the standardised CVA capital charge	8,137	636	3,361	253
Total subject to the CVA capital charge	8,137	636	3,361	253

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VII. Explanations on consolidated risk management (continued)

5. Standardised Approach: CCR exposures by risk class and risk weights

Current period									Total credit exposure
Asset classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	(*)
Claims on sovereigns and Central Banks	-	-	-	-	-	-	-	-	-
Claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-
Claims on banks and intermediary institutions	-	-	1,953	1,951	-	-	-	288	4,192
Claims on corporates	21	-	-	-	-	3,763	-	-	3,784
Claims included in the regulatory retail portfolios	-	-	-	-	161	-	-	-	161
Other receivables (**)	-	-	-	-	-	-	-	-	-
Total	21	-	1,953	1,951	161	3,763	-	288	8,137

(*) Total credit exposure: After applying counterparty credit risk measurement techniques that are related to the amount of capital adequacy calculation.

(**) Other receivables: Includes counterparty credit risk that does not reported in "central counterparty" table.

Prior period									Total credit exposure
Asset classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	(*)
Claims on sovereigns and Central Banks	-	-	-	-	-	-	-	-	-
Claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-
Claims on administrative bodies and other non-commercial undertakings	-	-	-	-	-	-	-	-	-
Claims on multilateral development banks	-	-	-	-	-	-	-	-	-
Claims on international organizations	-	-	-	-	-	-	-	-	-
Claims on banks and intermediary institutions	-	-	705	302	-	-	-	148	1,155
Claims on corporates	-	-	-	-	-	2,126	-	-	2,126
Claims included in the regulatory retail portfolios	-	-	-	-	80	-	-	-	80
Other receivables (**)	-	-	-	-	-	-	-	-	-
Total	-	-	705	302	80	2,126	-	148	3,361

(*) Total credit exposure: After applying counterparty credit risk measurement techniques that are related to the amount of capital adequacy calculation.

(**) Other receivables: Includes counterparty credit risk that does not reported in "central counterparty" table.

6. Collaterals for counterparty credit risk (CCR)

Related table is not presented due to not having derivative collaterals which is considered in the calculation of capital adequacy ratio.

7. Credit derivatives

There is no credit derivative transaction.

8. Exposures to central counterparties (CCP)

There is no exposure to central counterparties.

9. Explanations on securitisation

There is no securitization transaction.

10. Explanations on market risk

	Current period	Prior period
	RWA	RWA
Outright products	7,005	7,204
Interest rate risk (general and specific)	3,731	2,222
Equity risk (general and specific)	-	-
Foreign exchange risk	3,116	4,982
Commodity risk	158	-
Options	-	-
Simplified approach	-	-
Delta-plus method	-	-
Scenario approach	-	-
Securitisation	-	-
Total	7,005	7,204

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VIII. Explanations on hedge transactions

Breakdown of the derivative transactions used in cash flow hedges

	Current period			Prior period		
	Notional	Assets	Liabilities	Notional	Assets	Liabilities
Interest rate swaps	20,270	464	15	4,890	143	-
Total	20,270	464	15	4,890	143	-

Explanations on derivative transactions used in cash flow hedges

Current period							
Hedging instrument	Hedged item	Nature of risk hedged	Hedging instrument FV		Net gain / (loss) recognized in OCI during the period	Net gain / (loss) reclassified to income statement during the year	Ineffective portion recognized in income statement (Net)
			Assets	Liabilities			
Interest rate swaps	TL/FC customer deposits	Cash flow risk due to the changes in the interest rates of TL and FC customer deposits	464	15	(57)	55	3
Total			464	15	(57)	55	3
Prior period							
Hedging instrument	Hedged item	Nature of risk hedged	Hedging instrument FV		Net gain / (loss) recognized in OCI during the period	Net gain / (loss) reclassified to income statement during the year	Ineffective portion recognized in income statement (Net)
			Assets	Liabilities			
Interest rate swaps	TL/FC customer deposits	Cash flow risk due to the changes in the interest rates of TL and FC customer deposits	143	-	26	(62)	5
Total			143	-	26	(62)	5

Explanations on fair value hedges

Current period				
Hedging instrument	Hedged item	Nature of risk hedged	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items
Interest rate swap	Fixed interest rate FC securities issued	Interest rate risk	(487)	490
Prior period				
Hedging instrument	Hedged item	Nature of risk hedged	Fair Value Difference of Hedging Instrument	Fair Value Difference of Hedged Items
Interest rate swap	Fixed interest rate FC securities issued	Interest rate risk	(273)	276

Contractual maturity analysis of the derivative transactions subject to cash flow hedges:

Maturity analysis of the derivative transactions subject to cash flow hedges is provided in the Section Four - Footnote VI.

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IX. Explanations on segment reporting

The Group operates mainly in corporate, business and retail banking services. In scope of corporate, business banking operations, customers are provided with special banking services including cash management services. In retail banking operations, customers are provided with debit and credit card, retail loan, online banking and private banking services. Spot TL, foreign exchange buy/sell transactions, derivative transactions, and treasury bill/government bond buy/sell transactions are performed at treasury operations.

Information on operating segments is prepared in accordance with the data provided by the Parent Bank's Management Reporting System.

Current period – 30 June 2026	Corporate, Business Banking	Retail Banking	Other	Total
Net interest income	3,383	2,279	3,361	9,023
Net fees and commissions income and other operating income	1,255	1,465	160	2,880
Trading gain/loss	284	66	(2,364)	(2,014)
Dividend income	-	-	10	10
Expected credit loss	(319)	(446)	(22)	(787)
Segment results	4,603	3,364	1,145	9,112
Other operating expenses (*) (**)				(7,272)
Income from continuing operations before tax				1,840
Tax provision (*)				(398)
Net profit				1,442

Prior period – 30 June 2025	Corporate, Business Banking	Retail Banking	Other	Total
Net interest income	2,662	1,914	1,049	5,625
Net fees and commissions income and other operating income	724	991	44	1,759
Trading gain/loss	250	133	101	484
Dividend income	-	-	7	7
Expected credit loss	(526)	(211)	(18)	(755)
Segment results	3,110	2,827	1,183	7,120
Other operating expenses (*) (**)				(5,636)
Income from continuing operations before tax				1,484
Tax provision (*)				(184)
Net profit				1,300

(*) Other operational expenses and tax provision are presented at total column due to inability to allocate among the sections.

(**) Includes "Personnel Expenses" and "Other Provision Expenses" that presented in the statement of profit or loss as a different item.

Current period – 30 June 2026	Corporate, Business Banking	Retail Banking	Other	Total
Asset	144,620	39,193	114,317	298,130
Liability	107,468	119,568	45,340	272,376
Equity	-	-	25,754	25,754
Prior period – 31 December 2025	Corporate, Business Banking	Retail Banking	Other	Total
Asset	116,709	33,115	129,754	279,578
Liability	84,037	130,682	40,701	255,420
Equity	-	-	24,158	24,158

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Section five

Information and disclosures related to consolidated financial statements

I. Explanations and notes related to assets of the consolidated balance sheet

1. Information related to cash equivalents and the account of the Central Bank of the Republic of Türkiye

1.1. Information on cash equivalents

	Current period		Prior period	
	TL	FC	TL	FC
Cash in TL / foreign currency	272	4,158	329	3,582
Central Bank of Türkiye	19,574	27,592	27,201	20,640
Other	-	227	-	225
Total	19,846	31,977	27,530	24,447

1.2. Information related to the account of the Central Bank of Türkiye

	Current period		Prior period	
	TL	FC	TL	FC
Unrestricted demand deposit	13,337	10,941	20,473	4,444
Restricted time deposit	-	-	-	-
Reserve requirement	6,237	16,651	6,728	16,196
Total	19,574	27,592	27,201	20,640

As per the "Communiqué on Reserve Requirements" promulgated by the Central Bank, Parent Bank must keep required reserves as of the balance sheet date at a rate ranging between 0% and 20% for Turkish lira deposits and liabilities, and for foreign currency-denominated deposits and other foreign currency liabilities at rates ranging from 0% to 30%, depending on their maturities. The additional reserve requirement ratio of 2.5 percent to be maintained in Turkish lira deposits denominated in foreign currency (except foreign bank deposits and precious metal accounts).

TL 13,336 (31 December 2025: TL 20,464) of the TL reserve deposits provided over the average balance and TL 10,941 (31 December 2025: TL 4,444) of the FC reserve deposits provided over the average balance are presented under unrestricted demand deposit account.

2. Information on financial assets at fair value through profit / loss

2.1. Information on financial assets at fair value through profit / loss subject to repo transactions and those given as collateral / blocked

Financial assets at fair value through profit or loss subject to repo transactions and those given as collateral / blocked are stated below in net amount.

	Current period	Prior period
Unrestricted portfolio	3,664	1,766
Collateral / blocked	141	104
Total	3,805	1,870

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(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

I. Explanations and notes related to assets of the consolidated balance sheet (continued)

2.2. Positive differences related to derivative financial assets held for trading

	Current period		Prior period	
	TL	FC	TL	FC
Forward transactions	-	881	-	519
Swap transactions	1,187	675	997	1,131
Futures transactions	-	-	-	-
Options	49	276	63	190
Other	-	-	-	-
Total	1,236	1,832	1,060	1,839

3. Information on banks and foreign banks accounts

3.1. Information on banks

	Current period		Prior period	
	TL	FC	TL	FC
Banks	786	4,259	1,344	2,678
Domestic	786	103	1,344	372
Foreign	-	4,156	-	2,306
Headquarters and branches abroad	-	-	-	-
Total	786	4,259	1,344	2,678

As of 30 June 2026, restricted bank balance amounting to TL 2,681 (31 December 2025: TL 503) all of which is comprised of (31 December 2025: all amount) collaterals that are held by counter banks under CSA (credit support annex) contracts and is calculated based on related derivatives market price.

4. Information on financial assets at fair value through other comprehensive income

4.1. Financial assets at fair value through other comprehensive income subject to repo transactions and those given as collateral / blocked

Financial assets at fair value through other comprehensive income that are subject to repo transactions and those given as collateral or blocked are shown at their net amounts in the table below.

Financial assets measured at fair value through other comprehensive income:

	Current period	Prior period
Unrestricted portfolio	10,174	12,665
Repo transactions	5	114
Collateral / blocked	5,765	945
Total	15,944	13,724

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

4.2. Information on financial assets at fair value through other comprehensive income

Financial assets measured at fair value through other comprehensive income:

	Current period	Prior period
Debt securities	15,821	13,707
Quoted to stock exchange	15,821	13,707
Not quoted	-	-
Equity certificates	241	153
Quoted to stock exchange	-	-
Not quoted	241	153
Provision for impairment (-)	(118)	(136)
Total	15,944	13,724

5. Information on loans

5.1. Information on the balance of all types of loans and advances given to shareholders and employees of the Parent Bank

	Current period		Prior period	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders of the Parent Bank	-	2,256	-	2,253
Corporate shareholders	-	2,256	-	2,253
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders of the Parent Bank	4	451	3	732
Loans granted to employees of the Parent Bank	288	-	224	-
Total	292	2,707	227	2,985

5.2. Information on the first and second group loans and other receivables including restructured or rescheduled loans

Current period				
Cash loans	Standard loans	Loans and other receivables under close monitoring		
		Loans and receivables not subject to restructuring	Restructured loans and receivables	
			Revised contract terms	Refinance
Non-specialized loans	154,573	19,767	646	54
Business loans	72,066	10,282	36	54
Export loans	28,276	7,179	-	-
Import loans	-	-	-	-
Loans given to financial sector	12,362	-	-	-
Consumer loans	34,159	1,530	536	-
Credit cards	2,361	400	74	-
Other	5,349	376	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	154,573	19,767	646	54

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

Prior period				
Cash loans	Standard loans	Loans and other receivables under close monitoring		
		Loans and receivables not subject to restructuring	Restructured loans and receivables	
			Revised contract terms	Refinance
Non-specialized loans	123,783	19,159	432	50
Business loans	51,128	10,083	8	50
Export loans	26,263	7,287	2	-
Import loans	-	-	-	-
Loans given to financial sector	9,944	-	-	-
Consumer loans	29,601	1,163	379	-
Credit cards	1,532	274	43	-
Other	5,315	352	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	123,783	19,159	432	50
Current period				
		Loans under close monitoring	Prior period	
	Standard loans		Standard loans	Loans under close monitoring
12 months expected credit losses	536	-	487	-
Lifetime expected credit losses				
significant increase in credit risk	-	447	-	529

5.3. Loans according to their maturity structure

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

5.4. Information on consumer loans, individual credit cards, personnel loans and credit cards given to personnel

	Short term	Medium and long term	Total
Consumer loans – TL	6,728	24,578	31,306
Mortgage loans	1	5,498	5,499
Automotive loans	77	143	220
General purpose loans	6,650	18,937	25,587
Other	-	-	-
Consumer loans – Indexed to FC	-	-	-
Mortgage loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Consumer loans – FC	-	-	-
Mortgage loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Consumer credit cards – TL	2,314	50	2,364
With installments	435	50	485
Without installments	1,879	-	1,879
Consumer credit cards – FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Personnel loans – TL	126	65	191
Mortgage loans	-	-	-
Automotive loans	-	-	-
General purpose loans	126	65	191
Other	-	-	-
Personnel loans – Indexed to FC	-	-	-
Mortgage loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Personnel loans – FC	-	-	-
Mortgage loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Personnel credit cards – TL	97	-	97
With installments	19	-	19
Without installments	78	-	78
Personnel credit cards – FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Overdraft accounts – TL (real person)	4,728	-	4,728
Overdraft accounts – FC (real person)	-	-	-
Total	13,993	24,693	38,686

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

5.5. Information on commercial loans with installments and corporate credit cards

	Short term	Medium and long term	Total
Commercial installment loans - TL	7,442	19,755	27,197
Real estate loans	-	52	52
Automotive loans	25	2,563	2,588
General purpose loans	-	-	-
Other	7,417	17,140	24,557
Commercial installment loans – Indexed to FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Commercial installment loans-FC	-	-	-
Real estate residential loans	-	-	-
Automotive loans	-	-	-
General purpose loans	-	-	-
Other	-	-	-
Corporate credit cards – TL	374	-	374
With installments	44	-	44
Without installments	330	-	330
Corporate credit cards – FC	-	-	-
With installments	-	-	-
Without installments	-	-	-
Overdraft loans – TL (legal entity)	252	-	252
Overdraft loans – FC (legal entity)	-	-	-
Total	8,068	19,755	27,823

5.6. Loans according to borrowers

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

5.7. Domestic and foreign loans

	Current period	Prior period
Domestic loans	175,032	143,402
Foreign loans	8	23
Total	175,040	143,425

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

5.8. Loans granted to subsidiaries and associates

The loans granted to subsidiaries and associates are eliminated at the consolidated financial statements.

5.9. Specific provisions set aside against loans

	Current period	Prior period
Loans and receivables with limited collectability	165	143
Loans and receivables with doubtful collectability	221	418
Uncollectible loans and receivables	842	624
Total	1,228	1,185

5.10. Information on non-performing loans (net)

5.10.1. Information on non-performing loans and other receivables restructured or rescheduled by the Group

	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectible loans and receivables
Current period			
Gross amounts before specific provision	-	2	9
Restructured loans	-	2	9
Prior period			
Gross amounts before specific provision	1	-	14
Restructured loans	1	-	14

5.10.2. Information on total non-performing loans

	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectible loans and receivables
Prior period end balance	238	593	843
Additions (+)	526	6	16
Transfers to other categories of non-performing loans (+)	-	354	516
Transfers from other categories of non-performing loans (-)	(354)	(516)	-
Collections (-)	(124)	(86)	(72)
Write-offs (-) (*)	-	(9)	(27)
Sold Portfolio (-) (**)	-	-	(228)
Corporate and commercial loans	-	-	(125)
Retail loans	-	-	(95)
Credit cards	-	-	(8)
Other	-	-	-
Current period end balance	286	342	1,048
Provisions (-)	(165)	(221)	(842)
Net balance on balance sheet	121	121	206

(*) In current period, the amount of write-off made according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 6 July 2021 and numbered 31533, there is no write-off process and the values in the table are the amounts written off from the assets (31 December 2025: None).

(**) The Parent Bank sold non-performing loan portfolio amounting to TL 228 (31 December 2025: TL 178) and followed in off-balance sheet accounts amounting to TL 23 (31 December 2025: TL 8) for an amount of TL 41 to asset management companies as of April 2026.

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

5.10.3. Information on foreign currency non-performing loans and other receivables

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current period			
Balance at the end of the period	-	-	207
Provision (-)	-	-	(149)
Net balance on balance sheet	-	-	58
Prior period			
Balance at the end of the period	-	82	140
Provision (-)	-	(52)	(47)
Net balance on balance sheet	-	30	93

Non-performing loans granted as foreign currency are followed under TL accounts at the balance sheet.

5.10.4. Gross and net amounts of non-performing loans per customer categories

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current period (net)	121	121	206
Loans granted to corporate entities and real person (gross)	261	342	1,030
Provision amount (-)	(146)	(221)	(828)
Loans granted to corporate entities and real person (net)	115	121	202
Banks (gross)	-	-	-
Provision amount (-)	-	-	-
Banks (net)	-	-	-
Other loans (gross)	25	-	18
Provision amount (-)	(19)	-	(14)
Other loans (net)	6	-	4
Prior period (net)	95	175	219
Loans granted to corporate entities and real person (gross)	204	593	835
Provision amount (-)	(116)	(418)	(618)
Loans granted to corporate entities and real person (net)	88	175	217
Banks (gross)	-	-	-
Provision amount (-)	-	-	-
Banks (net)	-	-	-
Other loans (gross)	34	-	8
Provision amount (-)	(27)	-	(6)
Other loans (net)	7	-	2

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

5.10.5. According to TFRS 9, accruals, valuation differences and related provisions calculated for non-performing loans

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectable loans and receivables
Current period (Net)	17	20	20
Interest accruals and valuation differences	39	57	85
Provision (-)	(22)	(37)	(65)
Prior period (Net)	14	20	15
Interest accruals and valuation differences	32	57	55
Provision (-)	(18)	(37)	(40)

5.11. Liquidation policy for uncollectible loans and receivables

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

5.12. Information on the write-off policy

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

6. Financial assets measured at amortised cost

6.1. Financial assets subject to repurchase agreements and provided as collateral/blocked:

	Current period	Prior period
Investments subject to repurchase agreements	222	-
Collateralised / blocked investments (*)	4,805	5,504
Total	5,027	5,504

(*) Consists of bonds given as collaterals by the Parent Bank to be a member of Interbank, BIST, Derivatives Exchange, Takasbank, Money Markets and to operate in those markets.

6.2. Government securities measured at amortised cost

	Current period	Prior period
Government bonds	11,980	13,182
Treasury bills	-	-
Other government securities	-	-
Total	11,980	13,182

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

6.3. Financial assets measured at amortised cost

	Current period	Prior period
Debt securities	11,980	13,182
Quoted to stock exchange	11,980	13,182
Not quoted	-	-
Impairment provision (-)	-	-
Total	11,980	13,182

6.4. Movement of financial assets measured at amortised cost

	Current period	Prior period
Balances at the beginning of the period	13,182	12,681
Foreign currency differences on monetary assets	-	-
Purchases during the period	1,250	97
Disposals through sales and /redemptions	(2,869)	(7)
Provision for impairment (-)	-	-
Valuation effect	417	411
Period end balance	11,980	13,182

7. Information on associates (net)

7.1. Explanations related to the associates

The Parent Bank does not have any associates.

8. Information on subsidiaries (net)

8.1. Information on equity of subsidiaries

8.1.1. Information on the consolidated subsidiaries

As of 30 June 2026, information on the equities of subsidiaries is as follows:

	ING European Financial Services Plc.	ING Leasing	ING Securities
Paid in capital and adjustment to paid-in capital	10	750	300
Profit reserves, capital reserves and prior year profit / loss	651	822	368
Profit	209	192	87
Development cost of operating lease (-)	-	-	-
Intangible assets (-)	-	(8)	(6)
Total core capital	870	1,756	749
Supplementary capital	-	-	-
Capital	870	1,756	749
Net usable shareholder's equity	870	1,756	749

The Parent Bank does not have any additional capital requirements due to the subsidiaries included in the consolidated calculation of capital requirement.

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

8.2. Information on consolidated subsidiaries

8.2.1. Information on the consolidated subsidiaries

Title	Address (City / Country)	The Parent Bank's share percentage-If different voting (%)	The Parent Bank's risk group share (%)
(1) ING European Financial Services Plc.	Dublin/Ireland	100%	100%
(2) ING Leasing	Istanbul/ Türkiye	100%	100%
(3) ING Securities	Istanbul/ Türkiye	100%	100%

As of 30 June 2026, financial information on consolidated subsidiaries as follows (*):

	Total assets	Shareholders' equity	Total fixed assets	Interest income	Income from marketable securities portfolio	Current period profit/ loss	Prior period profit/loss	Fair value
(1)	39,280	870	-	1,030	-	209	208	-
(2)	7,817	1,764	14	480	-	192	121	-
(3)	1,160	755	14	162	-	87	82	-

(*) Consolidated subsidiaries regarding financial data are prepared in accordance with BRSA regulations. Parent Bank makes regulations regarding consolidation principles.

8.3. Movement schedule on subsidiaries

8.3.1. Information on consolidated subsidiaries

	Current period	Prior period
Balance at the beginning of the period	4,928	2,792
Movements during the period	99	2,136
Purchases	-	700
Bonus shares obtained	-	-
Dividends from current year income	470	749
Sales	-	-
Revaluation increase (*)	(371)	687
Provisions for impairment	-	-
Balance at the end of the period	5,027	4,928
Capital commitments	-	-
Share percentage at the end of the period (%)	100	100

(*) Amounts refer to revaluation differences arising from accounting of financial subsidiaries under the equity method in the financial statements.

8.4. Sectoral information on consolidated financial subsidiaries and the related carrying amounts

8.4.1. Information on consolidated subsidiaries

	Current period	Prior period
Banks	-	-
Insurance companies	-	-
Factoring companies	-	-
Leasing companies	1,643	1,467
Finance companies	-	-
Other financial subsidiaries	3,384	3,461

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

8.5. Subsidiaries quoted in a stock exchange

There are no subsidiaries quoted on a stock exchange.

8.6. Information on non-financial subsidiaries that are not consolidated

ING Teknoloji A.Ş. was established by the Parent Bank with TL 10 paid in capital and 100% ownership; it was registered in the Trade Registry Gazette on 7 March 2023.

9. Information on joint ventures (net)

9.1. Information on joint ventures (net)

There are no joint ventures.

10. Information on lease receivables (net)

10.1. Investments made in finance lease as per their maturity

	Current period		Prior period	
	Gross	Net	Gross	Net
Less than 1 year	399	372	381	354
1-5 years	6,173	4,862	3,711	2,876
More than 5 years	-	-	-	-
Total	6,572	5,234	4,092	3,230

10.2. Information of the net investments made in finance lease

	Current period	Prior period
Gross financial lease investment	6,572	4,092
Unearned financial lease income (-)	(1,338)	(862)
Cancelled leases (-)	-	-
Net financial lease investment	5,234	3,230

11. Information on derivative financial assets held for hedging

11.1. Information on positive differences of derivative financial assets held for hedging

	Current period		Prior period	
	TL	FC	TL	FC
Fair value hedge	-	-	-	-
Cash flow hedge	464	-	143	-
Net investment hedge	-	-	-	-
Total	464	-	143	-

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I. Explanations and notes related to assets of the consolidated balance sheet (continued)

12. Information on tangible assets (net)

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

13. Information on intangible assets (net)

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

14. Information on investment properties (net)

The Group does not have investment properties.

15. Explanations on deferred tax asset

15.1. Explanations on current tax asset

As of 30 June 2026, the Group's current tax asset and corporation tax payable are netted on each partnership basis and accounted in the balance sheet, the explanations about current tax asset/liability for the current and previous period are disclosed in Footnote II.9 of Section Five.

15.2. Explanations on deferred tax asset

As of 30 June 2026, deferred tax asset of the Group amount to TL 1,884 (31 December 2025: TL 1,300 deferred tax assets) which is calculated based on the deductible temporary differences.

	Current period		Prior period	
Timing differences constituting the basis for deferred tax	Accumulated temporary differences	Deferred tax asset / (liability)	Accumulated temporary differences	Deferred tax asset / (liability)
Provisions (*)	517	155	667	200
Fair value differences for financial assets and liabilities	(715)	(187)	(269)	(66)
Derivative valuation differences	2,090	627	(1,426)	(428)
Expected credit losses of Stage I and II	1,183	355	1,195	359
Other (**)	7,472	934	9,010	1,235
Total deferred tax assets / (liabilities) net		1,884		1,300

(*) Consists of reserves for employee benefits, provision for promotion expenses of credit cards and other provisions.

Deferred tax assets / (liabilities) movements of the current and previous years are as follows:

	Current period (1 January – 30 June 2026)	Prior period (1 January – 31 December 2025)
Deferred tax assets / (liabilities) net		
Opening balance	1,300	1,734
Deferred tax income / (expense) (net)	578	(129)
Deferred tax recognized under equity	6	(305)
Currency differences	-	-
Balance at the end of the period	1,884	1,300

16. Explanations on assets held for sale and discontinued operations (net)

16.1. Explanations on assets held for sale

The Parent Bank does not have assets held for sale.

16.2. Explanations on discontinued operations

The Group does not have assets with respect to the discontinued operations.

17. Other assets exceed 10% of the balance sheet total (excluding off-balance sheet commitments), breakdown of the names and amounts of accounts constructing at least 20% of grand totals

Other assets in the balance sheet excluding off balance sheet commitments do not exceed 10% of the balance sheet total.

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II. Explanations and notes related to liabilities of the consolidated balance sheet

1. Information on deposits

1.1. Maturity structure of deposits

Current period	Demand	7 day call accounts	Up to 1 month	1-3 months	3-6 months	6 months to 1 year	1 year and over	Cumulative deposits	Total
Saving deposits	10,623	-	59,232	14,879	1,171	338	185	-	86,428
Foreign currency deposits	18,146	-	23,192	4,977	104	56	29	-	46,504
Residents in Türkiye	18,000	-	23,140	4,680	93	40	18	-	45,971
Residents abroad	146	-	52	297	11	16	11	-	533
Public sector deposits	2,952	-	-	-	-	-	-	-	2,952
Commercial deposits	2,294	-	11,423	1,136	1,248	307	-	-	16,408
Other institutions deposits	16	-	-	3	-	-	-	-	19
Precious metals deposits	15,203	-	5,724	-	-	-	-	-	20,927
Interbank deposits	196	-	8,876	1,634	-	-	-	-	10,706
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	186	-	-	1,634	-	-	-	-	1,820
Foreign banks	10	-	8,876	-	-	-	-	-	8,886
Participation banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	49,430	-	108,447	22,629	2,523	701	214	-	183,944

Prior period	Demand	7 day call accounts	Up to 1 month	1-3 months	3-6 months	6 months to 1 year	1 year and over	Cumulative deposits	Total
Saving deposits	12,046	-	79,976	10,766	1,283	107	550	-	104,728
Foreign currency deposits	15,683	-	24,088	3,740	125	60	37	-	43,733
Residents in Türkiye	15,537	-	23,952	3,432	114	45	25	-	43,105
Residents abroad	146	-	136	308	11	15	12	-	628
Public sector deposits	1,490	-	-	-	-	-	-	-	1,490
Commercial deposits	3,182	-	8,417	489	318	17	-	-	12,423
Other institutions deposits	23	-	2	3	-	-	-	-	28
Precious metals deposits	12,881	-	4,350	-	-	-	-	-	17,231
Interbank deposits	76	-	1,479	-	-	-	-	-	1,555
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	62	-	-	-	-	-	-	-	62
Foreign banks	14	-	1,479	-	-	-	-	-	1,493
Participation banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	45,381	-	118,312	14,998	1,726	184	587	-	181,188

1.2. Information on saving deposits under the guarantee of saving deposit insurance and exceeding the limit of saving deposit insurance

Saving deposits	Under the guarantee of saving deposit insurance (*)		Exceeding the limit of saving deposit insurance	
	Current period	Prior period	Current period	Prior period
Saving deposit	54,983	58,806	31,299	45,830
Foreign currency saving deposits	16,300	13,481	18,884	20,713
Other deposits in the form of saving deposits	-	-	-	-
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Deposits in off-shore banking regions under foreign authorities' insurance	-	-	-	-

Commercial deposits (**)	Under the guarantee of saving deposit insurance (*)		Exceeding the limit of saving deposit insurance	
	Current period	Prior period	Current period	Prior period
Commercial deposit	2,116	1,810	14,214	10,689
Foreign currency commercial deposits	769	614	32,020	26,921
Other deposits in the form of commercial deposits	-	-	-	-
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Deposits in off-shore banking regions under foreign authorities' insurance	-	-	-	-

(*) The amount of deposits subject to insurance is TL 1 million 200 thousand (full amount) for the current period (Prior period is TL 950 thousand (full amount)).

(**) With the regulation published in the Official Gazette dated 27 August 2022 and numbered 31936, commercial deposits were included in the scope of insurance.

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

1.3. Information on whether the saving deposits / private current accounts of real persons not subject to commercial transactions in the Türkiye branch of the Parent Bank headquartered abroad are in scope of insurance in the country where the head office is located

The Parent Bank's head office is in Türkiye and its saving deposits are covered by saving deposit insurance.

1.4. Saving deposits of real persons not under the guarantee of saving deposit insurance fund

	Current period	Prior period
Deposits and other accounts in foreign branches	-	-
Saving deposits and other accounts of controlling shareholders and their mothers, fathers, spouses, children in care	-	-
Saving deposits and other accounts of president and members of board of directors, general manager and vice presidents, and their mothers, fathers, spouses and children in care	233	149
Saving deposits and other accounts in scope of the property holdings derived from crime defined in Article 282 of Turkish Criminal Law No: 5237, dated 26 September 2004	-	-
Saving deposits in deposit bank established in Türkiye in order to engage solely in off-shore banking activities	-	-

2. Information on derivative financial liabilities held for trading

2.1. Table of negative differences for derivative financial liabilities held for trading

	Current period		Prior period	
	TL	FC	TL	FC
Forward transactions	-	1,287	-	785
Swap transactions	1,587	2,552	479	362
Future transactions	-	-	-	-
Options	19	153	63	147
Other	-	-	-	-
Total	1,606	3,992	542	1,294

3. Banks and other financial institutions

3.1. Information on banks and other financial institutions

	Current period		Prior period	
	TL	FC	TL	FC
Funds borrowed from Central Bank of Türkiye	-	-	-	-
Funds borrowed from domestic banks and institutions	206	699	-	254
Funds borrowed from foreign banks, institutions and funds	323	63,389	293	53,688
Total	529	64,088	293	53,942

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

3.2. Maturity analysis of funds borrowed

	Current period		Prior period	
	TL	FC	TL	FC
Short term	529	3,343	293	2,683
Medium and long term	-	60,745	-	51,259
Total	529	64,088	293	53,942

3.3. Funding industry group where the Group liabilities are concentrated

The liabilities providing the funding sources of the Group are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Group and the diversification of these deposits by number and type of depositors with a stable structure does not create any risk concentration. The borrowings are composed of funds such as syndicated, post-financing and interbank borrowing and lending transactions obtained from different financial institutions with different maturity-interest structures and characteristics. There is no risk concentration in any of the funding sources of the Group.

4. Explanations on securities issued (net)

None (31 December 2025: None).

5. If other liabilities exceed 10% of the balance sheet total, names and amounts of the accounts constituting at least 20% of grand totals

Other liabilities do not exceed 10% of the balance sheet total.

6. Explanations on lease liabilities (net)

	Current period		Prior period	
	Gross	Net	Gross	Net
Less than 1 year	50	35	32	24
Between 1-4 years	127	83	180	114
More than 4 years	33	21	38	25
Total	210	139	250	163

7. Information on derivative financial liabilities held for hedging

7.1. Negative differences related to derivative financial liabilities held for hedging

	Current period		Prior period	
	TL	FC	TL	FC
Fair value hedge	-	113	-	36
Cash flow hedge	15	-	-	-
Net investment hedge	-	-	-	-
Total	15	113	-	36

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Notes to the consolidated financial statements as of 30 June 2026

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

8. Information on provisions

8.1. Information on the exchange rate decrease provision on foreign currency indexed loans and financial lease receivables

None (31 December 2025: None).

8.2. Information on other provisions

	Current period	Prior period
Specific provisions for undrawn non-cash loans (stage 3)	43	276
Provision for credit card score promotion	6	5
Other provisions	365	583
<i>Allowance for expected credit losses (stage 1 and stage 2) (*)</i>	<i>109</i>	<i>105</i>
<i>Other</i>	<i>256</i>	<i>478</i>
Total	414	864

(*) Non-cash loan provisions are included.

Amount to TL 215 (31 December 2025: TL 147) of the other provisions consist of provisions set aside as a result of the legal assessment for the lawsuits that are likely to result against the Group, and TL 35 (31 December 2025: TL 309) includes restructuring provisions.

The deposit holders of offshore accounts held at Sümerbank A.Ş. together with other dissolved banks merged into Sümerbank A.Ş., all of which were ultimately merged into the Parent Bank, which were opened before Savings Deposit Insurance Fund (SDIF) seized these banks, initiates lawsuits against the Parent Bank. As a result of these lawsuits, the Bank pays certain amounts to these offshore deposit holders of the dissolved banks. SDIF indemnifies these amounts in accordance with the Share Transfer Agreement (STA) entered into between Turkish Armed Forces Assistance (and Pension) Fund (OYAK) and SDIF.

The amounts mentioned are being paid to the Bank by SDIF with objections and short payments with STA clauses. SDIF has initiated 11 enforcement proceedings against the Parent Bank for the refund of the said payments, requesting TL 520.2 excluding interest. As a response to the Parent Bank's objections to the enforcement proceedings initiated by SDIF; SDIF has filed lawsuits for the cancellation of the objections. Although there are currently 3 ongoing files in this context. Parent Bank's fourth lawsuit in July 2024, lawsuit with second, third and fifth in January 2025, lawsuit with first, eighth, ninth and tenth in June 2026 have been finalized in favour of the Parent Bank with the Turkish Supreme Court's verdict which is going to be a precedent decision for the other ongoing files.

Additionally, the Parent Bank has initiated 18 enforcement proceedings against SDIF regarding our accumulated receivables that SDIF has either partially or completely failed to pay. Based upon SDIF objections, annulment of the objection a lawsuit was filed.

Both SDIF's actions against the Parent Bank and the Parent Bank's actions against the SDIF are presented below as a table:

Lawsuit & Enforcement Proceedings	Amount	Status	The Latest Development in Legal Process
First Case (***)	21.8	Supreme Court	The case was finalized in favor of our Bank.
Second Case (**)	21.8	Supreme Court	The case was finalized in favor of our Bank.
Third Case (**)	97.7	Supreme Court	The case was finalized in favor of our Bank.
Fourth Case (*)	109.5	Supreme Court	The case was finalized in favor of our Bank.
Fifth Case (**)	1.0	Supreme Court	The case was finalized in favor of our Bank.
Sixth Case	125.6	Regional Appeal Court	The court of first instance decided in our favor.
Seventh Case	51.5	Regional Appeal Court	The court of first instance decided in our favor.
Eighth Case (***)	49.1	Supreme Court	The case was finalized in favor of our Bank.
Ninth Case (***)	20.9	Supreme Court	The case was finalized in favor of our Bank.
Tenth Case (***)	7.5	Supreme Court	The case was finalized in favor of our Bank.
Eleventh Case	13.8	The Court of First Instance	The case is still ongoing.
	520,2		

(*) The fourth case was concluded in favor of the Parent Bank in July 2024.

(**) In January 2025, lawsuit with second, third and fifth have been finalized in favour of the Parent Bank with the Turkish Supreme Court's verdict which is going to be a precedent decision for the other ongoing files.

(***) In June 2026, lawsuit with first, eighth, ninth and tenth have been finalized in favour of the Parent Bank with the Turkish Supreme Court's verdict which is going to be a precedent decision for the other ongoing files.

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Notes to the consolidated financial statements as of 30 June 2026

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

There are 30 SDIF enforcement proceedings as of 30 June 2026. The source of the enforcement proceedings in question stems from the rejection of some offshore cases in favor of the Parent Bank by the Supreme Court on the grounds of statute of limitations. SDIF has made payments to the Parent Bank within the scope of its previous decisions, and is trying to take back the paid amounts, citing the rejection of the case in favor of the Parent Bank due to statute of limitations. The Parent Bank objects to these pursuits. Following the Parent Bank's objections to the enforcement proceedings initiated against it, the SDIF initiated annulment of objection lawsuits in relation to certain case files. (One case has been finally resolved in favor of the Parent Bank)

On the other hand, there is an administrative law dispute between the Parent Bank and SDIF. The Parent Bank has filed a lawsuit for the annulment of the administrative resolution No. 2013/36 dated 31 January 2013 of SDIF's Fund Board (the "SDIF Fund Board Decision"), which constitutes the legal basis of the SDIF's abovementioned actions. The court of first instance dismissed the case on the grounds that the decision of the TMSF Fund Board falls within the scope of private law and therefore lies outside the jurisdiction and competence of the administrative judiciary. This judgment was upheld upon review by the Council of State, and the Parent Bank subsequently sought rectification of the decision. The request for rectification was denied, and the case became final.

No provisions were set aside in respect of the amounts that the Parent Bank paid in connection with the off-shore lawsuits, court decisions on off-shore lawsuits and lawsuits filed by SDIF, considering the (i) relevant provisions of the SSA, (ii) relevant provisions of the of the Share Sale Agreement dated 18 June 2007 relating to the purchase of the Bank's shares (owned by OYAK) by ING Bank N.V. and (iii) the course of the pending lawsuits against SDIF.

8.3. Information on provisions for employee benefits

As of 30 June 2026, TL 179 (31 December 2025: TL 129) of TL 366 (31 December 2025: TL 285) provisions for employee benefits is the unused vacation provisions. Full provision is provided for the unused vacation liability.

TL 187 (31 December 2025: TL 156) of the provisions for employee benefits is the termination benefit provision. In accordance with the labor law, the Group is required to make lump-sum payments to employees whose employment is terminated due to retirement or for reasons other than resignation and misconduct. The payments are calculated on the basis of 30 days' pay limited to a maximum of historical TL 64,948.77 (Full TL) on 30 June 2026 and TL 53,919.68 (Full TL) on 31 December 2025 per year of employment at the rate of pay applicable at the date of retirement or termination.

In the consolidated financial statements dated 30 June 2026 and 31 December 2025, the Group operating in Türkiye has calculated severance pay by taking into account their experience in personnel service completion or termination, and by discounting it via using the forecasted annual inflation and interest rates.

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

9. Explanations on tax liability

9.1. Explanations on current tax liability

9.1.1. Explanations on tax provision

Explanations on taxation and calculations are explained in Note XVIII of Section Three. As of 30 June 2026, as a result of the setoff of the Group's corporate tax liability and temporary taxes paid, the remaining corporate tax liability amounts to TL 773 (31 December 2025: TL 64) and as a result of such setoff being made on each entity and tax authority basis.

9.1.2. Information on taxes payable

	Current period	Prior period
Corporate tax payable	773	64
Taxation of securities	1,123	1,084
Property tax	2	2
Banking insurance transaction tax ("BITT")	305	248
Foreign exchange transaction tax	5	6
Value added tax payable	82	68
Other	108	85
Total	2,398	1,557

9.1.3. Information on premiums

	Current period	Prior period
Social security premiums-employee	36	28
Social security premiums-employer	58	43
Bank social aid pension fund premium-employee	-	-
Bank social aid pension fund premium-employer	-	-
Pension fund membership fees and provisions-employee	-	-
Pension fund membership fees and provisions-employer	-	-
Unemployment insurance-employee	2	2
Unemployment insurance-employer	5	4
Other	-	-
Total	101	77

9.2. Explanations on deferred tax liabilities

Deferred tax asset and liability are netted and shown in liabilities of consolidated balance sheet as deferred tax liability, and explanations about deferred tax asset / liability for the current and prior period are disclosed in Section Five Footnote I.15.

10. Information on liabilities regarding assets held for sale

As of 30 June 2026 and 31 December 2025, there are no liabilities regarding assets held for sale.

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

11. Explanations on the subordinated loans

	Current period		Prior period	
	TL	FC	TL	FC
To be included in the calculation of additional capital borrowing instruments	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in contribution capital calculation	-	6,519	-	6,181
Subordinated loans	-	-	-	-
Subordinated debt instruments (*)	-	6,519	-	6,181
Total	-	6,519	-	6,181

(*) Detailed explanations regarding subordinated debt instruments are included in Footnote I. of Section Four.

12. Information on shareholders' equity

12.1. Paid-in capital

	Current period	Prior period
Common stock (*)	3,486	3,486
Preferred stock	-	-

(*) The amount represents nominal capital.

12.2. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at bank; if so, the amount of registered share capital ceiling

Paid-in-capital amount is TL 3,486 and registered share capital system is not applied.

12.3. Information on share capital increases and their sources; other information on increased capital shares in current period

None.

12.4. Information on share capital increases from capital reserves

There is no capital increase from capital reserves in the current period.

12.5. Capital commitments in the last fiscal year and in the interim period following the last fiscal year, the general purpose of these commitments and projected resources required to meet these commitments

There are no capital commitments in the last fiscal year and in the interim period following the last fiscal year.

12.6. Indicators of the Group's income, profitability and liquidity for the previous periods and possible effects of future assumptions made by taking into account the uncertainties of these indicators on the Group's equity

The Group's consolidated balance sheet is managed in a conservative manner in order to be minimally affected by interest, currency and credit risks. The Group's aims to continue its operations with a conservative approach while maintaining increasing profitability. The year end income is transferred to the statutory reserves and extraordinary reserves under the shareholder's equity. The Group tries to invest the majority of its shareholder's equity in interest bearing assets and to keep investments in non-banking assets such as tangible assets, investments in non-financial subsidiaries limited.

12.7. Information on preferred shares

There are no preferred shares.

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II. Explanations and notes related to liabilities of the consolidated balance sheet (continued)

12.8. Information on marketable securities revaluation reserve

	Current period		Prior period	
	TL	FC	TL	FC
From associates, subsidiaries, and entities under common control (business partnerships)	-	-	-	-
Valuation difference	106	-	37	-
Foreign exchange difference	-	-	-	-
Total	106	-	37	-

12.9. Profit reserves and profit distribution

Under the Turkish Commercial Code ("TCC"), legal reserves consist of first legal reserve and second legal reserve. First legal reserve, appropriated at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of at least 10% of distributions in excess of 5% of issued and fully paid-in share capital.

As per the decision made at the annual general assembly of shareholders of the Parent Bank on 26 March 2026, the distribution of the net profit of the year 2025, is as follows.

Profit distribution table of 2025:	
2025 net profit	1,767
A – I. Legal Reserve (TCC 519/A) 5%	-
B – The First Dividend for Shareholders	-
C – Extraordinary Reserves	(1,737)
D – Special funds	(30)

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III. Explanations and notes related to consolidated off-balance sheet accounts

1. Explanations on off-balance sheet commitments

1.1. Type and amount of irrevocable commitments

	Current period	Prior period
Forward asset purchase commitments	47,899	25,199
Loan granting commitments	21,352	21,059
Commitments for cheque payments	346	265
Commitments for credit card limits	9,683	6,400
Commitments for credit cards and banking services promotions	27	27
Other irrevocable commitments	293	291
Total	79,600	53,241

1.2. Type and amount of probable losses and obligations arising from off-balance sheet items

1.2.1. Non-cash loans including guarantees, bank acceptances, collaterals and others deemed as financial commitments and other letters of credit

	Current period	Prior period
Letters of credit	8,967	10,067
Commitments and contingencies	7	6
Bank acceptance loans	49	62
Total	9,023	10,135

1.2.2. Irrevocable guarantees, temporary guarantees and other similar commitments and contingencies

	Current period	Prior period
Irrevocable letters of guarantees	16,067	16,592
Cash loans letters of guarantees	901	1,408
Advance letters of guarantees	692	747
Temporary letters of guarantees	149	252
Other	185	175
Total	17,994	19,174

1.3. Explanation on non-cash loans

1.3.1. Total amount of non-cash loans

	Current period	Prior period
Non-cash loans given against cash loans	901	1,407
With original maturity of 1 year or less than 1 year	53	403
With original maturity of more than 1 year	848	1,004
Other non-cash loans	26,116	27,902
Total	27,017	29,309

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III. Explanations and notes related to consolidated off-balance sheet accounts (continued)

1.3.2. Information on sectoral risk concentrations of non-cash loans

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

1.3.3. Non-cash loans classified in Group I and Group II

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

2. Information on derivative transactions

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

3. Information on credit swaps and related risks

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

4. Information on contingent liabilities and assets

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

5. Information on the services provided on behalf of others

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

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Notes to the consolidated financial statements

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IV. Explanations and notes related to consolidated statement of profit or loss

1. Information on interest income

1.1. Information on interest income from loans (*)

	Current period		Prior period	
	TL	FC	TL	FC
Short term loans	6,531	1,154	4,663	934
Medium and long term loans	8,955	1,426	7,495	1,354
Interest on loans under follow-up	134	-	103	-
Premiums received from resource utilization support fund	-	-	-	-
Total	15,620	2,580	12,261	2,288

(*) Commissions and fees received from cash loans are included.

1.2. Information on interest income received from banks

	Current period		Prior period	
	TL	FC	TL	FC
From Central Bank of Türkiye	-	-	-	-
From domestic banks	228	41	414	53
From foreign banks	3	20	-	27
From branches abroad	-	-	-	-
Total	231	61	414	80

1.3. Information on interest income received from marketable securities portfolio

	Current period		Prior period	
	TL	FC	TL	FC
Financial assets measured at fair value through profit or loss	921	25	643	7
Financial assets measured at fair value through other comprehensive income	2,748	-	1,501	-
Financial assets measured at amortised cost	1,952	-	2,504	-
Total	5,621	25	4,648	7

As stated in Section Three disclosure VII, the Bank has inflation indexed ("CPI") government bonds in its financial assets measured at fair value through other comprehensive income and financial assets measured at amortized cost portfolios. The reference indices used for the real interest payments about these marketable securities is determined based on the CPIs of two months before. The Bank determines the estimated inflation rates used for valuation of securities in line with this. The estimated inflation rate used is updated during the year when necessary. As of 30 June 2026, the valuation of such securities has been calculated according to the annual inflation forecast of 27%. In case the CPI forecast increases or decreases by 1%, profit before taxes as of 30 June 2026 will increase or decrease by the same amount of TL 16.

1.4. Information on interest income received from associates and subsidiaries

The interest income from subsidiaries is eliminated in the accompanying consolidated financial statements.

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IV. Explanations and notes related to consolidated statement of profit or loss (continued)

2. Information on interest expenses

2.1. Information on interest on funds borrowed (*)

	Current period		Prior period	
	TL	FC	TL	FC
Banks	90	975	107	843
Central Bank of Türkiye	-	-	-	-
Domestic banks	19	11	80	6
Foreign banks	71	964	27	837
Branches and offices abroad	-	-	-	-
Other institutions	-	36	-	30
Total	90	1,011	107	873

(*) Commissions and fees paid for cash funds borrowed are included.

2.2. Information on interest expenses paid to associates and subsidiaries

The interest expenses paid to subsidiaries are eliminated in the consolidated financial statements.

2.3. Information on interest on securities issued

	Current period		Prior period	
	TL	FC	TL	FC
Interest on securities issued	-	296	-	253

2.4. Allocation of interest expenses on deposits according to maturity of deposits

Account name	Demand deposit	Time deposit					Accumulated deposits	Total
		Up to 1 month	Up to 3 months	Up to 6 months	Up to 1 year	More than 1 year		
Turkish lira								
Bank deposits	-	309	-	-	-	-	-	309
Saving deposits	-	12,498	2,821	197	29	46	-	15,591
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	2,016	400	208	32	-	-	2,656
Other deposits	-	-	-	-	-	-	-	-
7 days call accounts	-	-	-	-	-	-	-	-
Total	-	14,823	3,221	405	61	46	-	18,556
Foreign currency								
Foreign currency deposits	-	245	78	-	-	-	-	323
Banks deposits	-	-	-	-	-	-	-	-
7 days call accounts	-	-	-	-	-	-	-	-
Precious metal deposits	-	2	-	-	-	-	-	2
Total	-	247	78	-	-	-	-	325
Grand total	-	15,070	3,299	405	61	46	-	18,881

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IV. Explanations and notes related to consolidated statement of profit or loss (continued)

3. Information on dividend income

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

4. Information on trading income/loss (net)

	Current period	Prior period
Income	70,371	114,044
Gains on capital market transactions	279	342
Gains on derivative financial instruments	46,478	91,398
Foreign exchange gains	23,614	22,304
Loss (-)	(72,385)	(113,560)
Loss on capital market transactions	(724)	(687)
Loss on derivative financial instruments	(42,981)	(83,783)
Foreign exchange loss	(28,680)	(29,090)

Net profit on derivative financial instruments recognized in profit / loss resulting from fluctuations in foreign exchange rates is TL 4,280 (30 June 2025: TL 6,411 net profit).

5. Information on other operating income

	Current period	Prior period
Income from reversal of prior years' provisions	742	496
Income arising from sale of assets	194	39
Banking services income	3	5
Other non-interest income	104	113
Total	1,043	653

6. Allowance for expected credit losses and other provision expenses

	Current period	Prior period
Expected credit losses	787	755
12 Months expected credit loss (Stage 1)	122	42
Expected credit loss significant increase in credit risk (Stage 2)	83	80
Expected credit loss impaired credits (Stage 3)	582	633
Impairment losses on securities	1	2
Financial assets measured at fair value through profit/loss	1	2
Financial assets measured at fair value through other comprehensive income	-	-
Impairment losses on associates, subsidiaries and joint-ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint ventures	-	-
Other	80	13
Total	868	770

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IV. Explanations and notes related to consolidated statement of profit or loss (continued)

7. Information on other operating expenses

	Current period	Prior period
Reserves for employee termination benefits	12	17
Bank social aid fund deficit provision	-	-
Tangible assets impairment expense	-	-
Depreciation expense of tangible assets	162	104
Intangible assets impairment expense	-	-
Goodwill impairment expense	-	-
Amortisation expense of intangible assets	342	197
Impairment expense of equity participations for which equity method is applied	-	-
Impairment expense for securities that to be disposed	-	-
Depreciation expense of securities that to be disposed	-	-
Impairment expense of held for sale tangible assets and discontinued operations	-	-
Other operating expenses	2,784	2,202
Operating lease expenses related to TFRS 16 exception	101	89
Repair and maintenance expenses	98	94
Advertisement expenses	249	264
Other expenses	2,336	1,755
Loss on sales of assets	-	-
Other (*)	920	713
Total	4,220	3,233

(*) Includes saving-deposits-insurance-fund related expenses of TL 280 (30 June 2025: TL 231).

8. Information on income / (loss) before taxes for continued and discontinued operations

As of 30 June 2026, the income before taxes is TL 1,840 (30 June 2025: TL 1,484).

9. Information on tax provision for continued and discontinued operations

As of 30 June 2026, the corporate tax provision expense for the period is TL 976 (30 June 2025: TL 118), and the net deferred tax income is TL 578 (30 June 2025: TL 66 deferred tax expense).

10. Information on net operating income after taxes for continued and discontinued operations

Not prepared as per Article 25 of the Communiqué on the Financial Statements and Related Explanations and Notes that will be Publicly Announced.

11. The explanations on net income / loss for the period

Interest income from regular banking transactions is TL 29,539 (30 June 2025: TL 26,190), while the interest expense is TL 20,516 (30 June 2025: TL 20,565).

There are no changes in estimations related to the items in the financial statements.

12. If the other items in the statement of profit or loss exceed 10% of the statement of profit or loss total, explanations on the sub-accounts amounting to at least 20% of these items

Other fees and commissions received amounting to TL 2,269 (30 June 2025: 1,478) has included TL 427 (30 June 2025: TL 263) resulting from the credit card fees and commissions, TL 112 (30 June 2025: TL 99) resulting from service fees and commissions from contracted merchants and TL 594 (30 June 2025: TL 340) resulting from insurance commissions.

Other fees and commissions paid amounting to TL 560 (30 June 2025: TL 463) have included TL 260 (30 June 2025: TL 238) resulting from credit card exchange commissions.

(Convenience translation of the consolidated financial statements and related disclosures originally issued in Turkish)

ING Bank A.Ş. and its Financial Subsidiaries

Notes to the consolidated financial statements as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

V. Explanations and notes related to risk group of the Parent Bank

1. Volume of related party transactions, income and expense amounts involved and outstanding loan and deposit balances

1.1. Current period

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Beginning of the period	-	-	-	2,253	3	732
End of the period	-	-	-	2,256	4	451
Interest and commission income	-	-	-	5	-	1

1.2. Prior period

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Beginning of the period	-	-	-	718	35	772
End of the period	-	-	-	2,253	3	732
Interest and commission income	-	-	-	3	-	4

1.3. Information on deposit balances of the risk group of the Group

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Current period	Prior period	Current period	Prior period	Current period	Prior period
Deposit						
Beginning of the period	-	-	1,494	6,234	437	159
End of the period	-	-	8,889	1,494	841	437
Interest expense on deposits	-	-	249	414	63	15

1.4. Information on forward and option agreements and other similar agreements entered into with the risk group of the Group

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Current period	Prior period	Current period	Prior period	Current period	Prior period
Transactions at fair value through profit and loss						
Beginning of the period	-	-	162,615	100,347	-	-
End of the period	-	-	144,148	162,615	-	-
Total profit/loss	-	-	1,466	3,131	173	(148)
Transactions with hedging purposes						
Beginning of the period	-	-	8,593	7,072	-	-
End of the period	-	-	9,331	8,593	-	-
Total profit/loss	-	-	(43)	2	-	-

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V. Explanations and notes related to risk group of the Parent Bank (continued)

1.5. Information on placements made with the risk group of the Group

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Current period	Prior period	Current period	Prior period	Current period	Prior period
Banks						
Beginning of the period	-	-	499	885	224	88
End of the period	-	-	655	499	85	224
Interest income received	-	-	3	-	-	-

1.6. Information on loans borrowed from the risk group of the Group

Risk group of the Group	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other entities included in the risk group	
	Current period	Prior period	Current period	Prior period	Current period	Prior period
Loans						
Beginning of the period	-	-	28,951	18,236	22	4
End of the period	-	-	36,626	28,951	8	22
Interest and commission paid	-	-	2	-	3	1

1.7 Information regarding benefits provided to the Group's top management:

Benefits paid to key management personnel for the period ended as of 30 June 2026 amounted to TL 223 (30 June 2025: TL 174).

VI. Explanations and notes related to subsequent events

None.

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Section six

Interim review report

I. Explanations on the auditors’ reviewed report

The consolidated financial statements of the Parent Bank and its financial subsidiaries as of 30 June 2026, have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte: Touche Tohmatsu Limited) and the reviewed report dated 5 August 2026 is presented at the beginning of this report.

II. Explanations and notes prepared by independent auditors

There are no other significant footnotes and explanations related to the operations of the Group that are not mentioned above.

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Section seven

Interim activity report

I. Interim consolidated activity report including the assessments of the Parent Bank's Chairman and CEO on the interim activities

1. Overview

1.1. A summary of financial information relating to operating results for the period ended

Summary financial information on the consolidated financial statements of the Group for the period 30 June 2026 and 31 December 2025 is as follows.

Main balance sheet items

Million TL	Current period	Prior period
Net loans	179,738	146,125
Deposits	183,944	181,188
Equity	25,754	24,158
Total assets	298,130	279,578

Main financial ratios

	Current period	Prior period
Capital adequacy ratio	13.83%	18.73%
Loans / Total assets	60.29%	52.27%
Deposits / Total assets	61.70%	64.81%
Non-performing loans / Total loans	0.92%	1.13%
Income / Average capital (*)	11.55%	8.04%
Income / Average assets (*)	1.00%	0.73%
Expense / Income ratio (**)	78.53%	76.18%

(*) Items related to statement of profit or loss are included in the ratio calculation after annualization process.

(**) Prior period profit/loss amounts are for the six month period ended 30 June 2025.

1.2. Changes and the reason for changes made in the Articles of Association

In the accounting period, there has not been any change in the Articles of Association of the Parent Bank.

ING Bank A.Ş. and its Financial Subsidiaries

**Notes to the consolidated financial statements
as of 30 June 2026**

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

I. Interim consolidated activity report including the assessments of the Parent Bank's Chairman and CEO on the interim activities (continued)

1.3. Chairman's assessments of the operating period and expectations for the future

While the disruptions to oil and natural gas flows in the Persian Gulf in March, following the U.S. and Israeli attacks on Iran, led to a sharp rise in energy prices, the focus in global markets shifted to the inflationary shock in the second quarter of the year; geopolitical developments and uncertainty about when the war would end caused the dollar to appreciate globally. In June, the U.S. and Iran signed a preliminary memorandum of understanding that called for a ceasefire, certain economic concessions, and the reopening of the Strait of Hormuz. The memorandum, which marked the start of negotiations rather than a final deal, led to a sense of relief in the markets. Accordingly, oil prices reacted sharply and fell to the \$72 level.

Domestically, such developments indicated that the decline in reserves had come to an end and that they had begun to recover. On the other hand, driven by the easing of geopolitical risks, which became evident with the signing of the U.S. - Iran memorandum of understanding, Türkiye's CDS risk premium returned to pre-war levels. Domestic markets, meanwhile, began to focus, starting in the second half of June, on the impact of low oil prices on the macroeconomic outlook, including inflation, the current account balance and growth, as well as on the pace and extent to which the Central Bank could lower funding costs.

As ING Türkiye, we closely monitored global and domestic developments while continuing to move toward our growth goals with a focus on customer experience, digital transformation and sustainability. Accordingly, we continued to stand by our customers and employees and contribute to the real economy.

With our confidence in the national economy, we will steadfastly continue to provide support to our customers and the community, while continuing to invest in delivering superior customer experience in line with our technology and data-driven approach. By placing digital transformation at the heart of the way we do business, we will make our processes faster, more flexible and more efficient through next-generation technologies, and we will continue to develop innovative products and services that make our customers' lives easier.

As we look back on the first half of the year, I would like to thank all our stakeholders especially our business partners, customers, employees, and our main shareholder, ING Bank N.V. for their support and contributions.

John T. Mc Carthy
Chairman of the Board of Directors

ING Bank A.Ş. and its Financial Subsidiaries

Notes to the consolidated financial statements as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

I. Interim consolidated activity report including the assessments of the Parent Bank's Chairman and CEO on the interim activities (continued)

1.4. CEO's assessments of the operating period and expectations for the future

During the first half of 2026, global economy continued to be shaped by geopolitical developments, market volatility and the changing expectations of the customers. Meanwhile, In Türkiye, the economic stabilization process and measures supporting financial stability were monitored closely. We, as ING Türkiye, continued to proceed with our goal of becoming the most loved digital bank in Türkiye, to stand by our customers and to contribute to the real economy during this period, as well.

Accordingly, we maintained our robust financial performance in the first half of the year. The size of our assets amounted to TL 298.1 billion, and our shareholders' equity amounted to TL 25.8 billion, according to the consolidated data. While our cash loans reached TL 182 billion, our deposits amounted to TL 183.9 billion, our profit before tax amounted to TL 1.8 billion and our capital adequacy ratio stood at 13.8%. Thanks to the financing solutions, we offer to our customers, we have provided a total of TL 209 billion loan support to the Turkish economy, of which TL 182 billion was in cash.

While maintaining our robust financial performance, we are focusing on creating tangible benefits for our customers and placing cost-free banking at the center of our strategy. Based on this approach, we offer free EFT, remittance and FAST transactions through ING Mobile, with no conditions or limits, and we have eliminated annual credit card fees. We have expanded such approach of us to include SWIFT transactions performed through the digital channels in July. In line with this approach, we are eliminating hidden costs associated with foreign currency transfers through the fee-free SWIFT service we offer to private individuals. By keeping our customers' expectations at the center of everything we do, we will continue to deliver innovative solutions that make life easier.

In addition to our private individuals, we also place great importance on delivering a fast, easy and fee-free digital banking experience for SMEs. In this context, we aim to reduce the cost burden arising from daily banking activities through solutions such as free 24/7 EFT, remittance and FAST transactions, an annual fee-free business credit card that can be obtained through a commercial loan application, and cash-back opportunities. We will continue to develop solutions that help SMEs simplify their financial processes, manage their costs more effectively, and focus more on growing their businesses.

Another key area of our customer focus is investment experience. As the expectations of investors evolve, we believe that digital channels must evolve into platforms that not only facilitate transactions but also support decision-making processes. Based on such understanding, we continue to develop ING Mobile as a holistic investment platform whereby investors can track, analyze and compare various investment instruments through a single point. Thanks to the strength we derive from the ING Group's global network and expertise, we continue to advance our transformation journey in the area of investments.

Beyond our financial results, we also prioritize adding value to the community. In line with our goal of promoting equal opportunities in education, we brought children together with science, discovery and fun at the Summer Festival, we have organized for the students of the ING Türkiye–Turkish Education Foundation (TEV) Preschool in Kahramanmaraş. We believe that the experiences that nurture children's sense of wonder, make learning enjoyable, and encourage them to use their imagination play an important role in their development. Building on this mindset, we will continue to stand by our children as they embark on their journeys to make their dreams come true.

As we wrap up the first half of 2026, I hereby would like to thank all my colleagues and business partners who have contributed to the performance we have exhibited, on behalf of myself and the management of ING Türkiye.

Alper İhsan Gökgöz
CEO

ING Bank A.Ş. and its Financial Subsidiaries

Notes to the consolidated financial statements as of 30 June 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

I. Interim consolidated activity report including the assessments of the Parent Bank's Chairman and CEO on the interim activities (continued)

1.5. Explanations on the Parent Bank 's staff and branch number

The Parent Bank continues its services and operations with 2,084 employees and 54 domestic branches, as of 30 June 2026.

1.6. Information on research and development about new services and activities

In the accounting period, there has not been any change in the Parent Bank's research and development process regarding new services and operations.

2. Assessments about financial position and risk management

2.1. Information on Audit Committee's operations in accounting period

There has not been any change regarding the Audit Committee's operations in accounting period.

2.2. An assessment on financial status, profitability and solvency

According to the consolidated financial statements as of 30 June 2026, the asset size of the Group is TL 298.1 billion, and profit before tax is TL 1.8 billion. As of 30 June 2026, credits constitute 61% of total assets with TL 182 billion.

According to consolidated financial statements, deposits which is the primary funding source of the Group, constitutes 62% of the balance sheet with TL 183,9 billion as of 30 June 2026. Even though the large base deposit structure covering small investments represents a short-term source in the sector, it remains within the Parent Bank for much longer compared to the original term.

As of 30 June 2026, capital adequacy ratio of the Group has reached 13.8%. As of 30 June 2026, total equities of the Group have reached to TL 25,8 billion.

2.3. Information on the risk management policies applied by risk types

There has been no change in the accounting period.

2.4. Information on whether ratings are determined by rating agencies

International credit rating agency Fitch Ratings Ltd. has confirmed the Bank's credit ratings as of 14 April 2026 as follows:

Long-term Foreign Currency Rating: BB- (Outlook: Stable)

Long-Term Local Currency: BB- (Outlook: Stable)

Short-term Foreign Currency Rating: B

Short Term Local Currency: B

Shareholder Support Rating: bb-

National Long-Term Notes: AA (tur) (Outlook: Stable)

Viability Rating: b+