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

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated balance sheet (statement of financial position) as of 30 September 2025

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

				Reviewed			**Audited**
				Current period			**Prior period**
	Assets			**(30/09/2025)**			**(31/12/2024)**
		TL	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**Financial assets (net)**	**64,067,327**	**35,488,333**	**99,555,660**	**48,365,633**	**23,277,628**	**71,643,261**
1.1	**Cash and cash equivalents**	**49,442,366**	**31,307,406**	**80,749,772**	**40,837,456**	**21,080,278**	**61,917,734**
1.1.1	Cash and balances at Central Bank	21,459,115	28,833,582	50,292,697	20,238,943	19,105,191	39,344,134
1.1.2	Banks	827,346	2,477,923	3,305,269	276,225	1,977,518	2,253,743
1.1.3	Money market placements	27,170,464	-	27,170,464	20,333,828	-	20,333,828
1.1.4	Expected credit losses (-)	(14,559)	(4,099)	(18,658)	(11,540)	(2,431)	(13,971)
1.2	**Financial assets at fair value through profit or loss**	**850,282**	**1,501,560**	**2,351,842**	**890,669**	**897,002**	**1,787,671**
1.2.1	Government securities	849,642	1,501,560	2,351,202	890,095	897,002	1,787,097
1.2.2	Equity instruments	640	-	640	574	-	574
1.2.3	Other financial assets	-	-	-	-	-	-
1.3	**Financial assets at fair value through other comprehensive income**	**12,163,909**	**3,791**	**12,167,700**	**5,349,576**	**2,842**	**5,352,418**
1.3.1	Government securities	12,014,552	-	12,014,552	5,226,106	-	5,226,106
1.3.2	Equity instruments	149,357	3,791	153,148	123,470	2,842	126,312
1.3.3	Other financial assets	-	-	-	-	-	-
1.4	**Derivative financial assets**	**1,610,770**	**2,675,576**	**4,286,346**	**1,287,932**	**1,297,506**	**2,585,438**
1.4.1	Derivative financial assets measured at fair value through profit or loss	1,404,524	2,675,576	4,080,100	1,098,008	1,297,506	2,395,514
1.4.2	Derivative financial assets measured at fair value through other comprehensive income	206,246	-	206,246	189,924	-	189,924
II.	**Financial assets measured at amortised cost**	**80,560,617**	**71,904,724**	**152,465,341**	**68,539,359**	**47,119,169**	**115,658,528**
2.1	**Loans**	**68,235,103**	**70,654,191**	**138,889,294**	**56,294,045**	**46,353,332**	**102,647,377**
2.2	**Receivables from leasing transactions**	**858,728**	**1,505,675**	**2,364,403**	**695,433**	**949,495**	**1,644,928**
2.3	**Factoring receivables**	**-**	**-**	**-**	**-**	**-**	**-**
2.4	**Other financial assets measured at amortised cost**	**13,068,169**	**-**	**13,068,169**	**12,681,010**	**-**	**12,681,010**
2.4.1	Government securities	13,068,169	-	13,068,169	12,681,010	-	12,681,010
2.4.2	Other financial assets	-	-	-	-	-	-
2.5	**Expected credit losses (-)**	**(1,601,383)**	**(255,142)**	**(1,856,525)**	**(1,131,129)**	**(183,658)**	**(1,314,787)**
III.	**Assets held for sale and assets of discontinued operations (net)**	**-**	**-**	**-**	**33,368**	**-**	**33,368**
3.1	Assets held for sale	-	-	-	33,368	-	33,368
3.2	Assets from discontinued operations	-	-	-	-	-	-
IV.	**Equity investments**	**10,000**	**-**	**10,000**	**10,000**	**-**	**10,000**
4.1	**Investments in associates (net)**	**-**	**-**	**-**	**-**	**-**	**-**
4.1.1	Associates consolidated by using equity method	-	-	-	-	-	-
4.1.2	Unconsolidated associates	-	-	-	-	-	-
4.2	**Investments in subsidiaries (net)**	**10,000**	**-**	**10,000**	**10,000**	**-**	**10,000**
4.2.1	Unconsolidated financial subsidiaries	-	-	-	-	-	-
4.2.2	Unconsolidated non-financial subsidiaries	10,000	-	10,000	10,000	-	10,000
4.3	**Jointly Controlled Partnerships (Joint Ventures) (net)**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Joint ventures consolidated by using equity method	-	-	-	-	-	-
4.3.2	Unconsolidated joint ventures	-	-	-	-	-	-
V.	**Tangible assets (net)**	**3,269,524**	**86**	**3,269,610**	**3,334,321**	**97**	**3,334,418**
VI.	**Intangible assets (net)**	**3,590,297**	**-**	**3,590,297**	**2,334,205**	**-**	**2,334,205**
6.1	Goodwill	-	-	-	-	-	-
6.2	Other	3,590,297	-	3,590,297	2,334,205	-	2,334,205
VII.	**Investment property (net)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**Current tax asset**	**24,592**	**-**	**24,592**	**-**	**-**	**-**
IX.	**Deferred tax asset**	**1,818,844**	**-**	**1,818,844**	**1,734,638**	**-**	**1,734,638**
X.	**Other assets (net)**	**4,926,217**	**641,852**	**5,568,069**	**3,803,865**	**460,989**	**4,264,854**
	Total assets	**158,267,418**	**108,034,995**	**266,302,413**	**128,155,389**	**70,857,883**	**199,013,272**

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

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated balance sheet (statement of financial position) as of 30 September 2025

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

				Reviewed			Audited
				Current period			Prior period
	Liabilities			(30/09/2025)			(31/12/2024)
		TL	FC	Total	TL	FC	Total
I.	**Deposits**	**116,767,968**	**56,374,645**	**173,142,613**	**95,163,869**	**35,435,549**	**130,599,418**
II.	**Loans received**	**2,273,207**	**49,184,449**	**51,457,656**	**1,172,902**	**29,368,486**	**30,541,388**
III.	**Money market funds**	**133,730**	**1,208,539**	**1,342,269**	**104,225**	**714,647**	**818,872**
IV.	**Securities Issued (net)**	**-**	**-**	**-**	**-**	**-**	**-**
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**	**767,050**	**972,606**	**1,739,656**	**1,819,761**	**3,039,183**	**4,858,944**
7.1	Derivative financial liabilities at fair value through profit or loss	767,050	972,606	1,739,656	1,810,516	3,039,183	4,849,699
7.2	Derivative financial liabilities at fair value through other comprehensive income	-	-	-	9,245	-	9,245
VIII.	**Factoring payables**	**-**	**-**	**-**	**-**	**-**	**-**
IX.	**Lease payables (net)**	**140,452**	**-**	**140,452**	**136,360**	**-**	**136,360**
X.	**Provisions**	**593,411**	**272,192**	**865,603**	**965,589**	**427,269**	**1,392,858**
10.1	Provision for restructuring	-	-	-	-	-	-
10.2	Reserves for employee benefits	301,060	-	301,060	279,896	-	279,896
10.3	Insurance technical reserves (net)	-	-	-	-	-	-
10.4	Other provisions	292,351	272,192	564,543	685,693	427,269	1,112,962
XI.	**Current tax liability**	**1,394,882**	**29,175**	**1,424,057**	**1,145,045**	**7,715**	**1,152,760**
XII.	**Deferred tax liability**	**165**	**-**	**165**	**-**	**-**	**-**
XIII.	**Liabilities for assets held for sale and assets of discontinued operations (net)**	**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for sale	-	-	-	-	-	-
13.2	Related to discontinued operations	-	-	-	-	-	-
XIV.	**Subordinated debt**	**-**	**6,080,452**	**6,080,452**	**-**	**5,128,095**	**5,128,095**
14.1	Loans	-	-	-	-	-	-
14.2	Other debt instruments	-	6,080,452	6,080,452	-	5,128,095	5,128,095
XV.	**Other liabilities**	**4,212,706**	**3,034,913**	**7,247,619**	**3,274,526**	**1,078,843**	**4,353,369**
XVI.	**Shareholders' equity**	**22,861,871**	**-**	**22,861,871**	**20,031,208**	**-**	**20,031,208**
16.1	Paid-in capital	3,486,268	-	3,486,268	3,486,268	-	3,486,268
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	2,311,292	-	2,311,292	2,201,139	-	2,201,139
16.4	Other comprehensive income/expense items to be recycled in profit or loss	1,456,209	-	1,456,209	741,572	-	741,572
16.5	Profit reserves	13,638,951	-	13,638,951	11,367,094	-	11,367,094
16.5.1	Legal reserves	697,254	-	697,254	648,464	-	648,464
16.5.2	Statutory reserves	-	-	-	-	-	-
16.5.3	Extraordinary reserves	12,941,697	-	12,941,697	10,718,630	-	10,718,630
16.5.4	Other profit reserves	-	-	-	-	-	-
16.6	Profit or (loss)	1,969,151	-	1,969,151	2,235,135	-	2,235,135
16.6.1	Prior years' profits or (loss)	-	-	-	-	-	-
16.6.2	Current period profit or (loss)	1,969,151	-	1,969,151	2,235,135	-	2,235,135
16.7	Minority interest	-	-	-	-	-	-
	Total liabilities and shareholders' equity	**149,145,442**	**117,156,971**	**266,302,413**	**123,813,485**	**75,199,787**	**199,013,272**

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of off-balance sheet items
as of 30 September 2025
(Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

		Reviewed			Audited		
		Current period			Prior period		
	Off-balance sheet items	(30/09/2025)			(31/12/2024)		
		TL	**FC**	**Total**	**TL**	**FC**	**Total**
A.	**Off-balance sheet commitments (I+II+III)**	**308,611,048**	**342,508,153**	**651,119,201**	**281,631,430**	**213,047,011**	**494,678,441**
I.	**Guarantees and warranties**	**11,197,280**	**17,513,447**	**28,710,727**	**7,307,245**	**13,247,620**	**20,554,865**
1.1	Letters of guarantee	4,907,780	13,901,983	18,809,763	3,919,275	10,115,794	14,035,069
1.1.1	Guarantees subject to state tender law	2,715	-	2,715	2,865	-	2,865
1.1.2	Guarantees given for foreign trade operations	-	-	-	-	-	-
1.1.3	Other letters of guarantee	4,905,065	13,901,983	18,807,048	3,916,410	10,115,794	14,032,204
1.2	Bank acceptances	-	275,503	275,503	-	226,116	226,116
1.2.1	Import letter of acceptance	-	275,503	275,503	-	226,116	226,116
1.2.2	Other bank acceptances	-	-	-	-	-	-
1.3	Letters of credit	6,289,500	3,330,140	9,619,640	3,387,970	2,900,759	6,288,729
1.3.1	Documentary letters of credit	6,289,500	3,330,140	9,619,640	3,387,970	2,900,759	6,288,729
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	-	5,821	5,821	-	4,951	4,951
II.	**Commitments**	**26,993,840**	**10,129,786**	**37,123,626**	**14,114,000**	**2,370,772**	**16,484,772**
2.1	Irrevocable commitments	26,993,840	10,129,786	37,123,626	14,114,000	2,370,772	16,484,772
2.1.1	Forward asset purchase commitments	4,628,439	10,114,603	14,743,042	478,425	2,358,753	2,837,178
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	17,624,299	-	17,624,299	10,656,338	-	10,656,338
2.1.5	Securities underwriting commitments	-	-	-	-	-	-
2.1.6	Commitments for reserve requirements	-	-	-	-	-	-
2.1.7	Commitments for cheque payments	280,915	-	280,915	310,617	-	310,617
2.1.8	Tax and fund liabilities from export commitments	23,780	-	23,780	23,780	-	23,780
2.1.9	Commitments for credit card limits	4,309,804	-	4,309,804	2,520,283	-	2,520,283
2.1.10	Commitments for credit cards and banking services promotions	25,915	-	25,915	23,893	-	23,893
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	100,688	15,183	115,871	100,664	12,019	112,683
2.2	Revocable commitments	-	-	-	-	-	-
2.2.1	Revocable loan granting commitments	-	-	-	-	-	-
2.2.2	Other revocable commitments	-	-	-	-	-	-
III.	**Derivative financial instruments**	**270,419,928**	**314,864,920**	**585,284,848**	**260,210,185**	**197,428,619**	**457,638,804**
3.1	Derivative financial instruments for hedging purposes	4,890,000	8,316,150	13,206,150	5,350,000	7,072,350	12,422,350
3.1.1	Fair value hedges	-	8,316,150	8,316,150	-	7,072,350	7,072,350
3.1.2	Cash flow hedges	4,890,000	-	4,890,000	5,350,000	-	5,350,000
3.1.3	Net foreign investment hedges	-	-	-	-	-	-
3.2	Derivative financial instruments for trading purposes	265,529,928	306,548,770	572,078,698	254,860,185	190,356,269	445,216,454
3.2.1	Forward foreign currency buy/sell transactions	28,730,872	62,844,934	91,575,806	31,538,387	38,146,281	69,684,668
3.2.1.1	Forward foreign currency transactions-buy	12,297,229	33,238,234	45,535,463	13,865,884	19,944,687	33,810,571
3.2.1.2	Forward foreign currency transactions-sell	16,433,643	29,606,700	46,040,343	17,672,503	18,201,594	35,874,097
3.2.2	Swap transactions related to foreign currency and interest rates	219,649,598	200,908,096	420,557,694	216,093,124	130,937,786	347,030,910
3.2.2.1	Foreign currency swap-buy	707,769	61,261,941	61,969,710	2,136,825	36,639,446	38,776,271
3.2.2.2	Foreign currency swap-sell	3,023,495	57,077,885	60,101,380	3,307,883	36,252,562	39,560,445
3.2.2.3	Interest rate swap-buy	107,959,167	41,284,135	149,243,302	105,324,208	29,022,889	134,347,097
3.2.2.4	Interest rate swap-sell	107,959,167	41,284,135	149,243,302	105,324,208	29,022,889	134,347,097
3.2.3	Foreign currency, interest rate and securities options	17,149,458	42,795,740	59,945,198	7,228,674	21,272,202	28,500,876
3.2.3.1	Foreign currency options-buy	8,574,729	21,397,870	29,972,599	3,614,337	10,636,101	14,250,438
3.2.3.2	Foreign currency options-sell	8,574,729	21,397,870	29,972,599	3,614,337	10,636,101	14,250,438
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)**	**480,931,201**	**318,147,458**	**799,078,659**	**397,353,643**	**221,781,738**	**619,135,381**
IV.	**Items held in custody**	**51,466,108**	**16,689,507**	**68,155,615**	**33,592,128**	**12,281,455**	**45,873,583**
4.1	Customer fund and portfolio balances	47,402,955	-	47,402,955	33,050,302	-	33,050,302
4.2	Investment securities held in custody	3,231,636	5,805,607	9,037,243	1,909	3,611,580	3,613,489
4.3	Checks received for collection	699,373	1,844,090	2,543,463	393,746	996,953	1,390,699
4.4	Commercial notes received for collection	132,143	8,933,108	9,065,251	146,170	7,588,389	7,734,559
4.5	Other assets received for collection	-	-	-	-	-	-
4.6	Assets received for public offering	-	-	-	-	-	-
4.7	Other items under custody	1	106,702	106,703	1	84,533	84,534
4.8	Custodians	-	-	-	-	-	-
V.	**Pledged received**	**27,725,933**	**16,956,712**	**44,682,645**	**27,472,449**	**15,301,014**	**42,773,463**
5.1	Marketable securities	132,034	155,684	287,718	132,034	257,957	389,991
5.2	Guarantee notes	199,222	1,640,512	1,839,734	204,525	1,342,740	1,547,265
5.3	Commodity	910	-	910	910	-	910
5.4	Warranty	-	-	-	-	-	-
5.5	Properties	20,110,019	12,592,380	32,702,399	20,871,574	11,642,004	32,513,578
5.6	Other pledged items	7,283,748	2,568,136	9,851,884	6,263,406	2,058,313	8,321,719
5.7	Pledged items-depository	-	-	-	-	-	-
VI.	**Accepted independent guarantees and warranties**	**401,739,160**	**284,501,239**	**686,240,399**	**336,289,066**	**194,199,269**	**530,488,335**
	Total off-balance sheet items (A+B)	**789,542,249**	**660,655,611**	**1,450,197,860**	**678,985,073**	**434,828,749**	**1,113,813,822**

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of profit or loss
for the period ended 30 September 2025
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	Income and expense items	Reviewed Current period (01/01/2025-30/09/2025)	Reviewed Current period (01/07/2025-30/09/2025)	Reviewed Prior period (01/01/2024-30/09/2024)	Reviewed Prior period (01/07/2024-30/09/2024)
I.	**Interest income**	**40,080,385**	**13,890,335**	**28,325,736**	**10,529,596**
1.1	Interest on loans	22,563,156	8,014,182	18,038,920	6,165,737
1.2	Interest on reserve requirements	4,357,897	1,436,186	1,574,941	975,194
1.3	Interest on banks	646,570	152,947	523,640	219,546
1.4	Interest on money market transactions	4,648,084	1,312,699	3,435,635	1,426,815
1.5	Interest on marketable securities portfolio	7,488,036	2,832,544	4,417,307	1,627,818
1.5.1	Financial assets at fair value through profit or loss	1,054,702	404,963	149,284	110,390
1.5.2	Financial assets at fair value through other comprehensive income	2,700,853	1,199,644	975,830	371,618
1.5.3	Financial assets measured at amortised cost	3,732,481	1,227,937	3,292,193	1,145,810
1.6	Finance lease income	372,699	140,401	333,433	113,567
1.7	Other interest income	3,943	1,376	1,860	919
II.	**Interest expense (-)**	**(31,486,109)**	**(10,921,517)**	**(22,460,026)**	**(8,775,896)**
2.1	Interest on deposits	(29,324,532)	(10,051,196)	(20,612,498)	(8,286,641)
2.2	Interest on funds borrowed	(1,614,510)	(634,390)	(1,412,137)	(409,641)
2.3	Interest on money market transactions	(111,259)	(86,000)	(135,277)	(45,885)
2.4	Interest on securities issued	(385,596)	(132,521)	(8,301)	(8,301)
2.5	Finance lease expense	(20,246)	(7,108)	(26,762)	(8,835)
2.6	Other interest expenses	(29,966)	(10,302)	(265,051)	(16,593)
III.	**Net interest income/expense (I - II)**	**8,594,276**	**2,968,818**	**5,865,710**	**1,753,700**
IV.	**Net fees and commissions income/expense**	**1,854,415**	**748,764**	**1,071,178**	**426,632**
4.1	Fees and commissions received	2,588,920	1,020,094	**1,642,003**	644,794
4.1.1	Non-cash loans	142,838	52,194	93,617	36,145
4.1.2	Other	2,446,082	967,900	1,548,386	608,649
4.2	Fees and commissions paid (-)	(734,505)	(271,330)	**(570,825)**	(218,162)
4.2.1	Non-cash loans	(678)	(197)	(546)	(66)
4.2.2	Other	(733,827)	(271,133)	(570,279)	(218,096)
V	**Dividend income**	**6,510**	**-**	**73,206**	**-**
VI.	**Trading gain/(loss) (net)**	**307,824**	**(176,517)**	**1,585,777**	**1,044,975**
7.1	Trading gain/(loss) on securities	(615,772)	(270,850)	(102,616)	(78,932)
7.2	Gain/(loss) on derivative financial transactions	10,718,479	3,103,040	4,948,103	1,811,258
7.3	Foreign exchange gain/(loss)	(9,794,883)	(3,008,707)	(3,259,710)	(687,351)
VII.	**Other operating income**	**990,133**	**337,431**	**951,045**	**233,222**
VIII.	**Gross operating income (III+IV+V+VI+VII)**	**11,753,158**	**3,878,496**	**9,546,916**	**3,458,529**
IX.	**Expected credit loss (-)**	**(1,117,352)**	**(362,644)**	**(540,322)**	**(124,705)**
X.	**Other provision expenses (-)**	**(16,620)**	**(1,874)**	**(11,466)**	**(5,389)**
XI.	**Personnel expenses (-)**	**(3,544,934)**	**(1,157,173)**	**(2,582,987)**	**(885,404)**
XII	**Other operating expenses**	**(4,876,195)**	**(1,642,324)**	**(3,749,955)**	**(1,325,420)**
XIII.	**Net operating profit/(loss) (VIII-IX-X-XI-XII)**	**2,198,057**	**714,481**	**2,662,186**	**1,117,611**
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)**	**2,198,057**	**714,481**	**2,662,186**	**1,117,611**
XVIII.	**Provision for taxes of continued operations (±)**	**(228,906)**	**(45,255)**	**(441,912)**	**(224,570)**
18.1	Current tax provision	(189,763)	(71,788)	(201,067)	69,536
18.2	Expense effect of deferred tax (+)	(148,497)	(1,580)	(240,472)	(136,435)
18.3	Income effect of deferred tax (-)	109,354	28,113	(373)	(157,671)
XIX.	**Net profit/(loss) from continuing operations (XVII±XVIII)**	**1,969,151**	**669,226**	**2,220,274**	**893,041**
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)**	**1,969,151**	**669,226**	**2,220,274**	**893,041**
25.1	Profit/(Loss) from the Group	1,969,151	669,226	2,220,274	893,041
25.2	Income/(Loss) from Minority Interest (-)	-	-	-	-
	Earnings per share	0.5648	0.1920	0.6369	0.2562

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of profit or loss and other comprehensive income
for the period ended 30 September 2025
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	Profit or loss and other comprehensive income	Reviewed Current period (01/01/2025- 30/09/2025)	Reviewed Prior period (01/01/2024- 30/09/2024)
I.	**Current period profit/loss**	**1,969,151**	**2,220,274**
II.	**Other comprehensive income**	**861,512**	**1,821,674**
2.1	**Other income/expense items not to be recycled to profit or loss**	**146,875**	**1,690,828**
2.1.1	Gains/(losses) on revaluation of property, plant and equipment	(52,020)	1,976,376
2.1.2	Gains/(losses) on revaluation of intangible assets	-	-
2.1.3	Defined benefit plans' actuarial gains/(losses)	1,224	(24,316)
2.1.4	Other income/(expense) items not to be recycled to profit or loss	25,953	80,570
2.1.5	Deferred taxes on other comprehensive income not to be recycled to profit or loss	171,718	(341,802)
2.2	**Other income/expense items to be recycled to profit or loss**	**714,637**	**130,846**
2.2.1	Translation differences	600,372	225,416
2.2.2	Income/(expenses) from valuation and/or reclassification of financial assets measured at FVOCI	69,838	(256,907)
2.2.3	Gains/(losses) from cash flow hedges	92,961	121,126
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	(48,534)	41,211
III.	**Total comprehensive income (I+II)**	**2,830,663**	**4,041,948**

Consolidated statement of changes in equity
for the period ended 30 September 2025
(Amounts expressed in thousands 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	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 (01/01/2024-30/09/2024)																
I.	**Balances at beginning of period**	**3,486,268**	**-**	**-**	**-**	**39,900**	**(86,005)**	**3,014**	**756,489**	**(548,290)**	**23,902**	**9,494,742**	**-**	**1,698,038**	**14,868,058**	**-**	**14,868,058**
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)**	**3,486,268**	**-**	**-**	**-**	**39,900**	**(86,005)**	**3,014**	**756,489**	**(548,290)**	**23,902**	**9,494,742**	**-**	**1,698,038**	**14,868,058**	**-**	**14,868,058**
IV.	Total comprehensive income	-	-	-	-	1,632,010	(16,710)	75,528	225,416	(179,358)	84,788	-	-	2,220,274	4,041,948	-	4,041,948
V.	Capital increase by cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital increase by internal sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible bonds to shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated debt instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/decrease by other changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution	-	-	-	-	1,022	-	-	-	-	-	1,872,352	-	(1,698,038)	175,336	-	175,336
11.1	Dividends paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to reserves	-	-	-	-	482	-	-	-	-	-	1,697,556	-	(1,698,038)	-	-	-
11.3	Other	-	-	-	-	540	-	-	-	-	-	174,796	-	-	175,336	-	175,336
	Period-end balance (III+IV+…...+X+XI)	**3,486,268**	**-**	**-**	**-**	**1,672,932**	**(102,715)**	**78,542**	**981,905**	**(727,648)**	**108,690**	**11,367,094**	**-**	**2,220,274**	**19,085,342**	**-**	**19,085,342**
	Current period (01/01/2025-30/09/2025)																
I.	**Balances at beginning of period**	**3,486,268**	**-**	**-**	**-**	**2,220,117**	**(92,266)**	**73,288**	**910,607**	**(296,956)**	**127,921**	**11,367,094**	**-**	**2,235,135**	**20,031,208**	**-**	**20,031,208**
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)**	**3,486,268**	**-**	**-**	**-**	**2,220,117**	**(92,266)**	**73,288**	**910,607**	**(296,956)**	**127,921**	**11,367,094**	**-**	**2,235,135**	**20,031,208**	**-**	**20,031,208**
IV.	Total comprehensive income	-	-	-	-	124,101	714	22,060	600,372	49,198	65,067	-	-	1,969,151	2,830,663	-	2,830,663
V.	Capital increase by cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital increase by internal sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible bonds to shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated debt instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/decrease by other changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit distribution	-	-	-	-	(36,722)	-	-	-	-	-	2,271,857	-	(2,235,135)	-	-	-
11.1	Dividends paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to reserves	-	-	-	-	53,371	-	-	-	-	-	2,181,764	-	(2,235,135)	-	-	-
11.3	Other (*)	-	-	-	-	(90,093)	-	-	-	-	-	90,093	-	-	-	-	-
	Period-end balance (III+IV+…...+X+XI)	**3,486,268**	**-**	**-**	**-**	**2,307,496**	**(91,552)**	**95,348**	**1,510,979**	**(247,758)**	**192,988**	**13,638,951**	**-**	**1,969,151**	**22,861,871**	**-**	**22,861,871**

(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)

(*) Includes the fair value increase of buildings sold as of 30 September 2025.

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

ING Bank A.Ş. and its Financial Subsidiaries

Consolidated statement of cash flows
for the period ended 30 September 2025
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	Statement of cash flows	Reviewed Current period (01/01/2025- 30/09/2025)	Reviewed Prior period (01/01/2024- 30/09/2024)
A.	**Cash flows from banking operations**		
1.1	**Operating profit before changes in operating assets and liabilities**	**7,342,227**	**(290,166)**
1.1.1	Interest received	36,550,905	24,343,078
1.1.2	Interest paid	(32,254,121)	(22,245,690)
1.1.3	Dividend received	6,510	73,206
1.1.4	Fees and commissions received	2,746,148	1,553,982
1.1.5	Other income	990,133	951,045
1.1.6	Collections from previously written-off loans and other receivables	299,303	275,034
1.1.7	Payments to personnel and service suppliers	(6,908,803)	(5,335,097)
1.1.8	Taxes paid	(979,442)	(698,218)
1.1.9	Other	6,891,594	792,494
1.2	**Changes in operating assets and liabilities**	**8,168,514**	**16,746,243**
1.2.1	Net (increase)/decrease in financial assets at fair value through profit or loss	(580,210)	(191,933)
1.2.2	Net (increase)/decrease in due from bank	953,190	(230,746)
1.2.3	Net (increase)/decrease in loans	(28,359,506)	(4,151,378)
1.2.4	Net (increase)/decrease in other assets	(9,359,419)	(3,456,643)
1.2.5	Net increase/(decrease) in bank deposits	1,062,794	3,410,218
1.2.6	Net increase/(decrease) in other deposits	30,713,643	14,621,336
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	12,078,267	3,163,071
1.2.9	Net increase/(decrease) in matured payables	-	-
1.2.10	Net increase/(decrease) in other liabilities	1,659,755	3,582,318
I.	**Net cash provided from banking operations**	**15,510,741**	**16,456,077**
B.	**Cash flow from investing activities**		
II.	**Net cash provided from investing activities**	**(7,814,169)**	**(2,613,412)**
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	-	171,382
2.3	Purchases of property and equipment	(507,670)	(380,663)
2.4	Disposals of property and equipment	595,766	423,302
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive income	(6,523,985)	(1,272,328)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive income	176,278	234,193
2.7	Cash paid for purchase of financial assets measured at amortised cost	(10,409)	(1,488,850)
2.8	Cash obtained from sale of financial assets measured at amortised cost	34,686	564,474
2.9	Other	(1,578,835)	(864,922)
C.	**Cash flows from financing activities**		
III.	**Net cash provided from financing activities**	**(187,128)**	**4,973,174**
3.1	Cash obtained from funds borrowed and securities issued	-	5,120,776
3.2	Cash used for repayment of funds borrowed and securities issued	-	-
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(187,128)	(147,602)
3.6	Other	-	-
IV.	**Effect of change in foreign exchange rate on cash and cash equivalents**	**3,431,831**	**2,495,575**
V.	**Net increase in cash and cash equivalents (I+II+III+IV)**	**10,941,275**	**21,311,414**
VI.	**Cash and cash equivalents at beginning of the period**	**47,064,446**	**27,685,587**
VII.	**Cash and cash equivalents at the end of the period**	**58,005,721**	**48,997,001**