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

ING BANK ANONİM ŞİRKETİ

INDEPENDENT AUDITORS' REVIEW REPORT, UNCONSOLIDATED 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 UNCONSOLIDATED INTERIM FINANCIAL INFORMATION

To the General Assembly of ING Bank Anonim Şirketi

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of ING Bank A.Ş ("the Bank") as at 30 June 2026, and the unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity and unconsolidated 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 unconsolidated 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 unconsolidated 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 unconsolidated 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 unconsolidated 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 unconsolidated interim financial information provided in the Management's interim report included in section seven of the accompanying unconsolidated financial statements, is not presented fairly, in all material respects, and is not consistent with the reviewed unconsolidated 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 unconsolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank 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 unconsolidated financial report of ING Bank A.Ş. prepared as of and for the six-month period ended 30 June 2026

Address of the Bank	:	**Reşitpaşa Mahallesi Eski Büyükdere Caddesi No:8 34467 Sarıyer / İstanbul**
Phone and fax numbers of the Bank	:	**(212) 335 10 00** **(212) 286 61 00**
Web-site of the Bank	:	www.ing.com.tr
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The six-month unconsolidated 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 Bank
- Unconsolidated financial statements of the Bank
- Explanations on accounting policies applied in the related period
- Information on financial structure and risk management of the Bank
- Explanations and notes related to unconsolidated financial statements
- Independent Auditors' review report
- Interim activity report

The accompanying six-month period unconsolidated interim 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 Manager

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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Section one

General information

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

The foundations of ING Bank A.Ş. ("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 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 Bank and continue its banking operations under the 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 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 Bank from "Oyak Bank A.Ş." to "ING Bank A.Ş." effective from 7 July 2008. The Articles of Association of the 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.

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

II. The Bank's shareholder structure, management and internal audit, direct and indirect shareholders, change in shareholder structure during the year and information on bank's 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 Bank's paid-in capital consists of 3,486,267,797 shares with a nominal value of TL 1 (Full TL) each.

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

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

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

As of 30 June 2026, the 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 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 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.

IV. Information on the Bank’s qualified shareholders

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

V. Summary information on the Bank’s activities and services

The 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 Bank carries out its operations with 54 domestic branches.

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

There is no difference for the Bank, except for the non-financial subsidiary, between the consolidation process according to the Turkish Accounting Standards and the Communiqué of the Preparation of Financial Statements of Banks in Türkiye.

ING Teknoloji A.Ş., a non-financial subsidiary owned 100% and by the Bank, was registered in the Trade Registry Gazette on 7 March 2023. The 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 Bank and its subsidiaries

None.

Section two

Unconsolidated financial statements

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

Unconsolidated 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
	Assets	Note			(30/06/2026)			(31/12/2025)
		(section five)	TL	FC	Total	TL	FC	Total
I.	**Financial assets (net)**		**47,184**	**39,039**	**86,223**	**73,430**	**30,112**	**103,542**
1.1	**Cash and cash equivalents**		**26,863**	**36,096**	**62,959**	**58,228**	**26,694**	**84,922**
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)	14	4,123	4,137	686	2,250	2,936
1.1.3	Money market placements		7,008	-	7,008	30,032	-	30,032
1.1.4	Expected credit losses (-)	(I-5)	(5)	(4)	(9)	(20)	(3)	(23)
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)**	**15,923**	**4**	**15,927**	**13,704**	**4**	**13,708**
1.3.1	Government securities		15,703	-	15,703	13,571	-	13,571
1.3.2	Equity instruments		220	4	224	133	4	137
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**		**99,744**	**50,373**	**150,117**	**82,037**	**45,223**	**127,260**
2.1	**Loans**	**(I-5)**	**89,635**	**50,548**	**140,183**	**70,599**	**45,513**	**116,112**
2.2	**Receivables from leasing transactions**	**(I-10)**	**-**	**-**	**-**	**-**	**-**	**-**
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)**	**(1,871)**	**(175)**	**(2,046)**	**(1,744)**	**(290)**	**(2,034)**
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**		**2,431**	**2,606**	**5,037**	**2,171**	**2,767**	**4,938**
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)**	**2,431**	**2,606**	**5,037**	**2,171**	**2,767**	**4,938**
4.2.1	Unconsolidated financial subsidiaries		2,421	2,606	5,027	2,161	2,767	4,928
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)**	**5,120**	**-**	**5,120**	**4,862**	**-**	**4,862**
VI.	**Intangible assets (net)**	**(I-13)**	**4,734**	**-**	**4,734**	**4,181**	**-**	**4,181**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		4,734	-	4,734	4,181	-	4,181
VII.	**Investment property (net)**	**(I-14)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**Current tax asset**	**(I-15)**	**-**	**-**	**-**	**25**	**-**	**25**
IX.	**Deferred tax asset**	**(I-15)**	**1,891**	**-**	**1,891**	**1,298**	**-**	**1,298**
X.	**Other assets (net)**	**(I-17)**	**5,312**	**67**	**5,379**	**3,670**	**34**	**3,704**
	Total assets		**166,416**	**92,085**	**258,501**	**171,674**	**78,136**	**249,810**

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

Unconsolidated 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
	Liabilities	**Note**			**(30/06/2026)**			**(31/12/2025)**
		(section five)	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**Deposits**	**(II-1)**	**114,790**	**69,873**	**184,663**	**120,233**	**61,841**	**182,074**
II.	**Loans received**	**(II-3)**	**8**	**25,799**	**25,807**	**22**	**24,589**	**24,611**
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)**	**610**	**224**	**834**	**806**	**410**	**1,216**
10.1	Provision for restructuring		-	-	-	-	-	-
10.2	Reserves for employee benefits		352	-	352	275	-	275
10.3	Insurance technical reserves (net)		-	-	-	-	-	-
10.4	Other provisions		258	224	482	531	410	941
XI.	**Current tax liability**	**(II-9)**	**2,365**	**-**	**2,365**	**1,539**	**-**	**1,539**
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)**	**4,698**	**1,073**	**5,771**	**4,488**	**2,174**	**6,662**
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 in 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
	Total liabilities and shareholders' equity		**150,214**	**108,287**	**258,501**	**152,065**	**97,745**	**249,810**

ING Bank A.Ş.

Unconsolidated statement of off-balance sheet items as of 30 June 2026
(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

					Reviewed			Audited
					Current period			Prior period
	Off-balance sheet items	**Note**			**(30/06/2026)**			**(31/12/2025)**
		(section five)	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
A.	**Off-balance sheet commitments (I+II+III)**		**373,368**	**441,347**	**814,715**	**340,960**	**419,149**	**760,109**
I.	**Guarantees and warranties**	**(III-1)**	**12,232**	**42,990**	**55,222**	**11,902**	**38,101**	**50,003**
1.1	Letters of guarantee		5,981	17,355	23,336	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	17,355	23,333	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	2,700	8,951	6,405	3,639	10,044
1.3.1	Documentary letters of credit		6,251	2,700	8,951	6,405	3,639	10,044
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		-	22,879	22,879	-	20,717	20,717
1.9	Other warranties		-	7	7	-	6	6
II.	**Commitments**	**(III-1)**	**37,663**	**41,685**	**79,348**	**34,266**	**18,724**	**52,990**
2.1	Irrevocable commitments		37,663	41,685	79,348	34,266	18,724	52,990
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		-	17	17	-	16	16
2.2	Revocable commitments		-	-	-	-	-	-
2.2.1	Revocable loan granting commitments		-	-	-	-	-	-
2.2.2	Other revocable commitments		-	-	-	-	-	-
III.	**Derivative financial instruments**	**(III-2)**	**323,473**	**356,672**	**680,145**	**294,792**	**362,324**	**657,116**
3.1	Derivative financial instruments for hedging purposes		20,270	9,331	29,601	4,890	8,594	13,484
3.1.1	Fair value hedges		-	9,331	9,331	-	8,594	8,594
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		303,203	347,341	650,544	289,902	353,730	643,632
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		196,385	186,866	383,251	223,868	228,633	452,501
3.2.2.1	Foreign currency swap-buy		1,715	49,869	51,584	1,303	75,499	76,802
3.2.2.2	Foreign currency swap-sell		7,218	46,391	53,609	5,737	69,822	75,559
3.2.2.3	Interest rate swap-buy		93,726	45,303	139,029	108,414	41,656	150,070
3.2.2.4	Interest rate swap-sell		93,726	45,303	139,029	108,414	41,656	150,070
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)		**967,617**	**828,371**	**1,795,988**	**846,983**	**758,302**	**1,605,285**

ING Bank A.Ş.

Unconsolidated statement of profit or loss
as of 30 June 2026
(Amounts expressed in millons of Turkish Lira ("TL") unless otherwise stated.)

	Income and expense items	Note (section five)	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)
I.	**Interest income**	**(IV-1)**	**27,891**	**14,563**	**24,728**	**12,139**
1.1	Interest on loans		17,191	9,096	13,550	6,988
1.2	Interest on reserve requirements		2,997	1,477	2,922	1,547
1.3	Interest on banks		51	32	263	236
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		-	-	-	-
1.7	Other interest income		3	2	3	1
II.	**Interest expense (-)**	**(IV-2)**	**(19,916)**	**(10,045)**	**(19,923)**	**(10,007)**
2.1	Interest on deposits		(18,886)	(9,572)	(19,281)	(9,671)
2.2	Interest on funds borrowed		(496)	(251)	(331)	(174)
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)	(10)	(20)	(15)
III.	**Net interest income/expense (I - II)**		**7,975**	**4,518**	**4,805**	**2,132**
IV.	**Net fees and commissions income/expense**		**2,114**	**1,100**	**1,278**	**657**
4.1	Fees and commissions received		2,573	1,347	1,689	885
4.1.1	Non-cash loans		405	189	274	118
4.1.2	Other	(IV-12)	2,168	1,158	1,415	767
4.2	Fees and commissions paid (-)		(459)	(247)	(411)	(228)
4.2.1	Non-cash loans		-	-	-	-
4.2.2	Other	(IV-12)	(459)	(247)	(411)	(228)
V	**Dividend income**	**(IV-3)**	**4**	**4**	**3**	**3**
VI.	**Trading gain/(loss) (net)**	**(IV-4)**	**(2,036)**	**(1,670)**	**488**	**527**
7.1	Trading gain/(loss) on securities		(445)	(187)	(345)	(25)
7.2	Gain/(loss) on derivative financial transactions		3,502	(1,153)	7,614	2,705
7.3	Foreign exchange gain/(loss)		(5,093)	(330)	(6,781)	(2,153)
VII.	**Other operating income**	**(IV-5)**	**961**	**398**	**663**	**355**
VIII.	**Gross operating income (III+IV+V+VI+VII)**		**9,018**	**4,350**	**7,237**	**3,674**
IX.	**Expected credit loss (-)**	**(IV-6)**	**(725)**	**(416)**	**(712)**	**(396)**
X.	**Other provision expenses (-)**		**(81)**	**(35)**	**(14)**	**24**
XI.	**Personnel expenses (-)**		**(2,822)**	**(1,362)**	**(2,299)**	**(1,125)**
XII	**Other operating expenses**	**(IV-7)**	**(4,171)**	**(2,115)**	**(3,203)**	**(1,692)**
XIII.	**Net operating profit/(loss) (VIII-IX-X-XI-XII)**		**1,219**	**422**	**1,009**	**485**
XIV.	**Income resulted from mergers**		**-**	**-**	**-**	**-**
XV.	**Income/loss from investments under equity accounting**		**470**	**255**	**366**	**200**
XVI.	**Gain/loss on net monetary position**		**-**	**-**	**-**	**-**
XVII.	**Operating profit/loss before taxes (XIII+...+XVI)**	**(IV-8)**	**1,689**	**677**	**1,375**	**685**
XVIII.	**Provision for taxes of continued operations (±)**	**(IV-9)**	**(247)**	**(25)**	**(75)**	**(13)**
18.1	Current tax provision		(834)	(695)	-	-
18.2	Expense effect of deferred tax (+)		(156)	-	(140)	(61)
18.3	Income effect of deferred tax (-)		743	670	65	48
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**
	Earnings per share		0.4137	0.1870	0.3729	0.1929

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Unconsolidated 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.)

	Profit or loss and other comprehensive income	Reviewed Current period (01/01/2026-30/06/2026)	Reviewed Prior period (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**

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Unconsolidated 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 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**
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**
IV.	Total comprehensive income		-	-	-	-	83	5	23	487	(91)	61	-	-	1,300	1,868
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		-	-	-	-	(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**
	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**
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**
IV.	Total comprehensive income		-	-	-	-	(6)	(10)	75	141	(6)	(40)	-	-	1,442	1,596
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		-	-	-	-	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**

(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 unconsolidated financial statements.

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Unconsolidated statement of cash flows
for the period ended in 30 June 2026
(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

	Statement of cash flows	Note	Reviewed Current period (01/01/2026- 30/06/2026)	Reviewed Prior period (01/01/2025- 30/06/2025)
A.	**Cash flows from banking operations**			
1.1	**Operating profit before changes in operating assets and liabilities**		**2**	**(734)**
1.1.1	Interest received		23,857	22,080
1.1.2	Interest paid		(19,572)	(20,322)
1.1.3	Dividend received		517	3
1.1.4	Fees and commissions received		2,513	1,796
1.1.5	Other income		961	663
1.1.6	Collections from previously written-off loans and other receivables		299	161
1.1.7	Payments to personnel and service suppliers		(5,590)	(4,485)
1.1.8	Taxes paid		(525)	(642)
1.1.9	Other		(2,458)	12
1.2	**Changes in operating assets and liabilities**		**(23,897)**	**(8,751)**
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		(21,294)	(13,459)
1.2.4	Net (increase)/decrease in other assets		(1,358)	(7,243)
1.2.5	Net increase/(decrease) in bank deposits		9,144	111
1.2.6	Net increase/(decrease) in other deposits		(9,785)	9,216
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		156	2,027
1.2.9	Net increase/(decrease) in matured payables		-	-
1.2.10	Net increase/(decrease) in other liabilities		3,339	833
I.	**Net cash provided from banking operations**		**(23,895)**	**(9,485)**
B.	**Cash flow from investing activities**			
II.	**Net cash provided from investing activities**		**(1,228)**	**(5,383)**
2.1	Cash paid for acquisition of subsidiaries, investments in associates and joint ventures		-	(200)
2.2	Cash obtained from disposal of subsidiaries, investments in associates and joint ventures		-	-
2.3	Purchases of property and equipment		(771)	(241)
2.4	Disposals of property and equipment		554	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		(895)	(945)
C.	**Cash flows from financing activities**			
III.	**Net cash provided from financing activities**		**(137)**	**(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		(137)	(122)
3.6	Other		-	-
IV.	**Effect of change in foreign exchange rate on cash and cash equivalents**		**1,241**	**2,858**
V.	**Net increase in cash and cash equivalents (I+II+III+IV)**		**(24,019)**	**(12,132)**
VI.	**Cash and cash equivalents at beginning of the period**		**59,958**	**46,500**
VII.	**Cash and cash equivalents at the end of the period**		**35,939**	**34,368**

Section three

Accounting policies

I. Explanations on basis of presentation

a. The preparation of the unconsolidated 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 unconsolidated 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 unconsolidated 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 unconsolidated financial statements in conformity with BRSA Accounting and Financial Reporting Legislation requires the use of certain critical accounting estimates and assumptions by the 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 financial statements

The accounting policies and valuation principles applied in the preparation of unconsolidated financial statements are determined and applied in accordance with BRSA Accounting and Financial Reporting Legislation.

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 Bank. 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 Bank.

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.

I. Explanations on basis of presentation (continued)

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. 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. Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the financial statements of the Bank 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 Bank.

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

The Bank 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 Bank’s asset and shareholder’s equity structure is sufficient to meet its liabilities.

Due to the risks management policy, the Bank does not take significant currency positions. In case of a currency risk arising from the customer transactions, the Bank 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 Bank 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 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.

III. Information related to consolidated subsidiaries

“Communique on amending the Communique on the Turkish Accounting Standard 27 (“TAS 27”) Separate Financial Statements” has been published in the Official Gazette dated 9 April 2015 and numbered 29321 to be applied for accounting periods after 1 January 2016.

Entities have the opportunity to recognize their investments in associates, subsidiaries and joint ventures with equity method in their separate financial statements in line with the amendment while it is stated for entities preparing separate financial statements before the amendment in communique to recognize their investments in associates, subsidiaries and joint ventures in accordance with cost value or TFRS 9 Financial Instruments standard.

The Bank has accounted for its financial subsidiaries in the unconsolidated financial statements since 31 December 2021 according to the equity method within the scope of TAS 27.

IV. Explanations on forward and options contracts and derivative instruments

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

Derivative financial instruments of the Bank 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 Bank, use the TL OIS interest rate curve in order to more accurately reflect the fair value measurement for CBRT and BIST swap transactions and has 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.

Explanations on derivative financial instruments held for hedging purposes

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

The Bank 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 Bank 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 affect the income or loss.

Fixed interest rate foreign currency borrowings of the Bank are subject to fair value hedges. The fair value risks of relevant fixed-rate financial assets 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 recognised 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 Bank 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.

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 Bank 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 Bank 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 Bank 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 Bank 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.

VII. Explanations on financial instruments (continued)

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 Bank'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.

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 Bank'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.

VII. Explanations on financial instruments (continued)

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 "Accumulated Other Comprehensive Income or Expenses to be Reclassified to 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.

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 Bank 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 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 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.

VII. Explanations on financial instruments (continued)

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 Bank'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 Bank 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.

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. Bank 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.

Bank 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, Bank 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: Bank 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 Bank'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.

VIII. Explanations on impairment of financial assets (continued)

- **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). Bank 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.

Expected credit loss measurement:

Bank 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-month 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 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 Bank, taking into account the situation of the debtor. The 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 Bank has a legally enforceable right to offset the recognized amounts and intents 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 Bank does not have any discontinued operations.

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%

According to TAS 38, 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 Bank does not have goodwill.

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

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 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 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; its classified as investment property. The Bank's does not have investment properties as of 30 June 2026.

XV. Explanations on leasing transactions

a. Accounting of leasing operations as lessor

The Bank does not have any leasing operations as "lessor".

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.

XV. Explanations on leasing transactions (continued)

The Bank 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 Bank – as lessee:

The Bank 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 Bank.

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

At the commencement date, the Bank measures the lease liability at the present value of the lease payments that are not paid at 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.

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 Bank 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 Bank 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 Bank 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 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 Bank.

The Bank 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 Bank is required to make contribution to Social Security Institution ("SSI") on behalf of their employees. The Bank has 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 in accordance with TAS 19 and reflected in the financial statements.

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

XVIII. Explanations on taxation

a. Current tax

The Bank is 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.

XVIII. Explanations on taxation (continued)

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 been 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.

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.

XVIII. Explanations on taxation (continued)

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.

b. Deferred tax

The Bank 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 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.

XVIII. Explanations on taxation (continued)

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 Communique on Disguised Profit Distribution by way of Transfer Pricing” published on 18 November 2007 explains the application related issues in detail. According to this Communique, 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 a 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 Communique’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.

XIX. Explanations on borrowings

The Bank, 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 Bank’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 Bank.

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.

Section four

Information on financial position and risk management

I. Explanations on unconsolidated capital

Unconsolidated 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 Bank’s current period total capital is TL 28,436 and the capital adequacy ratio is 14.16%. As of 31 December 2025, the Bank’s total capital amounted to TL 27,315 and capital adequacy ratio was 19.05%.

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.

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

I. Explanations on unconsolidated 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
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	69	51
Goodwill netted off deferred tax liability	-	-
Other intangibles netted off deferred tax liability except for mortgage servicing rights	4,777	4,256
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 4th clause of the 56th 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	459	-
Amounts exceeding 15% of the common equity as per the 2nd 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	**5,440**	**4,379**
Total common equity Tier I capital	**20,343**	**19,750**
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)	-	-
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)	**20,343**	**19,750**

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

I. Explanations on unconsolidated capital (continued)

	Current period	Prior period
TIER II CAPITAL		
Bank's borrowing instruments and issue premiums	6,998	6,444
Bank's borrowing instruments and issue premiums (in scope of Temporary Article 4)	-	-
Provisions (amounts stated in Article 8 of the Regulation on the Equity of Banks)	1,096	1,122
Tier II Capital Before Deductions	**8,094**	**7,566**
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	**8,094**	**7,566**
Total capital (the sum of tier i capital and tier ii capital)	**28,437**	**27,316**
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	28,436	27,315
Total risk weighted amounts	200,802	143,413
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	10.13	13.77
Tier I Capital Adequacy Ratio (%)	10.13	13.77
Capital Adequacy Ratio (%)	14.16	19.05
BUFFERS		
Total buffer requirement	2.56	2.56
Capital protection buffer requirement (%)	2.50	2.50
Bank specific cyclical buffer requirement (%)	0.06	0.06
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 (%)	4.13	7.77
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	2,080	1,334
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty five limitation)	1,096	1,122
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	1,096	1,122
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	-	-

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

I. Explanations on unconsolidated 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 Communique 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	
If bonds can be written-down, write-down trigger(s)	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 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

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

I. Explanations on unconsolidated 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	69	(69)
Goodwill and intangible assets	4,734	(4,777)
General provision	1,096	1,096
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	-	(459)
Capital		**28,436**

II. Explanations on unconsolidated 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 Bank for the thirty days before the balance sheet date are 46.3035 (Full TL) and 53.3373 (Full TL) respectively.

The 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 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

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

II. Explanations on unconsolidated currency risk (continued)

Information related to currency risk:

	EURO	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	11,257	13,178	7,542	31,977
Banks	3,196	621	306	4,123
Financial assets at fair value through profit or loss	919	351	-	1,270
Money market placements	-	-	-	-
Financial assets measured at fair value through other comprehensive income	4	-	-	4
Loans	34,880	15,668	-	50,548
Investments in associates, subsidiaries and joint ventures (business partnerships)	2,606	-	-	2,606
Financial assets measured at amortised cost	-	-	-	-
Hedging derivative financial assets	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets (*)	(93)	(18)	(1)	(112)
Total assets	**52,769**	**29,800**	**7,847**	**90,416**
Liabilities				
Bank deposit	72	1,679	69	1,820
Foreign currency deposits	27,595	18,602	21,856	68,053
Funds from interbank money market	807	-	-	807
Borrowings	18,019	7,780	-	25,799
Marketable securities issued (**)	-	6,519	-	6,519
Miscellaneous payables	675	218	-	893
Hedging derivative financial liabilities	-	113	-	113
Other liabilities	376	327	3	706
Total liabilities	**47,544**	**35,238**	**21,928**	**104,710**
Net on balance sheet position	**5,225**	**(5,438)**	**(14,081)**	**(14,294)**
Net off-balance sheet position	**(3,760)**	**2,411**	**15,170**	**13,821**
Financial derivative assets	42,839	92,297	20,976	156,112
Financial derivative liabilities	46,599	89,886	5,806	142,291
Non-cash loans	**30,683**	**12,304**	**3**	**42,990**
Prior period				
Total assets	**50,568**	**19,558**	**6,357**	**76,483**
Total liabilities	**46,376**	**32,204**	**18,089**	**96,669**
Net on-balance sheet position	**4,192**	**(12,646)**	**(11,732)**	**(20,186)**
Net off-balance sheet position	**(1,757)**	**7,986**	**11,779**	**18,008**
Financial derivative assets	48,659	84,744	20,164	153,567
Financial derivative liabilities	50,416	76,758	8,385	135,559
Non-cash loans	**26,116**	**11,932**	**54**	**38,102**

(*) 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 1,669 (31 December 2025: TL 1,653).
Held-for trading derivative financial liabilities: TL 3,690 (31 December 2025: TL 1,112).
Interest rate swap-buy transactions and options-buy: TL 45,303 (31 December 2025: TL 41,656).
Interest rate swap-sell transactions and options-sell: TL 45,303 (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).

III. Explanations on unconsolidated 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 ("VaR") risk 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.

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

III. Explanations on unconsolidated 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	3,240	-	-	-	-	897	4,137
Financial assets at fair value through profit and loss	2,715	1,307	1,415	446	989	1	6,873
Money market placements	7,008	-	-	-	-	-	7,008
Financial assets measured at fair value through other comprehensive income	13,746	235	45	2,141	-	224	16,391
Loans	41,927	19,446	52,114	23,491	1,355	1,850	140,183
Financial assets measured at amortised cost	5	10,383	602	222	768	-	11,980
Other assets (*)	-	-	-	-	-	20,106	20,106
Total assets	**85,781**	**31,371**	**54,176**	**26,300**	**3,112**	**57,761**	**258,501**
Liabilities							
Bank deposits	8,876	1,634	-	-	-	196	10,706
Other deposits	119,150	4,782	782	1	-	49,242	173,957
Money market borrowings	229	-	-	-	807	-	1,036
Miscellaneous payables	1,709	-	-	-	-	1,631	3,340
Securities issued (***)	-	-	11	-	6,508	-	6,519
Funds obtained from other financial institutions	15,680	8,970	1,127	30	-	-	25,807
Other liabilities (**)	-	1,614	4,029	109	-	31,384	37,136
Total liabilities	**145,644**	**17,000**	**5,949**	**140**	**7,315**	**82,453**	**258,501**
Balance sheet long position	-	14,371	48,227	26,160	-	-	88,758
Balance sheet short position	(59,863)	-	-	-	(4,203)	(24,692)	(88,758)
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	**(61,090)**	**12,178**	**41,034**	**32,562**	**(5,535)**	**(24,692)**	**(5,543)**

(*) Non-interest bearing column in other assets line consists of tangible assets, intangible assets, assets held for sale, associates and subsidiaries, 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, 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	503	-	-	-	-	2,433	2,936
Financial assets at fair value through profit and loss	874	1,300	941	268	1,385	1	4,769
Money market placements	30,032	-	-	-	-	-	30,032
Available-for-sale financial assets	11,190	45	8	2,471	-	137	13,851
Loans and receivables	34,534	16,309	40,953	20,863	1,660	1,793	116,112
Held-to-maturity investments	11,817	-	-	597	768	-	13,182
Other assets (*)	-	-	-	-	-	16,951	16,951
Total assets	**108,887**	**17,654**	**41,902**	**24,199**	**3,813**	**53,355**	**249,810**
Liabilities							
Bank deposits	1,479	-	-	-	-	76	1,555
Other deposits	130,816	3,852	582	-	-	45,269	180,519
Money market borrowings	114	-	-	-	1,256	-	1,370
Miscellaneous payables	1,316	-	-	-	-	2,495	3,811
Securities issued (***)	-	-	12	-	6,169	-	6,181
Funds obtained from other financial institutions	15,713	6,949	1,894	55	-	-	24,611
Other liabilities (**)	736	652	578	33	-	29,764	31,763
Total liabilities	**150,174**	**11,453**	**3,066**	**88**	**7,425**	**77,604**	**249,810**
Balance sheet long position	-	6,201	38,836	24,111	-	-	69,148
Balance sheet short position	(41,287)	-	-	-	(3,612)	(24,249)	(69,148)
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	**(46,772)**	**6,760**	**32,560**	**36,146**	**(4,886)**	**(24,249)**	**(441)**

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

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

III. Explanations on unconsolidated interest rate risk (continued)

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

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	2.02	1.52	-	-
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	5.84	7.41	-	41.35
Financial assets measured at amortised cost	-	-	-	31.51
Liabilities				
Bank deposits	-	4.41	-	25.50
Other deposits	1.64	2.12	-	41.22
Money market borrowings	-	-	-	31.00
Miscellaneous payables	-	-	-	-
Securities issued (*)	-	8.50	-	-
Funds obtained from other financial institutions	3.14	4.96	-	17.75

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

Prior period average interest rates applied to monetary financial instruments

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	1.02	1.08	-	-
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	5.74	7.49	-	40.98
Financial assets measured at amortised cost	-	-	-	32.14
Liabilities				
Bank deposits	-	-	-	27.55
Other deposits	0.95	1.54	-	36.22
Money market borrowings	-	-	-	35.00
Miscellaneous payables	-	-	-	-
Securities issued (*)	-	8.50	-	-
Funds obtained from other financial institutions	3.10	5.51	-	18.25

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

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

IV. Explanations on equity securities position risk derived from unconsolidated 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	**224**	**220**	**220**
Equity investments	224	220	220
Financials subsidiaries	**5,037**	**-**	**-**
Financials subsidiaries	5,037	-	-

Prior period	Carrying value	Fair value (*)	Market value
Quoted	**-**	**-**	**-**
Equity investments	-	-	-
Not quoted	**137**	**88**	**88**
Equity investments	137	88	88
Financials subsidiaries	**4,938**	**-**	**-**
Financials subsidiaries	4,938	-	-

(*) 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

	Realized	Revaluation increases		Unrealized gains/ losses		
Current period	gains/losses during the period	Total	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	-	166	-	165	165	-
Total	**-**	**166**	**-**	**165**	**165**	**-**

	Realized	Revaluation increases		Unrealized gains/ losses		
Prior period	gains/losses during the period	Total	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	-	79	-	78	78	-
Total	**-**	**79**	**-**	**78**	**78**	**-**

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	5,261	5,261	421

Prior period	Carrying value	Total RWA	Minimum capital requirement (*)
Private equity investments	-	-	-
Shares traded on a stock exchange	-	-	-
Other equity shares	5,075	5,075	406

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

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

1. Information on matters related to liquidity risk

a. Information on liquidity risk management, such as risk capacity, responsibilities and the structure of liquidity risk management, the 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 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 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 Bank and the Bank's subsidiaries

The liquidity risk of the 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 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 Bank. Besides, the 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.

V. Explanations on unconsolidated 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 Bank’s total liabilities

Almost all of the Bank’s liabilities are in TL, USD or EUR, and TL funds consist of mainly equity and deposits. The Bank’s liquidity in TL is managed via repo / reverse repo transactions with / in CBRT/BIST using high quality securities owned by the 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 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, Risk 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 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 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 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 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.

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

V. Explanations on unconsolidated 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 Bank calculates and shares the Liquidity Coverage Ratio to BRSA on a weekly basis. Liquidity Coverage Ratio is above the values stated in the regulation.

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

	Minimum	Date	Maximum	Date
TL+FC	166.96%	26 June 2026	245.81%	10 April 2026
FC	95.32%	19 June 2026	219.82%	1 May 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			74,595	30,418
Cash Outflows				
Real person and retail deposits	131,036	41,473	10,681	4,132
Stable deposits	48,444	310	2,422	16
Less stable deposits	82,592	41,163	8,259	4,116
Unsecured funding other than real person and retail deposits	60,168	36,804	34,412	20,236
Operational deposits	377	22	88	5
Non-operational deposits	47,214	29,769	21,925	13,218
Other unsecured debt	12,577	7,013	12,399	7,013
Secured funding			-	-
Other cash outflows	114,290	40,955	62,509	29,219
Derivative exposures and collateral completion liabilities	55,536	25,293	55,536	25,293
Payables due to structured financial instruments	-	-	-	-
Payment commitments and other off-balance sheet commitments granted for debts to financial markets	58,754	15,662	6,973	3,926
Other contractual funding obligations	-	-	-	-
Other irrevocable or conditionally revocable off balance sheet liabilities	-	-	-	-
Total cash outflows			**107,602**	**53,587**
Cash inflows				
Secured lending	7,319	-	-	-
Unsecured lending	23,195	5,807	17,502	4,288
Other cash inflows	55,632	29,417	54,012	29,379
Total cash inflows	**86,146**	**35,224**	**71,514**	**33,667**
				Total adjusted value
Total high quality liquid assets stock			74,595	30,418
Total net cash outflows			36,250	19,994
Liquidity coverage ratio (%)			**211.05**	**165.35**

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

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

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

	Total unweighted value (*)		Total weighted value (*)	
Prior period	**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	134,449	32,837	11,175	3,274
Stable deposits	45,389	187	2,269	9
Less stable deposits	89,060	32,650	8,906	3,265
Unsecured funding other than real person and retail deposits	50,650	29,220	28,133	14,426
Operational deposits	292	20	68	5
Non-operational deposits	40,027	25,986	17,858	11,208
Other unsecured debt	10,331	3,214	10,207	3,213
Secured funding			-	-
Other cash outflows	85,129	35,672	38,314	22,347
Derivative exposures and collateral completion liabilities	31,185	17,962	31,185	17,962
Payables due to structured financial instruments	-	-	-	-
Payment commitments and other off-balance sheet commitments granted for debts to financial markets	53,944	17,710	7,129	4,385
Other contractual funding obligations	-	-	-	-
Other irrevocable or conditionally revocable off balance sheet liabilities	-	-	-	-
Total cash outflows			**77,622**	**40,047**
Cash inflows				
Secured lending	25,057	-	-	-
Unsecured lending	37,300	4,838	32,730	3,788
Other cash inflows	31,610	13,168	30,315	13,164
Total cash inflows	**93,967**	**18,006**	**63,045**	**16,952**
				Total adjusted value
Total high quality liquid assets stock			72,518	29,542
Total net cash outflows			20,126	23,106
Liquidity coverage ratio (%)			**363.80**	**130.20**

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

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

3. Other explanations on unconsolidated liquidity coverage ratio

Short term liquidity is managed within the regulatory limits in the Bank, 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. The ratio is affected by the Bank'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 Bank.

The Bank 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 Bank 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 Bank 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 Bank'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 Bank for a longer period compared to its original maturity.

Details of the Bank'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. 24% of the Bank's foreign currency liabilities consist of funds obtained from other financial institutions, 6% are subordinated debts and 65% is composed of deposits. Cash and cash equivalents comprise 39% and loans comprise 55% of the foreign currency assets. The bank placements have the shortest maturity within the assets denominated in foreign currency.

Details of the Bank'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 Bank's total Turkish Lira liabilities consists of deposits. However, in case of necessity, the Bank 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 18% are marketable securities.

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

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

V. Explanations on unconsolidated 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	3,577	560	-	-	-	-	-	4,137
Financial assets at fair value through profit or loss	-	1,027	812	1,705	2,344	984	1	6,873
Money market placements	-	7,008	-	-	-	-	-	7,008
Financial assets measured at fair value through other comprehensive income	-	1,570	32	652	13,910	3	224	16,391
Loans	217	39,948	18,289	53,391	25,350	1,355	1,633	140,183
Financial assets measured at amortised cost	-	5	3,614	1,586	6,007	768	-	11,980
Other assets (*)	-	-	-	-	-	-	20,106	20,106
Total assets	**32,729**	**73,006**	**22,747**	**57,334**	**47,611**	**3,110**	**21,964**	**258,501**
Liabilities								
Bank deposits	196	8,876	1,634	-	-	-	-	10,706
Other deposits	49,275	119,117	4,782	782	1	-	-	173,957
Borrowings	-	11,181	7,255	2,270	5,101	-	-	25,807
Funds from interbank money market	-	229	-	-	-	807	-	1,036
Securities issued (***)	-	-	-	11	-	6,508	-	6,519
Miscellaneous payables	1,631	-	-	-	-	-	1,709	3,340
Other liabilities (**)	-	-	1,084	3,449	1,181	38	31,384	37,136
Total liabilities	**51,102**	**139,403**	**14,755**	**6,512**	**6,283**	**7,353**	**33,093**	**258,501**
Liquidity (deficit)/surplus	**(18,373)**	**(66,397)**	**7,992**	**50,822**	**41,328**	**(4,243)**	**(11,129)**	**-**
Net Off Balance Sheet Position	**-**	**(57)**	**(842)**	**(4,855)**	**(153)**	**-**	**-**	**(5,907)**
Derivative financial assets	-	89,469	66,238	117,135	61,857	2,420	-	337,119
Derivative financial liabilities	-	89,526	67,080	121,990	62,010	2,420	-	343,026
Non-cash loans	**69**	**1,809**	**5,908**	**20,795**	**25,091**	**1,550**	**-**	**55,222**
Prior period								
Total assets	32,150	90,015	16,276	46,175	42,659	3,815	18,720	249,810
Total liabilities	47,893	134,167	8,226	15,158	5,844	7,442	31,080	249,810
Liquidity (deficit)/surplus	**(15,743)**	**(44,152)**	**8,050**	**31,017**	**36,815**	**(3,627)**	**(12,360)**	**-**
Net Off Balance Sheet Position	**-**	**(31)**	**590**	**(1,024)**	**29**	**-**	**-**	**(436)**
Derivative financial assets	-	98,109	65,340	107,408	55,959	1,524	-	328,340
Derivative financial liabilities	-	98,140	64,750	108,432	55,930	1,524	-	328,776
Non-cash loans	**66**	**1,654**	**10,997**	**14,661**	**21,360**	**1,265**	**-**	**50,003**

(*) 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, associates and subsidiaries, expected credit losses, 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.

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

V. Explanations on unconsolidated 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	33,984	-	-	-	33,984
Tier 1 Capital and Tier 2 Capital	33,878	-	-	-	33,878
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	16,500	47,769	1,365	5,103	19,522
Operational deposit/participation fund	-	47,769	134	-	13,804
Other debts	16,500	-	1,231	5,103	5,718
Liabilities equivalent to interdependent assets					
Other liabilities	14,342	27,366	830	21,899	-
Derivative liabilities		27,366	830	438	
Other Capital Items and liabilities not listed above	14,342	-	-	21,461	-
Current Stable Fund					**169,913**
Required Stable Fund					
High-quality liquid assets					3,189
Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
Performing Receivables	78,015	7,008	78,315	52,305	85,452
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	-	-	-	1,193	1,193
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	7,008	78,315	49,286	83,072
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Receivables collateralized by a residential real estate mortgage	-	-	-	1,826	1,187
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	4,847	26,938	728	28,648	36,999
Physically delivered commodities, including gold	-				-
Initial collateral of derivative contracts or guarantee fund given to the central counterparty		-	-	16	14
Derivative assets		25,943	634	1,114	3,531
The amount of derivative liabilities before deduction of the exchange collateral		357	94	110	561
Other assets not listed above	4,847	638	-	27,408	32,893
Off-balance sheet liabilities		7,800	12,240	66,629	4,333
Stable Fund Required					**129,973**
Net Stable Funding Rate (%)					**130.73**

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

V. Explanations on unconsolidated 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				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	31,769	-	-	-	31,769
Tier 1 Capital and Tier 2 Capital	31,623	-	-	-	31,623
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	14,517	27,579	13,221	5,524	23,156
Operational deposit/participation fund	-	27,579	203	-	11,123
Other debts	14,517	-	13,018	5,524	12,033
Liabilities equivalent to interdependent assets	[redacted]				
Other liabilities	13,637	13,791	207	12,451	-
Derivative liabilities	[redacted]	13,791	207	-	[redacted]
Other Capital Items and liabilities not listed above	13,637	-	-	12,451	-
Current Stable Fund	[redacted]				**186,328**
Required Stable Fund					
High-quality liquid assets	[redacted]				2,372
Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
Performing Receivables	77,126	30,063	63,505	47,137	75,981
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	-	-	-	2,484	2,484
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	30,063	63,505	42,226	71,920
Receivables subject to a risk weighting of 35% or less	-	-	-	-	-
Receivables collateralized by a residential real estate mortgage	-	-	-	2,427	1,577
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	[redacted]				
Other assets	4,307	16,373	1,948	22,917	32,930
Physically delivered commodities, including gold	-	[redacted]			-
Initial collateral of derivative contracts or guarantee fund given to the central counterparty	[redacted]	-	-	15	13
Derivative assets	[redacted]	14,435	577	642	3,042
The amount of derivative liabilities before deduction of the exchange collateral	[redacted]	125	25	34	184
Other assets not listed above	4,307	1,813	1,346	22,226	29,691
Off-balance sheet liabilities	[redacted]	12,759	11,970	53,067	3,890
Stable Fund Required	[redacted]				**115,173**
Net Stable Funding Rate (%)	[redacted]				**161.78**

The average of the three-month Net Stable Funding Rates for the current period is 135.50% (2025 last quarter: 162.66%).

As of 30 June 2026, the Bank's Net Stable Funding Rate is 130.73% (31 December 2025: 161.78%) and remained above the legal limit (100%). The current stable fund size reached to 169.9 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 130 billion TL. Capital items constitute 20% of the current stable fund amount and individuals and retail customer deposits 68.5% of the fund amount. Performing receivables account for the largest share of the required stable funding amount and constitute 65.7% 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.

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

VI. Explanations on unconsolidated leverage ratio

Leverage ratio table prepared in accordance with the communique "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 Bank's leverage ratio is calculated by taking average of end of month leverage ratios for the last three months is 5.29% (31 December 2025: 5.68%). 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.

Information on unconsolidated leverage ratio

	Current period (*)	Prior period (*)
On-balance sheet items		
On-balance sheet exposures (excluding derivatives and credit derivatives including collateral)	*255,068*	*244,405*
Asset deducted from core capital	*(4,615)*	*(3,907)*
The total amount of risk on-balance sheet exposures	250,453	240,498
Derivative financial instruments and credit derivative exposures		
Replacement cost associated with derivative financial instruments and credit derivatives	*4,100*	*3,257*
The potential credit risk amount of derivative financial instruments and credit derivatives	*2,729*	*1,973*
The total risk amount of derivative financial instruments and credit derivatives	6,829	5,230
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	*130,951*	*96,728*
Adjustments for conversion to credit equivalent amounts	-	-
The total amount of risk for off-balance sheet items	130,951	96,728
Capital and total exposures		
Core capital	20,480	19,482
Total exposures	388,240	342,898
Leverage ratio		
Leverage ratio	5.29	5.68

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

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

VII. Explanations on unconsolidated 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 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)	**167,756**	**118,277**	**13,420**
Standardized approach (SA)	167,756	118,277	13,420
Internal rating-based (IRB) approach	-	-	-
Counterparty credit risk	**5,887**	**2,733**	**471**
Standardized approach for counterparty credit risk (SA-CCR)	5,887	2,733	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	**7,856**	**7,236**	**628**
Standardized approach (SA)	7,856	7,236	628
Internal model approaches (IMM)	-	-	-
Operational risk	**19,303**	**15,167**	**1,544**
Basic indicator approach	19,303	15,167	1,544
Standard approach	-	-	-
Advanced measurement approach	-	-	-
The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
Floor adjustment	-	-	-
Total	**200,802**	**143,413**	**16,063**

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

VII. Explanations on unconsolidated risk management (continued)

2. Credit risk explanations

a. Credit quality of assets

Current period	Gross carrying values of (according to TAS) Defaulted	Non-defaulted	Provisions / amortization and impairment	Net values
Loans	1,633	138,550	2,045	138,138
Debt securities (*)	-	27,683	3	27,680
Off-balance sheet exposures	96	134,474	224	134,346
Total	**1,729**	**300,707**	**2,272**	**300,164**

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

Prior period	Gross carrying values of (according to TAS) Defaulted	Non-defaulted	Provisions / amortization and impairment	Net values
Loans	1,632	114,480	2,033	114,079
Debt securities (*)	-	26,753	3	26,750
Off-balance sheet exposures	1,023	101,970	460	102,533
Total	**2,655**	**243,203**	**2,496**	**243,362**

(*) 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	1,632	1,006
Loans and debt securities defaulted since the last reporting period	523	1,192
Transferred to non-defaulted status	-	-
Amounts written off (*)	(264)	(214)
Other changes (**)	(258)	(352)
Defaulted loans and debt securities at the end of the reporting period	**1,633**	**1,632**

(*) Specific provisions for undrawn non-cash loans are not included in the table. Amounts written off also include the NPL sale of the 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 (*)	131,458	6,680	4,364	-	-	-	-
Debt securities (*)	27,680	-	-	-	-	-	-
Total	**159,138**	**6,680**	**4,364**	**-**	**-**	**-**	**-**
Of which defaulted	1,633	-	-	-	-	-	-

(*) 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 (*)	107,506	6,573	4,594	-	-	-	-
Debt securities (*)	26,750	-	-	-	-	-	-
Total	**134,256**	**6,573**	**4,594**	**-**	**-**	**-**	**-**
Of which defaulted	1,632	-	-	-	-	-	-

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

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

VII. Explanations on unconsolidated 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	
Risk classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
Claims on sovereigns and Central Banks	83,750	-	83,750	-	-	-
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	7,450	57,122	7,449	5,604	2,486	19.05%
Claims on corporates	79,697	50,851	79,185	38,592	103,619	87.98%
Claims on retails	52,975	29,668	52,780	2,821	41,697	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	383	-	383	-	555	144.91%
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	15,108	25	15,109	5	10,459	69.20%
Equity securities	5,262	-	5,262	-	5,262	100.00%
Total	**252,212**	**137,717**	**251,505**	**47,039**	**167,756**	**56.19%**

Prior period	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Risk classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA Density**
Claims on sovereigns and Central Banks	98,841	-	98,841	-	-	-
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	2,358	26,854	2,358	4,359	1,607	23.92%
Claims on corporates	52,926	36,479	52,635	24,103	66,663	86.87%
Claims on retails	41,531	25,779	41,281	1,356	32,093	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	877	56.29%
Past due loans	463	-	463	-	283	61.12%
Higher risk categories decided by the Board	1,233	-	1,233	-	1,801	146.07%
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	11,567	25	11,567	4	8,542	73.82%
Equity securities	4,223	-	4,223	-	4,223	100.00%
Total	**219,710**	**89,178**	**219,169**	**29,844**	**118,277**	**47.50%**

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

VII. Explanations on unconsolidated risk management (continued)

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

Current period

Risk classes/Risk weights	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit exposures amount (post CCF and post-CRM)
Claims on sovereigns and Central Banks	83,750	-	-	-	-	-	-	-	-	-	83,750
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	-	-	8,478	-	4,272	-	15	-	-	288	13,053
Claims on corporates	383	-	4,965	-	12,101	-	100,307	21	-	-	117,777
Claims on retails	-	-	-	-	119	55,003	424	55	-	-	55,601
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	-	-	-	-	17	-	6	360	-	-	383
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	-	-	-	-	-	10,460	-	-	-	15,114
Stock investments	-	-	-	-	-	-	5,262	-	-	-	5,262
Total	**88,787**	**-**	**13,443**	**1,680**	**22,180**	**55,003**	**116,724**	**439**	**-**	**288**	**298,544**

Prior period

Risk classes/Risk weights	0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total credit exposures amount (post CCF and post-CRM)
Claims on sovereigns and Central Banks	98,841	-	-	-	-	-	-	-	-	-	98,841
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	-	-	4,638	-	1,920	-	11	-	-	148	6,717
Claims on corporates	163	-	4,259	-	9,100	-	62,870	346	-	-	76,738
Claims on retails	-	-	-	-	132	41,812	622	71	-	-	42,637
Claims secured by residential property	-	-	-	2,187	-	-	-	-	-	-	2,187
Claims secured by commercial property	-	-	-	-	1,363	-	195	-	-	-	1,558
Past due loans	-	-	-	-	361	-	101	1	-	-	463
Higher risk categories decided by the Board	-	-	-	-	12	-	74	1,147	-	-	1,233
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	-	-	-	-	-	8,541	-	-	-	11,571
Stock investments	-	-	-	-	-	-	4,223	-	-	-	4,223
Total	**102,034**	**-**	**8,897**	**2,187**	**15,733**	**41,812**	**76,637**	**1,565**	**-**	**148**	**249,013**

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

VII. Explanations on unconsolidated risk management (continued)

3. Counterparty credit risk (CCR) approach analysis

Current period	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
Standardised Approach - CCR (for derivatives)	4,929	3,192	-	1.40	8,121	5,246
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)	-	-	-	-	7	6
Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions	-	-	-	-	-	-
Total						**5,252**

(*) Effective expected positive exposure

Prior period	Replacement cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
Standardised Approach - CCR (for derivatives)	1,151	2,211	-	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	8,128	636	3,361	253
Total subject to the CVA capital charge	8,128	636	3,361	253

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

VII. Explanations on unconsolidated risk management (continued)

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

Current period Asset classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure (*)
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	1,942	-	-	-	288	4,183
Claims on corporates	21	-	-	-	-	3,763	-	-	3,784
Claims included in the regulatory retail portfolios	-	-	-	-	161	-	-	-	161
Other receivables (**)	-	-	-	-	-	-	-	-	-
Total	**21**	**-**	**1,953**	**1,942**	**161**	**3,763**	**-**	**288**	**8,128**

(*) 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 Asset classes/Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure (*)
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 securitisation transaction.

10. Explanations on market risk

	Current period	Prior period
	RWA	RWA
Outright products	**7,856**	**7,236**
Interest rate risk (general and specific)	3,731	2,222
Equity risk (general and specific)	-	-
Foreign exchange risk	3,967	5,014
Commodity risk	158	-
Options	**-**	**-**
Simplified approach	-	-
Delta-plus method	-	-
Scenario approach	-	-
Securitisation	**-**	**-**
Total	**7,856**	**7,236**

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

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 - Note VI.

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

IX. Explanations on segment reporting

The Bank 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 Bank's Management Reporting System.

Current period – 30 June 2026	**Corporate, Business Banking**	**Retail Banking**	**Other**	**Total**
Net interest income	2,497	2,279	3,199	7,975
Net fees and commissions income and other operating income	1,539	1,465	71	3,075
Trading gain/loss	259	66	(2,361)	(2,036)
Dividend income	-	-	4	4
Expected credit loss	(257)	(446)	(22)	(725)
Segment results	4,038	3,364	891	8,293
Other operating expenses (*) (**)				(7,074)
Income/loss from investments under equity accounting				470
Income from continuing operations before tax				1,689
Tax provision (*)				(247)
Net profit				**1,442**

Prior period – 30 June 2025	**Corporate, Business Banking**	**Retail Banking**	**Other**	**Total**
Net interest income	1,976	1,914	915	4,805
Net fees and commissions income and other operating income	761	991	189	1,941
Trading gain/loss	252	133	103	488
Dividend income	-	-	3	3
Expected credit loss	(483)	(211)	(18)	(712)
Segment results	2,506	2,827	1,192	6,525
Other operating expenses (*) (**)				(5,516)
Income/loss from investments under equity accounting				366
Income from continuing operations before tax				1,375
Tax provision (*)				(75)
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	100,587	39,193	118,721	258,501
Liability	65,094	119,568	48,085	232,747
Equity	-	-	25,754	25,754

Prior period – 31 December 2025	**Corporate, Business Banking**	**Retail Banking**	**Other**	**Total**
Asset	82,686	33,115	134,009	249,810
Liability	51,392	130,682	43,578	225,652
Equity	-	-	24,158	24,158

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

Section five

Information and disclosures related to unconsolidated financial statements

I. Explanations and notes related to assets of the unconsolidated 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, Banks 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/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**

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

I. Explanations and notes related to assets of the unconsolidated 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	1,130
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	14	4,123	686	2,250
Domestic	14	13	686	11
Foreign	-	4,110	-	2,239
Headquarters and branches abroad	-	-	-	-
Total	**14**	**4,123**	**686**	**2,250**

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	10,157	12,649
Repo transactions	5	114
Collateral / blocked	5,765	945
Total	**15,927**	**13,708**

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

I. Explanations and notes related to assets of the unconsolidated 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	224	137
Quoted to stock exchange	-	-
Not quoted	224	137
Provision for impairment (-)	(118)	(136)
Total	**15,927**	**13,708**

5. Information on loans

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

	Current period		Prior period	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders of the Bank	-	2,256	-	2,253
Corporate shareholders	-	2,256	-	2,253
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders of the Bank	4	451	3	732
Loans granted to employees of the 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	119,545	18,305	646	54
Business loans	40,735	8,820	36	54
Export loans	28,276	7,179	-	-
Import loans	-	-	-	-
Loans given to financial sector	8,665	-	-	-
Consumer loans	34,159	1,530	536	-
Credit cards	2,361	400	74	-
Other	5,349	376	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	**119,545**	**18,305**	**646**	**54**

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

I. Explanations and notes related to assets of the unconsolidated 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	97,350	16,648	432	50
Business loans	28,739	7,572	8	50
Export loans	26,263	7,287	2	-
Import loans	-	-	-	-
Loans given to financial sector	5,900	-	-	-
Consumer loans	29,601	1,163	379	-
Credit cards	1,532	274	43	-
Other	5,315	352	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	**97,350**	**16,648**	**432**	**50**

	Current period		Prior period	
	Standard loans	Loans under close monitoring	Standard loans	Loans under close monitoring
12 months expected credit losses	444	-	412	-
Lifetime expected credit losses significant increase in credit risk	-	406	-	469

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.

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

I. Explanations and notes related to assets of the unconsolidated 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**

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

I. Explanations and notes related to assets of the unconsolidated 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	138,542	114,457
Foreign loans	8	23
Total	**138,550**	**114,480**

5.8. Loans granted to subsidiaries and associates

	Current period	Prior period
Direct loans granted to subsidiaries and associates	362	203
Indirect loans granted to subsidiaries and associates	-	-
Total	**362**	**203**

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

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

5.9. Specific provisions set aside against loans

	Current period	Prior period
Loans and receivables with limited collectability	146	116
Loans and receivables with doubtful collectability	221	418
Uncollectible loans and receivables	828	618
Total	**1,195**	**1,152**

5.10. Information on non-performing loans (net)

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

	Group III	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	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	Group IV	Group V
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Prior period end balance	**204**	**593**	**835**
Additions (+)	501	6	16
Transfers to other categories of non-performing loans (+)	-	354	516
Transfers from other categories of non-performing loans (-)	(354)	(516)	-
Collections (-)	(90)	(86)	(82)
Write-offs (-) (*)	-	(9)	(27)
Sold Portfolio (-) (**)	-	-	(228)
Corporate and commercial loans	-	-	(125)
Retail loans	-	-	(95)
Credit cards	-	-	(8)
Other	-	-	-
Current period end balance	**261**	**342**	**1,030**
Provisions (-)	(146)	(221)	(828)
Net balance on balance sheet	**115**	**121**	**202**

(*) 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 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.

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

I. Explanations and notes related to assets of the unconsolidated 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)	**115**	**121**	**202**
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)	-	-	-
Provision amount (-)	-	-	-
Other loans (net)	-	-	-
Prior period (net)	**88**	**175**	**217**
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)	-	-	-
Provision amount (-)	-	-	-
Other loans (net)	-	-	-

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

I. Explanations and notes related to assets of the unconsolidated 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 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**

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

I. Explanations and notes related to assets of the unconsolidated 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 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 Bank does not have any additional capital requirements due to the subsidiaries included in the calculation of capital requirement.

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

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

8.2. Information on subsidiaries

8.2.1. Information on the consolidated subsidiaries

Title	Address (city / country)	The Bank's share percentage-If different voting (%)	The 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. The 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

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

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

I. Explanations and notes related to assets of the unconsolidated 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 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 finance lease receivables (net)

The Bank does not have receivables from finance lease.

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**	**-**

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 Bank does not have investment properties.

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

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

15. Explanations on deferred tax asset

15.1. Explanations on current tax asset

As of 30 June 2026, current tax asset and corporation tax payable are netted of and accounted in the unconsolidated 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, the net deferred tax assets of the Bank amount to TL 1,891 (31 December 2025: TL 1,298 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 (*)	501	150	655	197
Fair value differences for financial assets and liabilities	(715)	(187)	(269)	(67)
Derivative valuation differences	2,093	628	(1,425)	(428)
Expected credit losses of Stage I and II	1,096	329	1,122	336
Other	7,595	971	9,092	1,260
Total deferred tax assets / (liabilities) net		**1,891**		**1,298**

(*) 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:

Deferred tax assets / (liabilities) net	Current period (1 January – 30 June 2026)	Prior period (1 January – 31 December 2025)
Opening balance	**1,298**	**1,741**
Deferred tax income / (expense) (net)	587	(137)
Deferred tax recognized under equity	6	(306)
Balance at the end of the period	**1,891**	**1,298**

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

16.1. Explanations on assets held for sale

The Bank does not have assets held for sale.

16.2. Explanations on discontinued operations

The Bank 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.

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

II. Explanations and notes related to liabilities of the unconsolidated 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	18,149	-	23,811	4,977	104	56	29	-	47,126
Residents in Türkiye	18,003	-	23,759	4,680	93	40	18	-	46,593
Residents abroad	146	-	52	297	11	16	11	-	533
Public sector deposits	2,952	-	-	-	-	-	-	-	2,952
Commercial deposits	2,332	-	11,482	1,136	1,248	307	-	-	16,505
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	**49,471**	**-**	**109,125**	**22,629**	**2,523**	**701**	**214**	**-**	**184,663**

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	-	24,903	3,740	125	60	37	-	44,548
Residents in Türkiye	15,537	-	24,767	3,432	114	45	25	-	43,920
Residents abroad	146	-	136	308	11	15	12	-	628
Public sector deposits	1,490	-	-	-	-	-	-	-	1,490
Commercial deposits	3,199	-	8,471	489	318	17	-	-	12,494
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	**45,398**	**-**	**119,181**	**14,998**	**1,726**	**184**	**587**	**-**	**182,074**

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

	Under the guarantee of saving deposit insurance (*)		Exceeding the limit of saving deposit insurance	
Saving deposits	**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	-	-	-	-

	Under the guarantee of saving deposit insurance (*)		Exceeding the limit of saving deposit insurance	
Commercial deposits (**)	**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.

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

II. Explanations and notes related to liabilities of the unconsolidated 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 Bank headquartered abroad are in scope of insurance in the country where the head office is located

The 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	-	269	-	254
Funds borrowed from foreign banks, institutions and funds	8	25,530	22	24,335
Total	**8**	**25,799**	**22**	**24,589**

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

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

3.2. Maturity analysis of funds borrowed

	Current period		Prior period	
	TL	FC	TL	FC
Short term	8	5,707	22	4,963
Medium and long term	-	20,092	-	19,626
Total	**8**	**25,799**	**22**	**24,589**

3.3. Funding industry group where the Bank's liabilities are concentrated

The liabilities providing the funding sources of the Bank are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Bank 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 Bank.

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**

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

II. Explanations and notes related to liabilities of the unconsolidated 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	433	660
Allowance for expected credit losses (stage 1 and stage 2) (*)	*181*	*184*
Other	*252*	*476*
Total	**482**	**941**

(*) Non-cash loan provisions are included.

Amount to TL 215 (31 December 2025: TL 146) 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 Bank, 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 Bank, which were opened before Savings Deposit Insurance Fund (SDIF) seized these banks, initiates lawsuits against the 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 Bank for the refund of the said payments, requesting TL 520.2 excluding interest. As a response to the 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. 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 Bank with the Turkish Supreme Court's verdict which is going to be a precedent decision for the other ongoing files.

Additionally, the 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 Bank and the 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 Bank in July 2024.
(**) In January 2025, lawsuit with second, third and fifth have been finalized in favour of the 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 Bank with the Turkish Supreme Court's verdict which is going to be a precedent decision for the other ongoing files.

II. Explanations and notes related to liabilities of the unconsolidated 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 Bank by the Supreme Court on the grounds of statute of limitations. SDIF has made payments to the 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 Bank due to statute of limitations. The Bank objects to these pursuits. Following the 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 Bank)

On the other hand, there is an administrative law dispute between the Bank and SDIF. The 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 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 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 172 (31 December 2025: TL 124) of TL 352 (31 December 2025: TL 275) provisions for employee benefits is the unused vacation provisions. Full provision is provided for the unused vacation liability.

TL 180 (31 December 2025: TL 151) of the provisions for employee benefits is the termination benefit provision. In accordance with the labor law, the Bank 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 unconsolidated financial statements dated 30 June 2026 and 31 December 2025, the Bank 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.

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

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

9. Explanations on tax liability

9.1. Explanations on current tax liability

9.1.1. Explanations on tax provision

The Bank current corporate tax liability is TL 679 in current period (31 December 2025: None).

9.1.2. Information on taxes payable

	Current period	Prior period
Corporate tax payable	679	-
Taxation of securities	1,123	1,084
Property tax	2	2
Banking insurance transaction tax ("BITT")	302	247
Foreign exchange transaction tax	5	6
Value added tax payable	56	52
Other	102	76
Total	**2,269**	**1,467**

9.1.3. Information on premiums

	Current period	Prior period
Social security premiums-employee	33	25
Social security premiums-employer	57	42
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	4	3
Other	-	-
Total	**96**	**72**

9.2. Explanations on deferred tax liabilities

Deferred tax asset and liability are netted and shown in liabilities of unconsolidated 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.

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

II. Explanations and notes related to liabilities of the unconsolidated 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 Bank'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 Bank's equity

The Bank's balance sheet is managed in a conservative manner in order to be minimally affected by interest, currency and credit risks. The Bank 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 Bank 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.

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

II. Explanations and notes related to liabilities of the unconsolidated 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	105	-	37	-
Foreign exchange difference	-	-	-	-
Total	**105**	**-**	**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 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)

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

III. Explanations and notes related to unconsolidated 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	41	40
Total	**79,348**	**52,990**

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
Commitments and contingencies	22,886	20,724
Letters of credit	8,951	10,044
Bank acceptance loans	49	62
Total	**31,886**	**30,830**

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

	Current period	Prior period
Irrevocable letters of guarantees	16,069	16,593
Cash loans letters of guarantees	6,243	1,408
Advance letters of guarantees	692	747
Temporary letters of guarantees	148	252
Other	184	174
Total	**23,336**	**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	29,122	22,126
With original maturity of 1 year or less than 1 year	*853*	*1,867*
With original maturity of more than 1 year	*28,269*	*20,259*
Other non-cash loans	26,100	27,878
Total	**55,222**	**50,004**

III. Explanations and notes related to unconsolidated 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 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.

4. 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.

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.

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

IV. Explanations and notes related to unconsolidated 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	6,502	1,154	4,622	934
Medium and long term loans	8,967	439	7,495	398
Interest on loans under follow-up	129	-	101	-
Premiums received from resource utilization support fund	-	-	-	-
Total	**15,598**	**1,593**	**12,218**	**1,332**

(*) 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	28	-	214	22
From foreign banks	3	20	-	27
From branches abroad	-	-	-	-
Total	**31**	**20**	**214**	**49**

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

	Current period	Prior period
Interest income from associates and subsidiaries	12	38

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

IV. Explanations and notes related to unconsolidated 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	2	458	1	299
Central Bank of Türkiye	-	-	-	-
Domestic banks	-	4	-	-
Foreign banks	2	454	1	299
Branches and offices abroad	-	-	-	-
Other institutions	-	36	-	31
Total	**2**	**494**	**1**	**330**

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

2.2. Information on interest expenses paid to associates and subsidiaries

	Current period	Prior period
Interest expenses paid to associates and subsidiaries	44	18

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

		Time deposit						
Account name	**Demand deposit**	**Up to 1 month**	**Up to 3 months**	**Up to 6 months**	**Up to 1 year**	**More than 1 year**	**Accumulated deposits**	**Total**
Turkish lira								
Bank deposits	-	309	-	-	-	-	-	309
Saving deposits	-	12,498	2,821	197	29	46	-	15,591
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	2,021	400	208	32	-	-	2,661
Other deposits	-	-	-	-	-	-	-	-
7 days call accounts	-	-	-	-	-	-	-	-
Total	**-**	**14,828**	**3,221**	**405**	**61**	**46**	**-**	**18,561**
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	**-**	**15,075**	**3,299**	**405**	**61**	**46**	**-**	**18,886**

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

IV. Explanations and notes related to unconsolidated 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	**70,019**	**113,509**
Gains on capital market transactions	279	342
Gains on derivative financial instruments	46,447	91,394
Foreign exchange gains	23,293	21,773
Loss (-)	**(72,055)**	**(113,021)**
Loss on capital market transactions	(724)	(687)
Loss on derivative financial instruments	(42,945)	(83,780)
Foreign exchange loss	(28,386)	(28,554)

Net profit on derivative financial instruments recognized in profit / loss resulting from fluctuations in foreign exchange rates is TL 4,285 (30 June 2025: TL 6,409 net profit).

5. Information on other operating income

	Current period	Prior period
Income from reversal of prior years' provisions	687	507
Income arising from sale of assets	191	39
Banking services income	3	5
Other non-interest income	80	112
Total	**961**	**663**

6. Allowance for expected credit losses and other provision expenses

	Current period	Prior period
Expected credit losses	725	712
12 Months expected credit loss (Stage 1)	*112*	*41*
Expected credit loss significant increase in credit risk (Stage 2)	*82*	*79*
Expected credit loss impaired credits (Stage 3)	*531*	*592*
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	12
Total	**806**	**726**

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

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

7. Information on other operating expenses

	Current period	Prior period
Reserves for employee termination benefits	11	16
Bank social aid fund deficit provision	-	-
Tangible assets impairment expense	-	-
Depreciation expense of tangible assets	160	103
Intangible assets impairment expense	-	-
Goodwill impairment expense	-	-
Amortisation expense of intangible assets	341	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	2,761	2,186
Operating lease expenses related to TFRS 16 exception	100	89
Repair and maintenance expenses	87	87
Advertisement expenses	247	264
Other expenses	2,327	1,746
Loss on sales of assets	-	-
Other (*)	898	701
Total	**4,171**	**3,203**

(*) 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 1,689 (30 June 2025: TL 1,375).

9. Information on tax provision for continued and discontinued operations

For the period ended as of 30 June 2026, corporate tax provision expense is TL 834 (30 June 2025: None), and the net deferred tax income is TL 587 (30 June 2025: TL 75 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 27,891 (30 June 2025: TL 24,728), while the interest expense is TL 19,916 (30 June 2025: TL 19,923).

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 2,168 (30 June 2025: TL 1,415) has included TL 427 (30 June 2025: TL 263) resulting from credit card fees and commissions, TL 112 (30 June 2025: TL 99) resulting from commissions and service fees received from contracted merchants, and TL 588 (30 June 2025: TL 337) resulting from insurance commissions.

Other fees and commissions paid amounting to TL 459 (30 June 2025: TL 411) have included TL 260 (30 June 2025: TL 238) resulting from commissions paid for credit cards.

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

V. Explanations and notes related to risk group of the 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 Bank	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other entities included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Beginning of the period	203	1	-	2,253	3	732
End of the period	362	-	-	2,256	4	451
Interest and commission income	12	277	-	5	-	1

1.2. Prior period

Risk group of the Bank	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other entities included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Beginning of the period	451	1	-	718	35	772
End of the period	203	1	-	2,253	3	732
Interest and commission income	38	183	-	3	-	4

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

Risk group of the Bank	Subsidiaries, associates and joint ventures (business partnerships)		Direct and indirect shareholders of the 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	886	502	1,494	6,234	437	159
End of the period	718	886	8,889	1,494	841	437
Interest expense on deposits	14	18	249	414	63	15

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

Risk group of the Bank	Subsidiaries, associates and joint ventures (partnerships)		Direct and indirect shareholders of the 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 / loss						
Beginning of the period	15	119	162,615	100,347	-	-
End of the period	993	15	144,148	162,615	-	-
Total profit/loss	5	(2)	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	-	-

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

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

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

Risk group of the Bank	Subsidiaries, associates and joint ventures (partnerships)		Direct and indirect shareholders of the 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	-	-	440	660	224	88
End of the period	-	-	631	440	85	224
Interest income received	-	-	3	-	-	-

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

Risk group of the Bank	Subsidiaries, associates and joint ventures (partnerships)		Direct and indirect shareholders of the 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	2,281	1,175	-	-	22	4
End of the period	2,363	2,281	-	-	8	22
Interest and commission paid	30	-	2	-	3	1

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

Benefits paid to key management personnel for the period ended as of 30 June 2026 amounted to TL 194 (30 June 2025: TL 158).

VI. Explanations and notes related to subsequent events

None.

Section six

Interim review report

I. Explanations on the auditors' review report

The unconsolidated financial statements of the Bank as of 30 June 2026, have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Member of Deloitte Touche Tohmatsu Limited) and the review 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 Bank that are not mentioned above.

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

Section seven

I. Interim unconsolidated activity report including the assessments of the 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 unconsolidated financial statements of the Bank 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	138,138	114,079
Deposits	184,663	182,074
Equity	25,754	24,158
Total assets	258,501	249,810

Main financial ratios

	Current period	Prior period
Capital adequacy ratio	14.16%	19.05%
Loans / Total assets	53.44%	45.67%
Deposits / Total assets	71.44%	72.88%
Non-performing loans / Total loans	1.16%	1.41%
Income / Average capital (*)	11.55%	8.04%
Income / Average assets (*)	1.14%	0.82%
Expense / Income ratio (**)	83.94%	81.75%

(*) 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 Bank.

I. Interim unconsolidated activity report including the assessments of the 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

I. Interim unconsolidated activity report including the assessments of the 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 258.5 billion, and our shareholders' equity amounted to TL 25.8 billion, according to the unconsolidated data. Our deposits stood at TL 184.7 billion and our profit before tax amounted to TL 1.7 billion. Thanks to the financing solutions, we offer to our customers, we have provided a total of TL 195.4 billion loan support to the Turkish economy, of which TL 140.2 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 Kahramanmaras. 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

I. Interim unconsolidated activity report including the assessments of the Chairman and CEO on the interim activities (continued)

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

The Bank continues its services and operations with 1,414 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 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 unconsolidated financial statements as of 30 June 2026, the asset size of the Bank is TL 258.5 billion and profit before tax is TL 1,7 billion. As of 30 June 2026, credits constitute 54% of total assets with TL 140,2 billion.

Deposit which is the primary funding source of the Bank, constitutes 71% of the balance sheet with TL 184.7 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 Bank for much longer compared to the original term.

As of 30 June 2026, unconsolidated capital adequacy ratio of the Bank has reached 14.2%. As of 30 June 2026, total equities of the Bank have reached 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+