

ING Bank A.Ş.

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

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

		Reviewed			Audited		
		Current period			Prior period		
Assets		(30/09/2025)			(31/12/2024)		
		TL	FC	Total	TL	FC	Total
I.	Financial assets (net)	63,086,092	34,859,027	97,945,119	48,025,309	23,038,904	71,064,213
1.1	Cash and cash equivalents	48,477,756	30,678,100	79,155,856	40,508,930	20,841,554	61,350,484
1.1.1	Cash and balances at Central Bank	21,459,115	28,833,581	50,292,696	20,238,942	19,105,183	39,344,125
1.1.2	Banks	2,538	1,848,248	1,850,786	7,692	1,738,729	1,746,421
1.1.3	Money market placements	27,030,375	-	27,030,375	20,273,676	-	20,273,676
1.1.4	Expected credit losses (-)	(14,272)	(3,729)	(18,001)	(11,380)	(2,358)	(13,738)
1.2	Financial assets at fair value through profit or loss	850,282	1,501,560	2,351,842	890,669	897,002	1,787,671
1.2.1	Government securities	849,642	1,501,560	2,351,202	890,095	897,002	1,787,097
1.2.2	Equity instruments	640	-	640	574	-	574
1.2.3	Other financial assets	-	-	-	-	-	-
1.3	Financial assets at fair value through other comprehensive income	12,147,284	3,791	12,151,075	5,337,778	2,842	5,340,620
1.3.1	Government securities	12,014,552	-	12,014,552	5,226,106	-	5,226,106
1.3.2	Equity instruments	132,732	3,791	136,523	111,672	2,842	114,514
1.3.3	Other financial assets	-	-	-	-	-	-
1.4	Derivative financial assets	1,610,770	2,675,576	4,286,346	1,287,932	1,297,506	2,585,438
1.4.1	Derivative financial assets measured at fair value through profit or loss	1,404,524	2,675,576	4,080,100	1,098,008	1,297,506	2,395,514
1.4.2	Derivative financial assets measured at fair value through other comprehensive income	206,246	-	206,246	189,924	-	189,924
II.	Financial assets measured at amortised cost	78,103,809	44,233,473	122,337,282	67,016,834	28,070,038	95,086,872
2.1	Loans	66,602,024	44,406,864	111,008,888	55,454,031	28,208,526	83,662,557
2.2	Receivables from leasing transactions	-	-	-	-	-	-
2.3	Factoring receivables	-	-	-	-	-	-
2.4	Other financial assets measured at amortised cost	13,068,169	-	13,068,169	12,681,010	-	12,681,010
2.4.1	Government securities	13,068,169	-	13,068,169	12,681,010	-	12,681,010
2.4.2	Other financial assets	-	-	-	-	-	-
2.5	Expected credit losses (-)	(1,566,384)	(173,391)	(1,739,775)	(1,118,207)	(138,488)	(1,256,695)
III.	Assets held for sale and assets of discontinued operations (net)	-	-	-	33,368	-	33,368
3.1	Assets held for sale	-	-	-	33,368	-	33,368
3.2	Assets from discontinued operations	-	-	-	-	-	-
IV.	Equity investments	1,567,604	2,582,490	4,150,094	1,088,212	1,703,299	2,791,511
4.1	Investments in associates (net)	-	-	-	-	-	-
4.1.1	Associates consolidated by using equity method	-	-	-	-	-	-
4.1.2	Unconsolidated associates	-	-	-	-	-	-
4.2	Investments in subsidiaries (net)	1,567,604	2,582,490	4,150,094	1,088,212	1,703,299	2,791,511
4.2.1	Unconsolidated financial subsidiaries	1,557,604	2,582,490	4,140,094	1,078,212	1,703,299	2,781,511
4.2.2	Unconsolidated non-financial subsidiaries	10,000	-	10,000	10,000	-	10,000
4.3	Jointly Controlled Partnerships (Joint Ventures) (net)	-	-	-	-	-	-
4.3.1	Joint ventures consolidated by using equity method	-	-	-	-	-	-
4.3.2	Unconsolidated joint ventures	-	-	-	-	-	-
V.	Tangible assets (net)	3,267,460	-	3,267,460	3,332,897	-	3,332,897
VI.	Intangible assets (net)	3,579,353	-	3,579,353	2,329,478	-	2,329,478
6.1	Goodwill	-	-	-	-	-	-
6.2	Other	3,579,353	-	3,579,353	2,329,478	-	2,329,478
VII.	Investment property (net)	-	-	-	-	-	-
VIII.	Current tax asset	24,592	-	24,592	-	-	-
IX.	Deferred tax asset	1,822,746	-	1,822,746	1,740,980	-	1,740,980
X.	Other assets (net)	3,999,992	13,229	4,013,221	3,193,849	13,633	3,207,482
Total assets		155,451,648	81,688,219	237,139,867	126,760,927	52,825,874	179,586,801

ING Bank A.Ş.

Unconsolidated balance sheet (statement of financial position)

as of 30 September 2025

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

Liabilities	Reviewed			Audited		
	Current period			Prior period		
	(30/09/2025)			(31/12/2024)		
	TL	FC	Total	TL	FC	Total
I. Deposits	116,847,475	57,359,454	174,206,929	95,337,573	35,764,154	131,101,727
II. Loans received	20,711	22,412,201	22,432,912	4,103	11,313,927	11,318,030
III. Money market funds	133,730	1,208,539	1,342,269	104,225	714,647	818,872
IV. Securities Issued (net)	-	-	-	-	-	-
4.1 Bills	-	-	-	-	-	-
4.2 Asset backed securities	-	-	-	-	-	-
4.3 Bonds	-	-	-	-	-	-
V. Funds	-	-	-	-	-	-
5.1 Borrower funds	-	-	-	-	-	-
5.2 Other	-	-	-	-	-	-
VI. Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
VII. Derivative financial liabilities	767,442	972,606	1,740,048	1,823,250	3,039,183	4,862,433
7.1 Derivative financial liabilities at fair value through profit or loss	767,442	972,606	1,740,048	1,814,005	3,039,183	4,853,188
7.2 Derivative financial liabilities at fair value through other comprehensive income	-	-	-	9,245	-	9,245
VIII. Factoring payables	-	-	-	-	-	-
IX. Lease payables (net)	140,452	-	140,452	136,360	-	136,360
X. Provisions	582,049	323,108	905,157	957,976	461,684	1,419,660
10.1 Provision for restructuring	-	-	-	-	-	-
10.2 Reserves for employee benefits	291,730	-	291,730	273,994	-	273,994
10.3 Insurance technical reserves (net)	-	-	-	-	-	-
10.4 Other provisions	290,319	323,108	613,427	683,982	461,684	1,145,666
XI. Current tax liability	1,324,373	-	1,324,373	1,095,840	-	1,095,840
XII. Deferred tax liability	-	-	-	-	-	-
XIII. Liabilities for assets held for sale and assets of discontinued operations (net)	-	-	-	-	-	-
13.1 Held for sale	-	-	-	-	-	-
13.2 Related to discontinued operations	-	-	-	-	-	-
XIV. Subordinated debt	-	6,080,452	6,080,452	-	5,128,095	5,128,095
14.1 Loans	-	-	-	-	-	-
14.2 Other debt instruments	-	6,080,452	6,080,452	-	5,128,095	5,128,095
XV. Other liabilities	3,694,327	2,411,077	6,105,404	2,942,451	732,125	3,674,576
XVI. Shareholders' equity	22,861,871	-	22,861,871	20,031,208	-	20,031,208
16.1 Paid-in capital	3,486,268	-	3,486,268	3,486,268	-	3,486,268
16.2 Capital reserves	-	-	-	-	-	-
16.2.1 Share premiums	-	-	-	-	-	-
16.2.2 Share cancellation profits	-	-	-	-	-	-
16.2.3 Other capital reserves	-	-	-	-	-	-
16.3 Other comprehensive income/expense items not to be recycled to profit or loss	2,311,292	-	2,311,292	2,201,139	-	2,201,139
16.4 Other comprehensive income/expense items to be recycled in profit or loss	1,456,209	-	1,456,209	741,572	-	741,572
16.5 Profit reserves	13,638,951	-	13,638,951	11,367,094	-	11,367,094
16.5.1 Legal reserves	697,254	-	697,254	648,464	-	648,464
16.5.2 Statutory reserves	-	-	-	-	-	-
16.5.3 Extraordinary reserves	12,941,697	-	12,941,697	10,718,630	-	10,718,630
16.5.4 Other profit reserves	-	-	-	-	-	-
16.6 Profit or (loss)	1,969,151	-	1,969,151	2,235,135	-	2,235,135
16.6.1 Prior years' profits or (loss)	-	-	-	-	-	-
16.6.2 Current period profit or (loss)	1,969,151	-	1,969,151	2,235,135	-	2,235,135
Total liabilities and shareholders' equity	146,372,430	90,767,437	237,139,867	122,432,986	57,153,815	179,586,801

ING Bank A.Ş.

Unconsolidated statement of off-balance sheet items

as of 30 September 2025

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

		Reviewed			Audited		
		Current period			Prior period		
Off-balance sheet items		(30/09/2025)			(31/12/2024)		
		TL	FC	Total	TL	FC	Total
A.	Off-balance sheet commitments (I+II+III)	310,141,398	360,440,287	670,581,685	282,655,929	223,686,925	506,342,854
I.	Guarantees and warranties	12,793,778	35,445,581	48,239,359	8,312,897	23,887,534	32,200,431
1.1	Letters of guarantee	4,908,278	13,901,983	18,810,261	3,919,927	10,115,794	14,035,721
1.1.1	Guarantees subject to state tender law	2,715	-	2,715	2,865	-	2,865
1.1.2	Guarantees given for foreign trade operations	-	-	-	-	-	-
1.1.3	Other letters of guarantee	4,905,563	13,901,983	18,807,546	3,917,062	10,115,794	14,032,856
1.2	Bank acceptances	-	275,503	275,503	-	226,116	226,116
1.2.1	Import letter of acceptance	-	275,503	275,503	-	226,116	226,116
1.2.2	Other bank acceptances	-	-	-	-	-	-
1.3	Letters of credit	6,289,500	3,299,100	9,588,600	3,387,970	2,756,804	6,144,774
1.3.1	Documentary letters of credit	6,289,500	3,299,100	9,588,600	3,387,970	2,756,804	6,144,774
1.3.2	Other letters of credit	-	-	-	-	-	-
1.4	Pre-financing given as guarantee	-	-	-	-	-	-
1.5	Endorsements	-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Türkiye	-	-	-	-	-	-
1.5.2	Other endorsements	-	-	-	-	-	-
1.6	Purchase guarantees for securities issued	-	-	-	-	-	-
1.7	Factoring guarantees	-	-	-	-	-	-
1.8	Other guarantees	1,596,000	17,963,174	19,559,174	1,005,000	10,783,869	11,788,869
1.9	Other warranties	-	5,821	5,821	-	4,951	4,951
II.	Commitments	26,893,320	10,129,786	37,023,106	14,013,415	2,370,772	16,384,187
2.1	Irrevocable commitments	26,893,320	10,129,786	37,023,106	14,013,415	2,370,772	16,384,187
2.1.1	Forward asset purchase commitments	4,628,439	10,114,603	14,743,042	478,425	2,358,753	2,837,178
2.1.2	Forward deposit purchase and sales commitments	-	-	-	-	-	-
2.1.3	Share capital commitments to associates and subsidiaries	-	-	-	-	-	-
2.1.4	Loan granting commitments	17,624,299	-	17,624,299	10,656,338	-	10,656,338
2.1.5	Securities underwriting commitments	-	-	-	-	-	-
2.1.6	Commitments for reserve requirements	-	-	-	-	-	-
2.1.7	Commitments for cheque payments	280,915	-	280,915	310,617	-	310,617
2.1.8	Tax and fund liabilities from export commitments	23,780	-	23,780	23,780	-	23,780
2.1.9	Commitments for credit card limits	4,309,972	-	4,309,972	2,520,362	-	2,520,362
2.1.10	Commitments for credit cards and banking services promotions	25,915	-	25,915	23,893	-	23,893
2.1.11	Receivables from short sale commitments of marketable securities	-	-	-	-	-	-
2.1.12	Payables for short sale commitments of marketable securities	-	-	-	-	-	-
2.1.13	Other irrevocable commitments	-	15,183	15,183	-	12,019	12,019
2.2	Revocable commitments	-	-	-	-	-	-
2.2.1	Revocable loan granting commitments	-	-	-	-	-	-
2.2.2	Other revocable commitments	-	-	-	-	-	-
III.	Derivative financial instruments	270,454,300	314,864,920	585,319,220	260,329,617	197,428,619	457,758,236
3.1	Derivative financial instruments for hedging purposes	4,890,000	8,316,150	13,206,150	5,350,000	7,072,350	12,422,350
3.1.1	Fair value hedges	-	8,316,150	8,316,150	-	7,072,350	7,072,350
3.1.2	Cash flow hedges	4,890,000	-	4,890,000	5,350,000	-	5,350,000
3.1.3	Net foreign investment hedges	-	-	-	-	-	-
3.2	Derivative financial instruments for trading purposes	265,564,300	306,548,770	572,113,070	254,979,617	190,356,269	445,335,886
3.2.1	Forward foreign currency buy/sell transactions	28,730,872	62,844,934	91,575,806	31,538,387	38,146,281	69,684,668
3.2.1.1	Forward foreign currency transactions-buy	12,297,229	33,238,234	45,535,463	13,865,884	19,944,687	33,810,571
3.2.1.2	Forward foreign currency transactions-sell	16,433,643	29,606,700	46,040,343	17,672,503	18,201,594	35,874,097
3.2.2	Swap transactions related to foreign currency and interest rates	219,683,970	200,908,096	420,592,066	216,212,556	130,937,786	347,150,342
3.2.2.1	Foreign currency swap-buy	707,769	61,261,941	61,969,710	2,136,825	36,639,446	38,776,271
3.2.2.2	Foreign currency swap-sell	3,023,495	57,077,895	60,101,390	3,307,883	36,252,562	39,560,445
3.2.2.3	Interest rate swap-buy	107,976,353	41,284,135	149,260,488	105,383,924	29,022,889	134,406,813
3.2.2.4	Interest rate swap-sell	107,976,353	41,284,135	149,260,488	105,383,924	29,022,889	134,406,813
3.2.3	Foreign currency, interest rate and securities options	17,149,458	42,795,740	59,945,198	7,228,674	21,272,202	28,500,876
3.2.3.1	Foreign currency options-buy	8,574,729	21,397,870	29,972,599	3,614,337	10,636,101	14,250,438
3.2.3.2	Foreign currency options-sell	8,574,729	21,397,870	29,972,599	3,614,337	10,636,101	14,250,438
3.2.3.3	Interest rate options-buy	-	-	-	-	-	-
3.2.3.4	Interest rate options-sell	-	-	-	-	-	-
3.2.3.5	Securities options-buy	-	-	-	-	-	-
3.2.3.6	Securities options-sell	-	-	-	-	-	-
3.2.4	Foreign currency futures	-	-	-	-	-	-
3.2.4.1	Foreign currency futures-buy	-	-	-	-	-	-
3.2.4.2	Foreign currency futures-sell	-	-	-	-	-	-
3.2.5	Interest rate futures	-	-	-	-	-	-
3.2.5.1	Interest rate futures-buy	-	-	-	-	-	-
3.2.5.2	Interest rate futures-sell	-	-	-	-	-	-
3.2.6	Other	-	-	-	-	-	-
B.	Custody and pledged items (IV+V+VI)	480,931,201	318,147,458	799,078,659	397,353,643	221,781,738	619,135,381
IV.	Items held in custody	51,466,108	16,689,507	68,155,615	33,592,128	12,281,455	45,873,583
4.1	Customer fund and portfolio balances	47,402,955	-	47,402,955	33,050,302	-	33,050,302
4.2	Investment securities held in custody	3,231,636	5,805,607	9,037,243	1,909	3,611,580	3,613,489
4.3	Checks received for collection	699,373	1,844,090	2,543,463	393,746	996,953	1,390,699
4.4	Commercial notes received for collection	132,143	8,933,108	9,065,251	146,170	7,588,389	7,734,559
4.5	Other assets received for collection	-	-	-	-	-	-
4.6	Assets received for public offering	-	-	-	-	-	-
4.7	Other items under custody	1	106,702	106,703	1	84,533	84,534
4.8	Custodians	-	-	-	-	-	-
V.	Pledged received	27,725,933	16,956,712	44,682,645	27,472,449	15,301,014	42,773,463
5.1	Marketable securities	132,034	155,684	287,718	132,034	257,957	389,991
5.2	Guarantee notes	199,222	1,640,512	1,839,734	204,525	1,342,740	1,547,265
5.3	Commodity	910	-	910	910	-	910
5.4	Warranty	-	-	-	-	-	-
5.5	Properties	20,110,019	12,592,380	32,702,399	20,871,574	11,642,004	32,513,578
5.6	Other pledged items	7,283,748	2,568,136	9,851,884	6,263,406	2,058,313	8,321,719
5.7	Pledged items-depositary	-	-	-	-	-	-
VI.	Accepted independent guarantees and warranties	401,739,160	284,501,239	686,240,399	336,289,066	194,199,269	530,488,335
Total off-balance sheet items (A+B)		791,072,599	678,587,745	1,469,660,344	680,009,572	445,468,663	1,125,478,235

ING Bank A.Ş.

Unconsolidated statement of profit or loss

as of 30 September 2025

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

Income and expense items		Reviewed	Reviewed	Reviewed	Reviewed
		Current period	Current period	Prior period	Prior period
		(01/01/2025- 30/09/2025)	(01/07/2025- 30/09/2025)	(01/01/2024- 30/09/2024)	(01/07/2024- 30/09/2024)
I.	Interest income	37,745,005	13,016,726	26,880,991	9,959,285
1.1	Interest on loans	20,963,547	7,413,195	17,170,047	5,803,415
1.2	Interest on reserve requirements	4,357,897	1,436,186	1,574,941	975,194
1.3	Interest on banks	283,498	20,726	281,201	125,124
1.4	Interest on money market transactions	4,648,084	1,312,699	3,435,635	1,426,815
1.5	Interest on marketable securities portfolio	7,488,036	2,832,544	4,417,307	1,627,818
1.5.1	Financial assets at fair value through profit or loss	1,054,702	404,963	149,284	110,390
	Financial assets at fair value through other comprehensive				
1.5.2	income	2,700,853	1,199,644	975,830	371,618
1.5.3	Financial assets measured at amortised cost	3,732,481	1,227,937	3,292,193	1,145,810
1.6	Finance lease income	-	-	-	-
1.7	Other interest income	3,943	1,376	1,860	919
II.	Interest expense (-)	(30,449,742)	(10,526,620)	(21,819,634)	(8,529,718)
2.1	Interest on deposits	(29,334,636)	(10,053,422)	(20,623,239)	(8,289,491)
2.2	Interest on funds borrowed	(568,070)	(237,266)	(767,010)	(160,614)
2.3	Interest on money market transactions	(111,227)	(86,000)	(129,271)	(45,884)
2.4	Interest on securities issued	(385,596)	(132,521)	(8,301)	(8,301)
2.5	Finance lease expense	(20,246)	(7,108)	(26,762)	(8,835)
2.6	Other interest expenses	(29,967)	(10,303)	(265,051)	(16,593)
III.	Net interest income/expense (I - II)	7,295,263	2,490,106	5,061,357	1,429,567
IV.	Net fees and commissions income/expense	2,183,078	904,606	1,203,233	482,000
4.1	Fees and commissions received	2,819,494	1,129,715	1,705,653	681,994
4.1.1	Non-cash loans	474,922	201,409	230,495	99,771
4.1.2	Other	2,344,572	928,306	1,475,158	582,223
4.2	Fees and commissions paid (-)	(636,416)	(225,109)	(502,420)	(199,994)
4.2.1	Non-cash loans	-	-	-	-
4.2.2	Other	(636,416)	(225,109)	(502,420)	(199,994)
V	Dividend income	3,092	-	71,562	-
VI.	Trading gain/(loss) (net)	307,953	(179,871)	1,569,379	1,041,619
7.1	Trading gain/(loss) on securities	(615,762)	(270,850)	(102,620)	(78,931)
7.2	Gain/(loss) on derivative financial transactions	10,716,699	3,102,750	4,942,967	1,810,288
7.3	Foreign exchange gain/(loss)	(9,792,984)	(3,011,771)	(3,270,968)	(689,738)
VII.	Other operating income	991,170	328,637	909,820	240,294
VIII.	Gross operating income (III+IV+V+VI+VII)	10,780,556	3,543,478	8,815,351	3,193,480
IX.	Expected credit loss (-)	(1,071,337)	(359,603)	(504,160)	(118,938)
X.	Other provision expenses (-)	(16,309)	(1,874)	(11,466)	(5,389)
XI.	Personnel expenses (-)	(3,410,459)	(1,111,156)	(2,495,560)	(853,064)
XII.	Other operating expenses	(4,826,445)	(1,623,619)	(3,714,686)	(1,314,232)
XIII.	Net operating profit/(loss) (VIII-IX-X-XI-XII)	1,456,006	447,226	2,089,479	901,857
XIV.	Income resulted from mergers	-	-	-	-
XV.	Income/loss from investments under equity accounting	554,328	188,119	424,324	155,529
XVI.	Gain/loss on net monetary position	-	-	-	-
XVII.	Operating profit/loss before taxes (XIII+...+XVI)	2,010,334	635,345	2,513,803	1,057,386
XVIII.	Provision for taxes of continued operations (±)	(41,183)	33,881	(293,529)	(164,345)
18.1	Current tax provision	-	-	(58,103)	130,478
18.2	Expense effect of deferred tax (+)	(139,660)	-	(237,256)	(136,327)
18.3	Income effect of deferred tax (-)	98,477	33,881	1,830	(158,496)
XIX.	Net profit/(loss) from continuing operations (XVII±XVIII)	1,969,151	669,226	2,220,274	893,041
XX.	Income from discontinued operations	-	-	-	-
20.1	Income from non-current assets held for resale	-	-	-	-
20.2	Profit from sales of associates, subsidiaries and joint ventures	-	-	-	-
20.3	Income from other discontinued operations	-	-	-	-
XXI.	Expenses for discontinued operations (-)	-	-	-	-
21.1	Expenses for non-current assets held for resale	-	-	-	-
21.2	Loss from sales of associates, subsidiaries and joint ventures	-	-	-	-
21.3	Loss from other discontinued operations	-	-	-	-
XXII.	Profit/(loss) before tax from discontinued operations (XX-XXI)	-	-	-	-
XXIII.	Tax provision for discontinued operations (±)	-	-	-	-
23.1	Current tax provision	-	-	-	-
23.2	Expense effect of deferred tax (+)	-	-	-	-
23.3	Income effect of deferred tax (-)	-	-	-	-
XXIV.	Net profit/(loss) from discontinued operations (XXII±XXIII)	-	-	-	-
XXV.	Net profit/(loss) (XIX+XXIV)	1,969,151	669,226	2,220,274	893,041
Earnings per share		0.5648	0.1920	0.6369	0.2562

ING Bank A.Ş.

**Unconsolidated statement of profit or loss and other comprehensive income
for the period ended 30 September 2025**

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

		Reviewed	Reviewed
Profit or loss and other comprehensive income		Current period	Prior period
		(01/01/2025- 30/09/2025)	(01/01/2024- 30/09/2024)
I.	Current period profit/loss	1,969,151	2,220,274
II.	Other comprehensive income	861,512	1,821,674
2.1	Other income/expense items not to be recycled to profit or loss	146,875	1,690,828
2.1.1	Gains/(losses) on revaluation of property, plant and equipment	(52,020)	1,976,376
2.1.2	Gains/(losses) on revaluation of intangible assets	-	-
2.1.3	Defined benefit plans' actuarial gains/(losses)	1,224	(24,316)
2.1.4	Other income/(expense) items not to be recycled to profit or loss	25,953	80,570
2.1.5	Deferred taxes on other comprehensive income not to be recycled to profit or loss	171,718	(341,802)
2.2	Other income/expense items to be recycled to profit or loss	714,637	130,846
2.2.1	Translation differences	600,372	225,416
2.2.2	Income/(expenses) from valuation and/or reclassification of financial assets measured at FVOCI	70,073	(255,850)
2.2.3	Gains/(losses) from cash flow hedges	92,961	121,126
2.2.4	Gains/(losses) on hedges of net investments in foreign operations	-	-
2.2.5	Other income/(expense) items to be recycled to profit or loss	-	-
2.2.6	Deferred taxes on other comprehensive income to be recycled to profit or loss	(48,769)	40,154
III.	Total comprehensive income (I+II)	2,830,663	4,041,948

ING Bank A.Ş.

**Unconsolidated statement of changes in equity
for the period ended 30 September 2025**

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

Changes in equity

Statement of changes in shareholders' equity				Other comprehensive income/expense items not to be recycled to profit or loss				Other comprehensive income/expense items to be recycled to profit or loss							

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

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

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

ING Bank A.Ş.**Unconsolidated statement of cash flows
for the period ended 30 September 2025**

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

		Reviewed	Reviewed
		Current	Prior
Statement of cash flows		period	period
		(01/01/2025-	(01/01/2024-
		30/09/2025)	30/09/2024)
A.	Cash flows from banking operations		
1.1	Operating profit before changes in operating assets and liabilities	547,931	871,413
1.1.1	Interest received	34,659,601	23,114,965
1.1.2	Interest paid	(31,473,978)	(21,702,267)
1.1.3	Dividend received	3,092	71,562
1.1.4	Fees and commissions received	2,912,709	1,695,118
1.1.5	Other income	991,170	909,820
1.1.6	Collections from previously written-off loans and other receivables	289,286	272,894
1.1.7	Payments to personnel and service suppliers	(6,728,934)	(5,184,103)
1.1.8	Taxes paid	(807,173)	(341,846)
1.1.9	Other	702,158	2,035,270
1.2	Changes in operating assets and liabilities	14,244,170	16,076,260
1.2.1	Net (increase)/decrease in financial assets at fair value through profit or loss	(580,210)	(191,933)
1.2.2	Net (increase)/decrease in due from bank	952,766	(229,712)
1.2.3	Net (increase)/decrease in loans	(18,200,600)	3,813,007
1.2.4	Net (increase)/decrease in other assets	(8,666,220)	(3,550,386)
1.2.5	Net increase/(decrease) in bank deposits	1,062,794	3,410,218
1.2.6	Net increase/(decrease) in other deposits	31,256,954	14,727,108
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	7,132,519	(5,797,514)
1.2.9	Net increase/(decrease) in matured payables	-	-
1.2.10	Net increase/(decrease) in other liabilities	1,286,167	3,895,472
I.	Net cash provided from banking operations	14,792,101	16,947,673
B.	Cash flow from investing activities		
II.	Net cash provided from investing activities	(8,005,871)	(2,607,763)
2.1	Cash paid for acquisition of subsidiaries, investments in associates and joint ventures	(200,000)	-
2.2	Cash obtained from disposal of subsidiaries, investments in associates and joint ventures	-	171,382
2.3	Purchases of property and equipment	(506,462)	(380,012)
2.4	Disposals of property and equipment	595,712	423,273
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive income	(6,523,985)	(1,272,328)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive income	176,278	234,193
2.7	Cash paid for purchase of financial assets measured at amortised cost	(10,409)	(1,488,850)
2.8	Cash obtained from sale of financial assets measured at amortised cost	34,686	564,474
2.9	Other	(1,571,691)	(859,895)
C.	Cash flows from financing activities		
III.	Net cash provided from financing activities	(186,694)	4,973,608
3.1	Cash obtained from funds borrowed and securities issued	-	5,120,776
3.2	Cash used for repayment of funds borrowed and securities issued	-	-
3.3	Issued equity instruments	-	-
3.4	Dividends paid	-	-
3.5	Payments for finance leases	(186,694)	(147,168)
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	3,315,127	2,448,073
V.	Net increase in cash and cash equivalents (I+II+III+IV)	9,914,663	21,761,591
VI.	Cash and cash equivalents at beginning of the period	46,499,858	26,546,403
VII.	Cash and cash equivalents at the end of the period	56,414,521	48,307,994