1H'26 Earnings Presentation

ING Bank A.Ş.

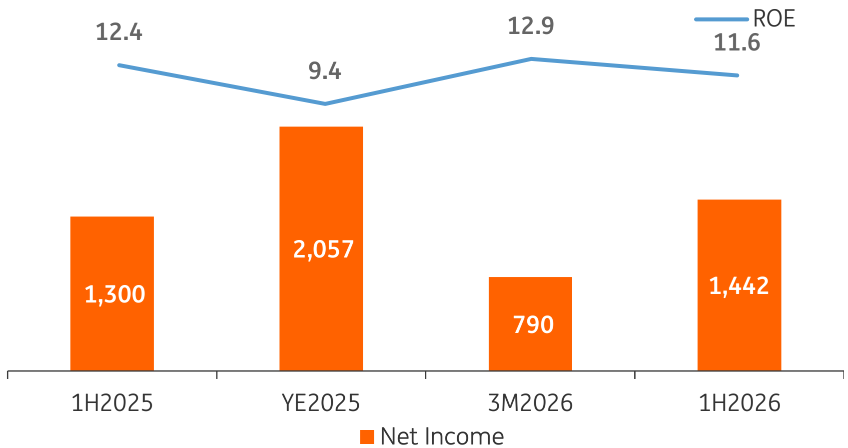
5 August 2026

do your thing

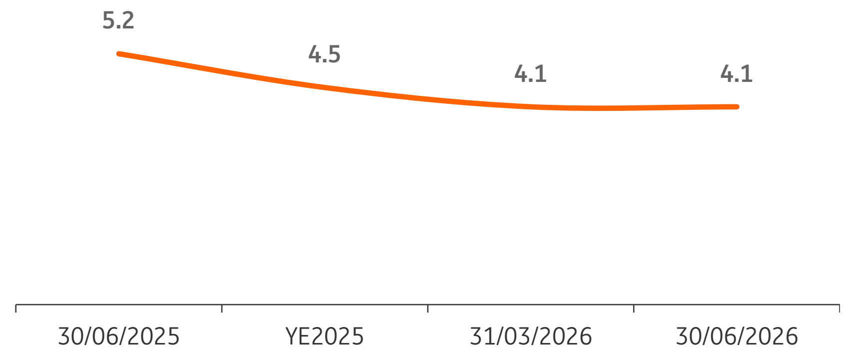
Financial Highlights

Strong fee income performance and resilient net interest margin

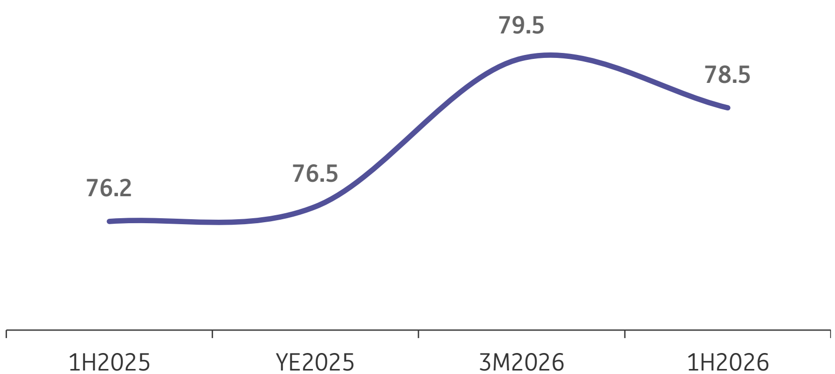
Normalized* Net Income & Return on Equity (TL million, %)



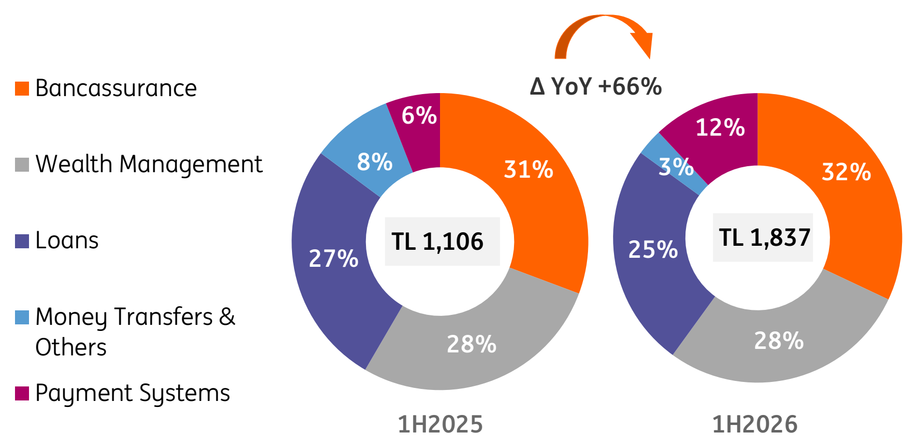
Net Interest Margin (including swaps) (%)



Normalized* Cost to Income (%)



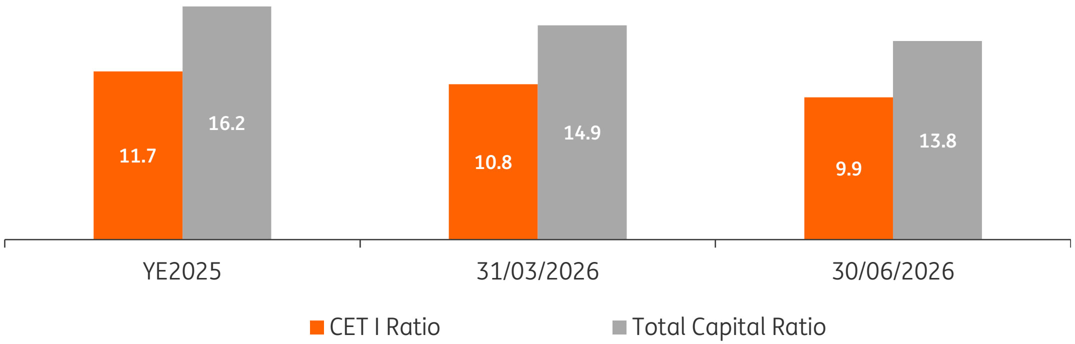
Net Fee & Commissions Income Breakdown by Type (%)



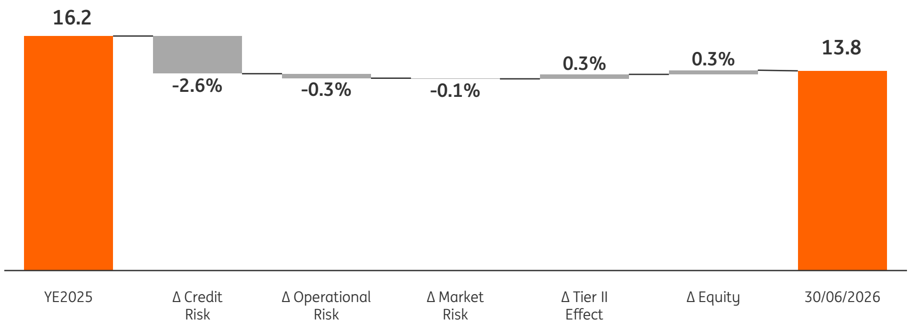
* Normalized calculations exclude impacts of one-off items.
One-off items: TL 290 million of restructuring provision in YE2025.
Net Income, ROE and C/I ratios are presented w/o one-off items for YE2025 (Net Income, ROE and C/I ratios would be TL 1,767 million, 8.0% and 78.4%, respectively, including one-off items).

Healthy capital levels support growth

CAR Ratio Evolution * (%)



CAR Ratio Evolution (QoQ, bps) * (%)



FX SENSITIVITY

16 bps

CAR sensitivity to 10% TL depreciation

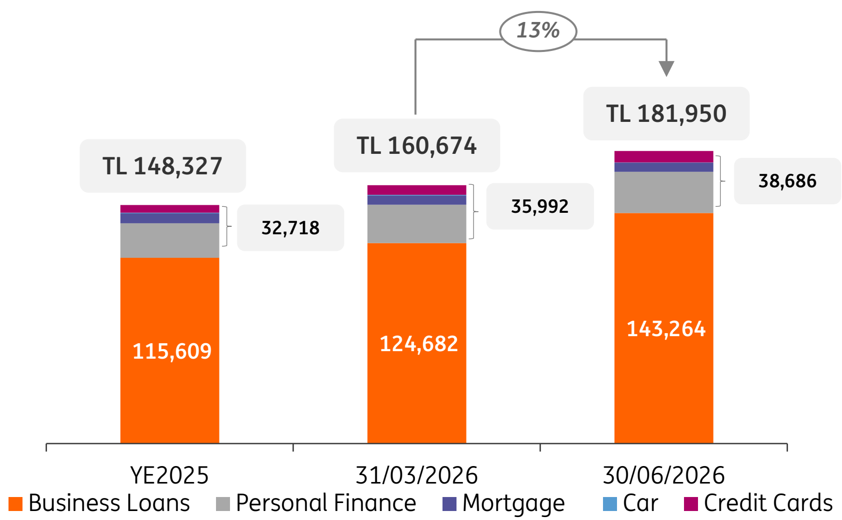
EXCESS CAPITAL , TL bn**

CAR:	TL 6.8
Tier 1:	TL 2.7
CET-1:	TL 5.8

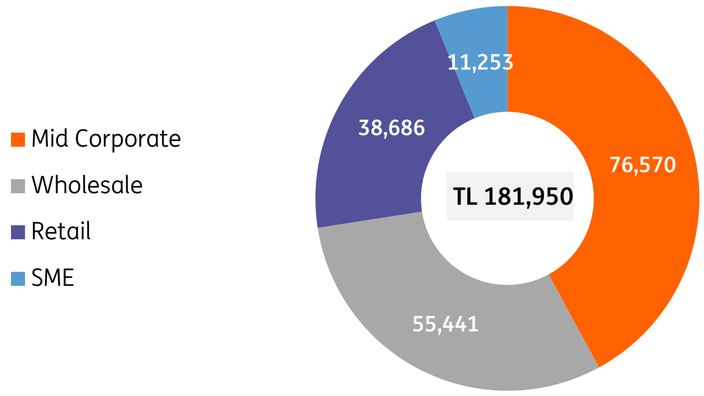
* 2024 & 2025 capital ratios are presented without BRSA's forbearance. BRSA Forbearance Rules have been removed as of January 1st, 2026.
** Required Consolidated CAR level = 8.0% + Capital Conservation Buffer (2.5%) + Counter Cyclical Buffer (0.04%); Required Consolidated Tier-I =6.0% + Buffers; Required Consolidated CET-1= 4.5%+Buffers.

Diversified loan growth strengthen sustainable profitability

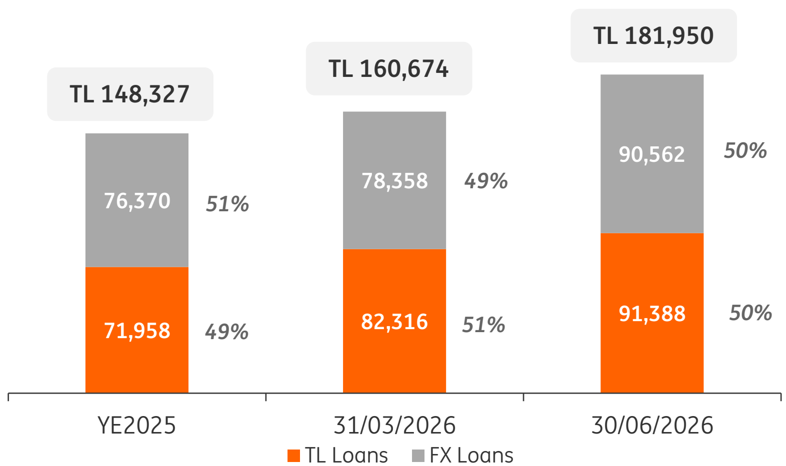
Loan portfolio breakdown – by product (*TL million*)



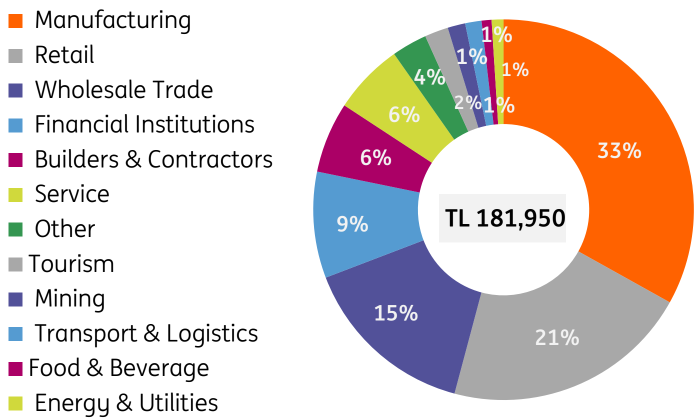
Loan portfolio per business line (*TL million*)



Loan portfolio breakdown by currency (*TL million*)



Loan portfolio breakdown – by sector* (*TL million*)

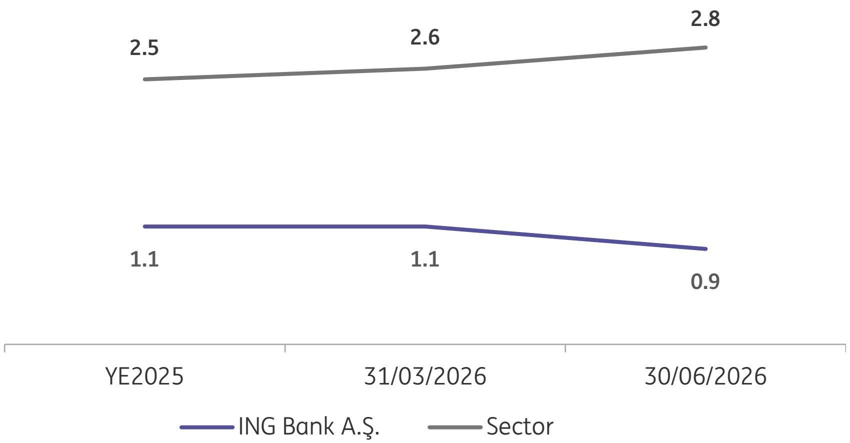


*Prepared based on Statistical Classification of Economic Activities in the European Community Codes

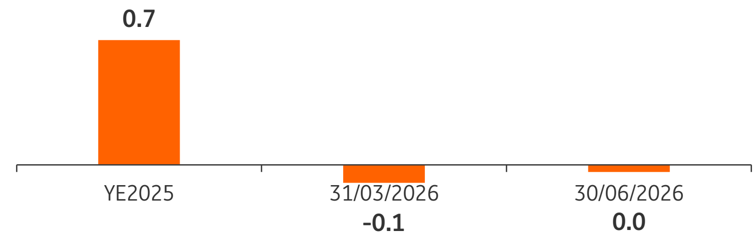
Strong asset portfolio

Low risk costs and NPL ratio reflecting high quality and resilience of the loan book

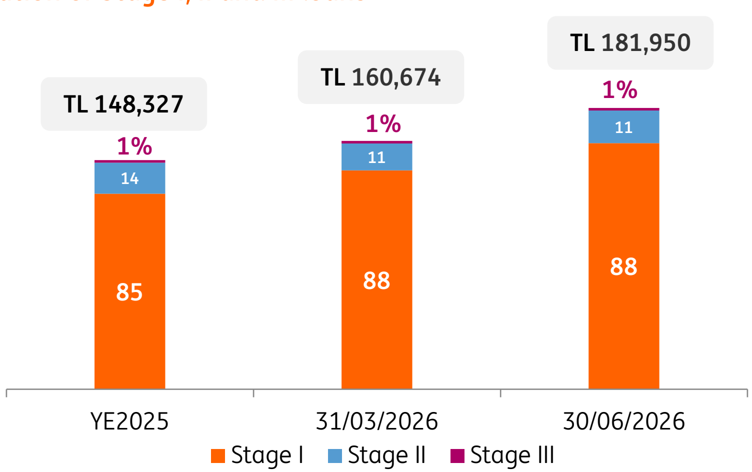
NPL Ratio vs Sector (%)



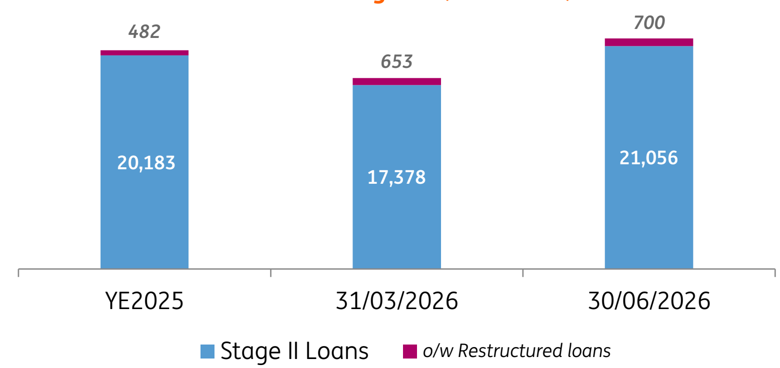
Risk Costs** (%)



Evolution of Stage I, II and III loans

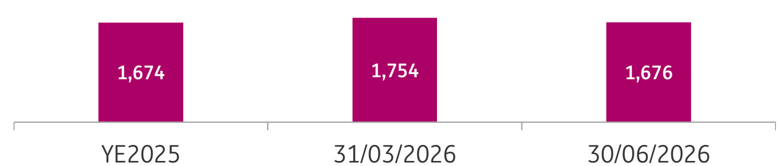


Stage II Loans Evolution and Coverage*** (*TL million*)



	YE2025	31/03/2026	30/06/2026
Stage II Coverage Ratio	2.6 %	2.0 %	2.1%

Stage III Loans Evolution and Coverage* (*TL million*)



	YE2025	31/03/2026	30/06/2026
Stage III Coverage Ratio	70.8%	71.2%	73.3%

*The volume of NPL sold in April 2026 is TL 228 million (August 2025 : TL 178 million)

**Risk Costs represents, Net Expected Credit Loss/Avg. Lending Assets
***Stage II coverage lower than the sector averages owing to the negligible share of restructuring cases and short-term profile of the Stage II portfolio

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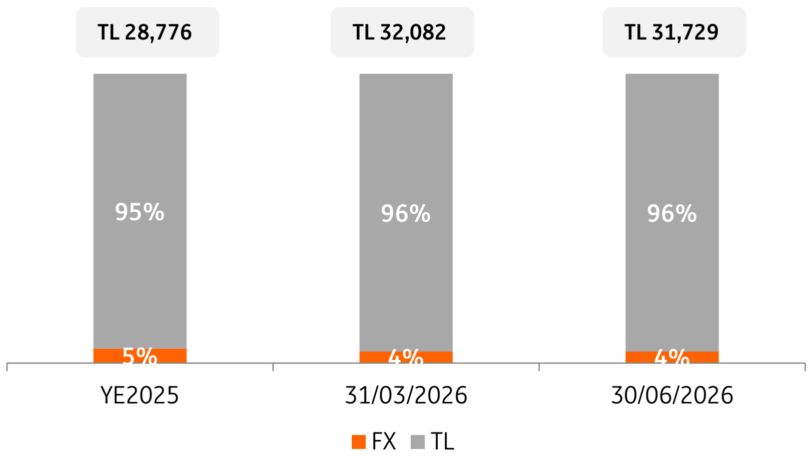
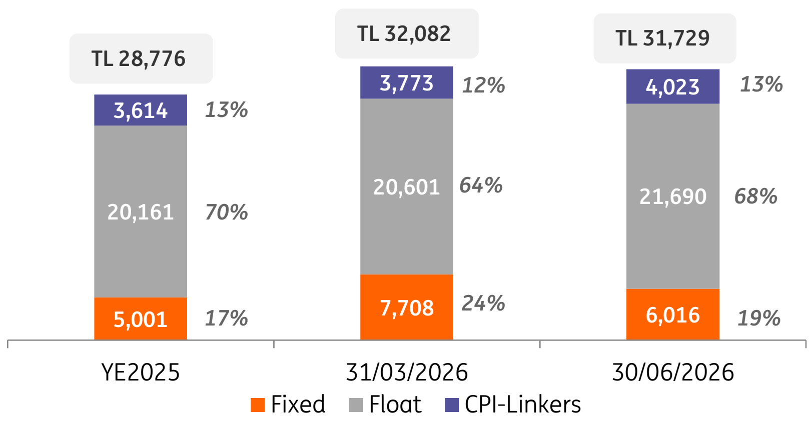
Well-managed securities portfolio with high portion of floating rate securities

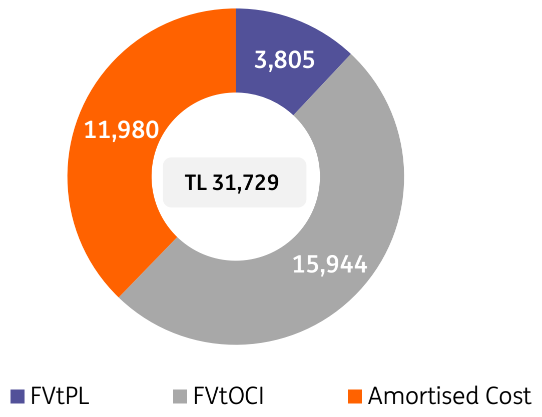
Total securities portfolio evolution (*TL million*)



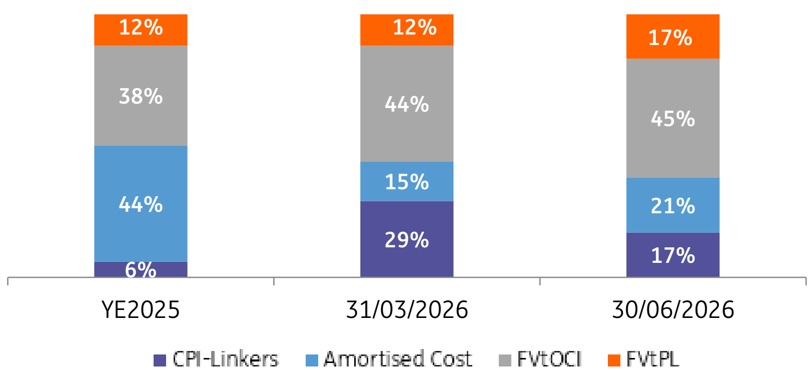
Total securities portfolio by interest type (*TL million*)



Securities composition by accounting classification (*TL million*)



Securities portfolio income evolution (%)



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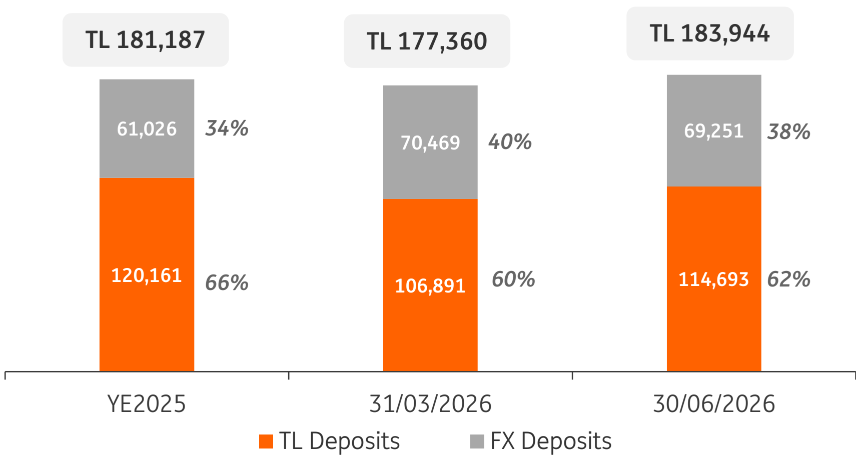
Strategically managed funding structure and sufficient liquidity coverage

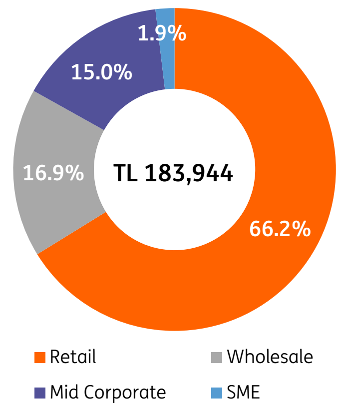
Strong balance sheet with deposits as the primary source of funding

Total deposit (*TL million*)

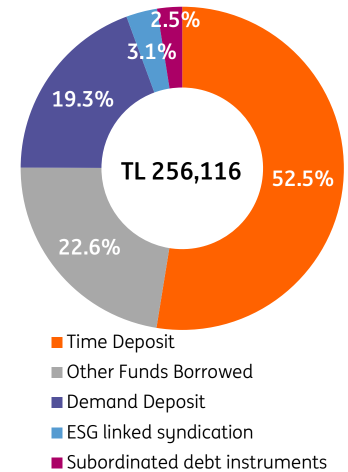


Funding and deposit breakdown (*TL million*)

Breakdown of Deposit

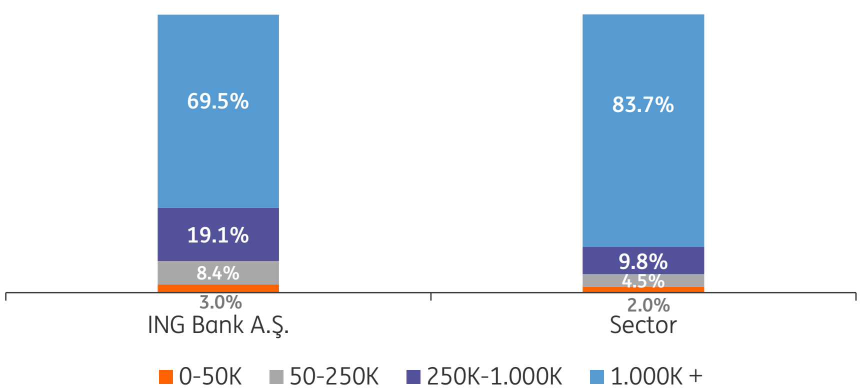


Breakdown of Funding (Exc. Equity and Others)

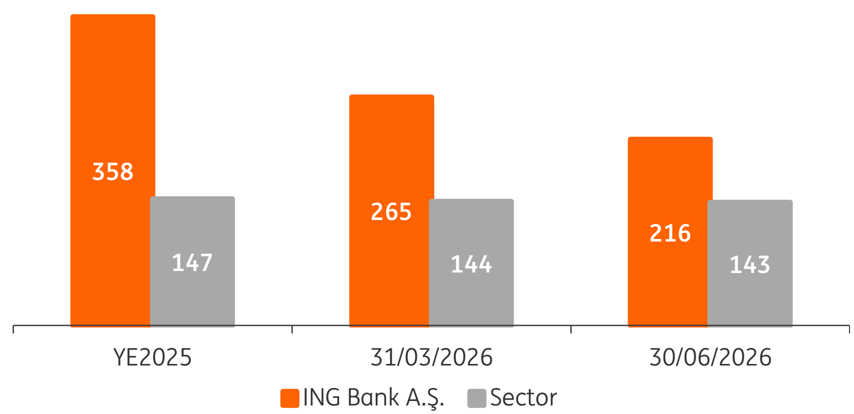


Total deposits distribution per bracket (%)

As of 30/06/2026



Average liquidity coverage ratio (%)



Sector figures are based on BRSA monthly data

Key Financial Ratios

	30/06/2025	YE2025	31/03/2026	30/06/2026
Profitability ratios (%)	**YTD**	**YTD**	**YTD**	**YTD**
ROE, Normalized (*)	12.4	9.4	12.9	11.6
ROA, Normalized (*)	1.2	0.9	1.1	1.0
NIM *(including swaps)*	5.2	4.5	4.1	4.1
Cost/Income, Normalized (*)	76.2	76.5	79.5	78.5
Liquidity ratios (%)				
Loans / Customer Deposits (**)	93.6	82.6	90.9	105.0
TL Loans / TL Customer Deposits	70.3	60.6	77.4	86.4
FC Loans / FC Customer Deposits (**)	137.6	125.3	111.4	134.3
FC Loans / FC Customer Deposits (***)	81.7	77.7	69.4	79.8
LCR TL+FC (****)	238.0	358.0	265.3	215.8
LCR FC (****)	116.9	135.1	152.5	174.5
Asset quality ratios (%)				
CoR	0.7	0.7	(0.1)	0.0
NPL Ratio	1.2	1.1	1.1	0.9
Stage 1 provisioning ratio *(total stage 1 provision / total stage 1 loans)*	0.3	0.4	0.3	0.3
Stage 2 provisioning ratio *(total stage 2 provision / total stage 2 loans)*	2.4	2.6	2.0	2.1
Stage 3 provisioning ratio *(total stage 3 provision / total stage 3 loans)*	70.4	70.8	71.2	73.3
Solvency ratios (%)				
CET I Ratio	12.7	11.7	10.8	9.9
CAR	17.3	16.2	14.9	13.8

(*) ROE, ROA and C/I ratios are presented as "Normalized" with exclusion of one-off items for YE2025.ROE, ROA and C/I ratios would be 8.0%, 0.7% and 78.4% respectively, including one-off items for YE2025
(**) Including IEF FX loans funded by Parent.
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(****) LCR figures represent quarterly averages.

Balance Sheet

(TL million)

ASSETS	30/06/2025	YE2025	31/03/2026	30/06/2026	Δ %
Cash and Banks	9,856	38,344	14,052	16,834	(56)
Reserve Deposits	46,505	47,831	56,735	47,167	(1)
Securities Portfolio	25,510	28,776	32,082	31,729	10
Total Loans	133,224	148,327	160,674	181,950	23
-Loans	131,625	146,653	158,920	180,274	23
-Non-performing Loans	1,599	1,674	1,754	1,676	-
Loan Loss Provisions	(1,734)	(2,203)	(2,015)	(2,212)	-
Other Assets	18,550	18,503	21,724	22,662	22
TOTAL ASSETS	231,911	279,578	283,252	298,130	7

(TL million)

LIABILITIES & EQUITY	30/06/2025	YE2025	31/03/2026	30/06/2026	Δ %
Total Deposits	148,708	181,187	177,360	183,944	2
-Customer Deposits	142,352	179,632	176,713	173,238	(4)
-Bank Deposits	6,356	1,555	647	10,706	>100
Syndication and Other Borrowings	17,275	25,284	25,167	27,991	11
Subordinated debt instruments	5,719	6,181	6,456	6,519	5
ING Borrowings	25,768	28,951	29,500	36,626	27
Other Liabilities	12,543	13,818	19,794	17,296	25
Shareholders' Equity	21,898	24,157	24,975	25,754	7
TOTAL LIABILITIES & EQUITY	231,911	279,578	283,252	298,130	7

Income Statement

(TL mn)	1Q2026	2Q2026	QoQ (%)	1H2025	1H2026	YoY (%)
Net Interest Income (including derivatives & FX gain loss)	3,581	3,438	(4)	6,116	7,019	15
Net Fees & Commissions Income	862	975	13	1,106	1,837	66
Other Operating Income	130	197	52	294	327	11
Total Income	**4,573**	**4,610**	**1**	**7,516**	**9,183**	**22**
Operating Expenses	(3,665)	(3,607)	(2)	(5,636)	(7,272)	29
Operating Profit before Risk Costs	**908**	**1,003**	**10**	**1,880**	**1,911**	2
Loan Loss Provisions (*)	166	(237)	<(100)	(396)	(71)	(82)
Profit before Tax	**1,074**	**766**	**29**	**1,484**	**1,840**	**24**
Taxes	(284)	(114)	(60)	(184)	(398)	>100
Net Income	**790**	**652**	**(17)**	**1,300**	**1,442**	**11**

(*) Loan loss provisions includes provision reversals.

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