

3Q'26 Earnings Presentation

ING Bank A.Ş.

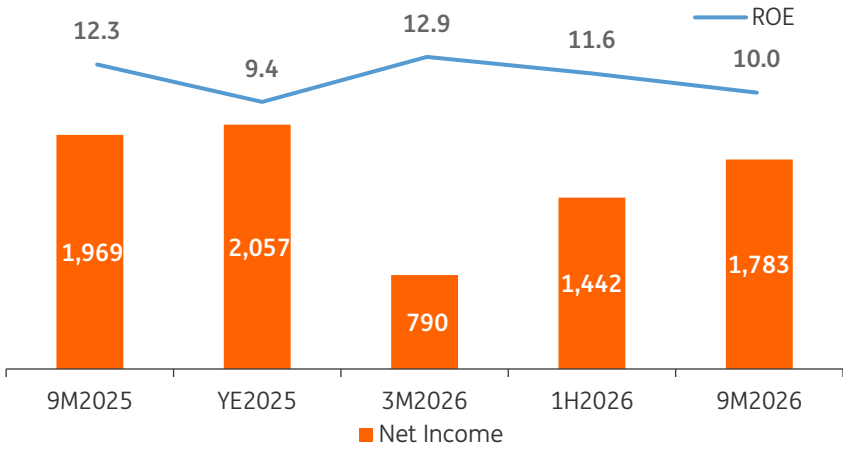
4 November 2026

do your thing

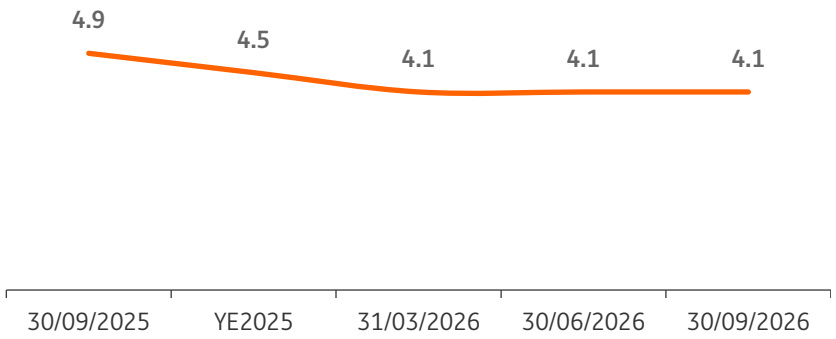
Financial Highlights

Strong fee income performance and resilient net interest margin

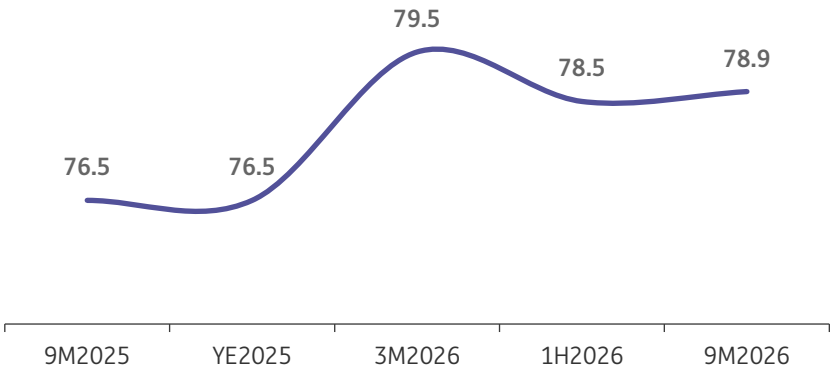
Normalized* Net Income & Return on Equity (TL million, %)



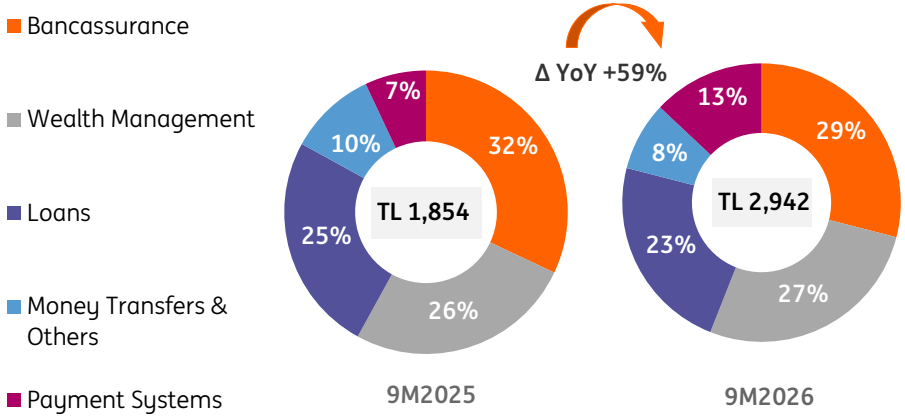
Net Interest Margin (including swaps) (%)



Normalized* Cost to Income (%)



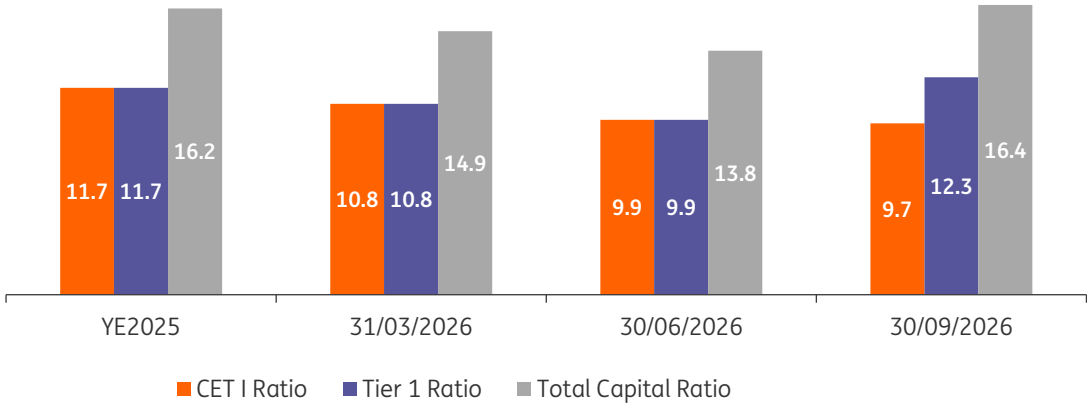
Net Fee & Commissions Income Breakdown by Type (%)



(*) Normalized calculations exclude impacts of one-off items.
One-off items: TL 64 million of provision for Competition Board penalty in 9M2026 (One-off items: 290 million of restructuring provision in YE2025).
Net Income, ROE and C/I ratios are presented w/o one-off items for 9M2026 (Net Income, ROE and C/I ratios would be TL 1,847 million, 9.7% and 79.3%, respectively, including one-off items).

Healthy capital levels support growth

CAR Ratio Evolution * (%)

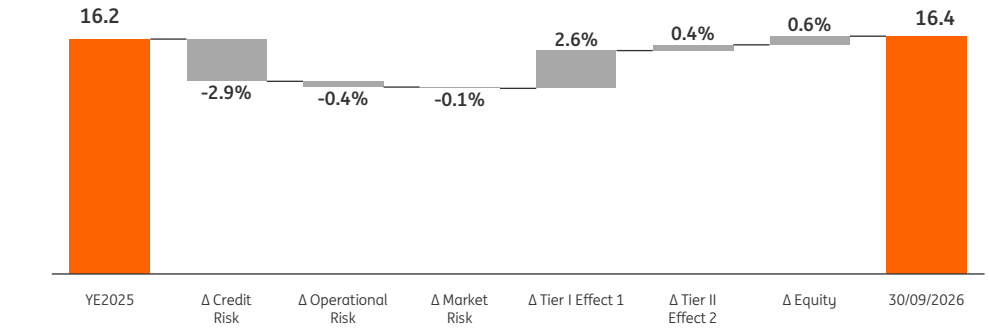


FX SENSITIVITY

15 bps

Tier 1 sensitivity to 10% TL depreciation

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



EXCESS CAPITAL , TL bn**

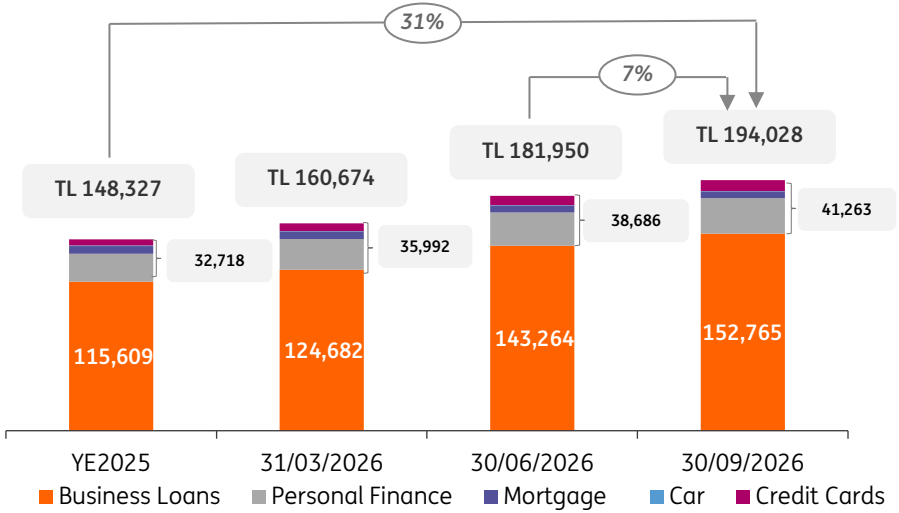
CAR:	TL 12.5
Tier 1:	TL 8.1
CET 1:	TL 5.7

* 2024 & 2025 capital ratios are presented without BRSA's forbearance. BRSA Forbearance Rules have been removed as of January 1st, 2026.

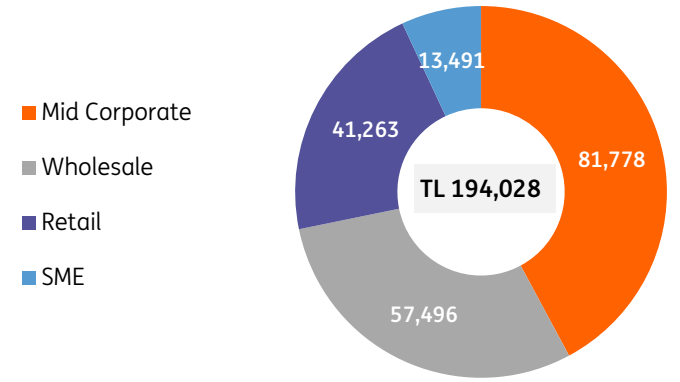
** Required Consolidated CAR level = 8.0% + Capital Conservation Buffer (2.5%) + Counter Cyclical Buffer (0.04%); Required Consolidated Tier-I =6.0% + Buffers; Required Consolidated CET-1= 4.5%+Buffers.

Diversified loan growth strengthen sustainable profitability

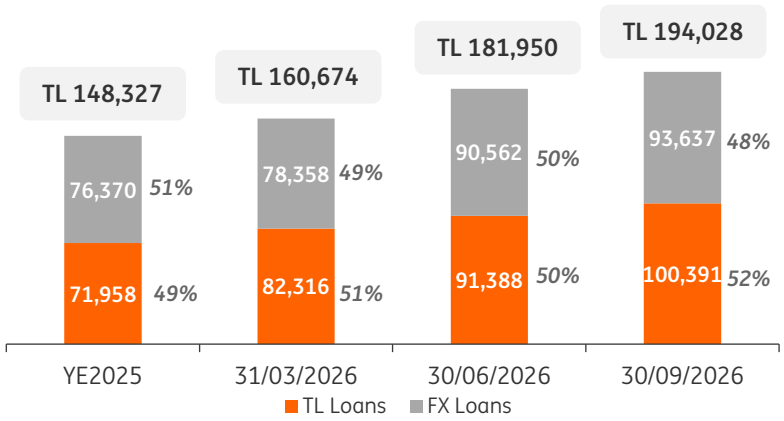
Loan portfolio breakdown – by product (*TL million*)



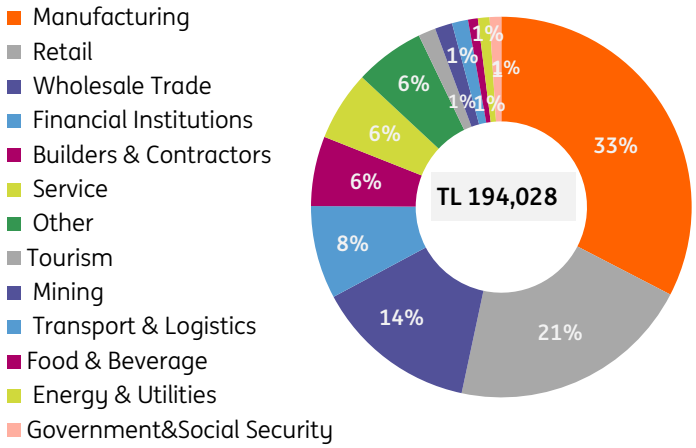
Loan portfolio per business line (*TL million*)



Loan portfolio breakdown by currency (*TL million*)



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

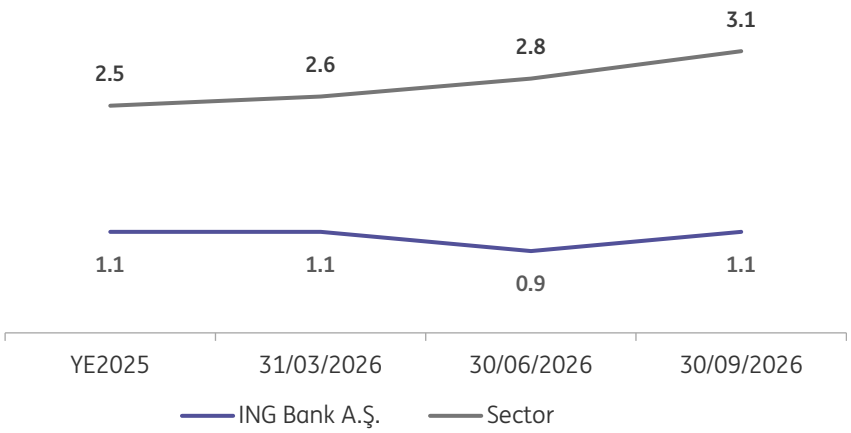


*Prepared based on Statistical Classification of Economic Activities in the European Community Codes

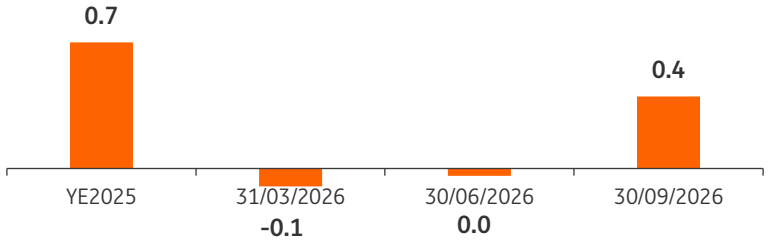
Strong asset portfolio

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

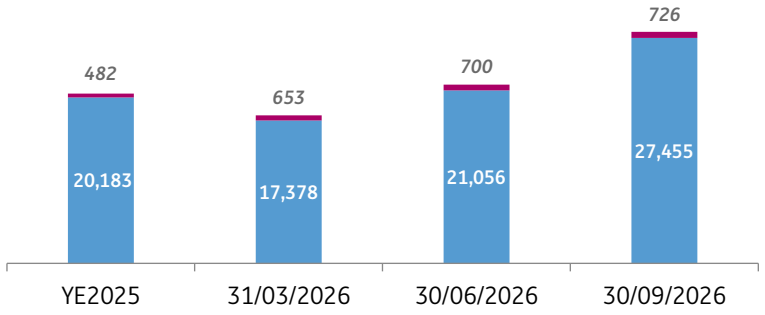
NPL Ratio vs Sector (%)



Risk Costs** (%)

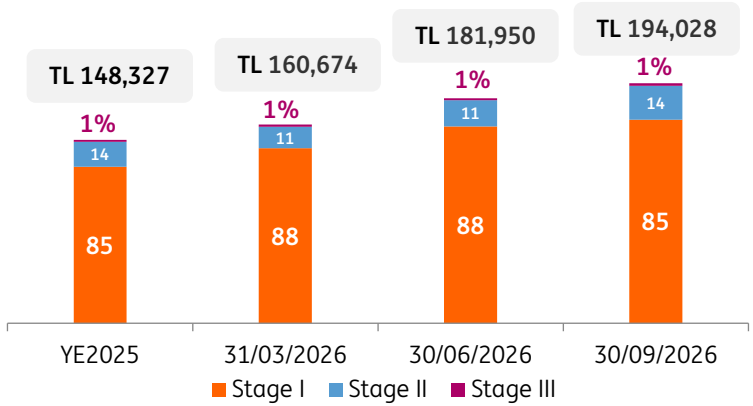


Stage II Loans Evolution and Coverage*** (*TL million*)

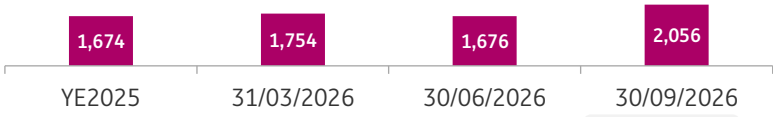


Stage II Coverage Ratio	YE2025	31/03/2026	30/06/2026	30/09/2026
	2.6 %	2.0 %	2.1%	2.3%

Evolution of Stage I, II and III loans



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



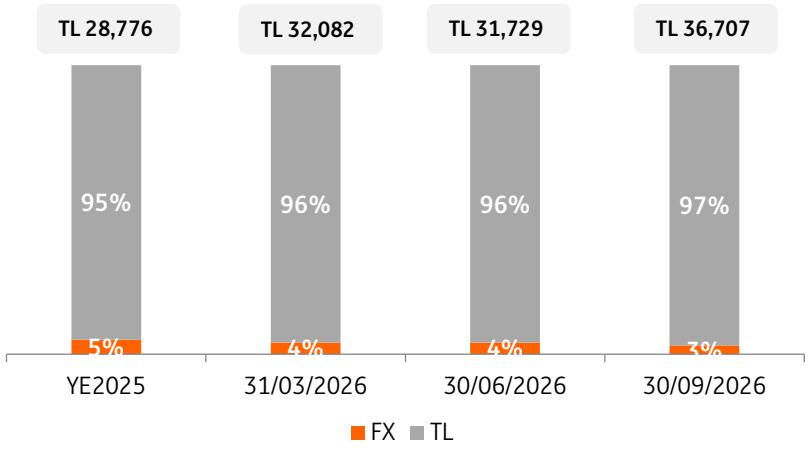
Stage III Coverage Ratio	YE2025	31/03/2026	30/06/2026	30/09/2026
	70.8%	71.2%	73.3%	73.1%

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

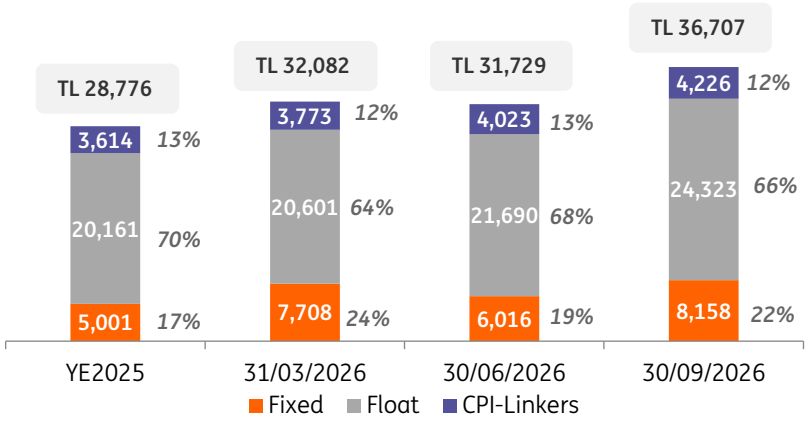
**Risk Costs represents, Net Expected Credit Loss/Avg. Lending Assets
***Stage II coverage lower than the sector averages owing to the negligible share of restructuring cases and short-term profile of the Stage II portfolio

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

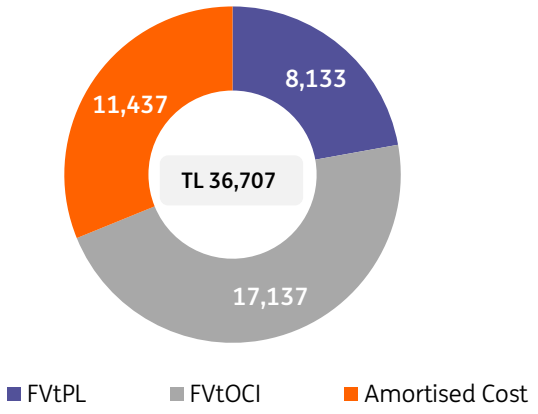
Total securities portfolio evolution (*TL million*)



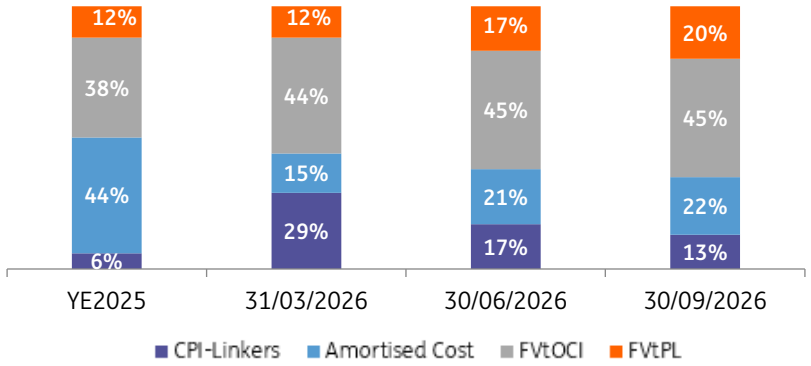
Total securities portfolio by interest type (*TL million*)



Securities composition by accounting classification (*TL million*)



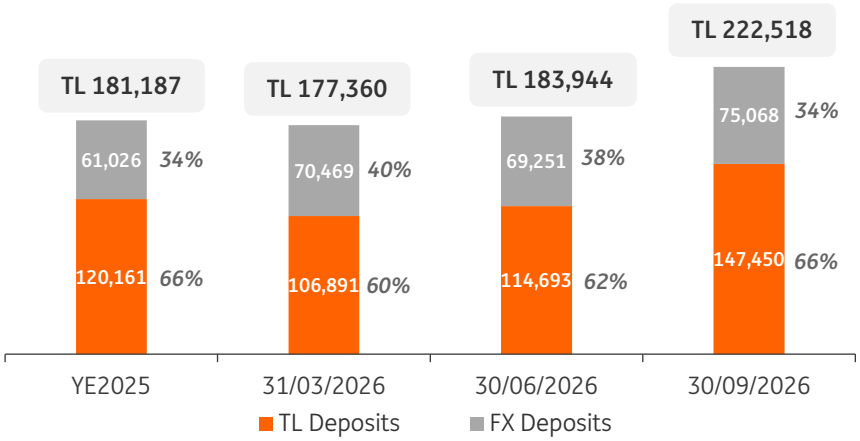
Securities portfolio income evolution (*%*)



Strategically managed funding structure and sufficient liquidity coverage

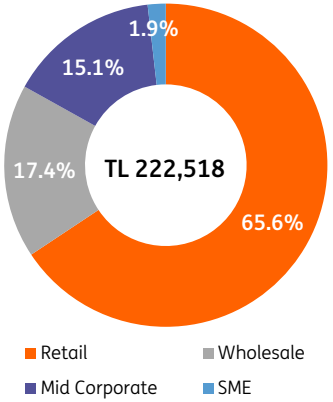
Strong balance sheet with deposits as the primary source of funding

Total deposit (*TL million*)

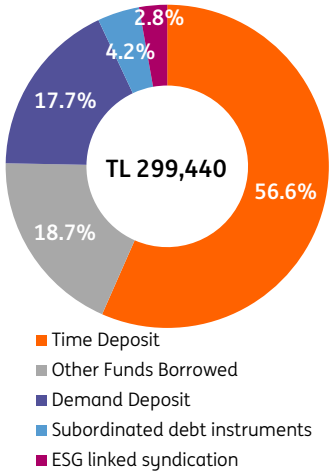


Funding and deposit breakdown (*TL million*)

Breakdown of Deposit

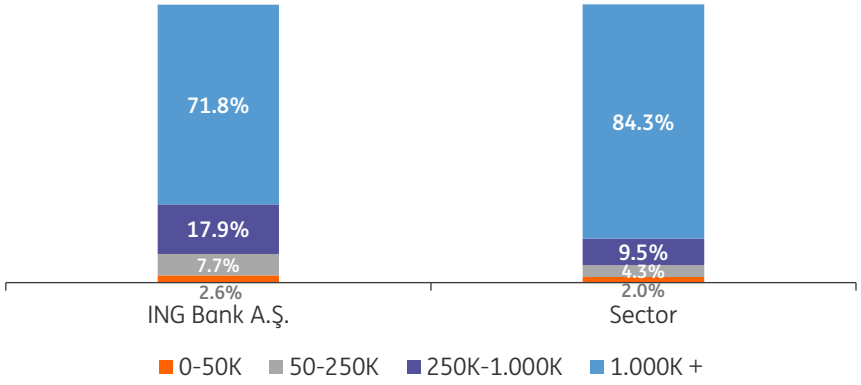


Breakdown of Funding (Exc. Equity and Others)

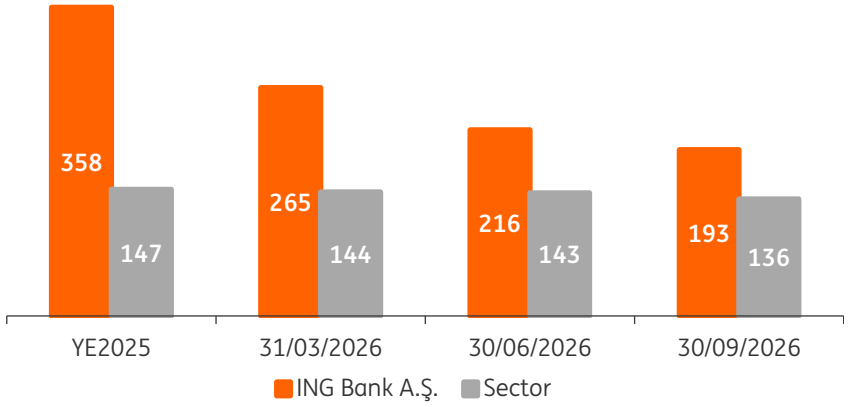


Total deposits distribution per bracket (%)

As of 30/09/2026



Average liquidity coverage ratio (%)



Sector figures are based on BRSA monthly data

Key Financial Ratios

	30/09/2025	YE2025	31/03/2026	30/06/2026	30/09/2026
Profitability ratios (%)	YTD	YTD	YTD	YTD	YTD
ROE, Normalized (*)	12.3	9.4	12.9	11.6	10.0
ROA, Normalized (*)	1.1	0.9	1.1	1.0	0.8
NIM *(including swaps)*	4.9	4.5	4.1	4.1	4.1
Cost/Income, Normalized (*)	76.5	76.5	79.5	78.5	78.9
Liquidity ratios (%)					
Loans / Customer Deposits (**)	85.2	82.6	90.9	105.0	92.9
TL Loans / TL Customer Deposits	63.0	60.6	77.4	86.4	74.9
FC Loans / FC Customer Deposits (**)	128.3	125.3	111.4	134.3	125.3
FC Loans / FC Customer Deposits (***)	78.0	77.7	69.4	79.8	70.7
LCR TL+FC (****)	287.1	358.0	265.3	215.8	193.4
LCR FC (****)	114.3	135.1	152.5	174.5	132.8
Asset quality ratios (%)					
CoR	0.6	0.7	(0.1)	0.0	0.4
NPL Ratio	1.1	1.1	1.1	0.9	1.1
Stage 1 provisioning ratio *(total stage 1 provision / total stage 1 loans)*	0.3	0.4	0.3	0.3	0.4
Stage 2 provisioning ratio *(total stage 2 provision / total stage 2 loans)*	2.4	2.6	2.0	2.1	2.3
Stage 3 provisioning ratio *(total stage 3 provision / total stage 3 loans)*	68.3	70.8	71.2	73.3	73.1
Solvency ratios (%)					
CET I Ratio	12.6	11.7	10.8	9.9	9.7
Tier I Ratio	12.6	11.7	10.8	9.9	12.3
CAR	17.4	16.2	14.9	13.8	16.4

(*) ROE, ROA and C/I ratios are presented as "Normalized" with exclusion of one-off items for 9M2026 and YE2025. ROE, ROA and C/I ratios would be 9.7%, 0.8% and 79.3% respectively, including one-off items for 9M2026 (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. (***) Excluding IEF FX loans funded by Parent. (****) LCR figures represent quarterly averages.

Balance Sheet

(TL million)

ASSETS	30/09/2025	YE2025	31/03/2026	30/06/2026	30/09/2026	Δ %
Cash and Banks	33,929	38,344	14,052	16,834	30,521	(20)
Reserve Deposits	46,840	47,831	56,735	47,167	60,640	27
Securities Portfolio	27,588	28,776	32,082	31,729	36,707	28
Total Loans	141,254	148,327	160,674	181,950	194,028	31
-Loans	139,702	146,653	158,920	180,274	191,972	31
-Non-performing Loans	1,552	1,674	1,754	1,676	2,056	23
Loan Loss Provisions	(1,857)	(2,203)	(2,015)	(2,212)	(2,715)	23
Other Assets	18,548	18,503	21,724	22,662	21,599	17
TOTAL ASSETS	**266,302**	**279,578**	**283,252**	**298,130**	**340,780**	**22**

(TL million)

LIABILITIES & EQUITY	30/09/2025	YE2025	31/03/2026	30/06/2026	30/09/2026	Δ %
Total Deposits	173,143	181,187	177,360	183,944	222,518	23
-Customer Deposits	165,836	179,632	176,713	173,238	208,844	16
-Bank Deposits	7,307	1,555	647	10,706	13,674	>100
Syndication and Other Borrowings	25,225	25,284	25,167	27,991	24,004	(5)
Subordinated debt instruments	6,080	6,181	6,456	6,519	12,434	>100
ING Borrowings	26,233	28,951	29,500	36,626	39,609	37
Other Liabilities	12,760	13,818	19,794	17,296	15,975	16
Shareholders' Equity	22,861	24,157	24,975	25,754	26,240	9
TOTAL LIABILITIES & EQUITY	**266,302**	**279,578**	**283,252**	**298,130**	**340,780**	**22**

Income Statement

(TL mn)	1Q2026	2Q2026	3Q2026	QoQ (%)	9M2025	9M2026	YoY (%)
Net Interest Income (including derivatives & FX gain loss)	3,581	3,438	3,529	3	8,909	10,548	18
Net Fees & Commissions Income	862	975	1,105	13	1,854	2,942	59
Other Operating Income	130	197	81	(59)	398	408	2
Total Income	**4,573**	**4,610**	**4,715**	**2**	**11,161**	**13,898**	**25**
Operating Expenses	(3,665)	(3,607)	(3,820)	6	(8,438)	(11,092)	31
Operating Profit before Risk Costs	**908**	**1,003**	**895**	**(11)**	2,723	**2,806**	3
Loan Loss Provisions (*)	166	(237)	(539)	>100	(525)	(610)	16
Profit before Tax	**1,074**	**766**	**356**	**(54)**	**2,198**	**2,196**	**-**
One-off Items (**)	-	-	(64)	-	-	(64)	-
Taxes	(284)	(114)	113	>100	(229)	(285)	25
Net Income	**790**	**652**	**405**	**(38)**	**1,969**	**1,847**	**(6)**

(*) Loan loss provisions includes provision reversals.

(**) One-off items: TL 64 million of provision for Competition Board penalty in 9M2026.

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