

QNB FİNANS FİNANSAL KİRALAMA A.Ş. BALANCE SHEET
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

ASSETS	Thousands of TL					
	Unaudited 30.09.2024			Audited 31.12.2023		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	298.901	628.359	927.260	137.872	449.793	587.665
Financial Assets at Fair Value Through Other Comprehen	12.516	-	12.516	9.006	-	9.006
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	872.894	872.894
Derivative financial assets	10	9.109	9.119	2.112	24.426	26.538
Lease receivables, net	7.732.094	18.137.740	25.869.834	7.137.775	14.245.726	21.383.501
Finance lease receivables , performing	7.724.178	18.372.698	26.096.876	7.180.052	14.443.691	21.623.743
Finance lease receivables , non-performing (stage III)	133.134	298.864	431.998	122.868	250.427	373.295
Expected credit loss (-)	125.218	533.822	659.040	165.145	448.392	613.537
Property, plant and equipment, net	35.958	-	35.958	35.647	-	35.647
Other intangible assets, net	11.077	-	11.077	8.044	-	8.044
Current tax assets	-	-	-	30.308	-	30.308
Deferred tax assets	198.731	-	198.731	155.995	-	155.995
Other assets	1.008.783	1.942.731	2.951.514	877.294	829.401	1.706.695
Total assets	9.298.070	20.717.939	30.016.009	8.394.053	16.422.240	24.816.293
LIABILITIES AND EQUITY	Unaudited 30.09.2024			Audited 31.12.2023		
	TL	FC	Total	TL	FC	Total
Funds borrowed	2.057.105	19.634.092	21.691.197	3.376.929	14.853.302	18.230.231
Lease payments (net)	13.428	-	13.428	6.771	-	6.771
Debt securities in issue	2.005.688	-	2.005.688	2.709.553	-	2.709.553
Derivative financial liabilities	-	97.187	97.187	-	89.044	89.044
Provisions	80.602	-	80.602	64.069	-	64.069
Reserve for employee termination benefits and vacation pay liability	69.854	-	69.854	60.685	-	60.685
Other provisions	10.748	-	10.748	3.384	-	3.384
Other liabilities	1.444.706	1.313.176	2.757.882	314.097	898.940	1.213.037
Current income tax	195.830	-	195.830	53.256	-	53.256
Shareholders' equity	3.196.420	(22.225)	3.174.195	2.462.488	(12.156)	2.450.332
Paid-in capital	1.000.000	-	1.000.000	1.000.000	-	1.000.000
Capital reserves	40.381	-	40.381	40.381	-	40.381
Share premium	1.159	-	1.159	1.159	-	1.159
Other capital reserves	39.222	-	39.222	39.222	-	39.222
Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss	(9.704)	-	(9.704)	(9.704)	-	(9.704)
Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss	8.315	(22.225)	(13.910)	5.858	(12.156)	(6.298)
Profit reserves	1.425.953	-	1.425.953	601.571	-	601.571
Legal reserves	27.508	-	27.508	27.508	-	27.508
Extraordinary reserves	1.398.445	-	1.398.445	574.063	-	574.063
Profit or Loss	731.475	-	731.475	824.382	-	824.382
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	731.475	-	731.475	824.382	-	824.382
Total liabilities and equity	8.993.779	21.022.230	30.016.009	8.987.163	15.829.130	24.816.293

QNB FİNANS FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT
FOR THE PERIOD ENDED SEPTEMBER 30, 2024

	Thousands of TL	
	Unaudited	Unaudited
	01.01-30.09.2024	01.01-30.09.2023
Interest income from finance leases	3.877.614	2.118.119
Finance expense (-)	2.722.217	1.549.350
<i>Interest expense on funds borrowed</i>	<i>1.725.563</i>	<i>1.007.133</i>
<i>Interest expense on debt securities in issue</i>	<i>812.914</i>	<i>393.049</i>
<i>Fees and commissions paid</i>	<i>180.530</i>	<i>148.824</i>
<i>Other interest expenses</i>	<i>3.210</i>	<i>344</i>
Operating expenses (-)	418.157	228.048
<i>Staff costs</i>	<i>248.854</i>	<i>124.488</i>
<i>Provision for employee termination benefits</i>	<i>3.121</i>	<i>2.119</i>
<i>Marketing, general and administrative expenses</i>	<i>75.318</i>	<i>42.247</i>
<i>Other</i>	<i>90.864</i>	<i>59.194</i>
Other operating income	3.825.671	7.373.380
<i>Interest income on bank deposits</i>	<i>70.920</i>	<i>16.384</i>
<i>Interest income on marketable securities portfolio</i>	<i>13.521</i>	<i>1.371</i>
<i>Dividend income</i>	<i>-</i>	<i>-</i>
<i>Income on derivative transactions</i>	<i>148.651</i>	<i>270.891</i>
<i>Foreign exchange gain</i>	<i>3.251.490</i>	<i>6.796.690</i>
<i>Other</i>	<i>341.089</i>	<i>288.044</i>
Provision for possible lease receivables losses and other receivables (-)	297.637	173.819
Other operating expense (-)	3.271.514	6.674.034
<i>Expense on derivative transactions</i>	<i>136.453</i>	<i>151.268</i>
<i>Foreign exchange loss</i>	<i>3.131.428</i>	<i>6.510.749</i>
<i>Other</i>	<i>3.633</i>	<i>12.017</i>
Profit from Operating activities before income taxes	993.760	866.248
Income taxes	262.285	230.307
<i>Provision for current income taxes</i>	<i>301.759</i>	<i>226.448</i>
<i>Provision for deferred taxes</i>	<i>(39.474)</i>	<i>3.859</i>
Net profit for the year	731.475	635.941
Earnings per share	0,731	0,635