

QNB FİNANSAL KİRALAMA A.Ş. BALANCE SHEET
FOR THE PERIOD ENDED JUNE 30, 2025

ASSETS	Thousands of TL					
	Limited Review 6/30/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	178.617	856.743	1.035.360	38.756	860.526	899.282
Financial Assets at Fair Value Through Other Comprehensive Income	18.876	-	18.876	13.834	-	13.834
Financial Assets at Fair Value Through Profit or Loss	232.504	-	232.504	-	-	-
Derivative financial assets	-	4.219	4.219	-	167.574	167.574
Lease receivables, net	8.735.269	26.252.951	34.988.220	8.228.116	18.495.024	26.723.140
Finance lease receivables , performing	8.644.254	26.559.805	35.204.059	8.161.574	18.747.343	26.908.917
Finance lease receivables , non-performing (stage III)	226.940	508.905	735.845	158.588	308.451	467.039
Expected credit loss (-)	135.925	815.759	951.684	92.046	560.770	652.816
Property, plant and equipment, net	50.432	-	50.432	42.450	-	42.450
Other intangible assets, net	9.275	-	9.275	10.549	-	10.549
Current tax assets	76.131	-	76.131	5.414	-	5.414
Deferred tax assets	390.987	-	390.987	87.092	-	87.092
Other assets	1.289.086	3.973.112	5.262.198	1.120.637	2.139.214	3.259.851
Total assets	10.981.177	31.087.025	42.068.202	9.546.848	21.662.338	31.209.186
LIABILITIES AND EQUITY	Limited Review 6/30/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
	TL	FC	Total	TL	FC	Total
Funds borrowed	2.055.791	28.255.989	30.311.780	1.914.798	20.868.956	22.783.754
Lease payments (net)	24.348	-	24.348	10.619	-	10.619
Debt securities in issue	2.551.223	-	2.551.223	1.925.837	-	1.925.837
Derivative financial liabilities	-	829.023	829.023	-	57.465	57.465
Provisions	94.979	-	94.979	91.707	-	91.707
Reserve for employee termination benefits and vacation pay liability	74.709	-	74.709	85.141	-	85.141
Other provisions	20.270	-	20.270	6.566	-	6.566
Other liabilities	448.738	1.888.856	2.337.594	356.543	1.249.608	1.606.151
Current income tax	402.319	-	402.319	82.930	-	82.930
Shareholders' equity	5.535.444	(18.508)	5.516.936	4.676.439	(25.716)	4.650.723
Paid-in capital	2.000.000	-	2.000.000	2.000.000	-	2.000.000
Capital reserves	43.501	-	43.501	43.501	-	43.501
Share premium	4.279	-	4.279	4.279	-	4.279
Other capital reserves	39.222	-	39.222	39.222	-	39.222
Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss	(7.437)	-	(7.437)	(7.437)	-	(7.437)
Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss	11.227	(18.508)	(7.281)	9.238	(25.716)	(16.478)
Profit reserves	2.631.137	-	2.631.137	1.425.953	-	1.425.953
Legal reserves	87.767	-	87.767	27.508	-	27.508
Extraordinary reserves	2.543.370	-	2.543.370	1.398.445	-	1.398.445
Profit or Loss	857.016	-	857.016	1.205.184	-	1.205.184
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	857.016	-	857.016	1.205.184	-	1.205.184
Total liabilities and equity	11.112.842	30.955.360	42.068.202	9.058.873	22.150.313	31.209.186

QNB FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT
FOR THE PERIOD ENDED JUNE 30, 2025

	Thousands of TL	
	Limited Rewiev	Limited Rewiev
	01.01-30.06.2025	01.01-30.06.2024
Interest income from finance leases	3.160.788	2.501.352
Finance expense (-)	1.660.839	1.873.902
<i>Interest expense on funds borrowed</i>	<i>1.055.903</i>	<i>1.191.202</i>
<i>Interest expense on debt securities in issue</i>	<i>481.433</i>	<i>563.562</i>
<i>Fees and commissions paid</i>	<i>118.326</i>	<i>117.151</i>
<i>Other interest expenses</i>	<i>5.177</i>	<i>1.987</i>
Operating expenses (-)	417.190	267.587
<i>Staff costs</i>	<i>256.930</i>	<i>158.991</i>
<i>Provision for employee termination benefits</i>	<i>2.160</i>	<i>2.081</i>
<i>Marketing, general and administrative expenses</i>	<i>68.487</i>	<i>49.775</i>
<i>Other</i>	<i>89.613</i>	<i>56.740</i>
Other operating income	6.384.852	2.179.616
<i>Interest income on bank deposits</i>	<i>42.866</i>	<i>51.299</i>
<i>Interest income on marketable securities portfolio</i>	<i>23.530</i>	<i>8.225</i>
<i>Dividend income</i>	<i>4</i>	<i>-</i>
<i>Income on derivative transactions</i>	<i>93.585</i>	<i>100.989</i>
<i>Foreign exchange gain</i>	<i>5.877.839</i>	<i>1.788.934</i>
<i>Other</i>	<i>347.028</i>	<i>230.169</i>
Provision for possible lease receivables losses and other receivables (-)	472.337	173.329
Other operating expense (-)	5.772.306	1.810.584
<i>Expense on derivative transactions</i>	<i>73.130</i>	<i>105.374</i>
<i>Foreign exchange loss</i>	<i>5.696.137</i>	<i>1.703.139</i>
<i>Other</i>	<i>3.039</i>	<i>2.071</i>
Profit from Operating activities before income taxes	1.222.968	555.566
Income taxes	365.952	167.362
<i>Provision for current income taxes</i>	<i>673.789</i>	<i>116.582</i>
<i>Provision for deferred taxes</i>	<i>-</i>	<i>50.780</i>
Net profit for the year	857.016	388.204
Earnings per share	0,429	0,388