

QNB FİNANSAL KİRALAMA A.Ş. BALANCE SHEET
FOR THE PERIOD ENDED JUNE 30, 2026

ASSETS	Thousands of TL					
	Audited 6/30/2026			Audited 12/31/2025		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	1.606.784	2.846.996	4.453.780	196.272	4.093.379	4.289.651
Financial Assets at Fair Value Through Other Comprehensive Income	24.836	-	24.836	20.644	-	20.644
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-
Derivative financial assets	-	26.502	26.502	-	2.313	2.313
Lease receivables, net	12.316.977	41.912.217	54.229.194	10.043.427	35.713.849	45.757.276
<i>Finance lease receivables , performing</i>	12.060.218	42.292.650	54.352.868	9.873.008	35.996.475	45.869.483
<i>Finance lease receivables , non-performing (stage III)</i>	509.856	502.229	1.012.085	337.337	488.133	825.470
Expected credit loss (-)	253.097	882.662	1.135.759	166.918	770.759	937.677
Property, plant and equipment, net	98.966	-	98.966	79.310	-	79.310
Other intangible assets, net	7.783	-	7.783	8.686	-	8.686
Current tax assets	28.407	-	28.407	36.293	-	36.293
Deferred tax assets	243.469	-	243.469	305.826	-	305.826
Other assets	1.493.464	4.283.010	5.776.474	1.314.663	4.626.475	5.941.138
Total assets	15.820.686	49.068.725	64.889.411	12.005.121	44.436.016	56.441.137
LIABILITIES AND EQUITY	Audited 6/30/2026			Audited 12/31/2025		
	TL	FC	Total	TL	FC	Total
Funds borrowed	1.368.904	47.037.697	48.406.601	1.264.201	41.749.987	43.014.188
Lease payments (net)	77.773	-	77.773	62.723	-	62.723
Debt securities in issue	4.428.595	-	4.428.595	2.800.665	-	2.800.665
Derivative financial liabilities	-	465.124	465.124	-	690.662	690.662
Provisions	119.202	-	119.202	132.389	-	132.389
Reserve for employee termination benefits and vacation pay liability	99.133	-	99.133	123.840	-	123.840
Other provisions	20.069	-	20.069	8.549	-	8.549
Other liabilities	688.051	2.294.434	2.982.485	1.051.062	2.081.717	3.132.779
Current income tax	253.459	-	253.459	153.351	-	153.351
Shareholders' equity	8.162.867	(6.695)	8.156.172	6.507.053	(52.673)	6.454.380
<i>Paid-in capital</i>	2.500.000	-	2.500.000	2.000.000	-	2.000.000
<i>Capital reserves</i>	44.451	-	44.451	43.501	-	43.501
Share premium	5.229	-	5.229	4.279	-	4.279
Other capital reserves	39.222	-	39.222	39.222	-	39.222
<i>Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss</i>	(9.117)	-	(9.117)	(9.117)	-	(9.117)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	15.425	(6.695)	8.730	12.584	(52.673)	(40.089)
Profit reserves	4.460.085	-	4.460.085	2.631.137	-	2.631.137
Legal reserves	179.215	-	179.215	87.767	-	87.767
Extraordinary reserves	4.280.870	-	4.280.870	2.543.370	-	2.543.370
Profit or Loss	1.152.023	-	1.152.023	1.828.948	-	1.828.948
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	1.152.023	-	1.152.023	1.828.948	-	1.828.948
Total liabilities and equity	15.098.851	49.790.560	64.889.411	11.971.444	44.469.693	56.441.137

QNB FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT
FOR THE PERIOD ENDED JUNE 30, 2026

	Thousands of TL	
	Audited	Audited
	01.01-30.06.2026	01.01-30.06.2025
Interest income from finance leases	4.114.991	3.160.788
Finance expense (-)	2.066.760	1.660.839
<i>Interest expense on funds borrowed</i>	<i>1.361.608</i>	<i>1.055.903</i>
<i>Interest expense on debt securities in issue</i>	<i>603.139</i>	<i>481.433</i>
<i>Fees and commissions paid</i>	<i>87.723</i>	<i>118.326</i>
<i>Other interest expenses</i>	<i>14.290</i>	<i>5.177</i>
Operating expenses (-)	551.706	417.190
<i>Staff costs</i>	<i>347.584</i>	<i>256.930</i>
<i>Provision for employee termination benefits</i>	<i>3.802</i>	<i>2.160</i>
<i>Marketing, general and administrative expenses</i>	<i>87.812</i>	<i>68.487</i>
<i>Other</i>	<i>112.508</i>	<i>89.613</i>
Other operating income	5.076.415	6.384.852
<i>Interest income on bank deposits</i>	<i>114.184</i>	<i>42.866</i>
<i>Interest income on marketable securities portfolio</i>	<i>-</i>	<i>23.530</i>
<i>Dividend income</i>	<i>10</i>	<i>4</i>
<i>Income on derivative transactions</i>	<i>219.182</i>	<i>93.585</i>
<i>Foreign exchange gain</i>	<i>4.439.953</i>	<i>5.877.839</i>
<i>Other</i>	<i>303.086</i>	<i>347.028</i>
Provision for possible lease receivables losses and other receivables (-)	265.949	472.337
Other operating expense (-)	4.655.715	5.772.306
<i>Expense on derivative transactions</i>	<i>278.836</i>	<i>73.130</i>
<i>Foreign exchange loss</i>	<i>4.373.711</i>	<i>5.696.137</i>
<i>Other</i>	<i>3.168</i>	<i>3.039</i>
Profit from Operating activities before income taxes	1.651.276	1.222.968
Income taxes	499.253	365.952
<i>Provision for current income taxes</i>	<i>457.817</i>	<i>673.789</i>
<i>Provision for deferred taxes</i>	<i>41.436</i>	<i>(307.837)</i>
Net profit for the year	1.152.023	857.016
Earnings per share	0,5710	0,429