

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

ASSETS	Thousands of TL					
	Unaudited 9/30/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	337.338	1.511.618	1.848.956	38.756	860.526	899.282
Financial Assets at Fair Value Through Other Comprehensive Income	20.245	-	20.245	13.834	-	13.834
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-
Derivative financial assets	-	2.217	2.217	-	167.574	167.574
Lease receivables, net	9.490.826	30.529.594	40.020.420	8.228.116	18.495.024	26.723.140
<i>Finance lease receivables , performing</i>	9.375.127	30.859.562	40.234.689	8.161.574	18.747.343	26.908.917
<i>Finance lease receivables , non-performing (stage III)</i>	281.447	575.388	856.835	158.588	308.451	467.039
Expected credit loss (-)	165.748	905.356	1.071.104	92.046	560.770	652.816
Property, plant and equipment, net	42.121	-	42.121	42.450	-	42.450
Other intangible assets, net	8.948	-	8.948	10.549	-	10.549
Current tax assets	28.860	-	28.860	5.414	-	5.414
Deferred tax assets	368.231	-	368.231	87.092	-	87.092
Other assets	1.251.848	4.112.212	5.364.060	1.120.637	2.139.214	3.259.851
Total assets	11.548.417	36.155.641	47.704.058	9.546.848	21.662.338	31.209.186
LIABILITIES AND EQUITY	Unaudited 9/30/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
	TL	FC	Total	TL	FC	Total
Funds borrowed	2.032.212	33.784.782	35.816.994	1.914.798	20.868.956	22.783.754
Lease payments (net)	18.278	-	18.278	10.619	-	10.619
Debt securities in issue	2.365.193	-	2.365.193	1.925.837	-	1.925.837
Derivative financial liabilities	-	720.351	720.351	-	57.465	57.465
Provisions	123.951	-	123.951	91.707	-	91.707
Reserve for employee termination benefits and vacation pay liability	98.986	-	98.986	85.141	-	85.141
Other provisions	24.965	-	24.965	6.566	-	6.566
Other liabilities	554.295	1.966.515	2.520.810	356.543	1.249.608	1.606.151
Current income tax	161.017	-	161.017	82.930	-	82.930
Shareholders' equity	5.994.068	(16.604)	5.977.464	4.676.439	(25.716)	4.650.723
<i>Paid-in capital</i>	2.000.000	-	2.000.000	2.000.000	-	2.000.000
<i>Capital reserves</i>	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
<i>Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss</i>	(7.438)	-	(7.438)	(7.437)	-	(7.437)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	12.545	(16.604)	(4.059)	9.238	(25.716)	(16.478)
Profit reserves	2.631.138	-	2.631.138	1.425.953	-	1.425.953
Legal reserves	87.768	-	87.768	27.508	-	27.508
Extraordinary reserves	2.543.370	-	2.543.370	1.398.445	-	1.398.445
Profit or Loss	1.314.322	-	1.314.322	1.205.184	-	1.205.184
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	1.314.322	-	1.314.322	1.205.184	-	1.205.184
Total liabilities and equity	11.249.014	36.455.044	47.704.058	9.058.873	22.150.313	31.209.186

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

	Thousands of TL	
	Unaudited	Unaudited
	01.01-30.09.2025	01.01-30.09.2024
Interest income from finance leases	4.867.794	3.877.614
Finance expense (-)	2.598.111	2.722.217
<i>Interest expense on funds borrowed</i>	<i>1.716.871</i>	<i>1.725.563</i>
<i>Interest expense on debt securities in issue</i>	<i>714.212</i>	<i>812.914</i>
<i>Fees and commissions paid</i>	<i>159.550</i>	<i>180.530</i>
<i>Other interest expenses</i>	<i>7.478</i>	<i>3.210</i>
Operating expenses (-)	633.455	418.157
<i>Staff costs</i>	<i>386.811</i>	<i>248.854</i>
<i>Provision for employee termination benefits</i>	<i>3.240</i>	<i>3.121</i>
<i>Marketing, general and administrative expenses</i>	<i>103.351</i>	<i>75.318</i>
<i>Other</i>	<i>140.053</i>	<i>90.864</i>
Other operating income	8.880.448	3.825.671
<i>Interest income on bank deposits</i>	<i>81.737</i>	<i>70.920</i>
<i>Interest income on marketable securities portfolio</i>	<i>25.560</i>	<i>13.521</i>
<i>Dividend income</i>	<i>4</i>	<i>-</i>
<i>Income on derivative transactions</i>	<i>249.540</i>	<i>148.651</i>
<i>Foreign exchange gain</i>	<i>8.089.470</i>	<i>3.251.490</i>
<i>Other</i>	<i>434.137</i>	<i>341.089</i>
Provision for possible lease receivables losses and other receivables (-)	597.753	297.637
Other operating expense (-)	8.050.012	3.271.514
<i>Expense on derivative transactions</i>	<i>220.392</i>	<i>136.453</i>
<i>Foreign exchange loss</i>	<i>7.824.676</i>	<i>3.131.428</i>
<i>Other</i>	<i>4.944</i>	<i>3.633</i>
Profit from Operating activities before income taxes	1.868.911	993.760
Income taxes	554.589	262.285
<i>Provision for current income taxes</i>	<i>839.784</i>	<i>301.759</i>
<i>Provision for deferred taxes</i>	<i>(285.195)</i>	<i>(39.474)</i>
Net profit for the year	1.314.322	731.475
Earnings per share	0,6572	0,731