

**QNB FİNANSAL KİRALAMA A.Ş. BALANCE SHEET  
FOR THE PERIOD ENDED DECEMBER 31, 2025**

ASSETS	Thousands of TL					
	Audited 12/31/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	196.272	4.093.379	4.289.651	38.756	860.526	899.282
Financial Assets at Fair Value Through Other Comprehensive Income	20.644	-	20.644	13.834	-	13.834
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-
Derivative financial assets	-	2.313	2.313	-	167.574	167.574
Lease receivables, net	10.043.427	35.713.849	45.757.276	8.228.116	18.495.024	26.723.140
<i>Finance lease receivables , performing</i>	9.873.008	35.996.475	45.869.483	8.161.574	18.747.343	26.908.917
<i>Finance lease receivables , non-performing (stage III)</i>	337.337	488.133	825.470	158.588	308.451	467.039
Expected credit loss (-)	166.918	770.759	937.677	92.046	560.770	652.816
Property, plant and equipment, net	79.310	-	79.310	42.450	-	42.450
Other intangible assets, net	8.686	-	8.686	10.549	-	10.549
Current tax assets	36.293	-	36.293	5.414	-	5.414
Deferred tax assets	305.826	-	305.826	87.092	-	87.092
Other assets	1.314.663	4.626.475	5.941.138	1.120.637	2.139.214	3.259.851
<b>Total assets</b>	<b>12.005.121</b>	<b>44.436.016</b>	<b>56.441.137</b>	<b>9.546.848</b>	<b>21.662.338</b>	<b>31.209.186</b>
LIABILITIES AND EQUITY	Audited 12/31/2025			Audited 12/31/2024		
	TL	FC	Total	TL	FC	Total
Funds borrowed	1.264.201	41.749.987	43.014.188	1.914.798	20.868.956	22.783.754
Lease payments (net)	62.723	-	62.723	10.619	-	10.619
Debt securities in issue	2.800.665	-	2.800.665	1.925.837	-	1.925.837
Derivative financial liabilities	-	690.662	690.662	-	57.465	57.465
Provisions	132.389	-	132.389	91.707	-	91.707
Reserve for employee termination benefits and vacation pay liability	123.840	-	123.840	85.141	-	85.141
Other provisions	8.549	-	8.549	6.566	-	6.566
Other liabilities	1.051.062	2.081.717	3.132.779	356.543	1.249.608	1.606.151
Current income tax	153.351	-	153.351	82.930	-	82.930
Shareholders' equity	6.507.053	(52.673)	6.454.380	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>	(9.117)	-	(9.117)	(7.437)	-	(7.437)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	12.584	(52.673)	(40.089)	9.238	(25.716)	(16.478)
<i>Profit reserves</i>	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
<i>Profit or Loss</i>	1.828.948	-	1.828.948	1.205.184	-	1.205.184
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	1.828.948	-	1.828.948	1.205.184	-	1.205.184
<b>Total liabilities and equity</b>	<b>11.971.444</b>	<b>44.469.693</b>	<b>56.441.137</b>	<b>9.058.873</b>	<b>22.150.313</b>	<b>31.209.186</b>

**QNB FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT  
FOR THE PERIOD ENDED DECEMBER 31, 2025**

	Thousands of TL	
	Audited	Audited
	01.01-31.12.2025	01.01-31.12.2024
<b>Interest income from finance leases</b>	<b>6.703.238</b>	<b>5.323.221</b>
<b>Finance expense (-)</b>	<b>3.545.260</b>	<b>3.445.391</b>
<i>Interest expense on funds borrowed</i>	2.372.718	2.172.754
<i>Interest expense on debt securities in issue</i>	944.672	1.030.484
<i>Fees and commissions paid</i>	209.973	238.206
<i>Other interest expenses</i>	17.897	3.947
<b>Operating expenses (-)</b>	<b>852.970</b>	<b>574.922</b>
<i>Staff costs</i>	521.000	335.039
<i>Provision for employee termination benefits</i>	6.953	4.906
<i>Marketing, general and administrative expenses</i>	133.821	105.811
<i>Other</i>	191.196	129.166
<b>Other operating income</b>	<b>11.037.940</b>	<b>5.080.174</b>
<i>Interest income on bank deposits</i>	117.695	99.860
<i>Interest income on marketable securities portfolio</i>	25.560	13.521
<i>Dividend income</i>	4	-
<i>Income on derivative transactions</i>	255.697	184.212
<i>Foreign exchange gain</i>	10.082.588	4.309.931
<i>Other</i>	556.396	472.650
<b>Provision for possible lease receivables losses and other receivables (-)</b>	<b>713.639</b>	<b>356.845</b>
<b>Other operating expense (-)</b>	<b>10.008.991</b>	<b>4.382.297</b>
<i>Expense on derivative transactions</i>	226.640	179.553
<i>Foreign exchange loss</i>	9.775.076	4.196.765
<i>Other</i>	7.275	5.979
<b>Profit from Operating activities before income taxes</b>	<b>2.620.318</b>	<b>1.643.940</b>
<b>Income taxes</b>	<b>791.370</b>	<b>438.756</b>
<i>Provision for current income taxes</i>	999.096	366.462
<i>Provision for deferred taxes</i>	(207.726)	72.294
<b>Net profit for the year</b>	<b>1.828.948</b>	<b>1.205.184</b>
Earnings per share	0,9145	1,1252