

**INFORMATION DOCUMENT FOR THE ORDINARY GENERAL ASSEMBLY MEETING
TO BE HELD ON MARCH 27th, 2025**

FROM THE CHAIRPERSON OF THE BOARD DIRECTORS OF QNB BANK A.Ş.

It has been decided by our Board of Directors that our General Assembly of Shareholders be ordinarily convened for the meeting located at İstanbul, Şişli, Esentepe Mahallesi, Büyükdere Caddesi, Kristal Kule Binası No: 215 (Head Office of the Bank) on 27/03/2025, Thursday at 11:00 to discuss and resolve the agenda items below.

Our shareholders will be able to attend the Ordinary General Assembly Meeting in person or via proxy physically or electronically.

To be able to attend the Ordinary General Assembly Meeting, we kindly inform and request our esteemed shareholders to:

- 1- That our shareholders who will attend the Meeting physically have to submit their identity cards with their Turkish National ID number, representatives who are appointed as authorized by legal person shareholders have to submit their identity cards with their Turkish National ID number along with the authorization documents on the day of the Meeting,
- 2- For our real person shareholders, seeking to have themselves represented through a proxy at the meeting, and legal person shareholders; obtain the power of attorney an example of which is provided below and on Our Bank's website (www.qnb.com.tr), and which shall be arranged in accordance with the Communiqué No.II-30.1 issued by the Capital Markets Board of Turkey, to submit such power of attorneys along with the ID card to our Bank's Head Office on the Ordinary General Assembly Meeting day and time.
- 3- For our legal person shareholders; to write the date and number of the resolution they shall adopt as to which of their authorized bodies shall be representing them on the representation documents.
- 4- That our shareholders may attend the Ordinary General Assembly Meeting via Electronic General Assembly System provided by the Cental Registry Agency in accordance with Article 1527 of the Turkish Commercial Code, upon executing related notifications.
- 5- That the Balance Sheet, Profit and Loss Account Statement, Board of Directors Annual Report and Auditors Report of Our Bank are at the disposal of our Shareholders to be viewed at the Head Office and branches of our Bank; at Our Bank's website (www.qnb.com.tr) and via Electronic General Assembly System three weeks prior to the Meeting.

Regards,

QNB BANK A.Ş.

ADDITIONAL EXPLANATIONS IN ACCORDANCE WITH THE CORPORATE GOVERNANCE COMMUNIQUÉ (II. 17.1) ISSUED BY THE CAPITAL MARKETS BOARD OF TÜRKİYE:

1. The shareholding structure and voting rights of the Bank

The Bank's issued capital is divided into 33,500,000,000 registered shares with a nominal value of TL 3,350,000,000.

The shareholding structure of the Bank:

Name	Nominal (TL)	Capital (TL thousand)	Share (%)
Qatar National Bank ("QNB")	3.345.892.247,47	99,88	99,88
Other	4.107.752,53	0,12	0,12
Total	3.350.000.000,00	100,00	100,00

There are no privileged shares in the Bank's capital.

2. Information on significant changes realized in the previous accounting period or planned in the future accounting periods of the Company and its subsidiaries

There is no change in the management and activities of the Bank and its affiliates which will materially affect the Bank's activities during 2024 accounting period and no change is planned for the upcoming accounting period which will materially affect the activities of the Bank. Furthermore, issues which will materially affect the Bank's activities are disclosed to public in accordance with the relevant legislation.

3. As the terms of office of the Board of Directors members, elected to serve for 1 year at the Ordinary General Assembly meeting dated 28.03.2024, will expire, the following individuals will be nominated as Members of the Board of Directors in relation to item 7 of the General Assembly agenda; Yeşim Gura and Şebnem Özdemir* have been nominated as the independent members. In addition, within the scope of the Corporate Governance Communiqué (II-17.1), the members of the Audit Committee of our Bank will be considered as independent members.

* Şebnem Özdemir's candidacy is subject to the positive opinion of the Banking Regulation and Supervision Agency and the Capital Markets Board

Mehmet Ömer Arif Aras

QNB Bank A.Ş. Chairperson of the Board of Directors Dr. Ömer Aras completed his primary and secondary education at Şişli Terakki High School. In 1975, he graduated from the Academy of Economic and Commercial Sciences, where he studied Economics and Finance. He obtained his MBA (1978) and Ph.D. (1981) in Business Administration from Syracuse University. He served as a faculty member in the Business School at the Ohio State University for three years. Between 1984-1987, he worked as a Credit Marketing Manager at Citibank Istanbul. At the beginning of 1987, he moved to Yapı Kredi Bank as the Head of the Capital Markets division. In October 1987 he worked as one of the founding members of Finansbank. He served as Deputy General Manager for two years and as General Manager for six years. From 1995 to 2005, he carried out the role of Vice Chairperson of the Executive Board of Fiba Holding. He also served on the boards of Fiba Holding's international banks (Switzerland, Netherlands, Russia, Romania, and France) and retail companies (Marks&Spencer, Gima). In 2006 he left Fiba Holding and became Vice Chairperson of the Board and Group CEO of Finansbank. In 2008, he was appointed as a member of NBG's Executive Board responsible for international operations covering Romania, Bulgaria, Serbia, Albania, Macedonia. Aras was appointed as the Chairperson of the Board of Finansbank in 2010 and continues this duty. Aras has also been serving as the Chairperson of the Board of QNB Insurance since 2012. Between 2003-2007, Aras served on the Board of Directors of TÜSİAD (Turkish Industry & Business Association), as the Vice Chairperson of the High Advisory Council from 2015 to 2024, and was elected as the Chairperson of the TÜSİAD High Advisory Council in February 2024. In addition, Aras is a member of the Board of Trustees of Boğaziçi University Foundation, Econfin Advisory Board of Boğaziçi University, Advisory Board of the Faculty of Law at Galatasaray University, Advisory Board Darüşşafaka Society, IIF (Institute of International Finance), EMAC (Emerging Markets Advisory Council), GBA (Galata Business Angels) angel investor network, and acts as a mentor for YKKD (Women on Boards Association).

Yousef Mahmoud H N Al-Naama

Al-Naama joined QNB in 2005 and currently serves as the Group Chief Business Officer. Before joining QNB Group, Al-Naama had 20 years of experience in financial institutions in various positions in finance and corporate banking in Qatar and abroad. He received a BS in Aviation Management from the Florida Institute of Technology in the United States and a diploma in Business Management from the University of Glamorgan, Wales. Al-Naama, who currently serves as Vice Chairperson of the Board of Directors at Iraq Bank Mansour and Jordan Housing Bank for Trade and Finance (HBTF), is also a Board Member at QNB Capital.

Temel Güzeloğlu

Güzeloğlu was born in 1969 and has a BSc from the Electrical and Electronics Engineering and Physics Departments of the Boğaziçi University. Later he received an MSc degree from Northeastern University Electrical and Computer Engineering and an MBA from Bilgi University.

Güzeloğlu worked as the Executive Vice President responsible for Consumer Banking at Finansbank A.Ş. until August 2008 and then served as a member of the Executive Committee and Executive Vice President of the Retail Banking at Finansbank A.Ş. Güzeloğlu was appointed as General Manager in April 2010 and served in this position until the end of 2021. Güzeloğlu was appointed as a Board Member at QNB Bank A.Ş. on 1 January 2022. He is also the Chairperson of the Board of Directors at QNB Invest, QNB eSolutions , IBTech, QNB Wise, independent Board Member at Medical Park Sağlık Hizmetleri A.Ş., and a Board Member at QNB Sağlık Hayat Sigorta ve Emeklilik A.Ş. Beside these positions; he is the Chairperson of Enpara Bank A.Ş. Before joining QNB Bank A.Ş., he worked at Unilever between 1994 and 1996, at Citibank between 1996 and 2000, and at McKinsey Consulting between 2000 and 2004.

Osman Ömür Tan (Genel Müdür)

Born in 1971, Ömür Tan graduated from Ankara Atatürk Anatolian High School, and after obtaining his BA degree at Hacettepe University, Department of Statistics, he received a Master of Business Administration (MBA) from Bilgi University. Tan started his career in banking as an MT at Yapı ve Kredi Bankası in 1995 and joined Finansbank A.Ş. in 1998. He held various positions in corporate branches and served as Corporate Branch Manager, Head Office Key Account Management Group Manager, and Group Manager responsible for Corporate Banking. In 2011, he served as Executive Vice President of Corporate and Commercial Banking and was responsible for Project Finance, Cash Management, and Foreign Trade Finance. Between 2014 and 2022, he served as the Chairperson of the Board of Directors, Vice Chairperson of the Board of Directors and Board Member at

QNB eSolutions , QNB Factoring, QNB Leasing and QNB Invest. He was appointed as the General Manager of QNB Finansbank in January 2022. Ömür Tan also serves as the Chairperson of the Board of Directors of QNB Factoring and the Vice Chairperson of the Board of Directors at QNB eSolutions.

Adel Ali M A AL-Malki

Al-Malki joined QNB in 2003 and currently serves as the Senior Executive Vice President of Group Retail Banking Division. He received his diploma in Computer Information Technology from Qatar University in 2001. He has more than 20 years of experience in the field of information technology, where he occupied various executive positions. He served as the General Manager of the Group's Information Technology from 2010 to 2021, and as the Assistant General Manager of Development and User Services between 2009 and 2010. He also served as the Executive Manager of Development and User Services between 2007 and 2009. He managed several projects at the Bank and served as an E-Business Manager between 2005-2007 and as a Systems Analyst between 2003-2005. Al-Malki started his career in Qatar's Ministry of Interior in 1998 at the Information Systems Department. Al-Malki is also a board member in the Group's subsidiaries, including, Al-Mansour Investment Bank in Iraq, in addition to his membership in the board of directors of QNB Egypt's since October 2015.

Fatma Abdulla S S Al-Suwaidi

Dr. Al-Suwaidi joined QNB in 2000, and with over 20 years' experience in banking, she currently serves as the Group Chief Risk Officer, having previously been Assistant General Manager of Credit Risk Management. In addition, she is also President Commissioner of PT Bank QNB Indonesia Tbk. She has a BSc in Accounting, a Master's Degree in Business Administration (Qatar University), a MSc in Risk Management (University of New York), a Juris Doctor Degree (Hamad Bin Khalifa University), and a Doctorate in Business Administration from Grenoble University France, on the subject of 'Innovation in Banking and Financial Markets', focusing on crypto currencies.

Noor Mohd J A Al-Naimi

Al-Naimi joined QNB Group in 2000 and has 23 years of banking experience. She received her BA in Business Administration from Qatar University in 1999. After working in various positions in the Treasury Operations and Control Departments, she served as Assistant General Manager of Treasury Operations, Trading & Investment and was subsequently appointed as the General Manager responsible for Treasury of the QNB Group. Al-Naimi has attended various trainings, conferences, and local and international seminars such as legal aspects of banking, leadership skills for bankers, international cash and treasury management, clear stream, treasury documentation, and the IIF Future Leaders Program. Al-Naimi also completed the 2017-2018 Qatar Executive Leaders Program. She is a Member of the Board of Directors and Audit Committee at QNB Bank A.Ş.

Ramzi T. A. Mari

Mr. Mari joined QNB Group in 1997 after working at the Bank of Jordan and currently serves as the Group Chief Financial Officer. With 30 years of experience in the banking sector, Mr. Mari is also a Board Member and Audit Committee Member at Housing Bank for Trade and Finance (Jordan), QNB Bank A.Ş., Board Member at QNB Capital LLC and the Chairperson at Qatar International Holdings LLC (Luxembourg). Mr. Mari became a Certified Public Accountant in the State of California, USA in 1989, and he has an MA in Accounting from California State University.

Saleh Nofal

Nofal joined QNB Group in 2003 and served as the Group Chief Compliance Officer for Compliance for more than 20 years. He has over 36 years of experience in banking and financial services and has specialized in Compliance, Audit, and Risk Management throughout his career. Before joining QNB Group, Nofal worked with the Arab Bank Group, Jordan Ahli Bank, the Arab World Auditing Bureau and a Jordanian Public Accountancy Firm. He holds a Bachelor's Degree in Commerce from University of Jordan in 1985 with a number of professional certifications like the Certified Internal Auditor (CIA) from the Institute of Internal Audits (USA 2002), Certified

Fraud Examiner (CFE), Certified Compliance Officer (CCO - USA 2007) and has a Professional Diploma in Audit and Accounting from Arab Banking and Financial Sciences Academy (Jordan 2000). Nofal is also a member of the Association of Certified Fraud Examiners (ACFE), Association of Certified Anti-Money Laundering Specialists (ACAMS) and Institute of Internal Auditors (IIA). In addition, he is a member of MENA Financial Crime Compliance Group (FCCG) in partnership with the Union of Arab Banks.

Yeşim Gura

Born in 1967, Gura has a BA from Boğaziçi University, Department of Business Administration, and an MBA from Indiana University Kelley School of Business, where she studied with a TEV scholarship. Gura started her career as a Financial Analyst at Procter & Gamble A.Ş. in 1991, where she took important responsibilities in Sales Finance, Finance Group Manager at the same company and at Sanipak A.Ş., a joint venture of P&G and Eczacıbaşı, between 1995 and 1999. She then served as Corporate Finance and Financial Analysis - Budget Planning Director at P&G Tüketim from 1999 to 2004. Gura worked in senior management positions as Finance Director and as Business Unit Director at Danone Hayat İçecek ve Gıda Sanayi A.Ş. between 2004 and 2017, and after this, she served as a General Manager at Danone Hayat İçecek ve Gıda Sanayi A.Ş. for 8 years starting from 2009. Gura worked as General Manager at Altıparmak Gıda A.Ş. and at Draeger Medikal ve Korunma Teknolojileri respectively. Since 2020, she has been working as a Business Coach within the scope of the European Innovation Council and as an International Strategic Consultant in the Corporate Growth Program of the European Bank for Reconstruction and Development. She received a Risk Director certificate from a global institution in 2022. She takes part in various panels and organizations on Risk Governance. She is also an International Finance Corporation (IFC) nominate director abroad and in Türkiye, she is an Independent Board Member at Super Film, an affiliated company of Sanko Holding. She is also a member of the IU Kelley School of Business Global Dean's Council, a Stakeholder Supervisory board member of the DCRO (Directors and Chief Risk Officers) Institute and a Board Member of the Board of Directors Association.

Şebnem Özdemir

Şebnem Ozdemir is an internationally recognized academic and entrepreneur in the fields of artificial intelligence and data science. After earning her bachelor's degree in Mathematics from Yıldız Technical University, she completed her master's and doctoral degrees in Informatics at Istanbul University. Her doctoral thesis focused on machine learning, where she developed innovative models for prediction in various fields such as natural gas, banking, education, and energy. In addition to her academic career, she served as a postdoctoral researcher at Worcester Polytechnic Institute and Massachusetts Institute of Technology (MIT) CSAIL. Currently, Dr. Ozdemir is the Head of the Department of Management Information Systems at Istinye University, where she also leads the university's Graduate Program in Data Science. She is the founder of Usight Software and Artificial Intelligence Technologies and the partner and consultant of Horiar AI Tech. Özdemir has played a leading role in numerous significant projects in the fields of artificial intelligence, data science, and large language model (LLM) development during 2023, 2024, and 2025. She has made notable contributions in developing image- and text-based solutions through her companies, Usight Software and Horiar AI Tech, where she serves as the founder. In 2024, she worked on innovative applications involving LLM-based e-commerce analytics and AI-powered television programs in collaboration with VizioAI and Bilge Film. She also partnered with companies from various sectors, such as UGM and 100S Club, offering guidance on the adoption and implementation of sector-specific AI solutions. In 2023, she provided consultancy services to major corporations such as Akbank and Kale Group, aiming to raise artificial intelligence awareness and foster digital transformation. At Akbank, she led AI-driven transformation projects in the human resources and R&D departments. Additionally, she initiated a comprehensive project with Tofaş on the use of generative AI in automotive design processes. As an active speaker at conferences and seminars, Dr. Ozdemir has participated in numerous national and international events addressing the social and industrial impacts of artificial intelligence. Beyond her professional career, she is a member of leading academic associations and continues her work on AI policies, data science, and technology management.

4. As of the date of this information document, our Bank has not received any request from our shareholders, the Capital Markets Board and/or other public institutions and organizations that our Bank is related, to add any item on the Ordinary General Assembly agenda.

5. There is no amendment of the Articles of Association on the General Assembly agenda.

QNB BANK A.Ş.
ORDINARY GENERAL ASSEMBLY MEETING DATED MARCH 27, 2025
EXPLANATIONS ON AGENDA ITEMS

1- Opening & Constitution of the Presidential Board; authorization of the Presidential Board to sign the meeting minutes of the General Assembly of Shareholders,

In accordance with the relevant legislation and the Bank's Articles of Association, the Board of Presidency will be formed. The Board of Presidency will be authorized for signing the minutes of the Ordinary General Meeting of Shareholders.

2- Presentation of 2024 Annual Report of the Board of Directors to approval of the General Assembly upon reading and deliberations,

The Board of Directors' 2024 Annual Report, which have been submitted for the review of the shareholders at the Bank's Head Office and Branches, on the Public Disclosure Platform, via Electronic General Assembly and the Bank's internet address, will be read and submitted for the review and approval of the General Assembly.

3- Presentation of 2024 Annual Report of the Auditor to approval of the General Assembly upon reading,

The 2024 Annual Report of the Auditor, which has been announced at the Bank's Head Office and Branches, on the Public Disclosure Platform, via Electronic General Assembly and the Bank's internet address, will be read and submitted for the review and approval of the General Assembly.

4- Presentation of 2024 financials (balance sheet-profit & loss accounts) to approval of the General Assembly upon reading and deliberations,

The 2024 Financial Statements, which has been announced at the Bank's Head Office and Branches, on the Public Disclosure Platform, via Electronic General Assembly and the Bank's internet address, will be read and submitted for the review and approval of the General Assembly.

5- Resolution concerning the accrued profit of 2024 in accordance with the balance sheet and the contingency reserves of the past year,

In accordance with the related legislation, the Board of Directors' proposal regarding the distribution of the profit generated in the fiscal year 2024 and the use of the reserves will be submitted to the approval of the General Assembly.

6- Presentation of transactions regarding sale of some part of NPL portfolios executed in 2024 to approve the General Assembly,

Our shareholders will be informed about the transactions regarding the sale of some of our Bank's NPL portfolios, which were approved by the Board of Directors Resolution dated 20.08.2024 and numbered 125, and will be submitted to the approval of the General Assembly.

7- Appointment of Board of Directors members; determination of number of the Board members and their term of offices,

In accordance with the related legislation, the number and their terms of office of the Board members will be determined and members will be elected.

8- Resolution regarding release of the members of the Board of Directors for their activities in 2024,

In accordance with the related legislation, release of the Board Members separately for their activities for the year 2024 will be submitted to the approval of the General Assembly.

9- Determination of the remuneration of the members of the Board of Directors,

In accordance with the related legislation, determination of the remuneration of the Board Members will be submitted to the approval of the General Assembly.

10- Determination of the Auditor as per the Turkish Commercial Code and other related legislation,,

In accordance with the related legislation, election of the auditor will be submitted for the review and approval of the General Assembly.

11- Resolution on granting permissions to the Board members within the scope of Articles 395 and 396 of the Turkish Commercial Code,

Resolution on granting necessary permissions to the Board members for transactions to be made within the scope of Articles 395 and 396 of the Turkish Commercial Code will be submitted to the approval of the General Assembly.

12- Determination of upper limit of donations to be made in 2025 as the Capital Markets Law and related legislation,

A decision will be taken on the upper limit of donations to be made in 2025.

13- Information regarding donations made in 2024,

The General Assembly will be informed regarding the donations made in 2024.

14- Information regarding disclosure policy of the Bank,

The General Assembly will be informed regarding the disclosure policy of the Bank.

15- Information of dividend policies,

The General Assembly will be informed regarding the dividend policies of the Bank.

16- Information on transactions performed in 2024 within the scope of Article 1.3.6 of the Communiqué on Corporate Governance Principles of the Capital Markets Board numbered II-17.1,

In accordance with the relevant Corporate Governance Principle, The General Assembly will be informed regarding whether there are any significant transactions which may cause conflict.

17- Information regarding remuneration policies of the Board members and senior management,

In accordance with the related legislation, the General Assembly will be informed regarding the remuneration policies of the Board members and senior management.

18- Wishes and hopes.