

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ
CONSOLIDATED BALANCE SHEET – STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION

		Current Period 30.09.2025			Prior Period 31.12.2024			
ASSETS		Section 5 Part I	TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (NET)		343,424,235	195,193,562	538,617,797	281,794,039	161,433,428	443,227,467
1.1	Cash and Cash Equivalents		204,060,979	150,413,920	354,474,899	149,349,721	124,999,896	274,349,617
1.1.1	Cash and Balances with Central Bank	(1)	195,991,598	134,136,223	330,127,821	143,519,916	109,580,869	253,100,785
1.1.2	Banks	(3)	5,760,614	16,295,805	22,056,419	5,244,686	15,438,679	20,683,365
1.1.3	Money Market Placement	(4)	2,328,791	-	2,328,791	601,134	-	601,134
1.1.4	Expected Credit Losses (-)		20,024	18,108	38,132	16,015	19,652	35,667
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	8,772,289	3,607,239	12,379,528	12,128,450	2,882,927	15,011,377
1.2.1	Government Debt Securities		3,799,883	1,887,877	5,687,760	9,039,624	1,564,852	10,604,476
1.2.2	Equity Securities		1,560,680	588,534	2,149,214	1,252,208	428,232	1,680,440
1.2.3	Other Financial Assets		3,411,726	1,130,828	4,542,554	1,836,618	889,843	2,726,461
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(5)	120,581,825	31,985,763	152,567,588	116,118,623	26,716,472	142,835,095
1.3.1	Government Debt Securities		120,579,106	31,782,363	152,361,469	116,092,058	26,376,159	142,468,217
1.3.2	Equity Securities		2,719	22,699	25,418	1,518	17,104	18,622
1.3.3	Other Financial Assets		-	180,701	180,701	25,047	323,209	348,256
1.4	Derivative Financial Assets	(2,13)	10,009,142	9,186,640	19,195,782	4,197,245	6,834,133	11,031,378
1.4.1	Derivative Financial Assets at Fair Value Through Profit/Loss		5,003,549	7,341,320	12,344,869	3,284,813	4,372,699	7,657,512
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		5,005,593	1,845,320	6,850,913	912,432	2,461,434	3,373,866
II.	FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		767,585,245	417,967,614	1,185,552,859	717,067,048	323,409,240	1,040,476,288
2.1	Loans	(6)	688,024,154	350,481,178	1,038,505,332	627,543,725	270,752,339	898,296,064
2.2	Lease Receivables	(12)	9,656,574	31,403,794	41,060,368	8,472,440	18,903,277	27,375,717
2.3	Factoring Receivables	(7)	22,354,719	6,970,179	29,324,898	22,947,170	4,171,131	27,118,301
2.4	Other Financial Assets Measured at Amortized Cost	(8)	89,982,084	38,649,613	128,631,697	92,822,031	36,471,527	129,293,558
2.4.1	Government Debt Securities		89,982,084	38,649,613	128,631,697	92,822,031	36,326,963	129,148,994
2.4.2	Other Financial Assets		-	-	-	-	144,564	144,564
2.5	Expected Credit Losses (-)		42,432,286	9,537,150	51,969,436	34,718,318	6,889,034	41,607,352
III.	ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(16)	-	-	-	-	-	-
3.1	Held for Sale Purpose		-	-	-	-	-	-
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		567,377	-	567,377	566,487	-	566,487
4.1	Investments in Associates (Net)	(9)	58,531	-	58,531	57,641	-	57,641
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		58,531	-	58,531	57,641	-	57,641
4.2	Subsidiaries (Net)	(10)	506,046	-	506,046	506,046	-	506,046
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		506,046	-	506,046	506,046	-	506,046
4.3	Joint Ventures (Net)	(11)	2,800	-	2,800	2,800	-	2,800
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Joint Ventures		2,800	-	2,800	2,800	-	2,800
V.	PROPERTY AND EQUIPMENT (Net)		22,225,994	747	22,226,741	21,488,183	609	21,488,792
VI.	INTANGIBLE ASSETS (Net)		7,413,700	-	7,413,700	6,489,778	-	6,489,778
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		7,413,700	-	7,413,700	6,489,778	-	6,489,778
VII.	INVESTMENT PROPERTY (Net)	(14)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET	(15)	492,679	-	492,679	-	-	-
IX.	DEFERRED TAX ASSET	(15)	952,824	-	952,824	5,492,011	-	5,492,011
X.	OTHER ASSETS	(17)	41,897,969	6,863,122	48,761,091	33,121,695	4,230,009	37,351,704
TOTAL ASSETS			1,184,560,023	620,025,045	1,804,585,068	1,066,019,241	489,073,286	1,555,092,527

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ
CONSOLIDATED BALANCE SHEET – STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION

		Current Period 30.09.2025			Prior Period 31.12.2024			
LIABILITIES AND EQUITY		Section 5 Part II	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	580,951,836	317,478,147	898,429,983	604,971,435	273,463,290	878,434,725
II.	FUNDS BORROWED	(3)	16,220,204	259,852,663	276,072,867	13,491,062	172,903,637	186,394,699
III.	MONEY MARKETS BORROWINGS	(4)	114,070,804	34,223,471	148,294,275	101,297,673	48,467,653	149,765,326
IV.	SECURITIES ISSUED (NET)	(5)	26,002,398	111,480,002	137,482,400	8,167,480	64,445,776	72,613,256
4.1	Bills		24,174,251	1,037,670	25,211,921	6,459,663	18,425,962	24,885,625
4.2	Asset backed securities		1,828,147	-	1,828,147	1,707,817	-	1,707,817
4.3	Bonds		-	110,442,332	110,442,332	-	46,019,814	46,019,814
V.	FUNDS		-	-	-	-	-	-
5.1	Borrowers' Funds		-	-	-	-	-	-
5.2	Others		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT & LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)	5,630,884	4,646,974	10,277,858	6,604,530	4,729,488	11,334,018
7.1	Derivative Financial Liabilities at Fair Value Through Profit & Loss (Net)		4,842,247	3,885,534	8,727,781	4,611,548	3,671,515	8,283,063
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		788,637	761,440	1,550,077	1,992,982	1,057,973	3,050,955
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(7)	2,379,633	-	2,379,633	1,736,455	131	1,736,586
X.	PROVISIONS	(8)	16,559,571	4,915,486	21,475,057	14,528,719	2,754,014	17,282,733
10.1	Restructuring Provisions		-	-	-	-	-	-
0.2	Reserve for Employee Benefits		4,435,767	44,565	4,480,332	4,215,161	38,387	4,253,548
10.3	Insurance Technical Provisions (Net)		4,675,338	4,656,190	9,331,528	3,273,050	2,616,807	5,889,857
10.4	Other Provisions		7,448,466	214,731	7,663,197	7,040,508	98,820	7,139,328
XI.	CURRENT TAX LIABILITY	(9)	3,784,526	-	3,784,526	3,915,992	-	3,915,992
XII.	DEFERRED TAX LIABILITY		116,369	-	116,369	38,236	-	38,236
XIII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(10)	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(11)	-	35,364,731	35,364,731	-	32,298,839	32,298,839
14.1	Subordinated Loans		-	22,409,880	22,409,880	-	21,568,852	21,568,852
14.2	Other Debt Instruments		-	12,954,851	12,954,851	-	10,729,987	10,729,987
XV.	OTHER LIABILITIES		95,315,217	22,041,046	117,356,263	72,159,559	10,087,912	82,247,471
XVI.	SHAREHOLDERS' EQUITY		152,511,877	1,039,229	153,551,106	118,369,164	661,482	119,030,646
16.1	Paid-in Capital	(12)	3,350,000	-	3,350,000	3,350,000	-	3,350,000
16.2	Capital Reserves		714	-	714	714	-	714
16.2.1	Share Premium	(13)	714	-	714	714	-	714
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss		10,591,476	-	10,591,476	10,598,225	-	10,598,225
16.4	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss		(2,985,983)	1,039,229	(1,946,754)	(3,160,475)	661,482	(2,498,993)
16.5	Profit Reserves		107,550,631	-	107,550,631	71,376,333	-	71,376,333
16.5.1	Legal Reserves		1,015,487	-	1,015,487	836,127	-	836,127
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		106,535,144	-	106,535,144	70,540,206	-	70,540,206
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit/Loss		33,967,042	-	33,967,042	36,174,298	-	36,174,298
16.6.1	Prior Periods' Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Net Profit/Loss		33,967,042	-	33,967,042	36,174,298	-	36,174,298
16.7	Minority Interest		37,997	-	37,997	30,069	-	30,069
TOTAL EQUITY AND LIABILITIES			1,013,543,319	791,041,749	1,804,585,068	945,280,305	609,812,222	1,555,092,527

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES
FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

II. STATEMENT OF OFF-BALANCE COMMITMENTS AND CONTINGENCIES

	Section 5 Part III	Current Period 30.09.2025			Prior Period 31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
A. OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)		1,906,949,541	1,608,006,244	3,514,955,785	1,374,176,112	1,089,593,429	2,463,769,541
I. GUARANTEES	(1), (2), (3), (4)	105,614,632	107,024,182	212,638,814	68,860,694	72,997,791	141,858,485
1.1. Letters of guarantee		94,674,396	67,218,037	161,892,433	62,169,376	45,739,458	107,908,834
1.1.1. Guarantees subject to State Tender Law		1,742,797	493,347	2,236,144	1,188,060	360,738	1,548,798
1.1.2. Guarantees given for foreign trade operations		45,064,344	66,724,690	111,789,034	27,853,300	45,378,720	73,232,020
1.1.3. Other letters of guarantee		47,867,255	-	47,867,255	33,128,016	-	33,128,016
1.2. Bank loans		10,883,805	22,539,783	33,423,588	6,659,144	11,921,949	18,581,093
1.2.1. Import letter of acceptance		10,883,805	22,539,783	33,423,588	6,659,144	11,921,949	18,581,093
1.2.2. Other bank acceptances		-	-	-	-	-	-
1.3. Letters of credit		56,431	17,266,362	17,322,793	32,174	15,336,384	15,368,558
1.3.1. Documentary letters of credit		56,431	13,272,817	13,329,248	32,174	12,065,515	12,097,689
1.3.2. Other letters of credit		-	3,993,545	3,993,545	-	3,270,869	3,270,869
1.4. Prefinancing given as guarantee		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2. Other endorsements		-	-	-	-	-	-
1.6. Securities issue purchase guarantees		-	-	-	-	-	-
1.7. Factoring guarantees		-	-	-	-	-	-
1.8. Other guarantees		-	-	-	-	-	-
1.9. Other collaterals		-	-	-	-	-	-
II. COMMITMENTS		1,378,285,903	99,121,361	1,477,407,264	1,015,194,147	58,887,412	1,074,081,559
2.1. Irrevocable commitments	(1)	1,282,154,053	88,529,463	1,370,683,516	905,586,551	49,048,177	954,634,728
2.1.1. Forward asset purchase commitments		39,787,937	72,247,719	112,035,656	15,532,200	42,268,303	57,800,503
2.1.2. Forward deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3. Share capital commitment to associates and subsidiaries		-	-	-	-	-	-
2.1.4. Loan granting commitments		257,068,185	4,151	257,072,336	170,600,580	3,528	170,604,108
2.1.5. Securities underwriting commitments		-	-	-	-	-	-
2.1.6. Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7. Payment commitment for checks		13,480,133	-	13,480,133	9,978,545	-	9,978,545
2.1.8. Tax and fund liabilities from export commitments		932,764	-	932,764	638,126	-	638,126
2.1.9. Commitments for credit card expenditure limits		959,004,293	-	959,004,293	701,154,935	-	701,154,935
2.1.10. Commitments for promotions related with credit cards and banking activities		281,244	-	281,244	266,571	-	266,571
2.1.11. Receivables from short sale commitments		-	-	-	-	-	-
2.1.12. Payables for short sale commitments		-	-	-	-	-	-
2.1.13. Other irrevocable commitments		11,599,497	16,277,593	27,877,090	7,415,594	6,776,346	14,191,940
2.2. Revocable commitments		96,131,850	10,591,898	106,723,748	109,607,596	9,839,235	119,446,831
2.2.1. Revocable loan granting commitments		94,938,443	-	94,938,443	108,531,569	5,117,588	113,649,157
2.2.2. Other revocable commitments		1,193,407	10,591,898	11,785,305	1,076,027	4,721,647	5,797,674
III. DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	423,049,006	1,401,860,701	1,824,909,707	290,121,271	957,708,226	1,247,829,497
3.1. Derivative financial instruments for hedging purposes		86,391,601	295,900,752	382,292,353	66,760,432	249,215,870	315,976,302
3.1.1. Fair value hedge		22,736,289	87,849,840	110,586,129	15,312,045	69,175,034	84,487,079
3.1.2. Cash flow hedge		63,655,312	208,050,912	271,706,224	51,448,387	180,040,836	231,489,223
3.1.3. Hedge of net investment in foreign operations		-	-	-	-	-	-
3.2. Held for trading transactions		336,657,405	1,105,959,949	1,442,617,354	223,360,839	708,492,356	931,853,195
3.2.1. Forward foreign currency buy/sell transactions		85,465,942	120,340,519	205,806,461	33,959,665	42,851,520	76,811,185
3.2.1.1. Forward foreign currency transactions-buy		30,193,177	69,448,267	99,641,444	4,654,510	31,345,839	36,000,349
3.2.1.2. Forward foreign currency transactions-sell		55,272,765	50,892,252	106,165,017	29,305,155	11,505,681	40,810,836
3.2.2. Swap transactions related to foreign currency and interest rates		206,591,207	886,961,113	1,093,552,320	168,670,230	609,516,109	778,186,339
3.2.2.1. Foreign currency swap-buy		5,564,555	313,200,244	318,764,799	496,690	192,061,484	192,558,174
3.2.2.2. Foreign currency swap-sell		50,019,454	269,277,637	319,297,091	38,405,742	160,167,909	198,573,651
3.2.2.3. Interest rate swaps-buy		75,503,599	152,241,616	227,745,215	64,883,899	128,643,358	193,527,257
3.2.2.4. Interest rate swaps-sell		75,503,599	152,241,616	227,745,215	64,883,899	128,643,358	193,527,257
3.2.3. Foreign currency, interest rate and securities options		31,098,626	85,858,782	116,957,408	20,388,544	55,846,295	76,234,839
3.2.3.1. Foreign currency options-buy		11,117,087	46,946,741	58,063,828	4,386,608	32,716,538	37,103,146
3.2.3.2. Foreign currency options-sell		19,981,539	38,912,041	58,893,580	16,001,936	23,129,757	39,131,693
3.2.3.3. Interest rate options-buy		-	-	-	-	-	-
3.2.3.4. Interest rate options-sell		-	-	-	-	-	-
3.2.3.5. Securities options-buy		-	-	-	-	-	-
3.2.3.6. Securities options-sell		-	-	-	-	-	-
3.2.4. Foreign currency futures		13,501,630	12,799,535	26,301,165	342,400	278,432	620,832
3.2.4.1. Foreign currency futures-buy		-	12,799,535	12,799,535	278,663	53,802	332,465
3.2.4.2. Foreign currency futures-sell		13,501,630	-	13,501,630	63,737	224,630	288,367
3.2.5. Interest rate futures		-	-	-	-	-	-
3.2.5.1. Interest rate futures-buy		-	-	-	-	-	-
3.2.5.2. Interest rate futures-sell		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		7,444,749,726	2,283,324,952	9,728,074,678	5,381,729,952	1,573,132,054	6,954,862,006
IV. ITEMS HELD IN CUSTODY		2,112,641,753	317,498,301	2,430,140,054	1,506,182,911	179,463,974	1,685,646,885
4.1. Assets under management		207,491,592	233,062,130	440,553,722	138,061,161	123,741,202	261,802,363
4.2. Investment securities held in custody		1,451,983,908	51,350,433	1,503,334,341	1,045,553,753	31,289,577	1,076,843,330
4.3. Checks received for collection		84,363,309	6,640,484	91,003,793	56,757,474	4,486,208	61,243,682
4.4. Commercial notes received for collection		8,254,268	3,147,071	11,401,339	8,400,994	3,168,618	11,569,612
4.5. Other assets received for collection		-	-	-	-	-	-
4.6. Assets received for public offering		-	-	-	-	-	-
4.7. Other items under custody		360,548,676	23,298,183	383,846,859	257,409,529	16,778,369	274,187,898
4.8. Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		2,993,060,992	1,071,029,776	4,064,090,768	2,199,855,869	730,804,542	2,930,660,411
5.1. Marketable securities		48,148,691	79,680,808	127,829,499	11,029,178	35,956,788	46,985,966
5.2. Guarantee notes		1,787,246	876,466	2,663,712	1,942,813	575,537	2,518,350
5.3. Commodity		1,861,571	-	1,861,571	1,878,689	-	1,878,689
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		722,167,633	501,460,332	1,223,627,965	553,311,156	330,679,284	883,990,440
5.6. Other pledged items		2,219,095,851	489,012,170	2,708,108,021	1,631,694,033	363,592,933	1,995,286,966
5.7. Pledged items-depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		2,339,046,981	894,796,875	3,233,843,856	1,675,691,172	662,863,538	2,338,554,710
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		9,351,699,267	3,891,331,196	13,243,030,463	6,755,906,064	2,662,725,483	9,418,631,547

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

III. STATEMENT OF PROFIT OR LOSS

	Section 5 Part IV	Current Period 01.01 - 30.09.2025	Current Period 01.07 - 30.09.2025	Previous Period 01.01 - 30.09.2024	Previous Period 01.07 - 30.09.2024
INCOME AND EXPENSE ITEMS					
I. INTEREST INCOME	(1)	330,981,561	116,844,789	221,738,995	87,846,044
1.1 Interest income on loans		216,072,191	74,603,906	149,995,897	57,836,745
1.2 Interest income on reserve deposits		28,288,568	9,278,643	11,497,590	6,315,051
1.3 Interest income on banks		12,404,647	5,597,914	2,923,569	1,483,277
1.4 Interest income on money market transactions		669,585	311,097	914,924	130,781
1.5 Interest income on securities portfolio		58,852,505	21,900,509	45,265,230	18,112,837
1.5.1 Financial assets measured at FVTPL		1,947,486	575,151	1,182,366	651,522
1.5.2 Financial assets measured at FVOCI		37,361,737	14,328,631	23,523,946	9,437,274
1.5.3 Financial assets measured at amortized cost		19,543,282	6,996,727	20,558,918	8,024,041
1.6 Financial lease income		4,867,230	1,709,606	3,877,407	1,376,226
1.7 Other interest income		9,826,835	3,443,114	7,264,378	2,591,127
II. INTEREST EXPENSE (-)	(2)	250,669,095	86,151,059	168,154,217	68,674,243
2.1 Interest on deposits		184,923,599	61,726,712	135,767,379	54,922,031
2.2 Interest on funds borrowed		16,799,041	6,030,696	13,324,091	4,793,821
2.3 Interest on money market transactions		37,240,414	13,835,510	11,341,067	6,302,268
2.4 Interest on securities issued		10,828,905	4,238,396	6,514,389	2,493,115
2.5 Interests on leasing		519,293	212,713	231,948	87,624
2.6 Other interest expenses		357,843	107,032	975,343	75,384
III. NET INTEREST INCOME/EXPENSE (I - II)		80,312,466	30,693,730	53,584,778	19,171,801
IV. NET FEES AND COMMISSIONS INCOME/EXPENSES		58,464,075	21,487,655	37,670,811	14,643,668
4.1 Fees and commissions received		78,289,236	28,807,646	49,756,835	19,397,785
4.1.1 Non-cash loans		1,318,971	476,874	990,522	359,797
4.1.2 Others		76,970,265	28,330,772	48,766,313	19,037,988
4.2 Fees and commissions paid (-)		19,825,161	7,319,991	12,086,024	4,754,117
4.2.1 Non-cash loans		11,882	5,112	16,453	4,586
4.2.2 Others		19,813,279	7,314,879	12,069,571	4,749,531
V. DIVIDEND INCOME	(3)	22,347	1,701	22,197	3,160
VI. TRADING INCOME LOSSES (Net)	(4)	(20,897,529)	(9,077,160)	(21,556,597)	(5,995,248)
6.1 Trading income/losses on securities		4,933,310	1,913,933	1,478,481	448,022
6.2 Income/losses from derivative transactions		(18,179,669)	(9,681,205)	(31,895,245)	(7,231,895)
6.3 Foreign exchange income/losses		(7,651,170)	(1,309,888)	8,860,167	788,625
VII. OTHER OPERATING INCOME	(5)	1,686,862	368,247	986,163	751,985
VIII. TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		119,588,221	43,474,173	70,707,352	28,575,366
IX. EXPECTED CREDIT LOSSES (-)	(6)	26,012,982	9,269,296	11,200,924	4,879,515
X. OTHER PROVISION LOSSES (-)	(6)	3,626,419	1,858,980	(2,315,285)	15,840
XI. PERSONNEL EXPENSES (-)		19,910,327	6,969,374	13,859,520	5,045,768
XII. OTHER OPERATING EXPENSES (-)	(7)	22,052,508	7,865,236	13,611,508	5,186,262
XIII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		47,985,985	17,511,287	34,350,685	13,447,981
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV. INCOME/LOSSES FROM INVESTMENTS UNDER EQUITY ACCOUNTING		-	-	-	-
XVI. INCOME/LOSSES ON NET MONETARY POSITION		-	-	-	-
XVII. OPERATING PROFIT/LOSS BEFORE TAXES (XIII+...+XV)	(8)	47,985,985	17,511,287	34,350,685	13,447,981
XVIII. PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)	(9)	14,011,015	5,463,624	7,115,128	3,670,998
18.1 Current tax charge		10,337,631	2,040,049	4,223,571	(1,730,778)
18.2 Deferred tax charge (+)		4,151,488	3,595,098	4,343,105	3,031,198
18.3 Deferred tax credit (-)		(478,104)	(171,523)	(1,451,548)	2,370,578
XIX. NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)	(10)	33,974,970	12,047,663	27,235,557	9,776,983
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1 Income from assets held for sale		-	-	-	-
20.2 Income from sale of associates, subsidiaries and joint-ventures		-	-	-	-
20.3 Others		-	-	-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1 Expenses on assets held for sale		-	-	-	-
21.2 Expenses on sale of associates, subsidiaries and joint-ventures		-	-	-	-
21.3 Others		-	-	-	-
XXII. PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX+XXI)		-	-	-	-
XXIII. PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1 Current tax charge		-	-	-	-
23.2 Deferred tax charge (+)		-	-	-	-
23.3 Deferred tax credit (-)		-	-	-	-
XXIV. NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV. NET PROFIT/LOSS (XIX+XXIV)	(11)	33,974,970	12,047,663	27,235,557	9,776,983
25.1 Group's profit/loss		33,967,042	12,044,890	27,231,142	9,774,913
25.2 Minority interest		7,928	2,773	4,415	2,070
Earnings Per Share		1,0139	0,3595	0,8129	0,2918