



QNB Bank A.Ş. Q4'25 Earnings Presentation

Based on BRSA Unconsolidated Financial Statements

4 February 2026

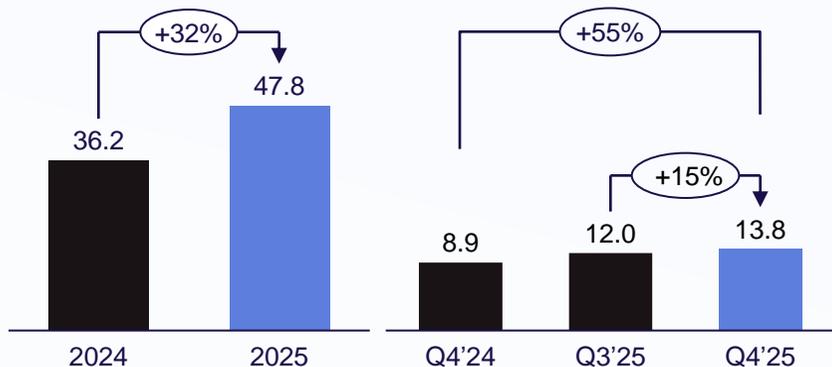


Period Highlights

- ✓ Q4'25 net profit of TL13.8 billion pointed to a 15% QoQ growth. ROE realized at 33.7% in Q4'25 and at 33.6% in full year 2025, widely outpacing the sector performance both on quarterly and annual bases.
- ✓ NII was up by 10% QoQ at TL 16.0 billion along with the ongoing monetary easing cycle. Stagnant inflation prints, accompanying gradual easing cycle and CBRT's macro-prudential measures regarding deposit composition continue to weigh on the cost of funding front, whereas loan yields ease in line with rate cuts. Nevertheless, Q4'25 NIM expanded from 3.7% in Q3'25 to 4.2% in Q4'25.
- ✓ Interest-related payment systems displayed a QoQ contraction, since prior period figure included two-month contribution from Enpara.com operations. However, growth in non-interest-related fees&comissions surged irrespective of this.
- ✓ Quarterly loan growth realized at 7.9%⁽²⁾, bringing the cumulative loan growth to 41.3%^(1,2), in line with private peers. Quarterly deposits growth of 11.4%⁽²⁾ in Q4'25 brought the cumulative deposits growth to 44.4%^(1,2), funding the loan growth in the period.
- ✓ NPL ratio rose to 3.8% primarily due to NPL inflows from Retail segment (including cards), driven by the high interest rate environment, while Business segments continued to remain resilient. Provisioning stance remained prudent across the board at all stages, well positioned for ongoing asset quality weakening.
- ✓ Securities portfolio grew by 17%⁽¹⁾ QoQ and amounted to TL 332.1 bn, accounting for 18% of asset base as of the end of Q4'25.
- ✓ Operating expenses remained as a focus area along with the stagnant inflation trajectory, as continued shift to digitalization helped to contain expenses. Q4'25 OPEX grew by 4% QoQ to TL 13.9 bn, implying a resilient C/I ratio of 35.1%.
- ✓ CAR of 18.2% and Tier 1 of 16.0% pointed to comfortable buffers over minimum, while TL 4.0 bn free provision stock reserved an additional buffer on all ratios.
- ✓ Within scope of QNB's strategic decision to continue Enpara.com banking services under a separate legal entity, where QNBTR shareholders retain their ownership status and rights, QNBTR executed a milestone transaction in Q3'25, and transferred Enpara.com operations to Enpara Bank A.Ş. through a partial spin-off. Enpara.com operations represented approximately 10% of the Bank's assets, 12% of its loan portfolio and 18% of its deposits as at the date of spin-off, 27 August 2025.

Robust ROE performance was sustained once again, as stagnant inflation as well as the prevailing macro-prudential measures have weighed on the NIM recovery

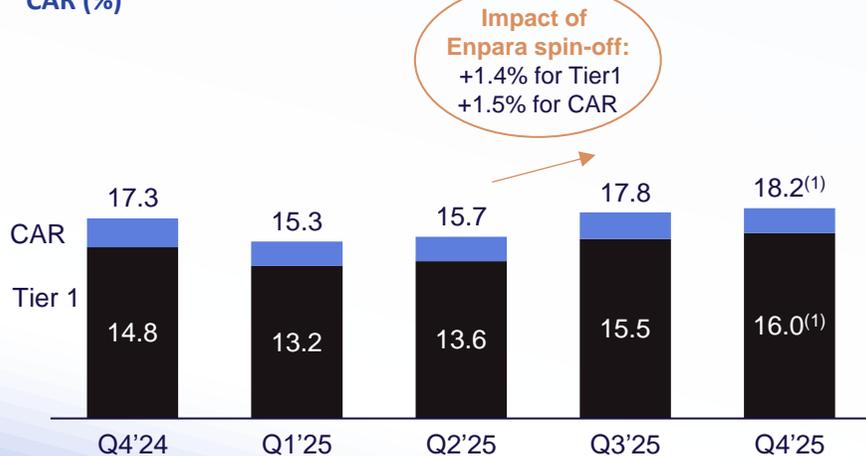
Net Income (TL bn)



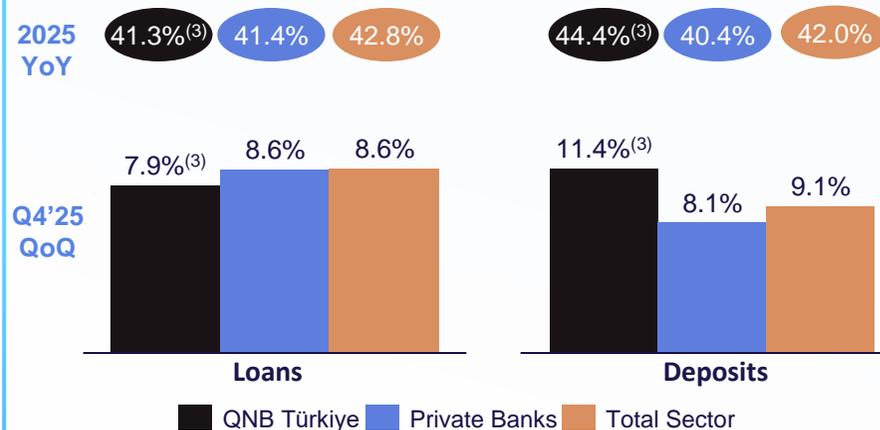
Quarterly RoAE (%)



CAR (%)



Total Loans & Deposits Growth⁽²⁾ (%)



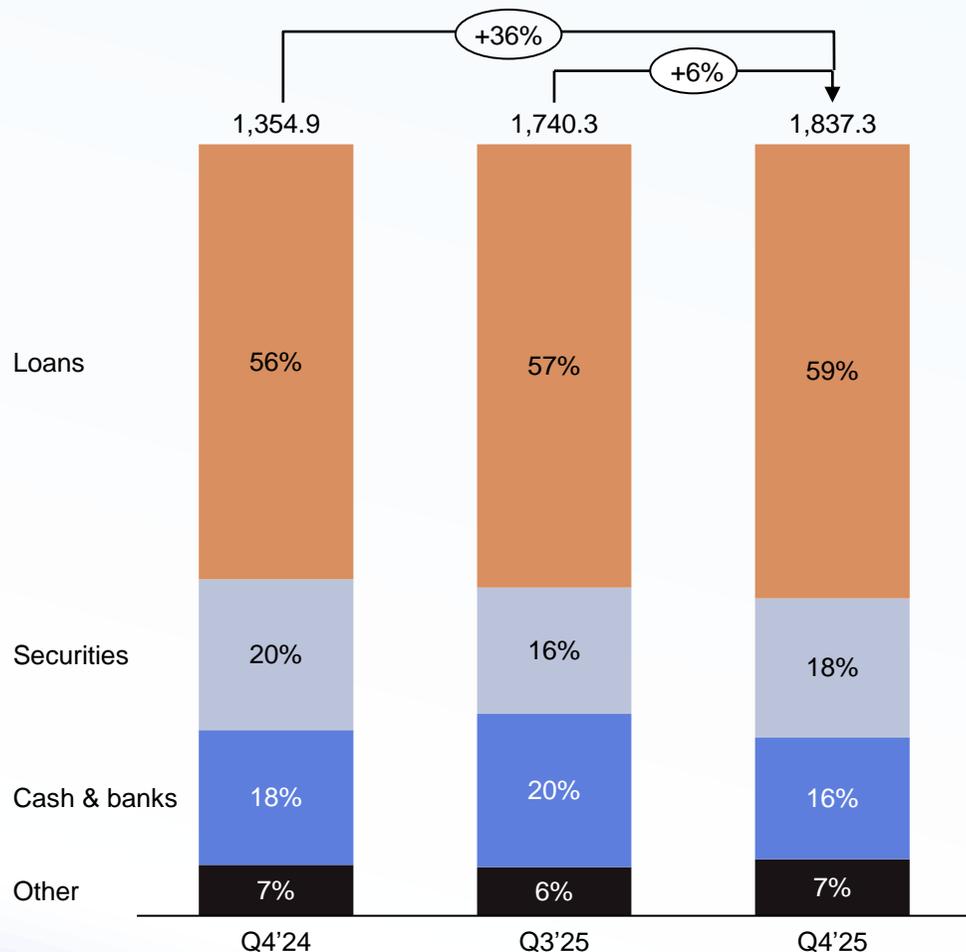
(1) Without BRSA's temporary forbearance measures: CAR: 16.4%, Tier 1: 14.3%. Including free provision stock of TL 4.0 bn within capital: CAR: 16.7%, Tier 1: 14.6%.

(2) BRSA Weekly Banking Sector data compared vis-a-vis QNB Türkiye data as of 26 December 2025.

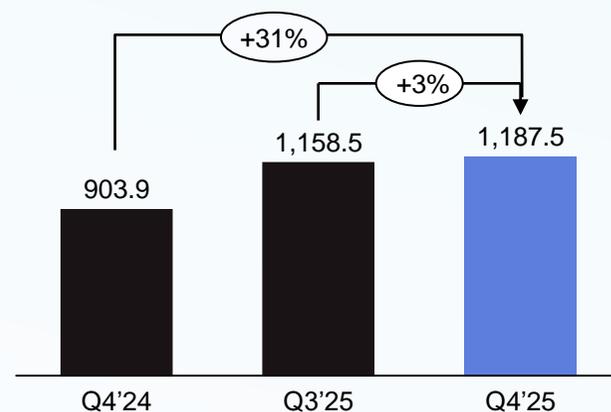
(3) Growth performance was calculated based on prior period balances retrospectively adjusted, by excluding Enpara.com banking services, which was spun-off within Q3'25.

Well-balanced asset base grew by 6% QoQ, reaching TL 1,837 bn, while net loans accounted for 59% of assets, underlining the commitment to support the economy

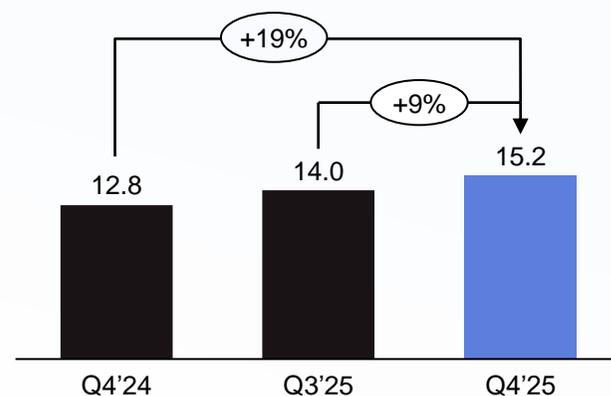
Total Assets⁽¹⁾ (TL bn)



TL Assets⁽¹⁾ (TL bn)



FC Assets^(1,2) (USD bn)

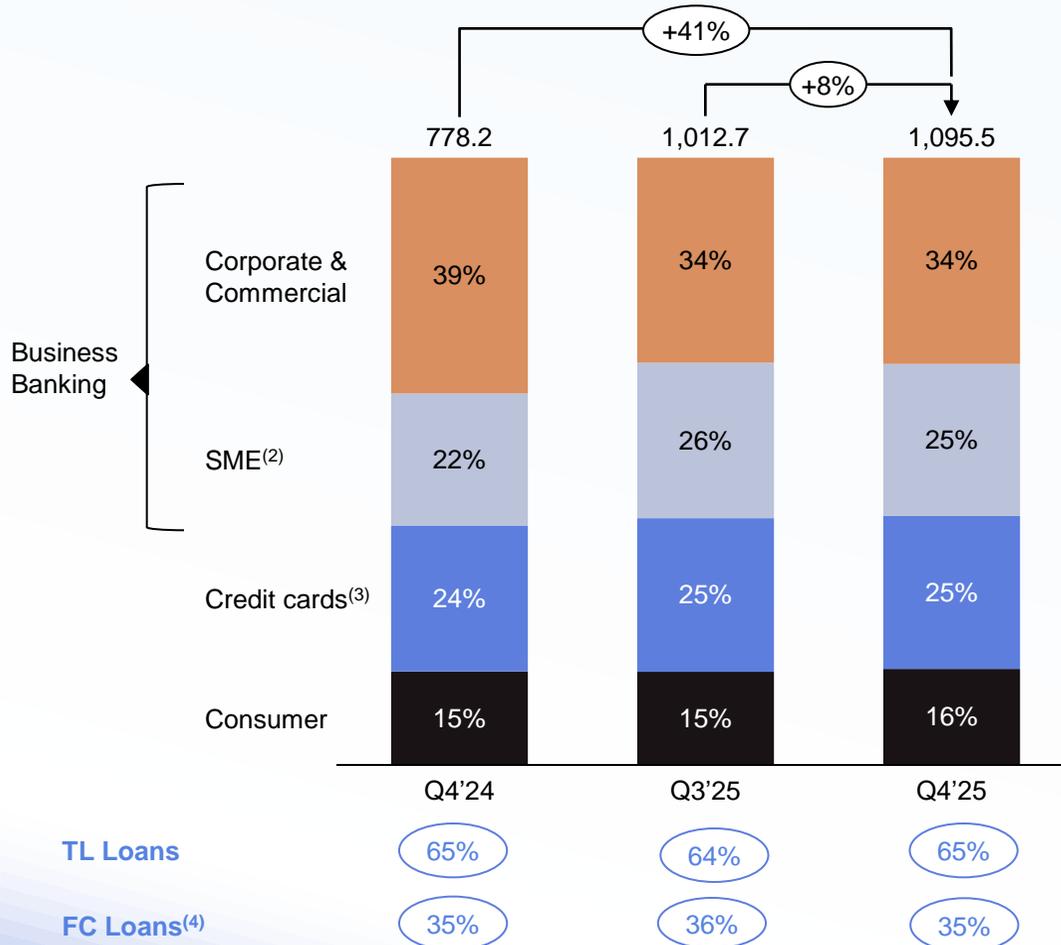


⁽¹⁾ For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spinned-off from the Bank within Q3'25.

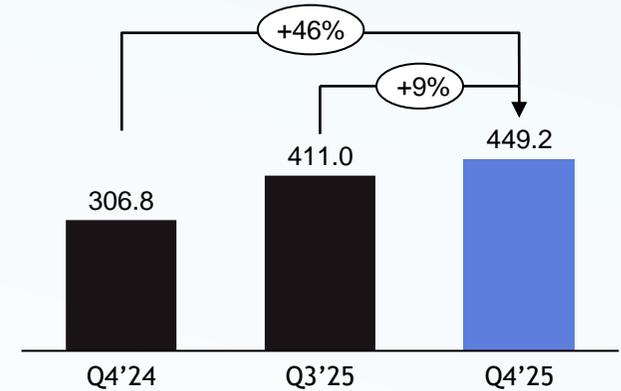
⁽²⁾ FC-indexed TL loans are shown in FC assets

Loans recorded a balanced 8% QoQ growth, supported evenly by Retail and Business segments

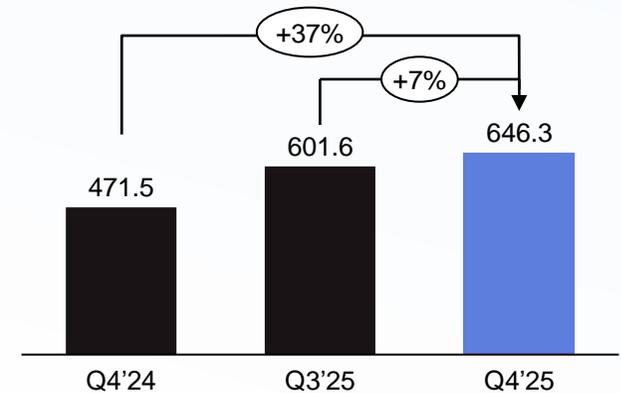
Performing Loans by Segment and Currency⁽¹⁾ (TL bn)



Retail Loans⁽¹⁾ (TL bn)



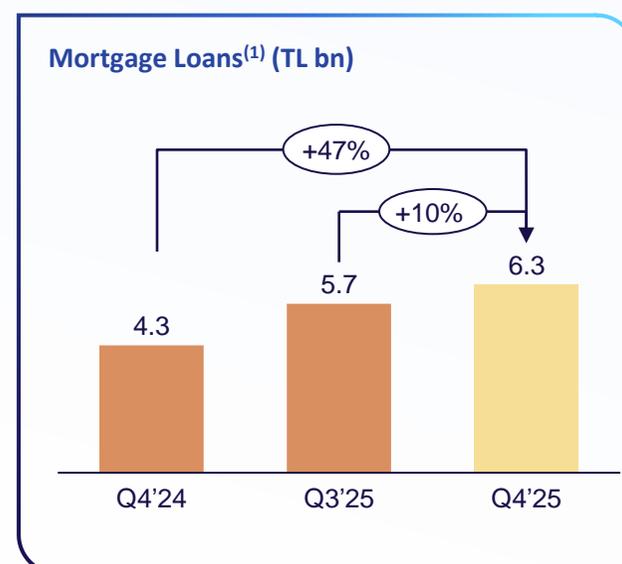
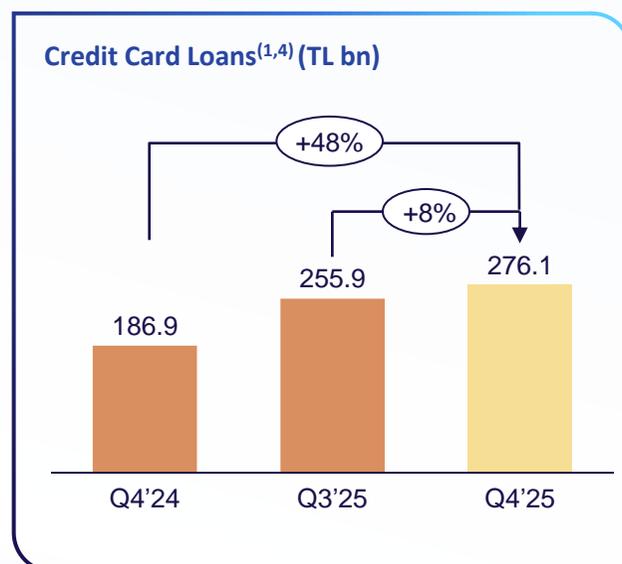
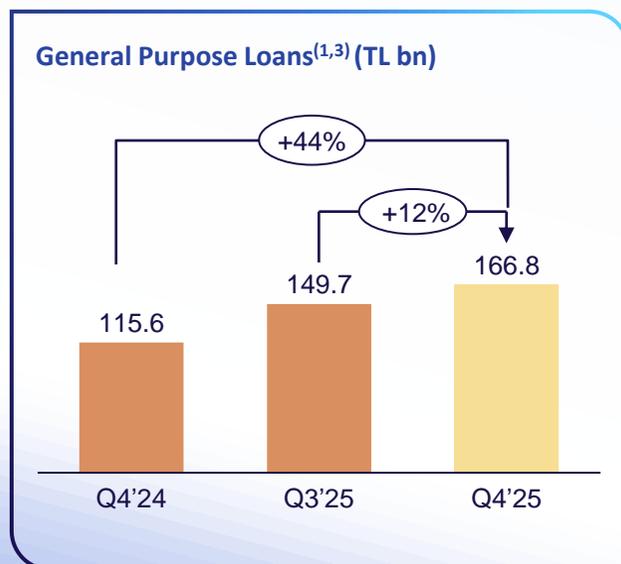
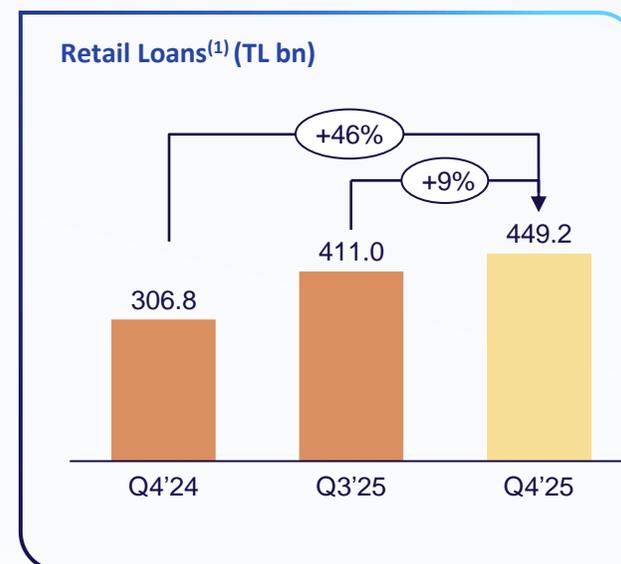
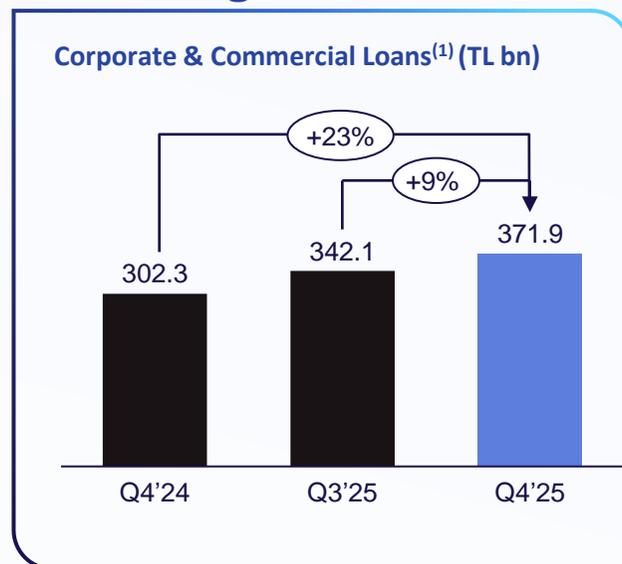
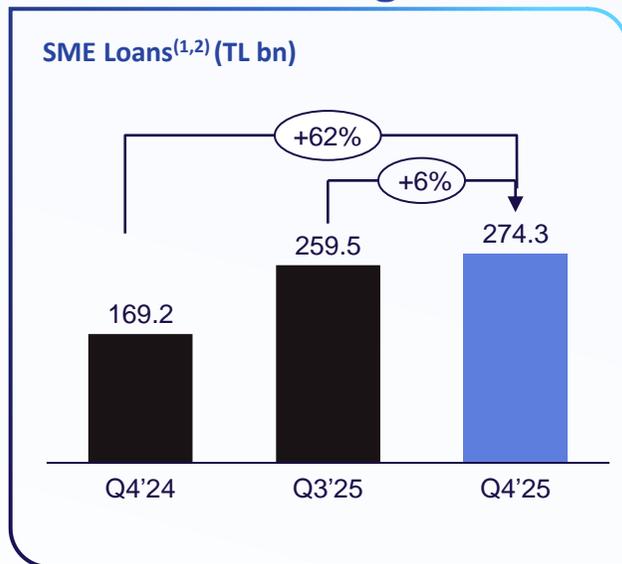
Business Loans⁽¹⁾ (TL bn)



(1) For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

(2) Based on BRSA segment definition (3) Excluding commercial credit cards (4) FC-indexed TL loans are shown in FC loans

Higher growth in SME benefited from volume threshold update to TL 1 bn annual sales, as Retail Banking sustained its robust growth across-the-board



(1) For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

(2) Based on BRSA segment definition (3) Including overdraft loans (4) Solely represents credit cards by individuals

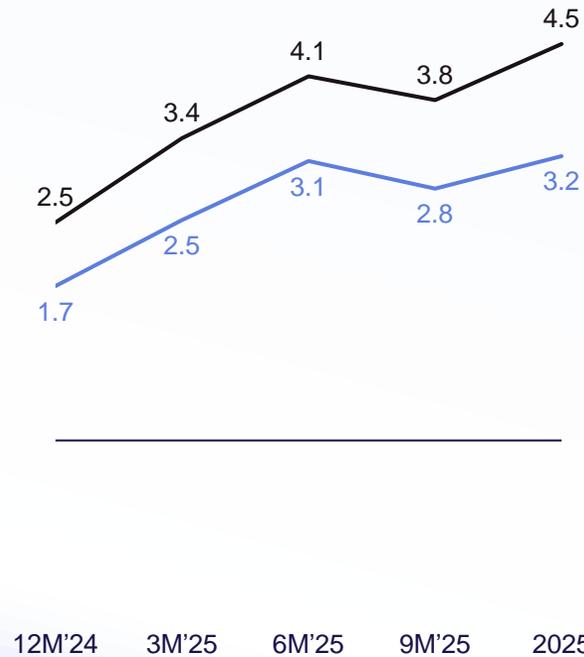
Business banking

Retail banking

NPL inflows continued in Retail segments due to still elevated interest rates, leading to high CoR. Normalization is underway along with the monetary easing

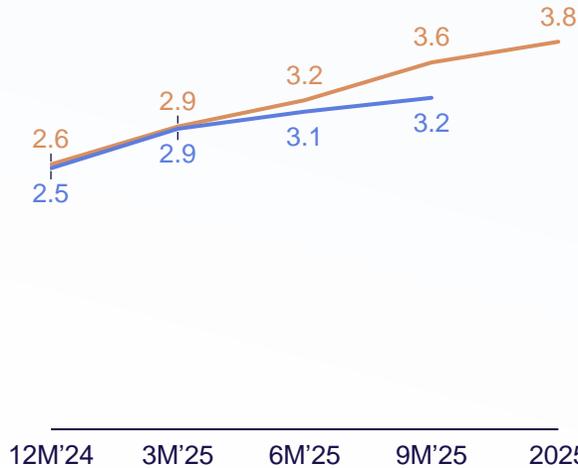
NPL Additions / Average Loans⁽¹⁾
(annualized, %)

— NPL Additions/Average Loans
— Net NPL Generation⁽²⁾/ Average Loans

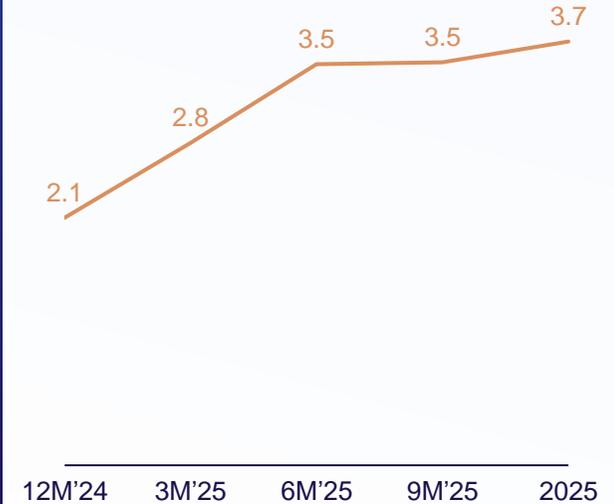


NPL Ratio⁽¹⁾ (% eop)

— QNB Türkiye
— Tier 1 private banks' average



Cost of Risk⁽¹⁾ (%)



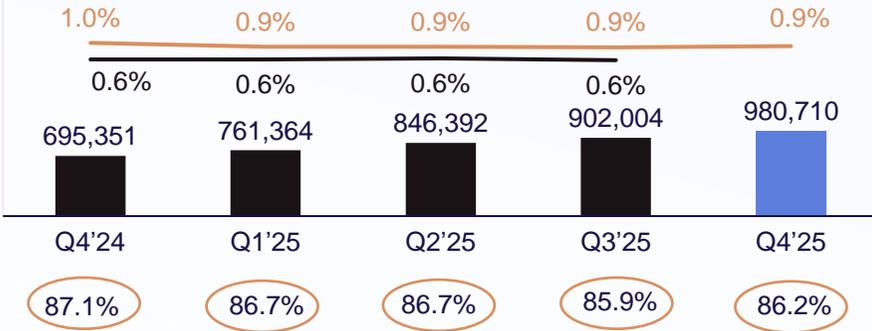
⁽¹⁾ For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spinned-off from the Bank within Q3'25.

⁽²⁾ Net NPL Generation = NPL Additions - NPL Collections

Conservative provisioning stance and staging policies maintained ○ as a % of gross loans for the relevant period

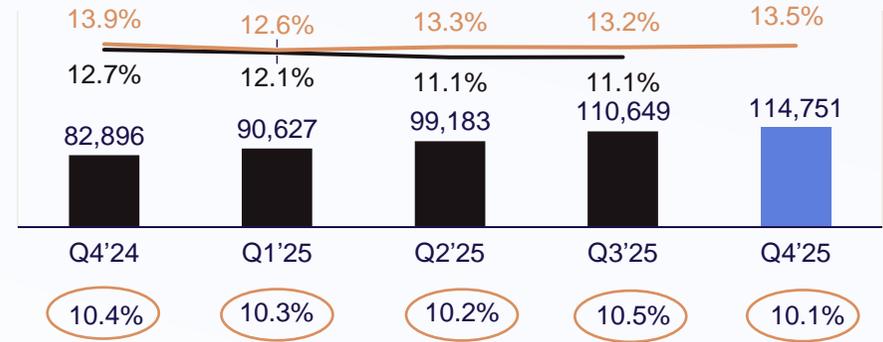
Stage 1 Loans & Coverage⁽¹⁾

— Tier 1 private banks' coverage ratio⁽²⁾ ■ Stage 1 loans (TL, mn)
— QNB Türkiye coverage ratio



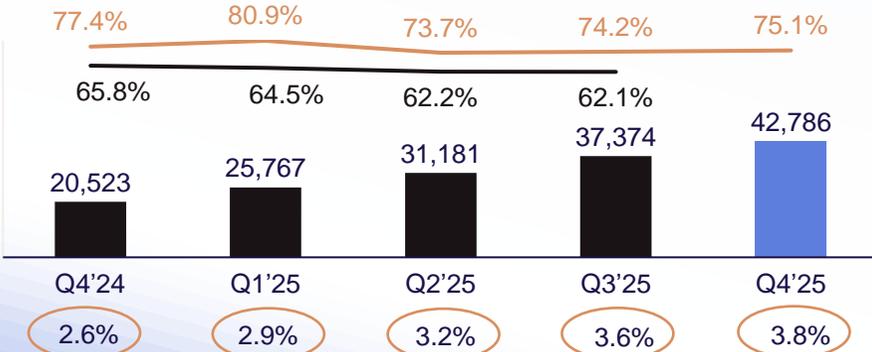
Stage 2 Loans & Coverage⁽¹⁾

— Tier 1 private banks' coverage ratio⁽²⁾ ■ Stage 2 loans (TL, mn)
— QNB Türkiye coverage ratio

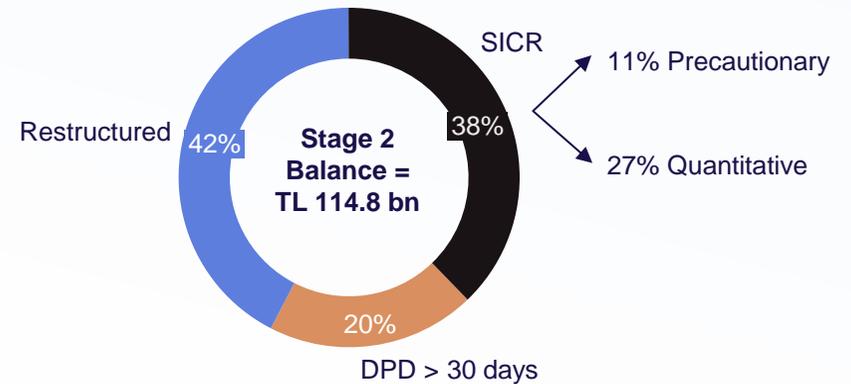


Stage 3 Loans & Coverage⁽¹⁾

— Tier 1 private banks' coverage ratio⁽²⁾ ■ Stage 3 loans (TL, mn)
— QNB Türkiye coverage ratio



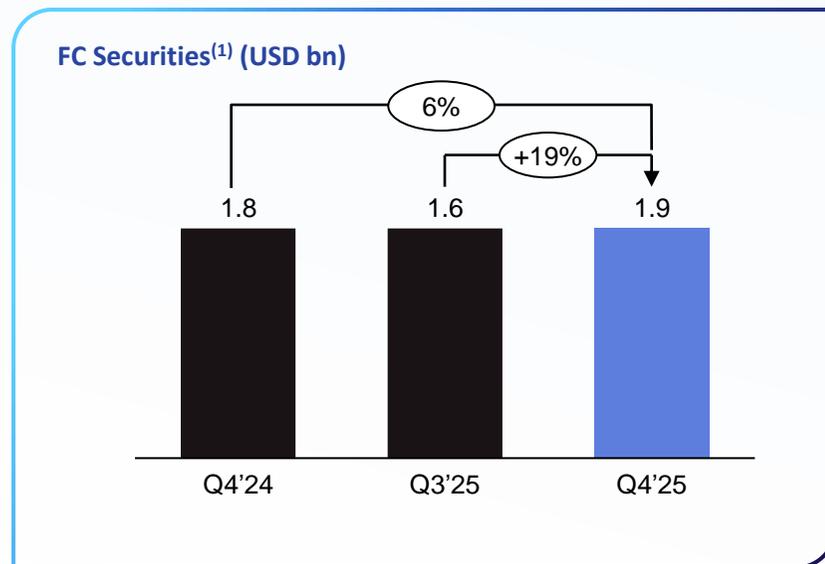
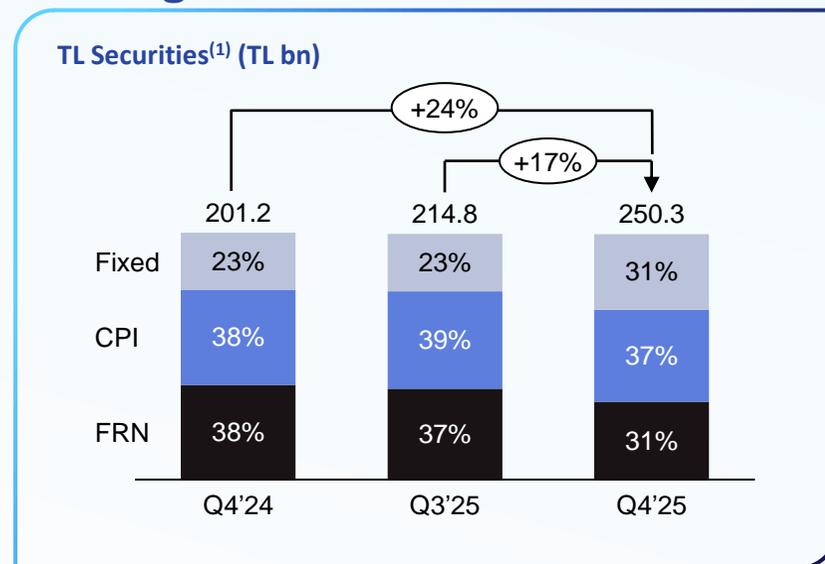
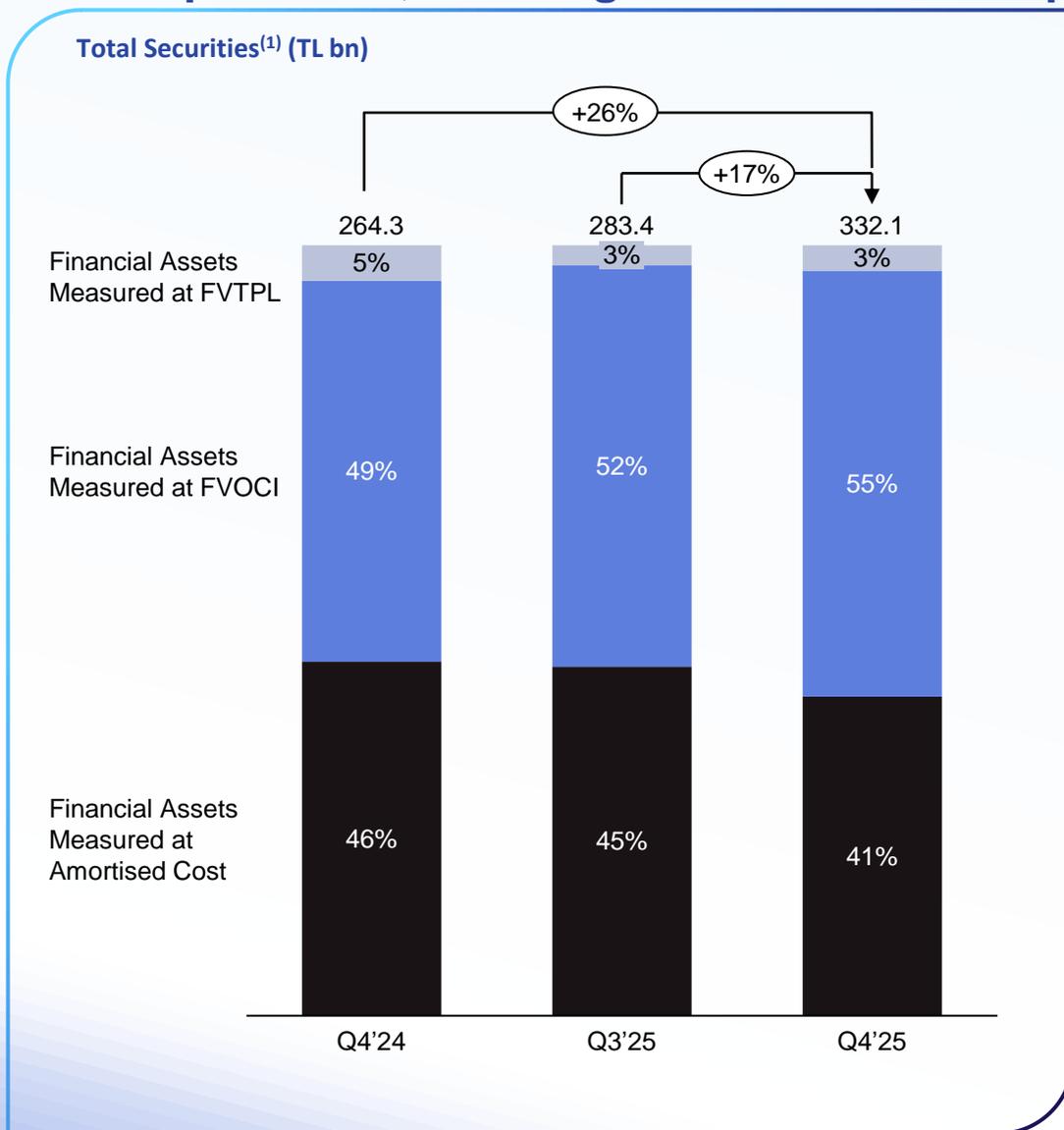
Stage 2 Composition



⁽¹⁾ For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

⁽²⁾ Ratio computed by dividing the sum of provisions for the relevant loan stage of individual banks by the sum of the loan balances of the related stage.

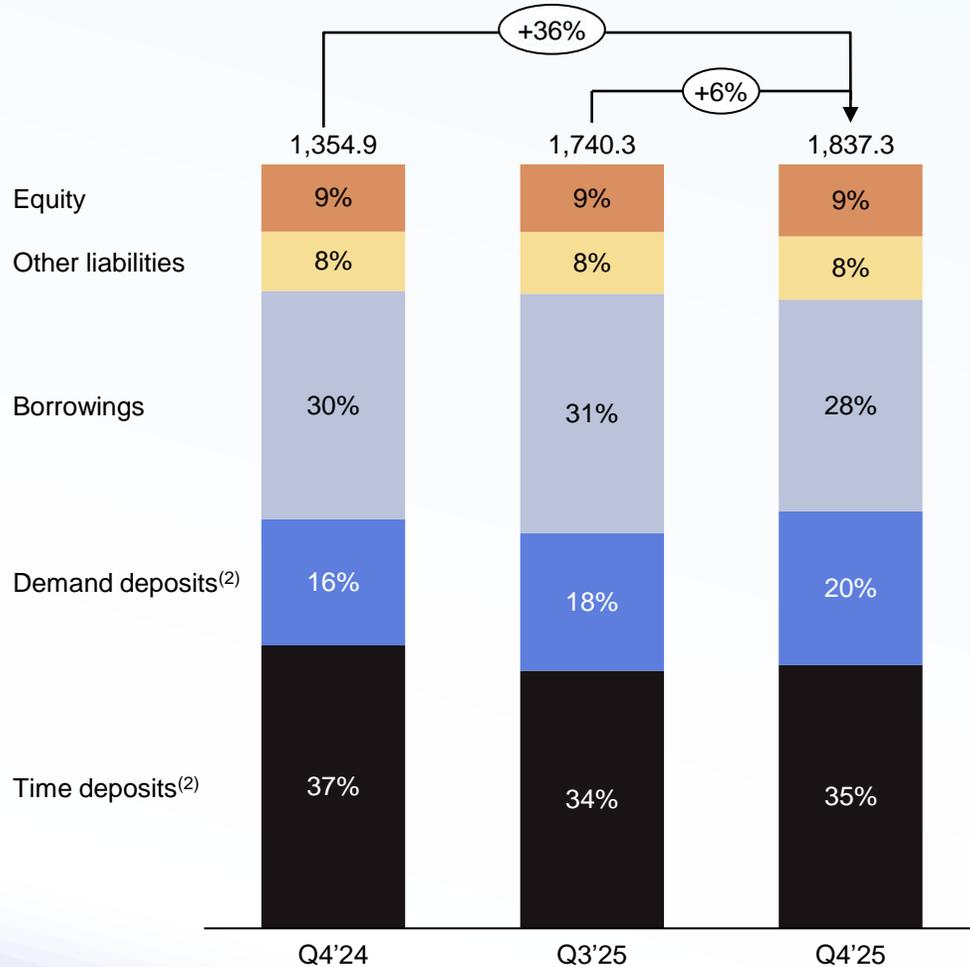
Securities portfolio recorded a balanced 17% QoQ growth, supported both by TL and FC portfolios, reaching TL 332.1 bn and representing 18% of asset base



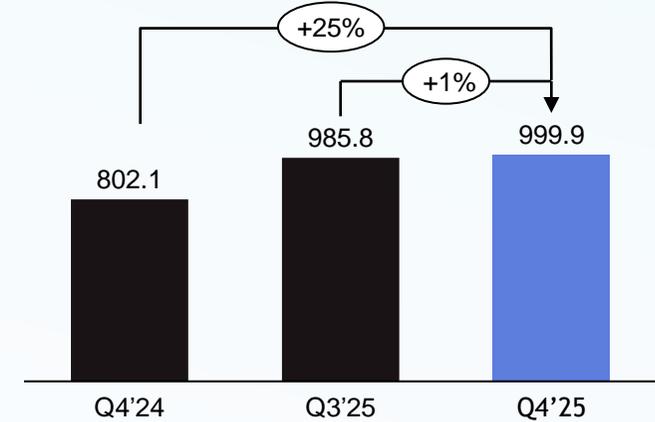
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Well-diversified & disciplined funding mix been utilized opportunistically...

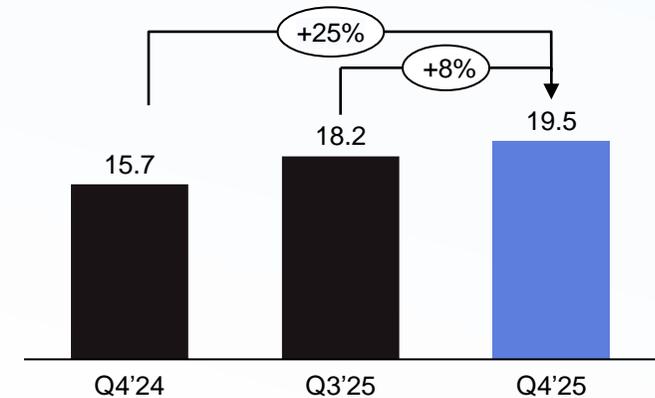
Total Liabilities⁽¹⁾ (TL bn)



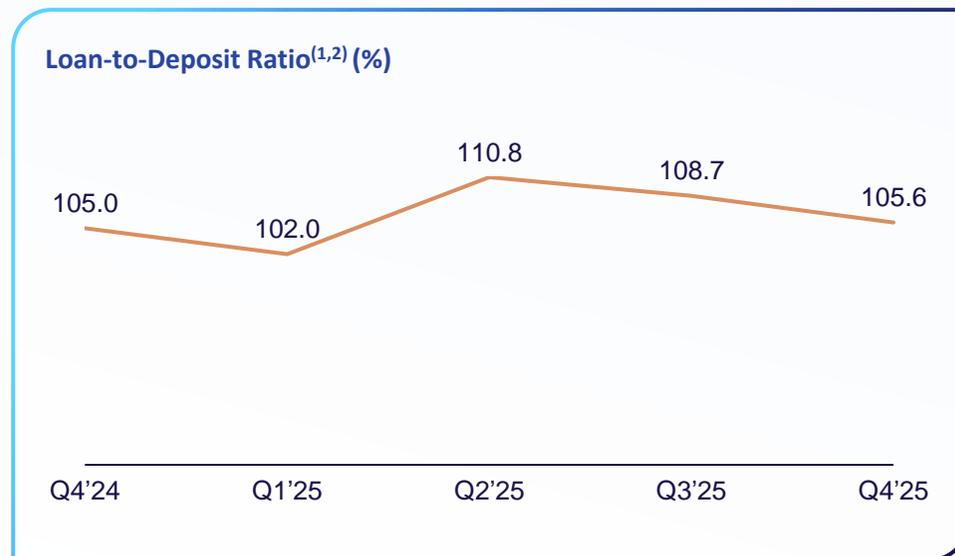
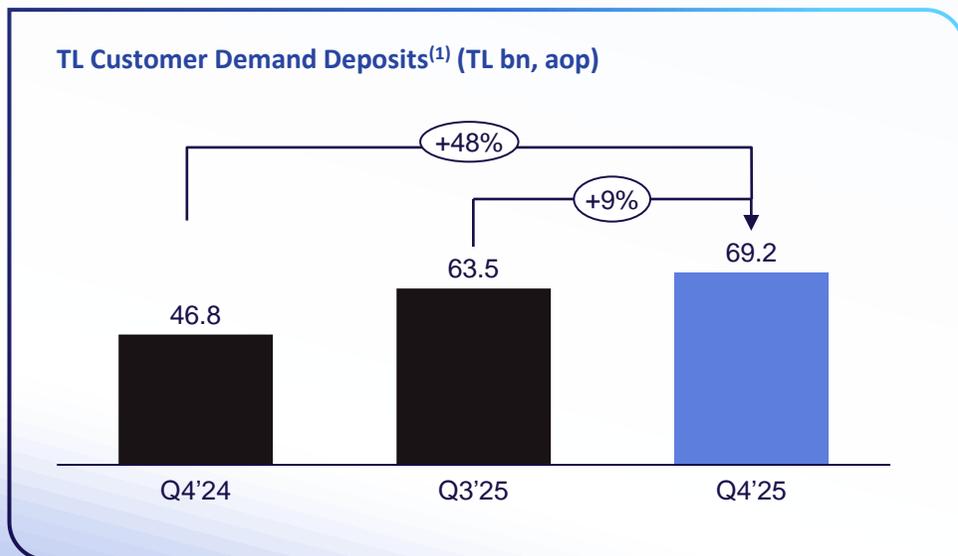
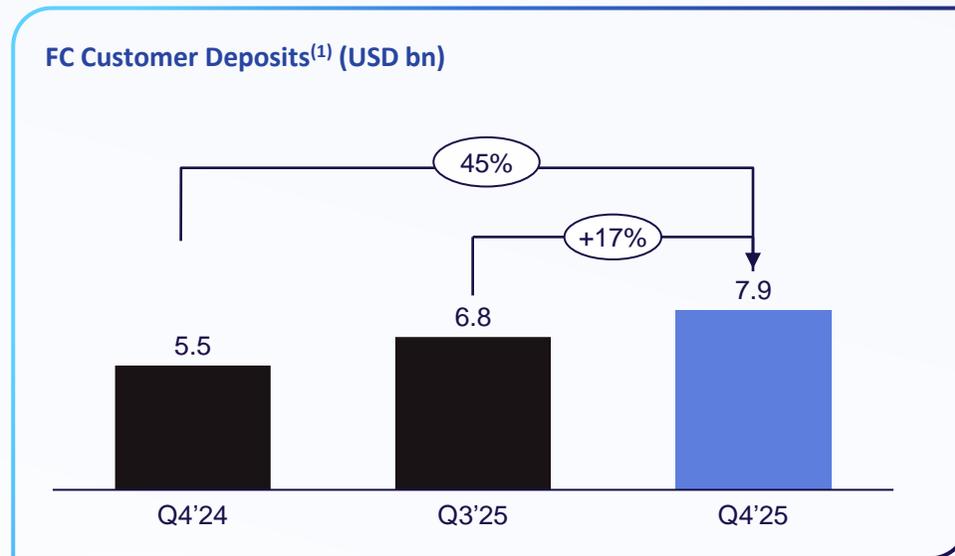
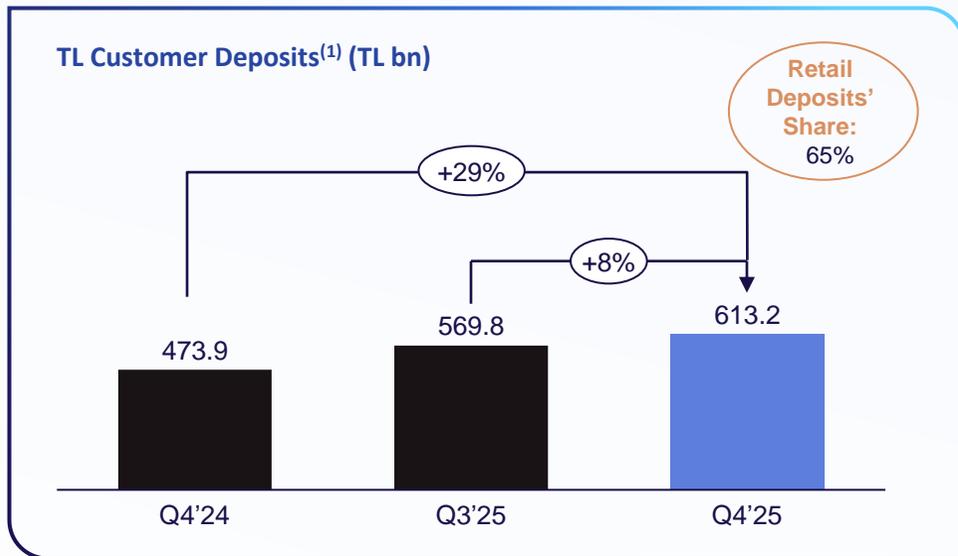
TL Liabilities⁽¹⁾ (TL bn)



FC Liabilities⁽¹⁾ (USD bn)



Deposits continued to be main funding source with a solid TL demand deposit base despite elevated interest rate, as volatility led to a spike in FC deposits

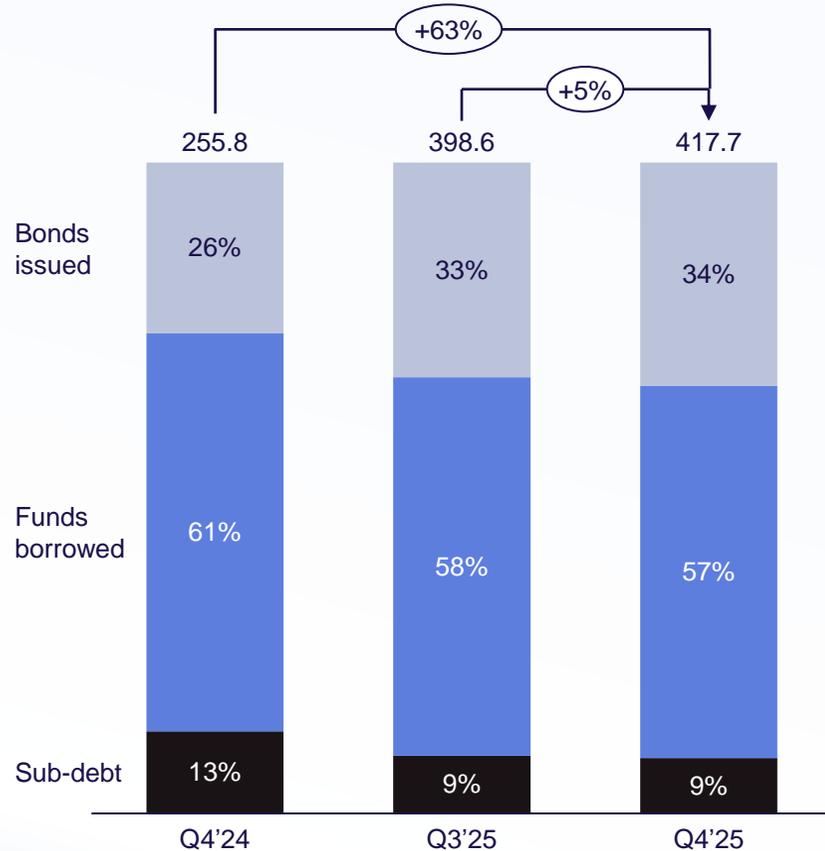


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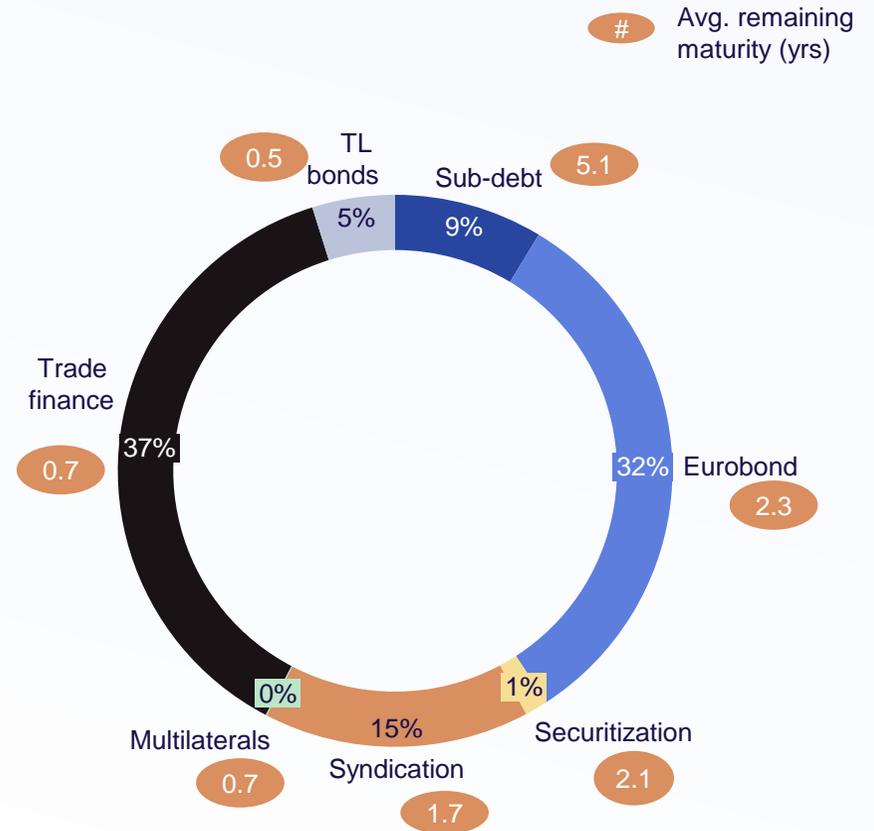
⁽²⁾ Including TL issued bonds, bank deposits & fiduciary deposits

Well-balanced wholesale borrowing mix been actively managed with a cost-oriented approach

Wholesale Borrowings^(1,2) by Type (TL bn)



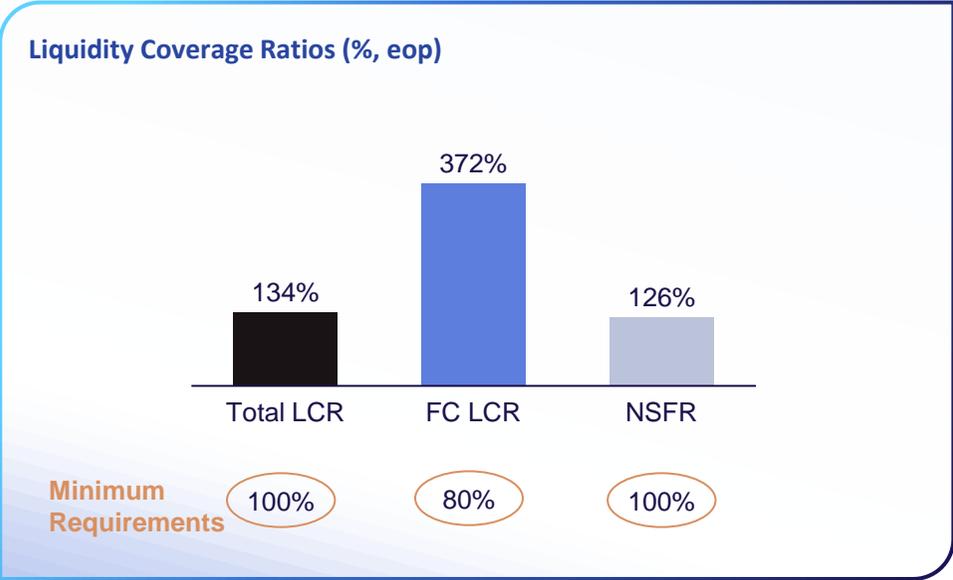
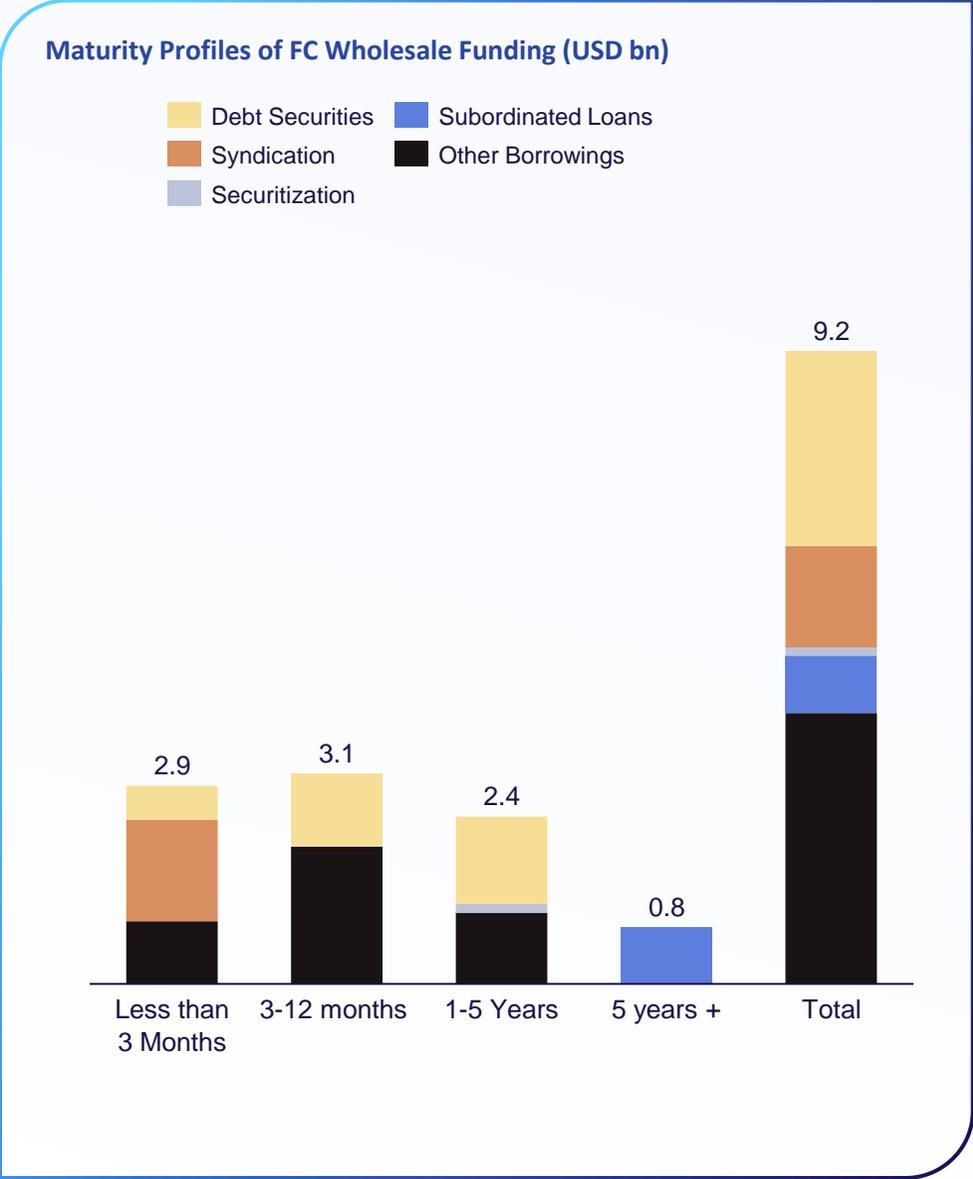
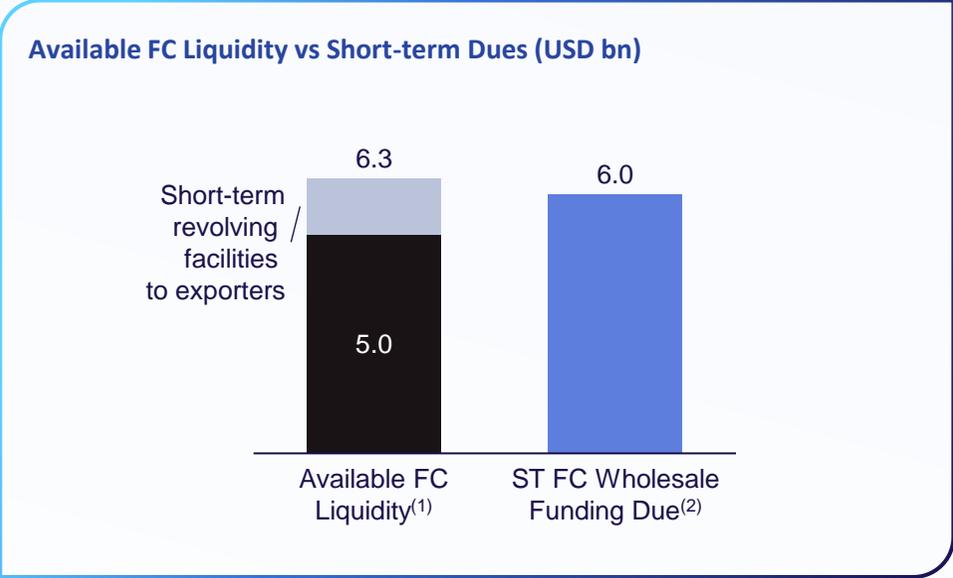
Wholesale Borrowings^(1,2) Breakdown



(1) For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

(2) Non-deposit funding except repo

Manageable external borrowings with extending maturity profile



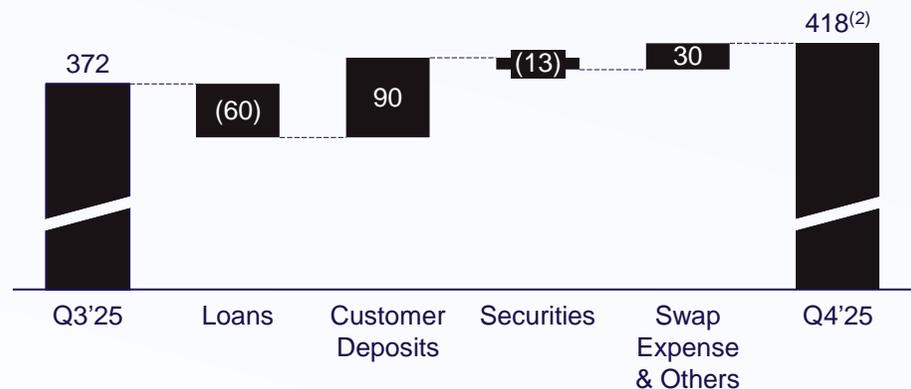
⁽¹⁾ Incorporates FC HQLA and FC swaps
⁽²⁾ FC wholesale funding due within 1 year

NIM recovery maintained albeit at a more gradual pace due to sluggish inflation trajectory & macroprudential measures that hindered the NIM recovery

Quarterly NIM after Swap⁽¹⁾ (bps)



Quarterly NIM after Swap Evolution⁽¹⁾ (bps)



TL Loan-Deposit Spread⁽¹⁾ (% , quarterly)



FC Loan-Deposit Spread⁽¹⁾ (% , quarterly)



(1) Prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services spinned-off from the Bank within Q3'25.

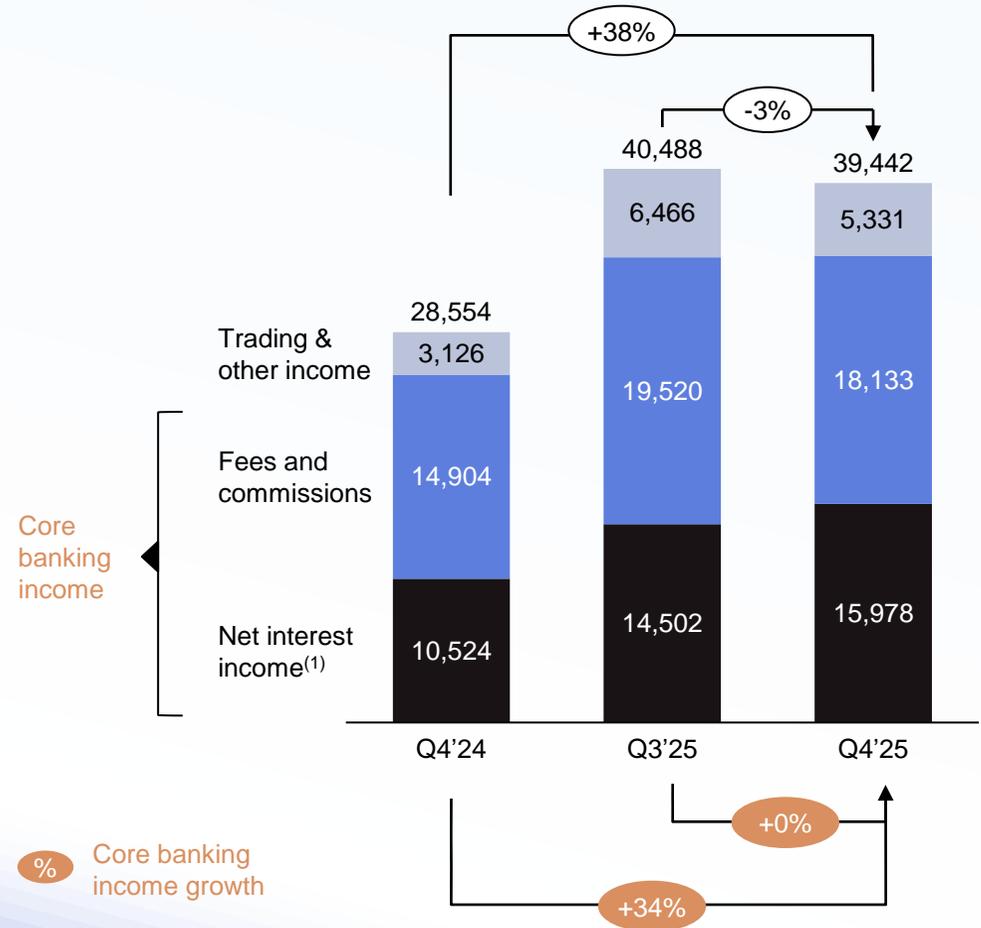
(2) October-October inflation realized at 32.9%.

An additional 100 bps increase in CPI reading would contribute TL 826 mn/yr to NII and 5 bps to annual NIM.

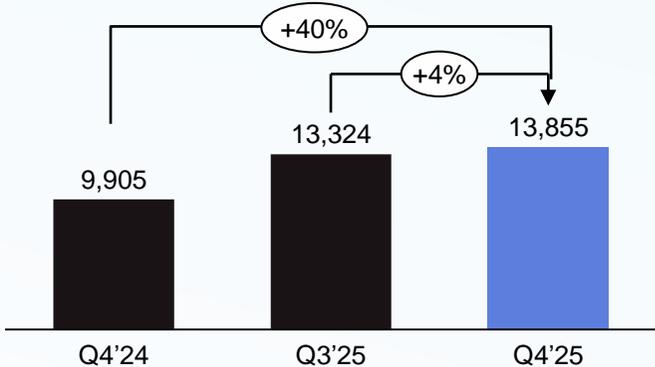
(3) Blended of time and demand deposits.

Robust core banking income & disciplined cost management led to an outstanding C/I ratio of 35%, even with the protracted NIM recovery and inflationary pressures on OPEX

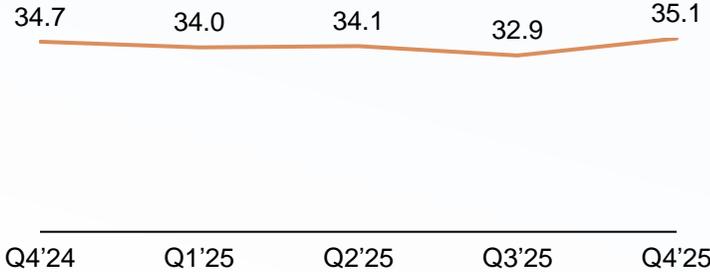
Total Operating Income (TL mn)



OpEx (TL mn)



Cost / Income (%)

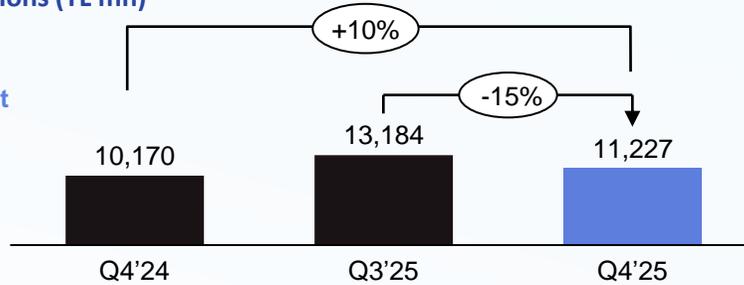


⁽¹⁾ Including swap expenses

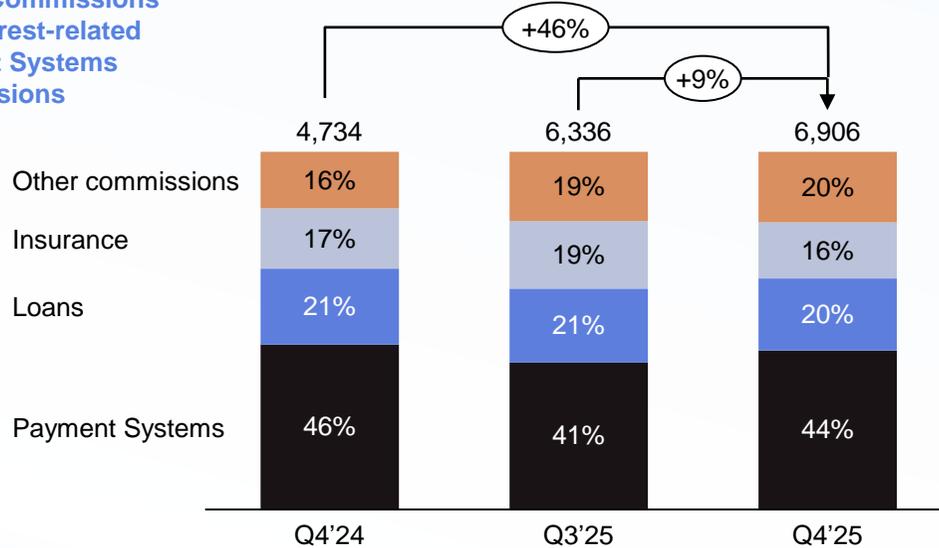
Interest-related F&C contracted on QoQ basis mainly because prior period included 2-months of Enpara.com's contribution. Nevertheless, growth in non-interest related F&C continued on volume growth

Net Fees and Commissions (TL mn)

Interest-related Payment Systems Commissions

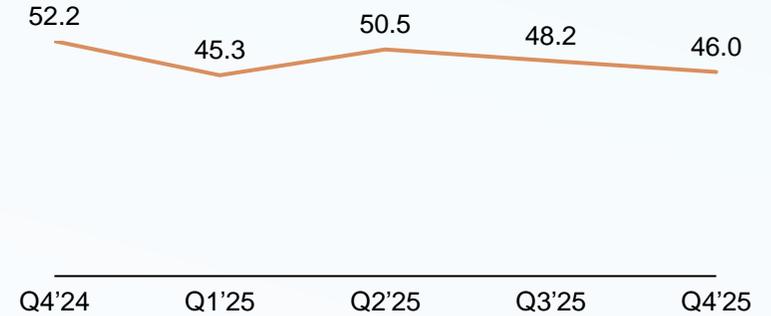


Fees & Commissions exc. Interest-related Payment Systems Commissions

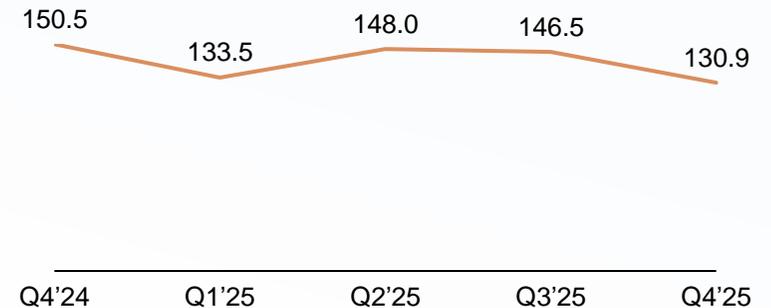


Total F&C **13,589** **19,520** **18,133**

Fees / Total Income (%)



Fees / OpEx (%)



Sustainability Governance

Embedding Sustainability at QNB Türkiye Across Strategy, Governance and Disclosure

Sustainability Strategy

- QNB Türkiye's roadmap focuses on the transformation of QNB Group and its stakeholders.

Sustainable Finance

Sustainable Operations

Beyond Banking

Green Transformation

Operational Transformation

Responsible Transformation

Transformation of Employees

Sustainability Governance

- Sustainability Committee** co-chaired by the CEO and Sustainability chairperson.
- Chief Risk Officer attends Committee meetings.
- Climate-related issues are addressed by the Board via the Sustainability and Risk Committee.



Female on the Board: **36%**



Independent Member⁽¹⁾: **36%**



BoD's sector experience in average: **31.6 Years**

Transparency and Engagement

- Key financial and sustainability disclosures are **assured by independent external auditors.**
 - QNB Türkiye Integrated Annual Report
 - Sustainability Report Compliant with **TSRS**
- More information is available on the [Bank's sustainability website](#) along with other reports.
- Compliance with international standards and collaboration with both national and international initiatives;



Climate Strategy and Risk Management

Our Sustainability strategy focuses on the management of environmental and social risks of the Bank's loan portfolio and operations

Decarbonisation of Portfolio Emissions

Net Zero Commitment

- Commitment to achieving Net Zero by 2050, by reducing portfolio and operational emissions aligning with global and local climate pathways.

Portfolio Emissions Calculation

- Measuring Category 15 – investment emissions since 2023
- QNB Group PCAF membership since 2024.

Coal Phase Out Commitment

- Not lending to new coal thermal power plants and new coal mining project finance investments since 2021.

Expanded the Exclusion List with;

- Production or trade in wood or other forestry products other than from sustainably managed forests,
- Production or trade of radioactive products, and commercial logging operations in primary tropical moist forests,
- Cap on financing for alcohol, tobacco, and coal transport.

E&S Risk Management

- Risk assessment via ESRA Model for all project finance loans with an amount of a minimum USD 10 million, and a tenor of 24 months and above and all loan applications with a credit amount of a minimum of 25 million USD and a tenor of 24 months and above.

Climate Risk Monitoring

- Climate, transition and physical stress testing, and R&O analysis

Decarbonisation of Operational Emissions

- **Managing Climate, Forest and Water-Related Risks Across Our Value Chain**



**2025 CDP
Triple Global A List**

- **Zero Scope 2 Emissions:** 100% Renewable Energy in electricity consumption.
- **5 MW Self-Consumption SPP:** Covers 80% of HQ power needs and delivers TL 24⁽⁵⁾ mn annual cost savings.
- Scope 1 & 2 emissions reduced by **70%** ⁽¹⁾⁽³⁾.
- Scope 3 emissions reduced by **48.7%** ⁽²⁾⁽³⁾ since 2021.
- **Environment-friendly Buildings:**
3 HQ & 100 branches with ISO 14001 Certificates
2 HQ buildings ISO 50001 Certificates,
3 HQ & 100 branches with Zero Waste Certificates⁽⁴⁾



Sustainable Finance 1/2

QNB Türkiye has a sizable diversified pool of sustainable assets

37.80%

Green Social Eligible Loans/ Project Finance Portfolio⁽¹⁾⁽²⁾

61.24%

Eligible Renewable Energy Projects/Total Energy Generation Projects⁽¹⁾⁽²⁾

100%

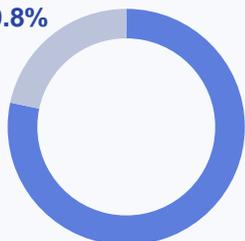
Renewable Energy Projects / Project Finance Energy Projects Portfolio

30.40%

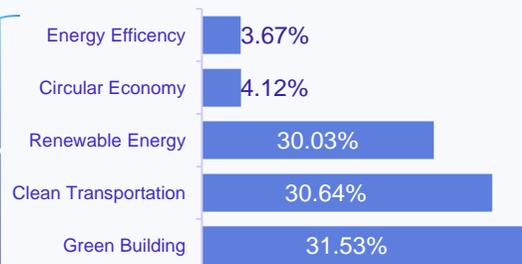
Sustainable Funding/Wholesale Funding Portfolio⁽³⁾

Sustainable Eligible Project Portfolio

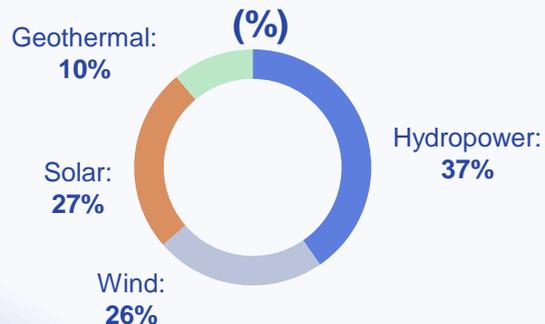
Social Loan:
20.8%



Green Loan:
79.2%



Distribution of project finance loans provided for RE investments



Sustainable Products & Services

Sustainable Finance & Product Framework with SPO

- Green/Sustainable Deposit
- Green Transformation Loan Programme – Green Loan
- Renewable Energy & Energy Efficiency Loans
- Clean Energy and Water Fund & Clean Energy Index Equity-Intensive Exchange Traded Fund
- Earthquake Region Supporting Loan
- A and B Energy Class Housing Loan
- Electric Vehicle Loan
- Self-Consumption-Based Unlicensed SPP Financing

Sustainable Finance 2/2: Funding Strength & Disciplined Growth

Sustainable funding constitutes 30.40% of our wholesale funding portfolio

Sustainable Wholesale Borrowing Highlights

Syndicated Loans with ESG Component

- Sustainability Linked Loan Syndications
 - \$450mn SLL on Nov 2025
 - 2-3Y tenor tranches
 - First & only 2Y and 3Y tenor tranche in Türkiye
- Sustainable Syndicated Loans
 - \$600mn SL on May 2025
 - 1-2-3Y tenor tranches

Foreign Trade Financing

- \$105 mn Green, \$8mn Blue Trade Finance

30.40%

Sustainable
Funding/Wholesale
Funding Portfolio

Private Placements

- \$100 mn Sustainable Bond with EBRD in 2025
- \$100 mn Transition Bond with IFC in 2025, first of its kind
- \$100 mn Green Bond with EBRD & IFC in 2024
- \$55 mn Social Bond in 2025
- \$25 mn Blue Bond with IFC, first in Türkiye in 2024
- \$20 mn Green Bond with Amundi in 2025
- \$20 mn Green Bond with Responsibility Fund in 2024

Public Bond Issues

- \$500 mn Sustainable Eurobond in 2024

Other Sustainable Financing Products

Green/Sustainable Deposits

- 1st Sustainable Deposit Product in Türkiye offered to ESG sensitive clients First in Türkiye

Sustainable Local Bond

- TL 250mn Sustainable Local Bond issuance in 2025

Sustainability Linked IRS

- Türkiye's first sustainability-linked Interest Rate Swap (IRS) transaction



Appendix

BRSA Bank-Only Key Financial Ratios

		2022	2023	2024 ⁽¹⁾	2025	Q2'25 ⁽¹⁾	Q3'25	Q4'25
Profitability	RoAE	53.1%	57.5%	36.2%	33.6%	32.2%	32.6%	33.7%
	RoAA	3.5%	4.3%	2.7%	2.7%	2.5%	2.6%	3.1%
	Cost / Income	23.3%	25.7%	36.6%	34.0%	34.1%	32.9%	35.1%
	NIM after swap expense	8.6%	4.8%	2.7%	3.7%	3.3%	3.7%	4.2%
Liquidity	Loans / Deposits⁽²⁾	86.5%	89.8%	105.0%	105.6%	110.8%	108.7%	105.6%
	LCR (aop)	169.5%	174.9%	160.1%	136.8%	142.9%	138.1%	131.8%
Asset Quality	NPL Ratio	2.5%	1.7%	2.6%	3.8%	3.2%	3.6%	3.8%
	Cost of Risk	1.8%	2.7%	2.1%	3.7%	4.1%	3.5%	4.2%
Solvency	CAR	15.1%	16.7%	17.3%	18.2%	15.7%	17.8%	18.2%
	Tier I Ratio	12.3%	13.8%	14.8%	16.0%	13.6%	15.5%	16.0%
	Liability/Equity	13.6x	12.1x	11.4x	10.6x	11.6x	11.3x	10.6x

QNB Türkiye | BRSA Bank-Only Summary Financials

Income Statement

TL, mn	Q3'25	Q4'25	ΔQoQ	2024	2025	ΔYoY
Net Interest Income (After Swap Expenses)	14,502	15,979	10%	30,299	54,579	80%
Net Fees & Commissions Income	19,520	18,133	(7%)	49,642	71,470	44%
Trading & Other Income	6,466	5,330	(18%)	14,341	24,353	70%
Total Operating Income	40,488	39,442	(3%)	94,282	150,402	60%
Operating Expenses	(13,324)	(13,855)	4%	(34,466)	(51,167)	48%
Net Operating Income	27,164	25,587	(6%)	59,816	99,235	66%
Provisions	(9,435)	(11,423)	21%	(17,604)	(37,748)	114%
Free Provisions	(1,500)	1,000	n.m.	2,100	(1,800)	n.m.
Profit Before Tax	16,229	15,164	(7%)	44,312	59,687	35%
Tax Expenses	(4,186)	(1,316)	(69%)	(8,139)	(11,872)	46%
Profit After Tax	12,043	13,848	15%	36,173	47,815	32%

Balance Sheet⁽¹⁾

TL, mn	Q4'24	Q3'25	Q4'25	ΔQoQ	ΔYoY
Cash & Banks ⁽²⁾	237,147	344,612	289,442	(16%)	22%
Securities	264,280	283,368	332,099	17%	26%
Net Loans	764,238	999,568	1,081,464	8%	42%
Fixed Asset and Investments ⁽³⁾	44,772	53,983	61,806	14%	38%
Other Assets	44,506	58,777	72,470	23%	63%
Total Assets	1,354,943	1,740,308	1,837,281	6%	36%
Deposits	725,385	899,745	1,002,507	11%	38%
Customer	667,815	850,643	953,722	12%	43%
Bank	57,570	49,102	48,785	-1%	(15%)
Borrowings	405,263	546,073	509,682	-7%	26%
Bonds Issued	67,182	131,550	143,202	9%	113%
Funds Borrowed	156,319	231,686	238,988	3%	53%
Sub-debt	32,299	35,365	35,538	0%	10%
Repo	149,463	147,472	91,954	(38%)	(38%)
Other	105,180	140,976	152,216	8%	45%
Equity	119,116	153,514	172,876	13%	45%
Total Liabilities & Equity	1,354,943	1,740,308	1,837,281	6%	36%

⁽¹⁾ For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spinned-off from the Bank within Q3'25.

⁽²⁾ Includes CBRT, banks, interbank and other financial institutions

⁽³⁾ Including subsidiaries

BRSA Consolidated Key Financial Ratios

		2022	2023	2024 ⁽¹⁾	2025	Q2'25 ⁽¹⁾	Q3'25	Q4'25
Profitability	RoAE	53.0%	57.5%	36.2%	33.5%	32.2%	32.6%	33.7%
	RoAA	3.4%	4.1%	2.7%	2.7%	2.4%	2.5%	3.0%
	Cost / Income	23.9%	27.5%	38.0%	35.3%	36.0%	34.1%	35.9%
	NIM after swap expense	8.7%	5.4%	3.2%	4.5%	3.8%	4.3%	4.8%
Liquidity	Loans / Deposits⁽²⁾	88.2%	90.5%	102.0%	108.6%	110.4%	108.6%	106.4%
	LCR (aop)	163.2%	168.6%	158.2%	137.5%	141.9%	139.6%	133.4%
Asset Quality	NPL Ratio	2.5%	1.7%	2.4%	3.7%	3.0%	3.5%	3.7%
	Cost of Risk	1.8%	2.6%	2.1%	3.6%	4.0%	3.4%	4.0%
Solvency	CAR	14.5%	15.9%	16.7%	17.2%	14.8%	16.8%	17.2%
	Tier I Ratio	11.7%	13.2%	14.1%	15.1%	12.7%	14.7%	15.1%
	Liability/Equity	14.0x	12.5x	11.7x	11.1x	12.0x	11.8x	11.1x

QNB Türkiye | BRSA Consolidated Summary Financials

Income Statement

TL, mn	Q3'25	Q4'25	ΔQoQ	2024	2025	ΔYoY
Net Interest Income (After Swap Expenses)	17,655	19,351	10%	38,111	66,771	75%
Net Fees & Commissions Income	21,488	20,525	(4%)	53,706	78,990	47%
Trading & Other Income	4,332	2,515	(42%)	9,524	16,219	70%
Total Operating Income	43,474	42,391	(2%)	101,341	161,979	60%
Operating Expenses	(14,835)	(15,203)	2%	(38,482)	(57,166)	49%
Net Operating Income	28,640	27,188	(5%)	62,859	104,813	67%
Provisions	(9,628)	(11,620)	21%	(17,842)	(38,459)	116%
Free Provisions	(1,500)	1,000	n.m.	2,100	(1,800)	n.m.
Profit Before Tax	17,511	16,568	(5%)	47,117	64,554	37%
Tax Expenses	(5,464)	(2,717)	(50%)	(10,935)	(16,728)	53%
Profit After Tax	12,048	13,851	15%	36,182	47,826	32%

Balance Sheet⁽¹⁾

TL, mn	Q4'24	Q3'25	Q4'25	ΔQoQ	ΔYoY
Cash & Banks ⁽²⁾	242,954	354,475	302,847	(15%)	25%
Securities	269,806	293,562	343,540	17%	27%
Net Loans ⁽³⁾	805,050	1,056,938	1,144,571	8%	42%
Fixed Asset and Investments	28,040	30,208	34,685	15%	24%
Other Assets	52,314	69,402	85,081	23%	63%
Total Assets	1,398,166	1,804,585	1,910,724	6%	37%
Deposits	723,596	898,430	1,000,534	11%	38%
Customer	666,026	849,328	951,749	12%	43%
Bank	57,570	49,102	48,785	(1%)	(15%)
Borrowings	441,072	597,214	567,856	(5%)	29%
Bonds Issued	72,613	137,482	148,305	8%	104%
Funds Borrowed	186,395	276,073	291,720	6%	57%
Sub-debt	32,299	35,365	35,538	0%	10%
Repo	149,765	148,294	92,292	(38%)	(38%)
Other	114,353	155,390	169,418	9%	48%
Equity	119,145	153,551	172,916	13%	45%
Total Liabilities & Equity	1,398,166	1,804,585	1,910,724	6%	37%

⁽¹⁾ For comparability purposes, prior period balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spinned-off from the Bank within Q3'25.

⁽²⁾ Includes CBRT, banks, interbank, other financial institutions

⁽³⁾ Including Leasing & Factoring receivables

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