

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

**QNB BANK ANONİM ŞİRKETİ**  
**CONSOLIDATED BALANCE SHEET – STATEMENT OF FINANCIAL POSITION**  
**FOR THE PERIOD ENDED MARCH 31, 2026**

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

**I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION**

ASSETS	Section 5 Part I	Current Period 31.03.2026			Prior Period 31.12.2025		
		TL	FC	Total	TL	FC	Total
<b>I. FINANCIAL ASSETS (NET)</b>		<b>306,389,545</b>	<b>303,161,284</b>	<b>609,550,829</b>	<b>291,281,749</b>	<b>237,695,844</b>	<b>528,977,593</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>139,970,636</b>	<b>244,925,415</b>	<b>384,896,051</b>	<b>123,073,619</b>	<b>179,773,620</b>	<b>302,847,239</b>
1.1.1 Cash and Balances with Central Bank	(1)	128,136,458	212,980,688	341,117,146	101,058,237	154,793,269	255,851,506
1.1.2 Banks	(3)	9,192,375	31,972,835	41,165,210	10,112,419	25,001,508	35,113,927
1.1.3 Money Market Placement	(4)	2,654,137	-	2,654,137	11,913,009	-	11,913,009
1.1.4 Expected Credit Losses (-)		12,334	28,108	40,442	10,046	21,157	31,203
<b>1.2 Financial Assets at Fair Value Through Profit or Loss</b>	<b>(2)</b>	<b>15,859,645</b>	<b>3,690,499</b>	<b>19,550,144</b>	<b>10,648,357</b>	<b>5,883,876</b>	<b>16,532,233</b>
1.2.1 Government Debt Securities		9,142,307	1,977,121	11,119,428	4,434,400	4,074,056	8,508,456
1.2.2 Equity Securities		1,653,863	642,510	2,296,373	1,841,743	610,612	2,452,355
1.2.3 Other Financial Assets		5,063,475	1,070,868	6,134,343	4,372,214	1,199,208	5,571,422
<b>1.3 Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>(5)</b>	<b>132,894,929</b>	<b>39,913,867</b>	<b>172,808,796</b>	<b>149,783,325</b>	<b>39,231,258</b>	<b>189,014,583</b>
1.3.1 Government Debt Securities		132,893,406	39,890,154	172,783,560	149,781,806	39,207,845	188,989,651
1.3.2 Equity Securities		1,523	23,713	25,236	1,519	23,413	24,932
1.3.3 Other Financial Assets		-	-	-	-	-	-
<b>1.4 Derivative Financial Assets</b>	<b>(2,13)</b>	<b>17,664,335</b>	<b>14,631,503</b>	<b>32,295,838</b>	<b>7,776,448</b>	<b>12,807,090</b>	<b>20,583,538</b>
1.4.1 Derivative Financial Assets at Fair Value Through Profit/Loss		8,541,766	12,568,076	21,109,842	3,544,923	10,869,383	14,414,306
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		9,122,569	2,063,427	11,185,996	4,231,525	1,937,707	6,169,232
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)</b>		<b>882,200,158</b>	<b>465,935,015</b>	<b>1,348,135,173</b>	<b>834,336,988</b>	<b>448,227,079</b>	<b>1,282,564,067</b>
<b>2.1 Loans</b>	<b>(6)</b>	<b>823,328,050</b>	<b>385,356,587</b>	<b>1,208,684,637</b>	<b>751,654,220</b>	<b>368,699,439</b>	<b>1,120,353,659</b>
<b>2.2 Lease Receivables</b>	<b>(12)</b>	<b>11,859,011</b>	<b>38,695,227</b>	<b>50,554,238</b>	<b>10,210,344</b>	<b>36,454,319</b>	<b>46,664,663</b>
<b>2.3 Factoring Receivables</b>	<b>(7)</b>	<b>24,879,616</b>	<b>9,797,763</b>	<b>34,677,379</b>	<b>26,447,475</b>	<b>9,348,345</b>	<b>35,795,820</b>
<b>2.4 Other Financial Assets Measured at Amortized Cost</b>	<b>(8)</b>	<b>77,329,988</b>	<b>42,048,949</b>	<b>119,378,937</b>	<b>95,154,259</b>	<b>42,857,173</b>	<b>138,011,432</b>
2.4.1 Government Debt Securities		77,329,988	42,048,949	119,378,937	95,154,259	42,857,173	138,011,432
2.4.2 Other Financial Assets		-	-	-	-	-	-
<b>2.5 Expected Credit Losses (-)</b>		<b>55,196,507</b>	<b>9,963,511</b>	<b>65,160,018</b>	<b>49,129,310</b>	<b>9,132,197</b>	<b>58,261,507</b>
<b>III. ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	<b>(16)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>567,377</b>	<b>-</b>	<b>567,377</b>	<b>567,377</b>	<b>-</b>	<b>567,377</b>
<b>4.1 Investments in Associates (Net)</b>	<b>(9)</b>	<b>58,531</b>	<b>-</b>	<b>58,531</b>	<b>58,531</b>	<b>-</b>	<b>58,531</b>
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		58,531	-	58,531	58,531	-	58,531
<b>4.2 Subsidiaries (Net)</b>	<b>(10)</b>	<b>506,046</b>	<b>-</b>	<b>506,046</b>	<b>506,046</b>	<b>-</b>	<b>506,046</b>
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		506,046	-	506,046	506,046	-	506,046
<b>4.3 Joint Ventures (Net)</b>	<b>(11)</b>	<b>2,800</b>	<b>-</b>	<b>2,800</b>	<b>2,800</b>	<b>-</b>	<b>2,800</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Joint Ventures		2,800	-	2,800	2,800	-	2,800
<b>V. PROPERTY AND EQUIPMENT (Net)</b>		<b>26,688,901</b>	<b>564</b>	<b>26,689,465</b>	<b>26,358,149</b>	<b>545</b>	<b>26,358,694</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>		<b>8,221,333</b>	<b>-</b>	<b>8,221,333</b>	<b>7,758,738</b>	<b>-</b>	<b>7,758,738</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		8,221,333	-	8,221,333	7,758,738	-	7,758,738
<b>VII. INVESTMENT PROPERTY (Net)</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>1,070,567</b>	<b>-</b>	<b>1,070,567</b>	<b>500,112</b>	<b>-</b>	<b>500,112</b>
<b>IX. DEFERRED TAX ASSET</b>	<b>(15)</b>	<b>2,612,457</b>	<b>-</b>	<b>2,612,457</b>	<b>662,719</b>	<b>-</b>	<b>662,719</b>
<b>X. OTHER ASSETS</b>	<b>(17)</b>	<b>61,104,989</b>	<b>8,049,099</b>	<b>69,154,088</b>	<b>56,375,497</b>	<b>6,959,168</b>	<b>63,334,665</b>
<b>TOTAL ASSETS</b>		<b>1,288,855,327</b>	<b>777,145,962</b>	<b>2,066,001,289</b>	<b>1,217,841,329</b>	<b>692,882,636</b>	<b>1,910,723,965</b>

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

**QNB BANK ANONİM ŞİRKETİ**  
**CONSOLIDATED BALANCE SHEET – STATEMENT OF FINANCIAL POSITION**  
**FOR THE PERIOD ENDED MARCH 31, 2026**

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

**I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION**

		Current Period 31.03.2026			Prior Period 31.12.2025			
LIABILITIES AND EQUITY		Section 5 Part II	TL	FC	Total	TL	FC	Total
<b>I.</b>	<b>DEPOSITS</b>	(1)	631,996,235	411,837,039	1,043,833,274	630,670,674	369,862,841	1,000,533,515
<b>II.</b>	<b>FUNDS BORROWED</b>	(3)	16,299,298	276,363,181	292,662,479	19,102,440	272,617,918	291,720,358
<b>III.</b>	<b>MONEY MARKETS BORROWINGS</b>	(4)	83,306,064	48,480,184	131,786,248	50,172,007	42,120,432	92,292,439
<b>IV.</b>	<b>SECURITIES ISSUED (NET)</b>	(5)	19,936,024	158,786,335	178,722,359	26,515,675	121,789,577	148,305,252
4.1	Bills		18,432,988	-	18,432,988	24,196,751	-	24,196,751
4.2	Asset backed securities		1,450,000	-	1,450,000	2,318,924	-	2,318,924
4.3	Bonds		53,036	158,786,335	158,839,371	-	121,789,577	121,789,577
<b>V.</b>	<b>FUNDS</b>		-	-	-	-	-	-
5.1	Borrowers' Funds		-	-	-	-	-	-
5.2	Others		-	-	-	-	-	-
<b>VI.</b>	<b>FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT &amp; LOSS</b>		-	-	-	-	-	-
<b>VII.</b>	<b>DERIVATIVE FINANCIAL LIABILITIES</b>	(2)	8,228,531	18,045,845	26,274,376	5,775,508	6,295,676	12,071,184
7.1	Derivative Financial Liabilities at Fair Value Through Profit & Loss (Net)		7,997,734	17,391,163	25,388,897	5,498,059	5,554,519	11,052,578
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		230,797	654,682	885,479	277,449	741,157	1,018,606
<b>VIII.</b>	<b>FACTORING LIABILITIES</b>		-	-	-	-	-	-
<b>IX.</b>	<b>LEASE LIABILITIES (Net)</b>	(7)	3,412,521	836	3,413,357	3,166,935	-	3,166,935
<b>X.</b>	<b>PROVISIONS</b>	(8)	17,411,884	6,679,745	24,091,629	17,919,327	5,733,876	23,653,203
10.1	Restructuring Provisions		-	-	-	-	-	-
0.2	Reserve for Employee Benefits		4,563,069	47,601	4,610,670	5,621,521	46,032	5,667,553
10.3	Insurance Technical Provisions (Net)		5,979,973	6,416,808	12,396,781	5,459,165	5,455,639	10,914,804
10.4	Other Provisions		6,868,842	215,336	7,084,178	6,838,641	232,205	7,070,846
<b>XI.</b>	<b>CURRENT TAX LIABILITY</b>	(9)	6,398,442	-	6,398,442	4,680,235	-	4,680,235
<b>XII.</b>	<b>DEFERRED TAX LIABILITY</b>		57,997	-	57,997	183,612	-	183,612
<b>XIII.</b>	<b>LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(10)	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
<b>XIV.</b>	<b>SUBORDINATED DEBT INSTRUMENTS</b>	(11)	-	37,835,006	37,835,006	-	35,537,984	35,537,984
14.1	Subordinated Loans		-	23,980,749	23,980,749	-	22,508,108	22,508,108
14.2	Other Debt Instruments		-	13,854,257	13,854,257	-	13,029,876	13,029,876
<b>XV.</b>	<b>OTHER LIABILITIES</b>		107,032,576	28,424,050	135,456,626	102,256,261	23,406,936	125,663,197
<b>XVI.</b>	<b>SHAREHOLDERS' EQUITY</b>		185,716,522	(247,026)	185,469,496	171,300,273	1,615,778	172,916,051
16.1	Paid-in Capital	(12)	5,500,000	-	5,500,000	5,500,000	-	5,500,000
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		12,838,383	-	12,838,383	12,796,009	-	12,796,009
16.4	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss		(1,629,686)	(247,026)	(1,876,712)	(252,894)	1,615,778	1,362,884
16.5	Profit Reserves		153,215,343	-	153,215,343	105,400,631	-	105,400,631
16.5.1	Legal Reserves		1,702,954	-	1,702,954	1,015,487	-	1,015,487
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		151,512,389	-	151,512,389	104,385,144	-	104,385,144
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit/Loss		15,747,271	-	15,747,271	47,814,712	-	47,814,712
16.6.1	Prior Periods' Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Net Profit/Loss		15,747,271	-	15,747,271	47,814,712	-	47,814,712
16.7	Minority Interest		44,497	-	44,497	41,101	-	41,101
<b>TOTAL EQUITY AND LIABILITIES</b>			<b>1,079,796,094</b>	<b>986,205,195</b>	<b>2,066,001,289</b>	<b>1,031,742,947</b>	<b>878,981,018</b>	<b>1,910,723,965</b>

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

**QNB BANK ANONİM ŞİRKETİ**  
**CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES**  
**FOR THE PERIOD ENDED MARCH 31, 2026**

(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 31.03.2026			Prior Period 31.12.2025		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>A. OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)</b>		<b>2,447,251,686</b>	<b>2,147,117,462</b>	<b>4,594,369,148</b>	<b>2,127,891,507</b>	<b>1,878,230,940</b>	<b>4,006,122,447</b>
<b>I. GUARANTEES</b>	(1), (2), (3), (4)	<b>130,234,493</b>	<b>115,073,846</b>	<b>245,308,339</b>	<b>115,363,380</b>	<b>109,442,980</b>	<b>224,806,360</b>
1.1. Letters of guarantee		113,714,275	67,777,413	181,491,688	101,768,495	67,726,356	169,494,851
1.1.1. Guarantees subject to State Tender Law		1,823,964	602,479	2,426,443	1,769,017	494,295	2,263,312
1.1.2. Guarantees given for foreign trade operations		55,260,182	67,174,934	122,435,116	49,619,351	67,232,061	116,851,412
1.1.3. Other letters of guarantee		56,630,129	-	56,630,129	50,380,127	-	50,380,127
1.2. Bank loans		16,473,938	25,386,779	41,860,717	13,543,006	20,407,078	33,950,084
1.2.1. Import letter of acceptance		16,473,938	25,386,779	41,860,717	13,543,006	20,407,078	33,950,084
1.2.2. Other bank acceptances		-	-	-	-	-	-
1.3. Letters of credit		46,280	21,909,654	21,955,934	51,879	21,309,546	21,361,425
1.3.1. Documentary letters of credit		46,280	15,513,713	15,559,993	51,879	16,610,378	16,662,257
1.3.2. Other letters of credit		-	6,395,941	6,395,941	-	4,699,168	4,699,168
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		-	-	-	-	-	-
<b>II. COMMITMENTS</b>		<b>1,669,360,268</b>	<b>105,122,758</b>	<b>1,774,483,026</b>	<b>1,548,889,821</b>	<b>63,936,698</b>	<b>1,612,826,519</b>
2.1. Irrevocable commitments	(1)	1,577,325,387	88,678,472	1,666,003,859	1,438,221,028	54,923,292	1,493,144,320
2.1.1. Forward asset purchase commitments		17,948,176	71,036,268	88,984,444	20,145,551	37,971,478	58,117,029
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		310,706,108	4,440	310,710,548	300,305,510	4,285	300,309,795
2.1.5. Securities underwriting commitments		-	-	-	-	-	-
2.1.6. Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7. Payment commitment for checks		17,009,737	-	17,009,737	13,909,224	-	13,909,224
2.1.8. Tax and fund liabilities from export commitments		1,040,319	-	1,040,319	998,545	-	998,545
2.1.9. Commitments for credit card expenditure limits		1,212,755,663	-	1,212,755,663	1,088,199,029	-	1,088,199,029
2.1.10. Commitments for promotions related with credit cards and banking activities		305,120	-	305,120	251,784	-	251,784
2.1.11. Receivables from short sale commitments		-	-	-	-	-	-
2.1.12. Payables for short sale commitments		-	-	-	-	-	-
2.1.13. Other irrevocable commitments		17,560,264	17,637,764	35,198,028	14,411,385	16,947,529	31,358,914
2.2. Revocable commitments		92,034,881	16,444,286	108,479,167	110,668,793	9,013,406	119,682,199
2.2.1. Revocable loan granting commitments		90,012,979	6,732,285	96,745,264	109,601,172	-	109,601,172
2.2.2. Other revocable commitments		2,021,902	9,712,001	11,733,903	1,067,621	9,013,406	10,081,027
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(5), (6)	<b>647,656,925</b>	<b>1,926,920,858</b>	<b>2,574,577,783</b>	<b>463,638,306</b>	<b>1,704,851,262</b>	<b>2,168,489,568</b>
3.1. Derivative financial instruments for hedging purposes		87,309,161	345,130,955	432,440,116	89,411,511	303,229,272	392,640,783
3.1.1. Fair value hedge		22,599,849	122,289,803	144,889,652	22,682,199	90,383,724	113,065,923
3.1.2. Cash flow hedge		64,709,312	222,841,152	287,550,464	66,729,312	212,845,548	279,574,860
3.1.3. Hedge of net investment in foreign operations		-	-	-	-	-	-
3.2. Held for trading transactions		560,347,764	1,581,789,903	2,142,137,667	374,226,795	1,401,621,990	1,775,848,785
3.2.1. Forward foreign currency buy/sell transactions		107,063,597	119,656,516	226,720,113	62,033,027	86,084,886	148,117,913
3.2.1.1. Forward foreign currency transactions-buy		4,223,797	103,043,859	107,267,656	847,949	69,044,492	69,892,441
3.2.1.2. Forward foreign currency transactions-sell		102,839,800	16,612,657	119,452,457	61,185,078	17,040,394	78,225,472
3.2.2. Swap transactions related to foreign currency and interest rates		389,878,360	1,341,903,501	1,731,781,861	260,189,370	1,206,536,244	1,466,725,614
3.2.2.1. Foreign currency swap-buy		3,303,104	523,460,166	526,763,270	12,930	471,161,733	471,174,663
3.2.2.2. Foreign currency swap-sell		85,421,256	450,978,785	536,400,041	59,443,440	412,509,727	471,953,167
3.2.2.3. Interest rate swaps-buy		150,577,000	183,732,275	334,309,275	100,366,500	161,432,392	261,798,892
3.2.2.4. Interest rate swaps-sell		150,577,000	183,732,275	334,309,275	100,366,500	161,432,392	261,798,892
3.2.3. Foreign currency, interest rate and securities options		48,103,847	105,988,309	154,092,156	51,847,207	108,847,772	160,694,979
3.2.3.1. Foreign currency options-buy		11,381,142	63,820,809	75,201,951	20,865,403	58,924,803	79,790,206
3.2.3.2. Foreign currency options-sell		36,722,705	42,167,500	78,890,205	30,981,804	49,922,969	80,904,773
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		15,301,960	14,241,577	29,543,537	157,191	153,088	310,279
3.2.4.1. Foreign currency futures-buy		12,898,422	1,849,098	14,747,520	-	153,088	153,088
3.2.4.2. Foreign currency futures-sell		2,403,538	12,392,479	14,796,017	157,191	-	157,191
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>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>9,091,814,304</b>	<b>2,389,891,748</b>	<b>11,481,706,052</b>	<b>8,168,506,986</b>	<b>2,339,956,988</b>	<b>10,508,463,974</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>2,673,591,889</b>	<b>339,900,234</b>	<b>3,013,492,123</b>	<b>2,334,932,146</b>	<b>341,109,304</b>	<b>2,676,041,450</b>
4.1. Assets under management		250,741,471	246,796,252	497,537,723	228,430,836	244,436,766	472,867,602
4.2. Investment securities held in custody		1,898,784,375	51,901,359	1,950,685,734	1,601,816,619	57,312,679	1,659,129,298
4.3. Checks received for collection		90,340,166	12,995,844	103,336,010	90,631,513	10,650,332	101,281,845
4.4. Commercial notes received for collection		8,301,562	3,174,486	11,476,048	7,903,637	3,065,798	10,969,435
4.5. Other assets received for collection		-	-	-	-	-	-
4.6. Assets received for public offering		-	-	-	-	-	-
4.7. Other items under custody		425,424,315	25,032,293	450,456,608	406,149,541	25,643,729	431,793,270
4.8. Custodians		-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>		<b>3,556,191,913</b>	<b>1,078,400,517</b>	<b>4,634,592,430</b>	<b>3,256,459,913</b>	<b>1,056,067,329</b>	<b>4,312,527,242</b>
5.1. Marketable securities		54,899,132	86,163,574	141,062,706	52,120,069	88,378,930	140,498,999
5.2. Guarantee notes		2,386,802	992,135	3,378,937	2,009,608	813,522	2,823,130
5.3. Commodity		1,764,684	-	1,764,684	1,826,684	-	1,826,684
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		821,708,289	468,374,326	1,290,082,615	768,773,800	460,401,695	1,229,175,495
5.6. Other pledged items		2,675,433,006	522,870,482	3,198,303,488	2,431,729,752	506,473,182	2,938,202,934
5.7. Pledged items-depository		-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		<b>2,862,030,502</b>	<b>971,590,997</b>	<b>3,833,621,499</b>	<b>2,577,114,927</b>	<b>942,780,355</b>	<b>3,519,895,282</b>
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>		<b>11,539,065,990</b>	<b>4,537,009,210</b>	<b>16,076,075,200</b>	<b>10,296,398,493</b>	<b>4,218,187,928</b>	<b>14,514,586,421</b>

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

FOR THE PERIOD ENDED MARCH 31, 2026

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

III. STATEMENT OF PROFIT OR LOSS

INCOME AND EXPENSE ITEMS		Section 5 Part IV	Current Period 01.01 - 31.03.2026	Previous Period 01.01 - 31.03.2025
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(1)</b>	<b>107,386,188</b>	<b>102,715,055</b>
1.1	Interest income on loans		71,068,802	66,880,227
1.2	Interest income on reserve deposits		8,394,176	8,955,600
1.3	Interest income on banks		5,619,886	5,849,072
1.4	Interest income on money market transactions		546,895	90,596
1.5	Interest income on securities portfolio		16,252,633	16,338,601
1.5.1	Financial assets measured at FVTPL		684,156	603,445
1.5.2	Financial assets measured at FVOCI		11,116,662	10,038,073
1.5.3	Financial assets measured at amortized cost		4,451,815	5,697,083
1.6	Financial lease income		1,933,823	1,465,584
1.7	Other interest income		3,569,973	3,135,375
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>	<b>(2)</b>	<b>73,840,925</b>	<b>79,400,729</b>
2.1	Interest on deposits		53,711,023	59,527,569
2.2	Interest on funds borrowed		6,593,687	5,130,726
2.3	Interest on money market transactions		8,438,169	11,591,837
2.4	Interest on securities issued		4,586,679	2,863,034
2.5	Interests on leasing		286,516	148,789
2.6	Other interest expenses		224,851	138,774
<b>III.</b>	<b>NET INTEREST INCOME/EXPENSE (I - II)</b>		<b>33,545,263</b>	<b>23,314,326</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>20,682,235</b>	<b>17,101,875</b>
4.1	Fees and commissions received		29,679,917	22,822,443
4.1.1	Non-cash loans		508,841	413,198
4.1.2	Others		29,171,076	22,409,245
4.2	Fees and commissions paid (-)		8,997,682	5,720,568
4.2.1	Non-cash loans		6,376	3,494
4.2.2	Others		8,991,306	5,717,074
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(3)</b>	<b>356,831</b>	<b>2,577</b>
<b>VI.</b>	<b>TRADING INCOME LOSSES (Net)</b>	<b>(4)</b>	<b>(7,886,201)</b>	<b>(3,855,334)</b>
6.1	Trading income/losses on securities		3,301,765	1,665,871
6.2	Income/losses from derivative transactions		(11,626,827)	(2,094,061)
6.3	Foreign exchange income/losses		438,861	(3,427,144)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(5)</b>	<b>307,980</b>	<b>151,165</b>
<b>VIII.</b>	<b>TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>47,006,108</b>	<b>36,714,609</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSSES (-)</b>	<b>(6)</b>	<b>8,805,433</b>	<b>6,041,068</b>
<b>X.</b>	<b>OTHER PROVISION LOSSES (-)</b>	<b>(6)</b>	<b>16,509</b>	<b>1,923,274</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>8,666,607</b>	<b>6,589,946</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(7)</b>	<b>9,221,003</b>	<b>6,364,632</b>
<b>XIII.</b>	<b>NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)</b>		<b>20,296,556</b>	<b>15,795,689</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-
<b>XV.</b>	<b>INCOME/LOSSES FROM INVESTMENTS UNDER EQUITY ACCOUNTING</b>		-	-
<b>XVI.</b>	<b>INCOME/LOSSES ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>OPERATING PROFIT/LOSS BEFORE TAXES (XII+...+XV)</b>	<b>(8)</b>	<b>20,296,556</b>	<b>15,795,689</b>
<b>XVIII.</b>	<b>PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>4,545,889</b>	<b>4,605,550</b>
18.1	Current tax charge		5,192,015	1,197,335
18.2	Deferred tax charge (+)		1,365,971	3,496,288
18.3	Deferred tax credit (-)		(2,012,097)	(88,073)
<b>XIX.</b>	<b>NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)</b>	<b>(10)</b>	<b>15,750,667</b>	<b>11,190,139</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1	Income from assets held for sale		-	-
20.2	Income from sale of associates, subsidiaries and joint-ventures		-	-
20.3	Others		-	-
<b>XXI.</b>	<b>EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-
21.1	Expenses on assets held for sale		-	-
21.2	Expenses on sale of associates, subsidiaries and joint-ventures		-	-
21.3	Others		-	-
<b>XXII.</b>	<b>PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX+XXI)</b>		-	-
<b>XXIII.</b>	<b>PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)</b>		-	-
23.1	Current tax charge		-	-
23.2	Deferred tax charge (+)		-	-
23.3	Deferred tax credit (-)		-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)</b>		-	-
<b>XXV.</b>	<b>NET PROFIT/LOSS (XIX+XXIV)</b>	<b>(11)</b>	<b>15,750,667</b>	<b>11,190,139</b>
25.1	Group's profit/loss		15,747,271	11,187,849
25.2	Minority interest		3,396	2,290
	Earnings Per Share		0.2863	0.2034