

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ

UNCONSOLIDATED 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

	Section 5 Part I	Current Period 31.03.2026			Prior Period 31.12.2025		
		TL	FC	Total	TL	FC	Total
<b>I. ASSETS</b>							
<b>I. FINANCIAL ASSETS (NET)</b>		<b>289,869,211</b>	<b>293,673,179</b>	<b>583,542,390</b>	<b>277,425,295</b>	<b>227,707,331</b>	<b>505,132,626</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>128,783,899</b>	<b>242,745,366</b>	<b>371,529,265</b>	<b>113,530,089</b>	<b>175,911,558</b>	<b>289,441,647</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)	658,571	29,792,536	30,451,107	2,506,729	21,139,232	23,645,961
1.1.3 Money Market Placement	(4)	-	-	-	9,974,114	-	9,974,114
1.1.4 Expected Credit Losses (-)		11,130	27,858	38,988	8,991	20,943	29,934
<b>1.2 Financial Assets at Fair Value Through Profit or Loss</b>	(2)	<b>10,147,106</b>	<b>2,862,145</b>	<b>13,009,251</b>	<b>5,841,562</b>	<b>5,190,511</b>	<b>11,032,073</b>
1.2.1 Government Debt Securities		8,392,918	1,791,277	10,184,195	4,105,050	3,991,303	8,096,353
1.2.2 Equity Securities		377,110	-	377,110	410,811	-	410,811
1.2.3 Other Financial Assets		1,377,078	1,070,868	2,447,946	1,325,701	1,199,208	2,524,909
<b>1.3 Financial Assets at Fair Value Through Other Comprehensive Income</b>	(5)	<b>132,825,532</b>	<b>33,444,288</b>	<b>166,269,820</b>	<b>149,713,932</b>	<b>33,773,097</b>	<b>183,487,029</b>
1.3.1 Government Debt Securities		132,825,532	33,420,575	166,246,107	149,713,932	33,749,684	183,463,616
1.3.2 Equity Securities		-	23,713	23,713	-	23,413	23,413
1.3.3 Other Financial Assets		-	-	-	-	-	-
<b>1.4 Derivative Financial Assets</b>	(2,12)	<b>18,112,674</b>	<b>14,621,380</b>	<b>32,734,054</b>	<b>8,339,712</b>	<b>12,832,165</b>	<b>21,171,877</b>
1.4.1 Derivative Financial Assets at Fair Value Through Profit/Loss		8,990,105	12,580,372	21,570,477	4,108,187	10,896,771	15,004,958
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		9,122,569	2,041,008	11,163,577	4,231,525	1,935,394	6,166,919
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)</b>		<b>846,988,185</b>	<b>436,531,760</b>	<b>1,283,519,945</b>	<b>799,270,849</b>	<b>419,772,944</b>	<b>1,219,043,793</b>
<b>2.1 Loans</b>	(6)	<b>824,509,103</b>	<b>403,622,270</b>	<b>1,228,131,373</b>	<b>752,984,792</b>	<b>385,261,934</b>	<b>1,138,246,726</b>
<b>2.2 Lease Receivables</b>	(11)	-	-	-	-	-	-
<b>2.3 Factoring Receivables</b>		-	-	-	-	-	-
<b>2.4 Other Financial Assets Measured at Amortized Cost</b>	(7)	<b>76,924,083</b>	<b>42,048,949</b>	<b>118,973,032</b>	<b>94,741,490</b>	<b>42,857,173</b>	<b>137,598,663</b>
2.4.1 Government Debt Securities		76,924,083	42,048,949	118,973,032	94,741,490	42,857,173	137,598,663
2.4.2 Other Financial Assets		-	-	-	-	-	-
<b>2.5 Expected Credit Losses (-)</b>		<b>54,445,001</b>	<b>9,139,459</b>	<b>63,584,460</b>	<b>48,455,433</b>	<b>8,346,163</b>	<b>56,801,596</b>
<b>III. ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	(15)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>29,165,031</b>	-	<b>29,165,031</b>	<b>29,567,043</b>	-	<b>29,567,043</b>
<b>4.1 Investments in Associates (Net)</b>	(8)	<b>53,722</b>	-	<b>53,722</b>	<b>53,722</b>	-	<b>53,722</b>
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		53,722	-	53,722	53,722	-	53,722
<b>4.2 Subsidiaries (Net)</b>	(9)	<b>29,108,509</b>	-	<b>29,108,509</b>	<b>29,510,521</b>	-	<b>29,510,521</b>
4.2.1 Unconsolidated Financial Subsidiaries		28,602,463	-	28,602,463	29,004,475	-	29,004,475
4.2.2 Unconsolidated Non-Financial Subsidiaries		506,046	-	506,046	506,046	-	506,046
<b>4.3 Joint Ventures (Net)</b>	(10)	<b>2,800</b>	-	<b>2,800</b>	<b>2,800</b>	-	<b>2,800</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		2,800	-	2,800	2,800	-	2,800
<b>V. PROPERTY AND EQUIPMENT (Net)</b>		<b>26,293,761</b>	<b>564</b>	<b>26,294,325</b>	<b>25,980,327</b>	<b>545</b>	<b>25,980,872</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>		<b>6,924,591</b>	-	<b>6,924,591</b>	<b>6,258,048</b>	-	<b>6,258,048</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		6,924,591	-	6,924,591	6,258,048	-	6,258,048
<b>VII. INVESTMENT PROPERTY (Net)</b>	(13)	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSET</b>		<b>984,205</b>	-	<b>984,205</b>	<b>463,819</b>	-	<b>463,819</b>
<b>IX. DEFERRED TAX ASSET</b>	(14)	<b>2,321,942</b>	-	<b>2,321,942</b>	<b>302,403</b>	-	<b>302,403</b>
<b>X. OTHER ASSETS (Net)</b>	(16)	<b>55,786,563</b>	<b>3,343,085</b>	<b>59,129,648</b>	<b>48,297,181</b>	<b>2,235,423</b>	<b>50,532,604</b>
<b>TOTAL ASSETS</b>		<b>1,258,333,489</b>	<b>733,548,588</b>	<b>1,991,882,077</b>	<b>1,187,564,965</b>	<b>649,716,243</b>	<b>1,837,281,208</b>

**(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)**  
**QNB BANK ANONİM ŞİRKETİ**  
**UNCONSOLIDATED 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)	632,449,316	413,240,104	1,045,689,420	631,381,561	371,125,101	1,002,506,662
<b>II.</b>	<b>FUNDS BORROWED</b>	(3)	1,046,111	241,574,314	242,620,425	1,037,404	237,950,631	238,988,035
<b>III.</b>	<b>MONEY MARKETS</b>	(4)	83,025,478	48,480,184	131,505,662	49,833,626	42,120,432	91,954,058
<b>IV.</b>	<b>SECURITIES ISSUED (Net)</b>	(5)	13,437,888	158,786,335	172,224,223	21,411,929	121,789,577	143,201,506
4.1	Bills		13,437,888	-	13,437,888	21,411,929	-	21,411,929
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	158,786,335	158,786,335	-	121,789,577	121,789,577
<b>V.</b>	<b>FUNDS</b>		-	-	-	-	-	-
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
<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	18,010,522	26,239,053	5,775,508	6,159,859	11,935,367
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		7,997,734	17,382,744	25,380,478	5,498,059	5,468,965	10,967,024
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		230,797	627,778	858,575	277,449	690,894	968,343
<b>VIII.</b>	<b>FACTORING LIABILITIES</b>		-	-	-	-	-	-
<b>IX.</b>	<b>LEASE LIABILITIES (Net)</b>	(7)	3,232,471	26,854	3,259,325	2,976,777	33,108	3,009,885
<b>X.</b>	<b>PROVISIONS</b>	(8)	10,820,158	262,738	11,082,896	11,583,386	278,041	11,861,427
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		4,178,517	47,601	4,226,118	4,947,505	46,032	4,993,537
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		6,641,641	215,137	6,856,778	6,635,881	232,009	6,867,890
<b>XI.</b>	<b>CURRENT TAX LIABILITY</b>	(9)	5,015,434	-	5,015,434	3,515,825	-	3,515,825
<b>XII.</b>	<b>DEFERRED TAX LIABILITY</b>		-	-	-	-	-	-
<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>		105,118,672	25,866,120	130,984,792	101,142,351	20,752,353	121,894,704
<b>XVI.</b>	<b>SHAREHOLDERS' EQUITY</b>		185,672,867	(247,026)	185,425,841	171,259,977	1,615,778	172,875,755
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		153,216,148	-	153,216,148	105,401,365	-	105,401,365
16.5.1	Legal Reserves		1,100,000	-	1,100,000	771,684	-	771,684
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		152,116,148	-	152,116,148	104,629,681	-	104,629,681
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit/Loss		15,747,308	-	15,747,308	47,814,783	-	47,814,783
16.6.1	Prior Periods' Profit/Loss		-	-	-	-	-	-
16.6.2	Current Period's Net Profit/Loss		15,747,308	-	15,747,308	47,814,783	-	47,814,783
<b>TOTAL EQUITY AND LIABILITIES</b>			<b>1,048,046,926</b>	<b>943,835,151</b>	<b>1,991,882,077</b>	<b>999,918,344</b>	<b>837,362,864</b>	<b>1,837,281,208</b>

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

QNB BANK ANONİM ŞİRKETİ

UNCONSOLIDATED 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>2,444,716,232</b>	<b>2,131,366,305</b>	<b>4,576,082,537</b>	<b>2,126,933,370</b>
<b>I. GUARANTEES</b>	(1), (2), (3), (4)	<b>130,350,235</b>	<b>115,740,160</b>	<b>246,090,395</b>	<b>115,472,864</b>	<b>110,187,743</b>	<b>225,660,607</b>
1.1. Letters of guarantee		113,830,017	68,231,361	182,061,378	101,877,979	68,164,669	170,042,648
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		55,260,938	67,628,882	122,889,820	49,620,107	67,670,374	117,290,481
1.1.3. Other letters of guarantee		56,745,115	-	56,745,115	50,488,855	-	50,488,855
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	22,122,020	22,168,300	51,879	21,615,996	21,667,875
1.3.1. Documentary letters of credit		46,280	15,726,079	15,772,359	51,879	16,916,828	16,968,707
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>1,667,338,366</b>	<b>95,410,757</b>	<b>1,762,749,123</b>	<b>1,547,822,200</b>	<b>54,923,292</b>	<b>1,602,745,492</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		90,012,979	6,732,285	96,745,264	109,601,172	-	109,601,172
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		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(5), (6)	<b>647,027,631</b>	<b>1,920,215,388</b>	<b>2,567,243,019</b>	<b>463,638,306</b>	<b>1,699,913,541</b>	<b>2,163,551,847</b>
3.1. Derivative financial instruments for hedging purposes		87,309,161	339,003,971	426,313,132	89,411,511	300,944,626	390,356,137
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	216,714,168	281,423,480	66,729,312	210,560,902	277,290,214
3.1.3. Hedge of net investment in foreign operations		-	-	-	-	-	-
3.2. Held for trading transactions		559,718,470	1,581,211,417	2,140,929,887	374,226,795	1,398,968,915	1,773,195,710
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		389,249,066	1,341,325,015	1,730,574,081	260,189,370	1,203,883,169	1,464,072,539
3.2.2.1. Foreign currency swap-buy		2,673,810	522,881,680	525,555,490	12,930	469,876,362	469,889,292
3.2.2.2. Foreign currency swap-sell		85,421,256	450,978,785	536,400,041	59,443,440	411,142,023	470,585,463
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>6,784,809,395</b>	<b>2,365,094,476</b>	<b>9,149,903,871</b>	<b>6,167,664,409</b>	<b>2,314,895,573</b>	<b>8,482,559,982</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>366,586,980</b>	<b>315,102,962</b>	<b>681,689,942</b>	<b>334,089,569</b>	<b>316,047,889</b>	<b>650,137,458</b>
4.1. Customer Fund and Portfolio Assets		221,303,549	246,796,247	468,099,796	201,252,005	244,436,761	445,688,766
4.2. Investment securities held in custody		61,068,132	51,901,359	112,969,491	49,076,286	57,312,679	106,388,965
4.3. Checks received for collection		76,248,559	10,527,621	86,776,180	76,245,053	8,607,942	84,852,995
4.4. Commercial notes received for collection		7,963,460	2,425,269	10,388,729	7,516,225	2,325,776	9,842,001
4.5. Other assets received for collection		-	-	-	-	-	-
4.6. Assets received for public offering		-	-	-	-	-	-
4.7. Other items under custody		3,280	3,452,466	3,455,746	-	3,364,731	3,364,731
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	52,120,609	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>9,229,525,627</b>	<b>4,496,460,781</b>	<b>13,725,986,408</b>	<b>8,294,597,779</b>	<b>4,179,920,149</b>	<b>12,474,517,928</b>

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)

**QNB BANK ANONİM ŞİRKETİ**  
**UNCONSOLIDATED 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**

<b>INCOME AND EXPENSE ITEMS</b>		<b>Section 5</b>	<b>Current Period</b>	<b>Previous Period</b>
		<b>Part IV</b>	<b>01.01 - 31.03.2026</b>	<b>01.01 - 31.03.2025</b>
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(1)</b>	<b>100,952,297</b>	<b>97,931,528</b>
1.1	Interest income on loans		71,330,907	67,211,579
1.2	Interest income on reserve deposits		8,394,176	8,955,600
1.3	Interest income on banks		4,857,068	5,240,976
1.4	Interest income on money market transactions		104,853	6,610
1.5	Interest income on securities portfolio		16,014,271	16,239,227
1.5.1	Financial assets measured at FVTPL		564,378	562,857
1.5.2	Financial assets measured at FVOCI		11,008,565	9,988,381
1.5.3	Financial assets measured at amortized cost		4,441,328	5,687,989
1.6	Financial lease income		-	-
1.7	Other interest income		251,022	277,536
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>	<b>(2)</b>	<b>71,157,771</b>	<b>77,226,399</b>
2.1	Interest on deposits		53,761,385	59,567,133
2.2	Interest on funds borrowed		4,568,593	3,672,146
2.3	Interest on money market transactions		8,290,172	11,525,761
2.4	Interest on securities issued		4,100,548	2,233,257
2.5	Interests on leasings		268,167	135,819
2.6	Other interest expenses		168,906	92,283
<b>III.</b>	<b>NET INTEREST INCOME (I - II)</b>		<b>29,794,526</b>	<b>20,705,129</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>18,097,769</b>	<b>15,579,168</b>
4.1	Fees and commissions received		23,732,603	19,233,920
4.1.1	Non-cash loans		508,854	413,208
4.1.2	Others		23,223,749	18,820,712
4.2	Fees and commissions paid (-)		5,634,834	3,654,752
4.2.1	Non-cash loans		542	395
4.2.2	Others		5,634,292	3,654,357
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(3)</b>	<b>354,250</b>	<b>1,189</b>
<b>VI.</b>	<b>TRADING INCOME / LOSS (Net)</b>	<b>(4)</b>	<b>(9,117,734)</b>	<b>(4,475,071)</b>
6.1	Trading income / loss on securities		2,754,303	1,273,688
6.2	Income / loss from derivative transactions		(11,634,682)	(2,093,496)
6.3	Foreign exchange income / loss		(237,355)	(3,655,263)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(5)</b>	<b>263,679</b>	<b>144,147</b>
<b>VIII.</b>	<b>TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)</b>		<b>39,392,490</b>	<b>31,954,562</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSSES (-)</b>	<b>(6)</b>	<b>8,689,737</b>	<b>6,005,681</b>
<b>X.</b>	<b>OTHER PROVISION LOSSES (-)</b>	<b>(6)</b>	<b>16,286</b>	<b>1,922,974</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>7,309,204</b>	<b>5,692,300</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(7)</b>	<b>8,257,300</b>	<b>5,975,446</b>
<b>XIII.</b>	<b>NET OPERATING PROFIT / LOSS (VIII-IX-X-XI-XII)</b>		<b>15,119,963</b>	<b>12,358,161</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		<b>-</b>	<b>-</b>
<b>XV.</b>	<b>INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING</b>		<b>3,599,950</b>	<b>2,409,292</b>
<b>XVI.</b>	<b>INCOME/LOSS ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>
<b>XVII.</b>	<b>OPERATING PROFIT/LOSS BEFORE TAXES (XII+...+XV)</b>	<b>(8)</b>	<b>18,719,913</b>	<b>14,767,453</b>
<b>XVIII.</b>	<b>PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>2,972,605</b>	<b>3,579,582</b>
18.1	Current tax charge		3,647,925	65,782
18.2	Deferred tax charge (+)		1,324,673	3,577,953
18.3	Deferred tax credit (-)		(1,999,993)	(64,153)
<b>XIX.</b>	<b>NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)</b>	<b>(10)</b>	<b>15,747,308</b>	<b>11,187,871</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</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>		<b>-</b>	<b>-</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>-</b>	<b>-</b>
<b>XXIII.</b>	<b>PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</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>-</b>	<b>-</b>
<b>XXV.</b>	<b>NET PROFIT/LOSS (XIX+XXIV)</b>	<b>(11)</b>	<b>15,747,308</b>	<b>11,187,871</b>
	Earnings Per Share		0.2863	0.2034