



QNB Bank A.Ş.

Q1'26 Earnings Presentation

Based on BRSA Unconsolidated Financial Statements

29 April 2026

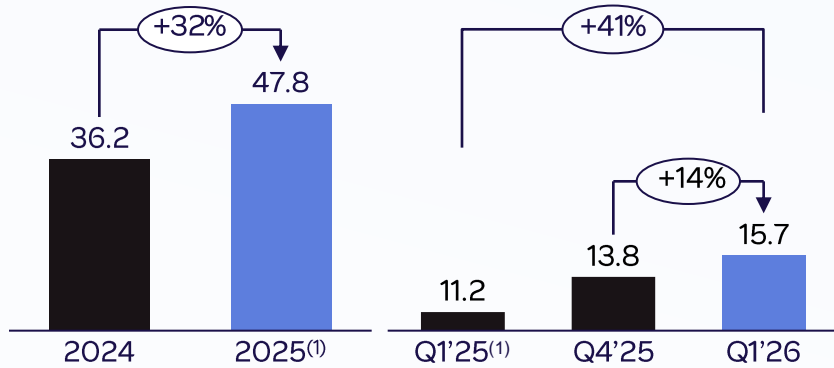


Period Highlights

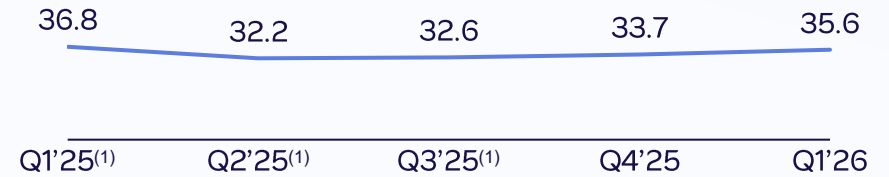
- ✓ Q1'26 net profit of TL 15.7 billion pointed to a 14% QoQ growth. Q1'26 ROE realized at 35.6% vis-a-vis 33.7% in Q4'25, widely outpacing the sector performance.
- ✓ NII retreated by 5% on a QoQ basis to TL 15.3 billion due to prudent downward revision of CPI assumptions used for CPI linkers' valuation to 23% from the CPI reading at 33% in Q4'25. While underlying NIM dynamics remained essentially intact in Q1'26, rising cost of funding poses a downward risk for upcoming period. Q1'26 NIM realized at 3.9%.
- ✓ On the other hand, fees & commissions performance remained resilient and displayed a flattish quarterly trend compared to an already strong base, as volatility led to higher trading income in the quarter.
- ✓ Quarterly loan growth realized at 6.9%⁽¹⁾ in line with the performance of private peers, while deposits grew by 4.7%⁽¹⁾ QoQ, slightly ahead of the private peers, but well ahead of the sector average.
- ✓ NPL ratio rose to 4.0% 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 was down by 10% QoQ with proactive positioning to lower fixed-rate portfolio, and amounted to TL 298.2 bn, accounting 15% of asset base as of the end of Q1'26.
- ✓ Operating expenses remained as a focus area in light of the elevated inflation trajectory. Q1'26 OPEX grew by 12% QoQ to TL 15.6 bn, implying a resilient C/I ratio of 36.2%.
- ✓ CAR of 15.5% and Tier 1 of 13.6% pointed to comfortable buffers over minimum requirements despite the lifting of forbearance measures and annual operational risk update as per standard approach at the beginning of the year. TL 4.0 bn free provision stock reserves an additional buffer on all ratios.
- ✓ P&L balances incorporate contribution of Enpara.com operations until the transfer of the relevant assets and liabilities on 27 August 2025.

Robust ROE performance was sustained once again, as elevated inflation, tight financial conditions and macro-prudential measures weighed on the NIM recovery

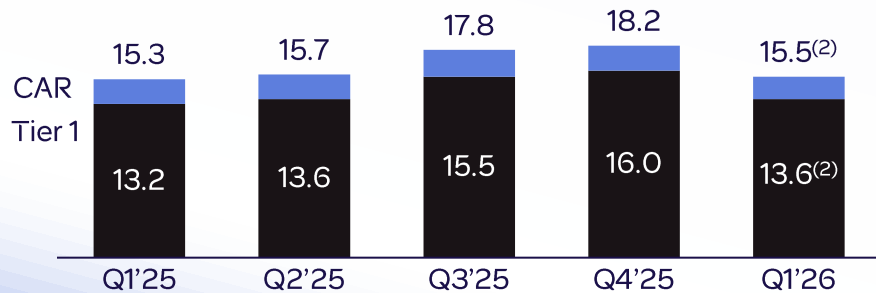
Net Income (TL bn)



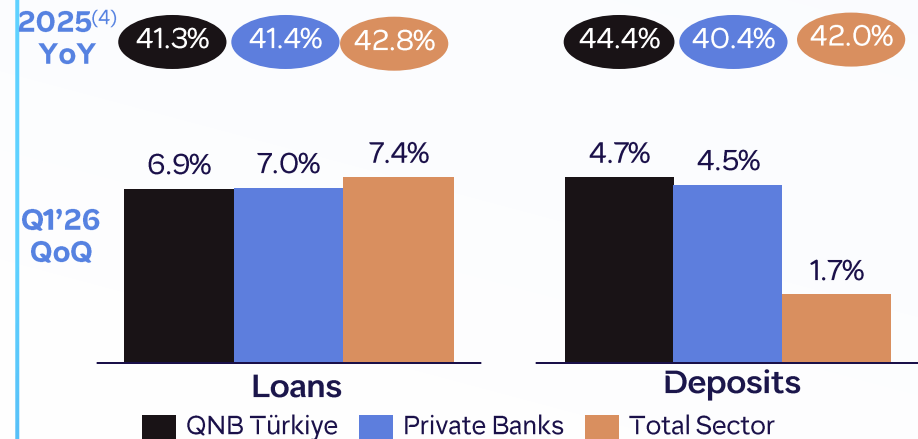
Quarterly RoAE (%)



CAR (%)



Total Loans & Deposits Growth⁽³⁾ (%)



(1) Balances incorporate contributions of Enpara operations, which was spun-off within Q3'25.

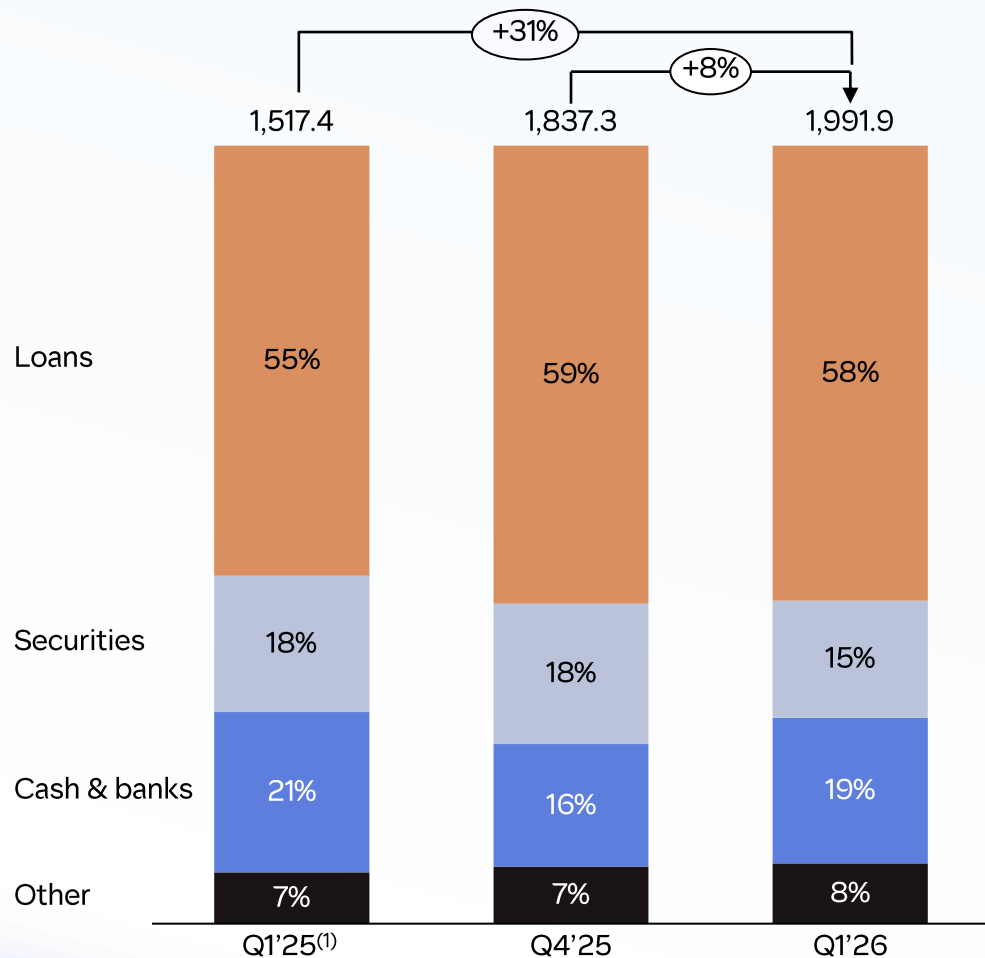
(2) Including free provision stock of TL 4.0 bn within capital: CAR: 15.8%, Tier 1: 13.8%.

(3) BRSA Weekly Banking Sector data compared vis-a-vis QNB Türkiye data as of 27 March 2026 versus 26 December 2025..

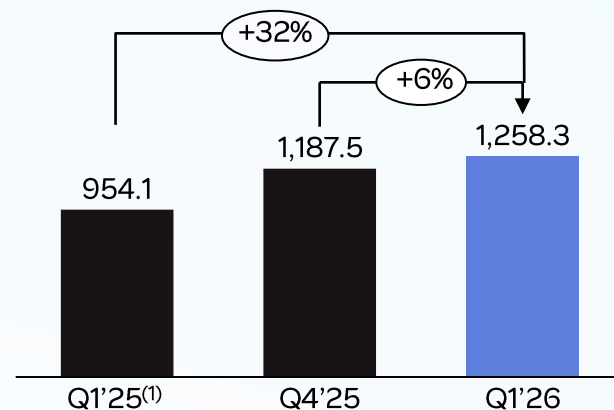
(4) 2025 growth was adjusted for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

Well-balanced asset base grew by 8% QoQ, reaching TL 1,992 bn, while net loans accounted for 58% of assets, underlining the commitment to support the economy

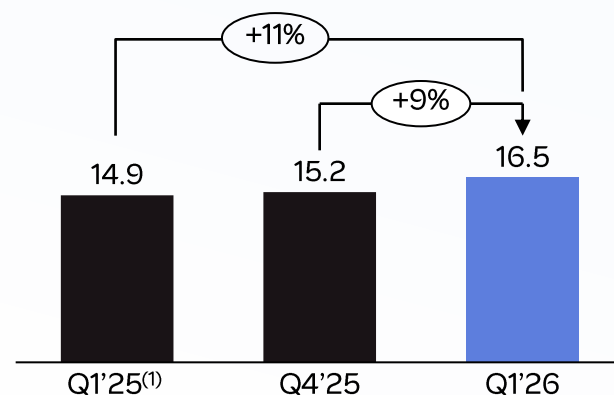
Total Assets (TL bn)



TL Assets (TL bn)



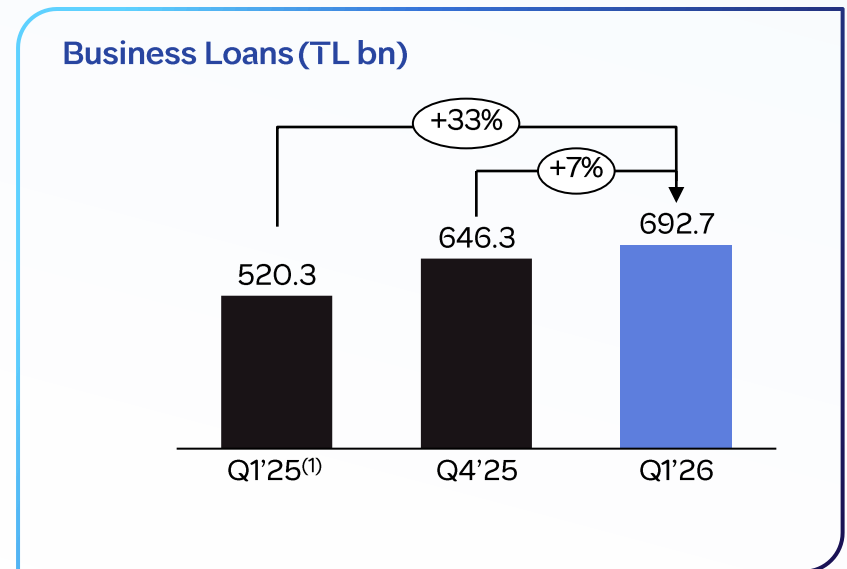
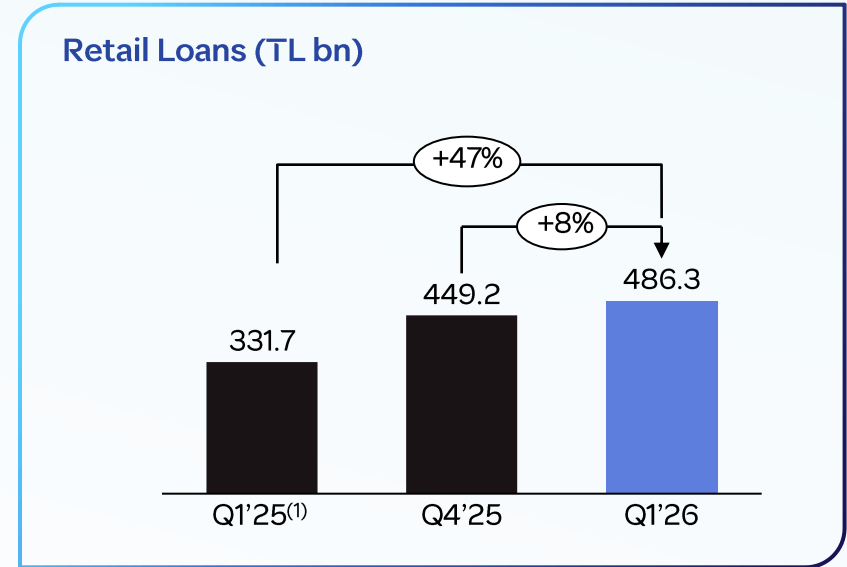
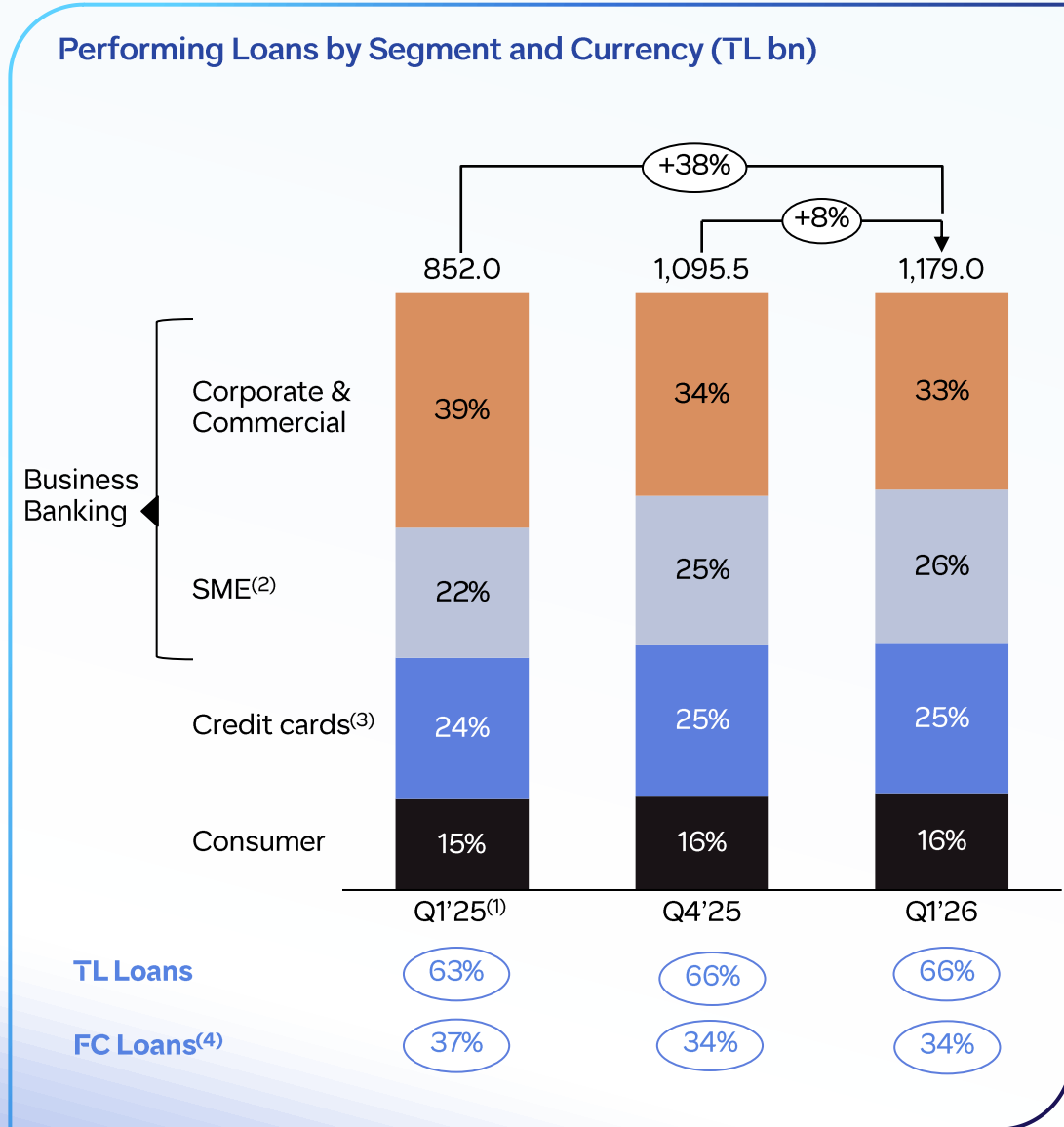
FC Assets⁽²⁾ (USD bn)



⁽¹⁾ For comparability purposes, Q1'25 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⁾ FC-indexed TL loans are shown in FC assets

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

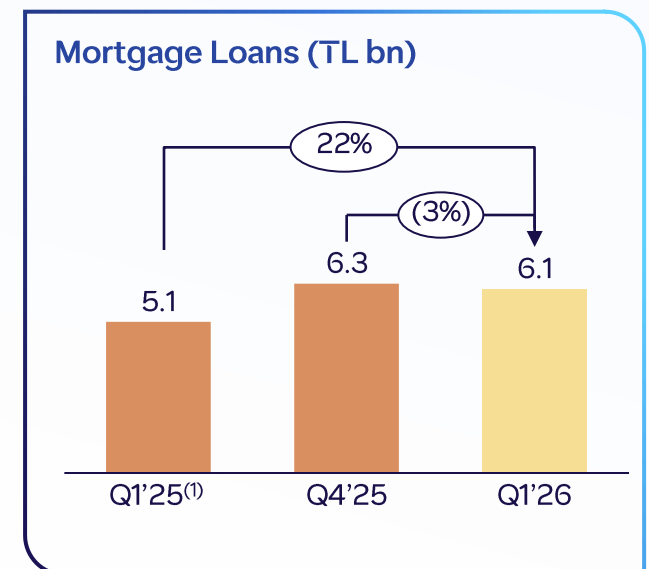
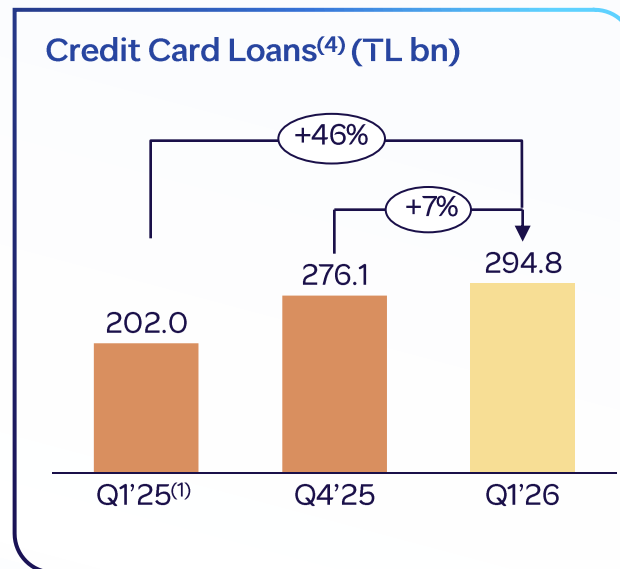
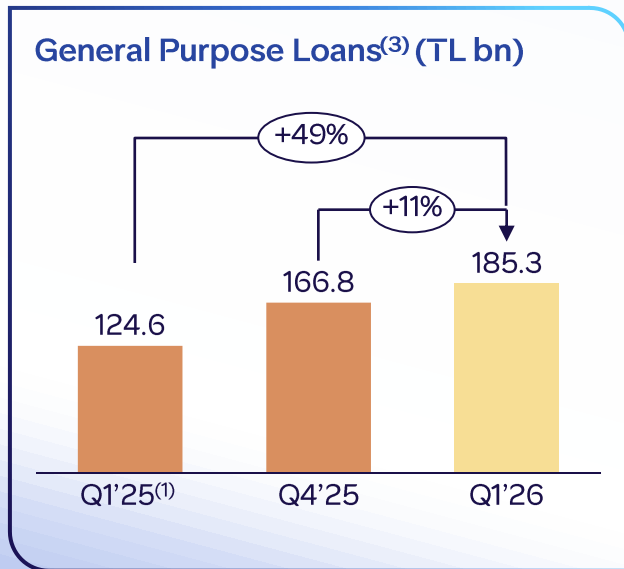
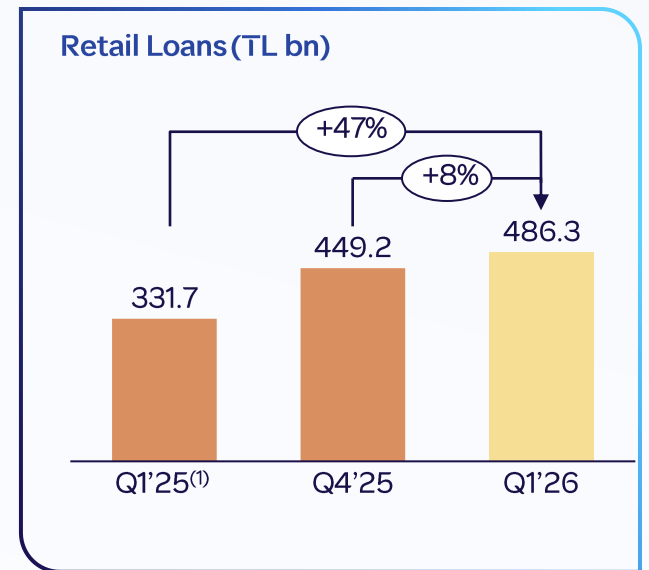
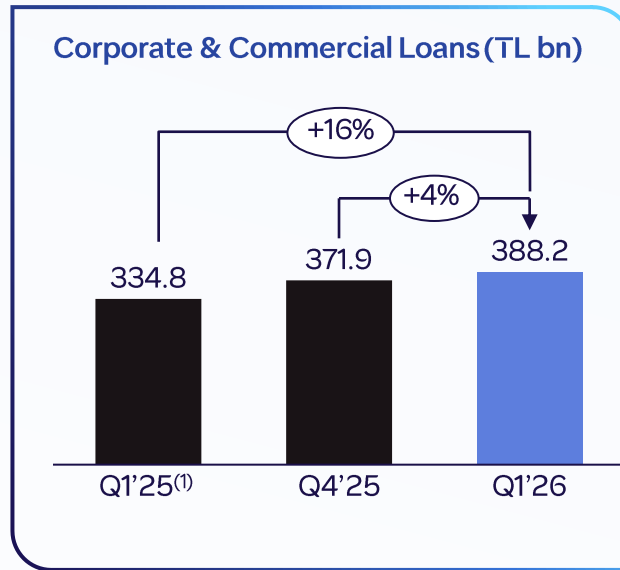
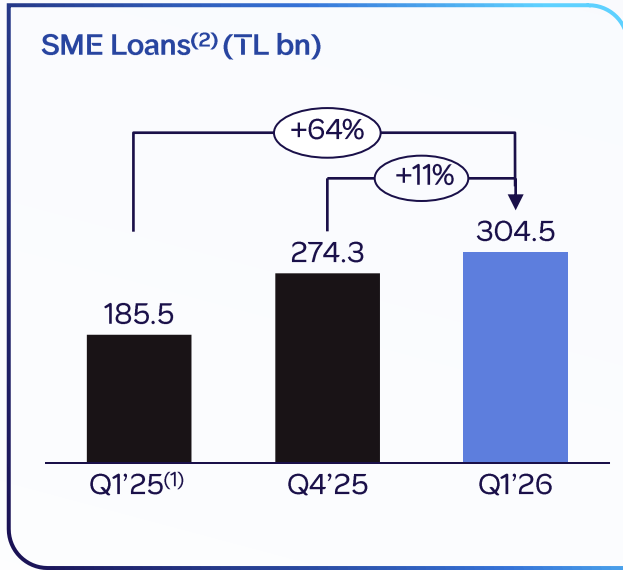


⁽¹⁾ For comparability purposes, Q1'25 balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

⁽²⁾ Based on BRSA segment definition ⁽³⁾ Excluding commercial credit cards

⁽⁴⁾ FC-indexed TL loans are shown in FC loans

Market positioning has been strengthened in Retail with market share gains, as Business loans been driven by SME in line with sectoral trends & regulations



⁽¹⁾ For comparability purposes, Q1'25 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

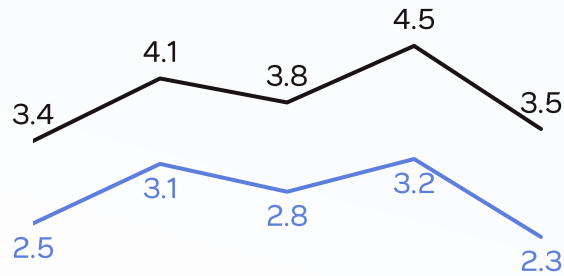
Business banking

Retail banking

NPL inflows continued in Retail segments due to high interest rate environment. However, inflow trend largely stabilized, showing signs of improvement.

NPL Additions / Average Loans (annualized, %)

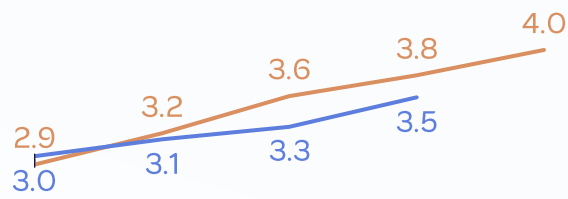
— NPL Additions/Average Loans
— Net NPL Generation⁽¹⁾/ Average Loans



3M'25⁽²⁾ 6M'25⁽²⁾ 9M'25 2025 3M'26

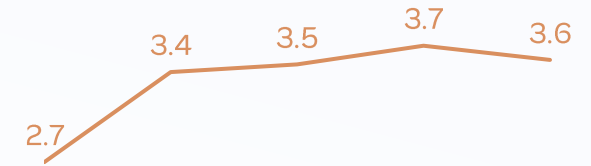
NPL Ratio (% eop)

— QNB Türkiye
— Tier 1 private banks' average



3M'25⁽²⁾ 6M'25⁽²⁾ 9M'25 2025 3M'26

Cost of Risk (%)



3M'25⁽³⁾ 6M'25⁽³⁾ 9M'25⁽³⁾ 2025 3M'26

⁽¹⁾ Net NPL Generation = NPL Additions - NPL Collections

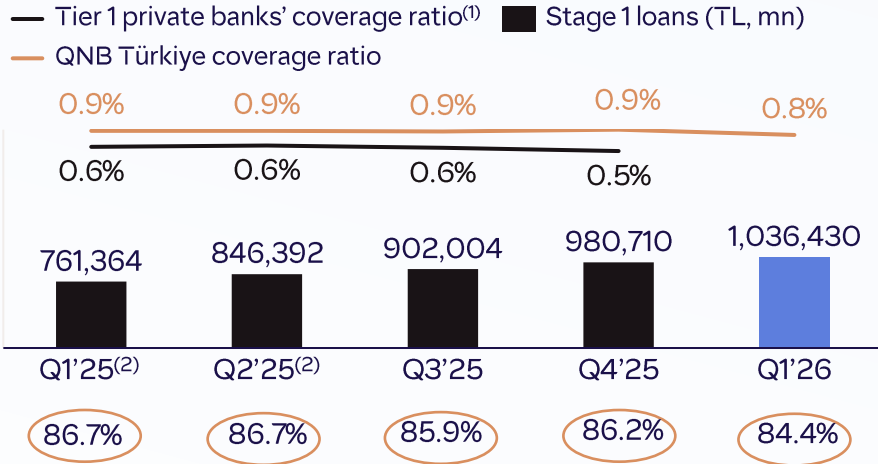
⁽²⁾ For comparability purposes, 3M'25 and 6M'25 balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

⁽³⁾ Balances incorporate contributions of Enpara operations, which was spun-off within Q3'25.

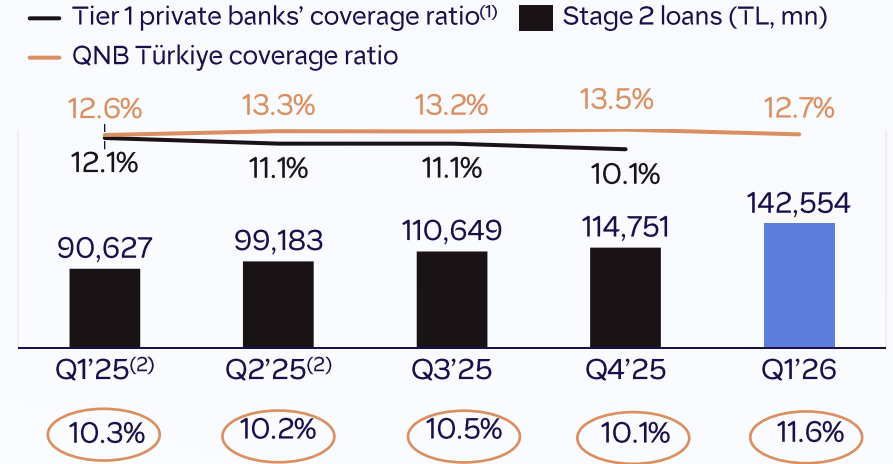
Conservative provisioning stance and staging policies maintained

as a % of gross loans for the relevant period

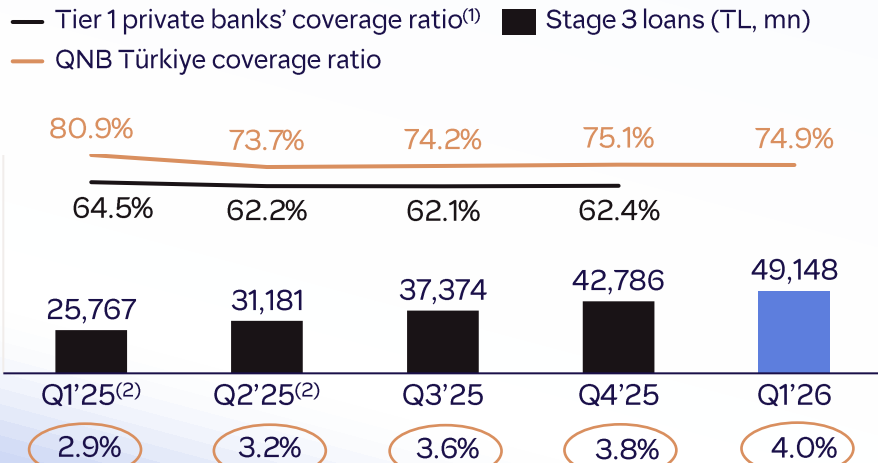
Stage 1 Loans & Coverage



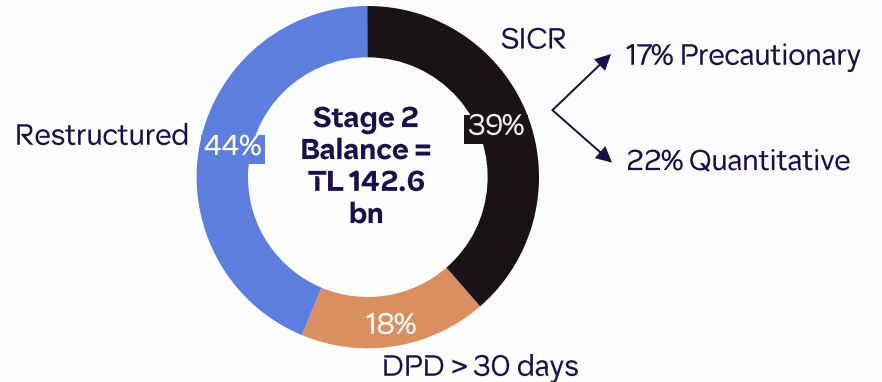
Stage 2 Loans & Coverage



Stage 3 Loans & Coverage



Stage 2 Composition

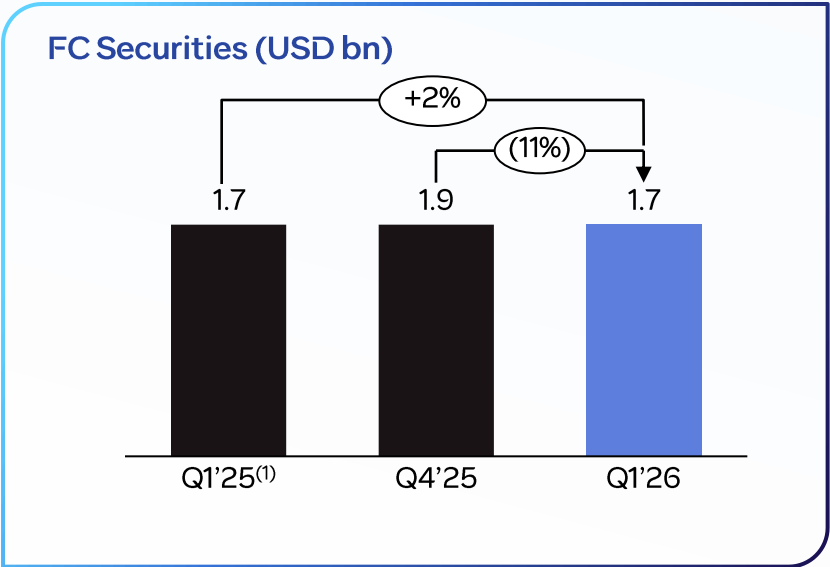
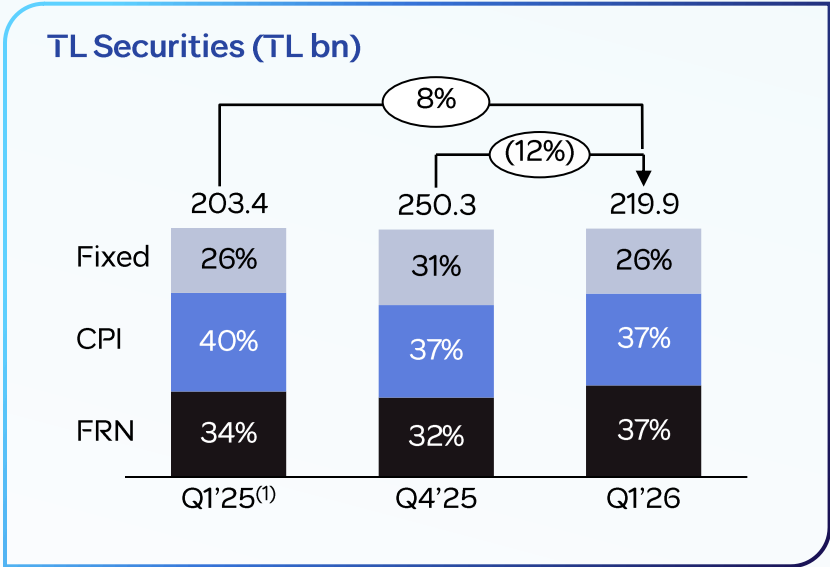
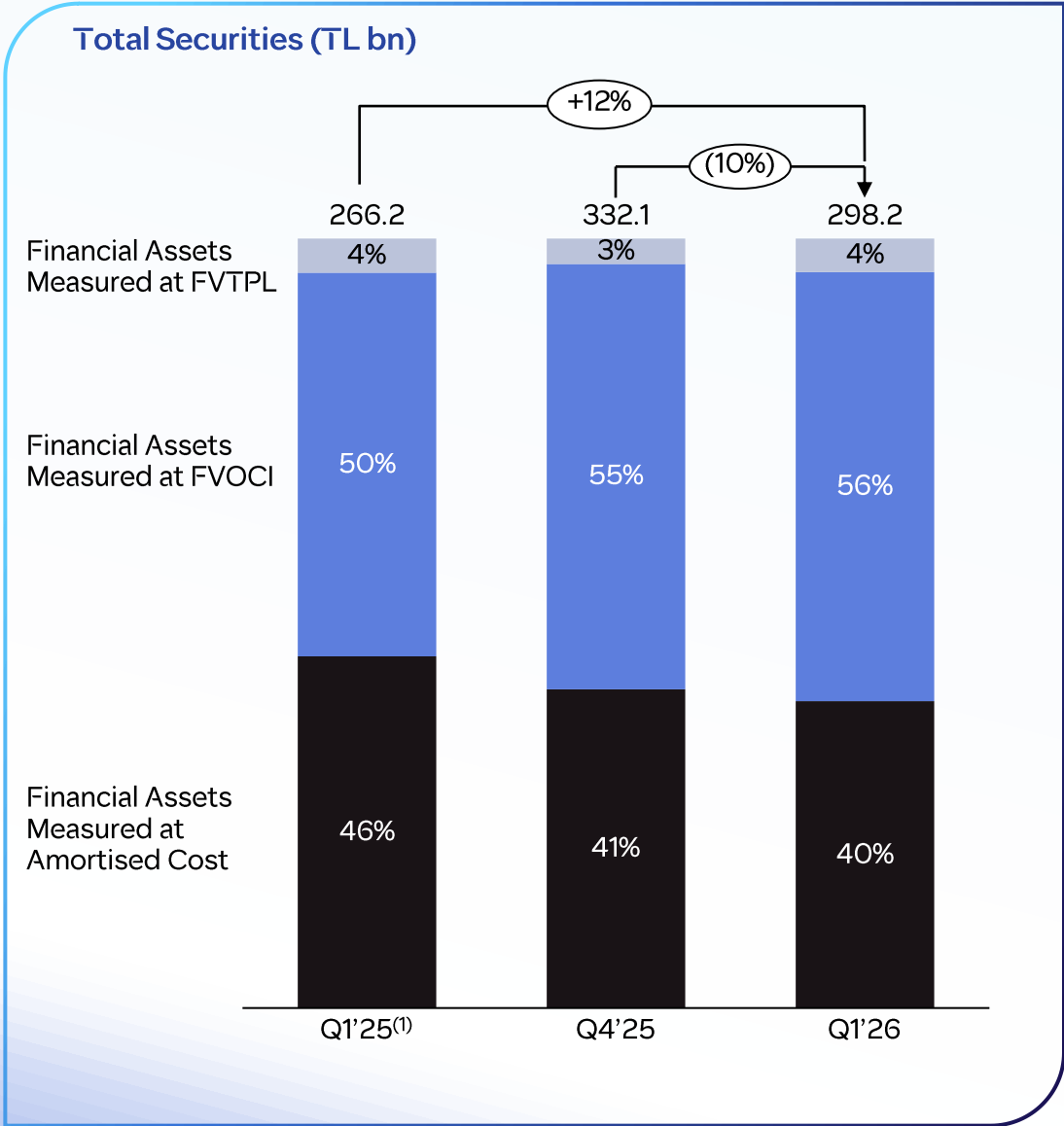


QNB

⁽¹⁾ 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.

⁽²⁾ For comparability purposes, Q1'25 and Q2'25 balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

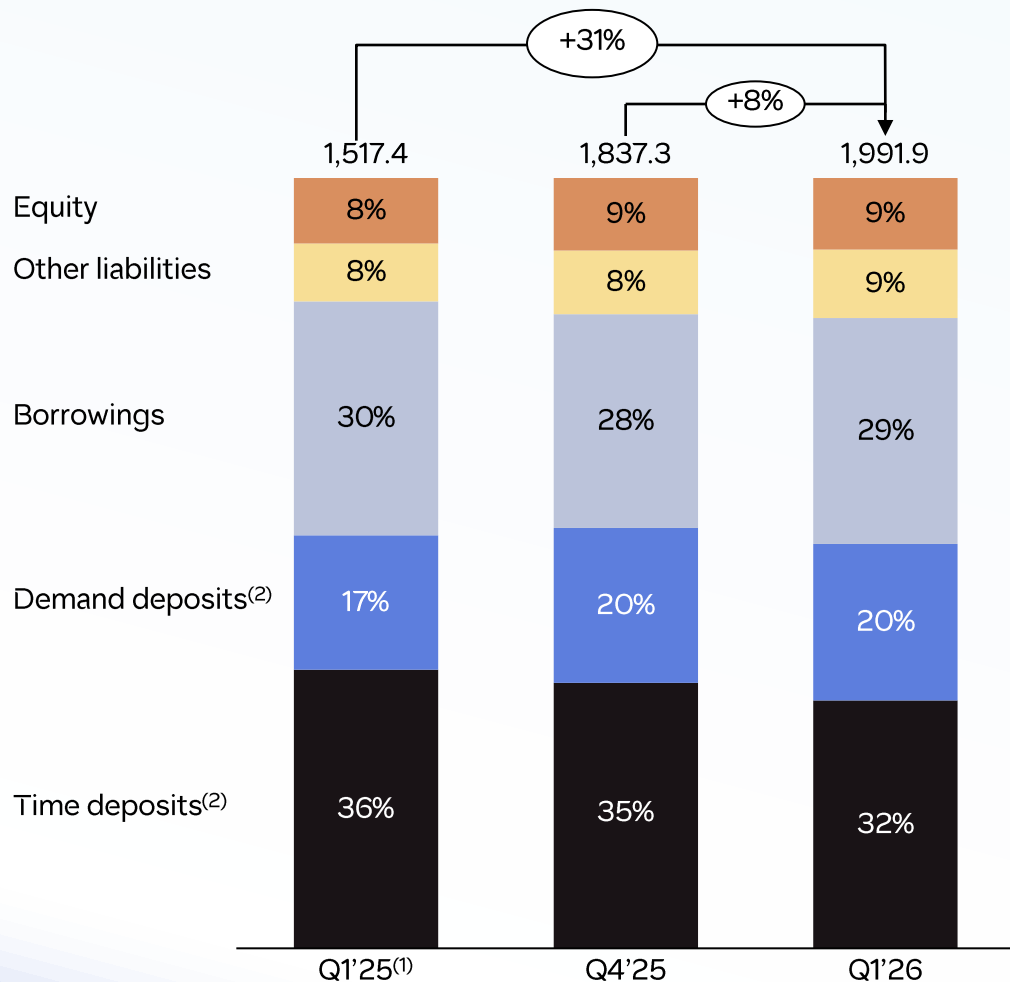
Strategic positioning to lower the share of fixed-rate securities led to a 10% contraction in the securities portfolio, which accounted for 15% total assets



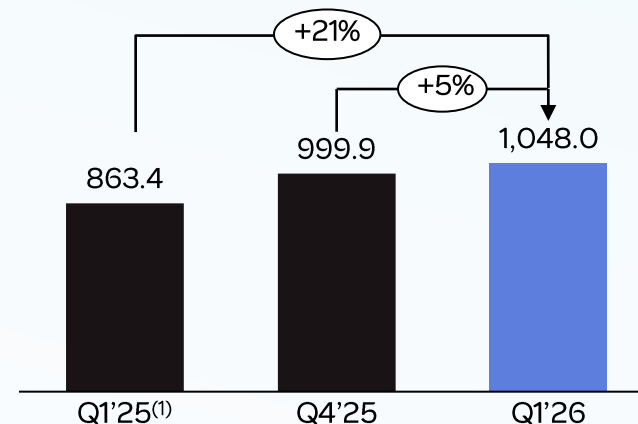
QNB ⁽¹⁾For comparability purposes, Q1'25 balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

Well-diversified & disciplined funding mix

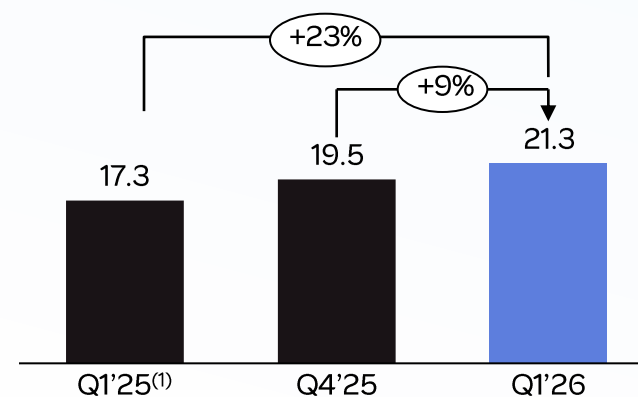
Total Liabilities (TL bn)



TL Liabilities (TL bn)

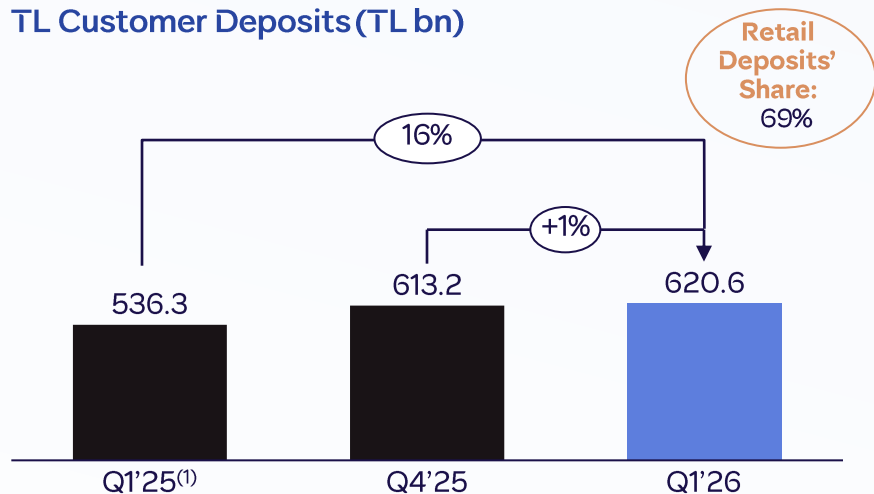


FC Liabilities (USD bn)

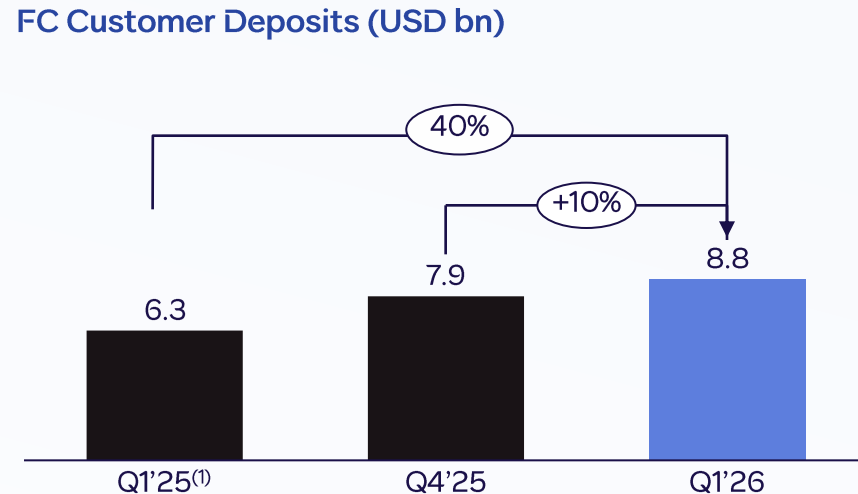


Deposits continued to be main funding source with a solid TL demand deposit base despite elevated interest rate and rising contribution from FC deposits

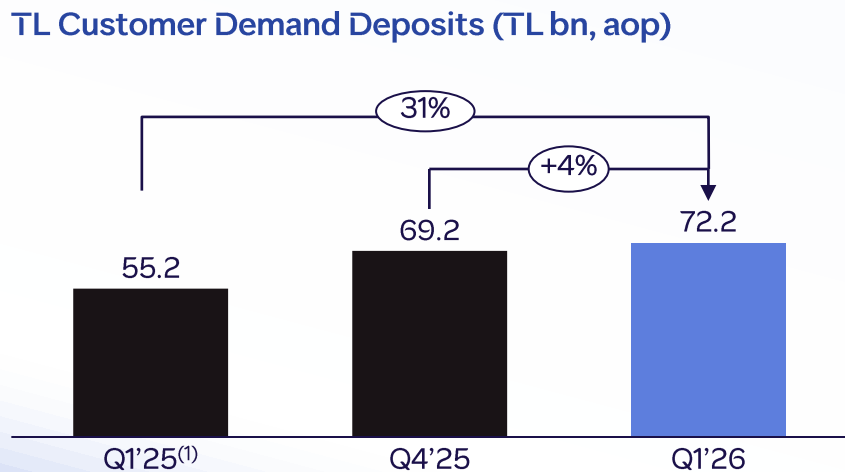
TL Customer Deposits (TL bn)



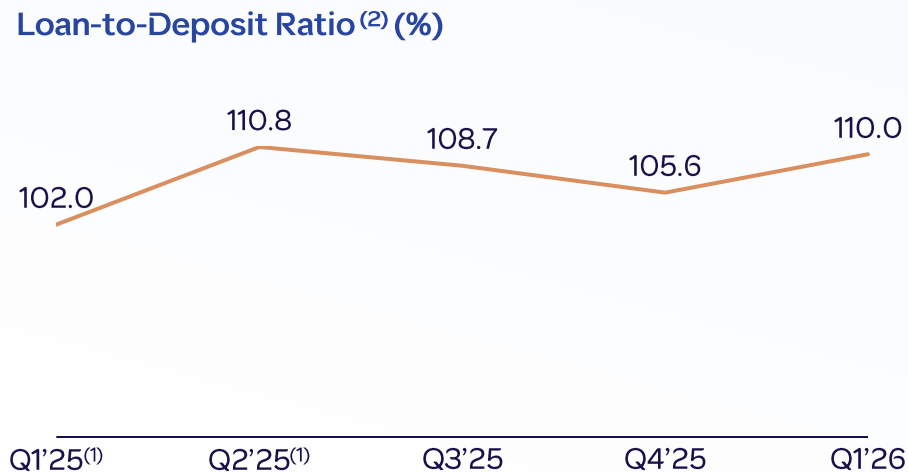
FC Customer Deposits (USD bn)



TL Customer Demand Deposits (TL bn, aop)



Loan-to-Deposit Ratio ⁽²⁾ (%)

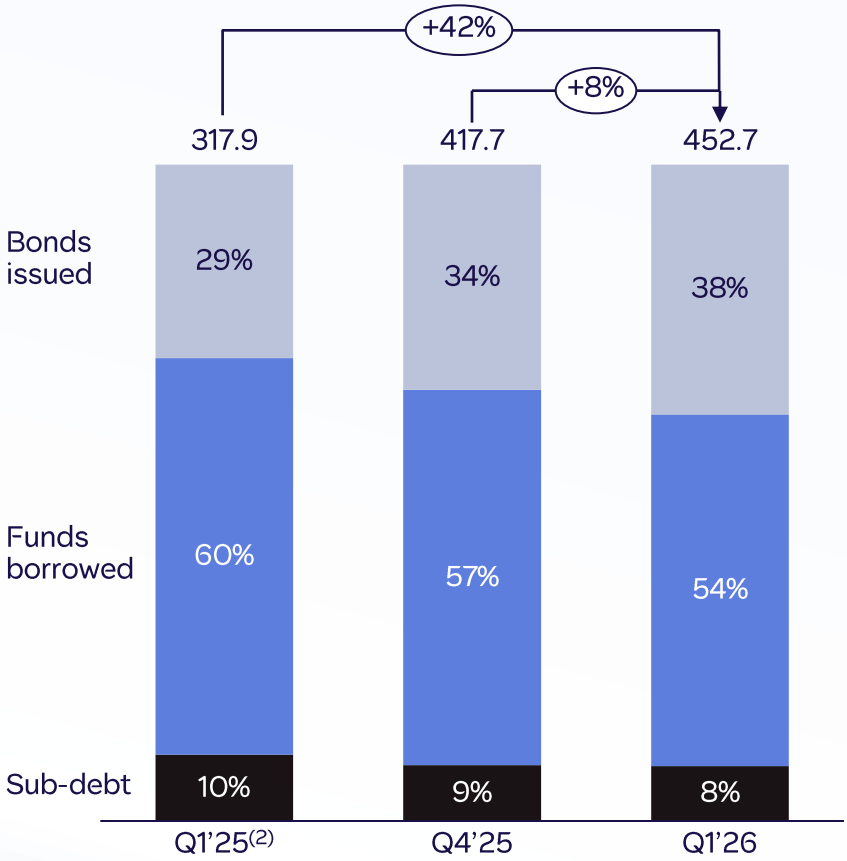


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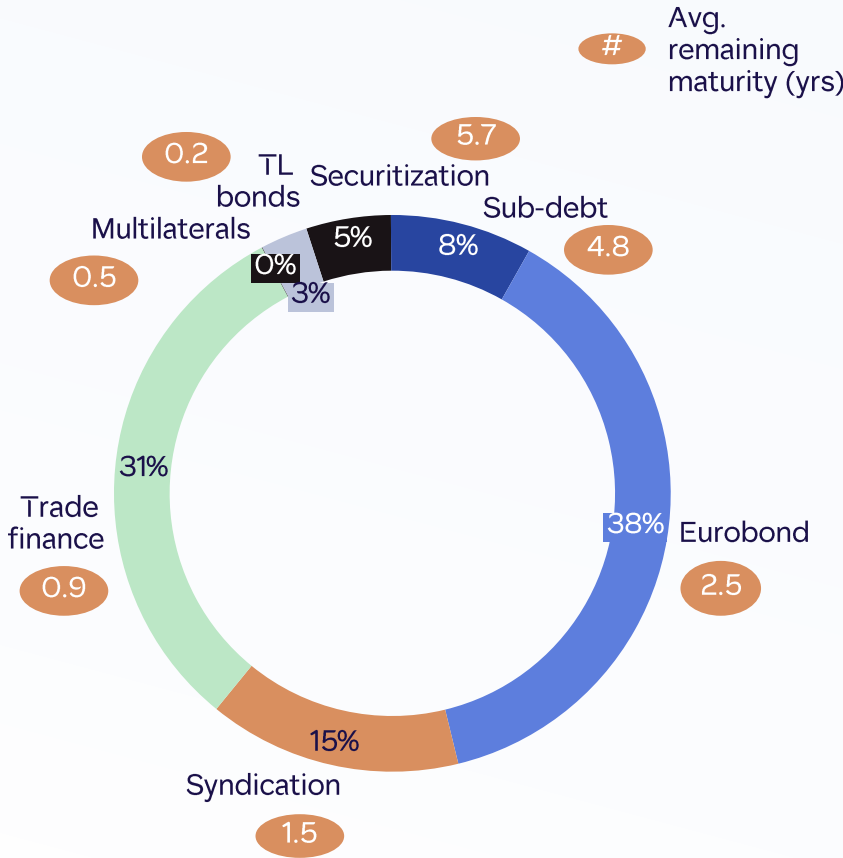
⁽²⁾ Including TL issued bonds, bank deposits & fiduciary deposits

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

Wholesale Borrowings⁽¹⁾ by Type (TL bn)



Wholesale Borrowings⁽¹⁾ Breakdown

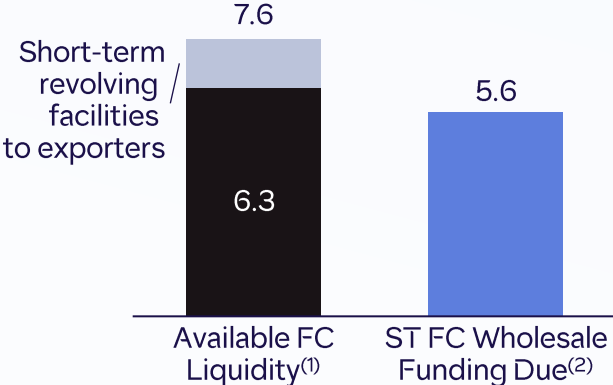


⁽¹⁾ Non-deposit funding except repo

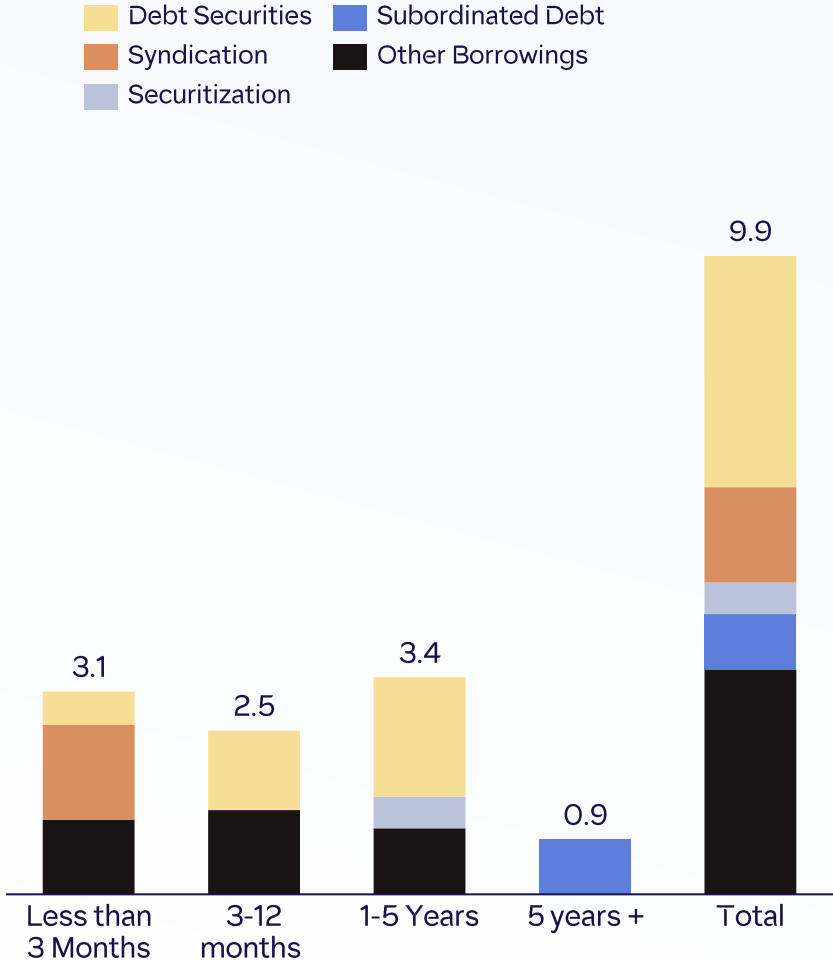
⁽²⁾ For comparability purposes, Q1'25 balances were retrospectively adjusted, by excluding the relevant balances for Enpara.com banking services, which was spun-off from the Bank within Q3'25.

Manageable external borrowings with extending maturity profile

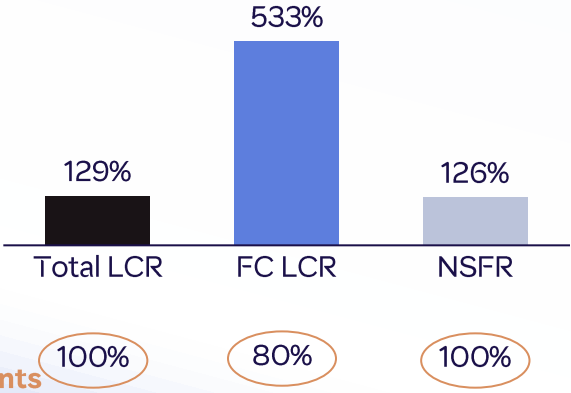
Available FC Liquidity vs Short-term Dues (USD bn)



Maturity Profiles of FC Wholesale Funding (USD bn)



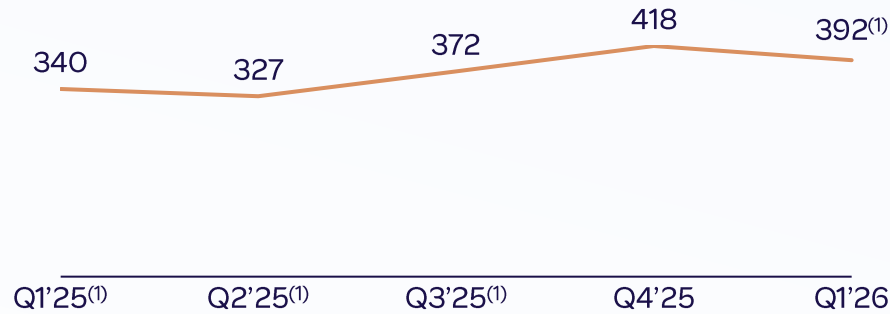
Liquidity Coverage Ratios (% eop)



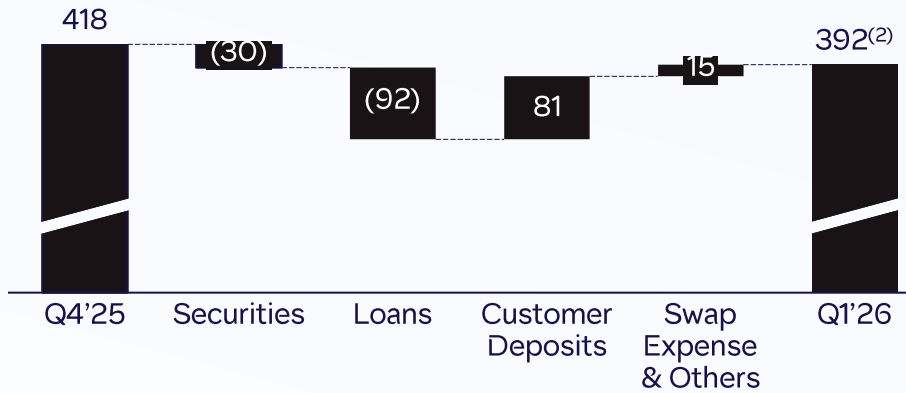
(1) Incorporates FC HQLA and FC swaps
 (2) FC wholesale funding due within 1 year

NIM recovery temporarily halted due to higher funding costs resulted from geopolitical developments and accompanying inflationary pressures

Quarterly NIM after Swap (bps)



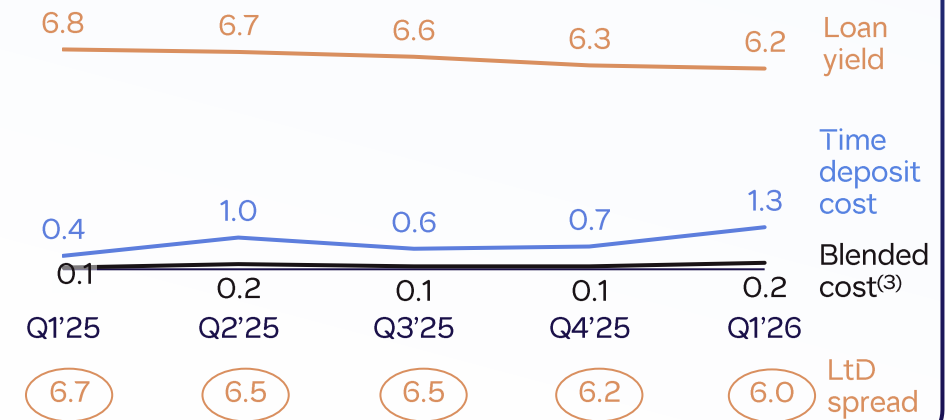
Quarterly NIM after Swap Evolution (bps)



TL Loan-Deposit Spread (% quarterly)



FC Loan-Deposit Spread (% quarterly)



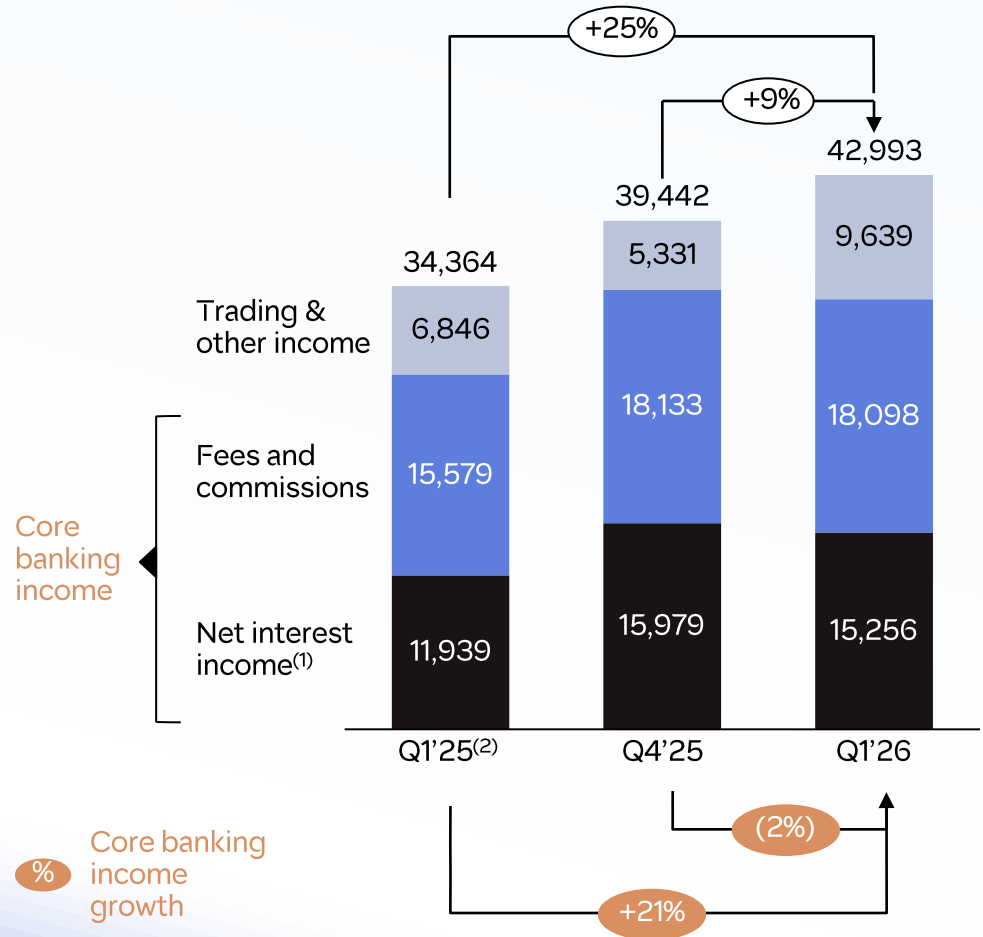
⁽¹⁾ Balances incorporate contributions of Enpara operations, which was spinned-off within Q3'25.

⁽²⁾ October-October inflation assumption used in the valuation of CPI linkers portfolio was at 23% at the end of Q1'26. An additional 100 bps increase in CPI assumption would contribute TL 844 mn/yr to NII and 5 bps to annual NIM.

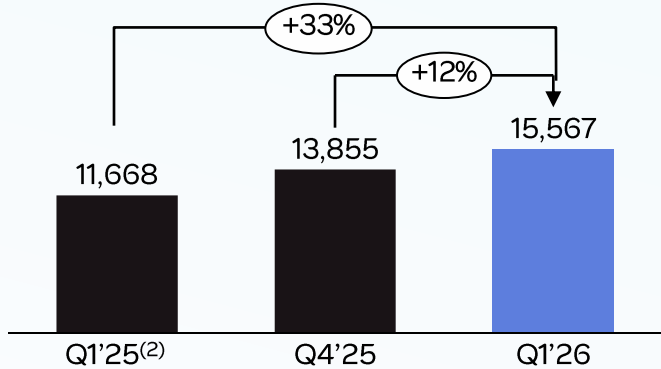
⁽³⁾ Blended of time and demand deposits.

Resilient core banking income & disciplined cost management led to an outstanding C/I ratio of 36%, even with the protracted NIM recovery and inflationary pressures on OPEX

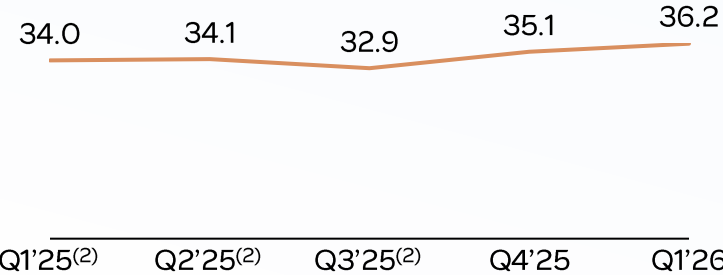
Total Operating Income (TL mn)



OpEx (TL mn)



Cost / Income (%)

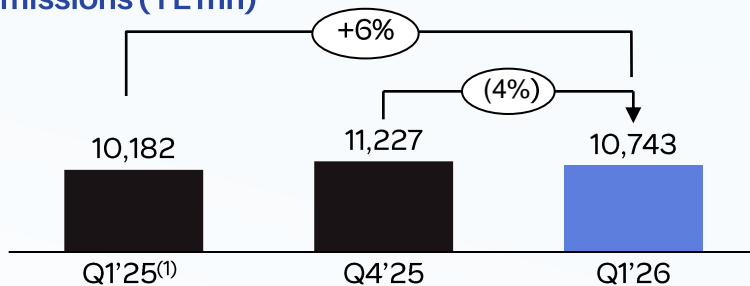


(1) Including swap expenses
 (2) Balances incorporate contributions of Enpara operations, which was spinned-off within Q3'25.

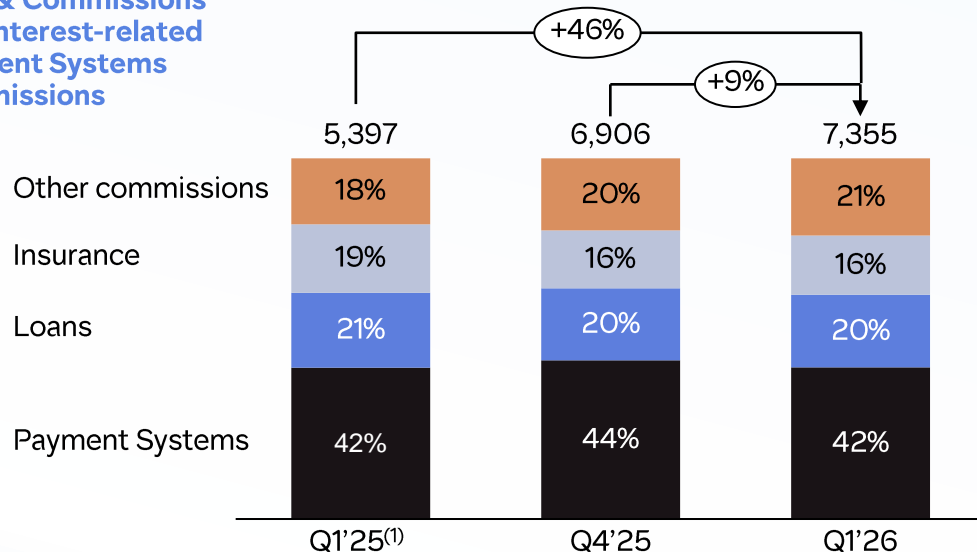
Interest-related F&C contracted on QoQ basis due to seasonally lower volume in payment systems, while growth performance in non-interest related F&C remained intact.

Net Fees and Commissions (TL mn)

Interest-related Payment Systems Commissions

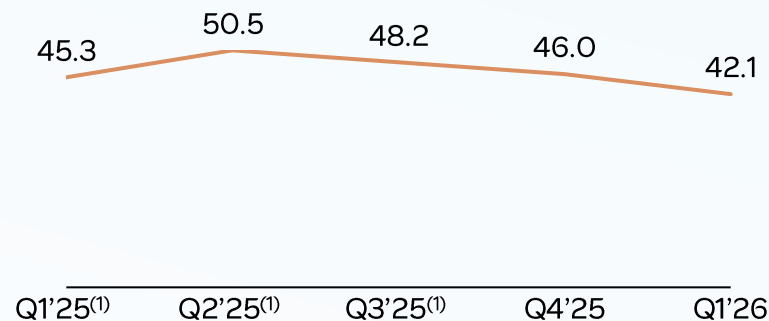


Fees & Commissions exc. Interest-related Payment Systems Commissions

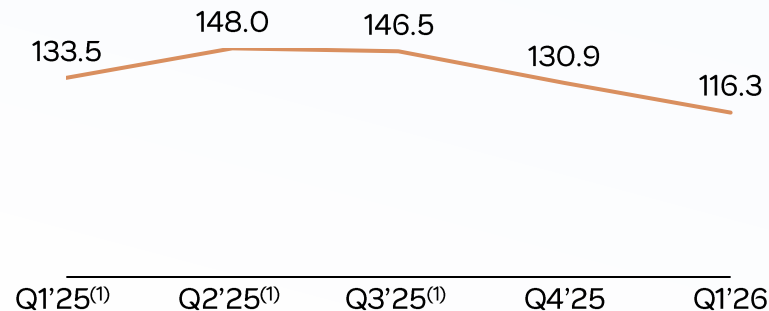


Total F&C **15,579** **18,133** **18,098**

Fees / Total Income (%)



Fees / OpEx (%)



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: 27 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;



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

- In addition to our 2050 net-zero commitment, we have established 2030 interim sectoral targets for carbon-intensive sectors – in alignment 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**

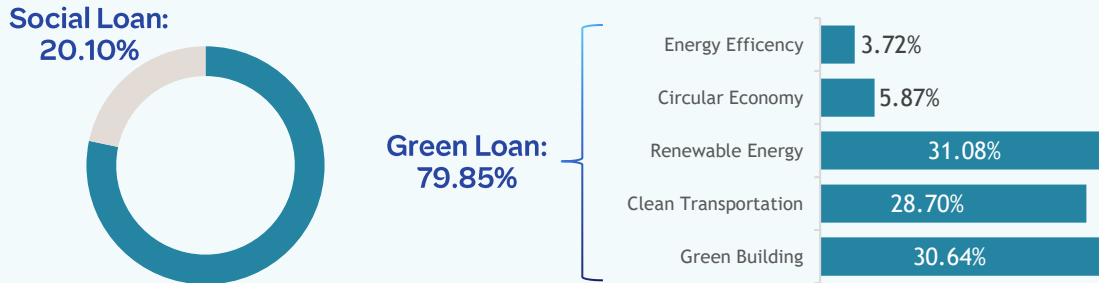
- **Zero Scope 2 Emissions:** 100% Renewable Energy in electricity consumption.
- **5 MW Self-Consumption SPP:** Covers 80% of HQ power needs and delivers TL 24⁽⁵⁾ mn annual cost savings.
- Scope 1 & 2 emissions reduced by **70%** ⁽¹⁾⁽³⁾.
- **Environment-friendly Buildings:**
3 HQ & 100 branches with ISO 14001 Certificates
2 HQ buildings ISO 50001 Certificates,
3 HQ & 345 branches with Zero Waste Certificates⁽⁴⁾.



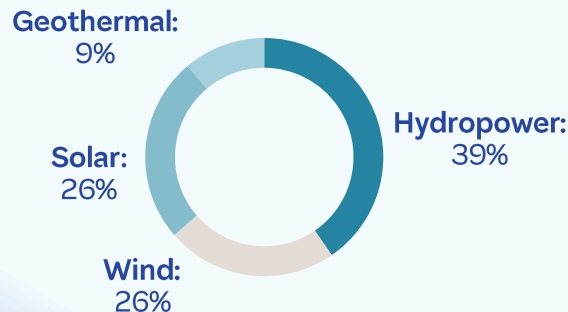
QNB Türkiye has a sizable diversified pool of sustainable assets

<p>38.63% Green Social Eligible Loans/ Project Finance Portfolio⁽¹⁾⁽²⁾</p>	<p>63.49% Eligible Renewable Energy Projects/ Total Energy Generation Projects⁽¹⁾⁽²⁾</p>	<p>100% Renewable Energy Projects / Project Finance Energy Projects Portfolio</p>	<p>32.70% Sustainable Funding/Wholesale Funding Portfolio⁽³⁾</p>
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Sustainable Eligible Project Portfolio



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
- QNB Blue Loan
- QNB Green Loan

Sustainable funding constitutes 32.70% 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

- \$120 mn Green Trade Finance

32.70%

Sustainable
Funding/Wholesale
Funding Portfolio

Private Placements

- \$176 mn Social Bond in 2026
- \$15 mn Blue Bond in 2026
- \$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

Sustainability Linked IRS

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

Sustainable DPR

- USD 230 mn sustainable DPR, first of its kind in Türkiye from a non-DFI sustainable securitization issuance perspective



Appendix

BRSA Bank-Only Key Financial Ratios

		2023 ⁽³⁾	2024 ⁽³⁾	2025 ⁽³⁾	Q1'25 ⁽³⁾	Q4'25	Q1'26
Profitability	RoAE	57.5%	36.2%	33.6%	36.8%	33.7%	35.6%
	RoAA	4.3%	2.9%	2.8%	2.8%	3.1%	3.3%
	Cost / Income	25.7%	36.6%	34.0%	34.0%	35.1%	36.2%
	NIM after swap expense	4.8%	2.9%	3.7%	3.5%	4.2%	3.9%
Liquidity	Loans / Deposits ⁽¹⁾	89.8%	98.6%	105.6%	102.0% ⁽²⁾	105.6%	110.0.6%
	LCR (aop)	174.9%	160.1%	136.8%	134.3%	136.8%	134.7%
Asset Quality	NPL Ratio	1.7%	2.7%	3.8%	2.9% ⁽²⁾	3.8%	4.0%
	Cost of Risk	2.7%	2.4%	3.7%	2.7%	4.2%	3.1%
Solvency	CAR	16.7%	17.3%	18.2%	15.3%	18.2%	15.5%
	Tier I Ratio	13.8%	14.8%	16.0%	13.2%	16.0%	13.6%
	Liability/Equity	12.1x	12.7x	10.6x	11.9x ⁽²⁾	10.6x	10.7x

⁽¹⁾ Including TL issued bonds, bank deposits & fiduciary deposits excluding CBRT swap transactions

⁽²⁾ For comparability purposes, relevant Q1'25 balances were retrospectively adjusted, by excluding Enpara.com banking services, which was spun-off from the Bank within Q3'25.

⁽³⁾ Balances incorporate contributions of Enpara operations, which was spun-off within Q3'25.

QNB Türkiye | BRSA Bank-Only Summary Financials

Income Statement

TL, mn	Q1'25 ⁽⁴⁾	Q4'25	Q1'26	ΔQoQ	ΔYoY
Net Interest Income (After Swap Expenses)	11,939	15,979	15,256	(5%)	28%
Net Fees & Commissions Income	15,579	18,133	18,098	0%	16%
Trading & Other Income	6,846	5,330	9,639	81%	41%
Total Operating Income	34,364	39,442	42,993	9%	25%
Operating Expenses	(11,668)	(13,855)	(15,567)	12%	33%
Net Operating Income	22,696	25,587	27,426	7%	21%
Provisions	(6,028)	(11,423)	(8,706)	(24%)	44%
Free Provisions	(1,900)	1,000	-	n.m.	n.m.
Profit Before Tax	14,768	15,164	18,720	23%	27%
Tax Expenses	(3,580)	(1,316)	(2,973)	126%	(17%)
Profit After Tax	11,188	13,848	15,747	14%	41%

Balance Sheet

TL, mn	Q1'25 ⁽¹⁾	Q4'25	Q1'26	ΔQoQ	ΔYoY
Cash & Banks ⁽²⁾	312,475	289,442	371,529	28%	19%
Securities	266,248	332,099	298,236	(10%)	12%
Net Loans	838,692	1,081,464	1,164,563	8%	39%
Fixed Asset and Investments ⁽³⁾	45,322	61,806	62,384	1%	38%
Other Assets	54,644	72,470	95,170	31%	74%
Total Assets	1,517,380	1,837,281	1,991,882	8%	31%
Deposits	813,590	1,002,507	1,045,689	4%	29%
Customer	773,830	953,722	1,010,226	6%	31%
Bank	39,760	48,785	35,463	(27%)	(11%)
Borrowings	460,916	509,682	584,185	15%	27%
Bonds Issued	93,675	143,202	172,224	20%	84%
Funds Borrowed	191,999	238,988	242,620	2%	26%
Sub-debt	32,182	35,538	37,835	6%	18%
Repo	143,059	91,954	131,506	43%	(8%)
Other	114,203	152,216	176,582	16%	55%
Equity	128,671	172,876	185,426	7%	44%
Total Liabilities & Equity	1,517,380	1,837,281	1,991,882	8%	31%



⁽¹⁾ For comparability purposes, Q1'25 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⁾ Includes CBRT, banks, interbank and other financial institutions

⁽³⁾ Including subsidiaries ⁽⁴⁾ Balances incorporate contributions of Enpara operations, which was spun-off within Q3'25.

BRSA Consolidated Key Financial Ratios

		2023 ⁽³⁾	2024 ⁽³⁾	2025 ⁽³⁾	Q1'25 ⁽³⁾	Q4'25	Q1'26
Profitability	RoAE	57.5%	36.2%	33.5%	36.7%	33.7%	35.6%
	RoAA	4.1%	2.8%	2.7%	2.7%	3.0%	3.2%
	Cost / Income	27.5%	38.0%	35.3%	35.3%	35.9%	38.1%
	NIM after swap expense	5.1%	3.5%	4.4%	4.1%	4.8%	4.7%
Liquidity	Loans / Deposits ⁽¹⁾	90.5%	96.5%	106.4%	95.1% ⁽²⁾	106.4%	111.8%
	LCR (aop)	168.6%	158.2%	137.5%	135.2%	137.5%	135.7%
Asset Quality	NPL Ratio	1.7%	2.7%	3.7%	3.0% ⁽²⁾	3.7%	3.8%
	Cost of Risk	2.6%	2.3%	3.6%	2.6%	4.0%	3.0%
Solvency	CAR	15.9%	16.7%	17.2%	14.6%	17.2%	14.7%
	Tier I Ratio	13.2%	14.1%	15.1%	12.6%	15.1%	12.8%
	Liability/Equity	12.5x	13.1x	11.1x	12.3x ⁽²⁾	11.1x	11.1x

⁽¹⁾ Including TL issued bonds, bank deposits & fiduciary deposits excluding CBRT swap transactions

⁽²⁾ For comparability purposes, relevant Q1'25 balances were retrospectively adjusted, by excluding Enpara.com banking services, which was spinned-off from the Bank within Q3'25.

⁽³⁾ Balances incorporate contributions of Enpara operations, which was spinned-off within Q3'25.

QNB Türkiye | BRSA Consolidated Summary Financials

Income Statement

TL, mn	Q1'25 ⁽⁴⁾	Q4'25	Q1'26	ΔQoQ	ΔYoY
Net Interest Income (After Swap Expenses)	14,548	19,351	19,007	(2%)	31%
Net Fees & Commissions Income	17,102	20,525	20,682	1%	21%
Trading & Other Income	5,064	2,515	7,317	191%	44%
Total Operating Income	36,715	42,391	47,006	11%	28%
Operating Expenses	(12,955)	(15,203)	(17,888)	18%	38%
Net Operating Income	23,760	27,188	29,118	7%	23%
Provisions	(6,064)	(11,620)	(8,822)	(24%)	45%
Free Provisions	(1,900)	1,000	-	n.m.	n.m.
Profit Before Tax	15,796	16,568	20,297	23%	28%
Tax Expenses	(4,606)	(2,717)	(4,546)	67%	(1%)
Profit After Tax	11,190	13,851	15,751	14%	41%

Balance Sheet

TL, mn	Q1'25 ⁽¹⁾	Q4'25	Q1'26	ΔQoQ	ΔYoY
Cash & Banks ⁽²⁾	320,942	302,847	384,896	27%	20%
Securities	274,092	343,540	311,722	(9%)	14%
Net Loans ⁽³⁾	883,347	1,144,571	1,228,770	7%	39%
Fixed Asset and Investments	28,561	34,685	35,478	2%	24%
Other Assets	60,726	85,081	105,133	24%	73%
Total Assets	1,567,669	1,910,724	2,065,999	8%	32%
Deposits	810,134	1,000,534	1,043,833	4%	29%
Customer	770,374	951,749	1,008,370	6%	31%
Bank	39,760	48,785	35,463	(27%)	(11%)
Borrowings	501,934	567,856	641,006	13%	28%
Bonds Issued	100,012	148,305	178,722	21%	79%
Funds Borrowed	225,844	291,720	292,662	0%	30%
Sub-debt	32,182	35,538	37,835	6%	18%
Repo	143,896	92,292	131,786	43%	(8%)
Other	126,899	169,418	195,690	16%	54%
Equity	128,703	172,916	185,469	7%	44%
Total Liabilities & Equity	1,567,669	1,910,724	2,065,999	8%	32%



⁽¹⁾ For comparability purposes, Q1'25 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⁾ Includes CBRT, banks, interbank and other financial institutions

⁽³⁾ Including Leasing & Factoring receivables ⁽⁴⁾ Balances incorporate contributions of Enpara operations, which was spun-off within Q3'25.

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