

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)**QNB BANK ANONİM ŞİRKETİ****UNCONSOLIDATED BALANCE SHEET– STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED JUNE 30, 2026***(Amounts expressed in Millions of Turkish Lira (TL) unless otherwise stated.)***I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION**

		Current Period 30.06.2026			Prior Period 31.12.2025		
	Section 5 Part I	TL	FC	Total	TL	FC	Total
ASSETS							
I. FINANCIAL ASSETS (NET)		337,317	275,875	613,192	277,425	227,708	505,133
1.1 Cash and Cash Equivalents		142,597	227,400	369,997	113,530	175,912	289,442
1.1.1 Cash and Balances with Central Bank	(1)	135,721	182,805	318,526	101,058	154,794	255,852
1.1.2 Banks	(3)	3,072	44,621	47,693	2,507	21,139	23,646
1.1.3 Money Market Placement	(4)	3,816	-	3,816	9,974	-	9,974
1.1.4 Expected Credit Losses (-)		12	26	38	9	21	30
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	4,784	3,025	7,809	5,841	5,191	11,032
1.2.1 Government Debt Securities		3,327	1,750	5,077	4,104	3,992	8,096
1.2.2 Equity Securities		434	-	434	411	-	411
1.2.3 Other Financial Assets		1,023	1,275	2,298	1,326	1,199	2,525
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(5)	173,708	33,786	207,494	149,714	33,773	183,487
1.3.1 Government Debt Securities		173,708	33,761	207,469	149,714	33,750	183,464
1.3.2 Equity Securities		-	25	25	-	23	23
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets	(2,12)	16,228	11,664	27,892	8,340	12,832	21,172
1.4.1 Derivative Financial Assets at Fair Value Through Profit/Loss		7,708	9,693	17,401	4,108	10,897	15,005
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		8,520	1,971	10,491	4,232	1,935	6,167
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)		929,911	459,269	1,389,180	799,271	419,773	1,219,044
2.1 Loans	(6)	904,446	422,773	1,327,219	752,985	385,262	1,138,247
2.2 Lease Receivables	(11)	-	-	-	-	-	-
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortized Cost	(7)	83,363	42,828	126,191	94,742	42,857	137,599
2.4.1 Government Debt Securities		83,363	42,828	126,191	94,742	42,857	137,599
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Losses (-)		57,898	6,332	64,230	48,456	8,346	56,802
III. ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(15)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		34,040	-	34,040	29,568	-	29,568
4.1 Investments in Associates (Net)	(8)	54	-	54	54	-	54
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		54	-	54	54	-	54
4.2 Subsidiaries (Net)	(9)	33,983	-	33,983	29,511	-	29,511
4.2.1 Unconsolidated Financial Subsidiaries		33,476	-	33,476	29,005	-	29,005
4.2.2 Unconsolidated Non-Financial Subsidiaries		507	-	507	506	-	506
4.3 Joint Ventures (Net)	(10)	3	-	3	3	-	3
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		3	-	3	3	-	3
V. PROPERTY AND EQUIPMENT (Net)		26,179	1	26,180	25,980	1	25,981
VI. INTANGIBLE ASSETS (Net)		7,648	-	7,648	6,258	-	6,258
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		7,648	-	7,648	6,258	-	6,258
VII. INVESTMENT PROPERTY (Net)	(13)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		984	-	984	464	-	464
IX. DEFERRED TAX ASSET	(14)	3,866	-	3,866	302	-	302
X. OTHER ASSETS (Net)	(16)	57,565	3,620	61,185	48,297	2,234	50,531
TOTAL ASSETS		1,397,510	738,765	2,136,275	1,187,565	649,716	1,837,281

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)
QNB BANK ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEET– STATEMENT OF FINANCIAL POSITION
FOR THE PERIOD ENDED JUNE 30, 2026
(Amounts expressed in Millions of Turkish Lira (TL) unless otherwise stated.

I. BALANCE SHEET – STATEMENT OF FINANCIAL POSITION

		Current Period 30.06.2026			Prior Period 31.12.2025		
	Section 5 Part II	TL	FC	Total	TL	FC	Total
LIABILITIES AND EQUITY							
I. DEPOSITS	(1)	704,203	416,053	1,120,256	631,382	371,125	1,002,507
II. FUNDS BORROWED	(3)	938	273,658	274,596	1,037	237,951	238,988
III. MONEY MARKETS	(4)	50,630	50,837	101,467	49,834	42,120	91,954
IV. SECURITIES ISSUED (Net)	(5)	19,816	188,089	207,905	21,412	121,790	143,202
4.1 Bills		19,016	-	19,016	21,412	-	21,412
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		800	188,089	188,889	-	121,790	121,790
V. FUNDS		-	-	-	-	-	-
5.1 Funds From Credit Customers		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT & LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)	9,104	21,514	30,618	5,775	6,160	11,935
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		8,926	20,736	29,662	5,498	5,469	10,967
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		178	778	956	277	691	968
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(7)	3,233	27	3,260	2,977	33	3,010
X. PROVISIONS	(8)	12,205	305	12,510	11,583	278	11,861
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		4,951	50	5,001	4,947	46	4,993
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		7,254	255	7,509	6,636	232	6,868
XI. CURRENT TAX LIABILITY	(9)	3,427	-	3,427	3,516	-	3,516
XII. DEFERRED TAX LIABILITY		-	-	-	-	-	-
XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(10)	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(11)	-	38,621	38,621	-	35,538	35,538
14.1 Subordinated Loans		-	24,459	24,459	-	22,508	22,508
14.2 Other Debt Instruments		-	14,162	14,162	-	13,030	13,030
XV. OTHER LIABILITIES		115,347	27,816	143,163	101,142	20,752	121,894
XVI. SHAREHOLDERS' EQUITY		199,846	606	200,452	171,260	1,616	172,876
16.1 Paid-in Capital	(12)	5,500	-	5,500	5,500	-	5,500
16.2 Capital Reserves		1	-	1	1	-	1
16.2.1 Share Premium	(13)	1	-	1	1	-	1
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	-	12,838	12,796	-	12,796
16.4 Other Comprehensive Income/Expense Items Reclassified to Profit or Loss		(1,008)	606	(402)	(253)	1,616	1,363
16.5 Profit Reserves		153,216	-	153,216	105,401	-	105,401
16.5.1 Legal Reserves		1,100	-	1,100	771	-	771
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		152,116	-	152,116	104,630	-	104,630
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit/Loss		29,299	-	29,299	47,815	-	47,815
16.6.1 Prior Periods' Profit/Loss		-	-	-	-	-	-
16.6.2 Current Period's Net Profit/Loss		29,299	-	29,299	47,815	-	47,815
TOTAL EQUITY AND LIABILITIES		1,118,749	1,017,526	2,136,275	999,918	837,363	1,837,281

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)**QNB BANK ANONİM ŞİRKETİ****UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES****FOR THE PERIOD ENDED JUNE 30, 2026***(Amounts expressed in Millions of Turkish Lira (TL) unless otherwise stated.)***II. STATEMENT OF OFF-BALANCE COMMITMENTS AND CONTINGENCIES**

		Current Period			Prior Period		
		30.06.2026			31.12.2025		
Section 5		TL	FC	TOTAL	TL	FC	TOTAL
Part III							
A.	OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)	2,527,205	2,190,494	4,717,699	2,126,933	1,865,025	3,991,958
I.	GUARANTEES	146,280	129,437	275,717	115,473	110,188	225,661
1.1.	Letters of guarantee	128,027	71,804	199,831	101,878	68,165	170,043
1.1.1.	Guarantees subject to State Tender Law	1,867	615	2,482	1,769	494	2,263
1.1.2.	Guarantees given for foreign trade operations	63,595	71,189	134,784	49,620	67,671	117,291
1.1.3.	Other letters of guarantee	62,565	-	62,565	50,489	-	50,489
1.2.	Bank loans	18,239	29,260	47,499	13,543	20,407	33,950
1.2.1.	Import letter of acceptance	18,239	29,260	47,499	13,543	20,407	33,950
1.2.2.	Other bank acceptances	-	-	-	-	-	-
1.3.	Letters of credit	14	28,373	28,387	52	21,616	21,668
1.3.1.	Documentary letters of credit	14	21,482	21,496	52	16,917	16,969
1.3.2.	Other letters of credit	-	6,891	6,891	-	4,699	4,699
1.4.	Prefinancing given as guarantee	-	-	-	-	-	-
1.5.	Endorsements	-	-	-	-	-	-
1.5.1.	Endorsements to the Central Bank of Turkey	-	-	-	-	-	-
1.5.2.	Other endorsements	-	-	-	-	-	-
1.6.	Securities issue purchase guarantees	-	-	-	-	-	-
1.7.	Factoring guarantees	-	-	-	-	-	-
1.8.	Other guarantees	-	-	-	-	-	-
1.9.	Other collaterals	-	-	-	-	-	-
II.	COMMITMENTS	1,640,135	72,865	1,713,000	1,547,823	54,923	1,602,746
2.1.	Irrevocable commitments	1,557,750	65,651	1,623,401	1,438,222	54,923	1,493,145
2.1.1.	Forward asset purchase commitments	9,745	47,752	57,497	20,147	37,971	58,118
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	318,869	4	318,873	300,305	4	300,309
2.1.5.	Securities underwriting commitments	-	-	-	-	-	-
2.1.6.	Commitments for reserve deposit requirements	-	-	-	-	-	-
2.1.7.	Payment commitment for checks	16,603	-	16,603	13,909	-	13,909
2.1.8.	Tax and fund liabilities from export commitments	1,059	-	1,059	999	-	999
2.1.9.	Commitments for credit card expenditure limits	1,191,748	-	1,191,748	1,088,199	-	1,088,199
2.1.10.	Commitments for promotions related with credit cards and banking activities	288	-	288	252	-	252
2.1.11.	Receivables from short sale commitments	-	-	-	-	-	-
2.1.12.	Payables for short sale commitments	-	-	-	-	-	-
2.1.13.	Other irrevocable commitments	19,438	17,895	37,333	14,411	16,948	31,359
2.2.	Revocable commitments	82,385	7,214	89,599	109,601	-	109,601
2.2.1.	Revocable loan granting commitments	82,385	7,214	89,599	109,601	-	109,601
2.2.2.	Other revocable commitments	-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	740,790	1,988,192	2,728,982	463,637	1,699,914	2,163,551
3.1	Derivative financial instruments for hedging purposes	99,511	353,641	453,152	89,412	300,945	390,357
3.1.1	Fair value hedge	26,338	131,661	157,999	22,682	90,384	113,066
3.1.2	Cash flow hedge	73,173	221,980	295,153	66,730	210,561	277,291
3.1.3	Hedge of net investment in foreign operations	-	-	-	-	-	-
3.2	Held for trading transactions	641,279	1,634,551	2,275,830	374,225	1,398,969	1,773,194
3.2.1	Forward foreign currency buy/sell transactions	112,060	121,207	233,267	62,033	86,084	148,117
3.2.1.1	Forward foreign currency transactions-buy	3,023	107,809	110,832	848	69,044	69,892
3.2.1.2	Forward foreign currency transactions-sell	109,037	13,398	122,435	61,185	17,040	78,225
3.2.2	Swap transactions related to foreign currency and interest rates	413,856	1,353,522	1,767,378	260,188	1,203,884	1,464,072
3.2.2.1	Foreign currency swap-buy	2,674	452,257	454,931	13	469,876	469,889
3.2.2.2	Foreign currency swap-sell	95,804	375,819	471,623	59,443	411,142	470,585
3.2.2.3	Interest rate swaps-buy	157,689	262,723	420,412	100,366	161,433	261,799
3.2.2.4	Interest rate swaps-sell	157,689	262,723	420,412	100,366	161,433	261,799
3.2.3	Foreign currency, interest rate and securities options	91,042	136,369	227,411	51,847	108,848	160,695
3.2.3.1	Foreign currency options-buy	36,829	75,547	112,376	20,865	58,925	79,790
3.2.3.2	Foreign currency options-sell	54,213	60,822	115,035	30,982	49,923	80,905
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	24,321	23,453	47,774	157	153	310
3.2.4.1	Foreign currency futures-buy	-	23,453	23,453	-	153	153
3.2.4.2	Foreign currency futures-sell	24,321	-	24,321	157	-	157
3.2.5	Interest rate futures	-	-	-	-	-	-
3.2.5.1	Interest rate futures-buy	-	-	-	-	-	-
3.2.5.2	Interest rate futures-sell	-	-	-	-	-	-
3.2.6	Other	-	-	-	-	-	-
B.	CUSTODY AND PLEDGED ITEMS (IV+V+VI)	7,433,339	2,425,707	9,859,046	6,167,665	2,314,895	8,482,560
IV.	ITEMS HELD IN CUSTODY	387,628	328,853	716,481	334,090	316,048	650,138
4.1.	Customer Fund and Portfolio Assets	257,083	259,457	516,540	201,253	244,436	445,689
4.2.	Investment securities held in custody	43,189	51,936	95,125	49,076	57,313	106,389
4.3.	Checks received for collection	79,023	11,520	90,543	76,245	8,608	84,853
4.4.	Commercial notes received for collection	8,330	2,328	10,658	7,516	2,326	9,842
4.5.	Other assets received for collection	-	-	-	-	-	-
4.6.	Assets received for public offering	-	-	-	-	-	-
4.7.	Other items under custody	3	3,612	3,615	-	3,365	3,365
4.8.	Custodians	-	-	-	-	-	-
V.	PLEDGED ITEMS	3,869,224	1,076,100	4,945,324	3,256,460	1,056,067	4,312,527
5.1.	Marketable securities	55,100	86,974	142,074	52,120	88,379	140,499
5.2.	Guarantee notes	2,655	1,220	3,875	2,009	814	2,823
5.3.	Commodity	1,807	-	1,807	1,827	-	1,827
5.4.	Warranty	-	-	-	-	-	-
5.5.	Properties	879,385	440,212	1,319,597	768,773	460,402	1,229,175
5.6.	Other pledged items	2,930,277	547,694	3,477,971	2,431,731	506,472	2,938,203
5.7.	Pledged items-depository	-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES	3,176,487	1,020,754	4,197,241	2,577,115	942,780	3,519,895
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		9,960,544	4,616,201	14,576,745	8,294,598	4,179,920	12,474,518

(CONVENIENCE TRANSLATION OF FINANCIAL STATEMENTS)**QNB BANK ANONİM ŞİRKETİ****UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS****FOR THE PERIOD ENDED JUNE 30, 2026***(Amounts expressed in Millions of Turkish Lira (TL) unless otherwise stated.)***III. STATEMENT OF PROFIT OR LOSS**

			Current Period 01.01 - 30.06.2026	Current Period 01.04 - 30.06.2026	Previous Period 01.01 - 30.06.2025	Previous Period 01.04 - 30.06.2025
INCOME AND EXPENSE ITEMS		Section 5 Part IV				
I.	INTEREST INCOME	(1)	212,070	111,118	203,819	105,887
1.1	Interest income on loans		151,107	79,776	142,063	74,851
1.2	Interest income on reserve deposits		17,450	9,056	19,010	10,054
1.3	Interest income on banks		6,105	1,248	5,653	412
1.4	Interest income on money market transactions		668	563	16	9
1.5	Interest income on securities portfolio		36,298	20,285	36,667	20,428
1.5.1	Financial assets measured at FVTPL		1,246	682	1,229	666
1.5.2	Financial assets measured at FVOCI		25,522	14,514	22,912	12,924
1.5.3	Financial assets measured at amortized cost		9,530	5,089	12,526	6,838
1.6	Financial lease income		-	-	-	-
1.7	Other interest income		442	190	410	133
II.	INTEREST EXPENSE (-)	(2)	148,224	77,066	159,868	82,641
2.1	Interest on deposits		112,951	59,190	123,304	63,737
2.2	Interest on funds borrowed		9,342	4,772	7,773	4,100
2.3	Interest on money market transactions		16,522	8,232	23,113	11,587
2.4	Interest on securities issued		8,601	4,501	5,240	3,007
2.5	Interests on leasings		544	276	280	144
2.6	Other interest expenses		264	95	158	66
III.	NET INTEREST INCOME (I - II)		63,846	34,052	43,951	23,246
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		39,175	21,078	33,817	18,238
4.1	Fees and commissions received		49,972	26,240	42,209	22,975
4.1.1	Non-cash loans		1,038	529	842	429
4.1.2	Others		48,934	25,711	41,367	22,546
4.2	Fees and commissions paid (-)		10,797	5,162	8,392	4,737
4.2.1	Non-cash loans		1	-	1	-
4.2.2	Others		10,796	5,162	8,391	4,737
V.	DIVIDEND INCOME	(3)	365	11	11	9
VI.	TRADING INCOME / LOSS (Net)	(4)	(28,471)	(19,354)	(13,758)	(9,282)
6.1	Trading income / loss on securities		3,615	860	2,170	897
6.2	Income / loss from derivative transactions		(29,318)	(17,684)	(8,452)	(6,359)
6.3	Foreign exchange income / loss		(2,768)	(2,530)	(7,476)	(3,820)
VII.	OTHER OPERATING INCOME	(5)	1,450	1,186	1,325	1,181
VIII.	TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)		76,365	36,973	65,346	33,392
IX.	EXPECTED CREDIT LOSSES (-)	(6)	16,230	7,540	16,423	10,417
X.	OTHER PROVISION LOSSES (-)	(6)	683	667	1,767	(156)
XI.	PERSONNEL EXPENSES (-)		14,417	7,108	11,107	5,415
XII.	OTHER OPERATING EXPENSES (-)	(7)	17,432	9,175	12,881	6,906
XIII.	NET OPERATING PROFIT / LOSS (VIII-IX-X-XI-XII)		27,603	12,483	23,168	10,810
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV.	INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING		7,486	3,886	5,124	2,715
XVI.	INCOME/LOSS ON NET MONETARY POSITION		-	-	-	-
XVII.	OPERATING PROFIT/LOSS BEFORE TAXES (XII+...+XV)	(8)	35,089	16,369	28,292	13,525
XVIII.	PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)	(9)	5,790	2,818	6,370	2,791
18.1	Current tax charge		8,462	4,815	5,809	5,743
18.2	Deferred tax charge (+)		999	(326)	859	(2,718)
18.3	Deferred tax credit (-)		(3,671)	(1,671)	(298)	(234)
XIX.	NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)	(10)	29,299	13,551	21,922	10,734
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1	Income from assets held for sale		-	-	-	-
20.2	Income from sale of associates, subsidiaries and joint-ventures		-	-	-	-
20.3	Others		-	-	-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1	Expenses on assets held for sale		-	-	-	-
21.2	Expenses on sale of associates, subsidiaries and joint-ventures		-	-	-	-
21.3	Others		-	-	-	-
XXII.	PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX+XXI)		-	-	-	-
XXIII.	PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1	Current tax charge		-	-	-	-
23.2	Deferred tax charge (+)		-	-	-	-
23.3	Deferred tax credit (-)		-	-	-	-
XXIV.	NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV.	NET PROFIT/LOSS (XIX+XXIV)	(11)	29,299	13,551	21,922	10,734
	Earnings Per Share		0.5327	0.2464	0.3986	0.1952