

**QNB FİNANS FİNANSAL KİRALAMA A.Ş. BALANCE SHEET**  
**FOR THE PERIOD ENDED SEPTEMBER 30, 2023**

ASSETS	Thousands of TL					
	Unaudited 30.09.2023			Audited 31.12.2022		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	121.204	1.112.690	1.233.894	67.340	958.350	1.025.690
Financial Assets at Fair Value Through Other Compreh	8.487	-	8.487	3.933	-	3.933
Financial Assets at Fair Value Through Profit or Loss	-	433.142	433.142	-	-	-
Derivative financial assets	2.724	68.822	71.546	2.659	40.253	42.912
Lease receivables, net	6.674.977	13.447.819	20.122.796	4.379.225	9.647.158	14.026.383
<i>Finance lease receivables , performing</i>	6.716.533	13.685.443	20.401.976	4.420.295	9.805.243	14.225.538
<i>Finance lease receivables , non-performing (stage III)</i>	155.717	142.607	298.324	166.618	221.325	387.943
Expected credit loss (-)	197.273	380.231	577.504	207.688	379.410	587.098
Property, plant and equipment, net	26.047	-	26.047	25.258	-	25.258
Other intangible assets, net	8.367	-	8.367	6.101	-	6.101
Current tax assets	91.704	-	91.704	101.935	-	101.935
Deferred tax assets	159.816	-	159.816	180.968	-	180.968
Other assets	1.235.216	726.949	1.962.165	788.362	656.093	1.444.455
				-	-	-
<b>Total assets</b>	<b>8.328.542</b>	<b>15.789.422</b>	<b>24.117.964</b>	<b>5.555.781</b>	<b>11.301.854</b>	<b>16.857.635</b>
LIABILITIES AND EQUITY	Unaudited 30.09.2023			Audited 31.12.2022		
	TL	FC	Total	TL	FC	Total
Funds borrowed	4.209.918	13.920.260	18.130.178	3.201.765	8.606.213	11.807.978
Lease payments (net)	481	-	481	4.150	-	4.150
Debt securities in issue	2.171.820	-	2.171.820	2.167.051	-	2.167.051
Derivative financial liabilities	-	114.489	114.489	-	424.266	424.266
Provisions	52.854	-	52.854	42.953	-	42.953
Reserve for employee termination benefits and vacation pay liability	45.551	-	45.551	39.926	-	39.926
Other provisions	7.303	-	7.303	3.027	-	3.027
Other liabilities	378.303	852.966	1.231.269	222.652	552.291	774.943
Current income tax	103.033	-	103.033	-	-	-
Shareholders' equity	2.274.296	39.544	2.313.840	1.634.683	1.611	1.636.294
<i>Paid-in capital</i>	115.000	-	115.000	115.000	-	115.000
<i>Capital reserves</i>	40.381	-	40.381	40.381	-	40.381
Share premium	1.159	-	1.159	1.159	-	1.159
Other capital reserves	39.222	-	39.222	39.222	-	39.222
<i>Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss</i>	(9.092)	-	(9.092)	(9.741)	-	(9.741)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	5.495	39.544	45.039	2.472	1.611	4.083
Profit reserves	1.486.571	-	1.486.571	1.085.017	-	1.085.017
Legal reserves	27.508	-	27.508	27.508	-	27.508
Extraordinary reserves	1.459.063	-	1.459.063	1.057.509	-	1.057.509
Profit or Loss	635.941	-	635.941	401.554	-	401.554
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	635.941	-	635.941	401.554	-	401.554
<b>Total liabilities and equity</b>	<b>9.190.705</b>	<b>14.927.259</b>	<b>24.117.964</b>	<b>7.273.254</b>	<b>9.584.381</b>	<b>16.857.635</b>

**QNB FİNANS FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT  
FOR THE PERIOD ENDED SEPTEMBER 30, 2023**

	Thousands of TL	
	Unaudited	Unaudited
	01.01-30.09.2023	01.01-30.09.2022
<b>Interest income from finance leases</b>	<b>2.118.119</b>	<b>993.028</b>
<b>Finance expense (-)</b>	<b>1.549.350</b>	<b>784.797</b>
<i>Interest expense on funds borrowed</i>	1.007.133	567.801
<i>Interest expense on debt securities in issue</i>	393.049	168.420
<i>Fees and commissions paid</i>	148.824	48.448
<i>Other interest expenses</i>	344	128
<b>Operating expenses (-)</b>	<b>228.048</b>	<b>110.625</b>
<i>Staff costs</i>	124.488	53.376
<i>Provision for employee termination benefits</i>	2.119	1.753
<i>Marketing, general and administrative expenses</i>	42.247	21.263
<i>Other</i>	59.194	34.233
<b>Other operating income</b>	<b>7.373.380</b>	<b>3.961.682</b>
<i>Interest income on bank deposits</i>	16.384	5.748
<i>Interest income on marketable securities portfolio</i>	1.371	-
<i>Dividend income</i>	-	-
<i>Income on derivative transactions</i>	270.891	343.241
<i>Foreign exchange gain</i>	6.796.690	3.477.375
<i>Other</i>	288.044	135.318
<b>Provision for possible lease receivables losses and other receivables (-)</b>	<b>173.819</b>	<b>172.150</b>
<b>Other operating expense (-)</b>	<b>6.674.034</b>	<b>3.534.739</b>
<i>Expense on derivative transactions</i>	151.268	163.428
<i>Foreign exchange loss</i>	6.510.749	3.370.129
<i>Other</i>	12.017	1.182
<b>Profit from Operating activities before income taxes</b>	<b>866.248</b>	<b>352.399</b>
<b>Income taxes</b>	<b>230.307</b>	<b>68.723</b>
<i>Provision for current income taxes</i>	226.448	134.508
<i>Provision for deferred taxes</i>	3.859	(65.785)
<b>Net profit for the year</b>	<b>635.941</b>	<b>283.676</b>
Earnings per share	5,530	2,467