

**QNB FİNANS FİNANSAL KİRALAMA A.Ş. BALANCE SHEET**  
**FOR THE PERIOD ENDED SEPTEMBER 30, 2021**

ASSETS	Thousands of TL					
	Unaudited 30.09.2021			Audited 31.12.2020		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	70.550	750.071	820.621	7.078	144.846	151.924
Financial Assets at Fair Value Through Other Compreh	1.310	-	1.310	916	-	916
Derivative financial assets	2.868	13.313	16.181	1.336	24.492	25.828
Lease receivables, net	2.578.190	5.197.703	7.775.893	2.196.847	4.679.405	6.876.252
<i>Finance lease receivables , performing</i>	2.548.423	5.272.599	7.821.022	2.162.550	4.712.022	6.874.572
<i>Finance lease receivables, under follow-up</i>	143.334	193.847	337.181	106.387	209.579	315.966
Expected credit loss (-)	113.567	268.743	382.310	72.090	242.196	314.286
Property, plant and equipment, net	15.326	-	15.326	7.722	-	7.722
Other intangible assets, net	3.393	-	3.393	3.545	-	3.545
Current tax assets	6.076	-	6.076	29.628	-	29.628
Deferred tax assets	66.127	-	66.127	72.645	-	72.645
Other assets	457.936	503.675	961.611	345.125	320.416	665.541
				-	-	-
<b>Total assets</b>	<b>3.201.776</b>	<b>6.464.762</b>	<b>9.666.538</b>	<b>2.664.842</b>	<b>5.169.159</b>	<b>7.834.001</b>
LIABILITIES AND EQUITY	Unaudited 30.09.2021			Audited 31.12.2020		
	TL	FC	Total	TL	FC	Total
Funds borrowed	1.922.780	4.578.099	6.500.879	1.662.331	3.660.157	5.322.488
Lease payments (net)	1.085	-	1.085	2.699	701	3.400
Debt securities in issue	1.260.375	-	1.260.375	897.005	-	897.005
Derivative financial liabilities	-	119.753	119.753	1.179	219.621	220.800
Provisions	19.285	-	19.285	18.419	-	18.419
Reserve for employee termination benefits and vacation pay liability	8.486	-	8.486	7.528	-	7.528
Other provisions	10.799	-	10.799	10.891	-	10.891
Other liabilities	125.336	473.852	599.188	82.005	252.190	334.195
Current income tax	-	-	-	-	-	-
Shareholders' equity	1.165.973	-	1.165.973	1.037.694	-	1.037.694
<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>	(1.711)	-	(1.711)	(1.711)	-	(1.711)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	698	-	698	543	-	543
<i>Profit reserves</i>	883.481	-	883.481	771.483	-	771.483
Legal reserves	27.508	-	27.508	27.508	-	27.508
Extraordinary reserves	855.973	-	855.973	743.975	-	743.975
<i>Profit or Loss</i>	128.124	-	128.124	111.998	-	111.998
Prior years' profits or losses	-	-	-	(28.670)	-	(28.670)
Current year profit or loss	128.124	-	128.124	140.668	-	140.668
<b>Total liabilities and equity</b>	<b>4.494.834</b>	<b>5.171.704</b>	<b>9.666.538</b>	<b>3.701.332</b>	<b>4.132.669</b>	<b>7.834.001</b>

**QNB FİNANS FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT  
FOR THE PERIOD ENDED SEPTEMBER 30, 2021**

	Thousands of TL	
	Unaudited	Unaudited
	01.01-30.09.2021	01.01-30.09.2020
<b>Interest income from finance leases</b>	<b>585.351</b>	<b>432.716</b>
<b>Finance expense (-)</b>	<b>422.432</b>	<b>233.692</b>
<i>Interest expense on funds borrowed</i>	262.197	177.241
<i>Interest expense on debt securities in issue</i>	132.697	40.014
<i>Fees and commissions paid</i>	27.244	16.264
<i>Other interest expenses</i>	294	173
<b>Operating expenses (-)</b>	<b>73.012</b>	<b>61.607</b>
<i>Staff costs</i>	30.663	25.694
<i>Provision for employee termination benefits</i>	1.535	1.042
<i>Marketing, general and administrative expenses</i>	14.766	11.815
<i>Other</i>	26.048	23.056
<b>Other operating income</b>	<b>1.921.679</b>	<b>1.796.208</b>
<i>Interest income on bank deposits</i>	3.916	2.354
<i>Dividend income</i>	318	100,00
<i>Income on derivative transactions</i>	150.124	120.270
<i>Foreign exchange gain</i>	1.694.540	1.613.080
<i>Other</i>	72.781	60.404
<b>Provision for possible lease receivables losses and other receivables (-)</b>	<b>149.699</b>	<b>151.056</b>
<b>Other operating expense (-)</b>	<b>1.704.267</b>	<b>1.640.344</b>
<i>Expense on derivative transactions</i>	41.487	60.593
<i>Foreign exchange loss</i>	1.662.323	1.579.291
<i>Other</i>	457	460
<b>Profit from Operating activities before income taxes</b>	<b>157.620</b>	<b>142.225</b>
<b>Income taxes</b>	<b>29.496</b>	<b>35.806</b>
<i>Provision for current income taxes</i>	23.016	65.973
<i>Provision for deferred taxes</i>	6.480	(30.167)
<b>Net profit for the year</b>	<b>128.124</b>	<b>106.419</b>
Earnings per share	1,114	0,925