

QNB FİNANS FİNANSAL KİRALAMA A.Ş. BALANCE SHEET
FOR THE PERIOD ENDED JUNE 30, 2024

ASSETS	Thousands of TL					
	Limited Review 30.06.2024			Audited 31.12.2023		
	TL	FC	Total	TL	FC	Total
Cash and cash equivalents	147.766	845.021	992.787	137.872	449.793	587.665
Financial Assets at Fair Value Through Other Compreh	12.038	-	12.038	9.006	-	9.006
Financial Assets at Fair Value Through Profit or Loss	-	144.443	144.443	-	872.894	872.894
Derivative financial assets	349	47.526	47.875	2.112	24.426	26.538
Lease receivables, net	8.204.926	15.618.544	23.823.470	7.137.775	14.245.726	21.383.501
<i>Finance lease receivables , performing</i>	8.224.590	15.771.636	23.996.226	7.180.052	14.443.691	21.623.743
<i>Finance lease receivables , non-performing (stage III)</i>	155.573	326.039	481.612	122.868	250.427	373.295
Expected credit loss (-)	175.237	479.131	654.368	165.145	448.392	613.537
Property, plant and equipment, net	32.183	-	32.183	35.647	-	35.647
Other intangible assets, net	11.761	-	11.761	8.044	-	8.044
Current tax assets	-	-	-	30.308	-	30.308
Deferred tax assets	94.147	-	94.147	155.995	-	155.995
Other assets	917.885	1.385.571	2.303.456	877.294	829.401	1.706.695
Total assets	9.421.055	18.041.105	27.462.160	8.394.053	16.422.240	24.816.293
LIABILITIES AND EQUITY	Limited Review 30.06.2024			Audited 31.12.2023		
	TL	FC	Total	TL	FC	Total
	TL	FC	Total	TL	FC	Total
Funds borrowed	3.358.869	17.259.078	20.617.947	3.376.929	14.853.302	18.230.231
Lease payments (net)	8.464	-	8.464	6.771	-	6.771
Debt securities in issue	2.437.138	-	2.437.138	2.709.553	-	2.709.553
Derivative financial liabilities	-	7.224	7.224	-	89.044	89.044
Provisions	68.375	-	68.375	64.069	-	64.069
Reserve for employee termination benefits and vacation pay liability	58.895	-	58.895	60.685	-	60.685
Other provisions	9.480	-	9.480	3.384	-	3.384
Other liabilities	397.453	975.071	1.372.524	314.097	898.940	1.213.037
Current income tax	86.125	-	86.125	53.256	-	53.256
Shareholders' equity	2.852.815	11.548	2.864.363	2.462.488	(12.156)	2.450.332
<i>Paid-in capital</i>	1.000.000	-	1.000.000	1.000.000	-	1.000.000
<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>	(9.704)	-	(9.704)	(9.704)	-	(9.704)
<i>Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss</i>	7.981	11.548	19.529	5.858	(12.156)	(6.298)
Profit reserves	1.425.953	-	1.425.953	601.571	-	601.571
Legal reserves	27.508	-	27.508	27.508	-	27.508
Extraordinary reserves	1.398.445	-	1.398.445	574.063	-	574.063
Profit or Loss	388.204	-	388.204	824.382	-	824.382
Prior years' profits or losses	-	-	-	-	-	-
Current year profit or loss	388.204	-	388.204	824.382	-	824.382
Total liabilities and equity	9.209.239	18.252.921	27.462.160	8.987.163	15.829.130	24.816.293

**QNB FİNANS FİNANSAL KİRALAMA A.Ş. INCOME STATEMENT
FOR THE PERIOD ENDED JUNE 30, 2024**

	Thousands of TL	
	Limited Rewiev	Limited Rewiev
	01.01-30.06.2024	01.01-30.06.2023
Interest income from finance leases	2.501.352	1.271.922
Finance expense (-)	1.873.902	891.494
<i>Interest expense on funds borrowed</i>	1.191.202	588.354
<i>Interest expense on debt securities in issue</i>	563.562	212.727
<i>Fees and commissions paid</i>	117.151	90.135
<i>Other interest expenses</i>	1.987	278
Operating expenses (-)	267.587	142.605
<i>Staff costs</i>	158.991	74.801
<i>Provision for employee termination benefits</i>	2.081	1.412
<i>Marketing, general and administrative expenses</i>	49.775	27.509
<i>Other</i>	56.740	38.883
Other operating income	2.179.616	5.875.243
<i>Interest income on bank deposits</i>	51.299	6.756
<i>Interest income on marketable securities portfolio</i>	8.225	-
<i>Dividend income</i>	-	-
<i>Income on derivative transactions</i>	100.989	249.536
<i>Foreign exchange gain</i>	1.788.934	5.495.524
<i>Other</i>	230.169	123.427
Provision for possible lease receivables losses and other receivables (-)	173.329	179.200
Other operating expense (-)	1.810.584	5.401.338
<i>Expense on derivative transactions</i>	105.374	155.290
<i>Foreign exchange loss</i>	1.703.139	5.245.182
<i>Other</i>	2.071	866
Profit from Operating activities before income taxes	555.566	532.528
Income taxes	167.362	135.849
<i>Provision for current income taxes</i>	116.582	122.861
<i>Provision for deferred taxes</i>	50.780	12.988
Net profit for the year	388.204	396.679
Earnings per share	0,388	0,396