

**MINUTES OF THE ORDINARY SHAREHOLDERS' GENERAL ASSEMBLY MEETING OF THE
QNB BANK ANONIM SİRKETİ, HELD ON MARCH 26th, 2026**

The Ordinary Shareholders' General Assembly of the QNB Bank Anonim Sirketi was held in order to discuss and resolve on the Balance Sheet, Profit and Loss Accounts, the Annual Activity Report of the Board of Directors and the Independent Auditor's Report of the QNB Bank Anonim Sirketi belonging to year 2025, as well as the release from liability of the Board of Directors for their activities in year 2025, and other relevant matters under the supervision of Mr. Sezer Bektaş who was commissioned by the letter No. E – 90726394-431.03-00120335390, dated 25.03.2026, of the Provincial Directorate of Istanbul affiliated to the Ministry of Trade of the Republic of Turkey, at the Bank's Head Office, which is situated at Esentepe Mahallesi, Büyükdere Caddesi, Kristal Kule Binasi, No: 215, Sisli-Istanbul, at 11:00 hour, on Thursday, March 26th, 2026.

It was ascertained that the convocations for and the notice of the meeting, which included the meeting agenda was announced, as contemplated by the Law and by the Articles of Association, by way of publication of the same within the issue No.11533, dated March 02th, 2026, of the Trade Registry Gazette of Turkey, on the Bank's official website at www.qnb.com.tr, through the Public Disclosure Platform, Electronic General Assembly System, and also within Dünya daily newspaper.

It was ascertained that Mr.Emre Çelik the Independent Certified Accountant, as a representative of the Güney Bagimsiz Denetim ve Serbest Muhasebeci Mali Musavirlik A.S., being the independent auditor appointed by the Bank, Mr.Saleh Nofal and Ms.Yeşim Güra, being the members of the Board of Directors, as well as Mr. Osman Ömür Tan, being the General Manager and member of the Board of Directors, were present and ready at the meeting venue. It was ascertained through the review of the list of attendants that the shares, corresponding to TRY 5.493.255.778,858 share capital, out of 55,000,000,000 shares, corresponding to TRY 5,500,000,000 total share capital of the company, were represented in principal, while the shares, corresponding to TRY 65.174,742 share capital, were represented by proxy, through the agency of the attorneys of the relevant principal shareholders, and thus, the shares corresponding to TRY 5.493.320.953,600 share capital were duly represented at the meeting, and that, therefore, the minimum quorum requirement for meeting pursuant to both the Law and the Articles of Association had been satisfied, whereupon the meeting was opened by the Financial Control and Planning Executive General Manager Mr. Adnan Menderes Yayla. The Shareholders' Meeting was also commenced concurrently in the electronic medium pursuant to the provisions of Article 1527 of the Turkish Commercial Code. It was ascertained that any attorney of any principal shareholder was not present among the persons, who physically attended the meeting.

Prior to the discussions on the meeting agenda, a moment of silence was observed by the meeting participants.

1- The motion regarding the first item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so.

According to the motion, which was put to vote; it was unanimously resolved to elect and appoint Mr. Adnan Menderes Yayla as the Chairperson of the Meeting Council, to elect and appoint Mr.Att. Onur Aksoy as the Vote Collector, and to elect and appoint Mr.Att. Ali Yılmaz as the Secretary during the meeting.

2- The motion regarding the second item of the meeting agenda, concerning the reading and discussion of the Annual Report prepared by the Board of Directors for year 2025 was read. Given the fact that the said Annual Report was duly announced and published on the Public Disclosure Platform and on the website of our Bank, the motion regarding the adoption of the said Annual Report as if it was read during the meeting was put to vote. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. According to the motion, which was put to vote; it was unanimously resolved to adopt the said Annual Report, with the affirmative votes representing TR 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

Accordingly, the Annual Report prepared by the Board of Directors for year 2025 of which was put to vote was unanimously approved, and with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. regarding the agenda item is included in the meeting appendix.

3- The motion regarding the third item of the meeting agenda was read. Given the fact that the Auditor's Report for year 2025 was duly announced and published on the Public Disclosure Platform and on the website of our Bank, the motion regarding the adoption of the said Auditor's Report as if it was read during the meeting was put to vote. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. According to the motion, which was put to vote; it was unanimously resolved to adopt the said Auditor's Report, with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

Accordingly, the Auditor's Report for year 2025 of which was put to vote was unanimously, and with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

4- The motion regarding the fourth item of the meeting agenda, concerning the reading and discussion of the financial statements for year 2025 (balance sheet and profit-loss accounts) was read. Given the fact that the financial statements of the Bank for year 2025 were duly announced and published on the Public Disclosure Platform and on the website of our Bank, the motion regarding the adoption of the said financial statements as if they were read during the meeting was put to vote. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. According to the motion, which was put to vote; it was unanimously resolved to adopt the said financial statements, with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. regarding the agenda item is included in the meeting appendix.

Accordingly, the financial statements for year 2025 of which were put to vote was unanimously and with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. ... regarding the agenda item is included in the meeting appendix.

5- The motion regarding the fifth item of the meeting agenda, concerning the reading and discussion of the Turkish Sustainability Reporting Standards (TSRS) -Compliant Sustainability Report for year 2024 was read. Given the fact that the said Sustainability Report was duly announced and published on the Public Disclosure Platform and on the website of our Bank, the motion regarding the adoption of the said Sustainability Report as if it was read during the meeting was put to vote. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. According to the motion, which was put to vote; it was resolved by the majority of the votes to adopt the said Sustainability Report, with the affirmative votes representing TR 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

In accordance with the Turkish Sustainability Reporting Standards ("TSRS") within the framework of the regulations of the Public Oversight, Accounting and Auditing Standards Authority; selection of KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş firm as the auditor selected by Board resolution number 125 dated July 28, 2025 for the year 2024; selection of Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş (Ernst & Young) firm as the auditor selected by Board resolution number 152 dated October 01, 2025 for the year 2025 in order to obtain assurance audit service and 2024 TSRS-Compliant Sustainability Report be read and such Sustainability Report which was put to vote was approved and ratified with the majority of the votes of the meeting participants, and with the affirmative votes representing TRY 5.493.297.065,541 amounted

registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

6- The motions regarding the sixth item of the meeting agenda were read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so.

Pursuant to the second proposal under this meeting agenda item made by the Board of Directors, it was resolved by the majority of the votes, to adopt allocation of year 2025's profit after tax amounting to TRY 47,814,783,494.32 is to be allocated as follows; TRY 328,315,986.00 shall be transferred under General Statutory Reserve in the frame of Article 591/1 of the Turkish Commercial Code; TRY 11,150,573.37 shall be added under Asset Sale Gains Fund (CIT 5-1/e); and TRY 47,475,316,934.95 shall be transferred under general reserves and to authorize the Board of Directors in order to use the reserve funds; and as a result of revaluation of the fixed assets recorded on our Bank's balance sheet as of the end of 2025, within the scope of Article 298/ç of the Tax Procedure Law, to book total revaluation surplus gain amounting to TL 6,691,414,757.04 under "42002003 – TPC Repeated Article 298/Ç Revaluation Fund" accounts in Equity by debiting reserves account; and it was resolved by the majority of the votes to authorize the Board of Directors in order to use the said reserve funds and revaluation of the fixed Assets of the Bank with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. regarding the agenda item is included in the meeting appendix.

Shareholders Mr. ... and Mr. shared their views; in response to Mr. ...'s question regarding whether the bank intended to pay dividends, the Meeting Chair, Mr. Adnan Menderes Yayla responded that, Mr. Adnan Menderes Yayla, responded that the matter of distributing cash dividends was not on the agenda of the general meeting, in line with the bank's growth objectives. Additionally, in response to a question from Mr. regarding whether a capital increase would be implemented, Mr. Adnan Menderes Yayla stated that, given a recent capital increase by bonus issues, no new capital increase was planned.

In response to a question regarding an increase in the registered capital ceiling, it was stated that the current registered capital ceiling would be renewed at the beginning of 2027.

7- The motion regarding the seventh item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, Sale transaction within the scope of Board resolution dated 08.05.2025 and numbered 78 as follows; From Non-Performing Loan (NPL) portfolio including Consumer Loans, Overdrafts and Credit Cards that were transferred to NPL accounts before 31.03.2024 (Excluding those with mortgage collaterals); -to sell receivables with the amount of 1.716.106.957 TL in consideration of 555,500,000 TL to Dünya Asset Management, -to sell receivables with the amount of 980,631,486 TL in consideration of 321,500,000 TL to Gelecek Asset Management, -to sell receivables with the amount of 245,132,414 TL in consideration of 79,500,000 TL to Birikim Asset Management, From Non-Performing Loan (NPL) portfolio including SME & Commercial Segment Loans and Credit Cards that were transferred to NPL accounts before 31.12.2020 (Excluding those with mortgage collaterals); to sell receivables with the amount of 439,540,264 TL in consideration of 87,000,000 TL to Gelecek Asset Management, Sale transaction within the scope of Board resolution dated 10.12.2025 and numbered 188 as follows; From Non-Performing Loan (NPL) portfolio including Consumer Loans, Overdrafts and Credit Cards that were transferred to NPL accounts before 31.07.2024 (Excluding those with mortgage collaterals); -to sell receivables with the amount of 1,384,285,512 TL in consideration of 320,000,000 TL to Gelecek Asset Management, -to sell receivables with the amount of 923,003,932 TL in consideration of 215,000,000 TL to Dünya Asset Management, -to sell receivables with the amount of 461,413,057 TL in consideration of 107,000,000 TL to Emir Asset Management, -to sell receivables with the amount of 461,501,965 TL in consideration of 106,500,000 TL to İstanbul Asset Management, From Non-Performing Loan (NPL) portfolio including Micro Loans and Credit Cards that were transferred to NPL accounts before 31.07.2024 (Excluding those with mortgage collaterals); to sell receivables with the amount of 236,752,069 TL in consideration of 46,500,000 TL to Gelecek Asset Management, From Non-Performing Loan (NPL) portfolio including SME & Commercial Segment Loans and Credit Cards that were transferred to NPL accounts before 31.12.2023 (Excluding those with mortgage collaterals); to sell receivables with the amount of 132,689,212 TL in consideration of 16,000,000 TL to Gelecek Asset Management through transfer and assignment of receivables method were adopted by the majority of the votes, and accordingly

the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. ... regarding the agenda item is included in the meeting appendix.

Following shareholder Mr.'s statement that NPLs had been transferred to asset management companies at low prices, Meeting Chair Mr. Adnan Menderes Yayla explained that numerous criteria—such as the age of the receivable, prevailing interest rates as of the date of sale, and the segment to which the receivable belongs—are taken into account in receivable sales transactions. He noted that asset management companies submit offers based on these criteria and that the auctions take place in an environment of utmost transparency and fair competition, he emphasized that the transfer fees were sufficient for the bank.

8- The motion regarding the eighth item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, it was unanimously resolved to determine and designate the number of the Board of Directors as 11 (eleven) including the General Manager Osman Ömür Tan and appointment of Abdulla Mubarak N Alkhalifa, Temel Güzelöğlu, Yousef Mahmoud H N Al-Neama, Adel Ali M A Al-Malki, Ramzi T.A. Mari, Noor Mohd J A Al-Naimi, Fatma Abdulla S S Al-Suwaidi, Najla İbrahim N J Al-Mutawa and Saleh Nofal as real person Board members to serve as Board members for 1-year term and appointment of Yeşim Güra and Audit Committee members as independent members in accordance with related articles of Communiqué on Corporate Governance (II-17.1)) issued by the Capital Markets Board of Turkey, and accordingly the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.296.531,959 amounted registered share capital, against the rejection votes representing TRY 24.421,641 amounted registered share capital.

The dissenting opinion submitted by shareholders Mr. ... and Mr. ... regarding the agenda item is included in the meeting appendix.

9- The motion regarding the ninth item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, it was unanimously resolved to release from liability, on a separate basis of each of Mehmet Ömer Arif Aras, Temel Güzelöğlu, Saleh Nofal, Yeşim Güra, Fatma Abdulla S S Al-Suwaidi, Yousef Mahmoud H N Al-Neama, Adel Ali M A Al-Malki, Noor Mohd J.A. Al -Naimi, Ramzi T.A. Mari, Najla İbrahim N J Al-Mutawa, Osman Ömür Tan, the General Manager separately be released for their activities in the year 2025, and accordingly the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

The dissenting opinion submitted by shareholder Mr. ... regarding the agenda item is included in the meeting appendix.

10- The motion regarding the tenth item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, it was unanimously resolved to pay monthly fee of TRY 200.000 as of January 2026 until the next ordinary general assembly to the members of the Board of Directors; remuneration of Board members who have assumed a certain business and duty at the Bank shall be determined by the Board of Directors or a Committee appointed by it and a maximum amount of TRY 625.000.000 (Six hundred twenty five million Turkish Liras) to the Board members, including payments to be paid within the scope of committee membership duties, until the first Ordinary General Assembly to be held in 2027, and accordingly the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

11- The motion regarding the eleventh item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, it was unanimously resolved to appoint and authorize Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik

A.Ş trade named independent auditing company as Bank's auditor for 2026, in accordance with related articles of Turkish Commercial Code numbered 6102 and the Banking Regulation and Supervision Agency; and appointment as the Bank's auditor to conduct the mandatory sustainability assurance audit of reports prepared in accordance with the Turkish Sustainability Reporting Standards within the scope of the Public Oversight, Accounting and Auditing Standards Authority regulations; accordingly the above-mentioned proposal was adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

12-The motion regarding the twelfth item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. Accordingly, the motion was put to vote, and in accordance with the motion made about this meeting agenda item, it was unanimously resolved to grant the necessary authorizations to the members of the Board of Directors, as specified in the Article 395 titled "Obligation not to make any Transaction with Company" and Article 396 titled "Obligation not to Compete with Company" of the Turkish Commercial Code be granted to the members of the Board of Directors excluding issues prohibited by the Banking Law numbered 5411, and accordingly the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

13- The motion regarding the thirteenth item of the meeting agenda was read. The meeting participants were asked whether or not any meeting participant would like to take the floor, whereupon it was established that any meeting participant would not like to do so. In accordance with the motion made about this meeting agenda item, it was resolved with the majority of the votes to determine the upper limit for the amount that the Bank may donate within year 2026 as the four one thousandths of the amount of the Bank's shareholders' equity, in accordance with the provisions of Article 59 of the Banking Code, and it was unanimously resolved to realize the donation of all such amounts to be donated in compliance with relevant legislation and the Articles of Association of the Bank, and accordingly the above-mentioned proposals were adopted with the affirmative votes representing TRY 5.493.297.065,541 amounted registered share capital, against the rejection votes representing TRY 23.888,059 amounted registered share capital.

14- The motion regarding the fourteenth item of the meeting agenda was read. It was stated accordingly that the Bank had made TRY 15.371.596,00 amounted donations in year 2024, following which the details of each of the organizations, to which such donations were made, and the amounts donated to such organizations were disclosed duly to the shareholders at the meeting.

15- The Bank's "Information and Disclosure Policy" was disclosed to the shareholders, who were informed as provided below: "In accordance with Capital Markets Board's Communiqué (II-15.1) on Public Disclosure of Material Events, Turkish Commercial Code No. 6102, Capital Markets Law No. 6362, Banking Law No. 5411 and within the framework of the Bank's policies for the purpose of establishing principles and procedures regarding Bank's practices, to regulate the processes, roles and responsibilities related to the disclosure of material information to the shareholders and the public, and to ensure compliance with applicable legal and regulatory requirements. QNB Bank publicly discloses all legally required and material events regarding QNB Bank A.Ş. through Capital Markets Board and Borsa İstanbul A.Ş. and Public Disclosure Platform (PDP), and also sends corporate news releases to media outlets within the scope of the Disclosure Policy.

QNB Türkiye Group through the concerned departments/divisions provides the local regulatory authorities and shareholders with the required periodic disclosure information (i.e. through documents, website, or publications, etc., as may be required), in accordance with the regulations and timelines specified by the authorities and as per standard disclosure practices.

In addition to the means of disclosure explained above, our Bank's Investor Relations Department holds regular meetings with potential and existing shareholders and investor community in order to address their questions.

General-purpose disclosures, other than those legally required to be made and related to QNB Bank A.Ş.'s products, services and strategies are made by our Communications Department in coordination with the operations of the other related departments. All media inquiries communicated to QNB Bank are classified and coordinated by the Communications Department depending on their contents and strategies of our Bank and responded by the related departments or the Communications Department in accordance with our Bank's goals and strategies.

16- The Shareholders were informed about the Bank's Profit Distribution Policy, in accordance with the provisions of Article 26 of the Bank's Articles of Association.

17- The shareholders were duly informed about the transactions conducted in year 2025, within the scope of provisions of Article 1.3.6 of the Corporate Governance Communiqué (No. II-17.1), issued and published by the Capital Markets Board. Accordingly, the shareholders were provided information that, within year 2025, except for the transactions, which were conducted within the limits as permitted by the applicable provisions of the Banking Code and the relevant regulations, any material transactions, which could lead to any conflict of interest between the controlling shareholders or any members of the board of directors or any top management executives or the spouses or any relatives by blood or by marriage thereof and the Bank or any affiliate thereof, were not conducted, and that any of the foregoing did not conduct any transactions, on the respective behalf thereof or on behalf of others, in any line of business that falls into the scope of operations of the Bank or any affiliate thereof, and that any of the foregoing did not participate to any other company, which is engaged in such activities that fall into the scope of operations of the Bank, as a shareholder with unlimited liability.

18- The shareholders were duly informed as follows with regards to the Principles of Compensation of the members of the Board of Directors and the Senior Management: “The matters regarding the compensation of the members of the Board of Directors and the top management executives are determined and set forth in accordance with the Bank’s Compensation and Rewarding Policy and the regulations of the Remuneration Committee as well as the Articles of Association of QNB Bank and the Regulation on the Corporate Governance Principles of Banks. The Board of Directors ensures that the members of the Board of Directors, the top management executives and the other staff members are compensated in line with the Bank’s ethical values, internal balance and strategic goals. The Board of Directors may assign the said duty to the Remuneration Committee, partially or entirely, in accordance with the applicable regulations issued thereof. The Remuneration Committee submits proposals to the Board of Directors with regards to the approval of the overall performance bonuses and other similar plans to be offered to the Bank’s staff members. The Remuneration Committee gives due consideration to the responsibilities and duties assumed by the concerned persons, as a part of the senior committees for the determination of its proposals and whilst making its decisions. The salary and other payments to the executives except for the General Manager are determined and designated by the Remuneration Committee, upon the recommendation of the General Manager. Accordingly, the members of the Board of Directors of the Bank were paid a total of TRY 421.343.492 as compensation, remuneration and bonus payments, from the date of the Ordinary Shareholders’ General Assembly meeting until the date of the Ordinary Shareholders’ General Assembly meeting to be held and organized in year 2025 until the Ordinary General Assembly of 2026; TRY 481,742,099.- was paid as wage, bonus and retention to the members of the Board of Directors within the approved amount which TRY 490.000.000 (Four hundred and ninety million Turkish Liras) at the General Assembly dated 27.03.2025.

19- The wishes and expectations were stated by the meeting participants. Those who took the floor in the related section;

In this context, in response to a question regarding recent social media posts involving one of our bank’s employees, the Meeting Council provided information stating that the matter had been handled and resolved in accordance with the bank’s internal policies and procedures.

The Chairperson the Meeting, Mr. Adnan Menderes Yayla provided detailed information in response to questions of the shareholder Mr. ... regarding the acquisition of tangible fixed assets, new product lines within the scope of sustainability, whether there are any targets to increase the number of shares in actual circulation, and growth targets. In this context, Mr. Yayla stated that the bank is focusing on its core operations rather than acquiring tangible fixed assets. He also underlined that, in terms of product diversity, the bank is committed to diversifying its product offerings to the extent permitted by banking regulations and that it caters to customers across all segments.

In response to a question from shareholder Mr. ... regarding the Enpara Bank spin-off process, the Chairperson the Meeting, Mr. Adnan Menderes Yayla stated that the spin-off process was carried out in accordance with the regulations of regulatory and supervisory authorities, particularly the Capital Markets Board (SPK) and the Banking Regulation and Supervision Agency (BDDK), and in collaboration with valuation “expert” firms operating in accordance with international standards authorized by these regulatory bodies. He further noted that the majority shareholder, Qatar National Bank (Q.P.S.C.), ensured that the other shareholders of the bank were protected as a result of the spin-off by providing a share allocation at a rate higher than that determined by the valuation.

The Chairperson the Meeting, Mr. Adnan Menderes Yayla, responded to a question from shareholder Mr. ... regarding the opening price of Enpara Bank's shares upon their listing on the stock exchange. Additionally, Mr. stated that they expected the Public disclosure platform announcements regarding the suspension and resumption of trading in QNB Bank shares during the stock split process to be more explanatory and clear.

Given the fact that, there were no further meeting agenda items left to be discussed and resolved, the Chairperson of the meeting council respectfully greeted the meeting participants, and the meeting was adjourned at 12:36 also on the Electronic General Assembly System.

Commissioner of the Ministry of Trade
Mr. Sezer Bektaş

Chairperson of the Meeting Council
Mr. Adnan Menderes Yayla

Vote Collector
Mr.Att. Onur Aksoy

Secretary
Mr.Att. Ali Yılmaz

*In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

ITEM NO	Participant	Shareholder	Dissenting Opinions
2			Despite the company's strong financials, I believe its stock performance does not reflect this value. The fact that dividends have not been paid for many years and investor communication remains weak is a significant shortcoming.
4			Although I voted against the motion, it is recorded as 0% opposition. I request this to be corrected and that my dissenting opinion be added. Additionally, we expect more transparent and clear information regarding valuation and pricing during the Enpara spin-off process
4.1.			Although I voted against the motion, it is recorded as 0% opposition. I request this to be corrected and that my dissenting opinion be added.
6			I believe that the decision to retain the realized profit and prior-year reserves within the company rather than distribute them is not sufficiently balanced from the perspective of investor expectations. I hereby submit my dissenting opinion regarding the decision not to pay dividends despite the company's profitability. I request my dissenting opinion to be added in the minutes. Thank you.
7			The bank must demonstrate the same level of care toward its investors as it does when submitting transactions related to the sale of certain receivables that have entered legal proceedings for approval by the General Assembly.
8			I believe it is important to prioritize merit, transparency, and corporate governance principles in the selection of board members. I hope that the terms of office will be planned in a way that contributes to the company's sustainable growth.
8			When will Enpara open?
9			Although I participated via the electronic General Assembly system, none of the questions I asked or the responses to them have been recorded in the digital system. I request that this situation be rectified. I am also filing a dissenting opinion on this matter. I request necessary actions to be taken.