



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Unconsolidated 2024 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") 31 Mart 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlayamamaktadır. Bu nedenle, bir bağımsız

Olabilirliğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle geçmiş yıllarda ayrılan ve TMS 37 " Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan 8,000,000 Bin TL tutarında serbest karşılığın tamamı 2023 yılının ilk üç aylık dönemi sonrasında ters çevrilip gelir olarak muhasebeleştirilmiştir. Bu hususun, 31 Mart 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide olmayan bilançoda yer alan "Dönem Net Kâr veya Zararı" ve "Olağanüstü Yedekler " hesapları üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun 31 Mart 2024 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar ile karşılaştırmalı olarak sunulan 31 Aralık 2023 tarihli konsolide olmayan bilanço üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Garanti Bankası A.Ş.'nin 31 Mart 2024 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

28 Nisan 2024

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		257.879.229	302.212.982	560.092.211	256.725.299	270.137.629	526.862.928
Cash and cash equivalents	5.1.1	188.067.768	263.958.535	452.026.303	193.830.153	236.644.393	430.474.546
Cash and Cash Balances at Central Bank		187.010.282	184.029.820	371.040.102	167.131.437	161.313.654	328.445.091
Banks		1.899.326	67.374.233	69.273.559	1.419.269	64.005.751	65.425.020
Receivables From Money Markets		0	13.338.433	13.338.433	26.444.388	12.094.686	38.539.074
Allowance for Expected Losses (-)		-841.840	-783.951	-1.625.791	-1.164.941	-769.698	-1.934.639
Financial assets at fair value through profit or loss	5.1.2	2.856.217	3.220.401	6.076.618	1.721.836	3.526.321	5.248.157
Public Debt Securities		2.673.060	2.124.426	4.797.486	1.559.847	2.476.591	4.036.438
Equity instruments		118.618	113.802	232.420	96.942	109.913	206.855
Other Financial Assets		64.539	982.173	1.046.712	65.047	939.817	1.004.864
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	60.617.013	26.201.055	86.818.068	56.758.784	23.515.294	80.274.078
Public Debt Securities		59.967.523	24.274.616	84.242.139	56.110.960	21.868.778	77.979.738
Equity instruments		238.645	1.926.439	2.165.084	203.391	1.646.516	1.849.907
Other Financial Assets		410.845	0	410.845	444.433	0	444.433
Derivative financial assets	5.1.4	6.338.231	8.832.991	15.171.222	4.414.526	6.451.621	10.866.147
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.321.644	7.944.665	14.266.309	4.406.868	5.533.011	9.939.879
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		16.587	888.326	904.913	7.658	918.610	926.268
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.043.573.518	371.884.957	1.415.458.475	887.020.026	339.264.069	1.226.284.095
Loans	5.1.5	890.962.191	331.363.968	1.222.326.159	767.831.889	298.298.967	1.066.130.856
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	177.601.563	64.714.292	242.315.855	141.655.134	65.598.188	207.253.322
Public Debt Securities		174.148.748	59.618.880	233.767.628	138.073.167	60.934.162	199.007.329
Other Financial Assets		3.452.815	5.095.412	8.548.227	3.581.967	4.664.026	8.245.993
Allowance for Expected Credit Losses (-)		-24.990.236	-24.193.303	-49.183.539	-22.466.997	-24.633.086	-47.100.083
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	2.233.909	0	2.233.909	2.122.307	0	2.122.307
Held for Sale		2.233.909	0	2.233.909	2.122.307	0	2.122.307
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		21.863.517	40.830.267	62.693.784	19.807.944	37.128.973	56.936.917
Investments in Associates (Net)	5.1.9	135.507	0	135.507	127.014	0	127.014

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		135.507	0	135.507	127.014	0	127.014
Investments in Subsidiaries (Net)	5.1.10	21.728.010	40.830.267	62.558.277	19.680.930	37.128.973	56.809.903
Unconsolidated Financial Subsidiaries		21.421.271	40.830.267	62.251.538	19.207.870	37.128.973	56.336.843
Unconsolidated Non-Financial Subsidiaries		306.739	0	306.739	473.060	0	473.060
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	5.1.12	19.534.344	779	19.535.123	18.927.274	756	18.928.030
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	1.866.699	0	1.866.699	1.795.702	0	1.795.702
Goodwill		0	0	0	0	0	0
Other		1.866.699	0	1.866.699	1.795.702	0	1.795.702
INVESTMENT PROPERTY (Net)	5.1.14	3.071.176	0	3.071.176	3.071.140	0	3.071.140
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.15	23.426.695	0	23.426.695	19.834.272	0	19.834.272
OTHER ASSETS (Net)	5.1.16	70.004.615	6.598.492	76.603.107	67.507.601	6.712.344	74.219.945
TOTAL ASSETS		1.443.453.702	721.527.477	2.164.981.179	1.276.811.565	653.243.771	1.930.055.336
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	921.842.591	583.978.135	1.505.820.726	882.488.850	501.215.585	1.383.704.435
LOANS RECEIVED	5.2.2	1.353.607	46.229.149	47.582.756	995.541	43.062.614	44.058.155
MONEY MARKET FUNDS	5.2.3	274.973	79.852.166	80.127.139	110.181	43.343.975	43.454.156
MARKETABLE SECURITIES (Net)	5.2.4	0	6.130.541	6.130.541	0	5.240.527	5.240.527
Bills		0	1.380.332	1.380.332	0	950.964	950.964
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	4.750.209	4.750.209	0	4.289.563	4.289.563
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	5.2.5	0	52.866.250	52.866.250	0	48.622.754	48.622.754
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	9.673.633	4.538.820	14.212.453	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.584.631	4.538.820	14.123.451	7.021.558	4.389.270	11.410.828
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		89.002	0	89.002	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	1.774.845	207.443	1.982.288	1.526.016	204.923	1.730.939
PROVISIONS	5.2.8	10.010.652	6.029.036	16.039.688	9.146.493	7.297.251	16.443.744
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.540.176	150.500	4.690.676	4.160.644	163.636	4.324.280
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.470.476	5.878.536	11.349.012	4.985.849	7.133.615	12.119.464
CURRENT TAX LIABILITIES	5.2.9	17.086.448	35.903	17.122.351	9.556.143	144.364	9.700.507
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	5.2.11	1.079.436	40.399.190	41.478.626	1.067.593	21.942.478	23.010.071
Loans		0	0	0	0	0	0

Other Debt Instruments		1.079.436	40.399.190	41.478.626	1.067.593	21.942.478	23.010.071
OTHER LIABILITIES	5.2.12	109.378.593	16.905.119	126.283.712	84.802.789	13.079.390	97.882.179
EQUITY	5.2.13	254.213.598	1.121.051	255.334.649	243.717.339	1.079.702	244.797.041
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		13.995.641	714.388	14.710.029	13.542.384	551.349	14.093.733
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		24.589.276	406.663	24.995.939	23.969.213	322.146	24.291.359
Profit Reserves		188.327.757	0	188.327.757	113.889.588	206.207	114.095.795
Legal Reserves		3.762.100	0	3.762.100	2.473.124	0	2.473.124
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		184.299.730	0	184.299.730	111.161.820	0	111.161.820
Other Profit Reserves		265.927	0	265.927	254.644	206.207	460.851
Profit or Loss		22.316.490	0	22.316.490	87.331.720	0	87.331.720
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		22.316.490	0	22.316.490	87.331.720	0	87.331.720
Non-controlling Interests				0			0
Total equity and liabilities		1.326.688.376	838.292.803	2.164.981.179	1.240.432.503	689.622.833	1.930.055.336

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.599.706.254	1.301.861.167	2.901.567.421	1.190.196.271	1.024.273.433	2.214.469.704
GUARANTIES AND WARRANTIES	5.3.1	267.199.722	204.786.307	471.986.029	222.242.700	179.224.208	401.466.908
Letters of Guarantee		252.774.437	143.670.585	396.445.022	207.649.439	127.708.895	335.358.334
Guarantees Subject to State Tender Law		0	4.931.342	4.931.342	0	4.358.146	4.358.146
Guarantees Given for Foreign Trade Operations		10.166.112	3.675.242	13.841.354	9.658.232	3.511.623	13.169.855
Other Letters of Guarantee		242.608.325	135.064.001	377.672.326	197.991.207	119.839.126	317.830.333
Bank Acceptances		2.031.093	6.999.571	9.030.664	2.152.734	5.809.391	7.962.125
Import Letter of Acceptance		1.806.617	6.999.571	8.806.188	2.152.734	5.809.391	7.962.125
Other Bank Acceptances		224.476	0	224.476	0	0	0
Letters of Credit		558.439	53.664.961	54.223.400	396.874	45.435.967	45.832.841
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		558.439	53.664.961	54.223.400	396.874	45.435.967	45.832.841
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		11.835.753	0	11.835.753	12.043.653	0	12.043.653
Endorsements to the Central Bank of Turkey		11.835.753	0	11.835.753	12.043.653	0	12.043.653
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	451.190	451.190	0	269.955	269.955
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	904.419.947	60.713.215	965.133.162	677.083.131	40.480.363	717.563.494
Irrevocable Commitments		904.044.947	57.756.573	961.801.520	676.633.131	38.549.001	715.182.132
Forward Asset Purchase Commitments		1.509.041	43.797.353	45.306.394	4.215.928	25.588.620	29.804.548
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		257	28	285	0	27	27
Loan Granting Commitments		186.755.920	6.402.559	193.158.479	133.935.397	5.695.864	139.631.261
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		14.925.676	0	14.925.676	9.642.506	0	9.642.506
Tax and Fund Liabilities Arised from Export Commitments		1.101.043	0	1.101.043	858.088	0	858.088
Commitments for Credit Card Limits		699.747.099	0	699.747.099	527.976.217	0	527.976.217
Commitments for Credit Cards and Banking Services Promotions		5.911	0	5.911	4.995	0	4.995
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	7.556.633	7.556.633	0	7.264.490	7.264.490
Revocable Commitments		375.000	2.956.642	3.331.642	450.000	1.931.362	2.381.362
Revocable Loan Granting Commitments		375.000	2.947.754	3.322.754	450.000	1.923.230	2.373.230
Other Revocable Commitments		0	8.888	8.888	0	8.132	8.132
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	428.086.585	1.036.361.645	1.464.448.230	290.870.440	804.568.862	1.095.439.302
Derivative Financial Instruments Held For Hedging		10.395.705	85.800.579	96.196.284	120.000	43.424.244	43.544.244
Fair Value Hedges		0	51.521.208	51.521.208	0	18.064.746	18.064.746
Cash Flow Hedges		10.395.705	34.279.371	44.675.076	120.000	25.359.498	25.479.498
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		417.690.880	950.561.066	1.368.251.946	290.750.440	761.144.618	1.051.895.058
Forward Foreign Currency Buy or Sell Transactions		69.392.009	81.296.216	150.688.225	44.064.243	50.924.897	94.989.140
Forward Foreign Currency Buying Transactions		55.150.682	22.434.196	77.584.878	41.492.639	8.213.560	49.706.199
Forward Foreign Currency Sale Transactions		14.241.327	58.862.020	73.103.347	2.571.604	42.711.337	45.282.941
Currency and Interest Rate Swaps		333.388.473	695.302.901	1.028.691.374	235.539.790	557.920.634	793.460.424
Currency Swap Buy Transactions		1.498.168	268.733.988	270.232.156	742.846	177.716.173	178.459.019
Currency Swap Sell Transactions		188.406.801	143.145.352	331.552.153	107.057.026	115.851.600	222.908.626
Interest Rate Swap Buy Transactions		71.741.752	141.711.780	213.453.532	63.869.959	132.176.430	196.046.389
Interest Rate Swap Sell Transactions		71.741.752	141.711.781	213.453.533	63.869.959	132.176.431	196.046.390
Currency, Interest Rate and Securities Options		11.926.296	13.412.269	25.338.565	8.043.347	10.179.512	18.222.859
Currency Options Buy Transactions		4.177.458	8.213.917	12.391.375	4.855.929	4.135.798	8.991.727
Currency Options Sell Transactions		7.748.838	5.198.352	12.947.190	3.187.418	6.043.714	9.231.132
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.984.102	2.696.710	5.680.812	3.103.060	2.891.172	5.994.232
Currency Futures Buy Transactions		2.983.707	28.534	3.012.241	3.103.060	1.393	3.104.453
Currency Futures Sell Transactions		395	2.668.176	2.668.571	0	2.889.779	2.889.779
Interest Rate Futures Buy and Sell Transactions		0	714.690	714.690	0	174.258	174.258
Interest Rate Futures Buy Transactions		0	714.690	714.690	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	174.258	174.258
Other		0	157.138.280	157.138.280	0	139.054.145	139.054.145
CUSTODY AND PLEDGES RECEIVED		3.391.422.038	4.830.058.546	8.221.480.584	2.837.848.690	4.366.757.313	7.204.606.003
ITEMS HELD IN CUSTODY		336.931.882	275.560.198	612.492.080	237.095.743	248.896.574	485.992.317
Customer Fund and Portfolio Balances		132.785.044	0	132.785.044	86.053.154	0	86.053.154
Securities Held in Custody		91.262.408	121.956.122	213.218.530	53.469.009	112.968.042	166.437.051
Cheques Received for Collection		98.477.931	21.879.769	120.357.700	84.176.711	18.652.659	102.829.370
Commercial Notes Received for Collection		11.082.619	5.001.535	16.084.154	9.978.246	4.164.229	14.142.475
Other Assets Received for Collection		448.531	112.667.166	113.115.697	431.391	101.421.591	101.852.982
Securities that will be Intermediated to Issue		0	772.997	772.997	0	708.084	708.084
Other Items Under Custody		2.875.349	13.282.609	16.157.958	2.987.232	10.981.969	13.969.201
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.054.490.156	4.554.498.348	7.608.988.504	2.600.752.947	4.117.860.739	6.718.613.686
Securities		23.406.514	28.195.410	51.601.924	22.744.099	15.334.708	38.078.807
Guarantee Notes		22.646.514	56.254.369	78.900.883	22.704.829	51.809.602	74.514.431
Commodity		418.506	0	418.506	510.466	0	510.466
Warrant		0	0	0	0	0	0
Real Estate		1.001.310.630	613.781.611	1.615.092.241	829.956.018	614.851.429	1.444.807.447
Other Pledged Items		2.006.707.992	3.856.266.958	5.862.974.950	1.724.837.535	3.435.865.000	5.160.702.535

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		4.991.128.292	6.131.919.713	11.123.048.005	4.028.044.961	5.391.030.746	9.419.075.707

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	5.4.1	96.717.707	33.581.089
Interest Income on Loans		71.588.183	24.266.848
Interest Income on Reserve Deposits		3.441.271	6.997
Interest Income on Banks		1.993.741	241.817
Interest Income on Money Market Placements		2.113.532	609.561
Interest Income on Marketable Securities Portfolio		16.403.508	8.140.834
Financial Assets At Fair Value Through Profit Loss		236.023	70.101
Financial Assets At Fair Value Through Other Comprehensive Income		5.398.546	3.555.318
Financial Assets Measured at Amortised Cost		10.768.939	4.515.415
Finance Leasing Interest Income		0	0
Other Interest Income		1.177.472	315.032
INTEREST EXPENSES (-)	5.4.2	-77.055.666	-17.212.277
Interest Expenses on Deposits		-72.659.938	-14.620.433
Interest Expenses on Funds Borrowed		-2.252.457	-1.125.295
Interest Expenses on Money Market Funds		-794.649	-219.239
Interest Expenses on Securities Issued		-784.269	-465.209
Lease Interest Expenses		-102.475	-55.895
Other Interest Expense		-461.878	-726.206
NET INTEREST INCOME OR EXPENSE		19.662.041	16.368.812
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	18.732.584	6.087.745
Fees and Commissions Received		26.965.999	8.033.527
From Noncash Loans		1.007.317	566.492
Other		25.958.682	7.467.035
Fees and Commissions Paid (-)		-8.233.415	-1.945.782
Paid for Noncash Loans		-1.180	-1.273
Other		-8.232.235	-1.944.509
DIVIDEND INCOME	5.4.3	4.933	0
TRADING INCOME OR LOSS (Net)	5.4.4	4.874.926	4.166.790
Gains (Losses) Arising from Capital Markets Transactions		-353.524	1.553.928
Gains (Losses) Arising From Derivative Financial Transactions		-1.778.000	-1.020.303
Foreign Exchange Gains or Losses		7.006.450	3.633.165
OTHER OPERATING INCOME	5.4.5	12.329.281	8.530.370
GROSS PROFIT FROM OPERATING ACTIVITIES		55.603.765	35.153.717
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-14.945.205	-9.714.404
OTHER ALLOWANCE EXPENSES (-)		-11.568	-18.910
PERSONNEL EXPENSES (-)		-7.362.570	-3.626.622
OTHER OPERATING EXPENSES (-)	5.4.7	-11.341.171	-6.821.811
NET OPERATING INCOME (LOSS)		21.943.251	14.971.970
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		4.501.989	2.639.403
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	26.445.240	17.611.373
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-4.128.750	-1.876.298
Current Tax Provision		-6.863.965	-3.612.029
Expense Effect of Deferred Tax		-1.276.388	-815.180
Income Effect of Deferred Tax		4.011.603	2.550.911
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	22.316.490	15.735.075
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	22.316.490	15.735.075
Profit (Loss) Attributable to Group		22.316.490	15.735.075
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kâr (Zarar)		0,05313000	0,03746000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		22.316.490	15.735.075
OTHER COMPREHENSIVE INCOME		1.320.876	5.390.911
Other Comprehensive Income that will not be Reclassified to Profit or Loss		616.296	4.400.142
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	997.685
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-445.092	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		332.291	277.829
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		729.097	3.124.628
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		704.580	990.769
Exchange Differences on Translation		2.528.008	954.058
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-901.570	523.441
Income (Loss) Related with Cash Flow Hedges		-940.027	-4.216
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.133.857	-464.138
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		263.768	-3.977
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		888.258	-14.399
TOTAL COMPREHENSIVE INCOME (LOSS)		23.637.366	21.125.986

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 31.03.2024	Previous Period 01.01.2023 - 31.03.2023
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		35.801.038	18.617.092
Interest Received		78.918.626	26.673.984
Interest Paid		-58.528.852	-13.996.521
Dividends received		4.933	0
Fees and Commissions Received		26.965.999	8.033.527
Other Gains		11.363.381	8.530.370
Collections from Previously Written Off Loans and Other Receivables		597.355	301.129
Cash Payments to Personnel and Service Suppliers		-15.994.438	-9.308.856
Taxes Paid		557.879	-40.937
Other	5.6	-8.083.845	-1.575.604
Changes in Operating Assets and Liabilities Subject to Banking Operations		-62.995.919	58.728.444
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-815.598	-271.640
Net (Increase) Decrease in Due From Banks		-62.035.062	-3.098.715
Net (Increase) Decrease in Loans		-160.378.187	-74.039.238
Net (Increase) Decrease in Other Assets		-10.911.108	-1.648.821
Net Increase (Decrease) in Bank Deposits		1.402.729	1.305.214
Net Increase (Decrease) in Other Deposits		106.245.275	115.214.572
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		43.863.919	12.844.235
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	5.6	19.632.113	8.422.837
Net Cash Provided From Banking Operations		-27.194.881	77.345.536
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-28.450.356	-32.633.647
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-173.405	-332.127
Cash Obtained from Tangible and Intangible Asset Sales		61.816	86.219
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.326.301	-4.706.359
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.535.456	6.736.332
Cash Paid for Purchase of Financial Assets At Amortised Cost		-33.117.933	-36.010.510
Cash Obtained from Sale of Financial Assets At Amortised Cost		8.570.011	1.592.798
Other	5.6	0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.150.438	-11.295.580
Cash Obtained from Loans and Securities Issued		20.949.194	1.859.389
Cash Outflow Arised From Loans and Securities Issued		-5.387.199	-13.003.576
Equity Instruments Issued		0	0
Dividends paid		-5.168.804	0
Payments of lease liabilities		-242.753	-151.393
Other	5.6	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	4.690.376	2.440.699
Net Increase (Decrease) in Cash and Cash Equivalents		-40.804.423	35.857.008
Cash and Cash Equivalents at Beginning of the Period		288.260.766	142.792.728
Cash and Cash Equivalents at End of the Period		247.456.343	178.649.736



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2023 - 31.03.2023	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			4.200.000	11.880	0	772.554	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.5	4.200.000	11.880	0	772.554	4.949.980	-1.277.761	617.026 0	15.792.601	9.549.490	-4.723.678 0	63.189.765	59.603.636	0	152.685.493	0	152.685.493
	Total Comprehensive Income (Loss)			0	0	0	0	4.137.511	0	262.631 0	954.058	391.954	-355.243 0	0	0	15.735.075	21.125.986	0	21.125.986
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	5.779	0	0	5.779	0	5.779
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity at end of period			4.200.000	11.880	0	772.554	9.087.491	-1.277.761	879.657 0	16.746.659	9.941.444	-5.078.921 0	63.195.544	59.603.636	15.735.075	173.817.258	0	173.817.258	
Current Period 01.01.2024 - 31.03.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			4.200.000	11.880	0	772.554	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		5.5	4.200.000	11.880	0	772.554	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
	Total Comprehensive Income (Loss)			0	0	0	0	610.411	-311.564	317.449 0	2.528.008	-635.477	-1.187.951 0	0	0	22.316.490	23.637.366	0	23.637.366
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	74.231.962	-87.331.720	0	-13.099.758	0	-13.099.758
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	-13.099.758	0	-13.099.758	0	-13.099.758
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	74.214.262	-74.214.262	0	0	0	0
Other			0	0	0	0	0	0	0	0	0	0	17.700	-17.700	0	0	0	0	
Equity at end of period			4.200.000	11.880	0	772.554	15.144.141	-2.230.580	1.796.468 0	31.951.476	3.117.245	-10.072.782 0	188.327.757	0	22.316.490	255.334.649	0	255.334.649	