



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 2025 - 1. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Independent Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 31 Mart 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin, konsolide finansal performansının ve konsolide 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 Yükümlülüklerle İlişkin Rapor

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

Damla Harman, SMMM

Sorumlu Denetçi

28 Nisan 2025

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		487.621.074	573.626.510	1.061.247.584	305.526.598	482.219.836	787.746.434
Cash and cash equivalents	5.1.1	375.785.383	485.236.760	861.022.143	213.417.887	409.152.850	622.570.737
Cash and Cash Balances at Central Bank		356.205.306	194.435.786	550.641.092	201.171.331	162.289.288	363.460.619
Banks		15.168.499	240.966.607	256.135.106	12.472.961	226.893.061	239.366.022
Receivables From Money Markets		4.941.503	50.111.127	55.052.630	97.970	20.243.465	20.341.435
Allowance for Expected Losses (-)		-529.925	-276.760	-806.685	-324.375	-272.964	-597.339
Financial assets at fair value through profit or loss	5.1.2	2.925.638	6.692.519	9.618.157	5.188.266	6.938.577	12.126.843
Public Debt Securities		1.486.977	5.320.602	6.807.579	4.575.298	5.767.257	10.342.555
Equity instruments		1.124.618	143.334	1.267.952	414.244	117.338	531.582
Other Financial Assets		314.043	1.228.583	1.542.626	198.724	1.053.982	1.252.706
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	99.846.445	72.757.800	172.604.245	82.265.767	56.823.078	139.088.845
Public Debt Securities		99.516.870	34.377.337	133.894.207	81.495.680	22.737.036	104.232.716
Equity instruments		256.772	3.563.841	3.820.613	327.138	2.941.270	3.268.408
Other Financial Assets		72.803	34.816.622	34.889.425	442.949	31.144.772	31.587.721
Derivative financial assets	5.1.4	9.063.608	8.939.431	18.003.039	4.654.678	9.305.331	13.960.009
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.925.046	8.657.950	17.582.996	4.622.729	8.940.236	13.562.965
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		138.562	281.481	420.043	31.949	365.095	397.044
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.456.913.539	801.341.467	2.258.255.006	1.360.600.576	674.210.610	2.034.811.186
Loans	5.1.5	1.271.349.163	713.841.096	1.985.190.259	1.177.140.043	599.223.773	1.776.363.816
Receivables From Leasing Transactions	5.1.6	9.218.947	33.901.813	43.120.760	9.242.733	27.270.100	36.512.833
Factoring Receivables	5.1.7	16.462.536	2.507.798	18.970.334	10.816.523	2.268.560	13.085.083
Other Financial Assets Measured at Amortised Cost	5.1.8	203.345.800	74.773.850	278.119.650	201.058.415	69.014.030	270.072.445
Public Debt Securities		199.886.823	50.953.062	250.839.885	196.050.799	46.391.977	242.442.776
Other Financial Assets		3.458.977	23.820.788	27.279.765	5.007.616	22.622.053	27.629.669
Allowance for Expected Credit Losses (-)		-43.462.907	-23.683.090	-67.145.997	-37.657.138	-23.565.853	-61.222.991
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	3.760.179	18.947	3.779.126	3.756.800	50.284	3.807.084
Held for Sale		3.760.179	18.947	3.779.126	3.756.800	50.284	3.807.084
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		9.485.247	453.685	9.938.932	8.821.160	190.908	9.012.068
Investments in Associates (Net)	5.1.10	174.468	33	174.501	171.876	29	171.905

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		174.468	33	174.501	171.876	29	171.905
Investments in Subsidiaries (Net)	5.1.11	9.310.779	453.652	9.764.431	8.649.284	190.879	8.840.163
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		9.310.779	453.652	9.764.431	8.649.284	190.879	8.840.163
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.12	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)	5.1.13	37.295.305	2.041.745	39.337.050	34.844.681	1.834.164	36.678.845
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	4.501.881	876.622	5.378.503	3.590.222	774.240	4.364.462
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		4.495.493	876.622	5.372.115	3.583.834	774.240	4.358.074
INVESTMENT PROPERTY (Net)	5.1.15	2.420.111	0	2.420.111	2.416.949	0	2.416.949
CURRENT TAX ASSETS		0	243.040	243.040	0	159.784	159.784
DEFERRED TAX ASSET	5.1.16	20.728.104	248.757	20.976.861	20.585.789	142.258	20.728.047
OTHER ASSETS (Net)	5.1.17	90.151.094	6.561.504	96.712.598	97.415.847	5.438.673	102.854.520
TOTAL ASSETS		2.112.876.534	1.385.412.277	3.498.288.811	1.837.558.622	1.165.020.757	3.002.579.379
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.448.254.267	1.136.409.569	2.584.663.836	1.251.197.662	903.149.980	2.154.347.642
LOANS RECEIVED	5.2.2	9.584.114	68.760.754	78.344.868	8.122.667	59.994.106	68.116.773
MONEY MARKET FUNDS	5.2.3	18.596.775	20.328.943	38.925.718	14.341.779	32.541.053	46.882.832
MARKETABLE SECURITIES (Net)	5.2.4	295.414	46.394.755	46.690.169	732	28.108.769	28.109.501
Bills		295.414	5.329.555	5.624.969	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	41.065.200	41.065.200	0	16.056.569	16.056.569
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	60.503.344	60.503.344	0	57.223.084	57.223.084
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	11.531.868	5.680.742	17.212.610	10.475.496	4.648.451	15.123.947
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.218.556	5.358.657	16.577.213	9.948.256	4.015.886	13.964.142
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		313.312	322.085	635.397	527.240	632.565	1.159.805
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	4.303.362	786.730	5.090.092	2.218.510	730.782	2.949.292
PROVISIONS	5.2.9	18.423.105	10.776.662	29.199.767	16.828.703	9.618.524	26.447.227
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.840.250	942.737	8.782.987	7.443.241	699.992	8.143.233
Insurance Technical Reserves (Net)		4.120.780	5.329.595	9.450.375	3.225.911	4.430.122	7.656.033
Other provisions		6.462.075	4.504.330	10.966.405	6.159.551	4.488.410	10.647.961
CURRENT TAX LIABILITIES	5.2.10	26.438.825	212.114	26.650.939	18.433.347	346.321	18.779.668
DEFERRED TAX LIABILITY	5.2.10	18.184	270.149	288.333	55.641	131.200	186.841
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	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	5.2.12	0	74.320.874	74.320.874	799.475	66.271.143	67.070.618
Loans		0	1.634.899	1.634.899	0	1.064.066	1.064.066

Other Debt Instruments		0	72.685.975	72.685.975	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.13	174.011.273	21.720.029	195.731.302	169.478.228	16.455.108	185.933.336
EQUITY	5.2.14	337.820.199	2.846.760	340.666.959	329.093.849	2.314.769	331.408.618
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		24.040.220	1.552.477	25.592.697	23.833.961	1.149.330	24.983.291
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		22.118.952	545.528	22.664.480	20.114.665	493.055	20.607.720
Profit Reserves		260.121.549	748.755	260.870.304	187.261.190	672.384	187.933.574
Legal Reserves		6.548.446	748.755	7.297.201	4.725.932	672.384	5.398.316
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		253.298.756	0	253.298.756	182.269.331	0	182.269.331
Other Profit Reserves		274.347	0	274.347	265.927	0	265.927
Profit or Loss		25.165.219	0	25.165.219	91.279.430	0	91.279.430
Prior Years' Profit or Loss		69.851	0	69.851	36.294	0	36.294
Current Period Net Profit Or Loss		25.095.368	0	25.095.368	91.243.136	0	91.243.136
Non-controlling Interests		1.389.825	0	1.389.825	1.620.169	0	1.620.169
Total equity and liabilities		2.049.277.386	1.449.011.425	3.498.288.811	1.821.046.089	1.181.533.290	3.002.579.379

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.888.783.147	1.997.640.252	4.886.423.399	2.180.929.448	1.571.699.684	3.752.629.132
GUARANTIES AND WARRANTIES	5.3.1	374.547.623	290.917.488	665.465.111	332.094.808	240.229.095	572.323.903
Letters of Guarantee		351.397.038	207.347.057	558.744.095	311.772.179	170.290.959	482.063.138
Guarantees Subject to State Tender Law		0	5.281.621	5.281.621	0	5.001.515	5.001.515
Guarantees Given for Foreign Trade Operations		16.282.961	7.638.827	23.921.788	14.283.714	5.980.863	20.264.577
Other Letters of Guarantee		335.114.077	194.426.609	529.540.686	297.488.465	159.308.581	456.797.046
Bank Acceptances		348.977	9.065.737	9.414.714	418.424	8.015.069	8.433.493
Import Letter of Acceptance		227.445	9.065.737	9.293.182	309.806	8.015.069	8.324.875
Other Bank Acceptances		121.532	0	121.532	108.618	0	108.618
Letters of Credit		888.008	70.323.104	71.211.112	287.205	58.383.975	58.671.180
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		888.008	70.323.104	71.211.112	287.205	58.383.975	58.671.180
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		21.913.600	0	21.913.600	19.617.000	0	19.617.000
Endorsements to the Central Bank of Turkey		21.913.600	0	21.913.600	19.617.000	0	19.617.000
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	4.181.590	4.181.590	0	3.539.092	3.539.092
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.648.991.989	128.688.214	1.777.680.203	1.386.726.113	121.772.505	1.508.498.618
Irrevocable Commitments		1.646.964.401	98.424.018	1.745.388.419	1.384.150.733	96.849.345	1.481.000.078
Forward Asset Purchase Commitments		38.753.790	64.689.533	103.443.323	4.617.202	66.601.123	71.218.325
Time Deposit Purchase and Sales Commitments		0	285.870	285.870	0	23.659	23.659
Share Capital Commitments to Associates and Subsidiaries		0	34	34	0	30	30
Loan Granting Commitments		318.808.386	20.835.985	339.644.371	260.980.464	18.566.286	279.546.750
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		19.694.692	0	19.694.692	14.208.207	0	14.208.207
Tax and Fund Liabilities Arised from Export Commitments		2.275.963	0	2.275.963	1.985.064	0	1.985.064
Commitments for Credit Card Limits		1.267.424.008	5.449.007	1.272.873.015	1.102.354.203	4.621.168	1.106.975.371
Commitments for Credit Cards and Banking Services Promotions		7.562	0	7.562	5.593	0	5.593
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	7.163.589	7.163.589	0	7.037.079	7.037.079
Revocable Commitments		2.027.588	30.264.196	32.291.784	2.575.380	24.923.160	27.498.540
Revocable Loan Granting Commitments		130.836	20.292.319	20.423.155	346.825	16.642.387	16.989.212
Other Revocable Commitments		1.896.752	9.971.877	11.868.629	2.228.555	8.280.773	10.509.328
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	865.243.535	1.578.034.550	2.443.278.085	462.108.527	1.209.698.084	1.671.806.611
Derivative Financial Instruments Held For Hedging		17.076.843	136.783.042	153.859.885	10.600.163	78.180.693	88.780.856
Fair Value Hedges		6.981.172	124.114.228	131.095.400	0	63.584.925	63.584.925
Cash Flow Hedges		10.095.671	12.668.814	22.764.485	10.600.163	14.595.768	25.195.931
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		848.166.692	1.441.251.508	2.289.418.200	451.508.364	1.131.517.391	1.583.025.755
Forward Foreign Currency Buy or Sell Transactions		88.675.353	151.941.008	240.616.361	41.934.451	49.897.110	91.831.561
Forward Foreign Currency Buying Transactions		30.172.337	89.223.406	119.395.743	23.027.758	22.462.381	45.490.139
Forward Foreign Currency Sale Transactions		58.503.016	62.717.602	121.220.618	18.906.693	27.434.729	46.341.422
Currency and Interest Rate Swaps		668.413.774	1.003.404.625	1.671.818.399	364.299.901	837.818.870	1.202.118.771
Currency Swap Buy Transactions		29.324.429	338.709.749	368.034.178	10.995.944	244.540.653	255.536.597
Currency Swap Sell Transactions		119.348.137	327.885.803	447.233.940	64.326.775	272.429.682	336.756.457
Interest Rate Swap Buy Transactions		259.870.604	168.404.536	428.275.140	145.302.341	159.560.567	304.862.908
Interest Rate Swap Sell Transactions		259.870.604	168.404.537	428.275.141	143.674.841	161.287.968	304.962.809
Currency, Interest Rate and Securities Options		87.652.079	91.782.025	179.434.104	44.100.348	55.674.665	99.775.013
Currency Options Buy Transactions		15.947.364	69.280.278	85.227.642	4.820.746	35.244.714	40.065.460
Currency Options Sell Transactions		67.951.979	22.501.747	90.453.726	37.468.434	6.610.751	44.079.185
Interest Rate Options Buy Transactions		0	0	0	0	6.909.600	6.909.600
Interest Rate Options Sell Transactions		0	0	0	0	6.909.600	6.909.600
Securities Options Buy Transactions		1.876.368	0	1.876.368	905.584	0	905.584
Securities Options Sell Transactions		1.876.368	0	1.876.368	905.584	0	905.584
Currency Futures		2.918.068	2.709.500	5.627.568	529.375	469.043	998.418
Currency Futures Buy Transactions		2.918.068	9.326	2.927.394	512.858	0	512.858
Currency Futures Sell Transactions		0	2.700.174	2.700.174	16.517	469.043	485.560
Interest Rate Futures Buy and Sell Transactions		0	188.940	188.940	0	345.480	345.480
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	188.940	188.940	0	345.480	345.480
Other		507.418	191.225.410	191.732.828	644.289	187.312.223	187.956.512
CUSTODY AND PLEDGES RECEIVED		6.393.064.991	6.641.898.383	13.034.963.374	5.716.805.332	6.692.189.233	12.408.994.565
ITEMS HELD IN CUSTODY		1.171.629.507	488.581.216	1.660.210.723	1.111.648.531	405.328.436	1.516.976.967
Customer Fund and Portfolio Balances		918.923.655	3.754.601	922.678.256	850.591.760	215.463	850.807.223
Securities Held in Custody		102.868.240	288.176.167	391.044.407	138.980.713	231.358.820	370.339.533
Cheques Received for Collection		133.969.550	27.395.083	161.364.633	108.487.892	22.872.914	131.360.806
Commercial Notes Received for Collection		14.632.423	8.409.160	23.041.583	12.339.686	7.961.158	20.300.844
Other Assets Received for Collection		794.571	133.000.434	133.795.005	732.966	117.346.605	118.079.571
Securities that will be Intermediated to Issue		0	919.764	919.764	0	838.386	838.386
Other Items Under Custody		441.068	26.926.007	27.367.075	515.514	24.735.090	25.250.604
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.221.435.484	6.153.317.167	11.374.752.651	4.605.156.801	6.286.860.797	10.892.017.598
Securities		39.137.168	54.012.527	93.149.695	35.839.965	47.613.743	83.453.708
Guarantee Notes		25.627.199	120.235.572	145.862.771	25.207.043	104.709.054	129.916.097
Commodity		495.989	0	495.989	545.489	0	545.489
Warrant		0	11.113.091	11.113.091	0	9.217.785	9.217.785
Real Estate		1.828.887.638	890.116.261	2.719.003.899	1.596.328.815	931.858.094	2.528.186.909
Other Pledged Items		3.327.287.490	5.077.839.716	8.405.127.206	2.947.235.489	5.193.462.121	8.140.697.610

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		9.281.848.138	8.639.538.635	17.921.386.773	7.897.734.780	8.263.888.917	16.161.623.697

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	5.4.1	173.824.309	104.498.974
Interest Income on Loans		123.538.707	76.214.793
Interest Income on Reserve Deposits		16.171.535	3.450.600
Interest Income on Banks		10.899.870	3.082.424
Interest Income on Money Market Placements		1.326.284	2.207.581
Interest Income on Marketable Securities Portfolio		19.894.158	16.753.357
Financial Assets At Fair Value Through Profit Loss		314.092	237.928
Financial Assets At Fair Value Through Other Comprehensive Income		7.651.071	5.627.366
Financial Assets Measured at Amortised Cost		11.928.995	10.888.063
Finance Leasing Interest Income		1.603.031	1.412.609
Other Interest Income		390.724	1.377.610
INTEREST EXPENSES (-)	5.4.2	-134.502.568	-79.559.222
Interest Expenses on Deposits		-117.257.194	-74.142.657
Interest Expenses on Funds Borrowed		-2.443.637	-2.293.082
Interest Expenses on Money Market Funds		-12.470.750	-1.369.904
Interest Expenses on Securities Issued		-2.002.691	-1.183.166
Lease Interest Expenses		-248.195	-107.054
Other Interest Expense		-80.101	-463.359
NET INTEREST INCOME OR EXPENSE		39.321.741	24.939.752
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	30.383.178	19.626.300
Fees and Commissions Received		43.314.803	28.233.141
From Noncash Loans		1.481.414	1.130.943
Other		41.833.389	27.102.198
Fees and Commissions Paid (-)		-12.931.625	-8.606.841
Paid for Noncash Loans		-19.018	-24.676
Other		-12.912.607	-8.582.165
DIVIDEND INCOME	5.4.3	8.179	8.022
TRADING INCOME OR LOSS (Net)	5.4.4	4.190.051	5.455.697
Gains (Losses) Arising from Capital Markets Transactions		1.734.169	-4.234
Gains (Losses) Arising From Derivative Financial Transactions		-762.356	-1.472.752
Foreign Exchange Gains or Losses		3.218.238	6.932.683
OTHER OPERATING INCOME	5.4.5	19.846.810	15.276.200
GROSS PROFIT FROM OPERATING ACTIVITIES		93.749.959	65.305.971
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-23.811.824	-15.971.476
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-253.384	-39.785
PERSONNEL EXPENSES (-)		-13.561.064	-8.640.634
OTHER OPERATING EXPENSES (-)	5.4.7	-22.079.305	-13.139.030
NET OPERATING INCOME (LOSS)		34.044.382	27.515.046
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		540.567	751.652
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	34.584.949	28.266.698
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-9.186.250	-5.787.115
Current Tax Provision		-8.934.984	-8.399.106
Expense Effect of Deferred Tax		-2.180.274	-1.482.037
Income Effect of Deferred Tax		1.929.008	4.094.028
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	25.398.699	22.479.583
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	25.398.699	22.479.583
Profit (Loss) Attributable to Group		25.095.368	22.290.266
Profit (loss), attributable to non-controlling interests		303.331	189.317
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,05975000	0,05307000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		25.398.699	22.479.583
OTHER COMPREHENSIVE INCOME		2.660.526	1.253.258
Other Comprehensive Income that will not be Reclassified to Profit or Loss		609.406	691.055
Gains (Losses) on Revaluation of Property, Plant and Equipment		-4.691	123.288
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-479.757	-445.092
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		514.876	316.061
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		578.978	696.798
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		2.051.120	562.203
Exchange Differences on Translation		6.520.909	2.501.916
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.318.834	-925.070
Income (Loss) Related with Cash Flow Hedges		660.637	-942.393
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.679.447	-1.133.857
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		117.258	192.569
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.750.597	869.038
TOTAL COMPREHENSIVE INCOME (LOSS)		28.059.225	23.732.841

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
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	5.6	46.499.008	49.676.563
Interest Received		157.247.871	85.964.847
Interest Paid		-127.921.265	-61.512.248
Dividends received		8.179	8.022
Fees and Commissions Received		43.314.803	28.233.141
Other Gains		19.827.470	14.310.300
Collections from Previously Written Off Loans and Other Receivables		1.886.038	641.363
Cash Payments to Personnel and Service Suppliers		-31.727.902	-19.038.445
Taxes Paid		-5.914.662	-186.139
Other		-10.221.524	1.255.722
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	161.885.939	-61.173.296
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.325.066	-3.797.615
Net (Increase) Decrease in Due From Banks		-21.304.004	-63.774.440
Net (Increase) Decrease in Loans		-237.004.885	-175.726.680
Net (Increase) Decrease in Other Assets		7.537.410	-6.727.537
Net Increase (Decrease) in Bank Deposits		-18.401.405	655.956
Net Increase (Decrease) in Other Deposits		443.255.132	134.139.424
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-637.163	0
Net Increase (Decrease) in Funds Borrowed		-12.749.024	31.588.564
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.135.188	22.469.032
Net Cash Provided From Banking Operations	5.6	208.384.947	-11.496.733
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-26.498.708	-36.552.859
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		-6.049.746	-1.367.343
Cash Obtained from Tangible and Intangible Asset Sales		2.108.549	127.612
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-57.930.840	-18.651.987
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		31.200.524	9.709.761
Cash Paid for Purchase of Financial Assets At Amortised Cost		-10.810.313	-39.419.243
Cash Obtained from Sale of Financial Assets At Amortised Cost		14.983.118	13.048.341
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		28.740.877	3.407.248
Cash Obtained from Loans and Securities Issued		55.944.384	22.347.788
Cash Outflow Arised From Loans and Securities Issued		-20.456.935	-13.024.840
Equity Instruments Issued		0	0
Dividends paid		-7.789.909	-5.168.804
Payments of lease liabilities		1.043.337	-746.896
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	6.474.919	5.030.712
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	217.102.035	-39.611.632
Cash and Cash Equivalents at Beginning of the Period	5.6	202.945.617	295.973.109
Cash and Cash Equivalents at End of the Period	5.6	420.047.652	256.361.477



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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 01.01.2024 - 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	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	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	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	Total Comprehensive Income (Loss)		0	0	0	0	701.398	-311.564	301.221	2.501.916	-656.537	-1.279.480	0	0	22.290.266	23.547.220	185.621	23.732.841
	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	36.862	0	0	36.862	0	36.862
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	73.275.239	86.374.997	0	-13.099.758	-241.387	-13.341.145
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	13.099.758	0	-13.099.758	-241.387	-13.341.145
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	73.257.539	73.257.539	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	16.673.374	-2.306.517	1.623.886	31.396.866	2.680.479	-10.058.404	187.901.131	0	22.290.266	255.185.515	864.561	256.050.076
Current Period 01.01.2025 - 31.03.2025	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	25.642.651	-2.825.872	2.166.512	33.263.218	-1.426.792	-11.228.706	187.933.574	91.279.430	0	329.788.449	1.620.169	331.408.618
	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	25.642.651	-2.825.872	2.166.512	33.263.218	-1.426.792	-11.228.706	187.933.574	91.279.430	0	329.788.449	1.620.169	331.408.618
	Total Comprehensive Income (Loss)		0	0	0	0	492.321	-335.824	452.909	6.520.909	-3.046.227	-1.417.922	0	0	25.095.368	27.761.534	297.691	28.059.225
	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	128.577	33.574	0	162.151	0	162.151
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	72.808.153	91.243.153	0	-18.435.000	-528.035	-18.963.035
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	18.435.000	0	-18.435.000	-528.035	-18.963.035
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	72.794.297	72.794.297	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	13.856	-13.856	0	0	0	0
	Equity at end of period		4,200.000	11.880	0	772.554	26.134.972	-3.161.696	2.619.421	39.784.127	-4.473.019	-12.646.628	260.870.304	69.851	25.095.368	339.277.134	1.389.825	340.666.959