



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



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

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş'nin ("Banka") 31 Mart 2025 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

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 31 Mart 2025 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 Yükümlölüklere 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 2025

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 31.03.2025			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)		470.512.180	406.913.362	877.425.542	295.812.837	309.791.151	605.603.988
Cash and cash equivalents	5.1.1	361.450.276	358.542.893	719.993.169	205.460.972	273.948.215	479.409.187
Cash and Cash Balances at Central Bank		356.205.298	191.606.579	547.811.877	201.171.324	158.823.932	359.995.256
Banks		5.765.534	117.086.067	122.851.601	4.605.801	95.131.177	99.736.978
Receivables From Money Markets		0	50.111.127	50.111.127	0	20.243.465	20.243.465
Allowance for Expected Losses (-)		-520.556	-260.880	-781.436	-316.153	-250.359	-566.512
Financial assets at fair value through profit or loss	5.1.2	1.664.722	4.379.521	6.044.243	4.676.489	4.689.737	9.366.226
Public Debt Securities		1.145.989	3.050.099	4.196.088	4.313.275	3.549.749	7.863.024
Equity instruments		204.690	126.087	330.777	164.950	106.731	271.681
Other Financial Assets		314.043	1.203.335	1.517.378	198.264	1.033.257	1.231.521
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	98.365.732	36.412.140	134.777.872	81.015.596	23.507.949	104.523.545
Public Debt Securities		98.108.960	32.357.164	130.466.124	80.245.508	20.702.662	100.948.170
Equity instruments		256.772	3.398.203	3.654.975	327.138	2.805.287	3.132.425
Other Financial Assets		0	656.773	656.773	442.950	0	442.950
Derivative financial assets	5.1.4	9.031.450	7.578.808	16.610.258	4.659.780	7.645.250	12.305.030
Derivative Financial Assets At Fair Value Through Profit Or Loss		9.031.450	7.578.808	16.610.258	4.659.780	7.338.110	11.997.890
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	307.140	307.140
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.401.187.916	504.907.249	1.906.095.165	1.323.665.375	435.619.564	1.759.284.939
Loans	5.1.5	1.240.700.757	464.921.244	1.705.622.001	1.159.698.132	402.327.513	1.562.025.645
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	203.345.800	58.399.526	261.745.326	201.058.415	52.077.665	253.136.080
Public Debt Securities		199.886.823	50.186.760	250.073.583	196.050.799	46.391.977	242.442.776
Other Financial Assets		3.458.977	8.212.766	11.671.743	5.007.616	5.685.688	10.693.304
Allowance for Expected Credit Losses (-)		-42.858.641	-18.413.521	-61.272.162	-37.091.172	-18.785.614	-55.876.786
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	3.728.878	0	3.728.878	3.743.846	0	3.743.846
Held for Sale		3.728.878	0	3.728.878	3.743.846	0	3.743.846
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		35.615.639	54.661.623	90.277.262	33.556.668	46.322.305	79.878.973
Investments in Associates (Net)	5.1.9	170.800	0	170.800	168.208	0	168.208

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		170.800	0	170.800	168.208	0	168.208
Investments in Subsidiaries (Net)	5.1.10	35.444.839	54.661.623	90.106.462	33.388.460	46.322.305	79.710.765
Unconsolidated Financial Subsidiaries		34.402.546	54.661.623	89.064.169	32.274.666	46.322.305	78.596.971
Unconsolidated Non-Financial Subsidiaries		1.042.293	0	1.042.293	1.113.794	0	1.113.794
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	35.014.780	1.805	35.016.585	32.681.254	1.547	32.682.801
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	3.556.227	0	3.556.227	2.790.450	0	2.790.450
Goodwill		0	0	0	0	0	0
Other		3.556.227	0	3.556.227	2.790.450	0	2.790.450
INVESTMENT PROPERTY (Net)	5.1.14	4.586.939	0	4.586.939	4.572.379	0	4.572.379
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.15	20.334.771	0	20.334.771	20.195.258	0	20.195.258
OTHER ASSETS (Net)	5.1.16	87.527.313	6.476.775	94.004.088	93.001.066	5.918.775	98.919.841
TOTAL ASSETS		2.062.064.643	972.960.814	3.035.025.457	1.810.019.133	797.653.342	2.607.672.475
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.452.669.122	745.962.360	2.198.631.482	1.255.711.774	565.661.489	1.821.373.263
LOANS RECEIVED	5.2.2	3.192.919	52.417.167	55.610.086	2.836.563	45.984.686	48.821.249
MONEY MARKET FUNDS	5.2.3	3.207.771	16.324.495	19.532.266	86.075	32.540.628	32.626.703
MARKETABLE SECURITIES (Net)	5.2.4	2.224	43.143.892	43.146.116	732	24.698.706	24.699.438
Bills		2.224	5.329.555	5.331.779	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	37.814.337	37.814.337	0	12.646.506	12.646.506
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	59.856.791	59.856.791	0	56.646.374	56.646.374
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	11.642.143	4.915.860	16.558.003	10.318.865	3.879.039	14.197.904
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		11.642.143	4.915.860	16.558.003	10.313.091	3.879.039	14.192.130
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	5.774	0	5.774
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	4.214.668	188.432	4.403.100	2.248.995	178.706	2.427.701
PROVISIONS	5.2.8	13.555.409	4.678.259	18.233.668	12.896.024	4.550.237	17.446.261
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.213.025	457.098	7.670.123	6.828.170	329.477	7.157.647
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.342.384	4.221.161	10.563.545	6.067.854	4.220.760	10.288.614
CURRENT TAX LIABILITIES	5.2.9	22.551.573	14.555	22.566.128	16.435.197	77.156	16.512.353
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	0	72.685.975	72.685.975	799.475	65.207.077	66.006.552
Loans		0	0	0	0	0	0

Other Debt Instruments		0	72.685.975	72.685.975	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.12	168.534.437	15.740.529	184.274.966	165.205.473	11.782.887	176.988.360
EQUITY	5.2.13	337.600.008	1.926.868	339.526.876	328.432.477	1.493.840	329.926.317
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		21.912.322	1.552.787	23.465.109	21.747.891	1.149.647	22.897.538
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.245.008	374.081	23.619.089	21.161.107	344.193	21.505.300
Profit Reserves		262.104.047	0	262.104.047	188.327.757	0	188.327.757
Legal Reserves		5.584.600	0	5.584.600	3.762.100	0	3.762.100
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		256.245.100	0	256.245.100	184.299.730	0	184.299.730
Other Profit Reserves		274.347	0	274.347	265.927	0	265.927
Profit or Loss		25.354.197	0	25.354.197	92.211.288	0	92.211.288
Prior Years' Profit or Loss		69.851	0	69.851	36.294	0	36.294
Current Period Net Profit Or Loss		25.284.346	0	25.284.346	92.174.994	0	92.174.994
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.017.170.274	1.017.855.183	3.035.025.457	1.794.971.650	812.700.825	2.607.672.475

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		2.874.790.286	1.788.090.003	4.662.880.289	2.178.575.577	1.384.819.417	3.563.394.994
GUARANTIES AND WARRANTIES	5.3.1	374.547.623	263.851.831	638.399.454	332.094.808	215.022.766	547.117.574
Letters of Guarantee		351.397.038	196.770.539	548.167.577	311.772.179	161.765.298	473.537.477
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	4.405.410	20.688.371	14.283.714	3.864.882	18.148.596
Other Letters of Guarantee		335.114.077	187.083.508	522.197.585	297.488.465	152.898.901	450.387.366
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	57.656.567	58.544.575	287.205	44.838.199	45.125.404
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		888.008	57.656.567	58.544.575	287.205	44.838.199	45.125.404
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	358.988	358.988	0	404.200	404.200
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.646.002.732	70.674.524	1.716.677.256	1.386.549.699	78.828.037	1.465.377.736
Irrevocable Commitments		1.645.871.896	66.955.322	1.712.827.218	1.386.202.874	75.019.497	1.461.222.371
Forward Asset Purchase Commitments		35.530.368	55.983.517	91.513.885	4.537.560	63.366.297	67.903.857
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		320.933.578	3.522.312	324.455.890	263.107.344	4.592.432	267.699.776
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		1.267.429.733	0	1.267.429.733	1.102.359.106	0	1.102.359.106
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		130.836	3.719.202	3.850.038	346.825	3.808.540	4.155.365
Revocable Loan Granting Commitments		130.836	3.708.607	3.839.443	346.825	3.798.880	4.145.705
Other Revocable Commitments		0	10.595	10.595	0	9.660	9.660
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	854.239.931	1.453.563.648	2.307.803.579	459.931.070	1.090.968.614	1.550.899.684
Derivative Financial Instruments Held For Hedging		0	104.446.032	104.446.032	1.000.000	47.123.472	48.123.472
Fair Value Hedges		0	104.446.032	104.446.032	0	43.668.672	43.668.672
Cash Flow Hedges		0	0	0	1.000.000	3.454.800	4.454.800
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		854.239.931	1.349.117.616	2.203.357.547	458.931.070	1.043.845.142	1.502.776.212
Forward Foreign Currency Buy or Sell Transactions		89.084.252	145.664.737	234.748.989	43.216.189	47.375.312	90.591.501
Forward Foreign Currency Buying Transactions		30.257.925	86.177.006	116.434.931	23.630.176	21.238.600	44.868.776
Forward Foreign Currency Sale Transactions		58.826.327	59.487.731	118.314.058	19.586.013	26.136.712	45.722.725
Currency and Interest Rate Swaps		678.787.267	915.635.696	1.594.422.963	373.423.749	750.891.455	1.124.315.204
Currency Swap Buy Transactions		44.686.776	282.413.435	327.100.211	11.127.128	198.400.989	209.528.117
Currency Swap Sell Transactions		111.169.107	286.577.854	397.746.961	68.786.031	223.586.859	292.372.890
Interest Rate Swap Buy Transactions		261.465.692	173.322.203	434.787.895	147.569.045	163.588.103	311.157.148
Interest Rate Swap Sell Transactions		261.465.692	173.322.204	434.787.896	145.941.545	165.315.504	311.257.049
Currency, Interest Rate and Securities Options		83.899.343	91.782.025	175.681.368	42.289.180	55.674.665	97.963.845
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		2.469.069	2.267.280	4.736.349	1.952	5.010	6.962
Currency Futures Buy Transactions		2.469.069	0	2.469.069	1.952	0	1.952
Currency Futures Sell Transactions		0	2.267.280	2.267.280	0	5.010	5.010
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		0	193.578.938	193.578.938	0	189.553.220	189.553.220
CUSTODY AND PLEDGES RECEIVED		5.780.845.431	6.292.561.760	12.073.407.191	5.177.264.420	5.568.054.948	10.745.319.368
ITEMS HELD IN CUSTODY		598.388.468	476.587.192	1.074.975.660	608.948.687	393.707.680	1.002.656.367
Customer Fund and Portfolio Balances		345.847.349	3.754.601	349.601.950	348.036.303	215.463	348.251.766
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		133.804.911	27.296.267	161.101.178	108.343.869	22.569.962	130.913.831
Commercial Notes Received for Collection		14.632.329	8.377.766	23.010.095	12.339.322	7.932.679	20.272.001
Other Assets Received for Collection		794.571	133.000.434	133.795.005	732.966	117.294.678	118.027.644
Securities that will be Intermediated to Issue		0	919.764	919.764	0	838.386	838.386
Other Items Under Custody		441.068	15.062.193	15.503.261	515.514	13.497.692	14.013.206
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.182.456.963	5.815.974.568	10.998.431.531	4.568.315.733	5.174.347.268	9.742.663.001
Securities		36.834.212	41.029.653	77.863.865	33.796.727	36.076.983	69.873.710
Guarantee Notes		25.625.699	69.199.951	94.825.650	25.205.243	62.322.970	87.528.213
Commodity		495.989	0	495.989	545.489	0	545.489
Warrant		0	0	0	0	0	0
Real Estate		1.826.822.231	781.571.325	2.608.393.556	1.594.389.768	681.217.828	2.275.607.596
Other Pledged Items		3.292.678.832	4.924.173.639	8.216.852.471	2.914.378.506	4.394.729.487	7.309.107.993

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		8.655.635.717	8.080.651.763	16.736.287.480	7.355.839.997	6.952.874.365	14.308.714.362

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 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	160.638.310	96.717.707
Interest Income on Loans		115.817.363	71.588.183
Interest Income on Reserve Deposits		16.160.141	3.441.271
Interest Income on Banks		8.600.715	1.993.741
Interest Income on Money Market Placements		626.414	2.113.532
Interest Income on Marketable Securities Portfolio		19.194.743	16.403.508
Financial Assets At Fair Value Through Profit Loss		264.232	236.023
Financial Assets At Fair Value Through Other Comprehensive Income		7.250.471	5.398.546
Financial Assets Measured at Amortised Cost		11.680.040	10.768.939
Finance Leasing Interest Income		0	0
Other Interest Income		238.934	1.177.472
INTEREST EXPENSES (-)	5.4.2	-130.210.960	-77.055.666
Interest Expenses on Deposits		-115.166.097	-72.659.938
Interest Expenses on Funds Borrowed		-2.081.594	-2.252.457
Interest Expenses on Money Market Funds		-10.744.521	-794.649
Interest Expenses on Securities Issued		-1.895.578	-784.269
Lease Interest Expenses		-244.942	-102.475
Other Interest Expense		-78.228	-461.878
NET INTEREST INCOME OR EXPENSE		30.427.350	19.662.041
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	29.708.642	18.732.584
Fees and Commissions Received		42.151.671	26.965.999
From Noncash Loans		1.331.195	1.007.317
Other		40.820.476	25.958.682
Fees and Commissions Paid (-)		-12.443.029	-8.233.415
Paid for Noncash Loans		-1.392	-1.180
Other		-12.441.637	-8.232.235
DIVIDEND INCOME	5.4.3	6.263	4.933
TRADING INCOME OR LOSS (Net)	5.4.4	5.100.193	4.874.926
Gains (Losses) Arising from Capital Markets Transactions		1.668.546	-353.524
Gains (Losses) Arising From Derivative Financial Transactions		519.260	-1.778.000
Foreign Exchange Gains or Losses		2.912.387	7.006.450
OTHER OPERATING INCOME	5.4.5	14.614.732	12.329.281
GROSS PROFIT FROM OPERATING ACTIVITIES		79.857.180	55.603.765
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-22.457.298	-14.945.205
OTHER ALLOWANCE EXPENSES (-)		-179.847	-11.568
PERSONNEL EXPENSES (-)		-11.929.778	-7.362.570
OTHER OPERATING EXPENSES (-)	5.4.7	-18.807.785	-11.341.171
NET OPERATING INCOME (LOSS)		26.482.472	21.943.251
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.760.523	4.501.989
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	32.242.995	26.445.240
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-6.958.649	-4.128.750
Current Tax Provision		-6.668.882	-6.863.965
Expense Effect of Deferred Tax		-2.087.712	-1.276.388
Income Effect of Deferred Tax		1.797.945	4.011.603
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	25.284.346	22.316.490
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	25.284.346	22.316.490
Profit (Loss) Attributable to Group		25.284.346	22.316.490
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,06020000	0,05313000



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 01.01.2025 - 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)		25.284.346	22.316.490
OTHER COMPREHENSIVE INCOME		2.681.359	1.320.876
Other Comprehensive Income that will not be Reclassified to Profit or Loss		567.571	616.296
Gains (Losses) on Revaluation of Property, Plant and Equipment		-69.851	0
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		568.366	332.291
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		548.813	729.097
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		2.113.788	704.580
Exchange Differences on Translation		6.630.958	2.528.008
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.365.926	-901.570
Income (Loss) Related with Cash Flow Hedges		147.722	-940.027
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		334.638	263.768
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.045.843	888.258
TOTAL COMPREHENSIVE INCOME (LOSS)		27.965.705	23.637.366

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 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	39.230.816	35.801.038
Interest Received		144.408.333	78.918.626
Interest Paid		-124.931.521	-58.528.852
Dividends received		6.263	4.933
Fees and Commissions Received		42.151.671	26.965.999
Other Gains		14.595.392	11.363.381
Collections from Previously Written Off Loans and Other Receivables		1.838.547	597.355
Cash Payments to Personnel and Service Suppliers		-27.056.006	-15.994.438
Taxes Paid		-2.793.633	557.879
Other		-8.988.230	-8.083.845
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	184.241.303	-62.995.919
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.258.468	-815.598
Net (Increase) Decrease in Due From Banks		-29.740.381	-62.035.062
Net (Increase) Decrease in Loans		-158.779.936	-160.378.187
Net (Increase) Decrease in Other Assets		6.144.779	-10.911.108
Net Increase (Decrease) in Bank Deposits		-19.731.373	1.402.729
Net Increase (Decrease) in Other Deposits		391.026.487	106.245.275
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-637.163	0
Net Increase (Decrease) in Funds Borrowed		-2.611.013	43.863.919
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-4.688.565	19.632.113
Net Cash Provided From Banking Operations	5.6	223.472.119	-27.194.881
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-31.277.061	-28.450.356
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-595.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-5.464.315	-173.405
Cash Obtained from Tangible and Intangible Asset Sales		2.112.901	61.816
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-41.626.132	-6.326.301
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.635.530	2.535.456
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.367.594	-33.117.933
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.027.549	8.570.011
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		12.228.603	10.150.438
Cash Obtained from Loans and Securities Issued		34.608.251	20.949.194
Cash Outflow Arised From Loans and Securities Issued		-16.164.768	-5.387.199
Equity Instruments Issued		0	0
Dividends paid		-7.261.873	-5.168.804
Payments of lease liabilities		1.046.993	-242.753
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	6.521.803	4.690.376
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	210.945.464	-40.804.423
Cash and Cash Equivalents at Beginning of the Period	5.6	187.741.096	288.260.766
Cash and Cash Equivalents at End of the Period	5.6	398.686.560	247.456.343



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 01.01.2024 - 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	0	
	Effect Of Corrections		0	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	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	0
	Capital Increase Through Internal Reserves			0	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	0
	Convertible Bonds			0	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	0
	Increase (decrease) through other changes, equity			0	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	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	0
	Other			0	0	0	0	0	0	0 0	0	0	17.700	-17.700	0	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
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	23.175.310	-2.759.912	2.482.140 0	33.869.258	-1.268.121	-11.095.837 0	188.327.757	92.211.288	0	329.926.317	0	329.926.317	
	Adjustments Related to TMS 8		0	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	0	
	Effect Of Changes In Accounting Policy		0	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	23.175.310	-2.759.912	2.482.140 0	33.869.258	-1.268.121	-11.095.837 0	188.327.757	92.211.288	0	329.926.317	0	329.926.317
	Total Comprehensive Income (Loss)			0	0	0	0	397.001	-335.830	506.400 0	6.630.958	-3.079.601	-1.437.569 0	0	0	25.284.346	27.965.705	0	27.965.705
	Capital Increase in Cash			0	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	0
	Issued Capital Inflation Adjustment Difference			0	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	0
	Subordinated Debt			0	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	36.295	33.557	0	69.852	0	69.852	
	Profit Distributions			0	0	0	0	0	0	0 0	0	0	73.739.995	-92.174.994	0	-18.434.999	0	-18.434.999	
	Dividends Paid			0	0	0	0	0	0	0 0	0	0	18.434.999	-	0	-18.434.999	0	-18.434.999	
	Transfers To Reserves			0	0	0	0	0	0	0 0	0	0	73.726.139	-73.726.139	0	0	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	13.856	-13.856	0	0	0	0	0
	Equity at end of period			4.200.000	11.880	0	772.554	23.572.311	-3.095.742	2.988.540 0	40.500.216	-4.347.722	-12.533.406 0	262.104.047	69.851	25.284.346	339.526.876	0	339.526.876