



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 2025 - 2. 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 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) 30 Haziran 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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

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 finansal bilgilerin, Grup'un 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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 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 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

30 Temmuz 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 30.06.2025			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)		446.847.616	619.071.881	1.065.919.497	305.526.598	482.219.836	787.746.434
Cash and cash equivalents	5.1.1	336.535.603	516.370.830	852.906.433	213.417.887	409.152.850	622.570.737
Cash and Cash Balances at Central Bank		307.875.870	225.413.409	533.289.279	201.171.331	162.289.288	363.460.619
Banks		17.603.797	271.000.555	288.604.352	12.472.961	226.893.061	239.366.022
Receivables From Money Markets		11.583.500	20.319.308	31.902.808	97.970	20.243.465	20.341.435
Allowance for Expected Losses (-)		-527.564	-362.442	-890.006	-324.375	-272.964	-597.339
Financial assets at fair value through profit or loss	5.1.2	3.091.605	7.361.511	10.453.116	5.188.266	6.938.577	12.126.843
Public Debt Securities		2.352.380	6.088.799	8.441.179	4.575.298	5.767.257	10.342.555
Equity instruments		558.832	131.662	690.494	414.244	117.338	531.582
Other Financial Assets		180.393	1.141.050	1.321.443	198.724	1.053.982	1.252.706
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	100.242.653	87.499.815	187.742.468	82.265.767	56.823.078	139.088.845
Public Debt Securities		99.954.613	39.394.361	139.348.974	81.495.680	22.737.036	104.232.716
Equity instruments		215.237	3.803.270	4.018.507	327.138	2.941.270	3.268.408
Other Financial Assets		72.803	44.302.184	44.374.987	442.949	31.144.772	31.587.721
Derivative financial assets	5.1.4	6.977.755	7.839.725	14.817.480	4.654.678	9.305.331	13.960.009
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.932.528	7.393.241	14.325.769	4.622.729	8.940.236	13.562.965
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		45.227	446.484	491.711	31.949	365.095	397.044
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.586.034.272	951.159.644	2.537.193.916	1.360.600.576	674.210.610	2.034.811.186
Loans	5.1.5	1.411.332.515	842.110.058	2.253.442.573	1.177.140.043	599.223.773	1.776.363.816
Receivables From Leasing Transactions	5.1.6	9.874.583	41.020.921	50.895.504	9.242.733	27.270.100	36.512.833
Factoring Receivables	5.1.7	22.398.949	2.602.723	25.001.672	10.816.523	2.268.560	13.085.083
Other Financial Assets Measured at Amortised Cost	5.1.8	195.118.923	87.763.545	282.882.468	201.058.415	69.014.030	270.072.445
Public Debt Securities		192.547.951	53.949.668	246.497.619	196.050.799	46.391.977	242.442.776
Other Financial Assets		2.570.972	33.813.877	36.384.849	5.007.616	22.622.053	27.629.669
Allowance for Expected Credit Losses (-)		-52.690.698	-22.337.603	-75.028.301	-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	4.205.423	41.508	4.246.931	3.756.800	50.284	3.807.084
Held for Sale		4.205.423	41.508	4.246.931	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		15.086.853	504.718	15.591.571	8.821.160	190.908	9.012.068
Investments in Associates (Net)	5.1.10	211.409	37	211.446	171.876	29	171.905

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		211.409	37	211.446	171.876	29	171.905
Investments in Subsidiaries (Net)	5.1.11	14.875.444	504.681	15.380.125	8.649.284	190.879	8.840.163
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		14.875.444	504.681	15.380.125	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	40.032.845	2.317.520	42.350.365	34.844.681	1.834.164	36.678.845
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	5.542.472	1.048.198	6.590.670	3.590.222	774.240	4.364.462
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		5.536.084	1.048.198	6.584.282	3.583.834	774.240	4.358.074
INVESTMENT PROPERTY (Net)	5.1.15	2.828.750	0	2.828.750	2.416.949	0	2.416.949
CURRENT TAX ASSETS		3.510.170	232.905	3.743.075	0	159.784	159.784
DEFERRED TAX ASSET	5.1.16	23.880.389	199.990	24.080.379	20.585.789	142.258	20.728.047
OTHER ASSETS (Net)	5.1.17	111.981.501	7.182.813	119.164.314	97.415.847	5.438.673	102.854.520
TOTAL ASSETS		2.239.950.291	1.581.759.177	3.821.709.468	1.837.558.622	1.165.020.757	3.002.579.379
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.467.851.480	1.212.197.495	2.680.048.975	1.251.197.662	903.149.980	2.154.347.642
LOANS RECEIVED	5.2.2	11.372.073	79.286.772	90.658.845	8.122.667	59.994.106	68.116.773
MONEY MARKET FUNDS	5.2.3	76.195.512	63.800.354	139.995.866	14.341.779	32.541.053	46.882.832
MARKETABLE SECURITIES (Net)	5.2.4	758.398	84.334.528	85.092.926	732	28.108.769	28.109.501
Bills		758.398	7.423.557	8.181.955	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	76.910.971	76.910.971	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	63.263.376	63.263.376	0	57.223.084	57.223.084
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	9.184.478	9.025.001	18.209.479	10.475.496	4.648.451	15.123.947
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.907.681	8.855.300	17.762.981	9.948.256	4.015.886	13.964.142
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		276.797	169.701	446.498	527.240	632.565	1.159.805
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	4.804.620	837.060	5.641.680	2.218.510	730.782	2.949.292
PROVISIONS	5.2.9	20.632.439	11.479.626	32.112.065	16.828.703	9.618.524	26.447.227
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.000.462	832.346	8.832.808	7.443.241	699.992	8.143.233
Insurance Technical Reserves (Net)		5.108.693	6.261.792	11.370.485	3.225.911	4.430.122	7.656.033
Other provisions		7.523.284	4.385.488	11.908.772	6.159.551	4.488.410	10.647.961
CURRENT TAX LIABILITIES	5.2.10	25.735.494	271.370	26.006.864	18.433.347	346.321	18.779.668
DEFERRED TAX LIABILITY	5.2.10	23.920	103.529	127.449	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	81.722.002	81.722.002	799.475	66.271.143	67.070.618
Loans		0	4.175.571	4.175.571	0	1.064.066	1.064.066

Other Debt Instruments		0	77.546.431	77.546.431	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.13	199.104.025	20.596.331	219.700.356	169.478.228	16.455.108	185.933.336
EQUITY	5.2.14	375.947.836	3.181.749	379.129.585	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		26.881.718	1.710.540	28.592.258	23.833.961	1.149.330	24.983.291
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		29.173.403	631.777	29.805.180	20.114.665	493.055	20.607.720
Profit Reserves		260.121.549	839.432	260.960.981	187.261.190	672.384	187.933.574
Legal Reserves		6.729.076	839.432	7.568.508	4.725.932	672.384	5.398.316
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		253.118.126	0	253.118.126	182.269.331	0	182.269.331
Other Profit Reserves		274.347	0	274.347	265.927	0	265.927
Profit or Loss		53.009.838	0	53.009.838	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		52.939.987	0	52.939.987	91.243.136	0	91.243.136
Non-controlling Interests		1.776.894	0	1.776.894	1.620.169	0	1.620.169
Total equity and liabilities		2.191.610.275	1.630.099.193	3.821.709.468	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 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.135.017.684	2.139.193.950	5.274.211.634	2.180.929.448	1.571.699.684	3.752.629.132
GUARANTIES AND WARRANTIES	5.3.1	416.883.368	340.364.406	757.247.774	332.094.808	240.229.095	572.323.903
Letters of Guarantee		389.425.969	241.535.267	630.961.236	311.772.179	170.290.959	482.063.138
Guarantees Subject to State Tender Law		0	5.903.620	5.903.620	0	5.001.515	5.001.515
Guarantees Given for Foreign Trade Operations		17.436.260	8.562.142	25.998.402	14.283.714	5.980.863	20.264.577
Other Letters of Guarantee		371.989.709	227.069.505	599.059.214	297.488.465	159.308.581	456.797.046
Bank Acceptances		154.606	8.660.931	8.815.537	418.424	8.015.069	8.433.493
Import Letter of Acceptance		0	8.660.931	8.660.931	309.806	8.015.069	8.324.875
Other Bank Acceptances		154.606	0	154.606	108.618	0	108.618
Letters of Credit		850.393	86.017.221	86.867.614	287.205	58.383.975	58.671.180
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		850.393	86.017.221	86.867.614	287.205	58.383.975	58.671.180
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		26.452.400	0	26.452.400	19.617.000	0	19.617.000
Endorsements to the Central Bank of Turkey		26.452.400	0	26.452.400	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	4.150.987	4.150.987	0	3.539.092	3.539.092
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.860.602.052	177.872.946	2.038.474.998	1.386.726.113	121.772.505	1.508.498.618
Irrevocable Commitments		1.857.005.376	141.160.598	1.998.165.974	1.384.150.733	96.849.345	1.481.000.078
Forward Asset Purchase Commitments		41.483.659	90.259.429	131.743.088	4.617.202	66.601.123	71.218.325
Time Deposit Purchase and Sales Commitments		0	431.148	431.148	0	23.659	23.659
Share Capital Commitments to Associates and Subsidiaries		0	39	39	0	30	30
Loan Granting Commitments		377.297.912	37.174.473	414.472.385	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		19.992.749	0	19.992.749	14.208.207	0	14.208.207
Tax and Fund Liabilities Arised from Export Commitments		2.554.098	0	2.554.098	1.985.064	0	1.985.064
Commitments for Credit Card Limits		1.415.668.423	6.236.758	1.421.905.181	1.102.354.203	4.621.168	1.106.975.371
Commitments for Credit Cards and Banking Services Promotions		8.535	0	8.535	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	7.058.751	7.058.751	0	7.037.079	7.037.079
Revocable Commitments		3.596.676	36.712.348	40.309.024	2.575.380	24.923.160	27.498.540
Revocable Loan Granting Commitments		765.636	25.791.462	26.557.098	346.825	16.642.387	16.989.212
Other Revocable Commitments		2.831.040	10.920.886	13.751.926	2.228.555	8.280.773	10.509.328
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	857.532.264	1.620.956.598	2.478.488.862	462.108.527	1.209.698.084	1.671.806.611
Derivative Financial Instruments Held For Hedging		10.646.239	152.571.366	163.217.605	10.600.163	78.180.693	88.780.856
Fair Value Hedges		0	135.156.498	135.156.498	0	63.584.925	63.584.925
Cash Flow Hedges		10.646.239	17.414.868	28.061.107	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		846.886.025	1.468.385.232	2.315.271.257	451.508.364	1.131.517.391	1.583.025.755
Forward Foreign Currency Buy or Sell Transactions		74.604.083	98.665.643	173.269.726	41.934.451	49.897.110	91.831.561
Forward Foreign Currency Buying Transactions		41.697.873	44.470.308	86.168.181	23.027.758	22.462.381	45.490.139
Forward Foreign Currency Sale Transactions		32.906.210	54.195.335	87.101.545	18.906.693	27.434.729	46.341.422
Currency and Interest Rate Swaps		743.183.062	1.111.281.472	1.854.464.534	364.299.901	837.818.870	1.202.118.771
Currency Swap Buy Transactions		45.749.473	392.596.489	438.345.962	10.995.944	244.540.653	255.536.597
Currency Swap Sell Transactions		141.540.559	387.173.112	528.713.671	64.326.775	272.429.682	336.756.457
Interest Rate Swap Buy Transactions		277.945.965	165.755.935	443.701.900	145.302.341	159.560.567	304.862.908
Interest Rate Swap Sell Transactions		277.947.065	165.755.936	443.703.001	143.674.841	161.287.968	304.962.809
Currency, Interest Rate and Securities Options		27.994.063	43.004.554	70.998.617	44.100.348	55.674.665	99.775.013
Currency Options Buy Transactions		3.921.306	28.885.585	32.806.891	4.820.746	35.244.714	40.065.460
Currency Options Sell Transactions		21.965.261	14.118.969	36.084.230	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		1.053.748	0	1.053.748	905.584	0	905.584
Securities Options Sell Transactions		1.053.748	0	1.053.748	905.584	0	905.584
Currency Futures		458.229	414.725	872.954	529.375	469.043	998.418
Currency Futures Buy Transactions		441.017	2.637	443.654	512.858	0	512.858
Currency Futures Sell Transactions		17.212	412.088	429.300	16.517	469.043	485.560
Interest Rate Futures Buy and Sell Transactions		0	2.180.564	2.180.564	0	345.480	345.480
Interest Rate Futures Buy Transactions		0	1.090.282	1.090.282	0	0	0
Interest Rate Futures Sell Transactions		0	1.090.282	1.090.282	0	345.480	345.480
Other		646.588	212.838.274	213.484.862	644.289	187.312.223	187.956.512
CUSTODY AND PLEDGES RECEIVED		7.386.466.968	7.472.551.916	14.859.018.884	5.716.805.332	6.692.189.233	12.408.994.565
ITEMS HELD IN CUSTODY		1.439.233.995	591.812.309	2.031.046.304	1.111.648.531	405.328.436	1.516.976.967
Customer Fund and Portfolio Balances		1.139.177.240	5.760.854	1.144.938.094	850.591.760	215.463	850.807.223
Securities Held in Custody		145.296.178	373.014.704	518.310.882	138.980.713	231.358.820	370.339.533
Cheques Received for Collection		139.896.921	31.493.253	171.390.174	108.487.892	22.872.914	131.360.806
Commercial Notes Received for Collection		14.181.120	7.818.009	21.999.129	12.339.686	7.961.158	20.300.844
Other Assets Received for Collection		520.159	143.828.707	144.348.866	732.966	117.346.605	118.079.571
Securities that will be Intermediated to Issue		0	973.431	973.431	0	838.386	838.386
Other Items Under Custody		162.377	28.923.351	29.085.728	515.514	24.735.090	25.250.604
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.947.232.973	6.880.739.607	12.827.972.580	4.605.156.801	6.286.860.797	10.892.017.598
Securities		49.032.929	68.589.166	117.622.095	35.839.965	47.613.743	83.453.708
Guarantee Notes		26.037.008	137.433.955	163.470.963	25.207.043	104.709.054	129.916.097
Commodity		336.941	0	336.941	545.489	0	545.489
Warrant		0	11.368.622	11.368.622	0	9.217.785	9.217.785
Real Estate		2.164.553.531	1.123.457.115	3.288.010.646	1.596.328.815	931.858.094	2.528.186.909
Other Pledged Items		3.707.272.564	5.539.890.749	9.247.163.313	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		10.521.484.652	9.611.745.866	20.133.230.518	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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	359.173.497	230.980.199	185.349.188	126.481.225
Interest Income on Loans		261.300.504	170.529.910	137.761.797	93.464.088
Interest Income on Reserve Deposits		34.850.242	11.229.224	18.678.707	7.778.624
Interest Income on Banks		14.353.131	5.142.605	3.453.261	2.060.181
Interest Income on Money Market Placements		2.904.828	3.875.464	1.578.544	1.667.883
Interest Income on Marketable Securities Portfolio		41.717.049	35.783.157	21.822.891	19.029.800
Financial Assets At Fair Value Through Profit Loss		722.262	512.613	408.170	274.685
Financial Assets At Fair Value Through Other Comprehensive Income		17.177.779	11.996.264	9.526.708	6.368.898
Financial Assets Measured at Amortised Cost		23.817.008	23.274.280	11.888.013	12.386.217
Finance Leasing Interest Income		3.347.781	3.001.731	1.744.750	1.589.122
Other Interest Income		699.962	1.418.108	309.238	891.527
INTEREST EXPENSES (-)	5.4.2	-276.801.514	-173.250.711	-142.298.946	-93.691.489
Interest Expenses on Deposits		-240.135.274	-157.617.737	-122.878.080	-83.475.080
Interest Expenses on Funds Borrowed		-5.728.887	-5.006.130	-3.285.250	-2.713.048
Interest Expenses on Money Market Funds		-25.731.908	-6.421.887	-13.261.158	-5.051.983
Interest Expenses on Securities Issued		-4.476.750	-2.596.219	-2.474.059	-1.413.053
Lease Interest Expenses		-597.779	-230.483	-349.584	-123.429
Other Interest Expense		-130.916	-1.378.255	-50.815	-914.896
NET INTEREST INCOME OR EXPENSE		82.371.983	57.729.488	43.050.242	32.789.736
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	65.469.805	41.832.932	35.086.627	22.206.632
Fees and Commissions Received		92.375.343	61.216.210	49.060.540	32.983.069
From Noncash Loans		3.144.756	2.369.235	1.663.342	1.238.292
Other		89.230.587	58.846.975	47.397.198	31.744.777
Fees and Commissions Paid (-)		-26.905.538	-19.383.278	-13.973.913	-10.776.437
Paid for Noncash Loans		-30.047	-35.721	-11.029	-11.045
Other		-26.875.491	-19.347.557	-13.962.884	-10.765.392
DIVIDEND INCOME	5.4.3	251.563	158.360	243.384	150.338
TRADING INCOME OR LOSS (Net)	5.4.4	4.223.934	1.755.201	33.883	-3.700.496
Gains (Losses) Arising from Capital Markets Transactions		1.240.489	-288.120	-493.680	-283.886
Gains (Losses) Arising From Derivative Financial Transactions		-13.779.780	-14.899.550	-13.017.424	-13.426.798
Foreign Exchange Gains or Losses		16.763.225	16.942.871	13.544.987	10.010.188
OTHER OPERATING INCOME	5.4.5	37.327.021	29.333.823	17.480.211	14.057.623
GROSS PROFIT FROM OPERATING ACTIVITIES		189.644.306	130.809.804	95.894.347	65.503.833
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-42.322.730	-28.815.569	-18.510.906	-12.844.093
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-251.756	-67.452	1.628	-27.667
PERSONNEL EXPENSES (-)		-27.639.343	-17.562.206	-14.078.279	-8.921.572
OTHER OPERATING EXPENSES (-)	5.4.7	-48.725.620	-27.629.514	-26.646.315	-14.490.484
NET OPERATING INCOME (LOSS)		70.704.857	56.735.063	36.660.475	29.220.017
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.348.973	1.347.000	808.406	595.348
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	72.053.830	58.082.063	37.468.881	29.815.365
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-18.440.559	-13.492.253	-9.254.309	-7.705.138
Current Tax Provision		-21.562.139	-19.425.757	-12.627.155	-11.026.651
Expense Effect of Deferred Tax		-1.100.931	-1.311.648	1.079.343	170.389
Income Effect of Deferred Tax		4.222.511	7.245.152	2.293.503	3.151.124
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	53.613.271	44.589.810	28.214.572	22.110.227
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	53.613.271	44.589.810	28.214.572	22.110.227
Profit (Loss) Attributable to Group		52.939.987	44.155.427	27.844.619	21.865.161
Profit (loss), attributable to non-controlling interests		673.284	434.383	369.953	245.066
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,12605000	0,10513000	0,06630000	0,05206000



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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		53.613.271	44.589.810		
OTHER COMPREHENSIVE INCOME		12.817.903	3.406.947		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.608.967	4.544.152		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.075.947	5.037.938		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-721.445	-583.148		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		727.959	225.451		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		526.506	-136.089		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.208.936	-1.137.205		
Exchange Differences on Translation		13.749.459	2.415.036		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-644.982	-2.078.097		
Income (Loss) Related with Cash Flow Hedges		-309.129	-1.741.279		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-5.737.731	-1.102.022		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		358	-65.928		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.150.961	1.435.085		
TOTAL COMPREHENSIVE INCOME (LOSS)		66.431.174	47.996.757		

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 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
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	67.881.265	55.995.637
Interest Received		347.792.269	203.156.307
Interest Paid		-274.859.885	-147.783.300
Dividends received		251.563	158.360
Fees and Commissions Received		92.375.343	61.216.210
Other Gains		12.835.923	6.680.692
Collections from Previously Written Off Loans and Other Receivables		6.231.115	1.661.966
Cash Payments to Personnel and Service Suppliers		-68.014.460	-39.709.475
Taxes Paid		-12.198.938	-17.944.319
Other		-36.531.665	-11.440.804
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	2.554.489	-103.792.133
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.574.842	1.282.178
Net (Increase) Decrease in Due From Banks		-112.340.089	-106.265.806
Net (Increase) Decrease in Loans		-503.351.632	-284.878.397
Net (Increase) Decrease in Other Assets		-16.340.829	-17.831.540
Net Increase (Decrease) in Bank Deposits		-34.209.708	18.091.133
Net Increase (Decrease) in Other Deposits		563.084.183	226.267.396
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-1.337.143	0
Net Increase (Decrease) in Funds Borrowed		73.095.958	36.616.510
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		32.378.907	22.926.393
Net Cash Provided From Banking Operations	5.6	70.435.754	-47.796.496
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-31.090.508	-51.957.619
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-870.000	-848.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-7.626.739	-3.046.760
Cash Obtained from Tangible and Intangible Asset Sales		4.342.335	757.010
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-109.441.736	-59.991.908
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		82.086.733	44.682.204
Cash Paid for Purchase of Financial Assets At Amortised Cost		-26.176.486	-55.277.356
Cash Obtained from Sale of Financial Assets At Amortised Cost		26.595.385	21.767.191
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		69.213.825	28.252.379
Cash Obtained from Loans and Securities Issued		123.295.026	67.481.920
Cash Outflow Arised From Loans and Securities Issued		-33.897.988	-25.200.713
Equity Instruments Issued		0	0
Dividends paid		-18.963.034	-13.341.145
Payments of lease liabilities		-1.220.179	-687.683
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	9.601.479	4.881.115
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	118.160.550	-66.620.621
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	321.106.167	229.352.488



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 - 30.06.2024	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 0	28.894.950	3.337.016	-8.778.924 0	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	0	0	
	Effect Of Corrections		0	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	0	
	Adjusted Beginning Balance		5.5	4.200.000	11.880	0	772.554	15.971.976	-1.994.953	1.322.665 0	28.894.950	3.337.016	-8.778.924 0	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	Total Comprehensive Income (Loss)		0	0	0	0	4.714.208	-408.203	238.147 0	2.415.036	-1.476.124	-2.069.633 0	0	0	44.155.427	47.568.858	427.899	47.996.757	
	Capital Increase in Cash		0	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	0	
	Issued Capital Inflation Adjustment Difference		0	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	0	
	Subordinated Debt		0	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	34.967	0	0	34.967	0	34.967	
	Profit Distributions		0	0	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 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	0 0	73.257.539	-73.257.539	0	0	0	0	
	Other		0	0	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	20.686.184	-2.403.156	1.560.812 0	31.309.986	1.860.892	-10.848.557 0	187.899.236	0	44.155.427	279.205.258	1.106.839	280.312.097	
Current Period 01.01.2025 - 30.06.2025	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 0	33.263.218	-1.426.792	-11.228.706 0	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	0	0	
	Effect Of Corrections		0	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	0	
	Adjusted Beginning Balance		5.5	4.200.000	11.880	0	772.554	25.642.651	-2.825.872	2.166.512 0	33.263.218	-1.426.792	-11.228.706 0	187.933.574	91.279.430	0	329.788.449	1.620.169	331.408.618
	Total Comprehensive Income (Loss)		0	0	0	0	3.465.231	-505.012	648.748 0	13.749.459	-495.585	-4.056.414 0	0	0	52.939.987	65.746.414	684.760	66.431.174	
	Capital Increase in Cash		0	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	0	
	Issued Capital Inflation Adjustment Difference		0	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	0	
	Subordinated Debt		0	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	219.254	33.573	0	252.827	0	252.827	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	72.808.153	-91.243.152	0	-18.434.999	-528.035	-18.963.034	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	18.434.999	-	-18.434.999	-528.035	-18.963.034	
	Transfers To Reserves		0	0	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	0 0	13.856	-13.856	0	0	0	0	
	Equity at end of period		4.200.000	11.880	0	772.554	29.107.882	-3.330.884	2.815.260 0	47.012.677	-1.922.377	-15.285.120 0	260.960.981	69.851	52.939.987	377.352.691	1.776.894	379.129.585	