



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Unconsolidated 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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 30 Haziran 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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

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	Unconsolidated

	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)		420.875.906	439.917.362	860.793.268	295.812.837	309.791.151	605.603.988
Cash and cash equivalents	5.1.1	314.302.843	387.698.167	702.001.010	205.460.972	273.948.215	479.409.187
Cash and Cash Balances at Central Bank		307.875.861	221.884.446	529.760.307	201.171.324	158.823.932	359.995.256
Banks		6.938.959	152.238.902	159.177.861	4.605.801	95.131.177	99.736.978
Receivables From Money Markets		0	13.925.165	13.925.165	0	20.243.465	20.243.465
Allowance for Expected Losses (-)		-511.977	-350.346	-862.323	-316.153	-250.359	-566.512
Financial assets at fair value through profit or loss	5.1.2	2.352.294	4.608.738	6.961.032	4.676.489	4.689.737	9.366.226
Public Debt Securities		1.954.309	3.375.469	5.329.778	4.313.275	3.549.749	7.863.024
Equity instruments		217.592	119.155	336.747	164.950	106.731	271.681
Other Financial Assets		180.393	1.114.114	1.294.507	198.264	1.033.257	1.231.521
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	97.390.953	41.059.484	138.450.437	81.015.596	23.507.949	104.523.545
Public Debt Securities		97.175.716	36.996.982	134.172.698	80.245.508	20.702.662	100.948.170
Equity instruments		215.237	3.626.552	3.841.789	327.138	2.805.287	3.132.425
Other Financial Assets		0	435.950	435.950	442.950	0	442.950
Derivative financial assets	5.1.4	6.829.816	6.550.973	13.380.789	4.659.780	7.645.250	12.305.030
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.829.816	6.550.973	13.380.789	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)		1.520.180.559	563.483.597	2.083.664.156	1.323.665.375	435.619.564	1.759.284.939
Loans	5.1.5	1.377.088.100	518.596.598	1.895.684.698	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	195.118.923	61.289.108	256.408.031	201.058.415	52.077.665	253.136.080
Public Debt Securities		192.547.951	53.017.620	245.565.571	196.050.799	46.391.977	242.442.776
Other Financial Assets		2.570.972	8.271.488	10.842.460	5.007.616	5.685.688	10.693.304
Allowance for Expected Credit Losses (-)		-52.026.464	-16.402.109	-68.428.573	-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	4.173.471	0	4.173.471	3.743.846	0	3.743.846
Held for Sale		4.173.471	0	4.173.471	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		46.330.899	63.346.333	109.677.232	33.556.668	46.322.305	79.878.973
Investments in Associates (Net)	5.1.9	207.519	0	207.519	168.208	0	168.208

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		207.519	0	207.519	168.208	0	168.208
Investments in Subsidiaries (Net)	5.1.10	46.123.380	63.346.333	109.469.713	33.388.460	46.322.305	79.710.765
Unconsolidated Financial Subsidiaries		44.255.942	63.346.333	107.602.275	32.274.666	46.322.305	78.596.971
Unconsolidated Non-Financial Subsidiaries		1.867.438	0	1.867.438	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	37.343.950	1.873	37.345.823	32.681.254	1.547	32.682.801
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	4.417.132	0	4.417.132	2.790.450	0	2.790.450
Goodwill		0	0	0	0	0	0
Other		4.417.132	0	4.417.132	2.790.450	0	2.790.450
INVESTMENT PROPERTY (Net)	5.1.14	5.329.842	0	5.329.842	4.572.379	0	4.572.379
CURRENT TAX ASSETS		3.510.170	0	3.510.170	0	0	0
DEFERRED TAX ASSET	5.1.15	23.463.958	0	23.463.958	20.195.258	0	20.195.258
OTHER ASSETS (Net)	5.1.16	106.999.517	6.663.179	113.662.696	93.001.066	5.918.775	98.919.841
TOTAL ASSETS		2.172.625.404	1.073.412.344	3.246.037.748	1.810.019.133	797.653.342	2.607.672.475
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.466.636.111	749.909.817	2.216.545.928	1.255.711.774	565.661.489	1.821.373.263
LOANS RECEIVED	5.2.2	3.774.614	56.097.591	59.872.205	2.836.563	45.984.686	48.821.249
MONEY MARKET FUNDS	5.2.3	35.856.339	62.008.500	97.864.839	86.075	32.540.628	32.626.703
MARKETABLE SECURITIES (Net)	5.2.4	0	81.421.131	81.421.131	732	24.698.706	24.699.438
Bills		0	7.423.557	7.423.557	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	73.997.574	73.997.574	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	62.583.271	62.583.271	0	56.646.374	56.646.374
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	9.032.453	7.899.180	16.931.633	10.318.865	3.879.039	14.197.904
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.032.453	7.899.180	16.931.633	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	4.662.888	176.239	4.839.127	2.248.995	178.706	2.427.701
PROVISIONS	5.2.8	14.872.278	4.581.264	19.453.542	12.896.024	4.550.237	17.446.261
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.446.963	504.171	7.951.134	6.828.170	329.477	7.157.647
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		7.425.315	4.077.093	11.502.408	6.067.854	4.220.760	10.288.614
CURRENT TAX LIABILITIES	5.2.9	23.419.867	42.243	23.462.110	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	77.546.431	77.546.431	799.475	65.207.077	66.006.552
Loans		0	0	0	0	0	0

Other Debt Instruments		0	77.546.431	77.546.431	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.12	195.033.782	12.879.912	207.913.694	165.205.473	11.782.887	176.988.360
EQUITY	5.2.13	376.041.210	1.562.627	377.603.837	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		24.436.455	1.710.860	26.147.315	21.747.891	1.149.647	22.897.538
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		30.836.279	-148.233	30.688.046	21.161.107	344.193	21.505.300
Profit Reserves		262.104.046	0	262.104.046	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		256.245.099	0	256.245.099	184.299.730	0	184.299.730
Other Profit Reserves		274.347	0	274.347	265.927	0	265.927
Profit or Loss		53.679.996	0	53.679.996	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		53.610.145	0	53.610.145	92.174.994	0	92.174.994
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		2.129.329.542	1.116.708.206	3.246.037.748	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 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		3.100.928.061	1.840.372.044	4.941.300.105	2.178.575.577	1.384.819.417	3.563.394.994
GUARANTIES AND WARRANTIES	5.3.1	416.883.368	305.197.580	722.080.948	332.094.808	215.022.766	547.117.574
Letters of Guarantee		389.425.969	229.611.404	619.037.373	311.772.179	161.765.298	473.537.477
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	4.830.907	22.267.167	14.283.714	3.864.882	18.148.596
Other Letters of Guarantee		371.989.709	218.876.877	590.866.586	297.488.465	152.898.901	450.387.366
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	66.536.628	67.387.021	287.205	44.838.199	45.125.404
Documentary Letters of Credit		0	0	0			
Other Letters of Credit		850.393	66.536.628	67.387.021	287.205	44.838.199	45.125.404
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	388.617	388.617	0	404.200	404.200
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	1.856.308.141	96.949.351	1.953.257.492	1.386.549.699	78.828.037	1.465.377.736
Irrevocable Commitments		1.855.542.505	90.288.805	1.945.831.310	1.386.202.874	75.019.497	1.461.222.371
Forward Asset Purchase Commitments		37.889.801	78.343.706	116.233.507	4.537.560	63.366.297	67.903.857
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		379.423.213	4.455.161	383.878.374	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		19.992.749	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		1.415.674.109	0	1.415.674.109	1.102.359.106	0	1.102.359.106
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		765.636	6.660.546	7.426.182	346.825	3.808.540	4.155.365
Revocable Loan Granting Commitments		765.636	6.649.346	7.414.982	346.825	3.798.880	4.145.705
Other Revocable Commitments		0	11.200	11.200	0	9.660	9.660
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	827.736.552	1.438.225.113	2.265.961.665	459.931.070	1.090.968.614	1.550.899.684
Derivative Financial Instruments Held For Hedging		0	109.866.236	109.866.236	1.000.000	47.123.472	48.123.472
Fair Value Hedges		0	109.866.236	109.866.236	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		827.736.552	1.328.358.877	2.156.095.429	458.931.070	1.043.845.142	1.502.776.212
Forward Foreign Currency Buy or Sell Transactions		74.561.965	91.001.889	165.563.854	43.216.189	47.375.312	90.591.501
Forward Foreign Currency Buying Transactions		41.676.817	40.636.979	82.313.796	23.630.176	21.238.600	44.868.776
Forward Foreign Currency Sale Transactions		32.885.148	50.364.910	83.250.058	19.586.013	26.136.712	45.722.725
Currency and Interest Rate Swaps		727.286.886	979.035.859	1.706.322.745	373.423.749	750.891.455	1.124.315.204
Currency Swap Buy Transactions		42.404.270	326.594.523	368.998.793	11.127.128	198.400.989	209.528.117
Currency Swap Sell Transactions		141.651.374	316.945.189	458.596.563	68.786.031	223.586.859	292.372.890
Interest Rate Swap Buy Transactions		271.615.071	167.748.073	439.363.144	147.569.045	163.588.103	311.157.148
Interest Rate Swap Sell Transactions		271.616.171	167.748.074	439.364.245	145.941.545	165.315.504	311.257.049
Currency, Interest Rate and Securities Options		25.886.567	43.004.554	68.891.121	42.289.180	55.674.665	97.963.845
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1.134	2.637	3.771	1.952	5.010	6.962
Currency Futures Buy Transactions		1.134	2.637	3.771	1.952	0	1.952
Currency Futures Sell Transactions		0	0	0	0	5.010	5.010
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	345.480	345.480
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	345.480	345.480
Other		0	215.313.938	215.313.938	0	189.553.220	189.553.220
CUSTODY AND PLEDGES RECEIVED		6.617.695.325	7.078.505.908	13.696.201.233	5.177.264.420	5.568.054.948	10.745.319.368
ITEMS HELD IN CUSTODY		712.335.058	580.099.507	1.292.434.565	608.948.687	393.707.680	1.002.656.367
Customer Fund and Portfolio Balances		413.856.662	5.760.854	419.617.516	348.036.303	215.463	348.251.766
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		138.318.881	31.431.862	169.750.743	108.343.869	22.569.962	130.913.831
Commercial Notes Received for Collection		14.180.801	7.784.460	21.965.261	12.339.322	7.932.679	20.272.001
Other Assets Received for Collection		520.159	143.828.707	144.348.866	732.966	117.294.678	118.027.644
Securities that will be Intermediated to Issue		0	973.431	973.431	0	838.386	838.386
Other Items Under Custody		162.377	17.305.489	17.467.866	515.514	13.497.692	14.013.206
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.905.360.267	6.498.406.401	12.403.766.668	4.568.315.733	5.174.347.268	9.742.663.001
Securities		46.353.603	41.782.931	88.136.534	33.796.727	36.076.983	69.873.710
Guarantee Notes		26.035.508	75.156.821	101.192.329	25.205.243	62.322.970	87.528.213
Commodity		336.941	0	336.941	545.489	0	545.489
Warrant		0	0	0	0	0	0
Real Estate		2.162.428.324	998.243.554	3.160.671.878	1.594.389.768	681.217.828	2.275.607.596
Other Pledged Items		3.670.205.891	5.383.223.095	9.053.428.986	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		9.718.623.386	8.918.877.952	18.637.501.338	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 - 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	328.766.652	213.413.635	168.128.342	116.695.928
Interest Income on Loans		242.693.050	159.930.036	126.875.687	87.490.824
Interest Income on Reserve Deposits		34.824.830	11.209.042	18.664.689	7.767.771
Interest Income on Banks		9.608.733	2.736.234	1.008.018	742.493
Interest Income on Money Market Placements		1.403.387	3.639.111	776.973	1.525.579
Interest Income on Marketable Securities Portfolio		39.809.045	34.871.014	20.614.302	18.467.506
Financial Assets At Fair Value Through Profit Loss		666.360	505.141	402.128	269.118
Financial Assets At Fair Value Through Other Comprehensive Income		15.946.804	11.351.096	8.696.333	5.952.550
Financial Assets Measured at Amortised Cost		23.195.881	23.014.777	11.515.841	12.245.838
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		427.607	1.028.198	188.673	701.755
INTEREST EXPENSES (-)	5.4.2	-265.580.152	-167.556.267	-135.369.192	-90.500.601
Interest Expenses on Deposits		-235.511.787	-154.625.410	-120.345.690	-81.965.472
Interest Expenses on Funds Borrowed		-4.340.123	-4.225.245	-2.258.529	-1.972.788
Interest Expenses on Money Market Funds		-20.803.351	-5.331.302	-10.058.830	-4.536.653
Interest Expenses on Securities Issued		-4.216.104	-1.777.718	-2.320.526	-993.449
Lease Interest Expenses		-580.072	-221.146	-335.130	-118.671
Other Interest Expense		-128.715	-1.375.446	-50.487	-913.568
NET INTEREST INCOME OR EXPENSE		63.186.500	45.857.368	32.759.150	26.195.327
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	64.190.535	40.234.663	34.481.893	21.502.079
Fees and Commissions Received		90.116.493	58.835.990	47.964.822	31.869.991
From Noncash Loans		2.807.102	2.127.326	1.475.907	1.120.009
Other		87.309.391	56.708.664	46.488.915	30.749.982
Fees and Commissions Paid (-)		-25.925.958	-18.601.327	-13.482.929	-10.367.912
Paid for Noncash Loans		-2.797	-2.375	-1.405	-1.195
Other		-25.923.161	-18.598.952	-13.481.524	-10.366.717
DIVIDEND INCOME	5.4.3	245.171	105.544	238.908	100.611
TRADING INCOME OR LOSS (Net)	5.4.4	6.314.997	1.548.695	1.214.804	-3.326.231
Gains (Losses) Arising from Capital Markets Transactions		1.339.771	-783.196	-328.775	-429.672
Gains (Losses) Arising From Derivative Financial Transactions		-10.303.940	-14.536.968	-10.823.200	-12.758.968
Foreign Exchange Gains or Losses		15.279.166	16.868.859	12.366.779	9.862.409
OTHER OPERATING INCOME	5.4.5	26.013.566	23.979.697	11.398.834	11.650.416
GROSS PROFIT FROM OPERATING ACTIVITIES		159.950.769	111.725.967	80.093.589	56.122.202
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-39.654.244	-26.874.356	-17.196.946	-11.929.151
OTHER ALLOWANCE EXPENSES (-)		-232.552	-38.479	-52.705	-26.911
PERSONNEL EXPENSES (-)		-24.271.114	-15.047.349	-12.341.336	-7.684.779
OTHER OPERATING EXPENSES (-)	5.4.7	-41.538.329	-24.101.567	-22.730.544	-12.760.396
NET OPERATING INCOME (LOSS)		54.254.530	45.664.216	27.772.058	23.720.965
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		12.902.320	9.372.627	7.141.797	4.870.638
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	67.156.850	55.036.843	34.913.855	28.591.603
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-13.546.705	-10.198.041	-6.588.056	-6.069.291
Current Tax Provision		-16.575.560	-16.191.693	-9.906.678	-9.327.728
Expense Effect of Deferred Tax		-923.293	-1.051.014	1.164.419	225.374
Income Effect of Deferred Tax		3.952.148	7.044.666	2.154.203	3.033.063
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	53.610.145	44.838.802	28.325.799	22.522.312
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	53.610.145	44.838.802	28.325.799	22.522.312
Profit (Loss) Attributable to Group		53.610.145	44.838.802	28.325.799	22.522.312
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,12764000	0,10676000	0,06744000	0,05362000



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 - 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)		53.610.145	44.838.802		
OTHER COMPREHENSIVE INCOME		12.432.523	2.782.999		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.249.777	3.836.098		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.615.434	4.010.439		
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		842.531	241.197		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		513.257	167.610		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.182.746	-1.053.099		
Exchange Differences on Translation		14.382.855	2.464.333		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-931.501	-2.060.014		
Income (Loss) Related with Cash Flow Hedges		51.324	-1.633.325		
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		-500.220	-141.701		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.918.019	1.419.630		
TOTAL COMPREHENSIVE INCOME (LOSS)		66.042.668	47.621.801		

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 - 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	48.097.067	32.729.888
Interest Received		319.273.221	187.874.449
Interest Paid		-265.206.373	-141.500.380
Dividends received		245.171	105.544
Fees and Commissions Received		90.116.493	58.835.990
Other Gains		3.820.916	2.932.593
Collections from Previously Written Off Loans and Other Receivables		5.971.759	1.549.324
Cash Payments to Personnel and Service Suppliers		-59.743.067	-34.319.693
Taxes Paid		-10.695.551	-14.790.784
Other		-35.685.502	-27.957.155
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	36.972.524	-55.304.113
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.408.639	831.642
Net (Increase) Decrease in Due From Banks		-102.932.339	-107.331.977
Net (Increase) Decrease in Loans		-335.982.210	-237.268.836
Net (Increase) Decrease in Other Assets		-15.701.794	-15.684.953
Net Increase (Decrease) in Bank Deposits		-37.669.338	18.631.655
Net Increase (Decrease) in Other Deposits		435.946.466	194.836.809
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-1.337.143	0
Net Increase (Decrease) in Funds Borrowed		66.112.040	68.753.990
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		26.128.203	21.927.557
Net Cash Provided From Banking Operations	5.6	85.069.591	-22.574.225
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-27.476.857	-43.064.922
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-7.465.000	-1.248.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-6.260.079	-2.361.379
Cash Obtained from Tangible and Intangible Asset Sales		4.334.702	742.813
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-76.790.502	-37.097.842
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		55.059.702	29.244.627
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.941.143	-42.783.732
Cash Obtained from Sale of Financial Assets At Amortised Cost		7.585.463	10.438.591
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		52.470.998	11.862.007
Cash Obtained from Loans and Securities Issued		94.517.540	34.904.353
Cash Outflow Arised From Loans and Securities Issued		-22.418.356	-9.317.052
Equity Instruments Issued		0	0
Dividends paid		-18.434.999	-13.099.758
Payments of lease liabilities		-1.193.187	-625.536
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	9.664.488	3.628.767
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	119.728.220	-50.148.373
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	307.469.316	238.112.393



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 - 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	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041	
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		5.5	4.200.000	11.880	0	772.554	14.533.730	-1.919.016	1.479.019 0	29.423.468	3.752.722	-8.884.831 0	114.095.795	87.331.720	0	244.797.041	0	244.797.041	
	Total Comprehensive Income (Loss)			0	0	0	0	3.990.411	-408.203	253.890 0	2.464.333	-1.460.990	-2.056.442 0	0	0	44.838.802	47.621.801	0	47.621.801	
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	74.231.962	-87.331.720	0	-13.099.758	0	-13.099.758	
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	13.099.758	0	-13.099.758	0	-13.099.758	
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	74.214.262	-74.214.262	0	0	0	0	
	Other			0	0	0	0	0	0	0	0	0	0	17.700	-17.700	0	0	0	0	
	Equity at end of period			4.200.000	11.880	0	772.554	18.524.141	-2.327.219	1.732.909 0	31.887.801	2.291.732	-10.941.273 0	188.327.757	0	44.838.802	279.319.084	0	279.319.084	
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	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	
	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	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	2.991.469	-505.012	763.320 0	14.382.855	-719.404	-4.480.705 0	0	0	53.610.145	66.042.668	0	66.042.668	
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity			0	0	0	0	0	0	0	0	0	0	0	0	69.851	0	69.851	0	69.851
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	73.776.289	-92.211.288	0	-18.434.999	0	-18.434.999	
	Dividends Paid			0	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	73.762.433	-73.762.433	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	26.166.779	-3.264.924	3.245.460 0	48.252.113	-1.987.525	-15.576.542 0	262.104.046	69.851	53.610.145	377.603.837	0	377.603.837	