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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Eylül 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide 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 Ekim 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 30.09.2025			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)		451.560.328	719.785.769	1.171.346.097	305.526.598	482.219.836	787.746.434
Cash and cash equivalents	5.1.1	336.759.856	596.152.336	932.912.192	213.417.887	409.152.850	622.570.737
Cash and Cash Balances at Central Bank		309.743.778	263.116.069	572.859.847	201.171.331	162.289.288	363.460.619
Banks		15.909.050	309.764.811	325.673.861	12.472.961	226.893.061	239.366.022
Receivables From Money Markets		11.593.644	23.655.683	35.249.327	97.970	20.243.465	20.341.435
Allowance for Expected Losses (-)		-486.616	-384.227	-870.843	-324.375	-272.964	-597.339
Financial assets at fair value through profit or loss	5.1.2	6.993.862	7.332.363	14.326.225	5.188.266	6.938.577	12.126.843
Public Debt Securities		1.713.697	6.300.378	8.014.075	4.575.298	5.767.257	10.342.555
Equity instruments		1.472.301	140.253	1.612.554	414.244	117.338	531.582
Other Financial Assets		3.807.864	891.732	4.699.596	198.724	1.053.982	1.252.706
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	101.692.848	102.092.014	203.784.862	82.265.767	56.823.078	139.088.845
Public Debt Securities		101.387.607	41.850.210	143.237.817	81.495.680	22.737.036	104.232.716
Equity instruments		232.365	4.145.234	4.377.599	327.138	2.941.270	3.268.408
Other Financial Assets		72.876	56.096.570	56.169.446	442.949	31.144.772	31.587.721
Derivative financial assets	5.1.4	6.113.762	14.209.056	20.322.818	4.654.678	9.305.331	13.960.009
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.084.464	13.959.691	20.044.155	4.622.729	8.940.236	13.562.965
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		29.298	249.365	278.663	31.949	365.095	397.044
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.737.215.835	1.063.915.495	2.801.131.330	1.360.600.576	674.210.610	2.034.811.186
Loans	5.1.5	1.561.224.538	919.187.131	2.480.411.669	1.177.140.043	599.223.773	1.776.363.816
Receivables From Leasing Transactions	5.1.6	11.133.065	46.368.619	57.501.684	9.242.733	27.270.100	36.512.833
Factoring Receivables	5.1.7	24.081.631	3.841.969	27.923.600	10.816.523	2.268.560	13.085.083
Other Financial Assets Measured at Amortised Cost	5.1.8	197.003.899	115.962.111	312.966.010	201.058.415	69.014.030	270.072.445
Public Debt Securities		195.534.024	70.427.835	265.961.859	196.050.799	46.391.977	242.442.776
Other Financial Assets		1.469.875	45.534.276	47.004.151	5.007.616	22.622.053	27.629.669
Allowance for Expected Credit Losses (-)		-56.227.298	-21.444.335	-77.671.633	-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	4.531.110	22.032	4.553.142	3.756.800	50.284	3.807.084
Held for Sale		4.531.110	22.032	4.553.142	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		15.706.704	533.622	16.240.326	8.821.160	190.908	9.012.068
Investments in Associates (Net)	5.1.10	211.409	38	211.447	171.876	29	171.905

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		211.409	38	211.447	171.876	29	171.905
Investments in Subsidiaries (Net)	5.1.11	15.495.295	533.584	16.028.879	8.649.284	190.879	8.840.163
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		15.495.295	533.584	16.028.879	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	40.317.492	2.480.362	42.797.854	34.844.681	1.834.164	36.678.845
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	6.116.176	1.171.341	7.287.517	3.590.222	774.240	4.364.462
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		6.109.788	1.171.341	7.281.129	3.583.834	774.240	4.358.074
INVESTMENT PROPERTY (Net)	5.1.15	2.830.190	0	2.830.190	2.416.949	0	2.416.949
CURRENT TAX ASSETS		4.012.569	422.043	4.434.612	0	159.784	159.784
DEFERRED TAX ASSET	5.1.16	19.954.960	147.392	20.102.352	20.585.789	142.258	20.728.047
OTHER ASSETS (Net)	5.1.17	128.642.660	7.714.624	136.357.284	97.415.847	5.438.673	102.854.520
TOTAL ASSETS		**2.410.888.024**	**1.796.192.680**	**4.207.080.704**	**1.837.558.622**	**1.165.020.757**	**3.002.579.379**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.489.252.167	1.426.851.561	2.916.103.728	1.251.197.662	903.149.980	2.154.347.642
LOANS RECEIVED	5.2.2	21.577.542	94.125.328	115.702.870	8.122.667	59.994.106	68.116.773
MONEY MARKET FUNDS	5.2.3	76.375.606	57.566.046	133.941.652	14.341.779	32.541.053	46.882.832
MARKETABLE SECURITIES (Net)	5.2.4	485.107	119.059.732	119.544.839	732	28.108.769	28.109.501
Bills		485.107	1.835.479	2.320.586	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	117.224.253	117.224.253	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	66.667.166	66.667.166	0	57.223.084	57.223.084
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	10.857.690	5.462.040	16.319.730	10.475.496	4.648.451	15.123.947
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		10.622.809	5.140.038	15.762.847	9.948.256	4.015.886	13.964.142
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		234.881	322.002	556.883	527.240	632.565	1.159.805
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	4.979.913	832.835	5.812.748	2.218.510	730.782	2.949.292
PROVISIONS	5.2.9	24.899.733	12.989.737	37.889.470	16.828.703	9.618.524	26.447.227
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.717.578	811.155	9.528.733	7.443.241	699.992	8.143.233
Insurance Technical Reserves (Net)		5.961.173	7.328.251	13.289.424	3.225.911	4.430.122	7.656.033
Other provisions		10.220.982	4.850.331	15.071.313	6.159.551	4.488.410	10.647.961
CURRENT TAX LIABILITIES	5.2.10	21.225.971	305.918	21.531.889	18.433.347	346.321	18.779.668
DEFERRED TAX LIABILITY	5.2.10	77.185	128.878	206.063	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	105.866.832	105.866.832	799.475	66.271.143	67.070.618
Loans		0	4.393.030	4.393.030	0	1.064.066	1.064.066

Other Debt Instruments		0	101.473.802	101.473.802	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.13	230.491.267	24.609.258	255.100.525	169.478.228	16.455.108	185.933.336
EQUITY	5.2.14	408.489.051	3.904.141	412.393.192	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		27.183.389	1.868.199	29.051.588	23.833.961	1.149.330	24.983.291
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		30.490.775	1.158.002	31.648.777	20.114.665	493.055	20.607.720
Profit Reserves		260.121.549	877.940	260.999.489	187.261.190	672.384	187.933.574
Legal Reserves		6.729.076	877.940	7.607.016	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		83.543.156	0	83.543.156	91.279.430	0	91.279.430
Prior Years' Profit or Loss		124.916	0	124.916	36.294	0	36.294
Current Period Net Profit Or Loss		83.418.240	0	83.418.240	91.243.136	0	91.243.136
Non-controlling Interests		2.165.748	0	2.165.748	1.620.169	0	1.620.169
Total equity and liabilities		**2.288.711.232**	**1.918.369.472**	**4.207.080.704**	**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 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.503.846.221	2.532.872.969	6.036.719.190	2.180.929.448	1.571.699.684	3.752.629.132
GUARANTIES AND WARRANTIES	5.3.1	455.977.531	361.455.754	817.433.285	332.094.808	240.229.095	572.323.903
Letters of Guarantee		422.625.417	250.411.074	673.036.491	311.772.179	170.290.959	482.063.138
Guarantees Subject to State Tender Law		0	6.654.731	6.654.731	0	5.001.515	5.001.515
Guarantees Given for Foreign Trade Operations		18.738.190	7.156.261	25.894.451	14.283.714	5.980.863	20.264.577
Other Letters of Guarantee		403.887.227	236.600.082	640.487.309	297.488.465	159.308.581	456.797.046
Bank Acceptances		262.147	10.880.619	11.142.766	418.424	8.015.069	8.433.493
Import Letter of Acceptance		6.040	10.880.619	10.886.659	309.806	8.015.069	8.324.875
Other Bank Acceptances		256.107	0	256.107	108.618	0	108.618
Letters of Credit		288.067	95.623.122	95.911.189	287.205	58.383.975	58.671.180
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		288.067	95.623.122	95.911.189	287.205	58.383.975	58.671.180
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		32.801.900	0	32.801.900	19.617.000	0	19.617.000
Endorsements to the Central Bank of Turkey		32.801.900	0	32.801.900	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	4.540.939	4.540.939	0	3.539.092	3.539.092
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	2.211.006.136	232.144.629	2.443.150.765	1.386.726.113	121.772.505	1.508.498.618
Irrevocable Commitments		2.207.783.541	190.941.730	2.398.725.271	1.384.150.733	96.849.345	1.481.000.078
Forward Asset Purchase Commitments		53.545.550	140.603.905	194.149.455	4.617.202	66.601.123	71.218.325
Time Deposit Purchase and Sales Commitments		0	229.895	229.895	0	23.659	23.659
Share Capital Commitments to Associates and Subsidiaries		0	40	40	0	30	30
Loan Granting Commitments		438.745.365	36.714.648	475.460.013	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		20.424.774	0	20.424.774	14.208.207	0	14.208.207
Tax and Fund Liabilities Arised from Export Commitments		2.643.459	0	2.643.459	1.985.064	0	1.985.064
Commitments for Credit Card Limits		1.692.416.394	6.707.354	1.699.123.748	1.102.354.203	4.621.168	1.106.975.371
Commitments for Credit Cards and Banking Services Promotions		7.999	0	7.999	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	6.685.888	6.685.888	0	7.037.079	7.037.079
Revocable Commitments		3.222.595	41.202.899	44.425.494	2.575.380	24.923.160	27.498.540
Revocable Loan Granting Commitments		555.911	28.942.695	29.498.606	346.825	16.642.387	16.989.212
Other Revocable Commitments		2.666.684	12.260.204	14.926.888	2.228.555	8.280.773	10.509.328
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	836.862.554	1.939.272.586	2.776.135.140	462.108.527	1.209.698.084	1.671.806.611
Derivative Financial Instruments Held For Hedging		10.211.562	210.708.633	220.920.195	10.600.163	78.180.693	88.780.856
Fair Value Hedges		0	194.568.780	194.568.780	0	63.584.925	63.584.925
Cash Flow Hedges		10.211.562	16.139.853	26.351.415	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		826.650.992	1.728.563.953	2.555.214.945	451.508.364	1.131.517.391	1.583.025.755
Forward Foreign Currency Buy or Sell Transactions		74.879.234	77.693.026	152.572.260	41.934.451	49.897.110	91.831.561
Forward Foreign Currency Buying Transactions		30.581.906	45.209.458	75.791.364	23.027.758	22.462.381	45.490.139
Forward Foreign Currency Sale Transactions		44.297.328	32.483.568	76.780.896	18.906.693	27.434.729	46.341.422
Currency and Interest Rate Swaps		715.403.766	1.339.836.445	2.055.240.211	364.299.901	837.818.870	1.202.118.771
Currency Swap Buy Transactions		33.006.109	508.366.726	541.372.835	10.995.944	244.540.653	255.536.597
Currency Swap Sell Transactions		182.660.675	493.045.040	675.705.715	64.326.775	272.429.682	336.756.457
Interest Rate Swap Buy Transactions		249.868.491	169.212.339	419.080.830	145.302.341	159.560.567	304.862.908
Interest Rate Swap Sell Transactions		249.868.491	169.212.340	419.080.831	143.674.841	161.287.968	304.962.809
Currency, Interest Rate and Securities Options		33.335.122	44.201.467	77.536.589	44.100.348	55.674.665	99.775.013
Currency Options Buy Transactions		4.338.009	29.775.420	34.113.429	4.820.746	35.244.714	40.065.460
Currency Options Sell Transactions		22.688.975	14.426.047	37.115.022	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		3.154.069	0	3.154.069	905.584	0	905.584
Securities Options Sell Transactions		3.154.069	0	3.154.069	905.584	0	905.584
Currency Futures		1.996.005	1.897.466	3.893.471	529.375	469.043	998.418
Currency Futures Buy Transactions		481.717	1.460.208	1.941.925	512.858	0	512.858
Currency Futures Sell Transactions		1.514.288	437.258	1.951.546	16.517	469.043	485.560
Interest Rate Futures Buy and Sell Transactions		0	207.705	207.705	0	345.480	345.480
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	207.705	207.705	0	345.480	345.480
Other		1.036.865	264.727.844	265.764.709	644.289	187.312.223	187.956.512
CUSTODY AND PLEDGES RECEIVED		8.441.126.250	8.150.416.770	16.591.543.020	5.716.805.332	6.692.189.233	12.408.994.565
ITEMS HELD IN CUSTODY		1.788.440.961	681.844.712	2.470.285.673	1.111.648.531	405.328.436	1.516.976.967
Customer Fund and Portfolio Balances		1.407.881.406	5.997.068	1.413.878.474	850.591.760	215.463	850.807.223
Securities Held in Custody		220.128.886	447.435.114	667.564.000	138.980.713	231.358.820	370.339.533
Cheques Received for Collection		145.110.606	34.404.638	179.515.244	108.487.892	22.872.914	131.360.806
Commercial Notes Received for Collection		14.534.197	6.926.217	21.460.414	12.339.686	7.961.158	20.300.844
Other Assets Received for Collection		510.948	149.806.147	150.317.095	732.966	117.346.605	118.079.571
Securities that will be Intermediated to Issue		0	1.017.390	1.017.390	0	838.386	838.386
Other Items Under Custody		274.918	36.258.138	36.533.056	515.514	24.735.090	25.250.604
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		6.652.685.289	7.468.572.058	14.121.257.347	4.605.156.801	6.286.860.797	10.892.017.598
Securities		59.922.903	85.197.282	145.120.185	35.839.965	47.613.743	83.453.708
Guarantee Notes		27.195.942	151.988.877	179.184.819	25.207.043	104.709.054	129.916.097
Commodity		353.151	0	353.151	545.489	0	545.489
Warrant		0	11.654.342	11.654.342	0	9.217.785	9.217.785
Real Estate		2.474.995.376	1.266.678.053	3.741.673.429	1.596.328.815	931.858.094	2.528.186.909
Other Pledged Items		4.090.217.917	5.953.053.504	10.043.271.421	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		**11.944.972.471**	**10.683.289.739**	**22.628.262.210**	**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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	569.400.840	378.422.580	210.227.343	147.442.381
Interest Income on Loans		409.972.030	277.006.726	148.671.526	106.476.816
Interest Income on Reserve Deposits		54.616.042	23.409.385	19.765.800	12.180.161
Interest Income on Banks		30.236.616	7.584.592	15.883.485	2.441.987
Interest Income on Money Market Placements		4.252.478	4.956.901	1.347.650	1.081.437
Interest Income on Marketable Securities Portfolio		63.926.218	58.652.304	22.209.169	22.869.147
Financial Assets At Fair Value Through Profit Loss		1.194.828	754.046	472.566	241.433
Financial Assets At Fair Value Through Other Comprehensive Income		26.056.632	19.757.584	8.878.853	7.761.320
Financial Assets Measured at Amortised Cost		36.674.758	38.140.674	12.857.750	14.866.394
Finance Leasing Interest Income		5.332.100	4.625.719	1.984.319	1.623.988
Other Interest Income		1.065.356	2.186.953	365.394	768.845
INTEREST EXPENSES (-)	5.4.2	-431.551.404	-288.867.245	-154.749.890	-115.616.534
Interest Expenses on Deposits		-372.309.813	-261.405.523	-132.174.539	-103.787.786
Interest Expenses on Funds Borrowed		-9.412.297	-7.772.071	-3.683.410	-2.765.941
Interest Expenses on Money Market Funds		-40.900.619	-14.012.635	-15.168.711	-7.590.748
Interest Expenses on Securities Issued		-7.784.440	-3.866.418	-3.307.690	-1.270.199
Lease Interest Expenses		-961.576	-376.843	-363.797	-146.360
Other Interest Expense		-182.659	-1.433.755	-51.743	-55.500
NET INTEREST INCOME OR EXPENSE		137.849.436	89.555.335	55.477.453	31.825.847
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	104.410.331	67.979.687	38.940.526	26.146.755
Fees and Commissions Received		147.969.303	99.608.073	55.593.960	38.391.863
From Noncash Loans		4.946.637	3.704.189	1.801.881	1.334.954
Other		143.022.666	95.903.884	53.792.079	37.056.909
Fees and Commissions Paid (-)		-43.558.972	-31.628.386	-16.653.434	-12.245.108
Paid for Noncash Loans		-90.443	-68.370	-60.396	-32.649
Other		-43.468.529	-31.560.016	-16.593.038	-12.212.459
DIVIDEND INCOME	5.4.3	260.741	173.098	9.178	14.738
TRADING INCOME OR LOSS (Net)	5.4.4	161.820	5.501.909	-4.062.114	3.746.708
Gains (Losses) Arising from Capital Markets Transactions		1.003.173	-195.130	-237.316	92.990
Gains (Losses) Arising From Derivative Financial Transactions		-10.570.371	-19.078.910	3.209.409	-4.179.360
Foreign Exchange Gains or Losses		9.729.018	24.775.949	-7.034.207	7.833.078
OTHER OPERATING INCOME	5.4.5	53.067.233	36.521.747	15.740.212	7.187.924
GROSS PROFIT FROM OPERATING ACTIVITIES		295.749.561	199.731.776	106.105.255	68.921.972
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-60.181.579	-40.001.044	-17.858.849	-11.185.475
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-256.525	-188.349	-4.769	-120.897
PERSONNEL EXPENSES (-)		-43.157.399	-28.275.913	-15.518.056	-10.713.707
OTHER OPERATING EXPENSES (-)	5.4.7	-80.835.793	-44.531.369	-32.110.173	-16.901.855
NET OPERATING INCOME (LOSS)		111.318.265	86.735.101	40.613.408	30.000.038
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		2.031.029	1.802.340	682.056	455.340
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	113.349.294	88.537.441	41.295.464	30.455.378
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-28.875.444	-21.587.078	-10.434.885	-8.094.825
Current Tax Provision		-27.344.700	-22.695.585	-5.782.561	-3.269.828
Expense Effect of Deferred Tax		-6.840.449	-2.655.305	-5.739.518	-1.343.657
Income Effect of Deferred Tax		5.309.705	3.763.812	1.087.194	-3.481.340
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	84.473.850	66.950.363	30.860.579	22.360.553
INCOME ON DISCONTINUED OPERATIONS		0	0	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	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	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	0	0	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	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	84.473.850	66.950.363	30.860.579	22.360.553
Profit (Loss) Attributable to Group		83.418.240	66.271.669	30.478.253	22.116.242
Profit (loss), attributable to non-controlling interests		1.055.610	678.694	382.326	244.311
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,19681000	0,15779000	0,07257000	0,52660000

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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		84.473.850	66.950.363		
OTHER COMPREHENSIVE INCOME		15.127.358	4.683.952		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.068.297	4.880.571		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.045.594	5.105.093		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.187.931	-1.011.092		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		765.073	481.827		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.445.561	304.743		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		11.059.061	-196.619		
Exchange Differences on Translation		16.657.272	6.189.286		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-794.122	-4.160.163		
Income (Loss) Related with Cash Flow Hedges		-259.940	-1.999.267		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-6.877.954	-2.728.261		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-56.306	-128.122		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.390.111	2.629.908		
TOTAL COMPREHENSIVE INCOME (LOSS)		99.601.208	71.634.315		

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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
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	101.506.826	69.589.468
Interest Received		543.946.302	340.243.623
Interest Paid		-434.005.211	-261.225.656
Dividends received		260.741	173.098
Fees and Commissions Received		147.969.303	99.608.073
Other Gains		19.819.699	9.936.193
Collections from Previously Written Off Loans and Other Receivables		8.599.774	2.588.101
Cash Payments to Personnel and Service Suppliers		-110.325.454	-67.845.070
Taxes Paid		-24.443.126	-29.517.268
Other		-50.315.202	-24.371.626
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-39.595.265	-134.752.553
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.351.846	1.319.900
Net (Increase) Decrease in Due From Banks		-201.836.258	-199.485.952
Net (Increase) Decrease in Loans		-746.756.569	-421.957.696
Net (Increase) Decrease in Other Assets		-39.247.807	-36.481.710
Net Increase (Decrease) in Bank Deposits		-50.199.792	39.454.583
Net Increase (Decrease) in Other Deposits		818.801.026	407.134.589
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-2.075.012	-2.046.745
Net Increase (Decrease) in Funds Borrowed		118.665.537	17.993.592
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		65.405.456	59.316.886
Net Cash Provided From Banking Operations	5.6	61.911.561	-65.163.085
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-60.880.714	-51.001.563
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		-10.827.411	-4.905.003
Cash Obtained from Tangible and Intangible Asset Sales		5.049.200	1.442.629
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-172.579.265	-71.446.244
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		137.711.128	62.350.371
Cash Paid for Purchase of Financial Assets At Amortised Cost		-52.736.811	-66.249.117
Cash Obtained from Sale of Financial Assets At Amortised Cost		33.372.445	28.653.801
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		94.013.239	48.979.693
Cash Obtained from Loans and Securities Issued		207.740.396	105.532.385
Cash Outflow Arised From Loans and Securities Issued		-92.899.043	-42.170.087
Equity Instruments Issued		0	0
Dividends paid		-18.963.034	-13.341.145
Payments of lease liabilities		-1.865.080	-1.041.460
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	13.477.521	8.081.872
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	108.521.607	-59.103.083
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	311.467.224	236.870.026

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 - 30.09.2024	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.200.000**	**11.880**	**0**	**772.554**	**15.971.976**	**-1.994.953**	**1.322.665**	**28.894.950**	**3.337.016**	**-8.778.924**	**114.589.030**	**86.374.997**	**0**	**244.701.191**	**920.327**	**245.621.518**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0	772.554	15.971.976	-1.994.953	1.322.665	28.894.950	3.337.016	-8.778.924	114.589.030	86.374.997	0	244.701.191	920.327	245.621.518
	Total Comprehensive Income (Loss)		0	0	0	0	5.103.073	-707.764	485.262	6.189.286	-2.944.066	-3.443.610	0	0	66.271.669	70.953.850	680.465	71.634.315
	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	86.976	0	0	86.976	0	86.976
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	73.275.239	-86.374.997	0	-13.099.758	-241.387	-13.341.145
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-13.099.758	0	-13.099.758	-241.387	-13.341.145
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	73.257.539	-73.257.539	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	17.700	-17.700	0	0	0	0
	Equity at end of period		**4.200.000**	**11.880**	**0**	**772.554**	**21.075.049**	**-2.702.717**	**1.807.927**	**35.084.236**	**392.950**	**-12.222.534**	**187.951.245**	**0**	**66.271.669**	**302.642.259**	**1.359.405**	**304.001.664**
Current Period 01.01.2025 - 30.09.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.200.000**	**11.880**	**0**	**772.554**	**25.642.651**	**-2.825.872**	**2.166.512**	**33.263.218**	**-1.426.792**	**-11.228.706**	**187.933.574**	**91.279.430**	**0**	**329.788.449**	**1.620.169**	**331.408.618**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0	772.554	25.642.651	-2.825.872	2.166.512	33.263.218	-1.426.792	-11.228.706	187.933.574	91.279.430	0	329.788.449	1.620.169	331.408.618
	Total Comprehensive Income (Loss)		0	0	0	0	3.997.027	-831.552	902.822	16.657.272	-622.322	-4.993.893	0	0	83.418.240	98.527.594	1.073.614	99.601.208
	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	221.484	124.916	0	346.400	0	346.400
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	72.844.431	-91.279.430	0	-18.434.999	-528.035	-18.963.034
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-18.434.999	0	-18.434.999	-528.035	-18.963.034
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	72.830.575	-72.830.575	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**	**29.639.678**	**-3.657.424**	**3.069.334**	**49.920.490**	**-2.049.114**	**-16.222.599**	**260.999.489**	**124.916**	**83.418.240**	**410.227.444**	**2.165.748**	**412.393.192**