Date and time of publication on KAP: 30.10.2025 08:00:23
https://www.kap.org.tr/en/Bildirim/1508775

KAMUYU AYDINLATMA PLATFORMU

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

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş'nin ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 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 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 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 olmayan finansal bilgilerin, Banka'nın 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst & Young Global Limited

Damla Harman, SMMM
Sorumlu Denetçi

28 Ekim 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 30.09.2025			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)		422.655.098	461.819.560	884.474.658	295.812.837	309.791.151	605.603.988
Cash and cash equivalents	5.1.1	313.354.228	401.664.589	715.018.817	205.460.972	273.948.215	479.409.187
Cash and Cash Balances at Central Bank		309.743.768	259.911.815	569.655.583	201.171.324	158.823.932	359.995.256
Banks		4.087.745	127.605.606	131.693.351	4.605.801	95.131.177	99.736.978
Receivables From Money Markets		0	14.525.284	14.525.284	0	20.243.465	20.243.465
Allowance for Expected Losses (-)		-477.285	-378.116	-855.401	-316.153	-250.359	-566.512
Financial assets at fair value through profit or loss	5.1.2	5.258.021	3.770.418	9.028.439	4.676.489	4.689.737	9.366.226
Public Debt Securities		1.093.477	2.773.693	3.867.170	4.313.275	3.549.749	7.863.024
Equity instruments		356.680	120.442	477.122	164.950	106.731	271.681
Other Financial Assets		3.807.864	876.283	4.684.147	198.264	1.033.257	1.231.521
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	97.914.943	43.510.384	141.425.327	81.015.596	23.507.949	104.523.545
Public Debt Securities		97.682.578	39.361.892	137.044.470	80.245.508	20.702.662	100.948.170
Equity instruments		232.365	3.953.678	4.186.043	327.138	2.805.287	3.132.425
Other Financial Assets		0	194.814	194.814	442.950	0	442.950
Derivative financial assets	5.1.4	6.127.906	12.874.169	19.002.075	4.659.780	7.645.250	12.305.030
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.105.300	12.874.169	18.979.469	4.659.780	7.338.110	11.997.890
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		22.606	0	22.606	0	307.140	307.140
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.667.344.361	621.408.844	2.288.753.205	1.323.665.375	435.619.564	1.759.284.939
Loans	5.1.5	1.526.367.789	558.510.231	2.084.878.020	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	196.499.963	78.165.406	274.665.369	201.058.415	52.077.665	253.136.080
Public Debt Securities		195.030.088	69.459.283	264.489.371	196.050.799	46.391.977	242.442.776
Other Financial Assets		1.469.875	8.706.123	10.175.998	5.007.616	5.685.688	10.693.304
Allowance for Expected Credit Losses (-)		-55.523.391	-15.266.793	-70.790.184	-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	4.502.554	0	4.502.554	3.743.846	0	3.743.846
Held for Sale		4.502.554	0	4.502.554	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		52.017.592	68.062.985	120.080.577	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	51.810.073	68.062.985	119.873.058	33.388.460	46.322.305	79.710.765
Unconsolidated Financial Subsidiaries		49.932.738	68.062.985	117.995.723	32.274.666	46.322.305	78.596.971
Unconsolidated Non-Financial Subsidiaries		1.877.335	0	1.877.335	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	37.631.140	1.809	37.632.949	32.681.254	1.547	32.682.801
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	4.848.355	0	4.848.355	2.790.450	0	2.790.450
Goodwill		0	0	0	0	0	0
Other		4.848.355	0	4.848.355	2.790.450	0	2.790.450
INVESTMENT PROPERTY (Net)	5.1.14	5.333.121	0	5.333.121	4.572.379	0	4.572.379
CURRENT TAX ASSETS		4.012.569	0	4.012.569	0	0	0
DEFERRED TAX ASSET	5.1.15	19.475.774	0	19.475.774	20.195.258	0	20.195.258
OTHER ASSETS (Net)	5.1.16	122.569.025	7.289.185	129.858.210	93.001.066	5.918.775	98.919.841
TOTAL ASSETS		**2.340.389.589**	**1.158.582.383**	**3.498.971.972**	**1.810.019.133**	**797.653.342**	**2.607.672.475**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.487.472.041	852.690.080	2.340.162.121	1.255.711.774	565.661.489	1.821.373.263
LOANS RECEIVED	5.2.2	9.733.915	66.225.101	75.959.016	2.836.563	45.984.686	48.821.249
MONEY MARKET FUNDS	5.2.3	26.652.784	57.565.748	84.218.532	86.075	32.540.628	32.626.703
MARKETABLE SECURITIES (Net)	5.2.4	0	116.541.328	116.541.328	732	24.698.706	24.699.438
Bills		0	1.835.479	1.835.479	732	12.052.200	12.052.932
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	114.705.849	114.705.849	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	65.973.722	65.973.722	0	56.646.374	56.646.374
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	10.618.648	4.256.862	14.875.510	10.318.865	3.879.039	14.197.904
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		10.618.648	4.256.862	14.875.510	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	4.827.605	185.961	5.013.566	2.248.995	178.706	2.427.701
PROVISIONS	5.2.8	18.199.835	4.957.238	23.157.073	12.896.024	4.550.237	17.446.261
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.071.085	406.898	8.477.983	6.828.170	329.477	7.157.647
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		10.128.750	4.550.340	14.679.090	6.067.854	4.220.760	10.288.614
CURRENT TAX LIABILITIES	5.2.9	18.617.375	80.596	18.697.971	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	101.473.802	101.473.802	799.475	65.207.077	66.006.552
Loans		0	0	0	0	0	0

Other Debt Instruments		0	101.473.802	101.473.802	799.475	65.207.077	66.006.552
OTHER LIABILITIES	5.2.12	225.659.427	16.806.787	242.466.214	165.205.473	11.782.887	176.988.360
EQUITY	5.2.13	408.177.433	2.255.684	410.433.117	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		24.680.945	1.868.519	26.549.464	21.747.891	1.149.647	22.897.538
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		32.241.045	387.165	32.628.210	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		84.166.963	0	84.166.963	92.211.288	0	92.211.288
Prior Years' Profit or Loss		124.916	0	124.916	36.294	0	36.294
Current Period Net Profit Or Loss		84.042.047	0	84.042.047	92.174.994	0	92.174.994
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**2.209.959.063**	**1.289.012.909**	**3.498.971.972**	**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 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.490.671.235	2.054.487.426	5.545.158.661	2.178.575.577	1.384.819.417	3.563.394.994
GUARANTIES AND WARRANTIES	5.3.1	455.962.955	315.814.184	771.777.139	332.094.808	215.022.766	547.117.574
Letters of Guarantee		422.610.841	236.700.271	659.311.112	311.772.179	161.765.298	473.537.477
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		18.723.614	2.599.044	21.322.658	14.283.714	3.864.882	18.148.596
Other Letters of Guarantee		403.887.227	227.446.496	631.333.723	297.488.465	152.898.901	450.387.366
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	67.859.265	68.147.332	287.205	44.838.199	45.125.404
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		288.067	67.859.265	68.147.332	287.205	44.838.199	45.125.404
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	374.029	374.029	0	404.200	404.200
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	2.205.753.215	147.840.861	2.353.594.076	1.386.549.699	78.828.037	1.465.377.736
Irrevocable Commitments		2.205.197.304	141.344.446	2.346.541.750	1.386.202.874	75.019.497	1.461.222.371
Forward Asset Purchase Commitments		48.826.843	129.281.531	178.108.374	4.537.560	63.366.297	67.903.857
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		440.872.305	5.147.092	446.019.397	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		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		1.692.421.924	0	1.692.421.924	1.102.359.106	0	1.102.359.106
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		555.911	6.496.415	7.052.326	346.825	3.808.540	4.155.365
Revocable Loan Granting Commitments		555.911	6.484.729	7.040.640	346.825	3.798.880	4.145.705
Other Revocable Commitments		0	11.686	11.686	0	9.660	9.660
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	828.955.065	1.590.832.381	2.419.787.446	459.931.070	1.090.968.614	1.550.899.684
Derivative Financial Instruments Held For Hedging		1.400.000	114.819.324	116.219.324	1.000.000	47.123.472	48.123.472
Fair Value Hedges		0	114.819.324	114.819.324	0	43.668.672	43.668.672
Cash Flow Hedges		1.400.000	0	1.400.000	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		827.555.065	1.476.013.057	2.303.568.122	458.931.070	1.043.845.142	1.502.776.212
Forward Foreign Currency Buy or Sell Transactions		74.154.411	76.029.719	150.184.130	43.216.189	47.375.312	90.591.501
Forward Foreign Currency Buying Transactions		30.090.487	44.475.373	74.565.860	23.630.176	21.238.600	44.868.776
Forward Foreign Currency Sale Transactions		44.063.924	31.554.346	75.618.270	19.586.013	26.136.712	45.722.725
Currency and Interest Rate Swaps		724.852.593	1.085.799.373	1.810.651.966	373.423.749	750.891.455	1.124.315.204
Currency Swap Buy Transactions		32.375.752	381.238.491	413.614.243	11.127.128	198.400.989	209.528.117
Currency Swap Sell Transactions		192.986.743	354.493.939	547.480.682	68.786.031	223.586.859	292.372.890
Interest Rate Swap Buy Transactions		249.745.049	175.033.471	424.778.520	147.569.045	163.588.103	311.157.148
Interest Rate Swap Sell Transactions		249.745.049	175.033.472	424.778.521	145.941.545	165.315.504	311.257.049
Currency, Interest Rate and Securities Options		27.026.984	44.201.467	71.228.451	42.289.180	55.674.665	97.963.845
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		1.521.077	1.454.531	2.975.608	1.952	5.010	6.962
Currency Futures Buy Transactions		37.835	1.449.299	1.487.134	1.952	0	1.952
Currency Futures Sell Transactions		1.483.242	5.232	1.488.474	0	5.010	5.010
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		0	268.320.262	268.320.262	0	189.553.220	189.553.220
CUSTODY AND PLEDGES RECEIVED		7.457.263.343	7.679.940.508	15.137.203.851	5.177.264.420	5.568.054.948	10.745.319.368
ITEMS HELD IN CUSTODY		894.200.757	664.456.730	1.558.657.487	608.948.687	393.707.680	1.002.656.367
Customer Fund and Portfolio Balances		515.429.994	5.997.068	521.427.062	348.036.303	215.463	348.251.766
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		143.322.033	34.335.901	177.657.934	108.343.869	22.569.962	130.913.831
Commercial Notes Received for Collection		14.533.978	6.891.149	21.425.127	12.339.322	7.932.679	20.272.001
Other Assets Received for Collection		510.948	149.806.147	150.317.095	732.966	117.294.678	118.027.644
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	18.973.961	19.248.879	515.514	13.497.692	14.013.206
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		6.563.062.586	7.015.483.778	13.578.546.364	4.568.315.733	5.174.347.268	9.742.663.001
Securities		56.730.481	45.541.309	102.271.790	33.796.727	36.076.983	69.873.710
Guarantee Notes		27.194.442	79.122.837	106.317.279	25.205.243	62.322.970	87.528.213
Commodity		353.151	0	353.151	545.489	0	545.489
Warrant		0	0	0	0	0	0
Real Estate		2.472.686.619	1.129.584.803	3.602.271.422	1.594.389.768	681.217.828	2.275.607.596
Other Pledged Items		4.006.097.893	5.761.234.829	9.767.332.722	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		**10.947.934.578**	**9.734.427.934**	**20.682.362.512**	**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 - 30.09.2025	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	518.776.806	349.701.803	190.010.154	136.288.168
Interest Income on Loans		379.199.869	259.715.252	136.506.819	99.785.216
Interest Income on Reserve Deposits		54.575.283	23.355.404	19.750.453	12.146.362
Interest Income on Banks		21.396.223	3.325.227	11.787.490	588.993
Interest Income on Money Market Placements		2.082.788	4.361.743	679.401	722.632
Interest Income on Marketable Securities Portfolio		60.856.870	57.293.198	21.047.825	22.422.184
Financial Assets At Fair Value Through Profit Loss		1.082.264	746.573	415.904	241.432
Financial Assets At Fair Value Through Other Comprehensive Income		24.184.830	18.857.269	8.238.026	7.506.173
Financial Assets Measured at Amortised Cost		35.589.776	37.689.356	12.393.895	14.674.579
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		665.773	1.650.979	238.166	622.781
INTEREST EXPENSES (-)	5.4.2	-410.177.593	-278.964.215	-144.597.441	-111.407.948
Interest Expenses on Deposits		-363.852.866	-256.587.357	-128.421.582	-101.961.947
Interest Expenses on Funds Borrowed		-6.612.756	-6.207.335	-2.192.130	-1.982.090
Interest Expenses on Money Market Funds		-31.219.939	-11.534.450	-10.416.588	-6.203.148
Interest Expenses on Securities Issued		-7.391.297	-2.845.543	-3.175.193	-1.067.825
Lease Interest Expenses		-927.793	-362.263	-347.721	-141.117
Other Interest Expense		-172.942	-1.427.267	-44.227	-51.821
NET INTEREST INCOME OR EXPENSE		108.599.213	70.737.588	45.412.713	24.880.220
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	102.200.946	65.627.917	38.010.411	25.393.254
Fees and Commissions Received		144.255.665	96.117.700	54.139.172	37.281.710
From Noncash Loans		4.371.931	3.331.774	1.564.829	1.204.448
Other		139.883.734	92.785.926	52.574.343	36.077.262
Fees and Commissions Paid (-)		-42.054.719	-30.489.783	-16.128.761	-11.888.456
Paid for Noncash Loans		-4.415	-3.596	-1.618	-1.221
Other		-42.050.304	-30.486.187	-16.127.143	-11.887.235
DIVIDEND INCOME	5.4.3	252.489	118.874	7.318	13.330
TRADING INCOME OR LOSS (Net)	5.4.4	1.937.244	5.252.066	-4.377.753	3.703.371
Gains (Losses) Arising from Capital Markets Transactions		999.859	-790.827	-339.912	-7.631
Gains (Losses) Arising From Derivative Financial Transactions		-7.396.030	-18.187.319	2.907.910	-3.650.351
Foreign Exchange Gains or Losses		8.333.415	24.230.212	-6.945.751	7.361.353
OTHER OPERATING INCOME	5.4.5	34.965.571	27.591.072	8.952.005	3.611.375
GROSS PROFIT FROM OPERATING ACTIVITIES		247.955.463	169.327.517	88.004.694	57.601.550
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-56.274.575	-37.149.996	-16.620.331	-10.275.640
OTHER ALLOWANCE EXPENSES (-)		-230.842	-132.565	1.710	-94.086
PERSONNEL EXPENSES (-)		-37.743.698	-24.363.318	-13.472.584	-9.315.969
OTHER OPERATING EXPENSES (-)	5.4.7	-69.220.921	-38.945.548	-27.682.592	-14.843.981
NET OPERATING INCOME (LOSS)		84.485.427	68.736.090	30.230.897	23.071.874
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		20.425.393	14.520.395	7.523.073	5.147.768
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	104.910.820	83.256.485	37.753.970	28.219.642
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-20.868.773	-16.322.715	-7.322.068	-6.124.674
Current Tax Provision		-19.354.645	-17.504.431	-2.779.085	-1.312.738
Expense Effect of Deferred Tax		-6.605.814	-2.372.427	-5.682.521	-1.321.413
Income Effect of Deferred Tax		5.091.686	3.554.143	1.139.538	-3.490.523
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	84.042.047	66.933.770	30.431.902	22.094.968
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	84.042.047	66.933.770	30.431.902	22.094.968
Profit (Loss) Attributable to Group		84.042.047	66.933.770	30.431.902	22.094.968
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başı Kar (Zarar)		0,20010000	0,15937000	0,07246000	0,05261000

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 - 30.09.2025	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)		84.042.047	66.933.770		
OTHER COMPREHENSIVE INCOME		14.774.836	4.016.557		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.651.926	4.141.182		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.560.370	4.010.439		
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		902.511	519.965		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.376.976	621.870		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		11.122.910	-124.625		
Exchange Differences on Translation		17.358.212	6.291.414		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.100.075	-4.365.935		
Income (Loss) Related with Cash Flow Hedges		-21.712	-1.928.457		
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		-535.281	-65.503		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.299.720	2.672.117		
TOTAL COMPREHENSIVE INCOME (LOSS)		98.816.883	70.950.327		

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 - 30.09.2025	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	78.129.154	43.631.326
Interest Received		496.868.536	313.157.603
Interest Paid		-412.423.420	-249.297.041
Dividends received		252.489	118.874
Fees and Commissions Received		144.255.665	96.117.700
Other Gains		5.180.208	3.720.563
Collections from Previously Written Off Loans and Other Receivables		8.192.730	2.444.837
Cash Payments to Personnel and Service Suppliers		-94.124.259	-55.851.778
Taxes Paid		-20.437.650	-24.287.369
Other		-49.635.145	-42.492.063
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-45.587.702	-107.010.131
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		330.904	1.049.588
Net (Increase) Decrease in Due From Banks		-135.035.941	-156.482.328
Net (Increase) Decrease in Loans		-531.666.127	-362.463.773
Net (Increase) Decrease in Other Assets		-37.037.041	-36.219.109
Net Increase (Decrease) in Bank Deposits		-49.332.748	38.544.335
Net Increase (Decrease) in Other Deposits		575.969.674	307.211.394
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		73.176.763	45.520.000
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		60.081.826	57.876.507
Net Cash Provided From Banking Operations	5.6	32.541.452	-63.378.805
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-31.850.787	-39.849.708
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		-8.709.339	-3.798.271
Cash Obtained from Tangible and Intangible Asset Sales		5.031.039	1.420.797
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-136.570.610	-48.134.179
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		117.355.293	43.241.975
Cash Paid for Purchase of Financial Assets At Amortised Cost		-19.226.936	-48.519.387
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.062.802	16.952.457
Other		4.671.964	234.900
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		86.331.795	31.329.080
Cash Obtained from Loans and Securities Issued		189.882.425	61.498.420
Cash Outflow Arised From Loans and Securities Issued		-83.219.048	-16.133.431
Equity Instruments Issued		0	0
Dividends paid		-18.434.999	-13.099.758
Payments of lease liabilities		-1.896.583	-936.151
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	13.538.567	6.916.967
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	100.561.027	-64.982.466
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	288.302.123	223.278.300

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 - 30.09.2024																			
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	14.533.730	-1.919.016	1.479.019	0	29.423.468	3.752.722	-8.884.831	0	114.095.795	87.331.720	0	244.797.041	0	244.797.041
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	4.325.547	-707.765	523.400	0	6.291.414	-3.090.835	-3.325.204	0	0	0	66.933.770	70.950.327	0	70.950.327
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	0	0	0	0	0	0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	74.231.962	-87.331.720	0	-13.099.758	0	-13.099.758
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	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	0	0	74.214.262	-74.214.262	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	18.859.277	-2.626.781	2.002.419	0	35.714.882	661.887	-12.210.035	0	188.327.757	0	66.933.770	302.647.610	0	302.647.610
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	23.175.310	-2.759.912	2.482.140	0	33.869.258	-1.268.121	-11.095.837	0	188.327.757	92.211.288	0	329.926.317	0	329.926.317
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	3.443.217	-831.552	1.040.261	0	17.358.212	-870.255	-5.365.047	0	0	0	84.042.047	98.816.883	0	98.816.883
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	0	124.916	0	124.916	0	124.916
Profit Distributions		0	0	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	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	0	0	73.762.433	-73.762.433	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	26.618.527	-3.591.464	3.522.401	0	51.227.470	-2.138.376	-16.460.884	0	262.104.046	124.916	84.042.047	410.433.117	0	410.433.117