

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

Giris

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 Essalar 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)

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothote Reference	тс	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	479.409.18
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	307.14
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	(
Factoring Receivables		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	(
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

	0	0	0	0	0	(
	207.519	0	207.519	168.208	0	168.208
5.1.10	51.810.073	68.062.985	119.873.058	33.388.460	46.322.305	79.710.76
	49.932.738	68.062.985	117.995.723	32.274.666	46.322.305	78.596.97
	1.877.335	0	1.877.335	1.113.794	0	1.113.79
5.1.11	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
5.1.12	37.631.140	1.809	37.632.949	32.681.254	1.547	32.682.80
5.1.13	4.848.355	0	4.848.355	2.790.450	0	2.790.45
	0	0	0	0	0	
	4.848.355	0	4.848.355	2.790.450	0	2.790.45
5.1.14	5.333.121	0	5.333.121	4.572.379	0	4.572.37
	4.012.569	0	4.012.569	0	0	
5.1.15	19.475.774	0	19.475.774	20.195.258	0	20.195.25
5.1.16	122.569.025	7.289.185	129.858.210	93.001.066	5.918.775	98.919.84
	2.340.389.589	1.158.582.383	3.498.971.972	1.810.019.133	797.653.342	2.607.672.47
5.2.1	1.487.472.041	852.690.080	2.340.162.121	1.255.711.774	565.661.489	1.821.373.26
	9.733.915	66.225.101	75.959.016	2.836.563	45.984.686	48.821.24
						32.626.70
	0					24.699.43
	0					12.052.93
	0	0	0		0	
	0	114.705.849	114.705.849	0	12.646.506	12.646.50
	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
5.2.5	0	65.973.722	65.973.722	0	56.646.374	56.646.37
5.2.6	10.618.648	4.256.862	14.875.510	10.318.865	3.879.039	14.197.90
	10.618.648	4.256.862	14.875.510	10.313.091	3.879.039	14.192.13
	0	0	0	5.774	0	5.77
	0	0	0	0	0	
5.2.7	4.827.605	185.961	5.013.566	2.248.995	178.706	2.427.70
						17.446.26
	0	0	0	0	0	
	8.071.085	406.898	8.477.983	6.828.170	329,477	7.157.64
	0	0	0	0	0	
	10.128.750	4.550.340	14.679.090	6.067.854	4.220.760	10.288.61
5.2.9	18.617.375					16.512.35
	0	0	0	0	0	
5.2.10	0	0	0	0	0	
	0	0	0	0	0	
	0	0	0	0	0	
5.2.11	0	101.473.802	101.473.802	799.475	65.207.077	66.006.552
	5.1.11 5.1.12 5.1.13 5.1.14 5.1.15 5.1.16 5.2.1 5.2.2 5.2.3 5.2.4 5.2.5 5.2.6 5.2.7 5.2.8	5.1.10 51.810.073 49.932.738 1.877.335 5.1.11 0 0 0 5.1.12 37.631.140 5.1.13 4.848.355 5.1.14 5.333.121 4.012.569 19.475.774 5.1.16 122.569.025 2.340.389.589 5.2.1 1.487.472.041 5.2.2 9.733.915 5.2.3 26.652.784 5.2.4 0 0 0 0 0 5.2.5 0 5.2.6 10.618.648 0 0 5.2.7 4.827.605 5.2.8 18.199.835 0 0 8.071.085 0 10.128.750 5.2.9	5.1.10 51.810.073 68.062.985 49.932.738 68.062.985 1.877.335 0 0 0 0 0 0 0 5.1.11 0 0 0 0 0 5.1.12 37.631.140 1.809 5.1.13 4.848.355 0 0 0 0 4.848.355 0 0 5.1.14 5.333.121 0 4.012.569 0 0 5.1.15 19.475.774 0 5.1.16 122.569.025 7.289.185 5.2.1 1.487.472.041 852.690.080 5.2.2 9.733.915 66.225.101 5.2.3 26.652.784 57.565.748 5.2.4 0 116.541.328 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5.1.10 51.810.073 68.062.985 119.873.058 49.932.738 68.062.985 117.995.723 1.877.335 0 1.877.335 5.1.11 0 0 0 0 0 0 0 5.1.12 37.631.140 1.809 37.632.949 5.1.13 4.848.355 0 4.848.355 5.1.14 5.333.121 0 5.333.121 4.012.569 0 4.012.569 5.1.15 19.475.774 0 19.475.774 5.1.16 122.569.055 7.289.185 129.888.210 5.2.1 1.487.472.041 852.690.080 2.340.162.121 5.2.2 9.733.915 66.225.101 75.959.016 5.2.3 26.652.784 57.565.748 84.218.532 5.2.4 0 116.541.328 116.541.328 1.65.41.328 1.65.41.328 10.618.648 0 0 0 0 0 0 0 0 0	5.1.10 51.810/73 68.062.985 119.873.058 33.388.460 4.9.332.738 68.062.985 117.995.723 32.774.666 1.877.335 0 1.877.335 0 1.877.335 5.1.11 0 0 0 0 0 0 0 0 0 0 0 5.1.12 37.631.40 1.809 37.622.949 32.681.244 5.1.13 4.348.355 0 4.848.355 2.790.450 6 4.368.355 0 4.868.355 2.790.450 5.1.14 5.333.121 0 5.333.121 4.572.379 5.1.15 19.475.774 0 19.475.774 20.195.585 5.1.16 122.566.025 7.280.185 129.856.210 32.001.066 2.340.389.589 1.158.592.383 3.498.971.972 1.810.019.133 5.2.1 1.487.472.041 852.690.080 2.340.162.121 1.255.711.774 5.2.2 9.733.915 66.725.101 75.959.016 2.385.53	S.1.10

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)

1.000 TL Nature of Financial Statements

	Footpote Paforonce		Current Period 30.09.2025			Previous Period 31.12.2024	
	5.3.1	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	C
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	C
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	C
Factoring Guarantees		0	0	0	0	0	C
Other Guarantees		0	374.029	374.029	0	404.200	404.200
Other Collaterals		0	0	0	0	0	C
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	C
Commitments for Reserve Requirements		0	0	0	0	0	C
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

Securities							
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	0.505.000	0.505.000
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
		1.483.242					
Currency Futures Sell Transactions			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	245 400
Interest Rate Futures Sell Transactions		0	207.705	207.705	0	345.480	345.480
Other		7 457 262 242	268.320.262	268.320.262	0	189.553.220	189.553.220
STODY 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

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
ACCEPTED BILL, GUARANTIES AND WARRANTEES	0	0	0	0	0	0
Depositories Receiving Pledged Items	0	0	0	0	0	0



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

	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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)				0010012023	001001202
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	518.776.806	349.701.803	190.010.154	136.288.16
Interest Income on Loans	5.4.1	379.199.869	259.715.252	136.506.819	99.785.21
Interest Income on Reserve Deposits		54.575.283	23.355.404	19.750.453	12.146.30
Interest Income on Banks		21.396.223	3.325.227	11.787.490	588.99
Interest Income on Money Market Placements		2.082.788	4.361.743	679.401	722.63
Interest Income on Marketable Securities Portfolio		60.856.870	57.293.198	21.047.825	22.422.18
Financial Assets At Fair Value Through Profit Loss		1.082.264	746.573	415.904	241.43
Financial Assets At Fair Value Through Other		24.184.830	18.857.269	8.238.026	7.506.17
Comprehensive Income					
Financial Assets Measured at Amortised Cost		35.589.776	37.689.356	12.393.895	14.674.5
Finance Leasing Interest Income		0	0	0	
Other Interest Income	5.40	665.773	1.650.979	238.166	622.78
INTEREST EXPENSES (-)	5.4.2	-410.177.593	-278.964.215	-144.597.441	-111.407.94
Interest Expenses on Deposits		-363.852.866	-256.587.357	-128.421.582	-101.961.9 -1.982.0
Interest Expenses on Funds Borrowed Interest Expenses on Money Market Funds		-6.612.756 -31.219.939	-6.207.335 -11.534.450	-2.192.130 -10.416.588	-6.203.14
Interest Expenses on Securities Issued		-7.391.297	-2.845.543	-3.175.193	-1.067.82
Lease Interest Expenses		-927.793	-362.263	-347.721	-141.1
Other Interest Expense		-172.942	-1.427.267	-44.227	-51.83
NET INTEREST INCOME OR EXPENSE		108.599.213	70.737.588	45.412.713	24.880.2
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	102.200.946	65.627.917	38.010.411	25.393.2
Fees and Commissions Received		144.255.665	96.117.700	54.139.172	37.281.7
From Noncash Loans		4.371.931	3.331.774	1.564.829	1.204.4
Other		139.883.734	92.785.926	52.574.343	36.077.20
Fees and Commissions Paid (-)		-42.054.719	-30.489.783	-16.128.761	-11.888.45
Paid for Noncash Loans		-4.415	-3.596	-1.618	-1.22
Other		-42.050.304	-30.486.187	-16.127.143	-11.887.23
DIVIDEND INCOME	5.4.3	252.489	118.874	7.318	13.33
TRADING INCOME OR LOSS (Net)	5.4.4	1.937.244	5.252.066	-4.377.753	3.703.3
Gains (Losses) Arising from Capital Markets Transactions		999.859	-790.827	-339.912	-7.63
Gains (Losses) Arising From Derivative Financial Transactions		-7.396.030	-18.187.319	2.907.910	-3.650.35
Foreign Exchange Gains or Losses		8.333.415	24.230.212	-6.945.751	7.361.35
OTHER OPERATING INCOME	5.4.5	34.965.571	27.591.072	8.952.005	3.611.3
GROSS PROFIT FROM OPERATING ACTIVITIES		247.955.463	169.327.517	88.004.694	57.601.5
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-56.274.575	-37.149.996	-16.620.331	-10.275.64
OTHER ALLOWANCE EXPENSES (-)		-230.842	-132.565	1.710	-94.08
PERSONNEL EXPENSES (-)	F 4 7	-37.743.698	-24.363.318	-13.472.584	-9.315.90
OTHER OPERATING EXPENSES (-) NET OPERATING INCOME (LOSS)	5.4.7	-69.220.921 84.485.427	-38.945.548 68.736.090	-27.682.592 30.230.897	-14.843.98 23.071.8
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		04.465.427	08.736.090	30.230.897	23.071.8
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		20.425.393	14.520.395	7.523.073	5.147.76
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	104.910.820	83.256.485	37.753.970	28.219.64
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-20.868.773	-16.322.715	-7.322.068	-6.124.6
Current Tax Provision		-19.354.645	-17.504.431	-2.779.085	-1.312.73
Expense Effect of Deferred Tax		-6.605.814	-2.372.427	-5.682.521	-1.321.43
Income Effect of Deferred Tax		5.091.686	3.554.143	1.139.538	-3.490.52
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	84.042.047	66.933.770	30.431.902	22.094.96
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
Expense on Assets Held for Sale		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)

	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)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
tatement 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	43.631.3
Interest Received		496.868.536	313.157.6
Interest Paid		-412.423.420	-249.297.0
Dividends received		252.489	118.8
Fees and Commissions Received		144.255.665	96.117.7
Other Gains		5.180.208	3.720.5
Collections from Previously Written Off Loans and Other Receivables		8.192.730	2.444.8
Cash Payments to Personnel and Service Suppliers		-94.124.259	-55.851.
Taxes Paid		-20.437.650	-24.287.
Other		-49.635.145	-42.492.
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-45.587.702	-107.010.
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		330.904	1.049.
Net (Increase) Decrease in Due From Banks		-135.035.941	-156.482.
Net (Increase) Decrease in Loans		-531.666.127	-362.463.
Net (Increase) Decrease in Other Assets		-37.037.041	-36.219.
Net Increase (Decrease) in Bank Deposits		-49.332.748	38.544.
Net Increase (Decrease) in Other Deposits		575.969.674	307.211.
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-2.075.012	-2.046.
Net Increase (Decrease) in Funds Borrowed		73.176.763	45.520.
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		60.081.826	57.876.
Net Cash Provided From Banking Operations	5.6	32.541.452	-63.378.
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-31.850.787	-39.849.
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-7.465.000	-1.248.
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-8.709.339	-3.798.
Cash Obtained from Tangible and Intangible Asset Sales		5.031.039	1.420.
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-136.570.610	-48.134.
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		117.355.293	43.241.
Cash Paid for Purchase of Financial Assets At Amortised Cost		-19.226.936	-48.519.
Cash Obtained from Sale of Financial Assets At Amortised Cost		13.062.802	16.952.
Other		4.671.964	234.
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		86.331.795	31.329.
Cash Obtained from Loans and Securities Issued		189.882.425	61.498.
Cash Outflow Arised From Loans and Securities Issued		-83.219.048	-16.133.
Equity Instruments Issued		0	
Dividends paid		-18.434.999	-13.099.
Payments of lease liabilities		-1.896.583	-936
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	13.538.567	6.916
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	100.561.027	-64.982
Cash and Cash Equivalents at Beginning of the Period	5.6	187.741.096	288.260.
Cash and Cash Equivalents at End of the Period	5.6	288.302.123	223.278.



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency
Nature of Financial Statements

1.000 TL

							Other Accı	umulated Compre	hensive Income That Will Not Be Reclassified In Profit and Loss	Other	Accumulated Comprehensive	Income That Will Be Reclassified In Profit and Loss					
		Footnote Reference	Issued Capital F	Snare Cano	cellation C	apital eserves In	angible and Itangible Assets Valuation 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)	Differences on	reclassification of financial assets measured at fair	Hedges, Other Comprehensive Income of Associates	Prio Profit Year: eserves Profits Losso	s' Period Ne or Profit (et Except from Non-controllin	Non-controlling Interests	g Total Equity
	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 7	72.554 1	4.533.730	-1.919.016	1.479.019	0 29.423.468	8 3.752.722	-8.884.831 0 11	4.095.795 87.331	.720	0 244.797.04	L 0	0 244.797.04
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
	Effect Of Corrections		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	٥
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0 7	72.554 1	4.533.730	-1.919.016	1.479.019	0 29.423.468	8 3.752.722	-8.884.831 0 11	4.095.795 87.331	.720	0 244.797.04	0	0 244.797.04
	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 66.933.77	70.950.32	7 0	0 70.950.32
	Capital Increase in Cash		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	٥
Previous Period	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
01.01.2024 - 30.09.2024	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	5
	Convertible Bonds		0	0	0	0	0	0	0	0 (0 0	0 0	0	0	0	0	J
	Subordinated Debt		0	0	0	0	0	0	0	0 (0 (0 0	0	0	0	0	٥
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
	Profit Distributions		0	0	0	0	0	0	0	0 (0	0 0 7	4.231.962	- .720	0 -13.099.75	0	0 -13.099.75
	Dividends Paid		0	0	0	0	0	0	0	0 (0	0 0	0	- .758	0 -13.099.75	0	0 -13.099.75
	Transfers To Reserves		0	0	0	0	0	0	0	0 (0	0 0 7	4.214.262	- .262	0	0	5
	Other		0	0	0	0	0	0	0	0 (0 0	0 0	17.700 -17.		0	0	0
	Equity at end of period		4.200.000	11.880	0 7	72.554 1	.8.859.277	-2.626.781	2.002.419	0 35.714.882	2 661.887	-12.210.035 0 18	8.327.757	0 66.933.77	70 302.647.61	0	0 302.647.61
	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 7	72.554 2	3.175.310	-2.759.912	2.482.140	0 33.869.258	8 -1.268.121	-11.095.837 0 18	8.327.757 92.211	.288	0 329.926.31	7 0	0 329.926.31
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0 (0	0.0	0	0	0	0	ð
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	٥
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0 7	72.554 2	3.175.310	-2.759.912	2.482.140	0 33.869.258	-1.268.121	-11.095.837 0 18	8.327.757 92.211	288	0 329.926.31	7 0	0 329.926.31
	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 84.042.04	98.816.88	0	0 98.816.88
	Capital Increase in Cash		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	٥
Current Period	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
1.01.2025 - 30.09.2025	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	٥
	Convertible Bonds		0	0	0	0	0	0	0	0 (0	0 0	0	0	0	0	J
	Subordinated Debt		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	0 124		0 124.91	0	0 124.91
	Profit Distributions		0	0	0	0	0	0	0	0	0	0 0 7	3.776.289	- 288	0 -18.434.99	0	0 -18.434.99
	Dividends Paid		0	0	0	0	0	0	0	0	0	0 0	0 18.434	-	0 -18.434.99	0	0 -18.434.99
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0 0 7	3.762.433	- .433	0	0	5
	Other		0	0	0	0	0	0	0	0 (0	0 0	13.856 -13.		0	0	J
	Equity at end of period		4.200.000	11.880	0 7	72.554 2	6.618.527	-3.591.464	3.522.401	0 51 227 470	-2.138.376	-16.460.884 0 26	2.104.046 124	916 84.042.04	410.433.11	7 0	0 410.433.11