



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Consolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

TÜRKİYE GARANTİ BANKASI ANONİM ŞİRKETİ AND ITS FINANCIAL SUBSIDIARIES CONSOLIDATED FINANCIAL REPORT
AS OF AND FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2026



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Vadi Depolama Kuruluşu

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

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 31 Mart 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç 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 Yükümlülüklerle 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

29 Nisan 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		478.859.959	801.073.504	1.279.933.463	504.932.837	755.635.572	1.260.568.409
Cash and cash equivalents	5.1.1	326.479.713	541.319.643	867.799.356	374.618.602	630.611.243	1.005.229.845
Cash and Cash Balances at Central Bank		305.399.322	261.361.011	566.760.333	357.888.303	277.978.297	635.866.600
Banks		13.649.908	261.055.421	274.705.329	14.568.636	337.989.254	352.557.890
Receivables From Money Markets		7.819.889	19.157.996	26.977.885	2.654.007	15.017.011	17.671.018
Allowance for Expected Losses (-)		-389.406	-254.785	-644.191	-492.344	-373.319	-865.663
Financial assets at fair value through profit or loss	5.1.2	16.269.068	9.298.571	25.567.639	8.683.360	7.070.393	15.753.753
Public Debt Securities		9.944.874	7.757.580	17.702.454	2.775.779	6.064.531	8.840.310
Equity instruments		1.467.846	7.158	1.475.004	1.472.576	7.785	1.480.361
Other Financial Assets		4.856.348	1.533.833	6.390.181	4.435.005	998.077	5.433.082
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	127.456.379	237.085.913	364.542.292	116.603.531	99.078.394	215.681.925
Public Debt Securities		127.258.412	35.027.880	162.286.292	116.303.783	30.453.988	146.757.771
Equity instruments		197.967	3.752.645	3.950.612	226.798	4.393.816	4.620.614
Other Financial Assets		0	198.305.388	198.305.388	72.950	64.230.590	64.303.540
Derivative financial assets	5.1.4	8.654.799	13.369.377	22.024.176	5.027.344	18.875.542	23.902.886
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.238.052	13.085.871	21.323.923	5.015.673	18.689.463	23.705.136
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		416.747	283.506	700.253	11.671	186.079	197.750
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.036.938.566	994.749.052	3.031.687.618	1.908.685.911	1.133.479.741	3.042.165.652
Loans	5.1.5	1.869.135.899	898.973.868	2.768.109.767	1.730.851.702	984.859.798	2.715.711.500
Receivables From Leasing Transactions	5.1.6	16.315.537	41.461.503	57.777.040	14.674.783	47.677.295	62.352.078
Factoring Receivables	5.1.7	34.077.193	5.915.265	39.992.458	29.062.313	3.563.197	32.625.510
Other Financial Assets Measured at Amortised Cost	5.1.8	192.101.987	63.312.911	255.414.898	200.926.967	117.740.950	318.667.917
Public Debt Securities		189.691.778	58.789.865	248.481.643	199.419.629	67.364.685	266.784.314
Other Financial Assets		2.410.209	4.523.046	6.933.255	1.507.338	50.376.265	51.883.603
Allowance for Expected Credit Losses (-)		-74.692.050	-14.914.495	-89.606.545	-66.829.854	-20.361.499	-87.191.353
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	6.313.346	214.890.290	221.203.636	4.860.700	129.249	4.989.949
Held for Sale		6.313.346	0	6.313.346	4.860.700	129.249	4.989.949
Non-Current Assets From Discontinued Operations		0	214.890.290	214.890.290	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		17.632.854	34.290	17.667.144	16.919.880	554.381	17.474.261
Investments in Associates (Net)	5.1.10	212.615	0	212.615	211.409	39	211.448

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		212.615	0	212.615	211.409	39	211.448
Investments in Subsidiaries (Net)	5.1.11	17.420.239	34.290	17.454.529	16.708.471	554.342	17.262.813
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		17.420.239	34.290	17.454.529	16.708.471	554.342	17.262.813
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	50.974.367	1.657.570	52.631.937	48.517.580	2.653.785	51.171.365
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	7.203.012	652.481	7.855.493	6.489.665	1.316.286	7.805.951
Goodwill		6.388	0	6.388	6.388	0	6.388
Other		7.196.624	652.481	7.849.105	6.483.277	1.316.286	7.799.563
INVESTMENT PROPERTY (Net)	5.1.15	3.315.300	0	3.315.300	3.135.507	0	3.135.507
CURRENT TAX ASSETS		4.971.616	283.528	5.255.144	4.633.357	269.103	4.902.460
DEFERRED TAX ASSET	5.1.16	14.343.134	250.822	14.593.956	10.643.869	457.164	11.101.033
OTHER ASSETS (Net)	5.1.17	144.626.108	4.980.493	149.606.601	136.980.811	7.478.282	144.459.093
TOTAL ASSETS		2.765.178.262	2.018.572.030	4.783.750.292	2.645.800.117	1.901.973.563	4.547.773.680
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	1.695.322.600	1.471.481.852	3.166.804.452	1.617.463.571	1.532.570.006	3.150.033.577
LOANS RECEIVED	5.2.2	15.236.309	73.380.463	88.616.772	23.806.329	82.570.622	106.376.951
MONEY MARKET FUNDS	5.2.3	62.981.893	7.085.246	70.067.139	66.866.956	20.631.237	87.498.193
MARKETABLE SECURITIES (Net)	5.2.4	518.235	172.238.701	172.756.936	326	170.767.270	170.767.596
Bills		518.235	0	518.235	326	0	326
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	172.238.701	172.238.701	0	170.767.270	170.767.270
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	68.591.859	68.591.859	0	69.884.162	69.884.162
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	14.928.264	13.403.333	28.331.597	12.443.619	4.850.380	17.293.999
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14.602.486	13.146.676	27.749.162	12.171.549	4.320.222	16.491.771
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		325.778	256.657	582.435	272.070	530.158	802.228
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	5.493.644	678.489	6.172.133	5.145.241	870.283	6.015.524
PROVISIONS	5.2.9	32.084.358	15.364.730	47.449.088	28.923.221	14.395.733	43.318.954
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		11.835.661	872.757	12.708.418	11.467.667	1.194.535	12.662.202
Insurance Technical Reserves (Net)		7.636.545	9.607.422	17.243.967	7.084.700	8.405.529	15.490.229
Other provisions		12.612.152	4.884.551	17.496.703	10.370.854	4.795.669	15.166.523
CURRENT TAX LIABILITIES	5.2.10	35.992.391	130.058	36.122.449	24.572.569	621.597	25.194.166
DEFERRED TAX LIABILITY	5.2.10	58.600	0	58.600	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	33.119	183.806.236	183.839.355	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		33.119	183.806.236	183.839.355	0	0	0
SUBORDINATED DEBT	5.2.12	0	140.134.185	140.134.185	0	140.819.036	140.819.036
Loans		0	0	0	0	4.559.551	4.559.551

Other Debt Instruments		0	140.134.185	140.134.185	0	136.259.485	136.259.485
OTHER LIABILITIES	5.2.13	300.403.479	21.314.545	321.718.024	253.402.572	30.532.810	283.935.382
EQUITY	5.2.14	450.620.547	2.467.156	453.087.703	442.548.345	4.087.795	446.636.140
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		31.890.376	1.556.825	33.447.201	31.531.732	2.080.086	33.611.818
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		30.345.322	-144.291	30.201.031	33.535.727	970.506	34.506.233
Profit Reserves		347.812.221	1.054.622	348.866.843	260.024.300	1.037.203	261.061.503
Legal Reserves		8.953.423	1.054.622	10.008.045	6.729.076	1.037.203	7.766.279
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		338.594.081	0	338.594.081	253.020.877	0	253.020.877
Other Profit Reserves		264.717	0	264.717	274.347	0	274.347
Profit or Loss		33.345.694	0	33.345.694	109.908.872	0	109.908.872
Prior Years' Profit or Loss		191.240	0	191.240	92.560	0	92.560
Current Period Net Profit Or Loss		33.154.454	0	33.154.454	109.816.312	0	109.816.312
Non-controlling Interests		2.242.500	0	2.242.500	2.563.280	0	2.563.280
Total equity and liabilities		2.613.673.439	2.170.076.853	4.783.750.292	2.475.172.749	2.072.600.931	4.547.773.680

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		4.507.256.919	3.151.482.397	7.658.739.316	3.903.534.497	2.627.380.747	6.530.915.244
GUARANTIES AND WARRANTIES	5.3.1	503.059.854	385.759.760	888.819.614	471.058.323	386.925.737	857.984.060
Letters of Guarantee		460.884.859	274.946.040	735.830.899	434.076.512	268.981.244	703.057.756
Guarantees Subject to State Tender Law		0	6.718.552	6.718.552	0	7.074.772	7.074.772
Guarantees Given for Foreign Trade Operations		19.219.496	6.921.205	26.140.701	18.353.518	7.183.757	25.537.275
Other Letters of Guarantee		441.665.363	261.306.283	702.971.646	415.722.994	254.722.715	670.445.709
Bank Acceptances		221.027	16.749.321	16.970.348	224.965	12.831.996	13.056.961
Import Letter of Acceptance		8.069	16.749.321	16.757.390	0	12.831.996	12.831.996
Other Bank Acceptances		212.958	0	212.958	224.965	0	224.965
Letters of Credit		71.068	89.501.161	89.572.229	74.446	101.261.674	101.336.120
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		71.068	89.501.161	89.572.229	74.446	101.261.674	101.336.120
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		41.882.900	0	41.882.900	36.682.400	0	36.682.400
Endorsements to the Central Bank of Turkey		41.882.900	0	41.882.900	36.682.400	0	36.682.400
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	4.563.238	4.563.238	0	3.850.823	3.850.823
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	2.819.034.811	209.210.685	3.028.245.496	2.624.404.698	213.529.811	2.837.934.509
Irrevocable Commitments		2.815.605.700	157.470.007	2.973.075.707	2.620.981.432	166.055.537	2.787.036.969
Forward Asset Purchase Commitments		32.587.371	109.981.203	142.568.574	24.805.870	119.291.809	144.097.679
Time Deposit Purchase and Sales Commitments		0	579.949	579.949	0	93.068	93.068
Share Capital Commitments to Associates and Subsidiaries		0	42	42	0	42	42
Loan Granting Commitments		603.824.931	26.912.107	630.737.038	560.191.699	33.629.090	593.820.789
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		26.807.745	0	26.807.745	21.003.377	0	21.003.377
Tax and Fund Liabilities Arised from Export Commitments		2.491.759	0	2.491.759	2.710.486	0	2.710.486
Commitments for Credit Card Limits		2.149.887.776	1.024	2.149.888.800	2.012.266.153	6.852.636	2.019.118.789
Commitments for Credit Cards and Banking Services Promotions		6.118	0	6.118	3.847	0	3.847
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	19,995.682	19,995.682	0	6,188.892	6,188.892
Revocable Commitments		3,429.111	51,740.678	55,169.789	3,423.266	47,474.274	50,897.540
Revocable Loan Granting Commitments		221	10,041.675	10,041.896	555.056	34,936.350	35,491.406
Other Revocable Commitments		3,428.890	41,699.003	45,127.893	2,868.210	12,537.924	15,406.134
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	1,185,162.254	2,556,511.952	3,741,674.206	808,071.476	2,026,925.199	2,834,996.675
Derivative Financial Instruments Held For Hedging		19,373.256	238,237.106	257,610.362	10,958.248	235,380.286	246,338.534
Fair Value Hedges		0	217,831.649	217,831.649	0	219,774.905	219,774.905
Cash Flow Hedges		19,373.256	20,405.457	39,778.713	10,958.248	15,605.381	26,563.629
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		1,165,788.998	2,318,274.846	3,484,063.844	797,113.228	1,791,544.913	2,588,658.141
Forward Foreign Currency Buy or Sell Transactions		169,483.313	176,788.867	346,272.180	78,519.701	80,546.668	159,066.369
Forward Foreign Currency Buying Transactions		84,345.104	89,074.921	173,420.025	24,237.892	55,250.177	79,488.069
Forward Foreign Currency Sale Transactions		85,138.209	87,713.946	172,852.155	54,281.809	25,296.491	79,578.300
Currency and Interest Rate Swaps		929,625.403	1,700,218.276	2,629,843.679	674,338.736	1,357,774.970	2,032,113.706
Currency Swap Buy Transactions		48,854.341	677,200.850	726,055.191	27,322.133	516,506.776	543,828.909
Currency Swap Sell Transactions		221,196.088	704,336.277	925,532.365	193,204.951	524,164.786	717,369.737
Interest Rate Swap Buy Transactions		329,787.487	159,355.359	489,142.846	226,905.826	158,557.308	385,463.134
Interest Rate Swap Sell Transactions		329,787.487	159,325.790	489,113.277	226,905.826	158,546.100	385,451.926
Currency, Interest Rate and Securities Options		63,321.644	70,557.576	133,879.220	39,309.120	48,301.561	87,610.681
Currency Options Buy Transactions		5,615.556	53,995.963	59,611.519	3,051.096	36,564.926	39,616.022
Currency Options Sell Transactions		47,428.962	15,404.887	62,833.849	30,992.308	10,858.486	41,850.794
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	1,156.726	1,156.726	0	878.149	878.149
Securities Options Buy Transactions		5,138.563	0	5,138.563	2,632.858	0	2,632.858
Securities Options Sell Transactions		5,138.563	0	5,138.563	2,632.858	0	2,632.858
Currency Futures		1,652.361	1,482.917	3,135.278	3,385.876	3,088.588	6,474.464
Currency Futures Buy Transactions		854.200	647.689	1,501.889	514.334	2,582.191	3,096.525
Currency Futures Sell Transactions		798.161	835.228	1,633.389	2,871.542	506.397	3,377.939
Interest Rate Futures Buy and Sell Transactions		0	222.175	222.175	0	0	0
Interest Rate Futures Buy Transactions		0	222.175	222.175	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		1,706.277	369,005.035	370,711.312	1,559.795	301,833.126	303,392.921
CUSTODY AND PLEDGES RECEIVED		8,802,353.901	9,434,347.117	18,236,701.018	8,316,687.352	9,082,462.862	17,399,150.214
ITEMS HELD IN CUSTODY		1,002,689.420	1,593,612.868	2,596,302.288	1,011,146.149	1,390,805.268	2,401,951.417
Customer Fund and Portfolio Balances		607,207.806	535,030.015	1,142,237.821	585,043.427	524,535.049	1,109,578.476
Securities Held in Custody		218,742.653	766,545.710	985,288.363	253,383.252	602,292.346	855,675.598
Cheques Received for Collection		157,136.219	42,947.019	200,083.238	154,288.650	38,372.126	192,660.776
Commercial Notes Received for Collection		17,900.225	19,357.036	37,257.261	16,735.109	19,813.785	36,548.894
Other Assets Received for Collection		523.704	166,141.730	166,665.434	515.860	159,459.964	159,975.824
Securities that will be Intermediated to Issue		0	1,086.599	1,086.599	0	1,050.195	1,050.195
Other Items Under Custody		1,178.813	62,504.759	63,683.572	1,179.851	45,281.803	46,461.654
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		7,799,664.481	7,840,734.249	15,640,398.730	7,305,541.203	7,691,657.594	14,997,198.797
Securities		71,650.827	89,854.161	161,504.988	60,537.122	79,665.502	140,202.624
Guarantee Notes		28,162.894	180,712.939	208,875.833	27,711.710	165,576.671	193,288.381
Commodity		370.939	0	370.939	395.277	0	395.277
Warrant		0	0	0	0	12,000.256	12,000.256
Real Estate		2,992,235.337	1,800,824.779	4,793,060.116	2,754,174.378	1,860,320.391	4,614,494.769
Other Pledged Items		4,707,244.484	5,769,342.370	10,476,586.854	4,462,722.716	5,574,094.774	10,036,817.490

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		13.309.610.820	12.585.829.514	25.895.440.334	12.220.221.849	11.709.843.609	23.930.065.458

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	5.4.1	213.854.911	171.667.015
Interest Income on Loans		161.077.489	121.935.031
Interest Income on Reserve Deposits		18.514.784	16.160.141
Interest Income on Banks		7.579.233	10.883.996
Interest Income on Money Market Placements		3.618.708	1.326.028
Interest Income on Marketable Securities Portfolio		20.364.236	19.529.346
Financial Assets At Fair Value Through Profit Loss		867.485	314.092
Financial Assets At Fair Value Through Other Comprehensive Income		9.602.236	7.631.408
Financial Assets Measured at Amortised Cost		9.894.515	11.583.846
Finance Leasing Interest Income		2.159.919	1.441.749
Other Interest Income		540.542	390.724
INTEREST EXPENSES (-)	5.4.2	-142.423.495	-133.475.045
Interest Expenses on Deposits		-122.478.036	-116.385.775
Interest Expenses on Funds Borrowed		-3.441.076	-2.292.205
Interest Expenses on Money Market Funds		-11.342.011	-12.470.750
Interest Expenses on Securities Issued		-4.632.058	-2.002.691
Lease Interest Expenses		-391.714	-243.523
Other Interest Expense		-138.600	-80.101
NET INTEREST INCOME OR EXPENSE		71.431.416	38.191.970
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	42.859.908	30.245.931
Fees and Commissions Received		58.970.036	43.053.507
From Noncash Loans		1.924.730	1.451.137
Other		57.045.306	41.602.370
Fees and Commissions Paid (-)		-16.110.128	-12.807.576
Paid for Noncash Loans		-28.456	-15.049
Other		-16.081.672	-12.792.527
DIVIDEND INCOME	5.4.3	321.032	7.183
TRADING INCOME OR LOSS (Net)	5.4.4	-5.288.979	4.031.791
Gains (Losses) Arising from Capital Markets Transactions		3.633.389	1.731.817
Gains (Losses) Arising From Derivative Financial Transactions		-24.522.293	-701.744
Foreign Exchange Gains or Losses		15.599.925	3.001.718
OTHER OPERATING INCOME	5.4.5	24.384.953	18.867.149
GROSS PROFIT FROM OPERATING ACTIVITIES		133.708.330	91.344.024
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-30.462.872	-22.870.418
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-2.421.918	-253.275
PERSONNEL EXPENSES (-)		-19.384.028	-13.072.770
OTHER OPERATING EXPENSES (-)	5.4.7	-34.892.066	-21.586.979
NET OPERATING INCOME (LOSS)		46.547.446	33.560.582
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		768.265	544.230
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	47.315.711	34.104.812
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-14.100.339	-9.133.831
Current Tax Provision		-17.817.328	-8.871.634
Expense Effect of Deferred Tax		-2.359.655	-2.180.416
Income Effect of Deferred Tax		6.076.644	1.918.219
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	33.215.372	24.970.981
INCOME ON DISCONTINUED OPERATIONS		6.920.500	5.008.786
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		6.920.500	5.008.786
EXPENSES ON DISCONTINUED OPERATIONS (-)		-6.437.286	-4.528.649
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		-6.437.286	-4.528.649

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	483.214	480.137
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	-83.339	-52.419
Current Tax Provision		-93.789	-63.350
Expense Effect of Deferred Tax		-1.520	0
Income Effect of Deferred Tax		11.970	10.931
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	399.875	427.718
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	33.615.247	25.398.699
Profit (Loss) Attributable to Group		33.154.454	25.095.368
Profit (loss), attributable to non-controlling interests		460.793	303.331
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,78940000	0,05975000

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 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		33.615.247	25.398.699
OTHER COMPREHENSIVE INCOME		-4.497.057	2.660.526
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-164.617	609.406
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.200.726	-4.691
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-798.354	-479.757
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-468.468	514.876
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-98.521	578.978
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.332.440	2.051.120
Exchange Differences on Translation		1.435.766	6.520.909
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-7.261.053	-4.318.834
Income (Loss) Related with Cash Flow Hedges		155.078	660.637
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-686.914	-2.679.447
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-56.114	117.258
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.080.797	1.750.597
TOTAL COMPREHENSIVE INCOME (LOSS)		29.118.190	28.059.225

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities	5.6	92.358.250	33.396.314
Interest Received		209.641.634	157.169.438
Interest Paid		-135.022.867	-127.842.832
Dividends received		321.032	8.179
Fees and Commissions Received		58.970.036	43.314.803
Other Gains		8.041.570	5.531.702
Collections from Previously Written Off Loans and Other Receivables		4.113.368	2.047.772
Cash Payments to Personnel and Service Suppliers		-48.385.744	-31.727.902
Taxes Paid		-7.627.327	-5.914.662
Other		2.306.548	-9.190.184
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	-58.408.223	172.815.184
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.723.161	2.325.066
Net (Increase) Decrease in Due From Banks		82.253.893	-21.304.004
Net (Increase) Decrease in Loans		-70.445.478	-223.902.191
Net (Increase) Decrease in Other Assets		-219.951.411	7.537.410
Net Increase (Decrease) in Bank Deposits		-274.653	-18.401.405
Net Increase (Decrease) in Other Deposits		8.050.865	443.255.132
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	-637.163
Net Increase (Decrease) in Funds Borrowed		-45.859.680	-12.749.024
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		197.541.402	-3.308.637
Net Cash Provided From Banking Operations	5.6	33.950.027	206.211.498
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-103.035.002	-25.421.656
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.360.411	-4.972.694
Cash Obtained from Tangible and Intangible Asset Sales		626.975	2.108.549
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-187.850.485	-57.930.840
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		30.638.360	31.200.524
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.333.501	-10.810.313
Cash Obtained from Sale of Financial Assets At Amortised Cost		57.244.060	14.983.118
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		14.786.411	27.184.068
Cash Obtained from Loans and Securities Issued		44.820.894	55.944.384
Cash Outflow Arised From Loans and Securities Issued		-28.458.818	-20.456.935
Equity Instruments Issued		0	0
Dividends paid		0	-7.789.909
Payments of lease liabilities		-1.575.665	-513.472
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	-1.421.062	6.474.919
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	-55.719.626	214.448.829
Cash and Cash Equivalents at Beginning of the Period	5.6	384.763.216	202.945.617
Cash and Cash Equivalents at End of the Period	5.6	329.043.590	417.394.446

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 Other Accumulated 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)						
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	492.321	-335.824	452.909	6.520.909	-3.046.227	-1.417.922	0	0	25.095.368	27.761.534	297.691	28.059.225
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	128.577	33.574	0	162.151	0	162.151
Profit Distributions		0	0	0	0	0	0	0	0	0	0	72.808.153	-91.243.153	0	-18.435.000	-528.035	-18.963.035
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-18.435.000	0	-18.435.000	-528.035	-18.963.035
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	72.794.297	-72.794.297	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	13.856	-13.856	0	0	0	0
Equity at end of period		4.200.000	11.880	0	772.554	26.134.972	-3.161.696	2.619.421	39.784.127	-4.473.019	-12.646.628	260.870.304	69.851	25.095.368	339.277.134	1.389.825	340.666.959
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	34.237.890	-3.923.934	3.297.862	52.306.752	-604.148	-17.196.371	261.061.503	109.908.872	0	444.072.860	2.563.280	446.636.140
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	34.237.890	-3.923.934	3.297.862	52.306.752	-604.148	-17.196.371	261.061.503	109.908.872	0	444.072.860	2.563.280	446.636.140
Total Comprehensive Income (Loss)		0	0	0	0	862.699	-558.848	-468.468	1.435.766	-5.280.536	-460.432	0	0	33.154.454	28.684.635	433.555	29.118.190
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	109.955	98.680	0	208.635	0	208.635
Profit Distributions		0	0	0	0	0	0	0	0	0	0	87.695.385	-	0	-22.120.927	-754.335	-22.875.262
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-22.120.927	0	-22.120.927	-754.335	-22.875.262
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	87.669.811	-87.669.811	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	25.574	-25.574	0	0	0	0
Equity at end of period		4.200.000	11.880	0	772.554	35.100.589	-4.482.782	2.829.394	53.742.518	-5.884.684	-17.656.803	348.866.843	191.240	33.154.454	450.845.203	2.242.500	453.087.703

Previous Period
01.01.2025 - 31.03.2025

Current Period
01.01.2026 - 31.03.2026