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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE GARANTİ BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu (" BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin, konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

29 Temmuz 2026

İstanbul, Türkiye

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		757.608	673.596	1.431.204	504.933	755.636	1.260.569
Cash and cash equivalents	5.1.1	575.900	528.841	1.104.741	374.619	630.611	1.005.230
Cash and Cash Balances at Central Bank		535.904	273.219	809.123	357.888	277.978	635.866
Banks		12.803	229.298	242.101	14.569	337.989	352.558
Receivables From Money Markets		27.864	26.600	54.464	2.654	15.017	17.671
Allowance for Expected Losses (-)		-671	-276	-947	-492	-373	-865
Financial assets at fair value through profit or loss	5.1.2	17.401	9.837	27.238	8.683	7.071	15.754
Public Debt Securities		11.148	8.467	19.615	2.776	6.065	8.841
Equity instruments		1.085	6	1.091	1.472	8	1.480
Other Financial Assets		5.168	1.364	6.532	4.435	998	5.433
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	154.893	121.662	276.555	116.604	99.079	215.683
Public Debt Securities		154.605	38.403	193.008	116.304	30.454	146.758
Equity instruments		288	4.456	4.744	227	4.394	4.621
Other Financial Assets		0	78.803	78.803	73	64.231	64.304
Derivative financial assets	5.1.4	9.414	13.256	22.670	5.027	18.875	23.902
Derivative Financial Assets At Fair Value Through Profit Or Loss		9.011	13.061	22.072	5.016	18.689	23.705
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		403	195	598	11	186	197
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.192.365	1.087.119	3.279.484	1.908.686	1.133.480	3.042.166
Loans	5.1.5	2.022.978	975.021	2.997.999	1.730.852	984.860	2.715.712
Receivables From Leasing Transactions	5.1.6	19.139	51.568	70.707	14.675	47.677	62.352
Factoring Receivables	5.1.7	36.561	8.039	44.600	29.062	3.563	32.625
Other Financial Assets Measured at Amortised Cost	5.1.8	202.744	68.943	271.687	200.927	117.741	318.668
Public Debt Securities		200.975	61.599	262.574	199.420	67.365	266.785
Other Financial Assets		1.769	7.344	9.113	1.507	50.376	51.883
Allowance for Expected Credit Losses (-)		-89.057	-16.452	-105.509	-66.830	-20.361	-87.191
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	10.271	217.013	227.284	4.861	129	4.990
Held for Sale		10.271	0	10.271	4.861	129	4.990
Non-Current Assets From Discontinued Operations		0	217.013	217.013	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		22.356	36	22.392	16.919	554	17.473
Investments in Associates (Net)	5.1.10	213	0	213	211	0	211

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		213	0	213	211	0	211
Investments in Subsidiaries (Net)	5.1.11	22.143	36	22.179	16.708	554	17.262
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		22.143	36	22.179	16.708	554	17.262
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	48.859	1.749	50.608	48.518	2.654	51.172
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	8.258	718	8.976	6.489	1.316	7.805
Goodwill		6	0	6	6	0	6
Other		8.252	718	8.970	6.483	1.316	7.799
INVESTMENT PROPERTY (Net)	5.1.15	3.320	0	3.320	3.136	0	3.136
CURRENT TAX ASSETS		4.847	0	4.847	4.633	269	4.902
DEFERRED TAX ASSET	5.1.16	13.399	242	13.641	10.644	457	11.101
OTHER ASSETS (Net)	5.1.17	168.327	6.399	174.726	136.981	7.479	144.460
TOTAL ASSETS		**3.229.610**	**1.986.872**	**5.216.482**	**2.645.800**	**1.901.974**	**4.547.774**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	2.026.217	1.439.931	3.466.148	1.617.464	1.532.570	3.150.034
LOANS RECEIVED	5.2.2	30.452	91.896	122.348	23.806	82.571	106.377
MONEY MARKET FUNDS	5.2.3	88.702	22.988	111.690	66.867	20.631	87.498
MARKETABLE SECURITIES (Net)	5.2.4	1.006	185.457	186.463	0	170.767	170.767
Bills		1.006	0	1.006	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	185.457	185.457	0	170.767	170.767
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		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	74.957	74.957	0	69.884	69.884
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	14.758	8.076	22.834	12.444	4.850	17.294
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14.465	7.884	22.349	12.172	4.320	16.492
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		293	192	485	272	530	802
FACTORING PAYABLES	5.2.7	0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.8	5.755	849	6.604	5.145	870	6.015
PROVISIONS	5.2.9	33.091	15.453	48.544	28.923	14.396	43.319
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		11.158	904	12.062	11.467	1.194	12.661
Insurance Technical Reserves (Net)		9.156	10.077	19.233	7.085	8.406	15.491
Other provisions		12.777	4.472	17.249	10.371	4.796	15.167
CURRENT TAX LIABILITIES	5.2.10	34.523	243	34.766	24.573	622	25.195
DEFERRED TAX LIABILITY	5.2.10	146	0	146	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.11	39	184.703	184.742	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		39	184.703	184.742	0	0	0
SUBORDINATED DEBT	5.2.12	0	146.888	146.888	0	140.820	140.820
Loans		0	0	0	0	4.560	4.560

Other Debt Instruments		0	146.888	146.888	0	136.260	136.260
OTHER LIABILITIES	5.2.13	297.733	23.191	320.924	253.403	30.532	283.935
EQUITY	5.2.14	485.721	3.707	489.428	442.548	4.088	446.636
Issued capital		4.200	0	4.200	4.200	0	4.200
Capital Reserves		785	0	785	785	0	785
Equity Share Premiums		12	0	12	12	0	12
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		773	0	773	773	0	773
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		31.793	2.150	33.943	31.532	2.080	33.612
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		34.661	483	35.144	33.536	971	34.507
Profit Reserves		347.812	1.074	348.886	260.024	1.037	261.061
Legal Reserves		9.063	1.074	10.137	6.729	1.037	7.766
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		338.485	0	338.485	253.021	0	253.021
Other Profit Reserves		264	0	264	274	0	274
Profit or Loss		63.701	0	63.701	109.908	0	109.908
Prior Years' Profit or Loss		259	0	259	92	0	92
Current Period Net Profit Or Loss		63.442	0	63.442	109.816	0	109.816
Non-controlling Interests		2.769	0	2.769	2.563	0	2.563
Total equity and liabilities		**3.018.143**	**2.198.339**	**5.216.482**	**2.475.173**	**2.072.601**	**4.547.774**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		5.018.857	3.158.600	8.177.457	3.903.535	2.627.380	6.530.915
GUARANTEES AND WARRANTIES	5.3.1	539.031	426.146	965.177	471.058	386.926	857.984
Letters of Guarantee		495.238	296.165	791.403	434.077	268.981	703.058
Guarantees Subject to State Tender Law		3.879	3.191	7.070	4.238	2.837	7.075
Guarantees Given for Foreign Trade Operations		18.154	14.011	32.165	18.354	7.184	25.538
Other Letters of Guarantee		473.205	278.963	752.168	411.485	258.960	670.445
Bank Acceptances		247	17.347	17.594	225	12.832	13.057
Import Letter of Acceptance		14	17.347	17.361	0	12.832	12.832
Other Bank Acceptances		233	0	233	225	0	225
Letters of Credit		79	108.538	108.617	74	101.262	101.336
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		79	108.538	108.617	74	101.262	101.336
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		43.467	0	43.467	36.682	0	36.682
Endorsements to the Central Bank of Turkey		43.467	0	43.467	36.682	0	36.682
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	125	125	0	0	0
Other Guarantees		0	3.971	3.971	0	3.851	3.851
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	3.011.114	341.933	3.353.047	2.624.405	213.530	2.837.935
Irrevocable Commitments		3.007.570	288.479	3.296.049	2.620.981	166.056	2.787.037
Forward Asset Purchase Commitments		58.099	221.418	279.517	24.806	119.292	144.098
Time Deposit Purchase and Sales Commitments		0	224	224	0	93	93
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		637.117	46.791	683.908	560.192	33.629	593.821
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		27.084	0	27.084	21.003	0	21.003
Tax and Fund Liabilities Arised from Export Commitments		2.468	0	2.468	2.710	0	2.710
Commitments for Credit Card Limits		2.282.796	1	2.282.797	2.012.266	6.853	2.019.119
Commitments for Credit Cards and Banking Services Promotions		6	0	6	4	0	4
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	20.045	20.045	0	6.189	6.189
Revocable Commitments		3.544	53.454	56.998	3.424	47.474	50.898
Revocable Loan Granting Commitments		3	8.987	8.990	555	34.936	35.491
Other Revocable Commitments		3.541	44.467	48.008	2.869	12.538	15.407
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	1.468.712	2.390.521	3.859.233	808.072	2.026.924	2.834.996
Derivative Financial Instruments Held For Hedging		24.140	242.086	266.226	10.958	235.380	246.338
Fair Value Hedges		0	229.906	229.906	0	219.775	219.775
Cash Flow Hedges		24.140	12.180	36.320	10.958	15.605	26.563
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		1.444.572	2.148.435	3.593.007	797.114	1.791.544	2.588.658
Forward Foreign Currency Buy or Sell Transactions		308.956	324.574	633.530	78.520	80.546	159.066
Forward Foreign Currency Buying Transactions		134.869	181.207	316.076	24.238	55.250	79.488
Forward Foreign Currency Sale Transactions		174.087	143.367	317.454	54.282	25.296	79.578
Currency and Interest Rate Swaps		1.045.415	1.360.050	2.405.465	674.339	1.357.775	2.032.114
Currency Swap Buy Transactions		41.855	522.381	564.236	27.322	516.507	543.829
Currency Swap Sell Transactions		235.224	508.227	743.451	193.205	524.165	717.370
Interest Rate Swap Buy Transactions		384.168	164.682	548.850	226.906	158.557	385.463
Interest Rate Swap Sell Transactions		384.168	164.760	548.928	226.906	158.546	385.452
Currency, Interest Rate and Securities Options		85.063	108.458	193.521	39.309	48.302	87.611
Currency Options Buy Transactions		5.586	81.360	86.946	3.051	36.565	39.616
Currency Options Sell Transactions		65.931	25.624	91.555	30.992	10.859	41.851
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	1.474	1.474	0	878	878
Securities Options Buy Transactions		6.773	0	6.773	2.633	0	2.633
Securities Options Sell Transactions		6.773	0	6.773	2.633	0	2.633
Currency Futures		3.668	3.606	7.274	3.386	3.088	6.474
Currency Futures Buy Transactions		503	3.077	3.580	514	2.582	3.096
Currency Futures Sell Transactions		3.165	529	3.694	2.872	506	3.378
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		1.470	351.747	353.217	1.560	301.833	303.393
CUSTODY AND PLEDGES RECEIVED		9.607.891	9.910.034	19.517.925	8.316.687	9.082.463	17.399.150
ITEMS HELD IN CUSTODY		1.153.653	1.548.634	2.702.287	1.011.146	1.390.805	2.401.951
Customer Fund and Portfolio Balances		682.287	547.361	1.229.648	585.043	524.535	1.109.578
Securities Held in Custody		277.027	674.302	951.329	253.383	602.292	855.675
Cheques Received for Collection		172.541	46.191	218.732	154.289	38.372	192.661
Commercial Notes Received for Collection		19.886	20.682	40.568	16.735	19.814	36.549
Other Assets Received for Collection		536	173.213	173.749	516	159.460	159.976
Securities that will be Intermediated to Issue		0	1.139	1.139	0	1.050	1.050
Other Items Under Custody		1.376	85.746	87.122	1.180	45.282	46.462
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		8.454.238	8.361.400	16.815.638	7.305.541	7.691.658	14.997.199
Securities		76.480	108.326	184.806	60.537	79.666	140.203
Guarantee Notes		28.938	193.911	222.849	27.712	165.577	193.289
Commodity		329	0	329	395	0	395
Warrant		0	0	0	0	12.000	12.000
Real Estate		3.192.742	1.910.071	5.102.813	2.754.174	1.860.320	4.614.494
Other Pledged Items		5.155.749	6.149.092	11.304.841	4.462.723	5.574.095	10.036.818

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		**14.626.748**	**13.068.634**	**27.695.382**	**12.220.222**	**11.709.843**	**23.930.065**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	452.752	354.345	238.897	182.677
Interest Income on Loans		339.422	257.768	178.345	135.833
Interest Income on Reserve Deposits		40.700	34.825	22.185	18.665
Interest Income on Banks		13.645	14.318	6.066	3.434
Interest Income on Money Market Placements		8.121	2.904	4.502	1.578
Interest Income on Marketable Securities Portfolio		45.077	40.860	24.713	21.330
Financial Assets At Fair Value Through Profit Loss		1.939	722	1.072	408
Financial Assets At Fair Value Through Other Comprehensive Income		21.812	17.139	12.210	9.507
Financial Assets Measured at Amortised Cost		21.326	22.999	11.431	11.415
Finance Leasing Interest Income		4.721	2.970	2.561	1.528
Other Interest Income		1.066	700	525	309
INTEREST EXPENSES (-)	5.4.2	-313.593	-274.462	-171.169	-140.986
Interest Expenses on Deposits		-271.672	-238.166	-149.194	-121.780
Interest Expenses on Funds Borrowed		-7.669	-5.396	-4.228	-3.104
Interest Expenses on Money Market Funds		-23.512	-25.704	-12.170	-13.233
Interest Expenses on Securities Issued		-9.753	-4.477	-5.121	-2.474
Lease Interest Expenses		-809	-588	-417	-344
Other Interest Expense		-178	-131	-39	-51
NET INTEREST INCOME OR EXPENSE		139.159	79.883	67.728	41.691
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	90.737	65.178	47.876	34.932
Fees and Commissions Received		126.209	91.817	67.239	48.764
From Noncash Loans		3.924	3.082	1.999	1.631
Other		122.285	88.735	65.240	47.133
Fees and Commissions Paid (-)		-35.472	-26.639	-19.363	-13.832
Paid for Noncash Loans		-61	-21	-33	-6
Other		-35.411	-26.618	-19.330	-13.826
DIVIDEND INCOME	5.4.3	364	250	43	243
TRADING INCOME OR LOSS (Net)	5.4.4	-12.808	3.854	-7.519	-179
Gains (Losses) Arising from Capital Markets Transactions		2.094	1.232	-1.539	-500
Gains (Losses) Arising From Derivative Financial Transactions		-31.415	-13.373	-6.893	-12.672
Foreign Exchange Gains or Losses		16.513	15.995	913	12.993
OTHER OPERATING INCOME	5.4.5	39.572	35.526	15.187	16.659
GROSS PROFIT FROM OPERATING ACTIVITIES		257.024	184.691	123.315	93.346
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-59.350	-40.379	-28.887	-17.508
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-1.558	-252	864	2
PERSONNEL EXPENSES (-)		-39.493	-26.629	-20.109	-13.556
OTHER OPERATING EXPENSES (-)	5.4.7	-68.423	-47.759	-33.531	-26.173
NET OPERATING INCOME (LOSS)		88.200	69.672	41.652	36.111
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.868	1.356	1.100	812
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	90.068	71.028	42.752	36.923
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-26.473	-18.318	-12.373	-9.184
Current Tax Provision		-29.440	-21.445	-11.623	-12.573
Expense Effect of Deferred Tax		-3.575	-1.090	-1.215	2.299
Income Effect of Deferred Tax		6.542	4.217	465	1.090
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	63.595	52.710	30.379	27.739
INCOME ON DISCONTINUED OPERATIONS		15.178	12.899	8.258	7.890
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		15.178	12.899	8.258	7.890
EXPENSES ON DISCONTINUED OPERATIONS (-)		-14.185	-11.873	-7.748	-7.344
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		-14.185	-11.873	-7.748	-7.344
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	993	1.026	510	546
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	-174	-123	-90	-70
Current Tax Provision		-157	-118	-63	-54
Expense Effect of Deferred Tax		-21	-11	-19	-5
Income Effect of Deferred Tax		4	6	-8	-11
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	819	903	420	476
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	64.414	53.613	30.799	28.215
Profit (Loss) Attributable to Group		63.442	52.940	30.288	27.845
Profit (loss), attributable to non-controlling interests		972	673	511	370
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,15105000	0,12605000	0,07211000	0,06330000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		64.414	53.613		
OTHER COMPREHENSIVE INCOME		956	12.815		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		331	3.607		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.156	3.076		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-958	-721		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		322	726		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-189	526		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		625	9.208		
Exchange Differences on Translation		4.398	13.749		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.810	-645		
Income (Loss) Related with Cash Flow Hedges		-45	-309		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.334	-5.738		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-33	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.449	2.151		
TOTAL COMPREHENSIVE INCOME (LOSS)		65.370	66.428		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
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	130.824	67.881
Interest Received		433.230	347.792
Interest Paid		-291.870	-274.860
Dividends received		364	252
Fees and Commissions Received		126.209	92.375
Other Gains		15.052	12.836
Collections from Previously Written Off Loans and Other Receivables		9.495	6.231
Cash Payments to Personnel and Service Suppliers		-95.926	-68.014
Taxes Paid		-22.070	-12.199
Other		-43.660	-36.532
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	25.158	2.554
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-10.995	1.575
Net (Increase) Decrease in Due From Banks		56.947	-112.340
Net (Increase) Decrease in Loans		-310.365	-503.352
Net (Increase) Decrease in Other Assets		-248.366	-16.341
Net Increase (Decrease) in Bank Deposits		7.047	-34.210
Net Increase (Decrease) in Other Deposits		291.321	563.084
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	-1.337
Net Increase (Decrease) in Funds Borrowed		19.453	73.096
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		220.116	32.379
Net Cash Provided From Banking Operations	5.6	155.982	70.435
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-12.710	-31.091
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-3.600	-870
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.075	-7.627
Cash Obtained from Tangible and Intangible Asset Sales		3.286	4.342
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-267.482	-109.442
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		212.596	82.087
Cash Paid for Purchase of Financial Assets At Amortised Cost		-16.086	-26.176
Cash Obtained from Sale of Financial Assets At Amortised Cost		62.651	26.595
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		15.866	69.214
Cash Obtained from Loans and Securities Issued		114.877	123.295
Cash Outflow Arised From Loans and Securities Issued		-73.666	-33.898
Equity Instruments Issued		0	0
Dividends paid		-22.875	-18.963
Payments of lease liabilities		-2.470	-1.220
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	-2.950	9.601
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	156.188	118.159
Cash and Cash Equivalents at Beginning of the Period	5.6	384.763	202.946
Cash and Cash Equivalents at End of the Period	5.6	540.951	321.105

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

Period		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 01.01.2025 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.200**	**12**	**0**	**773**	**25.643**	**-2.826**	**2.167**	**33.263**	**-1.427**	**-11.229**	**187.934**	**91.279**	**0**	**329.789**	**1.620**	**331.409**
	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	12	0	773	25.643	-2.826	2.167	33.263	-1.427	-11.229	187.934	91.279	0	329.789	1.620	331.409
	Total Comprehensive Income (Loss)		0	0	0	0	3.464	-505	648	13.750	-495	-4.056	0	0	52.940	65.746	685	66.431
	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	219	34	0	253	0	253
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	72.808	-91.243	0	-18.435	-528	-18.963
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-18.435	0	-18.435	-528	-18.963
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	72.794	-72.794	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	14	-14	0	0	0	0
	Equity at end of period		**4.200**	**12**	**0**	**773**	**29.107**	**-3.331**	**2.815**	**47.013**	**-1.922**	**-15.285**	**260.961**	**70**	**52.940**	**377.353**	**1.777**	**379.130**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.200**	**12**	**0**	**773**	**34.238**	**-3.924**	**3.298**	**52.307**	**-604**	**-17.196**	**261.061**	**109.908**	**0**	**444.073**	**2.563**	**446.636**
	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	12	0	773	34.238	-3.924	3.298	52.307	-604	-17.196	261.061	109.908	0	444.073	2.563	446.636
	Total Comprehensive Income (Loss)		0	0	0	0	679	-670	322	4.398	-2.102	-1.659	0	0	63.442	64.410	960	65.370
	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	129	168	0	297	0	297
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	87.696	-109.817	0	-22.121	-754	-22.875
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-22.121	0	-22.121	-754	-22.875
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	87.670	-87.670	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	26	-26	0	0	0	0
	Equity at end of period		**4.200**	**12**	**0**	**773**	**34.917**	**-4.594**	**3.620**	**56.705**	**-2.706**	**-18.855**	**348.886**	**259**	**63.442**	**486.659**	**2.769**	**489.428**