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KAMUYU AYDINLATMA PLATFORMU

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

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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

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	Unconsolidated

	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)		719.825	479.743	1.199.568	486.053	502.741	988.794
Cash and cash equivalents	5.1.1	543.525	423.855	967.380	361.696	450.350	812.046
Cash and Cash Balances at Central Bank		535.904	273.219	809.123	357.888	274.550	632.438
Banks		5.298	134.063	139.361	4.295	161.151	165.446
Receivables From Money Markets		3.003	16.867	19.870	0	15.017	15.017
Allowance for Expected Losses (-)		-680	-294	-974	-487	-368	-855
Financial assets at fair value through profit or loss	5.1.2	16.332	5.789	22.121	6.858	3.284	10.142
Public Debt Securities		10.558	4.425	14.983	2.088	2.298	4.386
Equity instruments		614	0	614	335	0	335
Other Financial Assets		5.160	1.364	6.524	4.435	986	5.421
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	150.595	38.776	189.371	112.443	31.841	144.284
Public Debt Securities		150.307	34.304	184.611	112.216	27.651	139.867
Equity instruments		288	4.456	4.744	227	4.190	4.417
Other Financial Assets		0	16	16	0	0	0
Derivative financial assets	5.1.4	9.373	11.323	20.696	5.056	17.266	22.322
Derivative Financial Assets At Fair Value Through Profit Or Loss		9.017	11.323	20.340	5.047	17.266	22.313
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		356	0	356	9	0	9
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.088.605	704.631	2.793.236	1.825.390	651.360	2.476.750
Loans	5.1.5	1.976.282	648.382	2.624.664	1.691.904	589.709	2.281.613
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	200.215	70.616	270.831	199.220	75.750	274.970
Public Debt Securities		198.446	60.163	258.609	197.713	66.359	264.072
Other Financial Assets		1.769	10.453	12.222	1.507	9.391	10.898
Allowance for Expected Credit Losses (-)		-87.892	-14.367	-102.259	-65.734	-14.099	-79.833
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	10.246	0	10.246	4.832	0	4.832
Held for Sale		10.246	0	10.246	4.832	0	4.832
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		73.381	92.837	166.218	58.010	84.617	142.627
Investments in Associates (Net)	5.1.9	208	0	208	208	0	208

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		208	0	208	208	0	208
Investments in Subsidiaries (Net)	5.1.10	73.173	92.837	166.010	57.802	84.617	142.419
Unconsolidated Financial Subsidiaries		68.044	92.837	160.881	56.224	84.617	140.841
Unconsolidated Non-Financial Subsidiaries		5.129	0	5.129	1.578	0	1.578
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	5.1.12	45.959	2	45.961	45.678	2	45.680
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	6.457	0	6.457	5.098	0	5.098
Goodwill		0	0	0	0	0	0
Other		6.457	0	6.457	5.098	0	5.098
INVESTMENT PROPERTY (Net)	5.1.14	6.076	0	6.076	5.795	0	5.795
CURRENT TAX ASSETS		4.847	0	4.847	4.633	0	4.633
DEFERRED TAX ASSET	5.1.15	12.620	0	12.620	9.865	0	9.865
OTHER ASSETS (Net)	5.1.16	162.177	4.925	167.102	130.529	6.339	136.868
TOTAL ASSETS		**3.130.193**	**1.282.138**	**4.412.331**	**2.575.883**	**1.245.059**	**3.820.942**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	2.031.118	988.951	3.020.069	1.622.745	940.760	2.563.505
LOANS RECEIVED	5.2.2	10.239	58.648	68.887	9.425	52.349	61.774
MONEY MARKET FUNDS	5.2.3	23.039	7.519	30.558	24.332	12.051	36.383
MARKETABLE SECURITIES (Net)	5.2.4	26	184.881	184.907	0	168.712	168.712
Bills		26	0	26	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	184.881	184.881	0	168.712	168.712
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	73.965	73.965	0	69.168	69.168
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	14.579	7.771	22.350	12.176	3.751	15.927
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14.493	7.771	22.264	12.176	3.751	15.927
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		86	0	86	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	5.644	828	6.472	4.988	183	5.171
PROVISIONS	5.2.8	23.030	5.143	28.173	20.752	5.093	25.845
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		10.371	718	11.089	10.569	588	11.157
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		12.659	4.425	17.084	10.183	4.505	14.688
CURRENT TAX LIABILITIES	5.2.9	31.388	108	31.496	21.783	143	21.926
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	5.2.11	0	146.887	146.887	0	136.260	136.260
Loans		0	0	0	0	0	0

Other Debt Instruments		0	146.887	146.887	0	136.260	136.260
OTHER LIABILITIES	5.2.12	293.524	17.875	311.399	247.230	24.671	271.901
EQUITY	5.2.13	486.054	1.114	487.168	442.139	2.231	444.370
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		29.078	2.150	31.228	28.901	2.081	30.982
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		37.348	-1.036	36.312	35.452	150	35.602
Profit Reserves		350.680	0	350.680	262.104	0	262.104
Legal Reserves		7.776	0	7.776	5.585	0	5.585
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		342.640	0	342.640	256.245	0	256.245
Other Profit Reserves		264	0	264	274	0	274
Profit or Loss		63.963	0	63.963	110.697	0	110.697
Prior Years' Profit or Loss		259	0	259	92	0	92
Current Period Net Profit Or Loss		63.704	0	63.704	110.605	0	110.605
Total equity and liabilities		**2.918.641**	**1.493.690**	**4.412.331**	**2.405.570**	**1.415.372**	**3.820.942**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		4.977.268	2.815.550	7.792.818	3.892.714	2.208.417	6.101.131
GUARANTEES AND WARRANTIES		539.030	373.555	912.585	471.058	340.254	811.312
Letters of Guarantee	5.3.1	495.238	272.472	767.710	434.077	253.430	687.507
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	2.911	21.065	18.354	2.835	21.189
Other Letters of Guarantee		473.205	266.370	739.575	411.485	247.758	659.243
Bank Acceptances		246	17.347	17.593	225	12.832	13.057
Import Letter of Acceptance		14	17.347	17.361	0	12.832	12.832
Other Bank Acceptances		232	0	232	225	0	225
Letters of Credit		79	83.455	83.534	74	73.784	73.858
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		79	83.455	83.534	74	73.784	73.858
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	0	0	0	0	0
Other Guarantees		0	281	281	0	208	208
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	2.991.551	231.686	3.223.237	2.622.322	135.694	2.758.016
Irrevocable Commitments		2.991.548	222.686	3.214.234	2.621.767	126.387	2.748.154
Forward Asset Purchase Commitments		55.097	209.460	264.557	23.461	114.220	137.681
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		624.090	7.622	631.712	562.317	5.885	568.202
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	2.711	0	2.711
Commitments for Credit Card Limits		2.282.803	0	2.282.803	2.012.271	0	2.012.271
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	5.380	5.380	0	6.189	6.189
Revocable Commitments		3	9.000	9.003	555	9.307	9.862
Revocable Loan Granting Commitments		3	8.987	8.990	555	9.295	9.850
Other Revocable Commitments		0	13	13	0	12	12
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	1.446.687	2.210.309	3.656.996	799.334	1.732.469	2.531.803
Derivative Financial Instruments Held For Hedging		16.484	128.844	145.328	1.400	118.537	119.937
Fair Value Hedges		0	128.844	128.844	0	118.537	118.537
Cash Flow Hedges		16.484	0	16.484	1.400	0	1.400
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		1.430.203	2.081.465	3.511.668	797.934	1.613.932	2.411.866
Forward Foreign Currency Buy or Sell Transactions		309.648	336.694	646.342	79.109	75.063	154.172
Forward Foreign Currency Buying Transactions		134.594	186.976	321.570	24.016	52.048	76.064
Forward Foreign Currency Sale Transactions		175.054	149.718	324.772	55.093	23.015	78.108
Currency and Interest Rate Swaps		1.045.873	1.314.089	2.359.962	681.924	1.182.432	1.864.356
Currency Swap Buy Transactions		41.375	493.801	535.176	27.762	424.112	451.874
Currency Swap Sell Transactions		235.524	478.922	714.446	200.128	424.957	625.085
Interest Rate Swap Buy Transactions		384.487	170.644	555.131	227.017	166.687	393.704
Interest Rate Swap Sell Transactions		384.487	170.722	555.209	227.017	166.676	393.693
Currency, Interest Rate and Securities Options		71.517	107.621	179.138	34.043	48.284	82.327
Currency Options Buy Transactions		5.586	80.942	86.528	3.051	36.556	39.607
Currency Options Sell Transactions		65.931	25.205	91.136	30.992	10.850	41.842
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		3.165	3.140	6.305	2.858	2.611	5.469
Currency Futures Buy Transactions		0	3.077	3.077	3	2.576	2.579
Currency Futures Sell Transactions		3.165	63	3.228	2.855	35	2.890
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		0	319.921	319.921	0	305.542	305.542
CUSTODY AND PLEDGES RECEIVED		9.485.130	9.116.089	18.601.219	8.130.642	8.456.924	16.587.566
ITEMS HELD IN CUSTODY		1.097.930	1.404.848	2.502.778	981.514	1.279.808	2.261.322
Customer Fund and Portfolio Balances		682.282	531.881	1.214.163	584.880	512.440	1.097.320
Securities Held in Custody		225.761	593.463	819.224	225.425	523.817	749.242
Cheques Received for Collection		169.241	46.187	215.428	153.753	38.308	192.061
Commercial Notes Received for Collection		19.849	20.643	40.492	16.701	19.778	36.479
Other Assets Received for Collection		536	172.746	173.282	516	158.957	159.473
Securities that will be Intermediated to Issue		0	1.139	1.139	0	1.050	1.050
Other Items Under Custody		261	38.789	39.050	239	25.458	25.697
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		8.387.200	7.711.241	16.098.441	7.149.128	7.177.116	14.326.244
Securities		68.861	44.344	113.205	57.279	47.339	104.618
Guarantee Notes		28.936	90.402	119.338	27.710	83.237	110.947
Commodity		329	0	329	395	0	395
Warrant		0	0	0	0	0	0
Real Estate		3.184.809	1.903.659	5.088.468	2.751.703	1.707.174	4.458.877
Other Pledged Items		5.104.265	5.672.836	10.777.101	4.312.041	5.339.366	9.651.407

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		**14.462.398**	**11.931.639**	**26.394.037**	**12.023.356**	**10.665.341**	**22.688.697**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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	411.977	328.767	217.772	168.128
Interest Income on Loans		315.191	242.693	165.650	126.875
Interest Income on Reserve Deposits		40.700	34.825	22.186	18.665
Interest Income on Banks		11.298	9.609	4.901	1.008
Interest Income on Money Market Placements		1.195	1.403	705	777
Interest Income on Marketable Securities Portfolio		42.964	39.809	24.042	20.614
Financial Assets At Fair Value Through Profit Loss		1.330	666	781	402
Financial Assets At Fair Value Through Other Comprehensive Income		20.156	15.947	11.713	8.696
Financial Assets Measured at Amortised Cost		21.478	23.196	11.548	11.516
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		629	428	288	189
INTEREST EXPENSES (-)	5.4.2	-293.769	-265.580	-160.379	-135.369
Interest Expenses on Deposits		-267.583	-235.512	-147.202	-120.346
Interest Expenses on Funds Borrowed		-4.492	-4.340	-2.217	-2.259
Interest Expenses on Money Market Funds		-11.098	-20.803	-5.489	-10.059
Interest Expenses on Securities Issued		-9.627	-4.216	-5.020	-2.320
Lease Interest Expenses		-800	-580	-413	-335
Other Interest Expense		-169	-129	-38	-50
NET INTEREST INCOME OR EXPENSE		118.208	63.187	57.393	32.759
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.12	88.325	64.190	46.730	34.482
Fees and Commissions Received		122.484	90.116	65.356	47.965
From Noncash Loans		3.526	2.807	1.809	1.476
Other		118.958	87.309	63.547	46.489
Fees and Commissions Paid (-)		-34.159	-25.926	-18.626	-13.483
Paid for Noncash Loans		-5	-3	-2	-1
Other		-34.154	-25.923	-18.624	-13.482
DIVIDEND INCOME	5.4.3	354	245	36	239
TRADING INCOME OR LOSS (Net)	5.4.4	-13.737	6.315	-8.906	1.215
Gains (Losses) Arising from Capital Markets Transactions		1.940	1.340	-2.261	-329
Gains (Losses) Arising From Derivative Financial Transactions		-31.702	-10.304	-6.983	-10.823
Foreign Exchange Gains or Losses		16.025	15.279	338	12.367
OTHER OPERATING INCOME	5.4.5	27.497	26.014	9.039	11.399
GROSS PROFIT FROM OPERATING ACTIVITIES		220.647	159.951	104.292	80.094
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-58.618	-39.654	-28.456	-17.197
OTHER ALLOWANCE EXPENSES (-)		-1.544	-233	867	-53
PERSONNEL EXPENSES (-)		-35.819	-24.271	-18.227	-12.341
OTHER OPERATING EXPENSES (-)	5.4.7	-60.476	-41.538	-29.481	-22.730
NET OPERATING INCOME (LOSS)		64.190	54.255	28.995	27.773
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		18.788	12.902	10.026	7.142
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	82.978	67.157	39.021	34.915
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-19.274	-13.547	-8.634	-6.589
Current Tax Provision		-22.387	-16.576	-7.930	-9.907
Expense Effect of Deferred Tax		-3.080	-923	-1.161	1.164
Income Effect of Deferred Tax		6.193	3.952	457	2.154
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	63.704	53.610	30.387	28.326
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	63.704	53.610	30.387	28.326
Profit (Loss) Attributable to Group		63.704	53.610	30.387	28.326
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına Kar (Zarar)		0,15168000	0,21946000	0,07235000	0,21946000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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)		63.704	53.610		
OTHER COMPREHENSIVE INCOME		956	12.432		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		246	3.249		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.025	2.615		
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		356	842		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-177	513		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		710	9.183		
Exchange Differences on Translation		5.147	14.383		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.587	-932		
Income (Loss) Related with Cash Flow Hedges		-95	51		
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		-807	-499		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.386	1.918		
TOTAL COMPREHENSIVE INCOME (LOSS)		64.660	66.042		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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	106.453	48.097
Interest Received		393.716	319.273
Interest Paid		-276.170	-265.206
Dividends received		354	245
Fees and Commissions Received		122.484	90.116
Other Gains		5.497	3.821
Collections from Previously Written Off Loans and Other Receivables		7.496	5.972
Cash Payments to Personnel and Service Suppliers		-84.819	-59.743
Taxes Paid		-17.440	-10.696
Other		-44.665	-35.685
Changes in Operating Assets and Liabilities Subject to Banking Operations	5.6	48.242	36.973
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-11.684	2.409
Net (Increase) Decrease in Due From Banks		-27.979	-102.932
Net (Increase) Decrease in Loans		-347.448	-335.982
Net (Increase) Decrease in Other Assets		-24.296	-15.702
Net Increase (Decrease) in Bank Deposits		6.266	-37.669
Net Increase (Decrease) in Other Deposits		432.458	435.946
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	-1.337
Net Increase (Decrease) in Funds Borrowed		-15.474	66.112
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		36.399	26.128
Net Cash Provided From Banking Operations	5.6	154.695	85.070
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities	5.6	-43.044	-27.477
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-7.877	-7.465
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.915	-6.260
Cash Obtained from Tangible and Intangible Asset Sales		3.271	4.335
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-214.728	-76.791
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		176.706	55.060
Cash Paid for Purchase of Financial Assets At Amortised Cost		-10.772	-3.941
Cash Obtained from Sale of Financial Assets At Amortised Cost		15.271	7.585
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		18.551	52.471
Cash Obtained from Loans and Securities Issued		107.080	94.517
Cash Outflow Arised From Loans and Securities Issued		-64.716	-22.418
Equity Instruments Issued		0	0
Dividends paid		-22.121	-18.435
Payments of lease liabilities		-1.692	-1.193
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	-2.923	9.664
Net Increase (Decrease) in Cash and Cash Equivalents	5.6	127.279	119.728
Cash and Cash Equivalents at Beginning of the Period	5.6	381.407	187.741
Cash and Cash Equivalents at End of the Period	5.6	508.686	307.469

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

							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									
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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**	**23.175**	**-2.760**	**2.482**	**0**	**33.869**	**-1.268**	**-11.096**	**0**	**188.328**	**92.211**	**0**	**329.926**	**0**	**329.926**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	5.5	4.200	12	0	773	23.175	-2.760	2.482	0	33.869	-1.268	-11.096	0	188.328	92.211	0	329.926	0	329.926
	Total Comprehensive Income (Loss)		0	0	0	0	2.992	-505	763	0	14.383	-719	-4.481	0	0	0	53.610	66.043	0	66.043
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	70	0	70	0	70
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	73.776	-92.211	0	-18.435	0	-18.435
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-18.435	0	-18.435	0	-18.435
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	73.762	-73.762	0	0	0	0
	Other		0	0	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**	**26.167**	**-3.265**	**3.245**	**0**	**48.252**	**-1.987**	**-15.577**	**0**	**262.104**	**70**	**53.610**	**377.604**	**0**	**377.604**
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**	**31.029**	**-3.862**	**3.815**	**0**	**53.757**	**-756**	**-17.399**	**0**	**262.104**	**110.697**	**0**	**444.370**	**0**	**444.370**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	5.5	4.200	12	0	773	31.029	-3.862	3.815	0	53.757	-756	-17.399	0	262.104	110.697	0	444.370	0	444.370
	Total Comprehensive Income (Loss)		0	0	0	0	561	-671	356	0	5.147	-1.929	-2.508	0	0	0	63.704	64.660	0	64.660
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	92	167	0	259	0	259
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	88.484	-110.605	0	-22.121	0	-22.121
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-22.121	0	-22.121	0	-22.121
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	88.458	-88.458	0	0	0	0
	Other		0	0	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**	**31.590**	**-4.533**	**4.171**	**0**	**58.904**	**-2.685**	**-19.907**	**0**	**350.680**	**259**	**63.704**	**487.168**	**0**	**487.168**