KAMUYU AYDINLATMA PLATFORMU

GSD YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2024 - 3. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

GSD Yatırım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

GSD Yatırım Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2024 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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 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 , GSD Yatırım Bankası Anonim Şirketi'nin 30 Eylül 2024 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve 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 sekizinci 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Özge Arslan Yılmaz, SMMM

Sorumlu Denetçi

İstanbul, 11 Kasım 2024

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		893.928	64.851	958.779	640.711	48.396	689.107
Cash and cash equivalents		1.274	23.175	24.449	793	20.826	21.619
Cash and Cash Balances at Central Bank	1	1.663	786	2.449	1.079	678	1.757
Banks	4	174	22.389	22.563	122	20.148	20.270
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-563	0	-563	-408	0	-408
Financial assets at fair value through profit or loss	2	888.889	41.676	930.565	622.606	27.570	650.176
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		888.889	41.676	930.565	622.606	27.570	650.176
Financial Assets at Fair Value Through Other Comprehensive Income	3	3.765	0	3.765	11.758	0	11.758
Public Debt Securities		3.765	0	3.765	11.758	0	11.758
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	2	0	0	0	5.554	0	5.554
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	5.554	0	5.554
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		360.805	104.775	465.580	549.353	105.345	654.698
Loans	5	361.022	104.775	465.797	510.557	105.345	615.902
Receivables From Leasing Transactions	10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	6	0	0	0	38.899	0	38.899
Public Debt Securities		0	0	0	33.538	0	33.538
Other Financial Assets		0	0	0	5.361	0	5.361
Allowance for Expected Credit Losses (-)		-217	0	-217	-103	0	-103
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	16	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	8	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	9	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)	13	16.384	0	16.384	11.834	0	11.834
INTANGIBLE ASSETS AND GOODWILL (Net)	14	807	0	807	618	0	618
Goodwill		0	0	0	0	0	0
Other		807	0	807	618	0	618
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	15	263	0	263	881	0	881
OTHER ASSETS (Net)	17	99.672	1	99.673	30.791	1	30.792
TOTAL ASSETS		**1.371.859**	**169.627**	**1.541.486**	**1.234.188**	**153.742**	**1.387.930**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0	0	0	0	0	0
LOANS RECEIVED	3	0	0	0	0	0	0
MONEY MARKET FUNDS		132.184	0	132.184	62.701	0	62.701
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		53.689	151.030	204.719	2.233	509.161	511.394
Borrower funds		53.689	151.030	204.719	2.233	509.161	511.394
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5	4.735	0	4.735	1.307	0	1.307
PROVISIONS	7	14.052	0	14.052	10.290	0	10.290
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.863	0	5.863	2.728	0	2.728
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		8.189	0	8.189	7.562	0	7.562
CURRENT TAX LIABILITIES	8	4.132	0	4.132	12.601	0	12.601
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	9	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	10	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	4	73.670	0	73.670	12.206	0	12.206
EQUITY	11	1.107.994	0	1.107.994	777.431	0	777.431
Issued capital		240.000	0	240.000	240.000	0	240.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-2.334	0	-2.334	-2.446	0	-2.446
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-120	0	-120	-397	0	-397
Profit Reserves		538.592	0	538.592	298.787	0	298.787
Legal Reserves		38.141	0	38.141	26.004	0	26.004
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		500.451	0	500.451	272.783	0	272.783
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		331.856	0	331.856	241.487	0	241.487
Prior Years' Profit or Loss		1.683	0	1.683	1.683	0	1.683
Current Period Net Profit Or Loss		330.173	0	330.173	239.804	0	239.804
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**1.390.456**	**151.030**	**1.541.486**	**878.769**	**509.161**	**1.387.930**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		8.953.401	605.920	9.559.321	8.526.631	1.076.621	9.603.252
GUARANTIES AND WARRANTIES	1	8.953.401	605.920	9.559.321	8.110.079	664.486	8.774.565
Letters of Guarantee		8.953.401	605.920	9.559.321	8.110.079	664.486	8.774.565
Guarantees Subject to State Tender Law		247.320	0	247.320	183.366	0	183.366
Guarantees Given for Foreign Trade Operations		540	0	540	540	0	540
Other Letters of Guarantee		8.705.541	605.920	9.311.461	7.926.173	664.486	8.590.659
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	0	0	0	0	0	0
Irrevocable Commitments		0	0	0	0	0	0
Forward Asset Purchase Commitments		0	0	0	0	0	0
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	2	0	0	0	416.552	412.135	828.687
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		0	0	0	416.552	412.135	828.687
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		0	0	0	416.552	412.135	828.687
Currency Swap Buy Transactions		0	0	0	0	412.135	412.135
Currency Swap Sell Transactions		0	0	0	416.552	0	416.552
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		15.703.642	3.157.347	18.860.989	15.380.000	2.717.455	18.097.455
ITEMS HELD IN CUSTODY		22.403	0	22.403	26.443	0	26.443
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		22.403	0	22.403	26.443	0	26.443
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		772.974	187.445	960.419	821.292	161.720	983.012
Securities		0	0	0	0	0	0
Guarantee Notes		64.967	165.266	230.233	64.967	142.585	207.552
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		28.970	0	28.970	29.970	0	29.970
Other Pledged Items		679.037	22.179	701.216	726.355	19.135	745.490

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		14.908.265	2.969.902	17.878.167	14.532.265	2.555.735	17.088.000
TOTAL OFF-BALANCE SHEET ACCOUNTS		**24.657.043**	**3.763.267**	**28.420.310**	**23.906.631**	**3.794.076**	**27.700.707**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		303.482	48.215	54.251	13.300
Interest Income on Loans		296.531	43.735	59.338	12.640
Interest Income on Reserve Deposits		12	20	4	13
Interest Income on Banks		2.722	184	1.066	72
Interest Income on Money Market Placements		1.016	107	79	18
Interest Income on Marketable Securities Portfolio		3.201	3.909	-6.236	557
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		775	124	-6.236	124
Financial Assets Measured at Amortised Cost		2.426	3.785	0	433
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	260	0	0
INTEREST EXPENSES (-)		-125.987	-11.859	-29.160	-4.066
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		0	-1.906	0	-1.404
Interest Expenses on Money Market Funds		-22.677	-76	-9.285	-56
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-1.509	-882	-741	-283
Other Interest Expense		-101.801	-8.995	-19.134	-2.323
NET INTEREST INCOME OR EXPENSE		177.495	36.356	25.091	9.234
NET FEE AND COMMISSION INCOME OR EXPENSES		76.113	74.027	25.223	28.360
Fees and Commissions Received		79.096	75.728	26.311	28.974
From Noncash Loans		78.802	65.959	26.250	25.730
Other		294	9.769	61	3.244
Fees and Commissions Paid (-)		-2.983	-1.701	-1.088	-614
Paid for Noncash Loans		-682	-248	-248	-119
Other		-2.301	-1.453	-840	-495
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		201.444	120.363	118.462	54.071
Gains (Losses) Arising from Capital Markets Transactions		288.069	105.408	116.823	51.060
Gains (Losses) Arising From Derivative Financial Transactions		-60.415	1.947	-3.394	1.947
Foreign Exchange Gains or Losses		-26.210	13.008	5.033	1.064
OTHER OPERATING INCOME		10.236	5.884	1.584	857
GROSS PROFIT FROM OPERATING ACTIVITIES		465.288	236.630	170.360	92.522
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-910	-617	-322	994
OTHER ALLOWANCE EXPENSES (-)		0	-1.858	0	-684
PERSONNEL EXPENSES (-)		-58.893	-32.181	-22.329	-10.038
OTHER OPERATING EXPENSES (-)		-45.270	-21.846	-16.862	-7.484
NET OPERATING INCOME (LOSS)		360.215	180.128	130.847	75.310
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		360.215	180.128	130.847	75.310
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-30.042	-22.777	-11.345	-8.509
Current Tax Provision		-29.432	-23.205	-2.225	-9.034
Expense Effect of Deferred Tax		-2.946	-216	0	0
Income Effect of Deferred Tax		2.336	644	-9.120	525
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		330.173	157.351	119.502	66.801
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		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		330.173	157.351	119.502	66.801
Profit (Loss) Attributable to Group		330.173	157.351	119.502	66.801
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)		1,38000000	0,66000000	0,50000000	0,28000000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		330.173	157.351		
OTHER COMPREHENSIVE INCOME		389	-408		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		112	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		160	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-48	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		277	-408		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		396	0		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-119	-408		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		330.562	156.943		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
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		289.970	129.124
Interest Received		282.975	40.761
Interest Paid		-130.432	-10.750
Dividends received		0	0
Fees and Commissions Received		79.096	75.728
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		0	3.928
Cash Payments to Personnel and Service Suppliers		-58.893	-32.181
Taxes Paid		-30.042	-33.962
Other		147.266	85.600
Changes in Operating Assets and Liabilities Subject to Banking Operations		-328.210	-100.861
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-280.389	-569.912
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		170.128	602.377
Net (Increase) Decrease in Other Assets		-53.427	59.000
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-164.522	-192.326
Net Cash Provided From Banking Operations		-38.240	28.263
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		42.751	-18.120
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		-4.739	-3.778
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		8.591	-9.342
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-57.419
Cash Obtained from Sale of Financial Assets At Amortised Cost		38.899	52.419
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-8.040	-5.991
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-8.040	-5.991
Other			0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		6.504	6.421
Net Increase (Decrease) in Cash and Cash Equivalents		2.975	10.573
Cash and Cash Equivalents at Beginning of the Period		21.197	10.768
Cash and Cash Equivalents at End of the Period		24.172	21.341

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss				Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2023 - 30.09.2023	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**240.000**	**0**	**0**	**0**	**0**	**-992**	**0**	**0**	**0**	**0**	**0**	**0**	**141.196**	**1.683**	**157.591**	**539.478**	**0**	**539.478**
	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		240.000	0	0	0	0	-992	0	0	0	0	0	0	141.196	1.683	157.591	539.478	0	539.478
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	157.351	157.351	0	157.351
	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	-408	0	0	0	0	0	-408	0	-408
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	157.591	0	-157.591	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	157.591	0	-157.591	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**240.000**	**0**	**0**	**0**	**0**	**-992**	**0**	**0**	**0**	**-408**	**0**	**0**	**298.787**	**1.683**	**157.351**	**696.421**	**0**	**696.421**
Current Period 01.01.2024 - 30.09.2024	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**240.000**	**0**	**0**	**0**	**0**	**-2.446**	**0**	**0**	**0**	**-397**	**0**	**0**	**298.787**	**1.683**	**239.805**	**777.431**	**0**	**777.431**
	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		240.000	0	0	0	0	-2.446	0	0	0	-397	0	0	298.787	1.683	239.805	777.431	0	777.431
	Total Comprehensive Income (Loss)		0	0	0	0	0	112	0	0	0	277	0	0	0	0	330.173	330.562	0	330.562
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	239.805	0	-239.805	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	239.805	0	-239.805	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**240.000**	**0**	**0**	**0**	**0**	**-2.334**	**0**	**0**	**0**	**-120**	**0**	**0**	**538.592**	**1.683**	**330.173**	**1.107.994**	**0**	**1.107.994**