

KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements





Independet Audit Comment

Independent Audit Company	PwC Bağımsız denetim ve serbest muhasebeci mali müşavirlik 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)

	Footnote Reference		Current Period 30.09.2024			Previous Period 31.12.2023	
	roothole kelerence	тс	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	689.10
Cash and cash equivalents		1.274	23.175	24.449	793	20.826	21.61
Cash and Cash Balances at Central Bank	1	1.663	786	2.449	1.079	678	1.75
Banks	4	174	22.389	22.563	122	20.148	20.27
Receivables From Money Markets		0	0	0	0	0	
Allowance for Expected Losses (-)		-563	0	-563	-408	0	-40
Financial assets at fair value through profit or loss	2	888.889	41.676	930.565	622.606	27.570	650.17
Public Debt Securities		0	0	0	0	0	
Equity instruments		0	0	0	0	0	
Other Financial Assets		888.889	41.676	930.565	622.606	27.570	650.17
Financial Assets at Fair Value Through Other Comprehensive Income	3	3.765	0	3.765	11.758	0	11.75
Public Debt Securities		3.765	0	3.765	11.758	0	11.75
Equity instruments		0	0	0	0	0	
Other Financial Assets		0	0	0	0	0	
Derivative financial assets	2	0	0	0	5.554	0	5.55
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	5.554	0	5.55
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	
FINANCIAL ASSETS AT AMORTISED COST (Net)		360.805	104.775	465.580	549.353	105.345	654.69
Loans	5	361.022	104.775	465.797	510.557	105.345	615.90
Receivables From Leasing Transactions	10	0	0	0	0	0	
Factoring Receivables		0	0	0	0	0	
Other Financial Assets Measured at Amortised Cost	6	0	0	0	38.899	0	38.89
Public Debt Securities		0	0	0	33.538	0	33.53
Other Financial Assets		0	0	0	5.361	0	5.36
Allowance for Expected Credit Losses (-)		-217	0	-217	-103	0	-10
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	16	0	0	0	0	0	
Held for Sale		0	0	0	0	0	
Non-Current Assets From Discontinued Operations		0	0	0	0	0	
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	
Investments in Associates (Net)	7	0	0	0	0	0	

Associates Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Associates		0	0	0	0	0	
Investments in Subsidiaries (Net)	8	0	0	0	0	0	
Unconsolidated Financial Subsidiaries		0	0	0	0	0	
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	
Jointly Controlled Partnerships (JointVentures) (Net)	9	0	0	0	0	0	
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	
TANGIBLE ASSETS (Net)	13	16.384	0	16.384	11.834	0	11.83
INTANGIBLE ASSETS AND GOODWILL (Net)	14	807	0	807	618	0	6.
Goodwill		0	0	0	0	0	
Other		807	0	807	618	0	6:
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	
CURRENT TAX ASSETS		0	0	0	0	0	
DEFERRED TAX ASSET	15	263	0	263	881	0	88
OTHER ASSETS (Net)	17	99.672	1	99.673	30.791	1	30.79
TOTAL ASSETS		1.371.859	169.627	1.541.486	1.234.188	153.742	1.387.93
IABILITY AND EQUITY ITEMS							
DEPOSITS	1	0	0	0	0	0	
LOANS RECEIVED	3	0	0	0	0	0	
MONEY MARKET FUNDS		132.184	0	132.184	62.701	0	62.7
MARKETABLE SECURITIES (Net)		0	0	0	0	0	
Bills		0	0	0	0	0	
Asset-backed Securities		0	0	0	0	0	
Bonds		0	0	0	0	0	
FUNDS		53.689	151.030	204.719	2.233	509.161	511.3
Borrower funds		53.689	151.030	204.719	2.233	509.161	511.3
Other		0	0	0	0	0	
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	
DERIVATIVE FINANCIAL LIABILITIES	2	0	0	0	0	0	
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	
Derivative Financial Liabilities At Fair Value Through		0	0	0	0	0	
Other Comprehensive Income							
FACTORING PAYABLES	-	0	0	0	0	0	
LEASE PAYABLES (Net)	5	4.735	0	4.735	1.307	0	1.3
PROVISIONS	7	14.052	0	14.052	10.290	0	10.2
Provision for Restructuring		0	0	0	0	0	
Reserves for Employee Benefits		5.863	0	5.863	2.728	0	2.7
Insurance Technical Reserves (Net)		0	0	0	0	0	
Other provisions		8.189	0	8.189	7.562	0	7.5
CURRENT TAX LIABILITIES	8	4.132	0	4.132	12.601	0	12.6
DEFERRED TAX LIABILITY		0	0	0	0	0	
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	9	0	0	0	0	0	
Held For Sale		0	0	0	0	0	
Helu Foi Sale					0	0	
Related to Discontinued Operations		0	0	0	U	U	
	10	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)

	Footnote Reference	Current Period 30.09.2024				Previous Period 31.12.2023	
	Foothote Reference —	тс	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	9.603.25
GUARANTIES AND WARRANTIES	1	8.953.401	605.920	9.559.321	8.110.079	664.486	8.774.5
Letters of Guarantee		8.953.401	605.920	9.559.321	8.110.079	664.486	8.774.5
Guarantees Subject to State Tender Law		247.320	0	247.320	183.366	0	183.3
Guarantees Given for Foreign Trade Operations		540	0	540	540	0	5
Other Letters of Guarantee		8.705.541	605.920	9.311.461	7.926.173	664.486	8.590.6
Bank Acceptances		0	0	0	0	0	
Import Letter of Acceptance		0	0	0	0	0	
Other Bank Acceptances		0	0	0	0	0	
Letters of Credit		0	0	0	0	0	
Documentary Letters of Credit		0	0	0	0	0	
Other Letters of Credit		0	0	0	0	0	
Prefinancing Given as Guarantee		0	0	0	0	0	
Endorsements		0	0	0	0	0	
Endorsements to the Central Bank of Turkey		0	0	0	0	0	
Other Endorsements		0	0	0	0	0	
Purchase Guarantees for Securities Issued		0	0	0	0	0	
Factoring Guarantees		0	0	0	0	0	
Other Guarantees		0	0	0	0	0	
Other Collaterals		0	0	0	0	0	
COMMITMENTS	1	0	0	0	0	0	
Irrevocable Commitments		0	0	0	0	0	
Forward Asset Purchase Commitments		0	0	0	0	0	
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	
Loan Granting Commitments		0	0	0	0	0	
Securities Issue Brokerage Commitments		0	0	0	0	0	
Commitments for Reserve Requirements		0	0	0	0	0	
Commitments for Cheque Payments		0	0	0	0	0	
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	
Commitments for Credit Card Limits		0	0	0	0	0	
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	

Securities							
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
STODY AND PLEDGES RECEIVED		15.703.642	3.157.347	18.860.989	15.380.000	2.717.455	18.097.455
TEMS 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)

	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
atement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		303.482	48.215	54.251	13.30
Interest Income on Loans		296.531	43.735	59.338	12.64
Interest Income on Reserve Deposits		12	20	4	
Interest Income on Banks		2.722	184	1.066	
Interest Income on Money Market Placements		1.016	107	79	
Interest Income on Marketable Securities Portfolio		3.201	3.909	-6.236	5
Financial Assets At Fair Value Through Profit Loss		0	0	0	
Financial Assets At Fair Value Through Other		775	124	-6.236	1
Comprehensive Income		2.426	2.705	2	
Financial Assets Measured at Amortised Cost		2.426	3.785	0	4
Finance Leasing Interest Income Other Interest Income		0	260	0	
INTEREST EXPENSES (-)		-125.987	-11.859	-29.160	-4.0
Interest Expenses on Deposits		-125.387	-11.659	-29.100	-4.0
Interest Expenses on Funds Borrowed		0	-1.906	0	-1.4
Interest Expenses on Money Market Funds		-22.677	-76	-9.285	-1
Interest Expenses on Securities Issued		0	0	0	
Lease Interest Expenses		-1.509	-882	-741	-2
Other Interest Expense		-101.801	-8.995	-19.134	-2.3
NET INTEREST INCOME OR EXPENSE		177.495	36.356	25.091	9.2
NET FEE AND COMMISSION INCOME OR EXPENSES		76.113	74.027	25.223	28.3
Fees and Commissions Received		79.096	75.728	26.311	28.9
From Noncash Loans		78.802	65.959	26.250	25.
Other		294	9.769	61	3.2
Fees and Commissions Paid (-)		-2.983	-1.701	-1.088	-6
Paid for Noncash Loans		-682	-248	-248	-1
Other		-2.301	-1.453	-840	-4
DIVIDEND INCOME		0	0	0	
TRADING INCOME OR LOSS (Net)		201.444	120.363	118.462	54.0
Gains (Losses) Arising from Capital Markets Transactions		288.069	105.408	116.823	51.0
Gains (Losses) Arising From Derivative Financial Transactions		-60.415	1.947	-3.394	1.9
Foreign Exchange Gains or Losses		-26.210	13.008	5.033	1.0
OTHER OPERATING INCOME		10.236	5.884	1.584	3
GROSS PROFIT FROM OPERATING ACTIVITIES		465.288	236.630	170.360	92.5
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-910	-617	-322	9
OTHER ALLOWANCE EXPENSES (-) PERSONNEL EXPENSES (-)		-58.893	-1.858 -32.181	-22.329	-10.0
OTHER OPERATING EXPENSES (-)		-45.270	-32.181	-16.862	-10.0
NET OPERATING EXPENSES (-)		360.215	180.128	130.847	75.3
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	73
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING		v			
EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE		360.215	180.128	130.847	75.3
TAX		300.213	100.120		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-30.042	-22.777	-11.345	-8.5
Current Tax Provision		-29.432	-23.205	-2.225	-9.0
Expense Effect of Deferred Tax		-2.946	-216	0	
Income Effect of Deferred Tax		2.336	644	-9.120	į
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		330.173	157.351	119.502	66.8
INCOME ON DISCONTINUED OPERATIONS		0	0	0	
Income on Assets Held for Sale		0	0	0	
Gain on Sale of Associates, Subsidiaries and Jointly		_	0	^	
Controlled Entities (Joint Ventures)		0	0	0	
Other Income on Discontinued Operations		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	
Expense on Assets Held for Sale					

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)

	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)

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
atement 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	129.12
Interest Received		282.975	40.76
Interest Paid		-130.432	-10.7
Dividends received		0	
Fees and Commissions Received		79.096	75.72
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		0	3.92
Cash Payments to Personnel and Service Suppliers		-58.893	-32.1
Taxes Paid		-30.042	-33.96
Other		147.266	85.60
Changes in Operating Assets and Liabilities Subject to Banking Operations		-328.210	-100.86
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-280.389	-569.9.
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		170.128	602.3
Net (Increase) Decrease in Other Assets		-53.427	59.00
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		0	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		0	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-164.522	-192.3
Net Cash Provided From Banking Operations		-38.240	28.2
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		42.751	-18.12
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-4.739	-3.7
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		8.591	-9.34
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-57.4
Cash Obtained from Sale of Financial Assets At Amortised Cost		38.899	52.4
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-8.040	-5.99
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-8.040	-5.9
Other			
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		6.504	6.4
Net Increase (Decrease) in Cash and Cash Equivalents		2.975	10.5
Cash and Cash Equivalents at Beginning of the Period		21.197	10.7
Cash and Cash Equivalents at End of the Period		24.172	21.34



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

Presentation Currency

Nature of Financial Statemen

1.000 TL

						Othe	her Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss Other Accumulated Comprehensive Income That Will Be Reclassified In F					e Income That Will Be Reclassified In Profit and Loss				
		Footnote Reference	Issued Sha Capital Prem		lation Ca	ipital serves Inta As Reva	ngible and ngible ssets aluation serve	Accumulated Other (Other Comprehensis Gains / Losses on Joint Ventures Accounted Remeasurements that will not be Reclassis of Defined OtherAccumulated Amoun	d for Using Equity Method fied to Profit or Loss and		due to revaluation and/or	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 F Reserves	rofits Net	Total Equity Except from Non-cont Non-controlling Intere Interests	rolling Total sts Equity
	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 0 141.196	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
	Effect Of Corrections		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
	Adjusted Beginning Balance		240.000	0	0	0	0	-992 0	0 0		0		0 0 141.196		539.478	0 539.478
	Total Comprehensive Income (Loss) Capital Increase in Cash		0	0	0	0	0	0	0 0		0		00 0	0 157.351	157.351	0 157.351
Previous Period 01.01.2023 - 30.09.2023	Capital Increase in Cash Capital Increase Through Internal Reserves		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0		0		00 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
	Subordinated Debt		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Increase (decrease) through other changes, equity		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
	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
	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
	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 0
	Adjusted Beginning Balance		240.000	0	0	0	0	-2.446	0 0		-397		0 0 298.787		777.431	0 777.431
	Total Comprehensive Income (Loss)		0	0	0	0	0	112	0 0		277		0 0 0	0 330.173	330.562	0 330.562
Current Period 01.01.2024 - 30.09.2024	Capital Increase in Cash		0	0	0	0	0	0	0 0		0		0 0 0	0 0	0	0 0
	Capital Increase Through Internal Reserves Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Convertible Bonds		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Subordinated Debt		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0		0		00 0	0 0	0	0 0
	Profit Distributions		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 0 239.805	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