



KAMUYU AYDINLATMA PLATFORMU

GSD YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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 Haziran 2025 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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 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 Standartları'na 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 Haziran 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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 Ağustos 2025

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 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.256.335	67.476	1.323.811	1.000.450	59.776	1.060.226
Cash and cash equivalents		4.842	11.434	16.276	486	19.840	20.326
Cash and Cash Balances at Central Bank	1	5.214	915	6.129	762	812	1.574
Banks	6	406	10.519	10.925	252	19.028	19.280
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-778	0	-778	-528	0	-528
Financial assets at fair value through profit or loss	2	1.251.493	56.042	1.307.535	999.964	39.936	1.039.900
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		1.251.493	56.042	1.307.535	999.964	39.936	1.039.900
Financial Assets at Fair Value Through Other Comprehensive Income	4	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	3	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		528.343	119.942	648.285	430.716	110.224	540.940
Loans	7	528.670	119.942	648.612	430.888	110.224	541.112
Receivables From Leasing Transactions	12	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	8	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-327	0	-327	-172	0	-172
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)	9	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)	10	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)	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)		22.376	0	22.376	12.645	0	12.645
INTANGIBLE ASSETS AND GOODWILL (Net)		1.169	0	1.169	787	0	787
Goodwill		0	0	0	0	0	0
Other		1.169	0	1.169	787	0	787
INVESTMENT PROPERTY (Net)	14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	15	6.696	0	6.696	6.002	0	6.002
OTHER ASSETS (Net)	17	56.131	1	56.132	71.134	1	71.135
TOTAL ASSETS		1.871.050	187.419	2.058.469	1.521.734	170.001	1.691.735
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0	0	0	0	0	0
LOANS RECEIVED	3	0	0	0	0	0	0
MONEY MARKET FUNDS		201.903	0	201.903	177.993	0	177.993
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		149.698	154.280	303.978	57.133	155.735	212.868
Borrower funds		149.698	154.280	303.978	57.133	155.735	212.868
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	8.110	0	8.110	702	0	702
PROVISIONS	8	19.433	0	19.433	18.437	0	18.437
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		8.126	0	8.126	7.527	0	7.527
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		11.307	0	11.307	10.910	0	10.910
CURRENT TAX LIABILITIES	9	9.071	0	9.071	10.949	0	10.949
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	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	11	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	10.956	0	10.956	40.288	0	40.288
EQUITY	12	1.505.018	0	1.505.018	1.230.498	0	1.230.498
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		-2.440	0	-2.440	-2.440	0	-2.440
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		991.255	0	991.255	538.592	0	538.592
Legal Reserves		60.774	0	60.774	38.141	0	38.141
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		930.481	0	930.481	500.451	0	500.451
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		276.203	0	276.203	454.346	0	454.346
Prior Years' Profit or Loss		1.683	0	1.683	1.683	0	1.683
Current Period Net Profit Or Loss		274.520	0	274.520	452.663	0	452.663
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.904.189	154.280	2.058.469	1.536.000	155.735	1.691.735

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		10.591.635	222.099	10.813.734	9.989.467	375.761	10.365.228
GUARANTIES AND WARRANTIES	1	10.591.635	222.099	10.813.734	9.989.467	375.761	10.365.228
Letters of Guarantee		10.591.635	222.099	10.813.734	9.989.467	375.761	10.365.228
Guarantees Subject to State Tender Law		242.582	0	242.582	236.039	0	236.039
Guarantees Given for Foreign Trade Operations		540	0	540	540	0	540
Other Letters of Guarantee		10.348.513	222.099	10.570.612	9.752.888	375.761	10.128.649
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	0	0	0
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	0	0	0
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	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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		15.844.894	3.668.046	19.512.940	15.886.237	3.176.166	19.062.403
ITEMS HELD IN CUSTODY		24.489	0	24.489	61.074	0	61.074
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		24.489		24.489	61.074	0	61.074
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		657.140	218.317	875.457	711.898	193.813	905.711
Securities		0	0	0	0	0	0
Guarantee Notes		64.967	192.485	257.452	64.967	170.881	235.848
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		11.470	0	11.470	28.970	0	28.970
Other Pledged Items		580.703	25.832	606.535	617.961	22.932	640.893

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		15.163.265	3.449.729	18.612.994	15.113.265	2.982.353	18.095.618
TOTAL OFF-BALANCE SHEET ACCOUNTS		26.436.529	3.890.145	30.326.674	25.875.704	3.551.927	29.427.631



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	133.063	249.231	73.853	173.799
Interest Income on Loans		129.595	237.193	71.652	166.263
Interest Income on Reserve Deposits		13	8	7	5
Interest Income on Banks		2.934	1.656	1.686	904
Interest Income on Money Market Placements		521	937	508	30
Interest Income on Marketable Securities Portfolio		0	9.437	0	6.597
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		0	7.011	0	6.058
Financial Assets Measured at Amortised Cost		0	2.426	0	539
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	0	0	0
INTEREST EXPENSES (-)	2	-72.042	-96.827	-42.750	-71.865
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		0	0	0	0
Interest Expenses on Money Market Funds		-38.618	-13.392	-22.817	-7.839
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-1.356	-768	-590	-340
Other Interest Expense	12	-32.068	-82.667	-19.343	-63.686
NET INTEREST INCOME OR EXPENSE		61.021	152.404	31.103	101.934
NET FEE AND COMMISSION INCOME OR EXPENSES		50.995	50.890	24.625	26.236
Fees and Commissions Received		54.595	52.785	26.476	27.210
From Noncash Loans		54.542	52.552	26.452	27.150
Other		53	233	24	60
Fees and Commissions Paid (-)		-3.600	-1.895	-1.851	-974
Paid for Noncash Loans		-862	-434	-439	-218
Other		-2.738	-1.461	-1.412	-756
DIVIDEND INCOME	3	0	0	0	0
TRADING INCOME OR LOSS (Net)	4	269.081	82.982	146.334	27.690
Gains (Losses) Arising from Capital Markets Transactions		262.092	171.246	143.345	94.450
Gains (Losses) Arising From Derivative Financial Transactions		0	-57.021	0	-61.281
Foreign Exchange Gains or Losses		6.989	-31.243	2.989	-5.479
OTHER OPERATING INCOME	5	10.662	8.652	8.420	4.170
GROSS PROFIT FROM OPERATING ACTIVITIES		391.759	294.928	210.482	160.030
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-992	-588	-394	591
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-63.645	-36.564	-35.921	-20.248
OTHER OPERATING EXPENSES (-)	7	-46.583	-28.408	-25.323	-15.842
NET OPERATING INCOME (LOSS)		280.539	229.368	148.844	124.531
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	8	280.539	229.368	148.844	124.531
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-6.019	-18.697	-2.894	-12.458
Current Tax Provision		-6.713	-27.207	-2.244	-21.207
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		694	8.510	-650	8.749
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	274.520	210.671	145.950	112.073
INCOME ON DISCONTINUED OPERATIONS		0	0		0
Income on Assets Held for Sale		0	0		0
Gain on Sale of Associates, Subsidiaries and Jointly 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		0	0		0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0		0
Other Expenses on Discontinued Operations		0	0		0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	8	0	0		0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	9	0	0		0
Current Tax Provision		0	0		0
Expense Effect of Deferred Tax		0	0		0
Income Effect of Deferred Tax		0	0		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	10	0	0		0
NET PROFIT OR LOSS FOR THE PERIOD	11	274.520	210.671	145.950	112.073
Profit (Loss) Attributable to Group		274.520	210.671	145.950	112.073
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)		1,14000000	0,87000000	0,61000000	0,47000000



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 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		274.520	210.671		
OTHER COMPREHENSIVE INCOME		0	1.251		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	112		
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		0	160		
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		0	-48		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	1.139		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	1.627		
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		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	-488		
TOTAL COMPREHENSIVE INCOME (LOSS)		274.520	211.922		



Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
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		258.411	199.543
Interest Received		121.273	190.715
Interest Paid		-66.555	-71.513
Dividends received		0	0
Fees and Commissions Received		54.595	52.785
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-63.645	-36.564
Taxes Paid		-4.909	-18.697
Other		217.652	82.817
Changes in Operating Assets and Liabilities Subject to Banking Operations		-250.527	-181.245
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-267.635	-172.696
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-95.555	-465.527
Net (Increase) Decrease in Other Assets		28.722	-10.252
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		83.941	467.230
Net Cash Provided From Banking Operations		7.884	18.298
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.675	-16.444
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		-4.675	-3.404
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	-51.939
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	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	38.899
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-8.670	-4.447
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		-8.670	-4.447
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.410	3.157
Net Increase (Decrease) in Cash and Cash Equivalents		-4.051	564
Cash and Cash Equivalents at Beginning of the Period		20.321	21.197
Cash and Cash Equivalents at End of the Period		16.270	21.761



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 Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2024 - 30.06.2024	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	-397	0	298.787	1.683	239.804	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
	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		240.000	0	0	0	0	-2.446	0	0	-397	0	298.787	1.683	239.804	777.431	0	777.431
	Total Comprehensive Income (Loss)		0	0	0	0	0	112	0	0	1.139	0	0	0	210.671	211.922	0	211.922
	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	0	0	0	0	0	0
	Profit Distributions		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
	Transfers To Reserves		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
	Equity at end of period		240.000	0	0	0	0	-2.334	0	0	742	0	538.592	1.683	210.671	989.354	0	989.354
Current 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		240.000	0	0	0	0	-2.440	0	0	0	0	538.592	1.683	452.663	1.230.498	0	1.230.498
	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		240.000	0	0	0	0	-2.440	0	0	0	0	538.592	1.683	452.663	1.230.498	0	1.230.498
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	274.520	274.520	0	274.520
	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	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	452.663	0	-452.663	0	0	0
	Dividends Paid		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	452.663	0	-452.663	0	0	0
	Other		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	-2.440	0	0	0	0	991.255	1.683	274.520	1.505.018	0	1.505.018