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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Tera Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

Tera Yatırım Bankası A.Ş.'nin ("Banka") 30 Haziran 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait gelir tablosunun, konsolide olmayan kâr veya zarar ve diğer kapsamlı gelir tablosunun, özkaynak değişim tablosunun ve 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Tera Yatırım Bankası A.Ş.'nin 30 Haziran 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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.

Dikkat Çekilen Hususlar

Raporumuzu etkilememekle birlikte aşağıdaki hususlara dikkat çekilmesi gerekli görülmüştür.

Banka, Bankacılık Düzenleme ve Denetleme Kurumu'ndan alınan 2 Kasım 2023 tarihli izin ile 1 Ocak 2018 tarihi itibarıyla yürürlüğe giren TFRS 9 Standardı yerine Kredilerin Sınıflandırılması ve Bunlar için Ayrılacak Karşılıklara İlişkin Usul ve Esaslar Hakkında Yönetmelik'in 9 uncu Maddesi'nin 6 numaralı fıkrası çerçevesinde karşılıkların, Yönetmeliğin 10 uncu, 11 inci, 13 üncü ve 15 inci Maddeleri kapsamında ayrılabileceği konusunda muafiyet almıştır.

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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

An Independent Member of BAKER TILLY INTERNATIONAL

Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.

Metin ETKİN

Sorumlu Ortak Başdenetçi

İstanbul, 11 Ağustos 2025

Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)		1.138.142	275.566	1.413.708	66.852	137.920	204.772
Cash and cash equivalents	1	85.733	275.566	361.299	5.133	136.566	141.699
Cash and Cash Balances at Central Bank	1	28.992	264.734	293.726	3.562	127.774	131.336
Banks	3	56.741	10.832	67.573	1.571	8.792	10.363
Financial assets at fair value through profit or loss		944.141	0	944.141	0	0	0
Equity instruments		944.141		944.141			0
Financial Assets at Fair Value Through Other Comprehensive Income	5	108.268	0	108.268	61.714	0	61.714
Public Debt Securities		22.861		22.861	12.744		12.744
Other Financial Assets		85.407		85.407	48.970		48.970
Derivative financial assets	2	0	0	0	5	1.354	1.359
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	5	1.354	1.359
FINANCIAL ASSETS AT AMORTISED COST (Net)		4.815.467	388.752	5.204.219	2.036.989	275.020	2.312.009
Loans	6	4.792.833	388.752	5.181.585	2.036.989	275.020	2.312.009
Non-performing Loans		24.812		24.812			0
Specific Provisions (-)		-2.178		-2.178			0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	16			0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	9			0			
TANGIBLE ASSETS (Net)		164.989		164.989	15.026		15.026
INTANGIBLE ASSETS AND GOODWILL (Net)		60.791	0	60.791	51.644	0	51.644
Other		60.791		60.791	51.644		51.644
INVESTMENT PROPERTY (Net)	14			0			
CURRENT TAX ASSETS		44.812		44.812	0		0
DEFERRED TAX ASSET	15			0			
OTHER ASSETS	17	52.465	4.339	56.804	46.160	3.531	49.691
TOTAL ASSETS		**6.276.666**	**668.657**	**6.945.323**	**2.216.671**	**416.471**	**2.633.142**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1			0			
LOANS RECEIVED	3	944.193	213.129	1.157.322	438.190	228.236	666.426
MONEY MARKET FUNDS	3	145.190		145.190			0
MARKETABLE SECURITIES (Net)	4	1.192.757	0	1.192.757	475.598	0	475.598
Bills		1.192.757		1.192.757	475.598		475.598

FUNDS	5		471.983	440.810	912.793	363.431	346.947	710.378
Borrower funds			471.977	440.808	912.785	358.803	346.945	705.748
Other			6	2	8	4.628	2	4.630
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS					0			
DERIVATIVE FINANCIAL LIABILITIES	2		10.049	0	10.049	602	0	602
Derivative Financial Liabilities At Fair Value Through Profit Or Loss			10.049	0	10.049	602	0	602
FACTORING PAYABLES					0			
LEASE PAYABLES (Net)	7		10.844		10.844	8.613		8.613
PROVISIONS	8		129.423	0	129.423	81.121	0	81.121
General Loan Loss Provisions			127.621		127.621	63.844		63.844
Reserves for Employee Benefits			1.802		1.802	1.277		1.277
Other provisions			0		0	16.000		16.000
CURRENT TAX LIABILITIES	9		153.109		153.109	4.916		4.916
DEFERRED TAX LIABILITY	9		205.054		205.054			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10				0			
SUBORDINATED DEBT	11				0			
OTHER LIABILITIES	5		64.035	634.632	698.667	26.024	8.358	34.382
EQUITY	13		2.330.115	0	2.330.115	651.106	0	651.106
Issued capital			1.500.000		1.500.000	500.000		500.000
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss			-3.883		-3.883	-2.012		-2.012
Profit Reserves			8.117	0	8.117	18.080	0	18.080
Legal Reserves			6.720		6.720	805		805
Extraordinary Reserves			1.397		1.397	17.275		17.275
Profit or Loss			825.881	0	825.881	135.038	0	135.038
Current Period Net Profit Or Loss			825.881		825.881	135.038		135.038
Total equity and liabilities			**5.656.752**	**1.288.571**	**6.945.323**	**2.049.601**	**583.541**	**2.633.142**

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		12.395.606	808.831	13.204.437	11.699.379	392.384	12.091.763
GUARANTIES AND WARRANTIES		3.581.854	186.210	3.768.064	3.371.299	146.972	3.518.271
Letters of Guarantee		3.581.854	186.210	3.768.064	3.371.299	146.972	3.518.271
Guarantees Given for Foreign Trade Operations		1.593.269	186.210	1.779.479	2.484.365	146.972	2.631.337
Other Letters of Guarantee		1.988.585		1.988.585	886.934		886.934
COMMITMENTS		8.156.895	0	8.156.895	8.156.579	0	8.156.579
Irrevocable Commitments		316	0	316	0	0	0
Commitments for Cheque Payments		316		316			0
Revocable Commitments		8.156.579	0	8.156.579	8.156.579	0	8.156.579
Revocable Loan Granting Commitments		8.156.579		8.156.579	8.156.579		8.156.579
DERIVATIVE FINANCIAL INSTRUMENTS		656.857	622.621	1.279.478	171.501	245.412	416.913
Derivative Financial Instruments Held For Trading		656.857	622.621	1.279.478	171.501	245.412	416.913
Currency and Interest Rate Swaps		656.857	622.621	1.279.478	171.501	245.412	416.913
Currency Swap Buy Transactions			622.621	622.621		208.669	208.669
Currency Swap Sell Transactions		656.857	0	656.857	171.501	36.743	208.244
CUSTODY AND PLEDGES RECEIVED		33.621.550	1.816	33.623.366	17.539.010	0	17.539.010
ITEMS HELD IN CUSTODY		557.981	0	557.981	507.243	0	507.243
Securities Held in Custody		350.000		350.000	350.000		350.000
Cheques Received for Collection		21.284		21.284	17.640		17.640
Commercial Notes Received for Collection		129.612		129.612	139.603		139.603
Custodians		57.085		57.085			0
PLEDGED ITEMS		33.063.569	1.816	33.065.385	17.031.767	0	17.031.767
Securities		904.705		904.705	737.093		737.093
Guarantee Notes		572.096		572.096	838.889		838.889
Commodity		737.093		737.093			0
Real Estate		1.406.150		1.406.150	439.700		439.700
Other Pledged Items		29.443.525	1.816	29.445.341	14.959.000		14.959.000
Depositories Receiving Pledged Items				0	57.085		57.085
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**46.017.156**	**810.647**	**46.827.803**	**29.238.389**	**392.384**	**29.630.773**

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	1.025.454	206.668	623.522	135.591
Interest Income on Loans		944.011	171.869	556.962	124.617
Interest Income on Banks		17.642	27	12.137	0
Interest Income on Money Market Placements		11.491	28.556	11.451	6.542
Interest Income on Marketable Securities Portfolio		21.597	4.306	13.327	2.977
Financial Assets At Fair Value Through Profit Loss					0
Financial Assets At Fair Value Through Other Comprehensive Income		21.597	4.306	13.327	2.977
Other Interest Income		30.713	1.910	29.645	1.455
INTEREST EXPENSES (-)	2	-524.751	-41.119	-303.728	-39.451
Interest Expenses on Funds Borrowed		-171.231	-8.208	-95.979	-8.073
Interest Expenses on Money Market Funds		-30.107	-18	-11.603	-18
Interest Expenses on Securities Issued		-234.160		-142.769	0
Lease Interest Expenses		-2.240	-2.429	-2.240	-1.217
Other Interest Expense		-87.013	-30.464	-51.137	-30.143
NET INTEREST INCOME OR EXPENSE		500.703	165.549	319.794	96.140
NET FEE AND COMMISSION INCOME OR EXPENSES		44.509	2.958	23.598	3.028
Fees and Commissions Received		64.679	5.182	33.708	4.175
From Noncash Loans		24.582	4.788	13.613	4.167
Other	11	40.097	394	20.095	8
Fees and Commissions Paid (-)		-20.170	-2.224	-10.110	-1.147
Paid for Noncash Loans		-800	-295	-428	-252
Other	11	-19.370	-1.929	-9.682	-895
DIVIDEND INCOME		0			
TRADING INCOME OR LOSS (Net)	3	912.759	40.324	559.216	-1.677
Gains (Losses) Arising from Capital Markets Transactions		935.346	46.743	572.718	5.589
Gains (Losses) Arising From Derivative Financial Transactions		-41.235	-37.434	-14.379	-36.573
Foreign Exchange Gains or Losses		18.648	31.015	877	29.307
OTHER OPERATING INCOME	4	25.853	568	2.671	132
GROSS PROFIT FROM OPERATING ACTIVITIES		1.483.824	209.399	905.279	97.623
PROVISION FOR LOAN LOSSES (-)	5	-65.955	-23.721	-31.650	-10.985
PERSONNEL EXPENSES (-)		-98.254	-35.683	-55.832	-19.690
OTHER OPERATING EXPENSES (-)	6	-138.211	-42.807	-79.292	-25.090
NET OPERATING INCOME (LOSS)		1.181.404	107.188	738.505	41.858
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	7	1.181.404	107.188	738.505	41.858
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-355.523	-33.007	-219.228	-13.222
Current Tax Provision		-131.760	-40.705	-85.116	-16.614
Expense Effect of Deferred Tax		-223.763	0	-134.112	
Income Effect of Deferred Tax		0	7.698	0	3.392
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	825.881	74.181	519.277	28.636
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	7	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	8	0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	10	825.881	74.181	519.277	28.636
Profit (Loss) Attributable to Group		825.881	74.181	519.277	28.636
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income

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					
PROFIT (LOSS)		825.881	74.181	519.277	28.636
OTHER COMPREHENSIVE INCOME		-1.871	-518	-2.286	415
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.871	-518	-2.286	415
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.871	-518	-2.286	415
TOTAL COMPREHENSIVE INCOME (LOSS)		824.010	73.663	516.991	29.051

KAP KAMUYU AYDINLATMA PLATFORMU

Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		322.027	74.668
Interest Received		882.363	179.379
Interest Paid		-494.005	-41.119
Dividends received		0	0
Fees and Commissions Received		64.679	5.182
Other Gains		20.198	568
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-213.972	-67.394
Taxes Paid		-9.037	-43.367
Other		71.801	41.419
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.217.452	-106.082
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-31.808	-55
Net (Increase) Decrease in Due From Banks		-219.531	85.460
Net (Increase) Decrease in Loans		-2.763.668	-547.031
Net (Increase) Decrease in Other Assets		-51.925	-11.587
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		838.501	416.483
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		1.010.979	-49.352
Net Cash Provided From Banking Operations		-895.425	-31.414
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-198.185	-6.022
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		-155.651	-2.087
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-32.074	-3.079
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	0
Other		-10.460	-856
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.307.486	-4.078
Cash Obtained from Loans and Securities Issued		600.000	0
Cash Outflow Arised From Loans and Securities Issued		-567.000	0
Equity Instruments Issued		425.000	0
Dividends paid		0	0
Payments of lease liabilities		-7.385	-4.078
Other		856.871	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.655	1.976
Net Increase (Decrease) in Cash and Cash Equivalents		219.531	-39.538
Cash and Cash Equivalents at Beginning of the Period		141.699	200.658
Cash and Cash Equivalents at End of the Period		361.230	161.120

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	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: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	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 01.01.2024 - 30.06.2024	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**500.000**			**-8.118**	**26.198**	**0**			**518.080**
	Adjustments Related to TMS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		500.000			-8.118	26.198	0			518.080
	Total Comprehensive Income (Loss)				-518			74.181			73.663
	Capital Increase in Cash										
	Capital Increase Through Internal Reserves										
	Issued Capital Inflation Adjustment Difference										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions					26.198	-26.198	0			
	Dividends Paid										
	Transfers To Reserves					26.198	-26.198	0			
	Other										
	Equity at end of period		**500.000**		**-518**	**18.080**	**0**	**74.181**			**591.743**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**500.000**		**-2.012**	**18.080**		**135.038**			**651.106**
	Adjustments Related to TMS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		500.000		-2.012	18.080		135.038			651.106
	Total Comprehensive Income (Loss)				-1.871			825.881			824.010
	Capital Increase in Cash		855.000								855.000
	Capital Increase Through Internal Reserves		145.000			-145.000					
	Issued Capital Inflation Adjustment Difference										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions					135.038		-135.038			
	Dividends Paid										
	Transfers To Reserves					135.038		-135.038			
	Other										
	Equity at end of period		**1.500.000**		**-3.883**	**8.117**		**825.881**			**2.330.115**