



KAMUYU AYDINLATMA PLATFORMU

SÜMER VARLIK YÖNETİM A.Ş. Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



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

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 30.09.2025			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)		1.854.652	100	1.854.752	953.686	76	953.762
Cash and cash equivalents		611.020	100	611.120	474.840	76	474.916
Cash and Cash Balances at Central Bank				0			0
Banks	5.1.3	611.020	100	611.120	474.840	76	474.916
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)				0			0
Financial assets at fair value through profit or loss		1.243.632	0	1.243.632	478.846	0	478.846
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets	5.1.2	1.243.632		1.243.632	478.846		478.846
Financial Assets at Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets			0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss				0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income			0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	5.1.4.5	3.036.188	0	3.036.188	2.420.771	0	2.420.771
Loans		3.174.234		3.174.234	2.556.678		2.556.678
Receivables From Leasing Transactions				0	0		0
Factoring Receivables			0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities				0			0
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)		-138.046		-138.046	-135.907		-135.907
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	1.700	0	1.700	2.136	0	2.136
Held for Sale		1.700		1.700	2.136		2.136
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	5.1.5	161.573		161.573	168.860		168.860
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.6	12.487	0	12.487	1.952	0	1.952
Goodwill				0			0
Other		12.487		12.487	1.952		1.952
INVESTMENT PROPERTY (Net)				0	0		0
CURRENT TAX ASSETS				0	0		0
DEFERRED TAX ASSET				0	0		0
OTHER ASSETS (Net)	5.1.8	50.713		50.713	73.342		73.342
TOTAL ASSETS		5.117.313	100	5.117.413	3.620.747	76	3.620.823
LIABILITY AND EQUITY ITEMS							
DEPOSITS				0	0		0
LOANS RECEIVED	5.2.1.1	334.804		334.804	139.650		139.650
MONEY MARKET FUNDS				0	0		0
MARKETABLE SECURITIES (Net)	5.2.2	1.747.206	0	1.747.206	1.257.895	0	1.257.895
Bills		1.747.206		1.747.206	1.257.895		1.257.895
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0	0		0
DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss				0			0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0	0		0
LEASE PAYABLES (Net)		13.083		13.083	17.231		17.231
PROVISIONS	5.2.4.3	18.018	0	18.018	17.035	0	17.035
Provision for Restructuring				0			0
Reserves for Employee Benefits		17.718		17.718	16.610		16.610
Insurance Technical Reserves (Net)				0			0
Other provisions		300		300	425		425
CURRENT TAX LIABILITIES	5.2.5	58.808		58.808	33.189		33.189
DEFERRED TAX LIABILITY	5.1.7.2	450.176		450.176	422.084		422.084
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments				0			0
OTHER LIABILITIES	5.2.3	11.312		11.312	24.319		24.319
EQUITY	5.2.6	2.484.006	0	2.484.006	1.709.420	0	1.709.420
Issued capital		118.000	0	118.000	118.000	0	118.000
Capital Reserves		378.000	0	378.000	378.000	0	378.000
Equity Share Premiums		378.000	0	378.000	378.000	0	378.000
Share Cancellation Profits				0	0		0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.918		-1.918	-1.918		-1.918
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss				0			0
Profit Reserves		28.393	0	28.393	18.776	0	18.776
Legal Reserves		28.393	0	28.393	18.776	0	18.776
Statutory Reserves				0	0		0
Extraordinary Reserves				0			0
Other Profit Reserves				0			0
Profit or Loss		1.961.531	0	1.961.531	1.196.562	0	1.196.562
Prior Years' Profit or Loss		1.150.759	0	1.150.759	653.814	0	653.814
Current Period Net Profit Or Loss		810.772		810.772	542.748		542.748
Non-controlling Interests				0	0		0
Total equity and liabilities		5.117.413	0	5.117.413	3.620.823	0	3.620.823

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		243.313	0	243.313	108.299	0	108.299
GUARANTIES AND WARRANTIES		243.313	0	243.313	108.299	0	108.299
Letters of Guarantee		243.313	0	243.313	108.299	0	108.299
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		243.313		243.313	108.299		108.299
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
CUSTODY AND PLEDGES RECEIVED	5.3.3	131.058	0	131.058	131.602	0	131.602
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody				0			0
Cheques Received for Collection				0			0
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		131.058	0	131.058	131.602	0	131.602
Securities		23.480		23.480	24.024		24.024
Guarantee Notes				0			0
Commodity				0			0
Warrant				0			0
Real Estate		107.578		107.578	107.578		107.578
Other Pledged Items				0			0
Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTIES		0		0	0		0
TOTAL OFF-BALANCE SHEET ACCOUNTS		374.371	0	374.371	239.901	0	239.901

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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1.	1.162.863	1.311.652	331.962	375.503
Interest Income on Loans		1.011.336	1.237.885	274.203	346.273
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		144.239	26.091	56.915	9.124
Interest Income on Money Market Placements		775	85	0	46
Interest Income on Marketable Securities Portfolio		6.513		844	
Financial Assets At Fair Value Through Profit Loss		6.513		844	
Financial Assets At Fair Value Through Other Comprehensive Income		0		0	
Other Interest Income			47.591		20.060
INTEREST EXPENSES (-)	5.4.2.	-674.715	-245.764	-261.900	-101.731
Interest Expenses on Funds Borrowed		-73.630	-37.328	-39.562	-10.870
Interest Expenses on Securities Issued		-594.066	-207.940	-220.181	-90.745
Other Interest Expense		-7.019	-496	-2.157	-116
NET INTEREST INCOME OR EXPENSE		488.148	1.065.888	70.062	273.772
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.3.	-223.113	-160.711	-78.054	-57.528
Fees and Commissions Received		0	0	0	
Fees and Commissions Paid (-)		-223.113	-160.711	-78.054	-57.528
Paid for Noncash Loans		-3.678	-1.512	-1.948	-593
Other		-219.435	-159.199	-76.106	-56.935
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)	5.4.4.	1.076.064	15.171	464.369	5.945
Gains (Losses) Arising from Capital Markets Transactions		1.076.050	15.190	464.337	5.943
Foreign Exchange Gains or Losses		14	-19	32	2
OTHER OPERATING INCOME	5.4.5	29.968	43.668	10.150	24.155
GROSS PROFIT FROM OPERATING ACTIVITIES		1.371.067	964.016	466.527	246.344
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6.1	-12.659	-60.215	-11.598	-60.812
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)	5.4.6.1	-215.330	-134.717	-70.501	-48.980
OTHER OPERATING EXPENSES (-)	5.4.6.1	-195.380	-97.951	-68.171	-17.639
NET OPERATING INCOME (LOSS)		947.698	671.133	316.257	118.913
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		947.698	671.133	316.257	118.913
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.7.	-136.926	-201.659	53.327	-41.598
Current Tax Provision		-108.834	-38.148	34.195	-7.686
Expense Effect of Deferred Tax		-28.092	-167.984	20.442	-29.218
Income Effect of Deferred Tax			4.473	-1.310	-4.694
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		810.772	469.474	369.584	77.315
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		0	0	0	
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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		0	0	0	

NET PROFIT OR LOSS FOR THE PERIOD		810.772	469.474	369.584	77.315
Profit (Loss) Attributable to Group		810.772	469.474	369.584	77.315
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					

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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		810.772	469.474	369.584	77.315
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		810.772	469.474	369.584	77.315

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 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
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		810.772	469.474
Interest Received	5.4.1	1.150.204	1.251.437
Interest Paid	5.4.2	-674.715	-245.764
Other Gains	5.4.5	29.968	58.858
Cash Payments to Personnel and Service Suppliers	5.4.6.1	-410.710	-134.717
Taxes Paid			-38.148
Other		716.025	-422.192
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.302.986	-676.611
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-764.786	109.386
Net (Increase) Decrease in Loans	5.1.4.2	-615.417	-844.237
Net (Increase) Decrease in Other Assets	5.1.8	23.219	-298.307
Net Increase (Decrease) in Funds Borrowed	5.2.1	16.458	209.075
Net Increase (Decrease) Other Liabilities		37.540	147.472
Net Cash Provided From Banking Operations		-492.214	-207.137
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.402	-556
Cash Paid For Tangible And Intangible Asset Purchases		-3.402	-556
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		631.820	183.158
Cash Obtained from Loans and Securities Issued		1.406.190	431.250
Cash Outflow Arised From Loans and Securities Issued		-738.185	-228.342
Dividends paid		-36.185	-19.750
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (Decrease) in Cash and Cash Equivalents		136.204	-24.535
Cash and Cash Equivalents at Beginning of the Period	5.1.1	474.916	114.495
Cash and Cash Equivalents at End of the Period		611.120	89.960

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 Cancellation Profit	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
Previous 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	5.2.6.1	50.000		-1.108		13.983	231.035	497.321			791.231
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance	5.2.6.1	50.000		-1.108		13.983	231.035	497.321			791.231
	Total Comprehensive Income (Loss)		50.000						469.474			469.474
	Capital Increase in Cash											
	Capital Increase Through Internal Reserves							-50.000				
	Issued Capital Inflation Adjustment Difference											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity											
	Profit Distributions						4.793	472.779	-497.321			-19.749
	Dividends Paid	5.5.						-19.749				-19.749
	Transfers To Reserves						4.793	492.528	-497.321			
	Other											
	Equity at end of period		100.000		-1.108		18.776	653.814	469.474			1.240.956
Current Period 01.01.2025 - 30.09.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period	5.2.6.1	118.000	378.000	-1.918		18.776	653.814	542.748			1.709.420
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance	5.2.6.1	118.000	378.000	-1.918		18.776	653.814	542.748			1.709.420
	Total Comprehensive Income (Loss)								810.772			810.772
	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						9.618	496.943	-542.748			-36.187
	Dividends Paid	5.5.						-36.187				-36.187
	Transfers To Reserves						9.618	533.130	-542.748			
	Other											
	Equity at end of period		118.000	378.000	-1.918		28.394	1.150.757	810.772			2.484.006