



KAMUYU AYDINLATMA PLATFORMU

D YATIRIM BANKASI A.Ş. Bank Financial Report Consolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



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

Independent Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

D Yatırım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

D Yatırım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2025 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, D Yatırım Bankası A.Ş.'nin ve konsolidasyona tabi ortaklığının 30 Eylül 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz 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.

Mevzuattan Kaynaklanan Diğer Yüklümlüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 5 Kasım 2025

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		1.442.010	504.662	1.946.672	854.166	260.482	1.114.648
Cash and cash equivalents		340.453	103.972	444.425	450.633	224.509	675.142
Cash and Cash Balances at Central Bank	1	34.267	56.691	90.958	674	88.789	89.463
Banks	4	50.658	47.281	97.939	217.674	135.720	353.394
Receivables From Money Markets		255.551		255.551	232.311	0	232.311
Allowance for Expected Losses (-)		-23		-23	-26	0	-26
Financial assets at fair value through profit or loss	2	0	319.912	319.912	0	0	0
Public Debt Securities				0	0	0	0
Equity instruments				0			0
Other Financial Assets			319.912	319.912			0
Financial Assets at Fair Value Through Other Comprehensive Income	5	1.056.871	80.778	1.137.649	396.637	35.973	432.610
Public Debt Securities		994.766	80.778	1.075.544	370.930	35.973	406.903
Equity instruments				0			0
Other Financial Assets		62.105		62.105	25.707	0	25.707
Derivative financial assets	3	44.686	0	44.686	6.896	0	6.896
Derivative Financial Assets At Fair Value Through Profit Or Loss				0	6.896	0	6.896
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		44.686		44.686			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		4.029.200	943.267	4.972.467	2.170.385	437.210	2.607.595
Loans	6	4.055.187	943.267	4.998.454	2.174.004	437.210	2.611.214
Receivables From Leasing Transactions	11	0		0	0	0	0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost	7	0	0	0	12.222	0	12.222
Public Debt Securities				0	12.222	0	12.222
Other Financial Assets				0	0	0	0
Allowance for Expected Credit Losses (-)		-25.987		-25.987	-15.841	0	-15.841
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	14	0	0	0	0	0	0
Held for Sale				0	0	0	0
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)	8	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	9	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0		0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	10	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0		0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		222.997		222.997	221.491	0	221.491
INTANGIBLE ASSETS AND GOODWILL (Net)		56.947	0	56.947	60.566	0	60.566
Goodwill				0			0
Other		56.947		56.947	60.566	0	60.566
INVESTMENT PROPERTY (Net)	12	0		0	0		0
CURRENT TAX ASSETS		0		0	8.788	0	8.788
DEFERRED TAX ASSET	13	45.940		45.940	21.654	0	21.654
OTHER ASSETS (Net)	15	87.090	24	87.114	83.294	0	83.294
TOTAL ASSETS		5.884.184	1.447.953	7.332.137	3.420.344	697.692	4.118.036
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0		0	0	0	0
LOANS RECEIVED	3	798.653	779.812	1.578.465	2.028	826.378	828.406
MONEY MARKET FUNDS		773.212		773.212	761.983	0	761.983
MARKETABLE SECURITIES (Net)	5	950.347	0	950.347	336.931	0	336.931
Bills		950.347		950.347	236.136	0	236.136
Asset-backed Securities				0	100.795	0	100.795
Bonds				0			0
FUNDS	4	715.625	964.132	1.679.757	889.350	316.236	1.205.586
Borrower funds		2.679	20.721	23.400	2.872	29.879	32.751
Other		712.946	943.411	1.656.357	886.478	286.357	1.172.835
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	39.158	0	39.158	6.269	0	6.269
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		39.158		39.158	6.269	0	6.269
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0	0	0	0
FACTORING PAYABLES		0		0		0	0
LEASE PAYABLES (Net)	7	9.960		9.960	12.153	0	12.153
PROVISIONS	9	61.108	0	61.108	78.831	0	78.831
Provision for Restructuring				0			0
Reserves for Employee Benefits		59.598		59.598	76.068	0	76.068
Insurance Technical Reserves (Net)				0	0	0	0
Other provisions		1.510		1.510	2.763	0	2.763
CURRENT TAX LIABILITIES	10	89.263		89.263	19.508	0	19.508
DEFERRED TAX LIABILITY	10	0		0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	12	0	0	0	0	0	0
Loans		0		0	0	0	0

Other Debt Instruments				0			0
OTHER LIABILITIES		15.133	327.002	342.135	13.382	12.732	26.114
EQUITY	13	1.809.095	-363	1.808.732	841.787	468	842.255
Issued capital		1.400.000		1.400.000	200.000	0	200.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0	0	0	0
Share Cancellation Profits				0			0
Other Capital Reserves				0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		67.994		67.994	70.263	0	70.263
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.552	-363	2.189	-4.650	468	-4.182
Profit Reserves		126.174	0	126.174	475.470	0	475.470
Legal Reserves		28.640		28.640	23.605	0	23.605
Statutory Reserves				0			0
Extraordinary Reserves		97.534		97.534	451.865	0	451.865
Other Profit Reserves				0			0
Profit or Loss		212.375	0	212.375	100.704	0	100.704
Prior Years' Profit or Loss				0	0	0	0
Current Period Net Profit Or Loss		212.375		212.375	100.704	0	100.704
Non-controlling Interests		0		0			0
Total equity and liabilities		5.261.554	2.070.583	7.332.137	2.962.222	1.155.814	4.118.036

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		9.303.579	7.643.214	16.946.793	1.826.506	950.759	2.777.265
GUARANTIES AND WARRANTIES	1,3	1.578.121	12.245	1.590.366	913.937	120.494	1.034.431
Letters of Guarantee		1.578.121	12.245	1.590.366	913.937	117.280	1.031.217
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		1.578.121	12.245	1.590.366	913.937	117.280	1.031.217
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	0	0	0	3.214	3.214
Documentary Letters of Credit				0	0	3.214	3.214
Other Letters of Credit				0	0	0	0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals				0			0
COMMITMENTS	1,3	195.433	195.005	390.438	214.932	0	214.932
Irrevocable Commitments		195.433	195.005	390.438	214.932	0	214.932
Forward Asset Purchase Commitments		195.433	195.005	390.438	0	0	0
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments				0	214.932	0	214.932
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	2	7.530.025	7.435.964	14.965.989	697.637	830.265	1.527.902
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		7.530.025	7.435.964	14.965.989	697.637	830.265	1.527.902
Forward Foreign Currency Buy or Sell Transactions		2.658.518	2.586.079	5.244.597	307.311	371.661	678.972
Forward Foreign Currency Buying Transactions		1.332.008	1.293.034	2.625.042	154.951	185.855	340.806
Forward Foreign Currency Sale Transactions		1.326.510	1.293.045	2.619.555	152.360	185.806	338.166
Currency and Interest Rate Swaps		4.871.507	4.849.885	9.721.392	390.326	458.604	848.930
Currency Swap Buy Transactions		2.203.822	2.656.852	4.860.674	0	423.364	423.364
Currency Swap Sell Transactions		2.667.685	2.193.033	4.860.718	390.326	35.240	425.566
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions				0			0
Currency Options Sell Transactions				0			0
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		5.245.354	1.055.349	6.300.703	3.768.410	1.199.639	4.968.049
ITEMS HELD IN CUSTODY		1.734.532	724.086	2.458.618	1.773.654	1.166.634	2.940.288
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		1.734.532	724.086	2.458.618	1.767.698	1.166.634	2.934.332
Cheques Received for Collection				0	5.956	0	5.956
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		3.510.822	331.263	3.842.085	1.994.756	33.005	2.027.761
Securities				0			0
Guarantee Notes				0			0
Commodity				0			0
Warrant				0			0
Real Estate				0			0
Other Pledged Items		3.510.822	331.263	3.842.085	1.994.756	33.005	2.027.761

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0		0	0		0
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.548.933	8.698.563	23.247.496	5.594.916	2.150.398	7.745.314

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	1	1.564.254	810.649	639.817	282.324
Interest Income on Loans		1.199.631	685.255	507.359	233.377
Interest Income on Reserve Deposits		8	23	3	17
Interest Income on Banks		81.963	29.065	13.230	13.656
Interest Income on Money Market Placements		20.223	7.318	6.725	4.693
Interest Income on Marketable Securities Portfolio		244.720	61.122	106.235	24.676
Financial Assets At Fair Value Through Other Comprehensive Income		243.592	57.556	106.235	23.810
Financial Assets Measured at Amortised Cost		1.128	3.566		866
Other Interest Income		17.709	27.866	6.265	5.905
INTEREST EXPENSES (-)	2	-831.880	-322.091	-326.604	-147.026
Interest Expenses on Funds Borrowed		-136.400	-25.244	-75.352	-9.762
Interest Expenses on Money Market Funds		-177.719	-57.252	-74.501	-13.844
Interest Expenses on Securities Issued		-227.445	-106.327	-89.297	-33.831
Lease Interest Expenses		-4.698	-922	-1.710	-416
Other Interest Expense		-285.618	-132.346	-85.744	-89.173
NET INTEREST INCOME OR EXPENSE		732.374	488.558	313.213	135.298
NET FEE AND COMMISSION INCOME OR EXPENSES		65.080	31.888	39.063	7.776
Fees and Commissions Received	3	83.553	43.530	45.088	11.860
From Noncash Loans		14.081	12.248	6.159	4.259
Other		69.472	31.282	38.929	7.601
Fees and Commissions Paid (-)		-18.473	-11.642	-6.025	-4.084
Paid for Noncash Loans		-6.623	-3.040	-2.439	-1.213
Other		-11.850	-8.602	-3.586	-2.871
DIVIDEND INCOME	4	0	0	0	
TRADING INCOME OR LOSS (Net)	5	-131.307	-125.308	-61.375	-21.164
Gains (Losses) Arising from Capital Markets Transactions		4.786	7.256	1.782	196
Gains (Losses) Arising From Derivative Financial Transactions		-136.935	-155.238	-58.000	-24.192
Foreign Exchange Gains or Losses		842	22.674	-5.157	2.832
OTHER OPERATING INCOME	6	8.274	1.851	1.351	308
GROSS PROFIT FROM OPERATING ACTIVITIES		674.421	396.989	292.252	122.218
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-6.114	-15.448	-5.855	-8.529
OTHER ALLOWANCE EXPENSES (-)		0	0		
PERSONNEL EXPENSES (-)		-256.865	-183.666	-97.239	-68.548
OTHER OPERATING EXPENSES (-)	8	-129.968	-89.739	-44.155	-31.540
NET OPERATING INCOME (LOSS)		281.474	108.136	145.003	13.601
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	9	281.474	108.136	145.003	13.601
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-69.099	-17.353	-37.672	-1.117
Current Tax Provision		-95.344	-43.923	-54.358	-621
Expense Effect of Deferred Tax		-5.060	-33.157	2.609	-6.100
Income Effect of Deferred Tax		31.305	59.727	14.077	5.604
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	11	212.375	90.783	107.331	12.484
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	9	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	10	0	0	0	0
Current Tax Provision		0	0	0	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	11	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	12	212.375	90.783	107.331	12.484

Profit (Loss) Attributable to Group		212.375	90.783	107.331	12.484
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 (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		212.375	90.783		
OTHER COMPREHENSIVE INCOME		4.102	-5.577		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.269	7.216		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.993	-1.114		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		724	8.330		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		6.371	-12.793		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		9.054	-18.332		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-2.683	5.539		
TOTAL COMPREHENSIVE INCOME (LOSS)		216.477	85.206		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		290.801	40.158
Interest Received		1.515.248	769.654
Interest Paid		-717.265	-289.633
Fees and Commissions Received		85.230	44.214
Other Gains		4.786	7.256
Cash Payments to Personnel and Service Suppliers		-400.929	-270.527
Taxes Paid		-40.986	-76.287
Other		-155.283	-144.519
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.094.847	838.455
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-319.912	0
Net (Increase) Decrease in Due From Banks		32.348	172.233
Net (Increase) Decrease in Loans		-2.314.419	-420.292
Net (Increase) Decrease in Other Assets		6.945	261.386
Net Increase (Decrease) in Funds Borrowed		724.324	718.069
Net Increase (Decrease) Other Liabilities		775.867	107.059
Net Cash Provided From Banking Operations		-804.046	878.613
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-729.370	-129.801
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-24.383	-23.495
Cash Obtained from Tangible and Intangible Asset Sales		41	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-710.579	-107.006
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.551	700
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.310.800	-192.278
Cash Obtained from Loans and Securities Issued		837.342	850.272
Cash Outflow Arised From Loans and Securities Issued		-270.000	-1.040.000
Equity Instruments Issued		750.000	0
Dividends paid			0
Payments of lease liabilities		-6.542	-2.550
Other			0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		24.003	32.996
Net Increase (Decrease) in Cash and Cash Equivalents		-198.613	589.530
Cash and Cash Equivalents at Beginning of the Period		586.059	270.799
Cash and Cash Equivalents at End of the Period		387.446	860.329

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	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	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	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
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		200.000	25.250	31.303	-1.650	6.515	22.727	427.493	711.638		711.638	
	Adjustments Related to TMS 8											0	
	Effect Of Corrections											0	
	Effect Of Changes In Accounting Policy											0	
	Adjusted Beginning Balance		200.000	25.250	31.303	-1.650	6.515	22.727	427.493	711.638		711.638	
	Total Comprehensive Income (Loss)				7.216		-12.793		90.783	85.206		85.206	
	Capital Increase in Cash											0	
	Capital Increase Through Internal Reserves											0	
	Issued Capital Inflation Adjustment Difference											0	
	Convertible Bonds											0	
	Subordinated Debt											0	
	Increase (decrease) through other changes, equity											0	
	Profit Distributions			-25.250				452.743	-427.493	0		0	
	Dividends Paid											0	
	Transfers To Reserves			-25.250				452.743	-427.493	0		0	
	Other											0	
	Equity at end of period		200.000	0	38.519	-1.650	-6.278	475.470	90.783	796.844		796.844	
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		200.000		71.099	-836	-4.182	475.470	100.704	842.255		842.255	
	Adjustments Related to TMS 8											0	
	Effect Of Corrections											0	
	Effect Of Changes In Accounting Policy											0	
	Adjusted Beginning Balance		200.000		71.099	-836	-4.182	475.470	100.704	842.255		842.255	
	Total Comprehensive Income (Loss)				-2.269		6.371		212.375	216.477		216.477	
	Capital Increase in Cash		750.000							750.000		750.000	
	Capital Increase Through Internal Reserves		450.000					-450.000		0		0	
	Issued Capital Inflation Adjustment Difference											0	
	Convertible Bonds											0	
	Subordinated Debt											0	
	Increase (decrease) through other changes, equity											0	
	Profit Distributions							100.704	-100.704	0		0	
	Dividends Paid											0	
	Transfers To Reserves							100.704	-100.704	0		0	
	Other											0	
	Equity at end of period		1.400.000		68.830	-836	2.189	126.174	212.375	1.808.732		1.808.732	