

#### KAMUYU AYDINLATMA PLATFORMU

# GSD YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 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 2025 tarihli ilişikteki konsolide olmayan finansal durum tablosunun 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





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

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	roothole Reference	ТС	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.398.668	148.438	1.547.106	1.000.450	59.776	1.060.22
Cash and cash equivalents		1.987	72.825	74.812	486	19.840	20.32
Cash and Cash Balances at Central Bank	1	2.422	956	3.378	762	812	1.57
Banks	6	321	71.869	72.190	252	19.028	19.28
Receivables From Money Markets		0	0	0	0	0	
Allowance for Expected Losses ( - )		-756	0	-756	-528	0	-52
Financial assets at fair value through profit or loss	2	1.396.681	75.613	1.472.294	999.964	39.936	1.039.90
Public Debt Securities		0	0	0	0	0	
Equity instruments		0	0	0	0	0	
Other Financial Assets		1.396.681	75.613	1.472.294	999.964	39.936	1.039.90
Financial Assets at Fair Value Through Other Comprehensive Income	4	0	0	0	0	0	
Public Debt Securities		0	0	0	0	0	
Equity instruments		0	0	0	0	0	
Other Financial Assets		0	0	0	0	0	
Derivative financial assets	3	0	0	0	0	0	
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	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)		369.647	127.457	497.104	430.716	110.224	540.94
Loans	7	369.924	127.457	497.381	430.888	110.224	541.11
Receivables From Leasing Transactions	12	0	0	0	0	0	
Factoring Receivables		0	0	0	0	0	
Other Financial Assets Measured at Amortised Cost	8	0	0	0	0	0	
Public Debt Securities		0	0	0	0	0	
Other Financial Assets		0	0	0	0	0	
Allowance for Expected Credit Losses (-)		-277	0	-277	-172	0	-17
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)	9	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)	10	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)	11	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)		18.282	0	18.282	12.645	0	12.6
INTANGIBLE ASSETS AND GOODWILL (Net)		1.145	0	1.145	787	0	78
Goodwill		0	0	0	0	0	
Other		1.145	0	1.145	787	0	7
INVESTMENT PROPERTY (Net)	14	0	0	0	0	0	
CURRENT TAX ASSETS		0	0	0	0	0	
DEFERRED TAX ASSET	15	7.735	0	7.735	6.002	0	6.00
OTHER ASSETS (Net)	17	57.506	1	57.507	71.134	1	71.13
TOTAL ASSETS		1.852.983	275.896	2.128.879	1.521.734	170.001	1.691.73
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0	0	0	0	0	
LOANS RECEIVED	3	0	0	0	0	0	
MONEY MARKET FUNDS		98.677	0	98.677	177.993	0	177.99
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		89.535	225.744	315.279	57.133	155.735	212.8
Borrower funds		89.535	225.744	315.279	57.133	155.735	212.8
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 Other Comprehensive Income		0	0	0	0	0	
FACTORING PAYABLES		0	0	0	0	0	
LEASE PAYABLES (Net)	5	4.744	0	4.744	702	0	70
PROVISIONS	8	22.874	0	22.874	18.437	0	18.4
Provision for Restructuring		0	0	0	0	0	
Reserves for Employee Benefits		9.971	0	9.971	7.527	0	7.52
Insurance Technical Reserves (Net)		0	0	0	0	0	1.02
Other provisions		12.903	0	12.903	10.910	0	10.9
CURRENT TAX LIABILITIES	9	15.733	0	15.733	10.949	0	10.9
DEFERRED TAX LIABILITY	3	0	0	0	0	0	10.5
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10	0	0	0	0	0	
Held For Sale		0	0	0	0	0	
		0	0	0	0	0	
Related to Discontinued Operations	11	0	0	0	U	0	
SUBORDINATED DEBT	11	Ü	0	0	0	0	
Loans		U	0	0	0	U	

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	4	9.405	0	9.405	40.288	0	40.288
EQUITY	12	1.662.167	0	1.662.167	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		433.352	0	433.352	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		431.669	0	431.669	452.663	0	452.663
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.903.135	225.744	2.128.879	1.536.000	155.735	1.691.735



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

	Footnote Reference –	Current Period 30.09.2025			Previous Period 31.12.2024		
	FOOTHOLE RETERENCE	тс	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.22
GUARANTIES AND WARRANTIES	1	11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.22
Letters of Guarantee		11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.22
Guarantees Subject to State Tender Law		246.392	0	246.392	236.039	0	236.03
Guarantees Given for Foreign Trade Operations		540	0	540	540	0	54
Other Letters of Guarantee		10.977.018	184.219	11.161.237	9.752.888	375.761	10.128.64
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	

Payables for Short Sale Commitments of Marketable 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	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
STODY AND PLEDGES RECEIVED		16.801.724	3.832.301	20.634.025	15.886.237	3.176.166	19.062.403
TEMS HELD IN CUSTODY		34.988	0	34.988	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		34.988	0	34.988	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		1.603.471	228.018	1.831.489	711.898	193.813	905.711
Securities		0	0	0	0	0	0
Guarantee Notes		64.967	201.039	266.006	64.967	170.881	235.848
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		11.080	0	11.080	28.970	0	28.970
Other Pledged Items		1.527.424	26.979	1.554.403	617.961	22.932	640.893

Depositories Receiving Pledged Items	0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES	15.163.265	3.604.283	18.767.548	15.113.265	2.982.353	18.095.618
TOTAL OFF-BALANCE SHEET ACCOUNTS	28.025.674	4.016.520	32.042.194	25.875.704	3.551.927	29.427.631



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

	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
ntement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	1	188.481	303.482	55.418	54.25
Interest Income on Loans	1	182.914	296.531	53.319	59.33
Interest Income on Reserve Deposits		20	12	7	33.30
Interest Income on Banks		4.611	2.722	1.677	1.06
Interest Income on Money Market Placements		936	1.016	415	7
Interest Income on Marketable Securities Portfolio		0	3.201	0	-6.23
Financial Assets At Fair Value Through Profit Loss		0	0	0	
Financial Assets At Fair Value Through Other		0	775	0	-6.23
Comprehensive Income		ů			-0.23
Financial Assets Measured at Amortised Cost		0	2.426	0	
Finance Leasing Interest Income		0	0	0	
Other Interest Income		0	0	0	20.14
INTEREST EXPENSES (-)	2	-100.817	-125.987	-28.775	-29.16
Interest Expenses on Deposits		0	0	0	
Interest Expenses on Funds Borrowed Interest Expenses on Money Market Funds		-49.317	-22.677	-10.699	-9.28
Interest Expenses on Securities Issued		-49.317	-22.677	-10.699	-9.20
Lease Interest Expenses		-1.771	-1.509	-415	-74
Other Interest Expense	12	-49.729	-101.801	-17.661	-19.13
NET INTEREST INCOME OR EXPENSE		87.664	177.495	26.643	25.09
NET FEE AND COMMISSION INCOME OR EXPENSES		77.128	76.113	26.133	25.22
Fees and Commissions Received		83.280	79.096	28.685	26.31
From Noncash Loans		83.181	78.802	28.639	26.25
Other		99	294	46	6
Fees and Commissions Paid (-)		-6.152	-2.983	-2.552	-1.08
Paid for Noncash Loans		-1.331	-682	-469	-24
Other		-4.821	-2.301	-2.083	-84
DIVIDEND INCOME	3	0	0	0	
TRADING INCOME OR LOSS (Net)	4	432.819	201.444	163.738	118.46
Gains (Losses) Arising from Capital Markets Transactions		424.268	288.069	162.176	116.82
Gains (Losses) Arising From Derivative Financial Transactions		0	-60.415	0	-3.39
Foreign Exchange Gains or Losses	_	8.551	-26.210	1.562	5.03
OTHER OPERATING INCOME	5	13.163	10.236	2.501	1.58
GROSS PROFIT FROM OPERATING ACTIVITIES	6	610.774	465.288	219.015	170.36
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	6	-2.516	-910	-1.524	-32
OTHER ALLOWANCE EXPENSES ( - ) PERSONNEL EXPENSES (-)		-93.530	-58.893	-29.885	-22.32
OTHER OPERATING EXPENSES (-)	7	-69.827	-45.270	-23.244	-16.86
NET OPERATING INCOME (LOSS)	,	444.901	360.215	164.362	130.84
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	130.0-
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	
NET MONETARY POSITION GAIN (LOSS)		0	0	0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	8	444.901	360.215	164.362	130.84
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-13.232	-30.042	-7.213	-11.34
Current Tax Provision		-14.905	-29.432	-8.192	-2.22
Expense Effect of Deferred Tax		0	-2.946	0	
Income Effect of Deferred Tax		1.673	2.336	979	-9.12
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	431.669	330.173	157.149	119.50
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	
		- 0	0	0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	

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	8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	9	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	10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	11	431.669	330.173	157.149	119.502
Profit (Loss) Attributable to Group		431.669	330.173	157.149	119.502
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)		1,80000000	1,38000000	0,65000000	0,50000000



## Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

	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)		431.669	330.173		
OTHER COMPREHENSIVE INCOME		0	389		
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	277		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	396		
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	-119		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		431.669	330.562		



## Statement of Cash Flow (TFRS 9 Impairment Model Applied)

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
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		402.178	289.9
Interest Received		176.303	282.9
Interest Paid		-98.834	-130.4
Dividends received		0	
Fees and Commissions Received		83.280	79.0
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-93.530	-58.8
Taxes Paid		-6.754	-30.0
Other		341.713	147.2
Changes in Operating Assets and Liabilities Subject to Banking Operations		-340.370	-328.2
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-432.394	-280.3
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		56.014	170.1
Net (Increase) Decrease in Other Assets		33.386	-53.4
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		2 624	164.6
Net Increase (Decrease) Other Liabilities  Net Cash Provided From Banking Operations		2.624 61.808	-164.5 -38.2
		61.808	-38.2
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.022	42.7
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		-5.022	-4.7
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	8.5
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	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	38.8
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-13.337	-8.0
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		-13.337	-8.0
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.035	6.5
Net Increase (Decrease) in Cash and Cash Equivalents		54.484	2.9
Cash and Cash Equivalents at Beginning of the Period		20.321	21.1
Cash and Cash Equivalents at End of the Period		74.805	24.



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

resentation Currency lature of Financial Statemen 1.000 TL

							Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			rofit and	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss							
				hara S	hare	Other	Tangible	Accumulated	Other (Other Comprehensive Income of Associ	iates and			er (Accumulated Gains or Losses on Cash Flow Hedges,		Prior Current ears' Period	Total Equity	on-controlling	Total
		Footnote Reference	Capital Pre	mium	cellation Profit	Capital	and Intangible		Joint Ventures Accounted for Using Equity M	Method   Excha	ange due to revalu ences reclassificatio		ther Comprehensive Income of Associates and Joint tures Accounted for Using Equity Method that will be	Reserves	rofits Net		Interests	Equity
					10111		Assets	Remeasurements of Defined	that will not be Reclassified to Profit or Los OtherAccumulated Amounts of Other Compre	ss and   or	n assets measure	ed at fair value Re	eclassified to Profit or Loss and Other Accumulated	L	osses Loss)	Interests		
							Revaluation Reserve	Benefit Plans	Income that will not be Reclassified to Profit		lation through other o	comprehensive Am ome	nounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)					
	Statement of changes in equity (TFRS 9 Impairment Model Applied)						11000110											
Previous Period 01.01.2024 - 30.09.2024	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		240.000	0	0	0	0	-2.446	3	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
	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	0	-397			1.683 239.805	777.431		777.431
	Total Comprehensive Income (Loss)		0	0	0	0	0	112		0 0	0	277		0 0	0 330.173	330.562	0	330.562
	Capital Increase in Cash		0	0	0	0	0		J	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	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
	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 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 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	1	0 0	0	-120		0 0 538.592	1.683 330.173	1.107.994	0 :	1.107.994
	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		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		0 0 538.592	1.683 452.663	1.230.498		1.230.498
	Total Comprehensive Income (Loss)		0	0	0	0	0	) (		0 0	0	0		0 0	0 431.669		0	431.669
Current Period 01.01.2025 - 30.09.2025	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		U	U	U	U	0		J	0 0	U	U		0 0	0 0	U	0	U
	Profit Distributions		0	0	0	0	0	(		0 0	0	0		0 0 452.663	<sup>0</sup> 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 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		0 991.255	1.683 431.669	1.662.167	0	1.662.167