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 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 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

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 , GSD Yatırım Bankası Anonim Şirketi'nin 30 Eylül 2025 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan 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, 10 Kasım 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 30.09.2025			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)		1.398.668	148.438	1.547.106	1.000.450	59.776	1.060.226
Cash and cash equivalents		1.987	72.825	74.812	486	19.840	20.326
Cash and Cash Balances at Central Bank	1	2.422	956	3.378	762	812	1.574
Banks	6	321	71.869	72.190	252	19.028	19.280
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-756	0	-756	-528	0	-528
Financial assets at fair value through profit or loss	2	1.396.681	75.613	1.472.294	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		1.396.681	75.613	1.472.294	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)		369.647	127.457	497.104	430.716	110.224	540.940
Loans	7	369.924	127.457	497.381	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 (-)		-277	0	-277	-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)		18.282	0	18.282	12.645	0	12.645
INTANGIBLE ASSETS AND GOODWILL (Net)		1.145	0	1.145	787	0	787
Goodwill		0	0	0	0	0	0
Other		1.145	0	1.145	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	7.735	0	7.735	6.002	0	6.002
OTHER ASSETS (Net)	17	57.506	1	57.507	71.134	1	71.135
TOTAL ASSETS		**1.852.983**	**275.896**	**2.128.879**	**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		98.677	0	98.677	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		89.535	225.744	315.279	57.133	155.735	212.868
Borrower funds		89.535	225.744	315.279	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	4.744	0	4.744	702	0	702
PROVISIONS	8	22.874	0	22.874	18.437	0	18.437
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		9.971	0	9.971	7.527	0	7.527
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		12.903	0	12.903	10.910	0	10.910
CURRENT TAX LIABILITIES	9	15.733	0	15.733	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	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)

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		11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.228
GUARANTIES AND WARRANTIES	1	11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.228
Letters of Guarantee		11.223.950	184.219	11.408.169	9.989.467	375.761	10.365.228
Guarantees Subject to State Tender Law		246.392	0	246.392	236.039	0	236.039
Guarantees Given for Foreign Trade Operations		540	0	540	540	0	540
Other Letters of Guarantee		10.977.018	184.219	11.161.237	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		16.801.724	3.832.301	20.634.025	15.886.237	3.176.166	19.062.403
ITEMS 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)

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	1	188.481	303.482	55.418	54.251
Interest Income on Loans		182.914	296.531	53.319	59.338
Interest Income on Reserve Deposits		20	12	7	4
Interest Income on Banks		4.611	2.722	1.677	1.066
Interest Income on Money Market Placements		936	1.016	415	79
Interest Income on Marketable Securities Portfolio		0	3.201	0	-6.236
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		0	775	0	-6.236
Financial Assets Measured at Amortised Cost		0	2.426	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	0	0	0
INTEREST EXPENSES (-)	2	-100.817	-125.987	-28.775	-29.160
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		0	0	0	0
Interest Expenses on Money Market Funds		-49.317	-22.677	-10.699	-9.285
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-1.771	-1.509	-415	-741
Other Interest Expense	12	-49.729	-101.801	-17.661	-19.134
NET INTEREST INCOME OR EXPENSE		87.664	177.495	26.643	25.091
NET FEE AND COMMISSION INCOME OR EXPENSES		77.128	76.113	26.133	25.223
Fees and Commissions Received		83.280	79.096	28.685	26.311
From Noncash Loans		83.181	78.802	28.639	26.250
Other		99	294	46	61
Fees and Commissions Paid (-)		-6.152	-2.983	-2.552	-1.088
Paid for Noncash Loans		-1.331	-682	-469	-248
Other		-4.821	-2.301	-2.083	-840
DIVIDEND INCOME	3	0	0	0	0
TRADING INCOME OR LOSS (Net)	4	432.819	201.444	163.738	118.462
Gains (Losses) Arising from Capital Markets Transactions		424.268	288.069	162.176	116.823
Gains (Losses) Arising From Derivative Financial Transactions		0	-60.415	0	-3.394
Foreign Exchange Gains or Losses		8.551	-26.210	1.562	5.033
OTHER OPERATING INCOME	5	13.163	10.236	2.501	1.584
GROSS PROFIT FROM OPERATING ACTIVITIES		610.774	465.288	219.015	170.360
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-2.516	-910	-1.524	-322
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-93.530	-58.893	-29.885	-22.329
OTHER OPERATING EXPENSES (-)	7	-69.827	-45.270	-23.244	-16.862
NET OPERATING INCOME (LOSS)		444.901	360.215	164.362	130.847
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	444.901	360.215	164.362	130.847
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-13.232	-30.042	-7.213	-11.345
Current Tax Provision		-14.905	-29.432	-8.192	-2.225
Expense Effect of Deferred Tax		0	-2.946	0	0
Income Effect of Deferred Tax		1.673	2.336	979	-9.120
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	431.669	330.173	157.149	119.502
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	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)

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)		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)

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		402.178	289.970
Interest Received		176.303	282.975
Interest Paid		-98.834	-130.432
Dividends received		0	0
Fees and Commissions Received		83.280	79.096
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-93.530	-58.893
Taxes Paid		-6.754	-30.042
Other		341.713	147.266
Changes in Operating Assets and Liabilities Subject to Banking Operations		-340.370	-328.210
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-432.394	-280.389
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		56.014	170.128
Net (Increase) Decrease in Other Assets		33.386	-53.427
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		2.624	-164.522
Net Cash Provided From Banking Operations		61.808	-38.240
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.022	42.751
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		-5.022	-4.739
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	8.591
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		-13.337	-8.040
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		-13.337	-8.040
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.035	6.504
Net Increase (Decrease) in Cash and Cash Equivalents		54.484	2.975
Cash and Cash Equivalents at Beginning of the Period		20.321	21.197
Cash and Cash Equivalents at End of the Period		74.805	24.172

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

							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									
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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 OtherAccumulated 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)		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		**240.000**	**0**	**0**	**0**	**0**	**-2.446**	**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	0	0
	Effect Of Corrections		0	0	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	0	0
	Adjusted Beginning Balance		240.000	0	0	0	0	-2.446	0	0	0	-397	0	0	298.787	1.683	239.805	777.431	0	777.431
	Total Comprehensive Income (Loss)		0	0	0	0	0	112	0	0	0	277	0	0	0	0	330.173	330.562	0	330.562
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		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	0	0	0	0
	Subordinated Debt		0	0	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	0	0
	Profit Distributions		0	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	0	0
	Transfers To Reserves		0	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	0	0
	Equity at end of period		**240.000**	**0**	**0**	**0**	**0**	**-2.334**	**0**	**0**	**0**	**-120**	**0**	**0**	**538.592**	**1.683**	**330.173**	**1.107.994**	**0**	**1.107.994**
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		**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	0	0
	Effect Of Corrections		0	0	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	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	0	1.230.498
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	431.669	431.669	0	431.669
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		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	0	0	0	0
	Subordinated Debt		0	0	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	0	0
	Profit Distributions		0	0	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	0	0
	Transfers To Reserves		0	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	0	0
	Equity at end of period		**240.000**	**0**	**0**	**0**	**0**	**-2.440**	**0**	**0**	**0**	**0**	**0**	**0**	**991.255**	**1.683**	**431.669**	**1.662.167**	**0**	**1.662.167**