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KAMUYU AYDINLATMA PLATFORMU

KATILIMEVİM TASARRUF FİNANSMAN A.Ş.
Financial Institutions Financial Report
Unconsolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	AKSİS ULUSLARARASI BAĞIMSIZ DENETİM A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

Ara Dönem Özet Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Katılımevim Tasarruf Finansman Anonim Şirketi Yönetim Kurulu'na

Giriş

Katılımevim Tasarruf Finansman Anonim Şirketi'nin ("Şirket") 30 Haziran 2024 tarihli ara dönem özet finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait özet kar veya zarar tablosunun, kar veya zarar ve diğer kapsamlı gelir tablosunun, özkaynak değişim tablosunun ve nakit akış tablosunun sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring, Finansman ve Tasarruf Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") tarafından yayımlanan yönetmelik, tebliğ, genelge ve yapılan açıklamalar; 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Şirket, 10 Haziran 2024 tarihinde Birevim Tasarruf Finansman A.Ş. ("Birevim") nin %55 oranında ortaklık payını satın almak suretiyle kontrolünü elde etmiştir. Rapor tarihi itibariyle satın alma muhasebesi işlemlerinin henüz tamamlanamaması gerekçesiyle ilişikteki finansal tablolarda Birevim konsolide edilmemiştir.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere ilişikteki ara dönem özet finansal bilgilerin, Katılımevim Tasarruf Finansman Anonim Şirketi'nin 30 Haziran 2024 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin 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.

Aksis Uluslararası Bağımsız Denetim Anonim Şirketi

Nail Çamcı, SMMM

Sorumlu Denetçi

30 Temmuz 2024

İstanbul, Türkiye

Statement of Financial Position (Balance Sheet)

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSETS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK	3	723.150.428	455.473.240	1.178.623.668	801.731.439		801.731.439
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	5	1.524.963.765		1.524.963.765	1.103.315.190		1.103.315.190
DERIVATIVE FINANCIAL ASSETS				0			
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)				0			
FINANCIAL ASSETS AT AMORTISED COST (Net)	4	2.014.588.898		2.014.588.898	980.689.954		980.689.954
Savings Finance Receivables	4	2.008.557.533		2.008.557.533	975.737.377		975.737.377
Non Performing Receivables	4	7.386.969		7.386.969	6.181.359		6.181.359
Allowance For Expected Credit Losses / Specific Provisions (-)	4	-1.355.604		-1.355.604	-1.228.782		-1.228.782
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		230.000.000		230.000.000			
Investments in Subsidiaries (Net)		230.000.000		230.000.000			
TANGIBLE ASSETS (Net)	7,8	316.904.863		316.904.863	316.039.370		316.039.370
INTANGIBLE ASSETS AND GOODWILL (Net)	7,8	44.855.412		44.855.412	39.414.163		39.414.163
INVESTMENT PROPERTY (Net)		50.500.000		50.500.000	50.500.000		50.500.000
CURRENT TAX ASSETS				0			
DEFERRED TAX ASSET				0			
OTHER ASSETS	6	294.422.212		294.422.212	144.297.189		144.297.189
SUBTOTAL		**5.199.385.578**	**455.473.240**	**5.654.858.818**	**3.435.987.305**		**3.435.987.305**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
TOTAL ASSETS		**5.199.385.578**	**455.473.240**	**5.654.858.818**	**3.435.987.305**		**3.435.987.305**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED				0			
FACTORING PAYABLES				0			
PAYABLES FROM SAVINGS FUND POOL	4	3.399.332.475		3.399.332.475	1.745.972.671		1.745.972.671
LEASE PAYABLES		182.904.089		182.904.089	199.468.877		199.468.877
MARKETABLE SECURITIES (Net)				0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			
DERIVATIVE FINANCIAL LIABILITIES				0			
PROVISIONS		11.639.509		11.639.509	6.312.238		6.312.238
Reserves For Employee Benefits	10	11.639.509		11.639.509	6.312.238		6.312.238

CURRENT TAX LIABILITIES		156.623.981		156.623.981	80.486.026		80.486.026
DEFERRED TAX LIABILITY	9	203.027.124		203.027.124	177.713.537		177.713.537
SUBORDINATED DEBT				0			
OTHER LIABILITIES	11	84.463.591	4.052	84.467.643	62.286.694		62.286.694
SUBTOTAL		**4.037.990.769**	**4.052**	**4.037.994.821**	**2.272.240.043**		**2.272.240.043**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
EQUITY	12	1.616.863.997		1.616.863.997	1.163.747.262		1.163.747.262
Issued capital		180.000.000		180.000.000	180.000.000		180.000.000
Capital Reserves		106.744.660		106.744.660	97.114.581		97.114.581
Equity Share Premiums		106.744.660		106.744.660	97.114.581		97.114.581
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-5.594.755		-5.594.755	-3.266.881		-3.266.881
Profit Reserves		35.234.916		35.234.916	10.837.898		10.837.898
Other Profit Reserves		35.234.916		35.234.916	10.837.898		10.837.898
Profit or Loss		1.300.479.176		1.300.479.176	879.061.664		879.061.664
Prior Years' Profit or Loss		568.262.719		568.262.719	128.878.671		128.878.671
Current Period Net Profit Or Loss		732.216.457		732.216.457	750.182.993		750.182.993
Total equity and liabilities		**5.654.854.766**	**4.052**	**5.654.858.818**	**3.435.987.305**		**3.435.987.305**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2024			Previous Period 31.12.2023		
		TC	FC	Total	TC	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS				0			
REVOCABLE FACTORING TRANSACTIONS				0			
SAVINGS FINANCE CONTRACTS TRANSACTIONS				0			
COLLATERALS RECEIVED	22	3.008.871.684		3.008.871.684	1.348.801.332		1.348.801.332
COLLATERALS GIVEN				0			
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
ITEMS HELD IN CUSTODY				0			
TOTAL OFF-BALANCE SHEET ITEMS		**3.008.871.684**		**3.008.871.684**	**1.348.801.332**		**1.348.801.332**

Statement of Profit or Loss

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
OPERATING INCOME		1.516.181.456	363.028.158	831.083.599	196.517.401
FACTORING INCOME		0		0	0
Factoring Interest Income				0	0
Factoring Fee and Commission Income				0	0
INCOME FROM FINANCING LOANS		0		0	0
LEASE INCOME		0			
SAVINGS FINANCE INCOME		1.516.181.456	363.028.158	831.083.599	196.517.401
Fees and Commissions Received From Savings Finance Operations		1.516.181.456	363.028.158	831.083.599	196.517.401
FINANCE COST (-)		-14.108.527	-6.163.550	-7.512.091	-3.539.758
Lease Interest Expenses		-14.108.527	-6.120.302	-7.512.091	-3.539.358
Other Interest Expense			-967		-400
Fees and Commissions Paid			-42.281		
GROSS PROFIT (LOSS)		1.502.072.929	356.864.608	823.571.508	192.977.643
OPERATING EXPENSES (-)		-610.071.756	-236.971.043	-328.512.618	-112.830.389
Personnel Expenses		-394.429.261	-130.387.144	-207.300.467	-65.264.712
General Operating Expenses		-199.731.370	-101.167.357	-113.184.983	-44.583.389
Other		-15.911.125	-5.416.542	-8.027.168	-2.982.288
GROSS OPERATING PROFIT (LOSS)		892.001.173	119.893.565	495.058.890	80.147.254
OTHER OPERATING INCOME		103.538.816	23.571.834	-460.551.090	19.680.493
Interest Income on Marketable Securities Portfolio		60.470.248	10.140.484	28.901.813	7.493.970
Gains Arising from Capital Markets Transactions		35.459.975	10.313.475	-478.743.876	10.313.475
Foreign Exchange Gains		1.477.504	115.277	1.474.880	96.259
Other		6.131.089	3.002.598	-12.183.907	1.776.789
PROVISION EXPENSES		-126.822	915.803	1.881.966	376.960
Specific Provisions		-126.822	915.803	1.881.966	376.960
OTHER OPERATING EXPENSES (-)		-12.212.164	0	-12.212.164	0
Capital Market Transactions Losses		-12.212.164		-12.212.164	
NET OPERATING PROFIT (LOSS)		983.201.003	144.381.202	24.177.602	100.204.707
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		983.201.003	144.381.202	24.177.602	100.204.707
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-250.984.546	-29.187.674	1.823.908	-19.097.049
Current Tax Provision		-224.673.298	-2.543.301	-159.238.363	-2.543.301
Expense Effect of Deferred Tax				187.373.519	10.090.625
Income Effect of Deferred Tax		-26.311.248	-26.644.373	-26.311.248	-26.644.373
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		732.216.457	115.193.528	26.001.510	81.107.658
INCOME ON DISCONTINUED OPERATIONS		0			
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		732.216.457	115.193.528	26.001.510	81.107.658
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		732.216.457	115.193.528	26.001.510	81.107.658
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
DILUTED EARNINGS (LOSS) PER SHARE					

Statement of profit or loss and other comprehensive income [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		732.216.457	115.193.528	26.001.510	81.107.658
OTHER COMPREHENSIVE INCOME		-2.327.874	-1.910.179	-1.413.423	-1.329.719
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.327.874	-1.910.179	-1.413.423	-1.329.719
Gains (Losses) on Remeasurements of Defined Benefit Plans		-3.325.535	-2.387.724	-2.019.176	-1.662.149
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss	9	997.661	477.545	605.753	332.430
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		729.888.583	113.283.349	24.588.087	79.777.939

Statement of cash flows [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		840.207.681	148.431.990
Interest Received / Profit Share Received / Lease Income		60.470.248	10.140.484
Interest Paid /Profit Share Paid / Lease Payments			-43.248
Fees and Commissions Received	13	1.516.181.456	363.028.158
Cash Payments to Personnel and Service Suppliers		-392.427.525	-130.985.957
Taxes Paid	16	-174.846.591	-27.105.651
Other		-169.169.907	-66.601.796
Changes in Operating Assets and Liabilities		79.614.671	-344.100.146
Net (Increase) Decrease in Savings Finance Receivables		-1.032.820.156	-192.268.758
Net (Increase) Decrease in Other Assets		-572.979.208	-405.026.261
Net Increase (Decrease) in Factoring Payables			-12.728.251
Net Increase (Decrease) in Savings Fund Pool		1.653.359.804	230.382.182
Net Increase (Decrease) in Lease Payables		-16.564.788	
Net Increase (Decrease) in Funds Borrowed			35.540.942
Net Increase (Decrease) Other Liabilities		48.619.019	
Cash flows from (used in) operating activities		919.822.352	-195.668.156
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-230.000.000	
Tangible And Intangible Asset Purchases		-49.416.444	-64.935.323
Sale of Tangible Intangible Assets		-107.397	8.841.544
Other		35.459.975	
Net cash flows from (used in) investing activities		-244.063.866	-56.093.779
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Equity Instruments Issued			359.845.631
Dividends paid		-284.757.730	
Payments of lease liabilities		-14.108.527	-6.120.302
Other			30.000.000
Net cash flows from (used in) financing activities		-298.866.257	383.725.329
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		376.892.229	131.963.394
Cash and Cash Equivalents at Beginning of the Period		801.731.439	180.527.418
Cash and Cash Equivalents at End of the Period		1.178.623.668	312.490.812

Statement of changes in equity [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued capital [member]	Share premium [member]	Share Cancellation Profit	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss — Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss	Profit Reserves	Prior Years' Profits or Losses	Net Profit Or Loss	Non-controlling interests [member]	Equity [member]
Previous Period 01.01.2023 - 30.06.2023	**Statement of changes in equity [abstract]**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		**150.000.000**			**-399.875**		**2.743.574**	**13.353.002**	**115.525.669**		**281.222.370**
	Increase or Decrease Required by TAS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		150.000.000			-399.875		2.743.574	13.353.002	115.525.669		281.222.370
	Total Comprehensive Income (Loss)					-1.910.179				115.193.528		113.283.349
	Cash Capital Increase		30.000.000	359.845.631								389.845.631
	Capital Increase Through Internal Reserves											
	Inflation Adjustments to Paid-in Capital											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity							2.543.238	115.525.669	-115.525.669		2.543.238
	Profit Distributions											
	Dividends Paid											
	Transfers To Reserves											
	Other											
	Equity at end of period		**180.000.000**	**359.845.631**		**-2.310.054**		**5.286.812**	**128.878.671**	**115.193.528**		**786.894.588**
Current Period 01.01.2024 - 30.06.2024	**Statement of changes in equity [abstract]**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		**180.000.000**	**359.523.926**	**-262.409.345**	**-3.266.881**		**10.837.898**	**128.878.671**	**750.182.993**		**1.163.747.262**
	Increase or Decrease Required by TAS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		180.000.000	359.523.926	-262.409.345	-3.266.881		10.837.898	128.878.671	750.182.993		1.163.747.262
	Total Comprehensive Income (Loss)					-2.327.874				732.216.457		729.888.583
	Cash Capital Increase											
	Capital Increase Through Internal Reserves											
	Inflation Adjustments to Paid-in Capital											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity							7.985.882	750.182.993	-750.182.993		7.985.882
	Profit Distributions				9.630.079			16.411.136	-310.798.945			-284.757.730
	Dividends Paid				9.630.079				-294.387.809			-284.757.730
	Transfers To Reserves							16.411.136	-16.411.136			
	Other											
	Equity at end of period		**180.000.000**	**359.523.926**	**-252.779.266**	**-5.594.755**		**35.234.916**	**568.262.719**	**732.216.457**		**1.616.863.997**