



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	BDO DENET BAĞIMSIZ DENETİM VE DANIŞMANLIK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM ÖZET FİNANSAL BİLGİLERE İLİŞKİN

BAĞIMSIZ DENETÇİ SINIRLI DENETİM RAPORU

Hepsi Finansman A.Ş.

Genel Kurulu'na

Giriş

Hepsi Finansman A.Ş.'nin ("Şirket") 30 Haziran 2024 tarihli ilişikteki ara dönem özet finansal durum tablosunun, aynı tarihte sona eren altı aylık hesap dönemine ait özet kar veya zarar tablosunun, özet kar veya zarar ve diğer kapsamlı gelir tablosunun, özet özkaynaklar değişim tablosunun ve özet nakit akış tablosunun ("ara dönem özet finansal bilgi") sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem özet finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring ve Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ve Finansal Kiralama, Faktoring ve Finansman Şirketlerince Uygulanacak Tekdüzen Hesap Planı ve İzahnamesi Hakkında Tebliğ ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") tarafından yayımlanan yönetmelik, tebliğ ve genelgeler ve yapılan 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 sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem özet 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 özet 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 özet 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 özet 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem özet finansal tabloların, Şirket'in 30 Haziran 2024 tarihi itibarıyla özet finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin özet finansal performansının ve özet 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.

İstanbul,

9 Ağustos 2024

BDO Denet Bağımsız Denetim

ve Danışmanlık A.Ş.

Member, BDO International Network

Taceddin Yazar, SMMM

Sorumlu Denetçi

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 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	155.278	247	155.525	326.825	15.472	342.297
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)				0			0
DERIVATIVE FINANCIAL ASSETS				0			0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		305.153		305.153	3.844		3.844
Factoring Receivables							0
Discounted Factoring Receivables (Net)							0
Other Factoring Receivables							0
Savings Finance Receivables							0
From Savings Fund Pool							0
From Equity							0
Financial Loans	4	304.427		304.427	3.493		3.493
Consumer loans		303.410		303.410	1.670		1.670
Credit Cards							0
Installment Commercial Loans		1.017		1.017	1.823		1.823
Leasing Transactions (Net)				0			0
Finance lease receivables							0
Operating Lease Receivables				0			0
Unearned Income (-)							0
Other Financial Assets Measured at Amortised Cost							0
Non Performing Receivables	5	5.395		5.395	4.950		4.950
Allowance For Expected Credit Losses / Specific Provisions (-)	5	-4.669		-4.669	-4.599		-4.599
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES				0			0
Investments in Associates (Net)							0
Investments in Subsidiaries (Net)				0			0
Jointly Controlled Partnerships (JointVentures) (Net)							0
TANGIBLE ASSETS (Net)		4.729		4.729	3.851		3.851
INTANGIBLE ASSETS AND GOODWILL (Net)		39.227		39.227	32.246		32.246
INVESTMENT PROPERTY (Net)				0			0
CURRENT TAX ASSETS	6	3.821		3.821	330		330
DEFERRED TAX ASSET	6	1.760		1.760	760		760

OTHER ASSETS	7	7.760		7.760	2.901	2.901
SUBTOTAL		517.728	247	517.975	370.757	386.229
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0		0
Held for Sale						0
Non-Current Assets From Discontinued Operations						0
TOTAL ASSETS		517.728	247	517.975	370.757	386.229
LIABILITY AND EQUITY ITEMS						
LOANS RECEIVED	8	86.094		86.094		0
FACTORING PAYABLES				0		0
PAYABLES FROM SAVINGS FUND POOL				0		0
LEASE PAYABLES	10	3.073		3.073	2.129	2.129
MARKETABLE SECURITIES (Net)				0		0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0		0
DERIVATIVE FINANCIAL LIABILITIES				0		0
PROVISIONS	11	9.009		9.009	4.238	4.238
Provision for Restructuring				0		0
Reserves For Employee Benefits		5.454		5.454	3.527	3.527
General Loan Loss Provisions		3.044		3.044		0
Other provisions		511		511	711	711
CURRENT TAX LIABILITIES				0		0
DEFERRED TAX LIABILITY				0		0
SUBORDINATED DEBT				0		0
OTHER LIABILITIES	11	18.293		18.293	12.321	12.321
SUBTOTAL		116.469	0	116.469	18.688	18.688
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0		0
Held For Sale						0
Related to Discontinued Operations						0
EQUITY	12	401.506		401.506	367.541	367.541
Issued capital		410.000		410.000	410.000	410.000
Capital Reserves		-875		-875	-875	-875
Equity Share Premiums						0
Share Cancellation Profits						0
Other Capital Reserves		-875		-875	-875	-875
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss				0		0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss						0
Profit Reserves		2.713		2.713	2.713	2.713
Legal Reserves		164		164	164	164
Statutory Reserves						0
Extraordinary Reserves		2.549		2.549	2.549	2.549
Other Profit Reserves						0
Profit or Loss		-10.332		-10.332	-44.297	-44.297
Prior Years' Profit or Loss		-44.297		-44.297	-20.677	-20.677
Current Period Net Profit Or Loss		33.965		33.965	-23.620	-23.620
Non-controlling interests						0
Total equity and liabilities		517.975	0	517.975	386.229	386.229

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 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			0
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED	19	9.757		9.757	39.642		39.642
COLLATERALS GIVEN		71.349		71.349	1.349		1.349
COMMITMENTS	19	0		0			0
Irrevocable Commitments				0			0
Revocable Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS				0			
ITEMS HELD IN CUSTODY		4.768		4.768	8.337		8.337
TOTAL OFF-BALANCE SHEET ITEMS		85.874	0	85.874	49.328		49.328



Statement of Profit or Loss

Presentation Currency	1.000 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	13	28.057	509	26.490	223
FACTORING INCOME		0			
INCOME FROM FINANCING LOANS		28.057	509	26.490	223
Interest Income From Financing Loans		28.057	504	26.490	221
Fee and Commission Income From Financing Loans			5		2
LEASE INCOME		0	0	0	0
Finance Lease Income		0			
Operational Lease Income		0			
Fee and Commission Income From Lease Operations		0			
SAVINGS FINANCE INCOME		0	0	0	0
Profit Share on Savings Finance Receivables		0			
Fees and Commissions Received From Savings Finance Operations		0			
FINANCE COST (-)	14	-7.653	-143	-7.463	-72
Interest Expenses on Funds Borrowed		-6.974		-7.015	
Lease Interest Expenses		-284	-122	-150	-58
Other Interest Expense		-83			
Fees and Commissions Paid		-312	-21	-298	-14
GROSS PROFIT (LOSS)		20.404	366	19.027	151
OPERATING EXPENSES (-)	15	-43.919	-15.282	-25.521	-8.075
Personnel Expenses		-24.083	-9.039	-13.287	-4.678
Provision Expense for Employment Termination Benefits		-111		-55	
General Operating Expenses		-11.626	-4.001	-6.087	-2.365
Other		-8.099	-2.242	-6.092	-1.032
GROSS OPERATING PROFIT (LOSS)		-23.515	-14.916	-6.494	-7.924
OTHER OPERATING INCOME	16	63.132	2.998	26.805	2.358
Interest Income on Banks		57.099	527	24.577	298
Foreign Exchange Gains		5.872	2.244	2.141	2.037
Other		161	227	87	23
PROVISION EXPENSES		-3.133	-17	-2.571	-11
Specific Provisions	5	-89	-17	-89	-11
General Loan Loss Provisions		-3.044		-2.482	
OTHER OPERATING EXPENSES (-)	16	-3.519	-373	-2.280	-284
Foreign Exchange Losses	16	-3.519	-373	-2.280	-284
NET OPERATING PROFIT (LOSS)		32.965	-12.308	15.460	-5.861
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		32.965	-12.308	15.460	-5.861
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	6	1.000	-1	1.000	35
Income Effect of Deferred Tax		1.000	-1	1.000	35
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		33.965	-12.309	16.460	-5.826
INCOME ON DISCONTINUED OPERATIONS		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0		
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0		
NET PROFIT OR LOSS FOR THE PERIOD		33.965	-12.309	16.460	-5.826
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0			
Owners of Parent		33.965	-12.309	16.460	-5.826
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	1.000 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)		33.965	-12.309		
OTHER COMPREHENSIVE INCOME		0	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.965	-12.309	0	0

Statement of cash flows [abstract]

Presentation Currency	1.000 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		34.824	-13.731
Interest Received / Profit Share Received / Lease Income		28.057	504
Interest Paid /Profit Share Paid / Lease Payments		-7.341	-122
Fees and Commissions Received			5
Other Gains		161	227
Collections from Previously Written Off Loans and Other Receivables		19	5
Cash Payments to Personnel and Service Suppliers	15	-24.083	-8.857
Other		38.011	-5.493
Changes in Operating Assets and Liabilities		-206.829	6.764
Net (Increase) Decrease in Financing Loans		-300.868	4.032
Net (Increase) Decrease in Other Assets		-3.742	-1.066
Net Increase (Decrease) in Lease Payables	10	944	2.008
Net Increase (Decrease) in Funds Borrowed	8	86.094	
Net Increase (Decrease) Other Liabilities	9,11	10.743	1.790
Cash flows from (used in) operating activities		-172.005	-6.967
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-8.650	-5.489
Net cash flows from (used in) investing activities		-8.650	-5.489
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Payments of lease liabilities		-509	-331
Other			22.808
Net cash flows from (used in) financing activities		-509	22.477
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		-181.164	10.021
Cash and Cash Equivalents at Beginning of the Period		336.299	11.316
Cash and Cash Equivalents at End of the Period	3	155.135	21.337



Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [member]	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss	Profit Reserves	Prior Years' Profits or Losses	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		50.000	-707		2.713	-10.163	-10.514		31.329
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		50.000	-707		2.713	-10.163	-10.514		31.329
	Total Comprehensive Income (Loss)			-184				-12.309		-12.493
	Cash Capital Increase		22.808							22.808
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves						-10.514	10.514		
	Other									
	Equity at end of period		72.808	-891		2.713	-20.667	-12.309		41.644
Current Period 01.01.2024 - 30.06.2024	Statement of changes in equity [abstract]									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		410.000	-875		2.713	-20.667	-23.620		367.541
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		410.000	-875		2.713	-20.667	-23.620		367.541
	Total Comprehensive Income (Loss)							33.965		33.965
	Cash Capital Increase									
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves						-23.620	23.620		
	Other									
	Equity at end of period		410.000	-875		2.713	-44.297	33.965		401.506