



KAMUYU AYDINLATMA PLATFORMU

İŞ FİNANSAL KİRALAMA A.Ş. Financial Institutions Financial Report Consolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements



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

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

İş Finansal Kiralama A.Ş. Genel Kurulu'na

Giriş

İş Finansal Kiralama A.Ş. ve bağlı ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2025 tarihli ilişikteki konsolide finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosunun ve diğer açıklayıcı dipnotlarının ("ara dönem finansal bilgiler") sınırlı denetimini yürütmüş bulunuyoruz. Grup 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 (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

řirketinin, 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 konsolide finansal bilgilerin, İş Finansal Kiralama A.Ş. ve bağılı ortaklığının 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 29 Temmuz 2025

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSETS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK	4	1.149.829	215.957	1.365.786	847.496	318.655	1.166.151
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS	6	4.624	234.045	238.669	2.864	587.495	590.359
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7	2.650.480	0	2.650.480	3.468.578	0	3.468.578
FINANCIAL ASSETS AT AMORTISED COST (Net)		38.077.986	39.637.611	77.715.597	31.984.665	29.473.532	61.458.197
Factoring Receivables	8	32.130.637	8.122.629	40.253.266	25.976.932	9.147.468	35.124.400
Discounted Factoring Receivables (Net)		9.626.861	551.667	10.178.528	12.651.698	303.308	12.955.006
Other Factoring Receivables		22.503.776	7.570.962	30.074.738	13.325.234	8.844.160	22.169.394
Savings Finance Receivables		0	0	0	0	0	0
From Savings Fund Pool		0	0	0	0	0	0
From Equity		0	0	0	0	0	0
Financial Loans		0	0	0	0	0	0
Consumer loans		0	0	0	0	0	0
Credit Cards		0	0	0	0	0	0
Installment Commercial Loans		0	0	0	0	0	0
Leasing Transactions (Net)	9	5.742.243	31.746.200	37.488.443	6.129.108	20.531.359	26.660.467
Finance lease receivables		8.508.864	35.504.000	44.012.864	8.988.326	22.856.852	31.845.178
Operating Lease Receivables		0	0	0	0	0	0
Unearned Income (-)		-2.766.621	-3.757.800	-6.524.421	-2.859.218	-2.325.493	-5.184.711
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Non Performing Receivables	8,9	1.340.519	544.045	1.884.564	674.518	403.597	1.078.115
Allowance For Expected Credit Losses / Specific Provisions (-)		-1.135.413	-775.263	-1.910.676	-795.893	-608.892	-1.404.785
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	11	55.492	0	55.492	42.413	0	42.413
INTANGIBLE ASSETS AND GOODWILL (Net)	12	73.984	0	73.984	53.109	0	53.109
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS	21	4.023	0	4.023	2.487	0	2.487
DEFERRED TAX ASSET	13	26.669	0	26.669	28.492	0	28.492

OTHER ASSETS	15	585.467	5.430.831	6.016.298	571.166	2.363.921	2.935.087
SUBTOTAL		42.628.554	45.518.444	88.146.998	37.001.270	32.743.603	69.744.873
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		2.432	0	2.432	2.432	0	2.432
Held for Sale	14	2.432	0	2.432	2.432	0	2.432
Non-Current Assets From Discontinued Operations		0	0	0	0		0
TOTAL ASSETS		42.630.986	45.518.444	88.149.430	37.003.702	32.743.603	69.747.305
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	28.968.397	33.655.560	62.623.957	22.909.198	29.453.121	52.362.319
FACTORING PAYABLES		0	0	0	0	0	0
PAYABLES FROM SAVINGS FUND POOL		0	0	0	0	0	0
LEASE PAYABLES	18	35.535	0	35.535	27.396	0	27.396
MARKETABLE SECURITIES (Net)	19	10.577.221	0	10.577.221	4.816.406	0	4.816.406
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	6	224.622	416.606	641.228	217.019	37.174	254.193
PROVISIONS	20	122.651	38.753	161.404	107.162	30.495	137.657
Provision for Restructuring		0	0	0	0	0	0
Reserves For Employee Benefits		111.415	0	111.415	102.390	0	102.390
General Loan Loss Provisions		0	0	0	0	0	0
Other provisions		11.236	38.753	49.989	4.772	30.495	35.267
CURRENT TAX LIABILITIES	21	348.777	0	348.777	302.537	0	302.537
DEFERRED TAX LIABILITY		24.271	0	24.271	212.492	0	212.492
SUBORDINATED DEBT		0	0	0	0	0	0
OTHER LIABILITIES	17	648.775	2.141.495	2.790.270	485.100	1.307.023	1.792.123
SUBTOTAL		40.950.249	36.252.414	77.202.663	29.077.310	30.827.813	59.905.123
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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
EQUITY		10.946.767	0	10.946.767	9.842.182	0	9.842.182
Issued capital	23	695.303	0	695.303	695.303	0	695.303
Capital Reserves	23	1.763	0	1.763	1.763	0	1.763
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.763	0	1.763	1.763	0	1.763
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	23	2.057.884	0	2.057.884	2.672.131	0	2.672.131
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves	24	5.481.210	0	5.481.210	3.550.541	0	3.550.541
Legal Reserves		162.673	0	162.673	154.907	0	154.907
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		5.318.537	0	5.318.537	3.395.634	0	3.395.634
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		1.597.695	0	1.597.695	1.930.669	0	1.930.669
Prior Years' Profit or Loss	25	0	0	0	5.476	0	5.476
Current Period Net Profit Or Loss		1.597.695	0	1.597.695	1.925.193	0	1.925.193
Non-controlling interests	22	1.112.912	0	1.112.912	991.775	0	991.775
Total equity and liabilities		51.897.016	36.252.414	88.149.430	38.919.492	30.827.813	69.747.305



STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS		876.105	2.435.762	3.311.867	216.341	2.069.809	2.286.150
REVOCABLE FACTORING TRANSACTIONS		2.480.704	424.472	2.905.176	3.173.559	627.910	3.801.469
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0	0	0	0	0	0
COLLATERALS RECEIVED	38	222.753.301	510.528.592	733.281.893	181.071.767	391.746.558	572.818.325
COLLATERALS GIVEN	26	17.881.108	14.705	17.895.813	13.093.352	13.033	13.106.385
COMMITMENTS		1.128.965	11.283.736	12.412.701	709.433	4.068.035	4.777.468
Irrevocable Commitments		0	377.135	377.135	0	237.864	237.864
Revocable Commitments		1.128.965	10.906.601	12.035.566	709.433	3.830.171	4.539.604
Lease Commitments		1.128.965	10.906.601	12.035.566	709.433	3.830.171	4.539.604
Finance Lease Commitments		1.128.965	10.906.601	12.035.566	709.433	3.830.171	4.539.604
Operational Lease Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	26	10.061.034	31.629.636	41.690.670	4.610.780	23.580.205	28.190.985
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		10.061.034	31.629.636	41.690.670	4.610.780	23.580.205	28.190.985
Forward Buy or Sell Transactions		2.080.666	5.636.288	7.716.954	1.701.031	2.089.259	3.790.290
Swap Purchases or Sales		7.980.368	25.993.348	33.973.716	2.909.749	21.490.946	24.400.695
Option Purchases or Sales		0	0	0	0	0	0
Futures Purchases or Sales		0	0	0	0	0	0
Other		0	0	0	0	0	0
ITEMS HELD IN CUSTODY		9.557.663	910.311	10.467.974	7.022.372	648.120	7.670.492
TOTAL OFF-BALANCE SHEET ITEMS		264.738.880	557.227.214	821.966.094	209.897.604	422.753.670	632.651.274



Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
OPERATING INCOME	29	7.780.563	5.802.657	4.208.668	2.968.047
FACTORING INCOME		5.250.745	3.777.028	2.912.534	1.901.166
Factoring Interest Income		5.086.288	3.646.947	2.819.621	1.829.369
Discounted		2.223.114	2.073.437	1.246.753	1.097.122
Other		2.863.174	1.573.510	1.572.868	732.247
Factoring Fee and Commission Income		164.457	130.081	92.913	71.797
Discounted		83.413	72.504	53.628	40.178
Other		81.044	57.577	39.285	31.619
INCOME FROM FINANCING LOANS		0	0	0	0
Interest Income From Financing Loans		0	0	0	0
Fee and Commission Income From Financing Loans		0	0	0	0
LEASE INCOME		2.529.818	2.025.629	1.296.134	1.066.881
Finance Lease Income		2.527.957	2.023.629	1.294.933	1.065.921
Operational Lease Income		1.861	2.000	1.201	960
Fee and Commission Income From Lease Operations		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
Profit Share on Savings Finance Receivables		0	0	0	0
Fees and Commissions Received From Savings Finance Operations		0	0	0	0
FINANCE COST (-)	32	-6.317.533	-4.555.112	-3.607.074	-2.286.389
Profit Share Expense on Savings Fund Pool		0	0	0	0
Interest Expenses on Funds Borrowed		-4.605.065	-4.068.677	-2.633.089	-2.113.858
Interest Expenses On Factoring Payables		0	0	0	0
Lease Interest Expenses		-8.530	-5.740	-4.137	-3.934
Interest Expenses on Securities Issued		-1.568.452	-367.655	-892.392	-112.202
Other Interest Expense		0	0	0	0
Fees and Commissions Paid		-135.486	-113.040	-77.456	-56.395
GROSS PROFIT (LOSS)		1.463.030	1.247.545	601.594	681.658
OPERATING EXPENSES (-)	30	-531.373	-384.466	-260.577	-179.613
Personnel Expenses		-387.290	-270.817	-192.736	-131.813
Provision Expense for Employment Termination Benefits		-9.128	-18.913	-7.197	-1.126
Research and development expense		0	0	0	0
General Operating Expenses		-134.955	-94.736	-60.644	-46.674
Other		0	0	0	0
GROSS OPERATING PROFIT (LOSS)	31	931.657	863.079	341.017	502.045
OTHER OPERATING INCOME		3.461.772	1.019.499	1.440.228	366.800
Interest Income on Banks		198.565	139.856	136.725	87.465
Interest Income on Marketable Securities Portfolio		0	0	0	0
Dividend Income		413.526	77.849	0	77.838
Gains Arising from Capital Markets Transactions		39.549	10.920	6.305	10.036
Derivative Financial Transactions' Gains		942.092	213.783	118.744	72.817
Foreign Exchange Gains		1.498.106	84.552	1.028.211	24.467
Other		369.934	492.539	150.243	94.177
PROVISION EXPENSES	33	-669.728	-185.764	-194.709	-90.667
Specific Provisions		0	0	0	0
Allowances For Expected Credit Losses		-669.728	-185.764	-194.709	-90.667
General Loan Loss Provisions		0	0	0	0
Other		0	0	0	0
OTHER OPERATING EXPENSES (-)	34	-1.381.688	-173.802	-147.563	-76.329
Impairment in Value of Securities		0	0	0	0
Impairment in Value of Non-Current Assets		0	0	0	0
Capital Market Transactions Losses		0	0	0	0
Loss Arising from Derivative Financial Transaction		-1.344.119	-157.155	-124.621	-68.882
Foreign Exchange Losses		0	0	0	0
Other		-37.569	-16.647	-22.942	-7.447
NET OPERATING PROFIT (LOSS)		2.342.013	1.523.012	1.438.973	701.849
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		2.342.013	1.523.012	1.438.973	701.849
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	35	-549.009	-411.001	-378.539	-153.982
Current Tax Provision		-605.728	-369.091	-360.619	-95.829
Expense Effect of Deferred Tax		0	-41.910	0	-41.910
Income Effect of Deferred Tax		56.719	0	-17.920	-16.243
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.793.004	1.112.011	1.060.434	547.867
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		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		1.793.004	1.112.011	1.060.434	547.867
Profit (loss), attributable to [abstract]					
Non-controlling Interests	22	195.309	101.732	93.537	55.008
Owners of Parent		1.597.695	1.010.279	966.897	492.859
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
Basic Earnings (Loss) Per Share from Continuing Operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)	36	0,02300000	0,01450000	0,01390000	0,00710000
Basic Earnings (Loss) Per Share from Discontinued Operations					
Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)		0,00000000	0,00000000	0,00000000	0,00000000
DILUTED EARNINGS (LOSS) PER SHARE					
Diluted earnings (loss) per share from continuing operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)	36	0,02300000	0,01450000	0,01390000	0,00710000
Diluted earnings (loss) per share from discontinued operations					
Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)		0,00000000	0,00000000	0,00000000	0,00000000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024	Current Period 3 Months 01.04.2025 - 30.06.2025	Previous Period 3 Months 01.04.2024 - 30.06.2024
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		1.793.004	1.112.011	1.060.434	547.867
OTHER COMPREHENSIVE INCOME		-688.419	625.124	-276.044	592.248
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-688.419	625.124	-276.044	592.248
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-818.099	672.663	-329.180	639.170
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		129.680	-47.539	53.136	-46.922
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	0	0
Income (Losses) from Cash Flow Hedges		0	0	0	0
Income (Losses) on Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		1.104.585	1.737.135	784.390	1.140.115



Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.06.2025	Previous Period 01.01.2024 - 30.06.2024
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		896.579	531.472
Interest Received / Profit Share Received / Lease Income		7.716.765	5.854.565
Interest Paid /Profit Share Paid / Lease Payments		-5.523.417	-4.936.653
Dividends received		413.526	77.849
Fees and Commissions Received		164.457	130.081
Other Gains		170.338	155.352
Collections from Previously Written Off Loans and Other Receivables	31	199.596	337.187
Cash Payments to Personnel and Service Suppliers		-343.317	-238.597
Taxes Paid	21	-573.253	-567.233
Other		-1.328.116	-281.079
Changes in Operating Assets and Liabilities		-6.092.815	1.015.348
Net (Increase) Decrease in Factoring Receivables		-3.592.234	614.368
Net (Increase) Decrease in Financing Loans		0	0
Net (Increase) Decrease in Receivables From Leasing Transactions		-5.748.378	1.239.445
Net (Increase) Decrease in Savings Finance Receivables		0	0
Net (Increase) Decrease in Other Assets		-3.336.787	-1.964.227
Net Increase (Decrease) in Factoring Payables		0	0
Net Increase (Decrease) in Savings Fund Pool		0	0
Net Increase (Decrease) in Lease Payables		8.139	27.224
Net Increase (Decrease) in Funds Borrowed		5.302.303	501.160
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.274.142	597.378
Cash flows from (used in) operating activities		-5.196.236	1.546.820
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
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
Tangible And Intangible Asset Purchases	11,12	-76.845	-59.917
Sale of Tangible Intangible Assets	11,12	20.743	16.881
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
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	0
Other		186.653	-3
Net cash flows from (used in) investing activities		130.551	-43.039
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		7.355.172	3.653.089
Cash Outflow Arised From Loans and Securities Issued		-2.090.924	-5.108.404
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Net cash flows from (used in) financing activities		5.264.248	-1.455.315
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.038	1.567
Net Increase (decrease) in cash and cash equivalents		199.601	50.033
Cash and Cash Equivalents at Beginning of the Period	4	1.166.130	2.510.720
Cash and Cash Equivalents at End of the Period	4	1.365.731	2.560.753



Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued capital [member]	Share premium [member]	Share Cancellation Profit	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	Prior Years' Profits or Losses	Net Profit Or Loss	Non-controlling interests [member]	Equity [member]
							Tangible and Intangible Assets Accumulated Revaluation Increases / Decreases	Accumulated Gains or 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)	Reserve of 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)					
Previous Period 01.01.2024 - 30.06.2024	Statement of changes in equity [abstract]																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		695.303	0	0	1.763	0	-3.018	1.846.980	0	0	0	1.783.089	5.868	1.767.060	672.855	6.769.900
	Increase or Decrease Required by TAS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	23	695.303	0	0	1.763	0	-3.018	1.846.980	0	0	0	1.783.089	5.868	1.767.060	672.855	6.769.900
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	556.675	0	0	0	0	0	0.1010.279	170.181	1.737.135
	Cash Capital Increase		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
	Inflation Adjustments to Paid-in Capital		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
	Subordinated Debt		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
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.767.452	-392	1.767.060	-	0
	Dividends Paid		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	1.767.452	-392	1.767.060	-	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		695.303	0	0	1.763	0	-3.018	2.403.655	0	0	0	3.550.541	5.476	1.010.279	843.036	8.507.035
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity [abstract]																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		695.303	0	0	1.763	0	-7.832	2.679.963	0	0	0	3.550.541	5.476	1.925.193	991.775	9.842.182
	Increase or Decrease Required by TAS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	23	695.303	0	0	1.763	0	-7.832	2.679.963	0	0	0	3.550.541	5.476	1.925.193	991.775	9.842.182
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-614.247	0	0	0	0	0	0.1.597.695	121.137	1.104.585
	Cash Capital Increase		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
	Inflation Adjustments to Paid-in Capital		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
	Subordinated Debt		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
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.930.669	-5.476	1.925.193	-	0
	Dividends Paid		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	1.930.669	-5.476	1.925.193	-	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		695.303	0	0	1.763	0	-7.832	2.065.716	0	0	0	5.481.210	0	1.597.695	1.112.912	10.946.767