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KAMUYU AYDINLATMA PLATFORMU

# LİDER FAKTORİNG A.Ş.
# Financial Institutions Financial Report
# Consolidated
# 2025 - 2. 3 Monthly Notification

## General Information About Financial Statements

# Independet Audit Comment

| | |
|---|---|
| **Independent Audit Company** | KPMG BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş. |
| **Audit Type** | Limited |
| **Audit Result** | Positive |

## Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Lider Faktoring Anonim Şirketi Yönetim Kurulu'na

*Giriş*

Lider Faktoring A.Ş.'nin ("Şirket") 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 özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal tabloların 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 gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal tablolara 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 konsolide finansal tablolara 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 konsolide finansal tabloların sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı konsolide finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem konsolide finansal tabloların 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 konsolide finansal tabloların, Lider Faktoring A.Ş ve bağlı 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

7 Ağustos 2025

İstanbul, Türkiye

# 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 | 3 | 256.046 | 5.114 | 261.160 | 165.350 | 1.635 | 166.985 |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net) | 4 | 0 | 81.581 | 81.581 | 0 | 67.653 | 67.653 |
| DERIVATIVE FINANCIAL ASSETS | | 0 | 0 | 0 | 0 | 0 | 0 |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net) | | 0 | 0 | 0 | 0 | 0 | 0 |
| FINANCIAL ASSETS AT AMORTISED COST (Net) | | 9.253.183 | 99.622 | 9.352.805 | 6.988.161 | 0 | 6.988.161 |
| Factoring Receivables | 5 | 8.429.946 | 99.622 | 8.529.568 | 6.233.214 | 0 | 6.233.214 |
| Discounted Factoring Receivables (Net) | | 8.071.622 | 99.622 | 8.171.244 | 5.871.166 | 0 | 5.871.166 |
| Other Factoring Receivables | | 358.324 | 0 | 358.324 | 362.048 | 0 | 362.048 |
| 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) | | 0 | 0 | 0 | 0 | 0 | 0 |
| Finance lease receivables | | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating Lease Receivables | | 0 | 0 | 0 | 0 | 0 | 0 |
| Unearned Income (-) | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Financial Assets Measured at Amortised Cost | 5 | 824.636 | 0 | 824.636 | 754.947 | 0 | 754.947 |
| Non Performing Receivables | 5 | 31.626 | 0 | 31.626 | 21.664 | 0 | 21.664 |
| Allowance For Expected Credit Losses / Specific Provisions (-) | 5 | -33.025 | 0 | -33.025 | -21.664 | 0 | -21.664 |
| 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) | 7 | 467.613 | 0 | 467.613 | 417.345 | 0 | 417.345 |
| INTANGIBLE ASSETS AND GOODWILL (Net) | 8 | 4.784 | 0 | 4.784 | 5.553 | 0 | 5.553 |
| INVESTMENT PROPERTY (Net) | 6 | 26 | 0 | 26 | 26 | 0 | 26 |
| CURRENT TAX ASSETS | | 0 | 0 | 0 | 0 | 0 | 0 |
| DEFERRED TAX ASSET | 9 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| OTHER ASSETS | 10 | 21.829 | 40 | 21.869 | 28.340 | 35 | 28.375 |
| **SUBTOTAL** | | **10.003.481** | **186.357** | **10.189.838** | **7.604.775** | **69.323** | **7.674.098** |
| ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) | 11 | 193 | 0 | 193 | 193 | 0 | 193 |
| Held for Sale | | 193 | 0 | 193 | 193 | 0 | 193 |
| Non-Current Assets From Discontinued Operations | | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL ASSETS** | | **10.003.674** | **186.357** | **10.190.031** | **7.604.968** | **69.323** | **7.674.291** |
| **LIABILITY AND EQUITY ITEMS** | | | | | | | |
| LOANS RECEIVED | 12 | 6.504.492 | 0 | 6.504.492 | 4.758.366 | 0 | 4.758.366 |
| FACTORING PAYABLES | 5 | 3.877 | 0 | 3.877 | 2.807 | 0 | 2.807 |
| PAYABLES FROM SAVINGS FUND POOL | | 0 | 0 | 0 | 0 | 0 | 0 |
| LEASE PAYABLES | 15 | 358.273 | 0 | 358.273 | 349.290 | 0 | 349.290 |
| MARKETABLE SECURITIES (Net) | 12 | 739.779 | 0 | 739.779 | 413.422 | 0 | 413.422 |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | | 0 | 0 | 0 | 0 | 0 | 0 |
| DERIVATIVE FINANCIAL LIABILITIES | | 0 | 0 | 0 | 0 | 0 | 0 |
| PROVISIONS | 13 | 48.017 | 0 | 48.017 | 37.470 | 0 | 37.470 |
| Provision for Restructuring | | 0 | 0 | 0 | 0 | 0 | 0 |
| Reserves For Employee Benefits | | 39.223 | 0 | 39.223 | 28.039 | 0 | 28.039 |
| General Loan Loss Provisions | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other provisions | | 8.794 | 0 | 8.794 | 9.431 | 0 | 9.431 |
| CURRENT TAX LIABILITIES | 9 | 99.384 | 0 | 99.384 | 78.012 | 0 | 78.012 |
| DEFERRED TAX LIABILITY | 9 | 77.244 | 0 | 77.244 | 79.934 | 0 | 79.934 |
| SUBORDINATED DEBT | | 0 | 0 | 0 | 0 | 0 | 0 |
| OTHER LIABILITIES | 14 | 44.070 | 227 | 44.297 | 45.955 | 201 | 46.156 |
| **SUBTOTAL** | | **7.875.136** | **227** | **7.875.363** | **5.765.256** | **201** | **5.765.457** |
| 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 | 16 | 2.314.668 | 0 | 2.314.668 | 1.908.834 | 0 | 1.908.834 |
| Issued capital | | 558.360 | 0 | 558.360 | 558.360 | 0 | 558.360 |
| 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 | | 303.683 | 0 | 303.683 | 303.683 | 0 | 303.683 |
| Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss | | 0 | 0 | 0 | 0 | 0 | 0 |
| Profit Reserves | | 1.046.791 | 0 | 1.046.791 | 390.118 | 0 | 390.118 |
| Legal Reserves | | 87.293 | 0 | 87.293 | 54.450 | 0 | 54.450 |
| Statutory Reserves | | 0 | 0 | 0 | 0 | 0 | 0 |
| Extraordinary Reserves | | 959.498 | 0 | 959.498 | 335.668 | 0 | 335.668 |
| Other Profit Reserves | | 0 | 0 | 0 | 0 | 0 | 0 |
| Profit or Loss | | 405.834 | 0 | 405.834 | 656.673 | 0 | 656.673 |
| Prior Years' Profit or Loss | | 0 | 0 | 0 | 0 | 0 | 0 |
| Current Period Net Profit Or Loss | | 405.834 | 0 | 405.834 | 656.673 | 0 | 656.673 |
| Non-controlling interests | | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total equity and liabilities** | | **10.189.804** | **227** | **10.190.031** | **7.674.090** | **201** | **7.674.291** |

# 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 | | 90.045 | 0 | 90.045 | 20.695 | 0 | 20.695 |
| REVOCABLE FACTORING TRANSACTIONS | | 1.749.003 | 4.669 | 1.753.672 | 1.269.539 | 0 | 1.269.539 |
| SAVINGS FINANCE CONTRACTS TRANSACTIONS | | 0 | 0 | 0 | 0 | 0 | 0 |
| COLLATERALS RECEIVED | 24.1 | 63.367.659 | 0 | 63.367.659 | 46.127.027 | 0 | 46.127.027 |
| COLLATERALS GIVEN | 24.2 | 3.953.863 | 0 | 3.953.863 | 2.724.891 | 0 | 2.724.891 |
| COMMITMENTS | | 0 | 0 | 0 | 0 | 0 | 0 |
| Irrevocable Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Revocable Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Lease Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Finance Lease Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Operational Lease Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Revocable Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| DERIVATIVE FINANCIAL INSTRUMENTS | | 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 Buy or Sell Transactions | | 0 | 0 | 0 | 0 | 0 | 0 |
| Swap Purchases or Sales | | 0 | 0 | 0 | 0 | 0 | 0 |
| 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 | 24.2 | 8.905.311 | 148.022 | 9.053.333 | 6.787.802 | 21.820 | 6.809.622 |
| **TOTAL OFF-BALANCE SHEET ITEMS** | | **78.065.881** | **152.691** | **78.218.572** | **56.929.954** | **21.820** | **56.951.774** |

# 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 | 17 | 2.205.860 | 1.330.488 | 1.186.752 | 738.128 |
| FACTORING INCOME | | 2.205.860 | 1.330.488 | 1.186.752 | 738.128 |
| Factoring Interest Income | | 2.189.887 | 1.302.047 | 1.179.814 | 729.537 |
| Discounted | | 2.058.376 | 1.227.776 | 1.104.239 | 675.070 |
| Other | | 131.511 | 74.271 | 75.575 | 54.467 |
| Factoring Fee and Commission Income | | 15.973 | 28.441 | 6.938 | 8.591 |
| Discounted | | 11.457 | 27.374 | 6.886 | 8.385 |
| Other | | 4.516 | 1.067 | 52 | 206 |
| 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 | | 0 | 0 | 0 | 0 |
| Finance Lease Income | | 0 | 0 | 0 | 0 |
| Operational Lease Income | | 0 | 0 | 0 | 0 |
| 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 (-) | 20 | -1.619.267 | -883.270 | -875.895 | -494.796 |
| Profit Share Expense on Savings Fund Pool | | 0 | 0 | 0 | 0 |
| Interest Expenses on Funds Borrowed | | -1.321.432 | -708.555 | -707.788 | -408.497 |
| Interest Expenses On Factoring Payables | | 0 | 0 | 0 | 0 |
| Lease Interest Expenses | | -82.318 | -37.254 | -42.328 | -17.233 |
| Interest Expenses on Securities Issued | | -165.710 | -107.484 | -97.542 | -54.450 |
| Other Interest Expense | | 0 | 0 | 0 | 0 |
| Fees and Commissions Paid | | -49.807 | -29.977 | -28.237 | -14.616 |
| GROSS PROFIT (LOSS) | | 586.593 | 447.218 | 310.857 | 243.332 |
| OPERATING EXPENSES (-) | 18 | -324.726 | -206.078 | -159.249 | -106.444 |
| Personnel Expenses | | -180.520 | -125.169 | -87.392 | -66.893 |
| Provision Expense for Employment Termination Benefits | | -4.254 | -2.786 | -3.687 | 358 |
| Research and development expense | | 0 | 0 | 0 | 0 |
| General Operating Expenses | | -127.558 | -72.928 | -60.367 | -37.140 |
| Other | | -12.394 | -5.195 | -7.803 | -2.769 |
| GROSS OPERATING PROFIT (LOSS) | | 261.867 | 241.140 | 151.608 | 136.888 |
| OTHER OPERATING INCOME | 19 | 343.586 | 196.204 | 168.854 | 92.437 |
| Interest Income on Banks | | 2.181 | 990 | 1.076 | 663 |
| Interest Income on Marketable Securities Portfolio | | 40.724 | 10.862 | 22.199 | 6.123 |
| Dividend Income | | 0 | 0 | 0 | 0 |
| Gains Arising from Capital Markets Transactions | | 0 | 0 | 0 | 0 |
| Derivative Financial Transactions' Gains | | 0 | 0 | 0 | 0 |
| Foreign Exchange Gains | | 11.853 | 2.675 | 8.972 | 1.175 |
| Other | | 288.828 | 181.677 | 136.607 | 84.476 |
| PROVISION EXPENSES | 21 | -27.523 | -28.918 | -8.136 | -8.843 |
| Specific Provisions | | 0 | 0 | 0 | 0 |
| Allowances For Expected Credit Losses | | -27.523 | -28.918 | -8.136 | -8.843 |
| General Loan Loss Provisions | | 0 | 0 | 0 | 0 |
| Other | | 0 | 0 | 0 | 0 |
| OTHER OPERATING EXPENSES (-) | 22 | -65 | 0 | -18 | 0 |
| 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 | | 0 | 0 | 0 | 0 |
| Foreign Exchange Losses | | -65 | 0 | -18 | 0 |
| Other | | 0 | 0 | 0 | 0 |
| NET OPERATING PROFIT (LOSS) | | 577.865 | 408.426 | 312.308 | 220.482 |
| 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 | | 577.865 | 408.426 | 312.308 | 220.482 |
| TAX PROVISION FOR CONTINUING OPERATIONS (+/-) | 9 | -172.031 | -122.015 | -94.877 | -67.694 |
| Current Tax Provision | | -174.721 | -122.881 | -96.460 | -66.963 |
| Expense Effect of Deferred Tax | | 0 | 0 | 0 | -731 |
| Income Effect of Deferred Tax | | 2.690 | 866 | 1.583 | 0 |
| NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS | | 405.834 | 286.411 | 217.431 | 152.788 |
| 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 | | 405.834 | 286.411 | 217.431 | 152.788 |
| **Profit (loss), attributable to [abstract]** | | | | | |
| Non-controlling Interests | | 0 | 0 | 0 | 0 |
| Owners of Parent | 25 | 405.834 | 286.411 | 217.431 | 152.788 |
| **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)* | 25 | 0,72683000 | 0,51295000 | 0,85670000 | 0,60200000 |
| **DILUTED EARNINGS (LOSS) PER SHARE** | | | | | |

# 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) | | 405.834 | 286.411 | | |
| OTHER COMPREHENSIVE INCOME | | 0 | 83.255 | | |
| Other Comprehensive Income that will not be Reclassified to Profit or Loss | | 0 | 83.255 | | |
| Gains (Losses) on Revaluation of Property, Plant and Equipment | | 0 | 107.425 | | |
| Gains (Losses) on Revaluation of Intangible Assets | | 0 | 0 | | |
| Gains (Losses) on Remeasurements of Defined Benefit Plans | | 0 | 0 | | |
| 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 | -24.170 | | |
| Other Comprehensive Income That Will Be Reclassified to Profit or Loss | | 0 | 0 | | |
| Exchange Differences on Translation | | 0 | 0 | | |
| Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income | | 0 | 0 | | |
| Income (Losses) from Cash Flow Hedges | | 0 | 0 | | |
| Income (Losses) on 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 | 0 | | |
| Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss | | 0 | 0 | | |
| TOTAL COMPREHENSIVE INCOME (LOSS) | | 405.834 | 369.666 | | |

# 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 | | 444.906 | 326.666 |
| Interest Received / Profit Share Received / Lease Income | | 2.189.887 | 1.302.047 |
| Interest Paid /Profit Share Paid / Lease Payments | | -1.619.267 | -883.270 |
| Dividends received | | 0 | 0 |
| Fees and Commissions Received | | 15.973 | 28.441 |
| Other Gains | | 0 | 0 |
| Collections from Previously Written Off Loans and Other Receivables | 5 | 3.290 | 5.232 |
| Cash Payments to Personnel and Service Suppliers | | -180.520 | -124.835 |
| Taxes Paid | 9 | -174.721 | -122.881 |
| Other | | 210.264 | 121.932 |
| Changes in Operating Assets and Liabilities | | -7.524.280 | -4.281.398 |
| Net (Increase) Decrease in Factoring Receivables | | -2.323.877 | -1.448.599 |
| Net (Increase) Decrease in Financing Loans | | 0 | 0 |
| Net (Increase) Decrease in Receivables From Leasing Transactions | | 0 | 0 |
| Net (Increase) Decrease in Savings Finance Receivables | | 0 | 0 |
| Net (Increase) Decrease in Other Assets | | 110.247 | -33.417 |
| Net Increase (Decrease) in Factoring Payables | | 1.070 | 3.836 |
| Net Increase (Decrease) in Savings Fund Pool | | 0 | 0 |
| Net Increase (Decrease) in Lease Payables | | 8.983 | 45.397 |
| Net Increase (Decrease) in Funds Borrowed | | -5.171.788 | -2.806.879 |
| Net Increase (Decrease) in Matured Payables | | 0 | 0 |
| Net Increase (Decrease) Other Liabilities | | -148.915 | -41.736 |
| Cash flows from (used in) operating activities | | -7.079.374 | -3.954.732 |
| **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 | 7 | -56.794 | -60.196 |
| Sale of Tangible Intangible Assets | | 0 | 0 |
| 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 | | -81.581 | 0 |
| Cash Obtained from Sale of Financial Assets At Amortised Cost | | 0 | 0 |
| Other | | 0 | 0 |
| Net cash flows from (used in) investing activities | | -138.375 | -60.196 |
| **CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES** | | | |
| Cash Obtained from Loans and Securities Issued | | 8.129.783 | 4.475.968 |
| Cash Outflow Arised From Loans and Securities Issued | | -885.512 | -420.512 |
| 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 | | 7.244.271 | 4.055.456 |
| Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents | | 0 | 0 |
| Net Increase (decrease) in cash and cash equivalents | | 26.522 | 40.528 |
| Cash and Cash Equivalents at Beginning of the Period | | 234.638 | 66.149 |
| Cash and Cash Equivalents at End of the Period | 2.4 | 261.160 | 106.677 |

# 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** | | **253.800** | **0** | **0** | **0** | **167.205** | **-5.935** | **0** | **0** | **0** | **0** | **0** | **128.316** | **566.362** | **0** | **0** | **1.109.748** |
| | Increase or Decrease Required by TAS 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 | | 253.800 | 0 | 0 | 0 | 167.205 | -5.935 | 0 | 0 | 0 | 0 | 0 | 128.316 | 566.362 | 0 | 0 | 1.109.748 |
| | Total Comprehensive Income (Loss) | | 0 | 0 | 0 | 0 | 83.255 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 286.411 | 0 | 369.666 |
| | Cash Capital Increase | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Capital Increase Through Internal Reserves | | 304.560 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -304.560 | 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 | 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 | | 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 | 566.362 | -566.362 | 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 | 566.362 | -566.362 | 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** | | **558.360** | **0** | **0** | **0** | **250.460** | **-5.935** | **0** | **0** | **0** | **0** | **0** | **390.118** | **0** | **286.411** | **0** | **1.479.414** |
| Current Period 01.01.2025 - 30.06.2025 | **Statement of changes in equity [abstract]** | | | | | | | | | | | | | | | | | |
| | **CHANGES IN EQUITY ITEMS** | | | | | | | | | | | | | | | | | |
| | **Equity at beginning of period** | | **558.360** | **0** | **0** | **0** | **311.540** | **-7.857** | **0** | **0** | **0** | **0** | **0** | **390.118** | **656.673** | **0** | **0** | **1.908.834** |
| | Increase or Decrease Required by TAS 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 | | 558.360 | 0 | 0 | 0 | 311.540 | -7.857 | 0 | 0 | 0 | 0 | 0 | 390.118 | 656.673 | 0 | 0 | 1.908.834 |
| | Total Comprehensive Income (Loss) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 405.834 | 0 | 405.834 |
| | Cash Capital Increase | | 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 |
| | Inflation Adjustments to Paid-in Capital | | 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 | | 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 | 656.673 | -656.673 | 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 | 656.673 | -656.673 | 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** | | **558.360** | **0** | **0** | **0** | **311.540** | **-7.857** | **0** | **0** | **0** | **0** | **0** | **1.046.791** | **0** | **405.834** | **0** | **2.314.668** |