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KAMUYU AYDINLATMA PLATFORMU

HEPSİ FİNANSMAN A.Ş.
Financial Institutions Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independedt 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

SINIRLI DENETİM RAPORU

Hepsi Finansman A.Ş.

Genel Kurulu'na

Giriş

Hepsi Finansman A.Ş.'nin ("Şirket") 30 Haziran 2025 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 2025 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,

7 Ağustos 2025

BDO Denet Bağımsız Denetim

ve Danışmanlık A.Ş.

Member, BDO International Network

Fatma Kılıç, SMMM

Sorumlu Denetçi

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2025			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	67.593	130	67.723	151.118	265	151.383
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0		0	138.519		138.519
DERIVATIVE FINANCIAL ASSETS		0		0			0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	4	0		0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		954.461		954.461	950.606		950.606
Financial Loans	5	724.831		724.831	805.645		805.645
Consumer loans		724.630		724.630	805.441		805.441
Installment Commercial Loans		201		201	204		204
Leasing Transactions (Net)		0		0	0		0
Non Performing Receivables	6	431.445		431.445	195.456		195.456
Allowance For Expected Credit Losses / Specific Provisions (-)	6	-201.815		-201.815	-50.495		-50.495
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0			
TANGIBLE ASSETS (Net)		5.532		5.532	4.709		4.709
INTANGIBLE ASSETS AND GOODWILL (Net)		76.443		76.443	54.288		54.288
INVESTMENT PROPERTY (Net)		0		0			
CURRENT TAX ASSETS	7	9.302		9.302	6.499		6.499
DEFERRED TAX ASSET	7	5.173		5.173	8.300		8.300
OTHER ASSETS	8	19.736		19.736	13.113		13.113
SUBTOTAL		**1.138.240**	**130**	**1.138.370**	**1.327.152**	**265**	**1.327.417**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
TOTAL ASSETS		**1.138.240**	**130**	**1.138.370**	**1.327.152**	**265**	**1.327.417**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	9	469.982		469.982	236.866		236.866
FACTORING PAYABLES		0		0			
PAYABLES FROM SAVINGS FUND POOL		0		0			
LEASE PAYABLES	12	4.113		4.113	2.846		2.846
MARKETABLE SECURITIES (Net)	10	186.670		186.670	440.565		440.565
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL LIABILITIES		0		0			

PROVISIONS	13	15.593		15.593	19.819		19.819
Reserves For Employee Benefits		7.160		7.160	10.171		10.171
General Loan Loss Provisions		7.369		7.369	8.642		8.642
Other provisions		1.064		1.064	1.006		1.006
CURRENT TAX LIABILITIES	7	0		0			
DEFERRED TAX LIABILITY		0		0			
SUBORDINATED DEBT		0		0			
OTHER LIABILITIES	11	49.495		49.495	40.516		40.516
SUBTOTAL		**725.853**		**725.853**	**740.612**		**740.612**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
EQUITY	14	412.517		412.517	586.805		586.805
Issued capital		610.000		610.000	610.000		610.000
Capital Reserves		-1.106		-1.106	-1.106		-1.106
Share Cancellation Profits				0			0
Other Capital Reserves		-1.106		-1.106	-1.106		-1.106
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		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
Extraordinary Reserves		2.549		2.549	2.549		2.549
Profit or Loss		-199.090		-199.090	-24.802		-24.802
Prior Years' Profit or Loss		-24.802		-24.802	-44.297		-44.297
Current Period Net Profit Or Loss		-174.288		-174.288	19.495		19.495
Total equity and liabilities		**1.138.370**		**1.138.370**	**1.327.417**		**1.327.417**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		0		0			
REVOCABLE FACTORING TRANSACTIONS		0		0			
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0			
COLLATERALS RECEIVED	21	3.474		3.474	5.423		5.423
COLLATERALS GIVEN	21	501.349		501.349	181.349		181.349
COMMITMENTS	21	114.708		114.708	49.532		49.532
Revocable Commitments		114.708		114.708	49.532		49.532
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
ITEMS HELD IN CUSTODY		3.578		3.578	3.578		3.578
TOTAL OFF-BALANCE SHEET ITEMS		**623.109**		**623.109**	**239.882**		**239.882**

Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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	15	217.608	28.057	110.029	26.490
FACTORING INCOME		0	0	0	0
Factoring Interest Income		0	0	0	0
Factoring Fee and Commission Income		0	0	0	0
INCOME FROM FINANCING LOANS		217.608	28.057	110.029	26.490
Interest Income From Financing Loans		217.608	28.057	110.029	26.490
LEASE INCOME		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
FINANCE COST (-)	16	-156.839	-7.653	-78.309	-7.463
Interest Expenses on Funds Borrowed		-68.345	-6.974	-46.415	-7.015
Lease Interest Expenses		-408	-284	-201	-150
Interest Expenses on Securities Issued		-83.565		-29.590	
Other Interest Expense		-272	-83	-136	
Fees and Commissions Paid		-4.249	-312	-1.967	-298
GROSS PROFIT (LOSS)		60.769	20.404	31.720	19.027
OPERATING EXPENSES (-)	17	-119.765	-43.919	-59.896	-25.521
Personnel Expenses		-59.581	-24.083	-28.680	-13.287
Provision Expense for Employment Termination Benefits		-448	-111	-224	-55
General Operating Expenses		-31.028	-11.626	-17.396	-6.087
Other		-28.708	-8.099	-13.596	-6.092
GROSS OPERATING PROFIT (LOSS)		-58.996	-23.515	-28.176	-6.494
OTHER OPERATING INCOME	18	39.768	63.132	11.129	26.805
Interest Income on Banks		21.397	57.099	10.298	24.577
Interest Income on Marketable Securities Portfolio		9.549			
Foreign Exchange Gains		34	5.872	10	2.141
Other		8.788	161	821	87
PROVISION EXPENSES		-151.858	-3.133	-76.062	-2.571
Specific Provisions	6	-151.320	-89	-75.649	-89
General Loan Loss Provisions		-538	-3.044	-413	-2.482
OTHER OPERATING EXPENSES (-)	18	-75	-3.519	-70	-2.280
Foreign Exchange Losses	18	-75	-3.519	-70	-2.280
NET OPERATING PROFIT (LOSS)		-171.161	32.965	-93.179	15.460
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		-171.161	32.965	-93.179	15.460
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-3.127	1.000	-983	1.000
Expense Effect of Deferred Tax		-3.127		-983	
Income Effect of Deferred Tax			1.000		1.000
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		-174.288	33.965	-94.162	16.460
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		-174.288	33.965	-94.162	16.460
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		-174.288	33.965	-94.162	16.460
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 01.01.2025 - 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)		-174.288	33.965		
OTHER COMPREHENSIVE INCOME		0			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		-174.288	33.965		

Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		-518.748	34.824
Interest Received / Profit Share Received / Lease Income		240.465	28.057
Interest Paid /Profit Share Paid / Lease Payments		-115.719	-7.341
Other Gains		8.788	161
Collections from Previously Written Off Loans and Other Receivables		4.105	19
Cash Payments to Personnel and Service Suppliers	17	-59.296	-24.083
Taxes Paid		-9.302	
Other		-587.789	38.011
Changes in Operating Assets and Liabilities		379.913	-206.829
Net (Increase) Decrease in Financing Loans		370.146	-300.868
Net (Increase) Decrease in Other Assets		3.747	-3.742
Net Increase (Decrease) in Lease Payables	12	1.267	944
Net Increase (Decrease) in Funds Borrowed	9		86.094
Net Increase (Decrease) Other Liabilities	8,11	4.753	10.743
Cash flows from (used in) operating activities		-138.835	-172.005
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-24.822	-8.650
Cash Obtained from Sale of Financial Assets At Amortised Cost		138.519	
Net cash flows from (used in) investing activities		113.697	-8.650
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		710.099	
Cash Outflow Arised From Loans and Securities Issued		-767.477	
Payments of lease liabilities		-400	-509
Net cash flows from (used in) financing activities		-57.778	-509
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		-82.916	-181.164
Cash and Cash Equivalents at Beginning of the Period		150.639	336.299
Cash and Cash Equivalents at End of the Period	3	67.723	155.135

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [member]	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]
Previous 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**	**-20.677**	**-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	-20.677	-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**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**610.000**	**-1.106**			**2.713**	**-44.297**	**19.495**		**586.805**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		610.000	-1.106			2.713	-44.297	19.495		586.805
	Total Comprehensive Income (Loss)								-174.288		-174.288
	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							19.495	-19.495		
	Other										
	Equity at end of period		**610.000**	**1.106**			**2.713**	**-24.802**	**-174.288**		**412.517**