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KAMUYU AYDINLATMA PLATFORMU

SÜMER FAKTORİNG A.Ş.
Financial Institutions Financial Report
Unconsolidated
2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	ARTI DEĞER ULUSLARARASI BAĞIMSIZ DENETİM VE YMM A.Ş.
Audit Type	Limited
Audit Result	Positive

SÜMER FAKTORİNG ANONİM ŞİRKETİ

01 OCAK – 30 HAZİRAN 2025 HESAP DÖNEMİNE AİT FİNANSAL TABLOLARI HAKKINDA

SINIRLI BAĞIMSIZ DENETÇİ RAPORU

Sümer Faktoring Anonim Şirketi

Genel Kuruluna:

Giriş

Sümer Faktoring Anonim Şirketi'nin ("Şirket") 30 Haziran 2025 tarihli ilişikteki finansal durum tablosunun ve aynı tarihte sona eren altı aylık döneme ait kar veya zarar tablosunun, kar veya zarar ve diğer kapsamlı gelir tablosunun, özkaynak değişim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz.

Şirket Yönetim Kurulu'nun sorumluluğuna ilişkin açıklama

Şirket yönetimi, söz konusu ara dönem 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 Bankacılık Düzenleme ve Denetleme Kurulu tarafından finansal kiralama, faktoring ve finansman şirketlerinin hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu genelge ve açıklamalarına (hep birlikte "BDDK Muhasebe ve Raporlama mevzuatı") ve BDDK Muhasebe ve Raporlama mevzuatı ile düzenlenmiş konular dışında Türkiye Muhasebe Standartları 34 "Ara Dönem Finansal Raporlama Standardı"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 şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Sümer Faktoring Anonim Şirketi'nin ("Şirket") 30 Haziran 2025 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.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Murat ERİŞTİ'dir.

08 Ağustos 2025

Artı Değer Uluslararası Bağ. Den. ve YMM A.Ş.

Murat Erişti

Sorumlu Denetçi, YMM

İstanbul ,Türkiye

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	6	177.874		177.874	90.509		90.509
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0		0	0		0
DERIVATIVE FINANCIAL ASSETS	8	0		0	0		0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7	0		0	0		0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.407.826		2.407.826	1.974.639		1.974.639
Factoring Receivables		2.398.162		2.398.162	1.958.281		1.958.281
Discounted Factoring Receivables (Net)	9.1	2.308.462		2.308.462	1.837.234		1.837.234
Other Factoring Receivables	9.1	89.700		89.700	121.047		121.047
Other Financial Assets Measured at Amortised Cost	9.2	0		0	0		0
Non Performing Receivables	9.3	19.580		19.580	20.448		20.448
Allowance For Expected Credit Losses / Specific Provisions (-)	9.3	-9.916		-9.916	-4.090		-4.090
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	10	1.323.621		1.323.621	252.099		252.099
Investments in Associates (Net)		1.323.621		1.323.621	252.099		252.099
TANGIBLE ASSETS (Net)	11	59.184		59.184	54.420		54.420
INTANGIBLE ASSETS AND GOODWILL (Net)	12	557		557	715		715
INVESTMENT PROPERTY (Net)	13	0		0	0		0
CURRENT TAX ASSETS	22	0		0	0		0
DEFERRED TAX ASSET	22	3.409		3.409	2.391		2.391
OTHER ASSETS	14	57.437		57.437	70.145		70.145
SUBTOTAL		**4.029.908**		**4.029.908**	**2.444.918**		**2.444.918**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		33		33	33		33
Held for Sale	15	33		33	33		33
TOTAL ASSETS		**4.029.941**		**4.029.941**	**2.444.951**		**2.444.951**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	1.316.878		1.316.878	1.251.956		1.251.956
FACTORING PAYABLES	9.1	0		0	2.320		2.320
PAYABLES FROM SAVINGS FUND POOL	9.1	0		0	0		0
LEASE PAYABLES	17	52.363		52.363	46.420		46.420
MARKETABLE SECURITIES (Net)	18	712.306		712.306	507.122		507.122

FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	19	0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	20	0		0	0		0
PROVISIONS		11.241		11.241	8.260		8.260
Reserves For Employee Benefits	21	11.241		11.241	8.260		8.260
CURRENT TAX LIABILITIES	22	31.701		31.701	15.613		15.613
DEFERRED TAX LIABILITY	22	0		0	0		0
SUBORDINATED DEBT	23	0		0	0		0
OTHER LIABILITIES	24	168.389		168.389	34.257		34.257
SUBTOTAL		**2.292.878**		**2.292.878**	**1.865.948**		**1.865.948**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	25	0		0	0		0
EQUITY		1.737.063		1.737.063	579.003		579.003
Issued capital	26	300.000		300.000	158.000		158.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	26	-154		-154	-154		-154
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.183.221		1.183.221	111.699		111.699
Profit Reserves		27.422		27.422	8.994		8.994
Legal Reserves	26	27.296		27.296	8.868		8.868
Extraordinary Reserves	26	126		126	126		126
Profit or Loss		226.574		226.574	300.464		300.464
Prior Years' Profit or Loss	26	97.436		97.436	1.317		1.317
Current Period Net Profit Or Loss		129.138		129.138	299.147		299.147
Total equity and liabilities		**4.029.941**		**4.029.941**	**2.444.951**		**2.444.951**

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		344.002		344.002	256.247		256.247
REVOCABLE FACTORING TRANSACTIONS		163.012		163.012	163.299		163.299
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED	37	44.360.466	47.691	44.408.157	38.349.774	0	38.349.774
COLLATERALS GIVEN	37	208.521		208.521	208.533		208.533
COMMITMENTS		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
ITEMS HELD IN CUSTODY	37	2.842.592	97.916	2.940.508	2.376.629	89.861	2.466.490
TOTAL OFF-BALANCE SHEET ITEMS		**47.918.593**	**145.607**	**48.064.200**	**41.354.482**	**89.861**	**41.444.343**

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		762.031	501.544		
FACTORING INCOME	27	762.031	501.544		
Factoring Interest Income		623.909	350.034		
Discounted		608.615	291.894		
Other		15.294	58.140		
Factoring Fee and Commission Income		138.122	151.510		
Discounted		118.447	104.595		
Other		19.675	46.915		
INCOME FROM FINANCING LOANS	28	0	0		
LEASE INCOME	29	0	0		
SAVINGS FINANCE INCOME		0	0		
FINANCE COST (-)	30	-514.146	-319.416		
Interest Expenses on Funds Borrowed		-350.756	-229.373		
Lease Interest Expenses		-3.479	-18		
Interest Expenses on Securities Issued		-123.716	-62.316		
Other Interest Expense		-6.811	-5.594		
Fees and Commissions Paid		-29.384	-22.115		
GROSS PROFIT (LOSS)		247.885	182.128		
OPERATING EXPENSES (-)	31	-90.520	-53.212		
Personnel Expenses		-46.127	-28.318		
Provision Expense for Employment Termination Benefits		-2.981	-2.918		
General Operating Expenses		-30.764	-14.988		
Other		-10.648	-6.988		
GROSS OPERATING PROFIT (LOSS)		157.365	128.916		
OTHER OPERATING INCOME	32	50.753	164.951		
Interest Income on Banks		30.819	15.163		
Dividend Income		2.822	1.778		
Gains Arising from Capital Markets Transactions		2.528	2.011		
Other		14.584	145.999		
PROVISION EXPENSES	33	-21.402	-222		
Specific Provisions		-21.402	-222		
OTHER OPERATING EXPENSES (-)	34	-184	-195		
Other		-184	-195		
NET OPERATING PROFIT (LOSS)		186.532	293.450		
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0		
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0		
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		186.532	293.450		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	22	-57.394	-53.540		
Current Tax Provision		-58.412	-55.145		
Income Effect of Deferred Tax		1.018	1.605		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		129.138	239.910		
INCOME ON DISCONTINUED OPERATIONS		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	
NET PROFIT OR LOSS FOR THE PERIOD		129.138	239.910	0	
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0		
Owners of Parent		129.138	239.910		
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)		129.138	239.910		
OTHER COMPREHENSIVE INCOME		1.071.522	-9.445		
Other Comprehensive Income that will not be Reclassified to Profit or Loss	27	0	-9.445		
Gains (Losses) on Revaluation of Property, Plant and Equipment			-10.494		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			1.049		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.071.522	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.071.522	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.200.660	230.465		

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		129.138	239.910
Interest Received / Profit Share Received / Lease Income	27	633.326	364.975
Interest Paid /Profit Share Paid / Lease Payments	30	-484.761	-297.301
Dividends received		2.822	1.778
Fees and Commissions Received	27	138.122	151.510
Other Gains		17.111	148.010
Cash Payments to Personnel and Service Suppliers	31	-90.520	-53.213
Taxes Paid	22	-38.009	-28.388
Other		-48.953	-47.461
Changes in Operating Assets and Liabilities		-744.329	-1.168.947
Net (Increase) Decrease in Factoring Receivables	9	-433.187	-289.118
Net (Increase) Decrease in Other Assets	14	8.636	-136.317
Net Increase (Decrease) in Factoring Payables	9	-2.320	255
Net Increase (Decrease) in Lease Payables	17	5.943	6.399
Net Increase (Decrease) in Funds Borrowed	16	-681.787	-767.435
Net Increase (Decrease) Other Liabilities	24	358.386	17.269
Cash flows from (used in) operating activities		-615.191	-929.037
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases	11	-1.552	-10.494
Sale of Tangible Intangible Assets		0	27.440
Net cash flows from (used in) investing activities		-1.552	16.946
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued	16-18	5.832.416	10.709.581
Cash Outflow Arised From Loans and Securities Issued	16-18	-5.085.708	-9.711.522
Dividends paid		-42.600	-12.350
Net cash flows from (used in) financing activities		704.108	985.709
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		87.365	73.618
Cash and Cash Equivalents at Beginning of the Period		90.509	27.541
Cash and Cash Equivalents at End of the Period		177.874	101.159

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period		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]
				Tangible and Intangible Assets Accumulated Revaluation Increases / Decreases	Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income					
Previous Period 01.01.2024 - 30.06.2024	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**90.000**	**9.445**	**-139**		**3.871**	**24**	**86.766**		**189.967**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance	26	90.000	9.445	-139		3.871	24	86.766		189.967
	Total Comprehensive Income (Loss)	26		-9.445	0		0	0	239.910		230.465
	Cash Capital Increase										
	Capital Increase Through Internal Reserves		68.000					-68.000			0
	Inflation Adjustments to Paid-in Capital										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions						5.123	69.293	-86.766	0	-12.350
	Dividends Paid						0	-12.350	0		-12.350
	Transfers To Reserves	26					5.123	81.643	-86.766		0
	Other										
	Equity at end of period		**158.000**	**0**	**-139**		**8.994**	**1.317**	**239.910**		**408.082**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**158.000**		**-154**	**111.699**	**8.994**	**1.317**	**299.147**		**579.003**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance	26	158.000		-154	111.699	8.994	1.317	299.147		579.003
	Total Comprehensive Income (Loss)					1.071.522			129.138		1.200.660
	Cash Capital Increase										
	Capital Increase Through Internal Reserves	26	142.000					-142.000			0
	Inflation Adjustments to Paid-in Capital										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions						18.428	238.119	-299.147		-42.600
	Dividends Paid							-42.600			-42.600
	Transfers To Reserves	26					18.428	280.719	-299.147		0
	Other										
	Equity at end of period		**300.000**		**-154**	**1.183.221**	**27.422**	**97.436**	**129.138**		**1.737.063**