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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

Ara Dönem Özet Finansal Tablolara İlişkin Sınırlı Denetim Raporu

TT Finansman Anonim Şirketi Genel Kurulu'na

Giriş

TT Finansman Anonim Şirketi'nin 30 Haziran 2025 tarihli ilişikteki ara dönem özet finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait özet kâr veya zarar ve özet diğer kapsamlı gelir tablosunun, özet özkaynak değişim tablosunun ve özet nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem özet finansal tabloların 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 açıklamaları; ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34, "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Standartları'na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem özet 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 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 özet 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, TT Finansman Anonim Şirketi'nin 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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

11 Ağustos 2025

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	3	6.147		6.147	366		366
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	4	27.996		27.996	544		544
DERIVATIVE FINANCIAL ASSETS		0		0	0		0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0		0	0		0
FINANCIAL ASSETS AT AMORTISED COST (Net)	5	552.319		552.319	263.484		263.484
Financial Loans		544.972		544.972	261.405		261.405
Consumer loans		544.972		544.972	261.405		261.405
Non Performing Receivables	5	11.835		11.835	2.741		2.741
Allowance For Expected Credit Losses / Specific Provisions (-)	5	-4.488		-4.488	-662		-662
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0	0		0
Investments in Associates (Net)		0		0	0		0
Investments in Subsidiaries (Net)		0		0	0		0
Jointly Controlled Partnerships (JointVentures) (Net)		0		0	0		0
TANGIBLE ASSETS (Net)	6	57		57	172		172
INTANGIBLE ASSETS AND GOODWILL (Net)	7	15.814		15.814	17.129		17.129
INVESTMENT PROPERTY (Net)		0		0	0		0
CURRENT TAX ASSETS	8	0		0	0		0
DEFERRED TAX ASSET	8	755		755	1.562		1.562
OTHER ASSETS	9	15.496		15.496	9.260		9.260
SUBTOTAL		**618.584**		**618.584**	**292.517**		**292.517**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
TOTAL ASSETS		**618.584**		**618.584**	**292.517**		**292.517**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	10	329.819		329.819	37.933		37.933
FACTORING PAYABLES		0		0			
PAYABLES FROM SAVINGS FUND POOL		0		0			
LEASE PAYABLES	11	67		67	181		181
MARKETABLE SECURITIES (Net)		0		0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			

DERIVATIVE FINANCIAL LIABILITIES		0		0			
PROVISIONS	12	13.660		13.660	13.543		13.543
Reserves For Employee Benefits		8.127		8.127	10.608		10.608
General Loan Loss Provisions		5.533		5.533	2.639		2.639
Other provisions					296		296
CURRENT TAX LIABILITIES	8	16.363		16.363	8.364		8.364
DEFERRED TAX LIABILITY		0		0			
SUBORDINATED DEBT		0		0			
OTHER LIABILITIES	13	10.087		10.087	2.621		2.621
SUBTOTAL		**369.996**		**369.996**	**62.642**		**62.642**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
EQUITY		248.588		248.588	229.875		229.875
Issued capital	14	200.000		200.000	200.000		200.000
Profit Reserves		35		35	35		35
Legal Reserves		35		35	35		35
Profit or Loss		48.553		48.553	29.840		29.840
Prior Years' Profit or Loss		29.840		29.840	8.971		8.971
Current Period Net Profit Or Loss		18.713		18.713	20.869		20.869
Total equity and liabilities		**618.584**		**618.584**	**292.517**		**292.517**

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	0	0	0	0
REVOCABLE FACTORING TRANSACTIONS		0	0	0	0	0	0
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0	0	0	0	0	0
COLLATERALS RECEIVED	15	0	0	0	0	0	0
COLLATERALS GIVEN	15	250.000	0	250.000	25.000	0	25.000
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		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ITEMS		**250.000**	**0**	**250.000**	**25.000**	**0**	**25.000**

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	16	125.852	4.164	74.076	798
FACTORING INCOME		0	0	0	0
Factoring Interest Income		0	0	0	0
Other		0	0	0	0
INCOME FROM FINANCING LOANS	16	125.852	4.164	74.076	798
Interest Income From Financing Loans		123.282	4.096	72.555	730
Fee and Commission Income From Financing Loans		2.570	68	1.521	68
LEASE INCOME		0	0	0	0
Operational Lease Income		0	0	0	0
SAVINGS FINANCE INCOME		0			
Fees and Commissions Received From Savings Finance Operations		0			
FINANCE COST (-)	17	-35.641	-14	-23.897	-5
Profit Share Expense on Savings Fund Pool		0			
Interest Expenses on Funds Borrowed		-34.915		-23.661	
Lease Interest Expenses		-23	-14	-9	-5
Other Interest Expense		-1		-1	
Fees and Commissions Paid		-702		-226	
GROSS PROFIT (LOSS)		90.211	4.150	50.179	793
OPERATING EXPENSES (-)	18	-59.971	-32.903	-30.538	-15.984
Personnel Expenses		-36.600	-20.814	-18.009	-10.026
Provision Expense for Employment Termination Benefits		-582	-305	-243	-101
General Operating Expenses		-22.789	-11.784	-12.286	-5.857
GROSS OPERATING PROFIT (LOSS)		30.240	-28.753	19.641	-15.191
OTHER OPERATING INCOME	19	6.809	44.270	4.283	25.078
Interest Income on Banks		448	5.074	388	5.073
Interest Income on Marketable Securities Portfolio		2.908	38.458	780	19.459
Other		3.453	738	3.115	546
PROVISION EXPENSES		-6.720	-132	-3.972	-122
Specific Provisions	20	-3.826		-2.229	
General Loan Loss Provisions		-2.894		-1.743	
Other			-132		-122
OTHER OPERATING EXPENSES (-)	19	-701	-578	-580	-240
Other		-701	-578	-580	-240
NET OPERATING PROFIT (LOSS)		29.628	14.807	19.372	9.525
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		29.628	14.807	19.372	9.525
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-10.915	-2.578	-7.903	-1.180
Current Tax Provision		-10.108	-3.532	-6.096	-1.570
Expense Effect of Deferred Tax	8	-807		-807	
Income Effect of Deferred Tax			954	-1.000	390
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		18.713	12.229	11.469	8.345
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		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			
Other Expenses on Discontinued Operations		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0			
Current Tax Provision		0			
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0

NET PROFIT OR LOSS FOR THE PERIOD	23	18.713	12.229	11.469	8.345
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0			
Owners of Parent		18.713	12.229	11.469	8.345
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)		18.713	12.229	11.469	8.345
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		18.713	12.229	11.469	8.345

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		38.199	21.783
Interest Received / Profit Share Received / Lease Income		118.891	47.265
Interest Paid /Profit Share Paid / Lease Payments		-26.328	
Fees and Commissions Received		2.570	68
Other Gains		912	738
Cash Payments to Personnel and Service Suppliers		-52.922	-25.046
Taxes Paid		-4.223	-665
Other		-701	-577
Changes in Operating Assets and Liabilities		-29.620	-21.767
Net (Increase) Decrease in Financing Loans		-283.182	25.130
Net (Increase) Decrease in Other Assets		-33.688	-16.042
Net Increase (Decrease) in Funds Borrowed		283.050	
Net Increase (Decrease) Other Liabilities		4.200	-30.855
Cash flows from (used in) operating activities		8.579	16
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases			0
Other		-2.775	
Net cash flows from (used in) investing activities		-2.775	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Payments of lease liabilities		-23	-14
Net cash flows from (used in) financing activities		-23	-14
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		5.781	2
Cash and Cash Equivalents at Beginning of the Period		366	13
Cash and Cash Equivalents at End of the Period	3	6.147	15

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]
Previous Period 01.01.2024 - 30.06.2024	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**200.000**			**35**	**659**	**8.312**		**209.006**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		200.000			35	659	8.312		209.006
	Total Comprehensive Income (Loss)							12.229		12.229
	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						8.312	-8.312		
	Dividends Paid									
	Transfers To Reserves									
	Other						8.312	-8.312		
	Equity at end of period		**200.000**			**35**	**8.971**	**12.229**		**221.235**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**200.000**			**35**	**8.971**	**20.869**		**229.875**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		200.000			35	8.971	20.869		229.875
	Total Comprehensive Income (Loss)							18.713		18.713
	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						20.869	-20.869		
	Dividends Paid									
	Transfers To Reserves									
	Other						20.869	-20.869		
	Equity at end of period		**200.000**			**35**	**29.840**	**18.713**		**248.588**