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KAMUYU AYDINLATMA PLATFORMU

AK 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

AK FAKTORİNG ANONİM ŞİRKETİ

1 OCAK – 30 HAZİRAN 2025 HESAP DÖNEMİNE AİT FİNANSAL TABLOLARI HAKKINDA SINIRLI BAĞIMSIZ DENETÇİ RAPORU

Finansal tablolara ilişkin rapor

Ak 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 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, Ak 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.

Mevzuattan kaynaklanan diğer yükümlülüklere ilişkin rapor

1) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Şirket'in 1 Ocak – 30 Haziran 2025 hesap döneminde defter tutma düzeninin, TTK ile Şirket esas sözleşmesinin finansal raporlamaya ilişkin hükümlerine uygun olmadığına dair önemli bir hususa rastlanmamıştır.

2) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Yönetim Kurulu tarafımıza denetim kapsamında istenen açıklamaları yapmış ve talep edilen belgeleri vermiştir.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Süleyman Taf'dır.

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

Süleyman Taf

Sorumlu Denetçi, YMM

İstanbul, Türkiye

11 Ağustos 2025

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	5.089		5.089	36.108		36.108
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	7	0		0	0		0
DERIVATIVE FINANCIAL ASSETS	9	0		0	0		0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	8	19.051		19.051	19.051		19.051
FINANCIAL ASSETS AT AMORTISED COST (Net)	10	2.803.588		2.803.588	2.077.892		2.077.892
Factoring Receivables	10	2.802.763		2.802.763	2.075.107		2.075.107
Discounted Factoring Receivables (Net)	9.1	2.693.559		2.693.559	1.995.131		1.995.131
Other Factoring Receivables	9.1	109.204		109.204	79.976		79.976
Non Performing Receivables	9.3	87.014		87.014	75.879		75.879
Allowance For Expected Credit Losses / Specific Provisions (-)	9.3	-86.189		-86.189	-73.094		-73.094
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	10	0		0	0		0
TANGIBLE ASSETS (Net)	11	33.529		33.529	33.779		33.779
INTANGIBLE ASSETS AND GOODWILL (Net)	12	1.152		1.152	1.431		1.431
INVESTMENT PROPERTY (Net)	13	0		0	0		0
CURRENT TAX ASSETS	22	18.617		18.617	49.229		49.229
DEFERRED TAX ASSET	22	2.272		2.272	2.034		2.034
OTHER ASSETS	15	217.884		217.884	223.291		223.291
SUBTOTAL		**3.101.182**		**3.101.182**	**2.442.815**		**2.442.815**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		30.000		30.000			
Held for Sale	15	30.000		30.000			
TOTAL ASSETS		**3.131.182**		**3.131.182**	**2.442.815**		**2.442.815**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	2.094.055		2.094.055	1.806.213		1.806.213
FACTORING PAYABLES	9.1	25.166		25.166	6.784		6.784
PAYABLES FROM SAVINGS FUND POOL	9.1	0		0	0		0
LEASE PAYABLES	17	3.623		3.623	4.119		4.119
MARKETABLE SECURITIES (Net)	18	499.575		499.575	154.080		154.080
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	19	0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	20	0		0	0		0

PROVISIONS		7.599		7.599	6.113		6.113
Reserves For Employee Benefits	21	7.549		7.549	6.059		6.059
Other provisions		50		50	54		54
CURRENT TAX LIABILITIES	22	28.573		28.573	62.766		62.766
DEFERRED TAX LIABILITY	22	79		79			
SUBORDINATED DEBT	23	0		0	0		0
OTHER LIABILITIES	24	13.370		13.370	14.832		14.832
SUBTOTAL		**2.672.040**		**2.672.040**	**2.054.907**		**2.054.907**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	25	0		0	0		0
EQUITY		459.142		459.142	387.908		387.908
Issued capital	26	330.000		330.000	155.000		155.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	26	297		297	-28		-28
Profit Reserves		53.074		53.074	20.638		20.638
Legal Reserves	26	21.797		21.797	11.425		11.425
Extraordinary Reserves	26	3.277		3.277	1.213		1.213
Other Profit Reserves		28.000		28.000	8.000		8.000
Profit or Loss		75.771		75.771	212.298		212.298
Prior Years' Profit or Loss	26	11.014		11.014	3.848		3.848
Current Period Net Profit Or Loss		64.757		64.757	208.450		208.450
Total equity and liabilities		**3.131.182**		**3.131.182**	**2.442.815**		**2.442.815**

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		296.982		296.982	237.865		237.865
REVOCABLE FACTORING TRANSACTIONS		200.311		200.311	162.050		162.050
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED	37	9.148.853		9.148.853	7.167.166		7.167.166
COLLATERALS GIVEN	37	307.092		307.092	287.928		287.928
COMMITMENTS		0		0	0		0
Irrevocable Commitments		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
ITEMS HELD IN CUSTODY	37	3.177.450	231.596	3.409.046	2.282.962	250.549	2.533.511
TOTAL OFF-BALANCE SHEET ITEMS		**13.130.688**	**231.596**	**13.362.284**	**10.137.971**	**250.549**	**10.388.520**

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		842.291	512.037		
FACTORING INCOME	27	842.291	512.037		
Factoring Interest Income		842.209	508.869		
Discounted		792.785	471.105		
Other		49.424	37.764		
Factoring Fee and Commission Income		82	3.168		
Discounted		82	3.168		
INCOME FROM FINANCING LOANS	28	0	0		
LEASE INCOME	29	0	0		
SAVINGS FINANCE INCOME		0	0		
FINANCE COST (-)	30	-656.946	-345.943		
Interest Expenses on Funds Borrowed		-537.779	-278.915		
Interest Expenses on Securities Issued		-86.884	-47.502		
Fees and Commissions Paid		-32.283	-19.526		
GROSS PROFIT (LOSS)		185.345	166.094		
OPERATING EXPENSES (-)	31	-45.886	-27.348		
Personnel Expenses		-32.512	-18.430		
Provision Expense for Employment Termination Benefits		-1.454	-806		
General Operating Expenses		-11.419	-8.110		
Other		-501	-2		
GROSS OPERATING PROFIT (LOSS)		139.459	138.746		
OTHER OPERATING INCOME	32	27.156	99.588		
Interest Income on Banks		17.738	9.606		
Other		9.418	89.982		
PROVISION EXPENSES	33	-73.464	-62.792		
Specific Provisions		-73.464	-62.792		
OTHER OPERATING EXPENSES (-)	34	-119			
Other		-119			
NET OPERATING PROFIT (LOSS)		93.032	175.542		
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		93.032	175.542		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-28.275	-33.575		
Current Tax Provision		-28.573	-33.506		
Income Effect of Deferred Tax		298	-69		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		64.757	141.967		
INCOME ON DISCONTINUED OPERATIONS		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0		
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0		
NET PROFIT OR LOSS FOR THE PERIOD		64.757	141.967		
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0		
Owners of Parent		64.757	141.967		
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)		64.757	141.967		
OTHER COMPREHENSIVE INCOME		0	-176		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	-176		
Gains (Losses) on Remeasurements of Defined Benefit Plans			-235		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			59		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		64.757	141.791		

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		64.758	141.966
Interest Received / Profit Share Received / Lease Income		786.420	455.052
Interest Paid /Profit Share Paid / Lease Payments		-624.663	-326.418
Dividends received		-1	-1
Fees and Commissions Received		82	3.168
Other Gains		9.418	89.982
Collections from Previously Written Off Loans and Other Receivables		63	630
Cash Payments to Personnel and Service Suppliers		-45.886	-27.348
Taxes Paid		-65	-49.627
Other		-60.610	-3.472
Changes in Operating Assets and Liabilities		-97.399	-1.049.306
Net (Increase) Decrease in Factoring Receivables		-725.695	-517.339
Net (Increase) Decrease in Other Assets		11.003	-90.495
Net Increase (Decrease) in Factoring Payables		18.383	-3.881
Net Increase (Decrease) in Lease Payables		-496	-151
Net Increase (Decrease) in Funds Borrowed		285.768	-503.744
Net Increase (Decrease) Other Liabilities		313.638	66.304
Cash flows from (used in) operating activities		-32.641	-907.340
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		708	4.982
Net cash flows from (used in) investing activities		708	4.982
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		10.800	3.076.393
Cash Outflow Arised From Loans and Securities Issued		8.468	2.218.089
Net cash flows from (used in) financing activities		19.268	5.294.482
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		-12.665	4.392.124
Cash and Cash Equivalents at Beginning of the Period		36.108	67.319
Cash and Cash Equivalents at End of the Period		23.443	4.459.443

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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]
				Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans						
Previous Period 01.01.2024 - 30.06.2024	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**100.000**	**-309**		**8.227**	**8.412**	**22.500**		**138.831**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		100.000	-309		8.227	8.412	22.500		138.830
	Total Comprehensive Income (Loss)			265				141.966		142.231
	Cash Capital Increase									
	Capital Increase Through Internal Reserves		55.000			12.411	-4.564			62.847
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves							-22.500		22.500
	Other									
	Equity at end of period		**155.000**	**-44**		**20.638**	**3.848**	**141.966**		**321.408**
Current Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**155.000**	**297**		**53.074**	**3.848**	**64.757**		**276.976**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		155.000	297		53.074	3.848	64.757		276.976
	Total Comprehensive Income (Loss)							64.757		64.757
	Cash Capital Increase									
	Capital Increase Through Internal Reserves		175.000							175.000
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves							-64.757		-64.757
	Other						7.166			7.166
	Equity at end of period		**330.000**	**297**		**53.074**	**11.014**	**64.757**		**459.142**