



KAMUYU AYDINLATMA PLATFORMU

KATILIMEVİM TASARRUF FİNANSMAN A.Ş. Financial Institutions Financial Report Consolidated 2025 - 2. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	AKSIS ULUSLARARASI BAĞIMSIZ DENETİM A.Ş.
Audit Type	Limited
Audit Result	Positive

Ara Dönem Konsolide Özet Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Katılımevim Tasarruf Finansman Anonim Şirketi Yönetim Kurulu'na

Giriş

Katılımevim Tasarruf Finansman Anonim Şirketi ve Bağlı Ortaklıkları'nın ("Grup") 30 Haziran 2025 tarihli ara dönem özet konsolide finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait; konsolide kar veya zarar tablosu, konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynak değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özeti de dahil olmak üzere konsolide finansal tablo dipnotlarından oluşan özet konsolide finansal tablolarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem özet konsolide finansal bilgilerin 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 açıklamalar; 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 özet finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı 2410, "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimine uygun olarak yürütülmüştür. Ara dönem konsolide 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 konsolide 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 konsolide 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 konsolide finansal bilgilerin, Katılımevim Tasarruf Finansman Anonim Şirketi'nin 30 Haziran 2025 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık

döneme ilişkin konsolide 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.

Aksis Uluslararası Bağımsız Denetim Anonim Şirketi

Nail Çamcı, SMMM

Sorumlu Denetçi

12 Ağustos 2025

İstanbul, Türkiye



Statement of Financial Position (Balance Sheet)

Presentation Currency	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	3.548.154.348	8.454.254	3.556.608.602	2.319.550.369	1.868.426	2.321.418.795
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	5	7.130.212.542		7.130.212.542	3.623.745.543		3.623.745.543
DERIVATIVE FINANCIAL ASSETS				0			
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)				0			
FINANCIAL ASSETS AT AMORTISED COST (Net)	4	7.625.123.040	0	7.625.123.040	5.820.765.277	0	5.820.765.277
Savings Finance Receivables	4	7.590.781.494		7.590.781.494	5.791.287.743		5.791.287.743
From Savings Fund Pool		7.590.781.494		7.590.781.494	5.791.287.743		5.791.287.743
Non Performing Receivables	4	39.472.582		39.472.582	41.588.710		41.588.710
Allowance For Expected Credit Losses / Specific Provisions (-)	4	-5.131.036		-5.131.036	-12.111.176		-12.111.176
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES				0			
TANGIBLE ASSETS (Net)	7	613.658.232		613.658.232	659.326.224		659.326.224
INTANGIBLE ASSETS AND GOODWILL (Net)	8	250.785.502		250.785.502	656.623.112		656.623.112
INVESTMENT PROPERTY (Net)	9	4.082.500.002		4.082.500.002	4.082.500.002		4.082.500.002
CURRENT TAX ASSETS				0	18.462		18.462
DEFERRED TAX ASSET	10			0	23.115.735		23.115.735
OTHER ASSETS	6	993.443.141	170.472	993.613.613	1.722.686.744	4.751.886	1.727.438.630
SUBTOTAL		24.243.876.807	8.624.726	24.252.501.533	18.908.331.468	6.620.312	18.914.951.780
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
TOTAL ASSETS		24.243.876.807	8.624.726	24.252.501.533	18.908.331.468	6.620.312	18.914.951.780
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED			261.274.484	261.274.484		925.125.572	925.125.572
FACTORING PAYABLES				0			
PAYABLES FROM SAVINGS FUND POOL	4	14.677.818.151		14.677.818.151	10.480.917.928		10.480.917.928
LEASE PAYABLES		318.684.741		318.684.741	529.109.404		529.109.404
MARKETABLE SECURITIES (Net)				0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			
DERIVATIVE FINANCIAL LIABILITIES				0			
PROVISIONS		28.663.290		28.663.290	67.860.321		67.860.321
Reserves For Employee Benefits	11	26.580.003		26.580.003	24.433.669		24.433.669

Other provisions	11	2.083.287		2.083.287	43.426.652		43.426.652
CURRENT TAX LIABILITIES		501.327.424		501.327.424	292.415.152		292.415.152
DEFERRED TAX LIABILITY	10	1.123.582.313		1.123.582.313	929.026.496		929.026.496
SUBORDINATED DEBT				0			
OTHER LIABILITIES	12	342.069.546	432.533.378	774.602.924	291.906.853	1.312.205.989	1.604.112.842
SUBTOTAL		16.992.145.465	693.807.862	17.685.953.327	12.591.236.154	2.237.331.561	14.828.567.715
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
EQUITY		6.566.548.206		6.566.548.206	4.086.384.065		4.086.384.065
Issued capital	13	2.070.000.000		2.070.000.000	180.000.000		180.000.000
Capital Reserves		45.311.714		45.311.714	395.311.714		395.311.714
Equity Share Premiums		45.311.714		45.311.714	395.311.714		395.311.714
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-13.809.538		-13.809.538	-14.099.221		-14.099.221
Profit Reserves		115.705.406		115.705.406	52.460.396		52.460.396
Legal Reserves		54.900.000		54.900.000	16.411.136		16.411.136
Other Profit Reserves		60.805.406		60.805.406	36.049.260		36.049.260
Profit or Loss		3.332.682.095		3.332.682.095	2.381.003.964		2.381.003.964
Prior Years' Profit or Loss		513.082.384		513.082.384	221.138.248		221.138.248
Current Period Net Profit Or Loss		2.819.599.711		2.819.599.711	2.159.865.716		2.159.865.716
Non-controlling interests		1.016.658.529		1.016.658.529	1.091.707.212		1.091.707.212
Total equity and liabilities		23.558.693.671	693.807.862	24.252.501.533	16.677.620.219	2.237.331.561	18.914.951.780



STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	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				0			
REVOCABLE FACTORING TRANSACTIONS				0			
SAVINGS FINANCE CONTRACTS TRANSACTIONS				0			
COLLATERALS RECEIVED	17	12.554.925.689	993.520	12.555.919.209	10.882.867.031	17.615.687	10.900.482.718
COLLATERALS GIVEN	17		16.095.024.000	16.095.024.000	16.653.665	14.288.481.000	14.305.134.665
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
ITEMS HELD IN CUSTODY				0			
TOTAL OFF-BALANCE SHEET ITEMS		12.554.925.689	16.096.017.520	28.650.943.209	10.899.520.696	14.306.096.687	25.205.617.383

Statement of Profit or Loss

Presentation Currency	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		5.683.599.350	1.516.181.456	2.796.191.970	831.083.599
FACTORING INCOME		0			
INCOME FROM FINANCING LOANS		0			
LEASE INCOME		0			
SAVINGS FINANCE INCOME	14	5.683.599.350	1.516.181.456	2.796.191.970	831.083.599
Fees and Commissions Received From Savings Finance Operations		5.683.599.350	1.516.181.456	2.796.191.970	831.083.599
FINANCE COST (-)		-131.250.845	-14.108.527	-39.302.125	-7.512.091
Interest Expenses on Funds Borrowed		-83.197.410		-28.016.872	
Lease Interest Expenses		-35.175.805	-14.108.527	-11.285.253	-7.512.091
Other Interest Expense		-12.877.630			
GROSS PROFIT (LOSS)		5.552.348.505	1.502.072.929	2.756.889.845	823.571.508
OPERATING EXPENSES (-)		-2.162.090.000	-610.071.756	-933.408.022	-328.512.618
Personnel Expenses		-1.208.746.974	-393.830.981	-487.604.479	-206.861.757
Provision Expense for Employment Termination Benefits		-1.774.260	-598.280	-683.086	-438.710
General Operating Expenses		-937.635.076	-199.731.370	-437.418.065	-113.184.983
Other		-13.933.690	-15.911.125	-7.702.392	-8.027.168
GROSS OPERATING PROFIT (LOSS)		3.390.258.505	892.001.173	1.823.481.823	495.058.890
OTHER OPERATING INCOME	15	997.529.418	103.538.816	592.520.446	-460.551.090
Interest Income on Banks		344.647.842		209.471.588	
Interest Income on Marketable Securities Portfolio			60.470.248		28.901.813
Gains Arising from Capital Markets Transactions		581.027.111	35.459.975	354.167.141	-478.743.876
Foreign Exchange Gains		144.894	1.477.504		1.474.880
Other		71.709.571	6.131.089	28.881.717	-12.183.907
PROVISION EXPENSES		-7.497.918	-126.822	-1.000.047	1.881.966
Specific Provisions		-35.573	-126.822	-1.000.047	1.881.966
Other		-7.462.345			
OTHER OPERATING EXPENSES (-)		-241.530.260	-12.212.164	-30.574.097	-12.212.164
Capital Market Transactions Losses		-236.171	-12.212.164	-137.428	-12.212.164
Foreign Exchange Losses		-111.518.519		-30.436.669	
Other		-129.775.570			
NET OPERATING PROFIT (LOSS)		4.138.759.745	983.201.003	2.384.428.125	24.177.602
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	16	4.138.759.745	983.201.003	2.384.428.125	24.177.602
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-1.260.233.256	-250.984.546	-682.385.521	1.823.908
Current Tax Provision	16	-1.007.649.546	-224.673.298	-532.884.406	-159.238.363
Expense Effect of Deferred Tax				-1.036.927	
Income Effect of Deferred Tax	16	-252.583.710	-26.311.248	-148.464.188	161.062.271
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.878.526.489	732.216.457	1.702.042.604	26.001.510
INCOME ON DISCONTINUED OPERATIONS		0			
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0			
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0			
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0			
NET PROFIT OR LOSS FOR THE PERIOD		2.878.526.489	732.216.457	1.702.042.604	26.001.510
Profit (loss), attributable to [abstract]					
Non-controlling Interests		58.926.778		-8.683.985	
Owners of Parent		2.819.599.711	732.216.457	1.710.726.589	26.001.510
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					

Statement of profit or loss and other comprehensive income [abstract]

Presentation Currency	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)		2.878.526.489	732.216.457	1.702.042.604	26.001.510
OTHER COMPREHENSIVE INCOME		-7.491.308	-2.327.874	-2.890.873	-1.413.423
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-7.491.308	-2.327.874	-2.890.873	-1.413.423
Gains (Losses) on Remeasurements of Defined Benefit Plans		-10.701.869	-3.325.535	-4.129.819	-2.019.176
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss	10	3.210.561	997.661	1.238.946	605.753
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.871.035.181	729.888.583	1.699.151.731	24.588.087

Statement of cash flows [abstract]

Presentation Currency	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		2.712.825.300	840.207.681
Interest Received / Profit Share Received / Lease Income		344.647.842	60.470.248
Interest Paid /Profit Share Paid / Lease Payments		-96.075.040	
Fees and Commissions Received	14	5.683.599.350	1.516.181.456
Other Gains		71.854.465	
Cash Payments to Personnel and Service Suppliers		-1.210.521.234	-392.427.525
Taxes Paid		-833.630.971	-174.846.591
Other		-1.247.049.112	-169.169.907
Changes in Operating Assets and Liabilities		2.086.432.896	79.614.671
Net (Increase) Decrease in Savings Finance Receivables		-1.804.357.763	-1.032.820.156
Net (Increase) Decrease in Other Assets		733.825.017	-572.979.208
Net Increase (Decrease) in Savings Fund Pool		4.196.900.223	1.653.359.804
Net Increase (Decrease) in Lease Payables			-16.564.788
Net Increase (Decrease) Other Liabilities		-1.039.934.581	48.619.019
Cash flows from (used in) operating activities		4.799.258.196	919.822.352
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			-230.000.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-78.371.040	
Tangible And Intangible Asset Purchases		-3.115.944.873	-49.416.444
Sale of Tangible Intangible Assets		641.774.417	-107.397
Other			35.459.975
Net cash flows from (used in) investing activities		-2.552.541.496	-244.063.866
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Outflow Arised From Loans and Securities Issued		-663.851.088	
Dividends paid		-198.000.000	-284.757.730
Payments of lease liabilities		-35.175.805	-14.108.527
Other		-114.500.000	
Net cash flows from (used in) financing activities		-1.011.526.893	-298.866.257
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		1.235.189.807	376.892.229
Cash and Cash Equivalents at Beginning of the Period		2.321.418.795	801.731.439
Cash and Cash Equivalents at End of the Period		3.556.608.602	1.178.623.668

