

KAMUYU AYDINLATMA PLATFORMU

ŞEKER FİNANSAL KİRALAMA A.Ş. Financial Institutions Financial Report Consolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements





Statement of Financial Position (Balance Sheet)

Presentation Currency
Nature of Financial Statements

1.000 TL Consolidated

	Footnote Reference		Current Period 30.09.2025			Previous Period 31.12.2024	
	1 oothote Kelelence	TC	FC	Total	TC	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSETS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK		112.572	12.017	124.589	106.055	13.031	119.086
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS		0	0	0	0	0	0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		741.982	1.516.148	2.258.130	502.819	960.831	1.463.650
Factoring Receivables		0	0	0	0	0	0
Discounted Factoring Receivables (Net)		0	0	0	0	0	0
Other Factoring Receivables		0	0	0	0	0	0
Savings Finance Receivables		0	0	0	0	0	0
From Savings Fund Pool		0	0	0	0	0	0
From Equity		0	0	0	0	0	0
Financial Loans		0	0	0	0	0	0
Consumer loans		0	0	0	0	0	0
Credit Cards		0	0	0	0	0	0
Installment Commercial Loans		0	0	0	0	0	0
Leasing Transactions (Net)		733.321	1.516.148	2.249.469	502.819	953.317	1.456.136
Finance lease receivables		1.100.663	1.726.644	2.827.307	746.746	1.088.956	1.835.702
Operating Lease Receivables		33.989	0	33.989	22.885	0	22.885
Unearned Income (-)		-401.331	-210.496	-611.827	-266.812	-135.639	-402.451
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Non Performing Receivables		17.681	0	17.681	3.742	10.018	13.760
Allowance For Expected Credit Losses / Specific Provisions (-)		-9.020	0	-9.020	-3.742	-2.504	-6.246
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		245	4	249	245	4	249
Investments in Associates (Net)		220	4	224	220	4	224
Investments in Subsidiaries (Net)		25	0	25	25	0	25
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		1.337.328	0	1.337.328	1.039.976	0	1.039.976
INTANGIBLE ASSETS AND GOODWILL (Net)		10.120	0	10.120	9.357	0	9.357
INVESTMENT PROPERTY (Net)		111.000	0	111.000	111.000	0	111.000
CURRENT TAX ASSETS		2.250	0	2.250	3.933	0	3.933
DEFERRED TAX ASSET		126.832	0	126.832	109.184	0	109.184

OTHER ASSETS	457.457	95.288	552.745	289.303	24.330	313.63
SUBTOTAL	2.899.786	1.623.457	4.523.243	2.171.872	998.196	3.170.06
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	65.953	0	65.953	48.503	0	48.50
Held for Sale	65.953	0	65.953	48.503	0	48.50
Non-Current Assets From Discontinued Operations	0	0	0	0	0	
TOTAL ASSETS	2.965.739	1.623.457	4.589.196	2.220.375	998.196	3.218.5
ABILITY AND EQUITY ITEMS						
LOANS RECEIVED	1.695.140	1.592.830	3.287.970	1.093.162	936.497	2.029.6
FACTORING PAYABLES	0	0	0	0	0	
PAYABLES FROM SAVINGS FUND POOL	0	0	0	0	0	
LEASE PAYABLES	194.365	0	194.365	262.717	0	262.7
MARKETABLE SECURITIES (Net)	0	0	0	0	0	
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR	0	0	0	0	0	
LOSS						
DERIVATIVE FINANCIAL LIABILITIES	0	0	0	0	0	
PROVISIONS	91.481	0	91.481	133.116	0	133.1
Provision for Restructuring	0	0	0	0	0	
Reserves For Employee Benefits	2.307	0	2.307	4.249	0	4.2
General Loan Loss Provisions	0	0	0	0	0	
Other provisions	89.174	0	89.174	128.867	0	128.8
CURRENT TAX LIABILITIES	2.104	0	2.104	0	0	
DEFERRED TAX LIABILITY	0	0	0	0	0	
SUBORDINATED DEBT	0	0	0	0	0	
OTHER LIABILITIES	151.885	14.354	166.239	82.932	10.992	93.9
SUBTOTAL	2.134.975	1.607.184	3.742.159	1.571.927	947.489	2.519.4
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	0	0	0	0	0	
Held For Sale	0	0	0	0	0	
Related to Discontinued Operations	0	0	0	0	0	
EQUITY	847.037	0	847.037	699.155	0	699.1
Issued capital	100.000	0	100.000	100.000	0	100.0
Capital Reserves	41.047	0	41.047	41.047	0	41.0
Equity Share Premiums	1.130	0	1.130	1.130	0	1.1
Share Cancellation Profits	0	0	0	0	0	
Other Capital Reserves	39.917	0	39.917	39.917	0	39.9
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	133.332	0	133.332	120.363	0	120.3
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	151	0	151	151	0	1
Profit Reserves	245.023	0	245.023	142.319	0	142.3
Legal Reserves	23.827	0	23.827	18.692	0	18.6
Statutory Reserves	0	0	0	0	0	
Extraordinary Reserves	221.196	0	221.196	123.627	0	123.6
Other Profit Reserves	0	0	0	0	0	
Profit or Loss	327.484	0	327.484	295.275	0	295.2
Prior Years' Profit or Loss	192.571	0	192.571	134.368	0	134.3
Current Period Net Profit Or Loss	134.913	0	134.913	160.907	0	160.9
Non-controlling interests	0	0	0	0	0	
Total equity and liabilities	2.982.012	1.607.184	4.589.196	2.271.082	947.489	3.218.5



STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency
Nature of Financial Statements

1.000 TL Consolidated

	Footnote Reference	(Current Period 30.09.2025			Previous Period 31.12.2024		
	r soundte nererenee	тс	FC	Total	тс	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		10.991.719	10.446.374	21.438.093	6.439.107	6.717.499	13.156.606	
COLLATERALS GIVEN		661.985	0	661.985	456.566	0	456.566	
COMMITMENTS		37.838	84.189	122.027	11.578	26.912	38.490	
Irrevocable Commitments		0	0	0	0	0	0	
Revocable Commitments		37.838	84.189	122.027	11.578	26.912	38.490	
Lease Commitments		37.838	84.189	122.027	11.578	26.912	38.490	
Finance Lease Commitments		37.838	84.189	122.027	11.578	26.912	38.490	
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		1.881	0	1.881	15.373	2.604	17.977	
TOTAL OFF-BALANCE SHEET ITEMS		11.693.423	10.530.563	22.223.986	6.922.624	6.747.015	13.669.639	



Statement of Profit or Loss

Presentation Currency 1.000 TL

Nature of Financial Statements Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
tatement of Profit or Loss				30.03.2023	30.03.2024
INCOME AND EXPENSE ITEMS					
OPERATING INCOME		1.145.618	738.015	409.373	275.28
FACTORING INCOME		0	0	0	213.20
Factoring Interest Income		0	0	0	
Discounted		0	0	0	
Other		0	0	0	
Factoring Fee and Commission Income		0	0	0	
Discounted		0	0	0	
Other		0	0	0	
INCOME FROM FINANCING LOANS		0	0	0	
Interest Income From Financing Loans		0	0	0	
Fee and Commission Income From Financing Loans		0	0	0	
LEASE INCOME		1.145.618	738.015	409.373	275.2
Finance Lease Income		352.622	290.801	138.726	97.5
Operational Lease Income		773.593	440.528	263.441	174.0
Fee and Commission Income From Lease Operations		19.403	6.686	7.206	3.7
SAVINGS FINANCE INCOME		0	0	0	
Profit Share on Savings Finance Receivables		0	0	0	
Fees and Commissions Received From Savings		0	0	0	
Finance Operations					
FINANCE COST (-)		-678.738	-490.484	-243.875	-161.79
Profit Share Expense on Savings Fund Pool		0	0	0	105.4
Interest Expenses on Funds Borrowed		-600.353	-393.534	-222.459	-135.4
Interest Expenses On Factoring Payables		0	0	0	21.2
Lease Interest Expenses		-66.374	-82.869	-16.965	-21.3
Interest Expenses on Securities Issued		0	0	0	2
Other Interest Expense Fees and Commissions Paid		-683	-317	-683	-3
GROSS PROFIT (LOSS)		-11.328 466.880	-13.764 247.531	-3.768 165.498	-4.72 113.40
OPERATING EXPENSES (-)		-442.144	-267.033	-160.659	-127.23
Personnel Expenses		-71.877	-52.188	-21.537	-15.9
Provision Expense for Employment Termination Benefits		-984	-698	-328	-13.3
Research and development expense		0	0	0	-2
General Operating Expenses		-171.439	-110.349	-65.397	-44.9
Other		-197.844	-103.798	-73.397	-66.1
GROSS OPERATING PROFIT (LOSS)		24.736	-19.502	4.839	-13.7
OTHER OPERATING INCOME		422.114	228.771	112.715	66.1
Interest Income on Banks		36.418	25.035	13.220	9.3
Interest Income on Marketable Securities Portfolio		0	0	0	
Dividend Income		115	40	35	
Gains Arising from Capital Markets Transactions		0	0	0	
Derivative Financial Transactions' Gains		0	0	0	
Foreign Exchange Gains		316.131	148.894	87.579	50.1
Other		69.450	54.802	11.881	6.5
PROVISION EXPENSES		-5.703	-1.701	-2.099	-1.1
Specific Provisions		-5.487	-1.330	-2.710	-1.3
Allowances For Expected Credit Losses		0	0	0	
General Loan Loss Provisions		0	0	0	
Other		-216	-371	611	1
OTHER OPERATING EXPENSES (-)		-297.793	-117.560	-85.209	-51.9
Impairment in Value of Securities		0	0	0	
Impairment in Value of Non-Current Assets		0	0	0	
Capital Market Transactions Losses		0	0	0	
Loss Arising from Derivative Financial Transaction		0	0	0	
Foreign Exchange Losses		-297.793	-117.560	-85.209	-51.9
Other		0	0	0	
NET OPERATING PROFIT (LOSS)		143.354	90.008	30.246	-7:
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	

NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		143.354	90.008	30.246	-730
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-8.441	-11.767	11.502	-4.537
Current Tax Provision		-13.120	-174	-7.550	440
Expense Effect of Deferred Tax		-9.615	-25.177	14.192	-14.060
Income Effect of Deferred Tax		14.294	13.584	4.860	9.083
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		134.913	78.241	41.748	-5.267
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		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	0	0	0
Other 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
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		134.913	78.241	41.748	-5.267
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		134.913	78.241	41.748	-5.267
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
Basic Earnings (Loss) Per Share from Continuing Operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)	37	1,34910000	0,78240000	0,41750000	-0,05270000
DILUTED EARNINGS (LOSS) PER SHARE					
Diluted earnings (loss) per share from continuing operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)	37	1,34910000	0,78240000	0,41750000	-0,05270000



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

Presentation Currency 1.000 TL

Nature of Financial Statements Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		134.913	78.241		
OTHER COMPREHENSIVE INCOME		12.969	32.940		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		12.969	32.940		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	24.852		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		12.969	8.088		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0		
Income (Losses) from Cash Flow Hedges		0	0		
Income (Losses) on Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		147.882	111.181		



Statement of cash flows [abstract]

Presentation Currency 1.000 TL

Nature of Financial Statements Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		142.625	4.808
Interest Received / Profit Share Received / Lease Income		1.050.927	666.603
Interest Paid / Profit Share Paid / Lease Payments		-606.281	-488.114
Fees and Commissions Received		19.403	6.686
Other Gains		121.607	81.888
Collections from Previously Written Off Loans and Other Receivables		2.714	3.823
Cash Payments to Personnel and Service Suppliers		-84.279	-58.351
Taxes Paid		-13.120	-37.619
Other		-348.346	-170.108
Changes in Operating Assets and Liabilities		402.952	346.85
Net (Increase) Decrease in Receivables From Leasing Transactions		-719.192	-150.26
Net (Increase) Decrease in Other Assets		-10.842	-19.08
Net Increase (Decrease) in Lease Payables		-67.380	-34.14
Net Increase (Decrease) in Funds Borrowed		1.185.854	518.76
Net Increase (Decrease) in Matured Payables		-15.965	18.45
Net Increase (Decrease) Other Liabilities		30.477	13.13
Cash flows from (used in) operating activities		545.577	351.66
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-538.566	-313.03
Sale of Tangible Intangible Assets		26	5
Other		-2.686	-10.15
Net cash flows from (used in) investing activities		-541.226	-323.13
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Dividends paid			-16.50
Payments of lease liabilities		-972	-4.97
Net cash flows from (used in) financing activities		-972	-21.48
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.367	-1
Net Increase (decrease) in cash and cash equivalents		5.746	7.03
Cash and Cash Equivalents at Beginning of the Period		118.599	76.960
Cash and Cash Equivalents at End of the Period		124.345	83.993



Statement of changes in equity [abstract]

Presentation Currency
Nature of Financial Statements

1.000 TL

		Footnote Reference Issue	d capital [Share premium [Other Capital	Other Accumulated Comprehensive Income	Fhat Will Not Be Reclassified In Profit and Loss	Other Accumulated Comprehensive Income That Will Be	Profit	Prior Years' Profits		Non-controlling	Equity [
		me	ember]	member]	Reserves	Tangible and Intangible Assets Accumulated Revaluation Increases / Decreases	Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	•1		Reserves or Losses		interests [member]	member]
	Statement of changes in equity [abstract]												
	CHANGES IN EQUITY ITEMS												
	Equity at beginning of period		50.000	1.130	39.917	81.2	7 -2.084	151	. 112.1	.11 39.654	191.429		513.545
	Increase or Decrease Required by TAS 8		0	0	0		0	0		0 0	0		0
	Effect Of Corrections		0	0	0		0	0		0 0	0		0
	Effect Of Changes In Accounting Policy		0	0	0		0	0		0 0	0		0
	Adjusted Beginning Balance		50.000	1.130	39.917	81.2	-2.084	151	112.1	.11 39.654	191.429		513.545
	Total Comprehensive Income (Loss)		0	0	0	32.9	0	0		0 0	78.241		111.181
Previous Period	Cash Capital Increase		0	0	0		0	0		0 0	0		0
01.01.2024 - 30.09.2024	Capital Increase Through Internal Reserves		50.000	0	0		0	0	-50.0	000	0		0
	Inflation Adjustments to Paid-in Capital		0	0	0		0	0		0 0	0		0
	Convertible Bonds		0	0	0		0	0		0 0	0		0
	Subordinated Debt		0	0	0		0	0		0 0	0		0
	Increase (decrease) through other changes, equity		0	0	0		0	0		0 0	0		0
	Profit Distributions		0	0	0		0	0	80.2	94.714	-191.429		-16.507
	Dividends Paid		0	0	0		0	0	4	93 0	-17.000		-16.507
	Transfers To Reserves		0	0	0		0	0	79.7		-79.715		0
	Other		0	0	0		0			0 94.714	-94.714		0
	Equity at end of period		100.000	1.130	39.917	114.1	7 -2.084	151	142.3	134.368	78.241		608.219
	Statement of changes in equity [abstract]												
	CHANGES IN EQUITY ITEMS												
	Equity at beginning of period		100.000	1.130	39.917	122.3	-1.994	151	142.3	134.368	160.907		699.155
	Increase or Decrease Required by TAS 8		0	0	0		0	0)	0 0	0		
	Effect Of Corrections		0	0	0		0	0		0 0	0		
	Effect Of Changes In Accounting Policy		0	0	0		0	0		0 0	0		
	Adjusted Beginning Balance		100.000	1.130	39.917	122.3	7 -1.994	151	142.3	134.368	160.907		699.155
	Total Comprehensive Income (Loss)		0	0	0	12.9	9 0	0		0 0	134.913		147.882
Current Period	Cash Capital Increase		0	0	0		0	0		0 0	0		0
01.01.2025 - 30.09.2025	Capital Increase Through Internal Reserves		0	0	0		0	0		0 0	0		0
	Inflation Adjustments to Paid-in Capital		0	0	0		0	0		0 0	0		0
	Convertible Bonds		0	0	0		0	0		0 0	0		0
	Subordinated Debt		0	0	0		0	0		0 0	0		0
	Increase (decrease) through other changes, equity		0	0	0		0	0		0 0	0		0
	Profit Distributions		0	0	0		0	0	102.7	704 58.203	-160.907		0
	Dividends Paid		0	0	0		0	0		0 0	0		0
	Transfers To Reserves		0	0	0		0	0	102.7		-102.704		0
	Other		0	0	0		0	0		0 58.203	-58.203		0
	Equity at end of period		100.000	1.130	39.917	135.3	-1.994	151	245.0	192.571	134.913		847.037