



## 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	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
<b>Statement of Financial Position (Balance Sheet)</b>							
<b>ASSETS</b>							
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	313.633
<b>SUBTOTAL</b>		<b>2.899.786</b>	<b>1.623.457</b>	<b>4.523.243</b>	<b>2.171.872</b>	<b>998.196</b>	<b>3.170.068</b>
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		65.953	0	65.953	48.503	0	48.503
Held for Sale		65.953	0	65.953	48.503	0	48.503
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
<b>TOTAL ASSETS</b>		<b>2.965.739</b>	<b>1.623.457</b>	<b>4.589.196</b>	<b>2.220.375</b>	<b>998.196</b>	<b>3.218.571</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
LOANS RECEIVED		1.695.140	1.592.830	3.287.970	1.093.162	936.497	2.029.659
FACTORING PAYABLES		0	0	0	0	0	0
PAYABLES FROM SAVINGS FUND POOL		0	0	0	0	0	0
LEASE PAYABLES		194.365	0	194.365	262.717	0	262.717
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
PROVISIONS		91.481	0	91.481	133.116	0	133.116
Provision for Restructuring		0	0	0	0	0	0
Reserves For Employee Benefits		2.307	0	2.307	4.249	0	4.249
General Loan Loss Provisions		0	0	0	0	0	0
Other provisions		89.174	0	89.174	128.867	0	128.867
CURRENT TAX LIABILITIES		2.104	0	2.104	0	0	0
DEFERRED TAX LIABILITY		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
OTHER LIABILITIES		151.885	14.354	166.239	82.932	10.992	93.924
<b>SUBTOTAL</b>		<b>2.134.975</b>	<b>1.607.184</b>	<b>3.742.159</b>	<b>1.571.927</b>	<b>947.489</b>	<b>2.519.416</b>
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
EQUITY		847.037	0	847.037	699.155	0	699.155
Issued capital		100.000	0	100.000	100.000	0	100.000
Capital Reserves		41.047	0	41.047	41.047	0	41.047
Equity Share Premiums		1.130	0	1.130	1.130	0	1.130
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		39.917	0	39.917	39.917	0	39.917
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		133.332	0	133.332	120.363	0	120.363
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		151	0	151	151	0	151
Profit Reserves		245.023	0	245.023	142.319	0	142.319
Legal Reserves		23.827	0	23.827	18.692	0	18.692
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		221.196	0	221.196	123.627	0	123.627
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		327.484	0	327.484	295.275	0	295.275
Prior Years' Profit or Loss		192.571	0	192.571	134.368	0	134.368
Current Period Net Profit Or Loss		134.913	0	134.913	160.907	0	160.907
Non-controlling interests		0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>2.982.012</b>	<b>1.607.184</b>	<b>4.589.196</b>	<b>2.271.082</b>	<b>947.489</b>	<b>3.218.571</b>

## STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
<b>OFF-BALANCE SHEET ITEMS</b>							
<b>OFF-BALANCE SHEET ITEMS</b>							
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
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>		<b>11.693.423</b>	<b>10.530.563</b>	<b>22.223.986</b>	<b>6.922.624</b>	<b>6.747.015</b>	<b>13.669.639</b>

## 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
<b>Statement of Profit or Loss</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
OPERATING INCOME		1.145.618	738.015	409.373	275.280
FACTORING INCOME		0	0	0	0
Factoring Interest Income		0	0	0	0
Discounted		0	0	0	0
Other		0	0	0	0
Factoring Fee and Commission Income		0	0	0	0
Discounted		0	0	0	0
Other		0	0	0	0
INCOME FROM FINANCING LOANS		0	0	0	0
Interest Income From Financing Loans		0	0	0	0
Fee and Commission Income From Financing Loans		0	0	0	0
LEASE INCOME		1.145.618	738.015	409.373	275.280
Finance Lease Income		352.622	290.801	138.726	97.530
Operational Lease Income		773.593	440.528	263.441	174.037
Fee and Commission Income From Lease Operations		19.403	6.686	7.206	3.713
SAVINGS FINANCE INCOME		0	0	0	0
Profit Share on Savings Finance Receivables		0	0	0	0
Fees and Commissions Received From Savings Finance Operations		0	0	0	0
FINANCE COST (-)		-678.738	-490.484	-243.875	-161.792
Profit Share Expense on Savings Fund Pool		0	0	0	0
Interest Expenses on Funds Borrowed		-600.353	-393.534	-222.459	-135.438
Interest Expenses On Factoring Payables		0	0	0	0
Lease Interest Expenses		-66.374	-82.869	-16.965	-21.308
Interest Expenses on Securities Issued		0	0	0	0
Other Interest Expense		-683	-317	-683	-317
Fees and Commissions Paid		-11.328	-13.764	-3.768	-4.729
GROSS PROFIT (LOSS)		466.880	247.531	165.498	113.488
OPERATING EXPENSES (-)		-442.144	-267.033	-160.659	-127.235
Personnel Expenses		-71.877	-52.188	-21.537	-15.975
Provision Expense for Employment Termination Benefits		-984	-698	-328	-233
Research and development expense		0	0	0	0
General Operating Expenses		-171.439	-110.349	-65.397	-44.904
Other		-197.844	-103.798	-73.397	-66.123
GROSS OPERATING PROFIT (LOSS)		24.736	-19.502	4.839	-13.747
OTHER OPERATING INCOME		422.114	228.771	112.715	66.145
Interest Income on Banks		36.418	25.035	13.220	9.389
Interest Income on Marketable Securities Portfolio		0	0	0	0
Dividend Income		115	40	35	0
Gains Arising from Capital Markets Transactions		0	0	0	0
Derivative Financial Transactions' Gains		0	0	0	0
Foreign Exchange Gains		316.131	148.894	87.579	50.167
Other		69.450	54.802	11.881	6.589
PROVISION EXPENSES		-5.703	-1.701	-2.099	-1.188
Specific Provisions		-5.487	-1.330	-2.710	-1.330
Allowances For Expected Credit Losses		0	0	0	0
General Loan Loss Provisions		0	0	0	0
Other		-216	-371	611	142
OTHER OPERATING EXPENSES (-)		-297.793	-117.560	-85.209	-51.940
Impairment in Value of Securities		0	0	0	0
Impairment in Value of Non-Current Assets		0	0	0	0
Capital Market Transactions Losses		0	0	0	0
Loss Arising from Derivative Financial Transaction		0	0	0	0
Foreign Exchange Losses		-297.793	-117.560	-85.209	-51.940
Other		0	0	0	0
NET OPERATING PROFIT (LOSS)		143.354	90.008	30.246	-730
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		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
<b>Profit (loss), attributable to [abstract]</b>					
Non-controlling Interests		0	0	0	0
Owners of Parent		134.913	78.241	41.748	-5.267
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
<b>EARNINGS (LOSS) PER SHARE</b>					
Basic Earnings (Loss) Per Share from Continuing Operations					
<i>Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)</i>	37	1,34910000	0,78240000	0,41750000	-0,05270000
<b>DILUTED EARNINGS (LOSS) PER SHARE</b>					
Diluted earnings (loss) per share from continuing operations					
<i>Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)</i>	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
<b>Statement of profit or loss and other comprehensive income [abstract]</b>					
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		
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>147.882</b>	<b>111.181</b>		

## 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
<b>Statement of cash flows [abstract]</b>			
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
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	346.858
Net (Increase) Decrease in Receivables From Leasing Transactions		-719.192	-150.261
Net (Increase) Decrease in Other Assets		-10.842	-19.082
Net Increase (Decrease) in Lease Payables		-67.380	-34.146
Net Increase (Decrease) in Funds Borrowed		1.185.854	518.767
Net Increase (Decrease) in Matured Payables		-15.965	18.450
Net Increase (Decrease) Other Liabilities		30.477	13.130
Cash flows from (used in) operating activities		545.577	351.666
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Tangible And Intangible Asset Purchases		-538.566	-313.035
Sale of Tangible Intangible Assets		26	53
Other		-2.686	-10.153
Net cash flows from (used in) investing activities		-541.226	-323.135
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Dividends paid			-16.507
Payments of lease liabilities		-972	-4.974
Net cash flows from (used in) financing activities		-972	-21.481
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.367	-17
Net Increase (decrease) in cash and cash equivalents		5.746	7.033
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	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued capital [member]	Share premium [member]	Other Capital Reserves	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						
<b>Statement of changes in equity [abstract]</b>												
<b>CHANGES IN EQUITY ITEMS</b>												
		<b>50.000</b>	<b>1.130</b>	<b>39.917</b>	<b>81.237</b>	<b>-2.084</b>	<b>151</b>	<b>112.111</b>	<b>39.654</b>	<b>191.429</b>		<b>513.545</b>
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		50.000	1.130	39.917	81.237	-2.084	151	112.111	39.654	191.429		513.545
		0	0	0	32.940	0	0	0	0	78.241		111.181
		0	0	0	0	0	0	0	0	0		0
		50.000	0	0	0	0	0	-50.000	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	80.208	94.714	-191.429		-16.507
		0	0	0	0	0	0	493	0	-17.000		-16.507
		0	0	0	0	0	0	79.715	0	-79.715		0
		0	0	0	0	0	0	0	94.714	-94.714		0
		<b>100.000</b>	<b>1.130</b>	<b>39.917</b>	<b>114.177</b>	<b>-2.084</b>	<b>151</b>	<b>142.319</b>	<b>134.368</b>	<b>78.241</b>		<b>608.219</b>
<b>Statement of changes in equity [abstract]</b>												
<b>CHANGES IN EQUITY ITEMS</b>												
		<b>100.000</b>	<b>1.130</b>	<b>39.917</b>	<b>122.357</b>	<b>-1.994</b>	<b>151</b>	<b>142.319</b>	<b>134.368</b>	<b>160.907</b>		<b>699.155</b>
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		100.000	1.130	39.917	122.357	-1.994	151	142.319	134.368	160.907		699.155
		0	0	0	12.969	0	0	0	0	134.913		147.882
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	102.704	58.203	-160.907		0
		0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	102.704	0	-102.704		0
		0	0	0	0	0	0	0	58.203	-58.203		0
		<b>100.000</b>	<b>1.130</b>	<b>39.917</b>	<b>135.326</b>	<b>-1.994</b>	<b>151</b>	<b>245.023</b>	<b>192.571</b>	<b>134.913</b>		<b>847.037</b>

Previous Period  
01.01.2024 - 30.09.2024

Current Period  
01.01.2025 - 30.09.2025