



## KAMUYU AYDINLATMA PLATFORMU

# İŞ FİNANSAL KİRALAMA A.Ş. Financial Institutions Financial Report Consolidated 2026 - 1. 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 31.03.2026			Previous Period 31.12.2025		
		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	4	325.175	2.202.277	2.527.452	597.038	2.247.626	2.844.664
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	5	4.571	0	4.571	12.396	0	12.396
DERIVATIVE FINANCIAL ASSETS	6	0	451.115	451.115	5.490	440.169	445.659
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7	3.153.701	0	3.153.701	2.941.277	0	2.941.277
FINANCIAL ASSETS AT AMORTISED COST (Net)		42.016.082	50.186.474	92.202.556	35.526.854	51.337.612	86.864.466
Factoring Receivables	8	33.576.339	6.730.425	40.306.764	28.009.294	8.446.168	36.455.462
Discounted Factoring Receivables (Net)		14.102.063	1.078.336	15.180.399	12.544.487	1.074.117	13.618.604
Other Factoring Receivables		19.474.276	5.652.089	25.126.365	15.464.807	7.372.051	22.836.858
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)	9	8.439.726	43.543.370	51.983.096	7.330.507	42.985.689	50.316.196
Finance lease receivables		12.969.551	49.082.685	62.052.236	11.587.622	48.600.282	60.187.904
Operating Lease Receivables		0	0	0	0	0	0
Unearned Income (-)		-4.529.825	-5.539.315	-10.069.140	-4.257.115	-5.614.593	-9.871.708
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Non Performing Receivables	8,9	1.174.991	732.298	1.907.289	1.313.360	617.859	1.931.219
Allowance For Expected Credit Losses / Specific Provisions (-)		-1.174.974	-819.619	-1.994.593	-1.126.307	-712.104	-1.838.411
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	11	56.132	0	56.132	51.280	0	51.280
INTANGIBLE ASSETS AND GOODWILL (Net)	12	97.396	0	97.396	88.191	0	88.191
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS	21	601	0	601	3.041	0	3.041
DEFERRED TAX ASSET	13	0	0	0	0	0	0

OTHER ASSETS	15	1,575,382	6,578,450	8,153,832	1,482,638	6,485,352	7,967,990
<b>SUBTOTAL</b>		<b>47,229,040</b>	<b>59,418,316</b>	<b>106,647,356</b>	<b>40,708,205</b>	<b>60,510,759</b>	<b>101,218,964</b>
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		2,432	0	2,432	2,432	0	2,432
Held for Sale	14	2,432	0	2,432	2,432	0	2,432
Non-Current Assets From Discontinued Operations		0	0	0	0		0
<b>TOTAL ASSETS</b>		<b>47,231,472</b>	<b>59,418,316</b>	<b>106,649,788</b>	<b>40,710,637</b>	<b>60,510,759</b>	<b>101,221,396</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
LOANS RECEIVED	16	24,689,205	47,914,515	72,603,720	18,176,090	46,879,502	65,055,592
FACTORING PAYABLES		0	0	0	0	0	0
PAYABLES FROM SAVINGS FUND POOL		0	0	0	0	0	0
LEASE PAYABLES	18	32,749	0	32,749	27,741	0	27,741
MARKETABLE SECURITIES (Net)	19	15,961,745	0	15,961,745	18,348,162	0	18,348,162
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	6	0	99,486	99,486	28,834	339,775	368,609
PROVISIONS	20	168,371	25,958	194,329	212,934	25,305	238,239
Provision for Restructuring		0	0	0	0	0	0
Reserves For Employee Benefits		158,891	0	158,891	209,718	0	209,718
General Loan Loss Provisions		0	0	0	0	0	0
Other provisions		9,480	25,958	35,438	3,216	25,305	28,521
CURRENT TAX LIABILITIES	21	190,240	0	190,240	283,527	0	283,527
DEFERRED TAX LIABILITY		213,343	0	213,343	289,238	0	289,238
SUBORDINATED DEBT		0	0	0	0	0	0
OTHER LIABILITIES	17	622,895	2,210,446	2,833,341	571,000	2,585,738	3,156,738
<b>SUBTOTAL</b>		<b>41,878,548</b>	<b>50,250,405</b>	<b>92,128,953</b>	<b>37,937,526</b>	<b>49,830,320</b>	<b>87,767,846</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		14,520,835	0	14,520,835	13,453,550	0	13,453,550
Issued capital	23	695,303	0	695,303	695,303	0	695,303
Capital Reserves	23	1,763	0	1,763	1,763	0	1,763
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1,763	0	1,763	1,763	0	1,763
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	23	2,430,077	0	2,430,077	2,269,171	0	2,269,171
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves	24	9,111,347	0	9,111,347	5,481,210	0	5,481,210
Legal Reserves		162,673	0	162,673	162,673	0	162,673
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		8,948,674	0	8,948,674	5,318,537	0	5,318,537
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		804,969	0	804,969	3,630,137	0	3,630,137
Prior Years' Profit or Loss	25	0	0	0	0	0	0
Current Period Net Profit Or Loss		804,969	0	804,969	3,630,137	0	3,630,137
Non-controlling interests	22	1,477,376	0	1,477,376	1,375,966	0	1,375,966
<b>Total equity and liabilities</b>		<b>56,399,383</b>	<b>50,250,405</b>	<b>106,649,788</b>	<b>51,391,076</b>	<b>49,830,320</b>	<b>101,221,396</b>

## STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>OFF-BALANCE SHEET ITEMS</b>							
<b>OFF-BALANCE SHEET ITEMS</b>							
IRREVOCABLE FACTORING TRANSACTIONS		762.926	2.395.289	3.158.215	961.788	2.112.897	3.074.685
REVOCABLE FACTORING TRANSACTIONS		3.312.099	407.205	3.719.304	2.659.895	447.258	3.107.153
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0	0	0	0	0	0
COLLATERALS RECEIVED	38	289.856.696	610.231.597	900.088.293	268.443.989	572.421.028	840.865.017
COLLATERALS GIVEN	26	24.819.329	16.422	24.835.751	17.752.413	15.859	17.768.272
COMMITMENTS		1.522.710	11.384.361	12.907.071	1.168.315	9.729.027	10.897.342
Irrevocable Commitments		0	233.768	233.768	0	333.575	333.575
Revocable Commitments		1.522.710	11.150.593	12.673.303	1.168.315	9.395.452	10.563.767
Lease Commitments		1.522.710	11.150.593	12.673.303	1.168.315	9.395.452	10.563.767
Finance Lease Commitments		1.522.710	11.150.593	12.673.303	1.168.315	9.395.452	10.563.767
Operational Lease Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	26	10.127.013	33.141.319	43.268.332	13.509.380	42.323.372	55.832.752
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		10.127.013	33.141.319	43.268.332	13.509.380	42.323.372	55.832.752
Forward Buy or Sell Transactions		1.093.647	1.230.270	2.323.917	2.227.467	5.940.191	8.167.658
Swap Purchases or Sales		9.033.366	31.911.049	40.944.415	11.281.913	36.383.181	47.665.094
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		13.434.748	1.253.320	14.688.068	9.982.682	1.053.184	11.035.866
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>		<b>343.835.521</b>	<b>658.829.513</b>	<b>1.002.665.034</b>	<b>314.478.462</b>	<b>628.102.625</b>	<b>942.581.087</b>

## Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Profit or Loss</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
OPERATING INCOME	29	5.677.108	3.571.895
FACTORING INCOME		3.863.152	2.338.211
Factoring Interest Income		3.767.890	2.266.667
Discounted		1.346.462	976.361
Other		2.421.428	1.290.306
Factoring Fee and Commission Income		95.262	71.544
Discounted		60.167	29.785
Other		35.095	41.759
INCOME FROM FINANCING LOANS		0	0
Interest Income From Financing Loans		0	0
Fee and Commission Income From Financing Loans		0	0
LEASE INCOME		1.813.956	1.233.684
Finance Lease Income		1.812.684	1.233.024
Operational Lease Income		1.272	660
Fee and Commission Income From Lease Operations		0	0
SAVINGS FINANCE INCOME		0	0
Profit Share on Savings Finance Receivables		0	0
Fees and Commissions Received From Savings Finance Operations		0	0
FINANCE COST (-)	32	-4.835.796	-2.710.459
Profit Share Expense on Savings Fund Pool		0	0
Interest Expenses on Funds Borrowed		-3.344.889	-1.971.976
Interest Expenses On Factoring Payables		0	0
Lease Interest Expenses		-4.107	-4.393
Interest Expenses on Securities Issued		-1.407.176	-676.060
Other Interest Expense		0	0
Fees and Commissions Paid		-79.624	-58.030
GROSS PROFIT (LOSS)		841.312	861.436
OPERATING EXPENSES (-)	30	-445.819	-270.796
Personnel Expenses		-357.342	-194.554
Provision Expense for Employment Termination Benefits		-4.846	-1.931
Research and development expense		0	0
General Operating Expenses		-83.631	-74.311
Other		0	0
GROSS OPERATING PROFIT (LOSS)	31	395.493	590.640
OTHER OPERATING INCOME		1.993.659	2.021.544
Interest Income on Banks		32.757	61.840
Interest Income on Marketable Securities Portfolio		0	0
Dividend Income		231.100	413.526
Gains Arising from Capital Markets Transactions		10.476	33.244
Derivative Financial Transactions' Gains		1.461.188	823.348
Foreign Exchange Gains		0	469.895
Other		258.138	219.691
PROVISION EXPENSES	33	-307.067	-475.019
Specific Provisions		0	0
Allowances For Expected Credit Losses		-307.067	-475.019
General Loan Loss Provisions		0	0
Other		0	0
OTHER OPERATING EXPENSES (-)	34	-1.166.711	-1.234.125
Impairment in Value of Securities		0	0
Impairment in Value of Non-Current Assets		0	0
Capital Market Transactions Losses		0	0
Loss Arising from Derivative Financial Transaction		-796.330	-1.219.498
Foreign Exchange Losses		-354.244	0
Other		-16.137	-14.627
NET OPERATING PROFIT (LOSS)		915.374	903.040
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		915.374	903.040
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	35	-28.648	-170.470
Current Tax Provision		-136.406	-245.109
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		107.758	74.639
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		886.726	732.570
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD		886.726	732.570
<b>Profit (loss), attributable to [abstract]</b>			
Non-controlling Interests	22	81.757	101.772
Owners of Parent		804.969	630.798
<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>	36	0,01160000	0,00910000
Basic Earnings (Loss) Per Share from Discontinued Operations			
<i>Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)</i>		0,00000000	0,00000000
<b>DILUTED EARNINGS (LOSS) PER SHARE</b>			
Diluted earnings (loss) per share from continuing operations			
<i>Sürdürülen Faaliyetlerden Hisse Başına Kazanç (Zarar)</i>	36	0,01160000	0,00910000
Diluted earnings (loss) per share from discontinued operations			
<i>Durdurulan Faaliyetlerden Hisse Başına Kazanç (Zarar)</i>		0,00000000	0,00000000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of profit or loss and other comprehensive income [abstract]</b>			
PROFIT (LOSS)		886.726	732.570
OTHER COMPREHENSIVE INCOME		180.559	-412.375
Other Comprehensive Income that will not be Reclassified to Profit or Loss		180.559	-412.375
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
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		212.424	-488.919
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-31.865	76.544
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>1.067.285</b>	<b>320.195</b>

## Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of cash flows [abstract]</b>			
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		-295.234	832.734
Interest Received / Profit Share Received / Lease Income		5.258.005	3.782.049
Interest Paid /Profit Share Paid / Lease Payments		-4.951.632	-2.815.121
Dividends received		231.100	413.526
Fees and Commissions Received		95.262	71.544
Other Gains		104.807	69.307
Collections from Previously Written Off Loans and Other Receivables	31	153.331	150.384
Cash Payments to Personnel and Service Suppliers		-291.677	-170.075
Taxes Paid	21	-286.670	-302.537
Other		-607.760	-366.343
Changes in Operating Assets and Liabilities		2.038.266	-3.216.040
Net (Increase) Decrease in Factoring Receivables		-3.389.935	3.491.977
Net (Increase) Decrease in Financing Loans		0	0
Net (Increase) Decrease in Receivables From Leasing Transactions		-543.088	-1.963.348
Net (Increase) Decrease in Savings Finance Receivables		0	0
Net (Increase) Decrease in Other Assets		-317.439	-68.030
Net Increase (Decrease) in Factoring Payables		0	0
Net Increase (Decrease) in Savings Fund Pool		0	0
Net Increase (Decrease) in Lease Payables		5.008	4.558
Net Increase (Decrease) in Funds Borrowed		6.586.421	-4.914.804
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-302.701	233.607
Cash flows from (used in) operating activities		1.743.032	-2.383.306
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases	11,12	-41.381	-34.886
Sale of Tangible Intangible Assets	11,12	11.600	9.089
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		69.578	179.673
Net cash flows from (used in) investing activities		39.797	153.876
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Cash Obtained from Loans and Securities Issued		7.400.000	3.392.185
Cash Outflow Arised From Loans and Securities Issued		-9.500.000	-455.924
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Net cash flows from (used in) financing activities		-2.100.000	2.936.261
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-115	1.038
Net Increase (decrease) in cash and cash equivalents		-317.286	707.869
Cash and Cash Equivalents at Beginning of the Period	4	2.844.648	1.166.130
Cash and Cash Equivalents at End of the Period	4	2.527.362	1.873.999

