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KAMUYU AYDINLATMA PLATFORMU

İSTANBUL FAKTORİNG A.Ş.
Financial Institutions Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	İRFAN BAĞIMSIZ DENETİM VE YEMİNLİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

İstanbul Faktoring Anonim Şirketi Genel Kurulu'na,

İstanbul Faktoring Anonim Şirketi'nin ("Şirket") 30 Haziran 2026 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, özkaynaklar 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, 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, İstanbul Faktoring Anonim Şirketi'nin 30 Haziran 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir

İrfan Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

Hamza Uzun

Sorumlu Denetçi

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Statement of Financial Position (Balance Sheet)							
ASSETS							
CASH, CASH EQUIVALENTS AND BALANCES AT CENTRAL BANK	4	28.412		28.412	9.257		9.257
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0		0			
DERIVATIVE FINANCIAL ASSETS		0		0			
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0		0			
FINANCIAL ASSETS AT AMORTISED COST (Net)	5	774.762		774.762	693.070		693.070
Factoring Receivables	5.1	772.374		772.374	690.131		690.131
Non Performing Receivables	5.2	12.266		12.266	12.303		12.303
Allowance For Expected Credit Losses / Specific Provisions (-)	5.2	-9.878		-9.878	-9.364		-9.364
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0			
TANGIBLE ASSETS (Net)	8	5.669		5.669	4.485		4.485
INTANGIBLE ASSETS AND GOODWILL (Net)	9	142		142	222		222
INVESTMENT PROPERTY (Net)		0		0			
CURRENT TAX ASSETS		0		0			
DEFERRED TAX ASSET	10	0		0	581		581
OTHER ASSETS	7	7.373		7.373	5.510		5.510
SUBTOTAL		**816.358**		**816.358**	**713.125**		**713.125**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
TOTAL ASSETS		**816.358**		**816.358**	**713.125**		**713.125**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	12	39.427		39.427	59.129		59.129
FACTORING PAYABLES		0		0	100		100
PAYABLES FROM SAVINGS FUND POOL		0		0			
LEASE PAYABLES	12	2.500		2.500	1.633		1.633
MARKETABLE SECURITIES (Net)	12	91.815		91.815	75.000		75.000
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL LIABILITIES		0		0			
PROVISIONS		1.971		1.971	1.803		1.803
Reserves For Employee Benefits	13	1.971		1.971	1.803		1.803
CURRENT TAX LIABILITIES	10	25.379		25.379	23.314		23.314

DEFERRED TAX LIABILITY		78		78			0
SUBORDINATED DEBT		0		0			
OTHER LIABILITIES	11	3.779		3.779	3.961		3.961
SUBTOTAL		**164.949**		**164.949**	**164.940**		**164.940**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
EQUITY		651.409		651.409	548.185		548.185
Issued capital	14	300.000		300.000	300.000		300.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	14	-2.286		-2.286	-2.156		-2.156
Profit Reserves	14	51.477		51.477	51.477		51.477
Legal Reserves		16.326		16.326	16.326		16.326
Extraordinary Reserves		35.151		35.151	35.151		35.151
Profit or Loss		302.218		302.218	198.864		198.864
Prior Years' Profit or Loss		198.864		198.864			
Current Period Net Profit Or Loss		103.354		103.354	198.864		198.864
Total equity and liabilities		**816.358**		**816.358**	**713.125**		**713.125**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS		49.974		49.974	40.492		40.492
REVOCABLE FACTORING TRANSACTIONS		39.765		39.765	58.896		58.896
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0			
COLLATERALS RECEIVED	15	18.166.589		18.166.589	16.757.483		16.757.483
COLLATERALS GIVEN		62.412		62.412	62.412		62.412
COMMITMENTS		0		0			
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
ITEMS HELD IN CUSTODY	15	1.176.841	1.605	1.178.446	1.084.467	1.903	1.086.370
TOTAL OFF-BALANCE SHEET ITEMS		**19.495.581**	**1.605**	**19.497.186**	**18.003.750**	**1.903**	**18.005.653**

Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
OPERATING INCOME	16	218.822	162.383		
FACTORING INCOME		218.822	162.383		
Factoring Interest Income		179.551	129.665		
Discounted		179.551	129.665		
Factoring Fee and Commission Income		39.271	32.718		
Discounted		39.271	32.718		
INCOME FROM FINANCING LOANS		0			
LEASE INCOME		0			
SAVINGS FINANCE INCOME		0			
FINANCE COST (-)	17	-36.145	-30.599		
Interest Expenses on Funds Borrowed		-12.407	-2.769		
Lease Interest Expenses			-62		
Interest Expenses on Securities Issued		-21.642	-8.608		
Other Interest Expense		-1.202	-18.726		
Fees and Commissions Paid		-894	-434		
GROSS PROFIT (LOSS)		182.677	131.784		
OPERATING EXPENSES (-)	18	-41.527	-32.958		
Personnel Expenses		-24.878	-17.004		
General Operating Expenses		-12.905	-12.897		
Other		-3.744	-3.057		
GROSS OPERATING PROFIT (LOSS)		141.150	98.826		
OTHER OPERATING INCOME	19	10.071	10.892		
Interest Income on Banks		7.184	7.636		
Foreign Exchange Gains		466			
Other		2.421	3.256		
PROVISION EXPENSES	5	-514	-345		
Specific Provisions		-514	-345		
OTHER OPERATING EXPENSES (-)		-1.518	0		
Foreign Exchange Losses		-222			
Other		-1.296	0		
NET OPERATING PROFIT (LOSS)		149.189	109.373		
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		149.189	109.373		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-45.835	-33.624		
Current Tax Provision		-45.121	-32.850		
Expense Effect of Deferred Tax		-714	-774		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		103.354	75.749		
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		103.354	75.749		
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0		
Owners of Parent		103.354	75.749		
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 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		103.354	75.749		
OTHER COMPREHENSIVE INCOME		-130	-759		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-130	-759		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-186	-1.084		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		56	325		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		103.224	74.990		

Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		121.539	76.675
Interest Received / Profit Share Received / Lease Income	5-16-19	198.177	131.889
Interest Paid /Profit Share Paid / Lease Payments	17	-34.330	-24.460
Fees and Commissions Received	16	39.271	32.718
Collections from Previously Written Off Loans and Other Receivables	5-19		86
Cash Payments to Personnel and Service Suppliers	18	-24.878	-17.004
Taxes Paid	10	-43.056	-32.348
Other	5-18-19	-13.645	-14.206
Changes in Operating Assets and Liabilities		-95.296	-155.637
Net (Increase) Decrease in Factoring Receivables	5	-93.134	-152.490
Net (Increase) Decrease in Other Assets	7	-1.863	-1.527
Net Increase (Decrease) in Factoring Payables		-100	
Net Increase (Decrease) in Lease Payables	8-9-12		-2
Net Increase (Decrease) Other Liabilities	11-13	-199	-1.618
Cash flows from (used in) operating activities		26.243	-78.962
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases	8-9	-98	-2.271
Sale of Tangible Intangible Assets		1.360	
Net cash flows from (used in) investing activities		1.262	-2.271
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued	12	297.800	135.000
Cash Outflow Arised From Loans and Securities Issued	12	-301.950	-57.813
Payments of lease liabilities	8-9-12	-4.200	-664
Net cash flows from (used in) financing activities		-8.350	76.523
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		19.155	-4.710
Cash and Cash Equivalents at Beginning of the Period	4	9.257	46.419
Cash and Cash Equivalents at End of the Period	4	28.412	41.709

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 – Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	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]
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period	14	**100.000**	**-858**		**99.212**		**152.265**		**350.619**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		100.000	-858		99.212		152.265		350.619
	Total Comprehensive Income (Loss)			-759				75.749		74.990
	Cash Capital Increase									
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					152.265		-152.265		
	Dividends Paid									
	Transfers To Reserves									
	Other					152.265		-152.265		
	Equity at end of period	14	**100.000**	**-1.617**		**251.477**		**75.749**		**425.609**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period	14	**300.000**	**-2.156**		**51.477**		**198.864**		**548.185**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance	14	300.000	-2.156		51.477		198.864		548.185
	Total Comprehensive Income (Loss)	14		-130				103.354		103.224
	Cash Capital Increase									
	Capital Increase Through Internal Reserves									
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions						198.864	-198.864		
	Dividends Paid									
	Transfers To Reserves									
	Other						198.864	-198.864		
	Equity at end of period	14	**300.000**	**-2.286**		**51.477**	**198.864**	**103.354**		**651.409**