KAMUYU AYDINLATMA PLATFORMU

KOÇ FİNANSMAN A.Ş.
Financial Institutions Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

Ara Dönem Özet Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Koç Finansman Anonim Şirketi Yönetim Kurulu'na

Giriş

Koç Finansman Anonim Şirketi ("Şirket") ve bağlı ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki ara dönem özet konsolide finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait özet konsolide kâr veya zarar ve özet konsolide diğer kapsamlı gelir tablosunun , özet konsolide özkaynak değişim tablosunun ve özet konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem özet konsolide finansal tabloların 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 açıklamaları; ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34, "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Standartları'na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem özet konsolide finansal tablolara 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 özet 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 özet konsolide finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı özet konsolide finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem özet konsolide finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal tabloların, tüm önemli yönleriyle BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak hazırlanmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Fatih Polat, SMMM

Sorumlu Denetçi

31 Temmuz 2026

İstanbul, Türkiye

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		4.179.601	93.625	4.273.226	1.112.391	134.465	1.246.856
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		631.725	0	631.725	4.124.333	0	4.124.333
DERIVATIVE FINANCIAL ASSETS	5	101.974	0	101.974	16.045	241	16.286
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		48.379.653	1.539.492	49.919.145	48.320.262	1.274.054	49.594.316
Financial Loans	3	48.061.358	1.539.492	49.600.850	48.019.851	1.274.054	49.293.905
Consumer loans		2.427.136	0	2.427.136	3.517.742	0	3.517.742
Installment Commercial Loans		45.634.222	1.539.492	47.173.714	44.502.109	1.274.054	45.776.163
Non Performing Receivables	4	677.078	0	677.078	532.747	0	532.747
Allowance For Expected Credit Losses / Specific Provisions (-)		-358.783	0	-358.783	-232.336	0	-232.336
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		74.495	0	74.495	79.659	0	79.659
INTANGIBLE ASSETS AND GOODWILL (Net)		159.821	0	159.821	153.149	0	153.149
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET		215.881	0	215.881	0	0	0
OTHER ASSETS		122.636	0	122.636	378.043	17.597	395.640
SUBTOTAL		**53.865.786**	**1.633.117**	**55.498.903**	**54.183.882**	**1.426.357**	**55.610.239**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		24	0	24	24	0	24
Held for Sale		24	0	24	24	0	24
TOTAL ASSETS		**53.865.810**	**1.633.117**	**55.498.927**	**54.183.906**	**1.426.357**	**55.610.263**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	6	21.892.443	12.199.434	34.091.877	28.734.593	8.669.824	37.404.417
FACTORING PAYABLES		0	0	0	0	0	0
PAYABLES FROM SAVINGS FUND POOL		0	0	0	0	0	0
LEASE PAYABLES		48.500	0	48.500	43.880	0	43.880
MARKETABLE SECURITIES (Net)	7	11.937.362	0	11.937.362	9.849.016	0	9.849.016
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	5	12.856	1.016.506	1.029.362	0	266.757	266.757

PROVISIONS	8	505.128	0	505.128	446.531	0	446.531
Reserves For Employee Benefits		18.741	0	18.741	16.623	0	16.623
General Loan Loss Provisions		412.793	0	412.793	406.953	0	406.953
Other provisions		73.594	0	73.594	22.955	0	22.955
CURRENT TAX LIABILITIES		384.793	0	384.793	246.413	0	246.413
DEFERRED TAX LIABILITY		0	0	0	54.338	0	54.338
SUBORDINATED DEBT		0	0	0	0	0	0
OTHER LIABILITIES		3.032.818	156.345	3.189.163	3.816.745	148.963	3.965.708
SUBTOTAL		**37.813.900**	**13.372.285**	**51.186.185**	**43.191.516**	**9.085.544**	**52.277.060**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
EQUITY	9	4.312.742	0	4.312.742	3.333.203	0	3.333.203
Issued capital		100.000	0	100.000	100.000	0	100.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.575	0	1.575	1.804	0	1.804
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		44.139	0	44.139	-96.719	0	-96.719
Profit Reserves		2.974.213	0	2.974.213	1.803.154	0	1.803.154
Legal Reserves		106.384	0	106.384	66.737	0	66.737
Extraordinary Reserves		2.867.829	0	2.867.829	1.736.417	0	1.736.417
Profit or Loss		1.192.815	0	1.192.815	1.524.964	0	1.524.964
Prior Years' Profit or Loss		715	0	715			
Current Period Net Profit Or Loss		1.192.100	0	1.192.100	1.524.964	0	1.524.964
Total equity and liabilities		**42.126.642**	**13.372.285**	**55.498.927**	**46.524.719**	**9.085.544**	**55.610.263**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		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	125.462.565	6.245.199	131.707.764	111.115.251	3.478.970	114.594.221
COLLATERALS GIVEN	11	3.844.093	0	3.844.093	9.467.781	0	9.467.781
COMMITMENTS	12	8.083.295	203.713	8.287.008	16.934.377	9.271.821	26.206.198
Revocable Commitments		8.083.295	203.713	8.287.008	16.934.377	9.271.821	26.206.198
Other Revocable Commitments		8.083.295	203.713	8.287.008	16.934.377	9.271.821	26.206.198
DERIVATIVE FINANCIAL INSTRUMENTS	5	15.122.715	10.923.909	26.046.624	11.001.566	7.881.303	18.882.869
Derivative Financial Instruments Held For Hedging		15.122.715	10.923.909	26.046.624	10.966.346	7.847.013	18.813.359
Cash Flow Hedges		15.122.715	10.923.909	26.046.624	10.966.346	7.847.013	18.813.359
Derivative Financial Instruments Held For Trading					35.220	34.290	69.510
Swap Purchases or Sales					35.220	34.290	69.510
ITEMS HELD IN CUSTODY		30.745	0	30.745	20.351	0	20.351
TOTAL OFF-BALANCE SHEET ITEMS		**152.543.413**	**17.372.821**	**169.916.234**	**148.539.326**	**20.632.094**	**169.171.420**

Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		10.149.693	6.941.195	5.071.476	3.493.434
FACTORING INCOME		0	0	0	0
INCOME FROM FINANCING LOANS		10.149.693	6.941.195	5.071.476	3.493.434
Interest Income From Financing Loans		9.572.209	6.598.674	4.782.890	3.313.257
Fee and Commission Income From Financing Loans		577.484	342.521	288.586	180.177
LEASE INCOME		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
FINANCE COST (-)		-8.290.359	-5.890.112	-4.219.484	-2.867.435
Interest Expenses on Funds Borrowed		-6.215.528	-4.672.000	-3.113.578	-2.215.926
Lease Interest Expenses		-9.435	-4.929	-4.628	-2.506
Interest Expenses on Securities Issued		-1.862.660	-1.042.111	-997.200	-569.224
Other Interest Expense		-9.929	-387	-1.250	
Fees and Commissions Paid		-192.807	-170.685	-102.828	-79.779
GROSS PROFIT (LOSS)		1.859.334	1.051.083	851.992	625.999
OPERATING EXPENSES (-)		-483.631	-353.387	-241.948	-178.659
Personnel Expenses		-245.527	-170.359	-121.580	-83.320
Provision Expense for Employment Termination Benefits		-599	-337	-467	-148
Research and development expense		-4.437	-1.456	0	0
General Operating Expenses		-164.836	-138.310	-87.826	-74.869
Other		-68.232	-42.925	-32.075	-20.322
GROSS OPERATING PROFIT (LOSS)		1.375.703	697.696	610.044	447.340
OTHER OPERATING INCOME		521.320	263.175	336.240	151.284
Interest Income on Banks		279.895	99.105	220.857	67.164
Interest Income on Marketable Securities Portfolio		150.949	120.836	50.313	55.039
Derivative Financial Transactions' Gains		98	442		
Foreign Exchange Gains		81.981	37.566	60.049	25.045
Other		8.397	5.226	5.021	4.036
PROVISION EXPENSES		-132.288	-28.477	-79.829	-36.678
Specific Provisions		-126.447	-18.633	-69.276	-28.455
General Loan Loss Provisions		-5.841	-9.844	-10.553	-8.223
OTHER OPERATING EXPENSES (-)		-80.092	-32.406	-54.368	-21.829
Loss Arising from Derivative Financial Transaction			-27		
Foreign Exchange Losses		-77.844	-32.351	-58.534	-21.823
Other		-2.248	-28	4.166	-6
NET OPERATING PROFIT (LOSS)		1.684.643	899.988	812.087	540.117
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		1.684.643	899.988	812.087	540.117
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-492.543	-273.238	-250.360	-170.370
Current Tax Provision		-821.932	-304.067	-409.990	-190.310
Income Effect of Deferred Tax		329.389	30.829	159.630	19.940
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.192.100	626.750	561.727	369.747
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		1.192.100	626.750	561.727	369.747
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		1.192.100	626.750	561.727	369.747
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	Consolidated

	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)		1.192.100	626.750	561.727	369.747
OTHER COMPREHENSIVE INCOME		140.643	1.064	-353.169	-2.216
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-215	-129	35	14
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	
Gains (Losses) on Remeasurements of Defined Benefit Plans		-307	-183	50	21
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		92	54	-15	-7
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		140.858	1.193	-353.204	-2.230
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	0	0
Income (Losses) from Cash Flow Hedges		198.051	1.704	-504.577	-3.186
Income (Losses) on Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		2.222	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-59.415	-511	151.373	956
TOTAL COMPREHENSIVE INCOME (LOSS)		1.332.743	627.814	208.558	367.531

Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		4.200.227	4.151.230
Interest Received / Profit Share Received / Lease Income		9.640.579	6.106.228
Interest Paid /Profit Share Paid / Lease Payments		-4.874.622	-1.861.231
Fees and Commissions Received		577.484	342.521
Other Gains		10.288	10.441
Collections from Previously Written Off Loans and Other Receivables		52.497	88.377
Cash Payments to Personnel and Service Suppliers		-245.527	-170.359
Taxes Paid		-390.940	-124.019
Other		-569.532	-240.728
Changes in Operating Assets and Liabilities		-3.370.084	-1.683.950
Net (Increase) Decrease in Financing Loans		55.529	-1.067.299
Net (Increase) Decrease in Other Assets		296.128	1.319.039
Net Increase (Decrease) in Lease Payables		4.620	6.903
Net Increase (Decrease) in Funds Borrowed		-3.835.350	-1.634.609
Net Increase (Decrease) Other Liabilities		108.989	-307.984
Cash flows from (used in) operating activities		830.143	2.467.280
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-31.226	-14.483
Sale of Tangible Intangible Assets		130	1.730
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-152.870	-44.260
Other		-40.259	-43.702
Net cash flows from (used in) investing activities		-224.225	-100.715
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		36.151.482	12.886.912
Cash Outflow Arised From Loans and Securities Issued		-33.372.652	-13.089.746
Dividends paid		-360.000	-250.000
Payments of lease liabilities		-9.435	-4.929
Net cash flows from (used in) financing activities		2.409.395	-457.763
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.057	1.943
Net Increase (decrease) in cash and cash equivalents		3.026.370	1.910.745
Cash and Cash Equivalents at Beginning of the Period		1.246.856	528.963
Cash and Cash Equivalents at End of the Period		4.273.226	2.439.708

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period		Footnote Reference	Issued capital [member]	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	Net Profit Or Loss	Non-controlling interests [member]	Equity [member]
				Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans					
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**								
	CHANGES IN EQUITY ITEMS								
	Equity at beginning of period		**100.000**	**1.035**	**-963**	**1.052.109**	**1.001.548**		**2.153.729**
	Increase or Decrease Required by TAS 8								
	Effect Of Corrections								
	Effect Of Changes In Accounting Policy								
	Adjusted Beginning Balance		100.000	1.035	-963	1.052.109	1.001.548		2.153.729
	Total Comprehensive Income (Loss)			-129	1.193		626.750		627.814
	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					751.434	-1.001.548		-250.114
	Dividends Paid						-250.000		-250.000
	Transfers To Reserves					751.434	-751.548		-114
	Other								
	Equity at end of period		**100.000**	**906**	**230**	**1.803.543**	**626.750**		**2.531.429**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**								
	CHANGES IN EQUITY ITEMS								
	Equity at beginning of period		**100.000**	**1.790**	**-96.719**	**1.803.154**	**1.524.964**		**3.333.189**
	Increase or Decrease Required by TAS 8								
	Effect Of Corrections								
	Effect Of Changes In Accounting Policy								
	Adjusted Beginning Balance		100.000	1.790	-96.719	1.803.154	1.524.964		3.333.189
	Total Comprehensive Income (Loss)			-215	140.558		1.192.100		1.332.743
	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					1.171.059	-1.524.249		3.333.189
	Dividends Paid						-360.000		-360.000
	Transfers To Reserves					1.171.059	-1.164.259		6.810
	Other								
	Equity at end of period		**100.000**	**1.575**	**44.139**	**2.974.213**	**1.192.815**		**4.312.742**