KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	BDO DENET BAĞIMSIZ DENETİM VE DANIŞMANLIK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM ÖZET FİNANSAL TABLOLARA İLİŞKİN SINIRLI DENETİM RAPORU

Kent Finans Faktoring A.Ş. Yönetim Kurulu'na

Giriş

Kent Finans Faktoring A.Ş.'nin ("Şirket") 30 Haziran 2026 tarihli ilişikteki ara dönem özet finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait özet kâr ve zarar tablosunun veya diğer kapsamlı gelir tablosunun, özet özkaynaklar değişim tablosunun ve özet nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem özet 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 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 özet 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 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.

Diğer Husus

Şirket'in 31 Aralık 2025 tarihi itibarıyla BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na göre düzenlenmiş finansal tabloları başka bir bağımsız denetim kuruluşu tarafından denetlenmiş ve söz konusu bağımsız denetim kuruluşu 26 Şubat 2025 tarihli bağımsız denetçi raporunda olumlu görüş bildirmiştir. Şirket'in 30 Haziran 2025 tarihi itibarıyla BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na göre düzenlenmiş ara dönem finansal tabloları da aynı denetim şirketi tarafından sınırlı denetime tabi tutulmuş ve söz konusu denetim şirketi 8 Ağustos 2025 tarihli sınırlı denetim raporunda ilgili ara dönem finansal tabloların BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak hazırlanmadığı kanaatine varılmasına sebep olacak herhangi bir hususa rastlamadığını ifade etmiştir.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal tabloların, Kent Finans Faktoring A.Ş.'nin 30 Haziran 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

BDO Denet Bağımsız Denetim

ve Danışmanlık A.Ş.

Member, BDO International Network

Tolga Kırelli, SMMM

Sorumlu Denetçi

6 Ağustos 2026

İstanbul, Türkiye

Statement of Financial Position (Balance Sheet)

Presentation Currency	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	172.608.566	10.186	172.618.752	35.046.109	201.258	35.247.367
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	5			0	71.939.364		71.939.364
DERIVATIVE FINANCIAL ASSETS				0			0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7			0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)	8	3.978.095.747	41.810.184	4.019.905.931	3.162.428.982	32.946.631	3.195.375.613
Factoring Receivables		3.978.095.747	41.810.184	4.019.905.931	3.162.428.982	32.946.631	3.195.375.613
Discounted Factoring Receivables (Net)		3.966.595.872	41.810.184	4.008.406.056	3.090.981.800	32.946.631	3.123.928.431
Other Factoring Receivables	8.1	11.499.875		11.499.875	71.447.182		71.447.182
Other Financial Assets Measured at Amortised Cost	8			0			
Non Performing Receivables	8	135.487.576		135.487.576	110.350.501		110.350.501
Allowance For Expected Credit Losses / Specific Provisions (-)	8	-135.487.576		-135.487.576	-110.350.501		-110.350.501
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0	0		0
Investments in Associates (Net)				0			0
TANGIBLE ASSETS (Net)	10	39.095.811		39.095.811	28.814.052		28.814.052
INTANGIBLE ASSETS AND GOODWILL (Net)	11	333.671		333.671	572.193		572.193
INVESTMENT PROPERTY (Net)	12			0			
CURRENT TAX ASSETS				0			0
DEFERRED TAX ASSET	21	5.455.530		5.455.530	3.407.374		3.407.374
OTHER ASSETS	13	32.354.208	1.515.939	33.870.147	23.287.941	1.276.281	24.564.222
SUBTOTAL		**4.227.943.533**	**43.336.309**	**4.271.279.842**	**3.325.496.015**	**34.424.170**	**3.359.920.185**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	14	0		0	0		0
Non-Current Assets From Discontinued Operations				0			0
TOTAL ASSETS		**4.227.943.533**	**43.336.309**	**4.271.279.842**	**3.325.496.015**	**34.424.170**	**3.359.920.185**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	15	2.908.446.363	34.797.629	2.943.243.992	2.257.254.385	32.608.168	2.289.862.553
FACTORING PAYABLES	16	2.643.259		2.643.259	5.892.319		5.892.319
PAYABLES FROM SAVINGS FUND POOL				0			
LEASE PAYABLES	16	36.422.034		36.422.034	26.630.991		26.630.991
MARKETABLE SECURITIES (Net)	17	425.379.625		425.379.625	284.140.849		284.140.849

FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			
DERIVATIVE FINANCIAL LIABILITIES				0			
PROVISIONS	18	13.245.505		13.245.505	7.218.501		7.218.501
Reserves For Employee Benefits		13.245.505		13.245.505	7.218.501		7.218.501
CURRENT TAX LIABILITIES	21	27.423.984		27.423.984	26.229.560		26.229.560
DEFERRED TAX LIABILITY				0			
SUBORDINATED DEBT				0			
OTHER LIABILITIES	19	135.306.983	14.353	135.321.336	33.976.039	376.372	34.352.411
SUBTOTAL		**3.548.867.753**	**34.811.982**	**3.583.679.735**	**2.641.342.644**	**32.984.540**	**2.674.327.184**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
Held For Sale				0			
Related to Discontinued Operations				0			
EQUITY	20	685.458.079	2.142.028	687.600.107	685.593.001		685.593.001
Issued capital		300.000.000		300.000.000	300.000.000		300.000.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-127.732		-127.732	264.552		264.552
Profit Reserves	20	123.344.047		123.344.047	123.344.047		123.344.047
Legal Reserves		67.351.492		67.351.492	67.351.492		67.351.492
Extraordinary Reserves		55.738.672		55.738.672	55.738.672		55.738.672
Other Profit Reserves		253.883		253.883	253.883		253.883
Profit or Loss		262.241.764	2.142.028	264.383.792	261.984.402		261.984.402
Prior Years' Profit or Loss		130.992.201		130.992.201			
Current Period Net Profit Or Loss		131.249.563	2.142.028	133.391.591	261.984.402		261.984.402
Total equity and liabilities		**4.234.325.832**	**36.954.010**	**4.271.279.842**	**3.326.935.645**	**32.984.540**	**3.359.920.185**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	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		183.170.736		183.170.736	134.692.330		134.692.330
REVOCABLE FACTORING TRANSACTIONS		450.232.894	2.151.455	452.384.349	345.120.171	2.207.328	347.327.499
SAVINGS FINANCE CONTRACTS TRANSACTIONS				0			
COLLATERALS RECEIVED	28	126.875.213.247	9.421.062.700	136.296.275.947	108.381.213.247	8.855.959.392	117.237.172.639
COLLATERALS GIVEN				0	67.000.000		67.000.000
COMMITMENTS	28	1.975.448.385		1.975.448.385	1.346.637.092		1.346.637.092
Irrevocable Commitments		1.975.448.385		1.975.448.385	1.346.637.092		1.346.637.092
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
Derivative Financial Instruments Held For Hedging		0		0			
Fair Value Hedges				0			
Cash Flow Hedges				0			
Hedges of Net Investment in Foreign Operations				0			
ITEMS HELD IN CUSTODY	28	4.541.884.519	55.975.869	4.597.860.388	3.649.769.043	98.940.699	3.748.709.742
TOTAL OFF-BALANCE SHEET ITEMS		**134.025.949.781**	**9.479.190.024**	**143.505.139.805**	**113.924.431.883**	**8.957.107.419**	**122.881.539.302**

Statement of Profit or Loss

Presentation Currency	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	22	924.735.697	585.748.521	490.757.540	339.448.935
FACTORING INCOME		924.735.697	585.748.521	490.757.540	339.448.935
Factoring Interest Income		884.245.337	565.033.271	468.888.426	326.401.363
Discounted		845.183.849	533.704.354	436.058.328	304.963.311
Other		39.061.488	31.328.917	32.830.098	21.438.052
Factoring Fee and Commission Income		40.490.360	20.715.250	21.869.114	13.047.572
Discounted		39.841.457	20.417.560	21.640.746	12.846.419
Other		648.903	297.690	228.368	201.153
INCOME FROM FINANCING LOANS		0	0	0	0
LEASE INCOME		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
FINANCE COST (-)	23	-643.295.934	-352.881.858	-346.811.875	-214.797.913
Interest Expenses on Funds Borrowed		-531.739.813	-284.180.537	-284.329.292	-176.305.785
Lease Interest Expenses		-4.198.674	-3.439.163	-2.048.014	-1.678.981
Interest Expenses on Securities Issued		-85.669.319	-54.931.536	-49.049.519	-31.410.217
Other Interest Expense			-322.295		
Fees and Commissions Paid		-21.688.128	-10.008.327	-11.385.050	-5.402.930
GROSS PROFIT (LOSS)		281.439.763	232.866.663	143.945.665	124.651.022
OPERATING EXPENSES (-)	24	-97.430.135	-61.822.185	-53.190.771	-33.042.896
Personnel Expenses		-68.831.272	-42.141.691	-39.090.450	-22.134.939
Provision Expense for Employment Termination Benefits		-3.707.982	-2.539.263	-2.152.470	-2.090.262
General Operating Expenses		-21.703.306	-15.865.935	-10.951.061	-8.512.265
Other		-3.187.575	-1.275.296	-996.790	-305.430
GROSS OPERATING PROFIT (LOSS)		184.009.628	171.044.478	90.754.894	91.608.126
OTHER OPERATING INCOME	25	37.530.299	60.382.974	21.002.782	24.882.562
Interest Income on Banks		19.035.133	3.750.763	13.705.745	2.135.622
Interest Income on Marketable Securities Portfolio		9.141.786	9.225.936	4.274.135	6.291.736
Foreign Exchange Gains		350.913	516.545	281.375	214.486
Other		9.002.467	46.889.730	2.741.527	16.240.718
PROVISION EXPENSES	26	-31.231.250	-34.464.007	-16.035.500	-29.503.527
Specific Provisions	8	-31.231.250	-34.064.007	-16.035.500	-29.103.527
Other	26		-400.000		-400.000
OTHER OPERATING EXPENSES (-)	25	-13.818	-4.756		-4.756
Foreign Exchange Losses		-13.818	-4.756		-4.756
NET OPERATING PROFIT (LOSS)		190.294.859	196.958.689	95.722.176	86.982.405
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		190.294.859	196.958.689	95.722.176	86.982.405
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	21	-56.903.268	-58.130.117	-28.912.234	-25.021.949
Current Tax Provision		-58.783.301	-58.404.172	-29.801.534	-25.345.776
Income Effect of Deferred Tax		1.880.033	274.055	889.300	323.827
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		133.391.591	138.828.572	66.809.942	61.960.456
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		133.391.591	138.828.572	66.809.942	61.960.456
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		133.391.591	138.828.572	66.809.942	61.960.456
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	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)	20	133.391.591	138.828.572		
OTHER COMPREHENSIVE INCOME		-392.284	1.712.277		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-392.284	1.712.277		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-560.406	2.446.110		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		168.122	-733.833		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		132.999.307	140.540.849		

Statement of cash flows [abstract]

Presentation Currency	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		169.099.872	214.252.956
Interest Received / Profit Share Received / Lease Income	22	884.245.337	565.033.271
Interest Paid /Profit Share Paid / Lease Payments	23	-639.097.260	-342.873.531
Fees and Commissions Received	22	40.490.360	20.715.250
Other Gains	25	28.176.919	12.976.699
Collections from Previously Written Off Loans and Other Receivables	8	6.304.969	39.865.821
Cash Payments to Personnel and Service Suppliers	24	-68.831.272	-42.141.691
Taxes Paid	21	-31.359.317	-32.579.881
Other		-50.829.864	-6.742.982
Changes in Operating Assets and Liabilities		-67.770.624	-71.570.280
Net (Increase) Decrease in Factoring Receivables		-824.530.318	-578.611.910
Net (Increase) Decrease in Other Assets		-11.354.081	-554.170
Net Increase (Decrease) in Factoring Payables		-3.249.060	1.809.410
Net Increase (Decrease) in Lease Payables		9.791.043	9.579.306
Net Increase (Decrease) in Funds Borrowed		653.381.439	470.726.566
Net Increase (Decrease) Other Liabilities		108.190.353	25.480.518
Cash flows from (used in) operating activities		101.329.248	142.682.676
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-10.043.237	-2.398.562
Sale of Tangible Intangible Assets		381.139	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		71.939.364	
Net cash flows from (used in) investing activities		62.277.266	-2.398.562
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		861.675.893	533.019.072
Cash Outflow Arised From Loans and Securities Issued		-752.869.114	-600.266.880
Dividends paid		-130.992.201	-49.052.475
Payments of lease liabilities		-4.198.674	-3.439.163
Net cash flows from (used in) financing activities		-26.384.096	-119.739.446
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		137.222.418	20.544.668
Cash and Cash Equivalents at Beginning of the Period	4	35.211.387	10.699.475
Cash and Cash Equivalents at End of the Period	4	172.433.805	31.244.143

Statement of changes in equity [abstract]

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

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	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		**200.000.000**	**-816.976**		**76.574.083**		**196.209.900**		**471.967.007**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		200.000.000	-816.976		76.574.083		196.209.900		471.967.007
	Total Comprehensive Income (Loss)			1.712.277				138.828.572		140.540.849
	Cash Capital Increase									
	Capital Increase Through Internal Reserves		100.000.000				-100.000.000			
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity						-387.461			-387.461
	Profit Distributions					46.769.964	100.387.461	-196.209.900		-49.052.475
	Dividends Paid						-49.052.475			-49.052.475
	Transfers To Reserves					46.769.964	-46.769.964			
	Other						196.209.900	-196.209.900		
	Equity at end of period	20	**300.000.000**	**895.301**		**123.344.047**	**0**	**138.828.572**		**563.067.920**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**300.000.000**	**264.552**		**123.344.047**		**261.984.402**		**685.593.001**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		300.000.000	264.552		123.344.047		261.984.402		685.593.001
	Total Comprehensive Income (Loss)			-392.284				133.391.591		132.999.307
	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						130.992.201	-261.984.402		-130.992.201
	Dividends Paid					130.992.201	-130.992.201			
	Transfers To Reserves									
	Other					-130.992.201	261.984.402	-261.984.402		-130.992.201
	Equity at end of period	20	**300.000.000**	**-127.732**		**123.344.047**	**130.992.201**	**133.391.591**		**687.600.107**