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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM ÖZET FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Doruk Faktoring A.Ş. Genel Kurulu'na

Giriş

Doruk Faktoring A.Ş. ("Şirket") 30 Haziran 2026 tarihli ilişikteki özet finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait özet kar veya zarar tablosu, diğer kapsamlı gelir tablosu, özkaynak değişim tablosu ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının ("ara dönem finansal bilgiler") sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem özet 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, Doruk Faktoring A.Ş.'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 Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Cem Tovil, SMMM

Sorumlu Denetçi

İstanbul, 7 Ağustos 2026

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		73.719	9.311	83.030	16.842	8.572	25.414
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)				0			
DERIVATIVE FINANCIAL ASSETS				0			
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)				0			
FINANCIAL ASSETS AT AMORTISED COST (Net)		11.366.955		11.366.955	8.355.549		8.355.549
Factoring Receivables	4	11.366.955		11.366.955	8.355.549		8.355.549
Other Factoring Receivables		11.366.955		11.366.955	8.355.549		8.355.549
Non Performing Receivables	4	538.262		538.262	334.045		334.045
Allowance For Expected Credit Losses / Specific Provisions (-)	4	-538.262		-538.262	-334.045		-334.045
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES				0			
TANGIBLE ASSETS (Net)		60.003		60.003	60.966		60.966
INTANGIBLE ASSETS AND GOODWILL (Net)		7.947		7.947	7.948		7.948
INVESTMENT PROPERTY (Net)				0			
CURRENT TAX ASSETS				0			
DEFERRED TAX ASSET	7	63.960		63.960	39.816		39.816
OTHER ASSETS		214.318		214.318	184.157		184.157
SUBTOTAL		**11.786.902**	**9.311**	**11.796.213**	**8.665.278**	**8.572**	**8.673.850**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		1.685		1.685			
Held for Sale		1.685		1.685			
TOTAL ASSETS		**11.788.587**	**9.311**	**11.797.898**	**8.665.278**	**8.572**	**8.673.850**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	5	8.358.423		8.358.423	6.233.405		6.233.405
FACTORING PAYABLES		35.132		35.132	17.003		17.003
PAYABLES FROM SAVINGS FUND POOL				0			
LEASE PAYABLES		39.452		39.452	34.933		34.933
MARKETABLE SECURITIES (Net)	5	432.476		432.476	225.039		225.039
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			
DERIVATIVE FINANCIAL LIABILITIES				0			
PROVISIONS	6	198.495		198.495	119.177		119.177

Reserves For Employee Benefits		108.495		108.495	54.177		54.177
General Loan Loss Provisions		90.000		90.000	65.000		65.000
CURRENT TAX LIABILITIES	9	126.686		126.686	111.649		111.649
DEFERRED TAX LIABILITY				0			
SUBORDINATED DEBT				0			
OTHER LIABILITIES		59.125		59.125	92.549		92.549
SUBTOTAL		**9.249.789**		**9.249.789**	**6.833.755**		**6.833.755**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
EQUITY	8	2.548.109		2.548.109	1.840.095		1.840.095
Issued capital		500.000		500.000	500.000		500.000
Capital Reserves		827		827	827		827
Other Capital Reserves		827		827	827		827
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-16.025		-16.025	-16.025		-16.025
Profit Reserves		445.522		445.522	445.522		445.522
Legal Reserves		59.438		59.438	59.438		59.438
Extraordinary Reserves		386.084		386.084	386.084		386.084
Profit or Loss		1.617.785		1.617.785	909.771		909.771
Prior Years' Profit or Loss		909.771		909.771			
Current Period Net Profit Or Loss		708.014		708.014	909.771		909.771
Total equity and liabilities		**11.797.898**		**11.797.898**	**8.673.850**		**8.673.850**

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		166.373		166.373	155.650		155.650
REVOCABLE FACTORING TRANSACTIONS		3.141.263		3.141.263	2.478.471		2.478.471
SAVINGS FINANCE CONTRACTS TRANSACTIONS				0			
COLLATERALS RECEIVED	12	63.772.759		63.772.759	48.177.309		48.177.309
COLLATERALS GIVEN	12	2.492.128		2.492.128	1.980.026		1.980.026
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
ITEMS HELD IN CUSTODY	12	12.699.149	74.952	12.774.101	8.277.476	104.460	8.381.936
TOTAL OFF-BALANCE SHEET ITEMS		**82.271.672**	**74.952**	**82.346.624**	**61.068.932**	**104.460**	**61.173.392**

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		3.018.228	1.913.387	1.601.621	1.018.569
FACTORING INCOME		3.018.228	1.913.387	1.601.621	1.018.569
Factoring Interest Income		2.616.418	1.650.250	1.392.787	864.234
Other		2.616.418	1.650.250	1.392.787	864.234
Factoring Fee and Commission Income		401.810	263.137	208.834	154.335
Other		401.810	263.137	208.834	154.335
INCOME FROM FINANCING LOANS		0			
LEASE INCOME		0			
SAVINGS FINANCE INCOME		0			
FINANCE COST (-)		-1.568.491	-1.042.434	-862.294	-559.140
Interest Expenses on Funds Borrowed		-1.498.601	-950.082	-823.717	-510.395
Lease Interest Expenses		-3.800	-5.960	-3.800	-5.959
Interest Expenses on Securities Issued		-60.311	-74.347	-31.726	-36.861
Fees and Commissions Paid		-5.779	-12.045	-3.051	-5.925
GROSS PROFIT (LOSS)		1.449.737	870.953	739.327	459.429
OPERATING EXPENSES (-)		-280.253	-166.283	-148.282	-86.973
Personnel Expenses		-167.460	-101.624	-88.661	-54.641
Provision Expense for Employment Termination Benefits		-12.317	-6.358	-7.517	-2.358
General Operating Expenses		-100.476	-58.301	-52.104	-29.974
GROSS OPERATING PROFIT (LOSS)		1.169.484	704.670	591.045	372.456
OTHER OPERATING INCOME		98.132	50.428	37.898	24.893
Interest Income on Banks		32.630	12.415	16.789	5.725
Foreign Exchange Gains		739	1.111	434	443
Other		64.763	36.902	20.675	18.725
PROVISION EXPENSES		-264.540	-143.511	-122.558	-87.935
Specific Provisions		-239.540	-101.011	-217.558	-95.435
General Loan Loss Provisions		-25.000	-42.500	95.000	7.500
OTHER OPERATING EXPENSES (-)		-19.421	-9.878	-8.156	-5.195
Foreign Exchange Losses		-19	-4	-18	-3
Other		-19.402	-9.874	-8.138	-5.192
NET OPERATING PROFIT (LOSS)		983.655	601.709	498.229	304.219
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		983.655	601.709	498.229	304.219
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-275.641	-163.820	-148.321	-79.653
Current Tax Provision		-299.785	-186.577	-129.625	-86.910
Income Effect of Deferred Tax		24.144	22.757	-18.696	7.257
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		708.014	437.889	349.908	224.566
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		708.014	437.889	349.908	224.566
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		708.014	437.889	349.908	224.566
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)		708.014	437.889	349.908	224.566
OTHER COMPREHENSIVE INCOME		0			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		708.014	437.889	349.908	224.566

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		564.440	450.817
Interest Received / Profit Share Received / Lease Income		2.275.968	1.475.593
Interest Paid /Profit Share Paid / Lease Payments		-1.412.947	-839.275
Dividends received		0	
Fees and Commissions Received		401.810	263.137
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		35.323	10.440
Cash Payments to Personnel and Service Suppliers		-167.460	-101.624
Taxes Paid		-284.747	-171.045
Other		-283.507	-186.409
Changes in Operating Assets and Liabilities		-643.912	-382.364
Net (Increase) Decrease in Factoring Receivables		-3.011.406	-1.587.915
Net (Increase) Decrease in Other Assets		336.973	132.168
Net Increase (Decrease) in Factoring Payables		18.129	3.883
Net Increase (Decrease) in Lease Payables		4.519	1.808
Net Increase (Decrease) in Funds Borrowed		1.584.315	811.559
Net Increase (Decrease) Other Liabilities		423.558	256.133
Cash flows from (used in) operating activities		-79.472	68.453
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-963	-806
Other		-1.555	-4.004
Net cash flows from (used in) investing activities		-2.518	-4.810
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		199.265	
Cash Outflow Arised From Loans and Securities Issued		-52.874	-50.000
Payments of lease liabilities		-7.531	-16.173
Net cash flows from (used in) financing activities		138.860	-66.173
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		746	916
Net Increase (decrease) in cash and cash equivalents		57.616	-1.614
Cash and Cash Equivalents at Beginning of the Period		25.414	48.821
Cash and Cash Equivalents at End of the Period		83.030	47.207

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [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]
					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		**200.000**	**827**	**-11.680**		**361.159**		**452.192**		**1.002.498**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		200.000	827	-11.680		361.159		452.192		1.002.498
	Total Comprehensive Income (Loss)								437.889		437.889
	Cash Capital Increase										
	Capital Increase Through Internal Reserves		300.000				-300.000				
	Inflation Adjustments to Paid-in Capital										
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions							452.192	-452.192		
	Dividends Paid										
	Transfers To Reserves										
	Other							452.192	-452.192		
	Equity at end of period		**500.000**	**827**	**-11.680**		**61.159**	**452.192**	**437.889**		**1.440.387**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period		**500.000**	**827**	**-16.025**		**445.522**		**909.771**		**1.840.095**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		500.000	827	-16.025		445.522		909.771		1.840.095
	Total Comprehensive Income (Loss)								708.014		708.014
	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							909.771	-909.771		
	Dividends Paid										
	Transfers To Reserves										
	Other							909.771	-909.771		
	Equity at end of period		**500.000**	**827**	**-16.025**		**445.522**	**909.771**	**708.014**		**2.548.109**