KAMUYU AYDINLATMA PLATFORMU

MERCEDES BENZ KAMYON FİNANSMAN A.Ş.
Financial Institutions Financial Report
Consolidated
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 KONSOLİDE FİNANSAL TABLOLARA İLİŞKİN SINIRLI DENETİM RAPORU

Mercedes Benz Kamyon Finansman A.Ş. Yönetim Kurulu'na

Giriş

Mercedes Benz Kamyon Finansman A.Ş.'nin ("Şirket") ve bağlı ortaklığının (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 ve zarar tablosunun veya diğer kapsamlı gelir tablosunun, özet konsolide özkaynaklar değişim tablosunun ve özet konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket 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 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 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 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 konsolide 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 konsolide 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 özet konsolide finansal tabloların, Mercedes Benz Kamyon Finansman A.Ş.'nin 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide 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

7 Ağustos 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	3.410.630	2.139.402	5.550.032	3.928.223	2.628.837	6.557.060
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS		0	0	0	0	0	0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		42.240.527	16.944.008	59.184.535	41.110.922	15.530.514	56.641.436
Financial Loans	5	41.729.729	16.898.143	58.627.872	41.171.592	15.323.048	56.494.640
Consumer loans		0	0	0	238		238
Installment Commercial Loans		41.729.729	16.898.143	58.627.872	41.171.354	15.323.048	56.494.402
Non Performing Receivables	6	1.396.067	45.865	1.441.932	94.933	207.466	302.399
Allowance For Expected Credit Losses / Specific Provisions (-)	6	-885.269		-885.269	-155.603		-155.603
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		213.228		213.228	150.046		150.046
INTANGIBLE ASSETS AND GOODWILL (Net)		33.894		33.894	28.558		28.558
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET		0	0	0	0	0	0
OTHER ASSETS	8	358.662	38.011	396.673	309.895	84.105	394.000
SUBTOTAL		**46.256.941**	**19.121.421**	**65.378.362**	**45.527.644**	**18.243.456**	**63.771.100**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
TOTAL ASSETS		**46.256.941**	**19.121.421**	**65.378.362**	**45.527.644**	**18.243.456**	**63.771.100**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	9	21.148.653	19.201.190	40.349.843	17.604.774	17.182.592	34.787.366
FACTORING PAYABLES		0	0	0	0	0	0
PAYABLES FROM SAVINGS FUND POOL		0	0	0	0	0	0
LEASE PAYABLES	10	19.988		19.988	17.106		17.106
MARKETABLE SECURITIES (Net)	11	9.071.042		9.071.042	14.633.013		14.633.013
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
PROVISIONS	13	447.650		447.650	831.609		831.609

Reserves For Employee Benefits		61.214		61.214	51.643		51.643
General Loan Loss Provisions		298.069		298.069	748.628		748.628
Other provisions		88.367		88.367	31.338		31.338
CURRENT TAX LIABILITIES	7	552.109		552.109	562.014		562.014
DEFERRED TAX LIABILITY	7	12.193		12.193	31.065		31.065
SUBORDINATED DEBT		0	0	0	0	0	0
OTHER LIABILITIES	12	3.332.562	1.073.471	4.406.033	3.904.932	945.284	4.850.216
SUBTOTAL		**34.584.197**	**20.274.661**	**54.858.858**	**37.584.513**	**18.127.876**	**55.712.389**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
EQUITY	14	10.519.504		10.519.504	8.058.711		8.058.711
Issued capital		708.000		708.000	708.000		708.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.397		-1.397	-1.397		-1.397
Profit Reserves		7.352.109		7.352.109	2.970.132		2.970.132
Legal Reserves		226.485		226.485	217.673		217.673
Extraordinary Reserves		7.125.624		7.125.624	2.752.459		2.752.459
Profit or Loss		2.460.792		2.460.792	4.381.976		4.381.976
Current Period Net Profit Or Loss		2.460.792		2.460.792	4.381.976		4.381.976
Total equity and liabilities		**45.103.701**	**20.274.661**	**65.378.362**	**45.643.224**	**18.127.876**	**63.771.100**

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	21	205.024.136	60.686.404	265.710.540	211.521.190	54.905.129	266.426.319
COLLATERALS GIVEN	21	3.186	265	3.451	1.051	252	1.303
COMMITMENTS	21	5.740.238	3.493.909	9.234.147	5.561.672	894.470	6.456.142
Irrevocable Commitments				0			
Revocable Commitments		5.740.238	3.493.909	9.234.147	5.561.672	894.470	6.456.142
Other Revocable Commitments	21	5.740.238	3.493.909	9.234.147	5.561.672	894.470	6.456.142
DERIVATIVE FINANCIAL INSTRUMENTS		0	0	0	0	0	0
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ITEMS		**210.767.560**	**64.180.578**	**274.948.138**	**217.083.913**	**55.799.851**	**272.883.764**

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	15	8.981.810	6.795.248	4.580.947	3.561.585
FACTORING INCOME		0	0	0	0
INCOME FROM FINANCING LOANS	15	8.981.810	6.795.248	4.580.947	3.561.585
Interest Income From Financing Loans		8.918.907	6.736.172	4.549.291	3.532.212
Fee and Commission Income From Financing Loans		62.903	59.076	31.656	29.373
LEASE INCOME		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
FINANCE COST (-)		-5.535.330	-4.550.642	-2.764.708	-2.354.738
Interest Expenses on Funds Borrowed		-3.520.123	-3.207.169	-1.872.019	-1.500.596
Lease Interest Expenses		-709	-731	-346	-382
Interest Expenses on Securities Issued		-1.996.917	-1.319.841	-884.352	-846.957
Fees and Commissions Paid		-17.581	-22.901	-7.991	-6.803
GROSS PROFIT (LOSS)		3.446.480	2.244.606	1.816.239	1.206.847
OPERATING EXPENSES (-)	16	-364.587	-210.719	-184.942	-113.334
Personnel Expenses		-167.459	-125.577	-81.946	-63.441
Provision Expense for Employment Termination Benefits		-3.682	-1.939	-440	-332
General Operating Expenses		-193.446	-83.203	-102.556	-49.561
GROSS OPERATING PROFIT (LOSS)		3.081.893	2.033.887	1.631.297	1.093.513
OTHER OPERATING INCOME	17	1.210.124	1.354.524	612.794	700.327
Interest Income on Banks		393.233	322.853	232.416	166.256
Foreign Exchange Gains		26.381	53.877	0	20.890
Other		790.510	977.794	380.378	513.181
PROVISION EXPENSES	6	-968.211	-471.661	-239.010	-331.303
Specific Provisions		-858.015	-18.169	-239.010	0
General Loan Loss Provisions		-110.196	0	0	0
Other		0	-453.492	0	-331.303
OTHER OPERATING EXPENSES (-)	18	-3.906	-2.518	-27.497	-3.622
Foreign Exchange Losses		-3.896	-2.508	-27.491	-3.612
Other		-10	-10	-6	-10
NET OPERATING PROFIT (LOSS)		3.319.900	2.914.232	1.977.584	1.458.915
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		3.319.900	2.914.232	1.977.584	1.458.915
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-859.108	-792.936	-557.686	-399.432
Current Tax Provision		-877.981	-764.717	-561.606	-364.340
Expense Effect of Deferred Tax		0	-35.092	0	-35.092
Income Effect of Deferred Tax		18.873	6.873	3.920	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.460.792	2.121.296	1.419.898	1.059.483
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		2.460.792	2.121.296	1.419.898	1.059.483
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		2.460.792	2.121.296	1.419.898	1.059.483
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
Basic Earnings (Loss) Per Share from Continuing Operations					
Hisse Başına Kar/Zarar	19	347,57000000	299,62000000	200,55000000	149,64000000

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)		2.460.792	2.121.296		
OTHER COMPREHENSIVE INCOME		0	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.460.792	2.121.296		

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		-8.847.935	3.915.835
Interest Received / Profit Share Received / Lease Income		9.197.834	6.961.447
Interest Paid /Profit Share Paid / Lease Payments		-6.224.945	-2.681.079
Fees and Commissions Received		62.903	59.076
Collections from Previously Written Off Loans and Other Receivables		128.349	70.327
Cash Payments to Personnel and Service Suppliers		-177.732	-132.760
Taxes Paid		-873.601	-917.629
Other		-10.960.743	556.453
Changes in Operating Assets and Liabilities		329.590	-9.282.641
Net (Increase) Decrease in Financing Loans		-3.415.157	-12.140.750
Net (Increase) Decrease in Other Assets		-116.341	45.177
Net Increase (Decrease) in Lease Payables		5.890	2.817
Net Increase (Decrease) in Funds Borrowed		4.984.579	3.727.345
Net Increase (Decrease) Other Liabilities		-1.129.381	-917.230
Cash flows from (used in) operating activities		-8.518.345	-5.366.806
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-115.155	-75.854
Sale of Tangible Intangible Assets		25.616	48.460
Net cash flows from (used in) investing activities		-89.539	-27.394
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		7.650.000	5.600.000
Payments of lease liabilities		-7.320	-3.410
Net cash flows from (used in) financing activities		7.642.680	5.596.590
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		74.053	145.597
Net Increase (decrease) in cash and cash equivalents		-891.151	347.987
Cash and Cash Equivalents at Beginning of the Period	4	3.151.743	832.492
Cash and Cash Equivalents at End of the Period	4	2.260.592	1.180.479

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period		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]
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period	14	**708.000**		**-3.778**		**1.390.879**		**2.136.873**		**4.231.974**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		708.000		-3.778		1.390.879		2.136.873		4.231.974
	Total Comprehensive Income (Loss)								2.121.296		2.121.296
	Cash Capital Increase										
	Capital Increase Through Internal Reserves										
	Inflation Adjustments to Paid-in Capital			490							490
	Convertible Bonds										
	Subordinated Debt										
	Increase (decrease) through other changes, equity										
	Profit Distributions						18.131	2.118.276	-2.136.873		-466
	Dividends Paid										
	Transfers To Reserves						18.131	2.118.276	-2.136.873		-466
	Other										
	Equity at end of period		**708.000**	**490**	**-3.778**		**1.409.010**	**2.118.276**	**2.121.296**		**6.353.294**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**										
	CHANGES IN EQUITY ITEMS										
	Equity at beginning of period	14	**708.000**		**-1.397**		**2.970.133**		**4.381.976**		**8.058.712**
	Increase or Decrease Required by TAS 8										
	Effect Of Corrections										
	Effect Of Changes In Accounting Policy										
	Adjusted Beginning Balance		708.000		-1.397		2.970.133		4.381.976		8.058.712
	Total Comprehensive Income (Loss)								2.460.792		2.460.792
	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						4.381.976		-4.381.976		
	Dividends Paid										
	Transfers To Reserves						4.381.976		-4.381.976		
	Other										
	Equity at end of period		**708.000**		**-1.397**		**7.352.109**		**2.460.792**		**10.519.504**