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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

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

SÜMER FAKTORİNG ANONİM ŞİRKETİ

01 OCAK – 30 HAZİRAN 2026 HESAP DÖNEMİNE AİT FİNANSAL TABLOLARI HAKKINDA

SINIRLI BAĞIMSIZ DENETİM RAPORU

Sümer Faktoring Anonim Şirketi

Genel Kuruluna:

Giriş

Sümer 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, özkaynak değişim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz.

Şirket Yönetim Kurulu'nun sorumluluğuna ilişkin açıklama

Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring ve Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından finansal kiralama, faktoring ve finansman şirketlerinin hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu genelge ve açıklamalarına (hep birlikte "BDDK Muhasebe ve Raporlama mevzuatı") ve BDDK Muhasebe ve Raporlama mevzuatı ile düzenlenmiş konular dışında Türkiye Muhasebe Standartları 34 "Ara Dönem Finansal Raporlama Standardı"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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Diğer Hususlar

Şirket'in 30 Haziran 2025 tarihinde sona eren dönemine ait sınırlı incelemeyi ve 01 Ocak - 31 Aralık 2025 dönemine ait finansal tabloların denetimini farklı bir bağımsız denetim firması gerçekleştirmiştir. 01 Ocak - 31 Aralık 2025 dönemine ait finansal tablolara 26.02.2026 tarihinde olumlu görüş beyan edilmiştir.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Sümer Faktoring Anonim Şirketi'nin ("Şirket") 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.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Eda Meriç Sefer'dir.

HSY Danışmanlık ve Bağımsız Denetim Anonim Şirketi

Member, Crowe Global

Eda MERİÇ SEFER

Sorumlu Denetçi, SMMM

İstanbul, 10 Ağustos 2026

Statement of Financial Position (Balance Sheet)

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

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	6	220.470		220.470	121.258		121.258
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0		0	0		0
DERIVATIVE FINANCIAL ASSETS	8	0		0	0		0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	7	102.176		102.176	0		0
FINANCIAL ASSETS AT AMORTISED COST (Net)		3.315.127		3.315.127	2.734.799	0	2.734.799
Factoring Receivables		3.315.127		3.315.127	2.734.799		2.734.799
Discounted Factoring Receivables (Net)	9.1	3.160.062		3.160.062	2.626.873		2.626.873
Other Factoring Receivables	9.1	155.065		155.065	107.926		107.926
Other Financial Assets Measured at Amortised Cost	9.2	0		0	0		0
Non Performing Receivables	9.3	101.660		101.660	83.987		83.987
Allowance For Expected Credit Losses / Specific Provisions (-)	9.3	-101.660		-101.660	-83.987		-83.987
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	10	688.683		688.683	1.083.186		1.083.186
Investments in Associates (Net)		688.683		688.683	1.083.186		1.083.186
TANGIBLE ASSETS (Net)	11	68.499		68.499	77.021		77.021
INTANGIBLE ASSETS AND GOODWILL (Net)	12	792		792	1.040		1.040
INVESTMENT PROPERTY (Net)	13	0		0	0		0
CURRENT TAX ASSETS	22	0		0	0		0
DEFERRED TAX ASSET	22	0		0	0		0
OTHER ASSETS	14	60.336		60.336	63.673		63.673
SUBTOTAL		**4.456.083**	**0**	**4.456.083**	**4.080.977**	**0**	**4.080.977**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		33		33	33		33
Held for Sale	15	33		33	33		33
TOTAL ASSETS		**4.456.116**	**0**	**4.456.116**	**4.081.010**	**0**	**4.081.010**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	1.525.287		1.525.287	1.381.188		1.381.188
FACTORING PAYABLES	9.1	0		0	0		0
PAYABLES FROM SAVINGS FUND POOL	9.1	0		0	0		0
LEASE PAYABLES	17	49.082		49.082	50.631		50.631
MARKETABLE SECURITIES (Net)	18	1.143.176		1.143.176	880.896		880.896

FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	19	0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	20	0		0	0		0
PROVISIONS		24.497		24.497	13.653		13.653
Reserves For Employee Benefits	21	24.497		24.497	13.653		13.653
CURRENT TAX LIABILITIES	22	37.179		37.179	42.605		42.605
DEFERRED TAX LIABILITY	22	154.655		154.655	277.423		277.423
SUBORDINATED DEBT	23	0		0	0		0
OTHER LIABILITIES	24	240.991		240.991	43.801		43.801
SUBTOTAL		**3.174.867**		**3.174.867**	**2.690.197**		**2.690.197**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	25	0		0	0		0
EQUITY		1.281.249		1.281.249	1.390.813		1.390.813
Issued capital	26	642.000		642.000	397.000		397.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	26	-45		-45	-45		-45
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		383.798		383.798	659.950		659.950
Profit Reserves		45.054		45.054	27.422		27.422
Legal Reserves	26	44.928		44.928	27.296		27.296
Extraordinary Reserves	26	126		126	126		126
Profit or Loss		210.442		210.442	306.486		306.486
Prior Years' Profit or Loss	26	703		703	436		436
Current Period Net Profit Or Loss		209.739		209.739	306.050		306.050
Total equity and liabilities		**4.456.116**		**4.456.116**	**4.081.010**	**0**	**4.081.010**

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		463.347		463.347	439.105		439.105
REVOCABLE FACTORING TRANSACTIONS		191.926		191.926	103.734		103.734
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED	37	55.333.882	44.227	55.378.109	50.440.627	76.930	50.517.557
COLLATERALS GIVEN	37	319.332		319.332	316.188		316.188
COMMITMENTS		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
ITEMS HELD IN CUSTODY	37	6.120.459	18.795	6.139.254	3.980.822	13.571	3.994.393
TOTAL OFF-BALANCE SHEET ITEMS		**62.428.946**	**63.022**	**62.491.968**	**55.280.476**	**90.501**	**55.370.977**

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		1.027.282	762.031		
FACTORING INCOME	27	1.027.282	762.031		
Factoring Interest Income		889.682	623.909		
Discounted		858.754	608.615		
Other		30.928	15.294		
Factoring Fee and Commission Income		137.600	138.122		
Discounted		123.666	118.447		
Other		13.934	19.675		
INCOME FROM FINANCING LOANS	28	0	0		
LEASE INCOME	29	0	0		
SAVINGS FINANCE INCOME		0	0		
FINANCE COST (-)	30	-631.560	-514.146		
Interest Expenses on Funds Borrowed		-338.329	-350.756		
Lease Interest Expenses		-1.858	-3.479		
Interest Expenses on Securities Issued		-229.985	-123.716		
Other Interest Expense		-11.576	-6.811		
Fees and Commissions Paid		-49.812	-29.384		
GROSS PROFIT (LOSS)		395.722	247.885		
OPERATING EXPENSES (-)	31	-156.060	-88.714		
Personnel Expenses		-91.832	-46.127		
Provision Expense for Employment Termination Benefits		-2.593	-1.175		
General Operating Expenses		-44.737	-30.764		
Other		-16.898	-10.648		
GROSS OPERATING PROFIT (LOSS)		239.662	159.171		
OTHER OPERATING INCOME	32	113.581	50.753		
Interest Income on Banks		38.114	30.819		
Dividend Income		8.613	2.822		
Gains Arising from Capital Markets Transactions		8.388	2.528		
Other		58.466	14.584		
PROVISION EXPENSES	33	-53.126	-23.208		
Specific Provisions		-44.874	-21.402		
Other		-8.252	-1.806		
OTHER OPERATING EXPENSES (-)	34	-391	-184		
Other		-391	-184		
NET OPERATING PROFIT (LOSS)		299.726	186.532		
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		299.726	186.532		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	22	-89.987	-57.394		
Current Tax Provision		-94.404	-58.412		
Income Effect of Deferred Tax		4.417	1.018		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		209.739	129.138		
INCOME ON DISCONTINUED OPERATIONS		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0		
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0		
NET PROFIT OR LOSS FOR THE PERIOD		209.739	129.138		
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0		
Owners of Parent		209.739	129.138		
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)		209.739	129.138		
OTHER COMPREHENSIVE INCOME		-276.152	1.071.522		
Other Comprehensive Income that will not be Reclassified to Profit or Loss	27	0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-276.152	1.071.522		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-394.503	1.071.522		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		118.351			
TOTAL COMPREHENSIVE INCOME (LOSS)		-66.413	1.200.660		

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		209.739	129.138
Interest Received / Profit Share Received / Lease Income	27	882.922	633.326
Interest Paid /Profit Share Paid / Lease Payments	30	-581.747	-484.761
Dividends received		8.613	2.822
Fees and Commissions Received	27	137.600	138.122
Other Gains		66.854	17.111
Cash Payments to Personnel and Service Suppliers	31	-164.312	-90.520
Taxes Paid	22	-93.237	-38.009
Other		-46.954	-48.953
Changes in Operating Assets and Liabilities		-36.575	-744.329
Net (Increase) Decrease in Factoring Receivables	9	-580.328	-433.187
Net (Increase) Decrease in Other Assets	14	136.930	8.636
Net Increase (Decrease) in Factoring Payables	9	0	-2.320
Net Increase (Decrease) in Lease Payables	17	-1.549	5.943
Net Increase (Decrease) in Funds Borrowed	16	66.253	-681.787
Net Increase (Decrease) Other Liabilities	24	342.119	358.386
Cash flows from (used in) operating activities		173.164	-615.191
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases	11	-6.681	-1.552
Sale of Tangible Intangible Assets		209	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-102.176	0
Net cash flows from (used in) investing activities		-108.648	-1.552
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued	16-18	6.242.624	5.832.416
Cash Outflow Arised From Loans and Securities Issued	16-18	-6.164.777	-5.085.708
Dividends paid		-43.151	-42.600
Net cash flows from (used in) financing activities		34.696	704.108
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		99.212	87.365
Cash and Cash Equivalents at Beginning of the Period		121.258	90.509
Cash and Cash Equivalents at End of the Period		220.470	177.874

Statement of changes in equity [abstract]

Presentation Currency	1.000 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]
				Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income					
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**158.000**	**-154**	**111.699**	**8.994**	**1.317**	**299.147**		**579.003**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		158.000	-154	111.699	8.994	1.317	299.147		579.003
	Total Comprehensive Income (Loss)	26			1.071.522			129.138		1.200.660
	Cash Capital Increase									
	Capital Increase Through Internal Reserves	26	142.000				-142.000			0
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					18.428	238.119	-299.147		-42.600
	Dividends Paid	26					-42.600			-42.600
	Transfers To Reserves	26				18.428	280.719	-299.147		0
	Other									
	Equity at end of period		**300.000**	**-154**	**1.183.221**	**27.422**	**97.436**	**129.138**		**1.737.063**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**397.000**	**-45**	**659.950**	**27.422**	**436**	**306.050**		**1.390.813**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		397.000	-45	659.950	27.422	436	306.050		1.390.813
	Total Comprehensive Income (Loss)	26			-276.152			209.739		-66.413
	Cash Capital Increase									
	Capital Increase Through Internal Reserves	26	245.000				-245.000			0
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					17.632	245.267	-306.050		-43.151
	Dividends Paid	26					-43.151			-43.151
	Transfers To Reserves	26				17.632	288.418	-306.050		0
	Other									
	Equity at end of period		**642.000**	**-45**	**383.798**	**45.054**	**703**	**209.739**		**1.281.249**