Date and time of publication on KAP: 24.08.2026 23:01:23
https://www.kap.org.tr/en/Bildirim/1654656

KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	ARTI DEĞER ULUSLARARASI BAĞIMSIZ DENETİM VE YMM A.Ş.
Audit Type	Limited
Audit Result	Positive

AK FAKTORİNG ANONİM ŞİRKETİ

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

SINIRLI BAĞIMSIZ DENETÇİ RAPORU

Ak Faktoring Anonim Şirketi

Genel Kuruluna:

Giriş

Ak 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Ak 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.

Mevzuattan kaynaklanan diğer yükümlülüklere ilişkin rapor

1) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Şirket'in 1 Ocak – 30 Haziran 2026 hesap döneminde defter tutma düzeninin, TTK ile Şirket esas sözleşmesinin finansal raporlamaya ilişkin hükümlerine uygun olmadığına dair önemli bir hususa rastlanmamıştır.

2) TTK'nın 402'nci maddesinin dördüncü fıkrası uyarınca Yönetim Kurulu tarafımıza denetim kapsamında istenen açıklamaları yapmış ve talep edilen belgeleri vermiştir.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Süleyman Taf'dır.

Artı Değer Uluslararası Bağ. Den. ve YMM A.Ş.

Süleyman Taf

Sorumlu Denetçi, YMM

İstanbul, Türkiye

24 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	6	64.887		64.887	46.441		46.441
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	7	0					
DERIVATIVE FINANCIAL ASSETS	9	0					
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)	8	40.600		40.600	40.600		40.600
FINANCIAL ASSETS AT AMORTISED COST (Net)	10	2.679.765		2.679.765	2.118.853		2.118.853
Factoring Receivables	10	2.672.554		2.672.554	2.118.792		2.118.792
Discounted Factoring Receivables (Net)	9.1	2.542.744		2.542.744	2.011.507		2.011.507
Other Factoring Receivables	9.1	129.810		129.810	107.285		107.285
Savings Finance Receivables		0					
Non Performing Receivables	9.3	134.064		134.064	121.857		121.857
Allowance For Expected Credit Losses / Specific Provisions (-)	9.3	-126.853		-126.853	-121.796		-121.796
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	10	0					
Investments in Associates (Net)		0					
TANGIBLE ASSETS (Net)	11	34.930		34.930	34.794		34.794
INTANGIBLE ASSETS AND GOODWILL (Net)	12	598		598	874		874
INVESTMENT PROPERTY (Net)	13	0					
CURRENT TAX ASSETS	22	102.877		102.877	56.932		56.932
DEFERRED TAX ASSET	22	1.451		1.451	2.430		2.430
OTHER ASSETS	15	152.465		152.465	193.551		193.551
SUBTOTAL		**3.077.573**		**3.077.573**	**2.494.475**		**2.494.475**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0					
TOTAL ASSETS		**3.077.573**		**3.077.573**	**2.494.475**		**2.494.475**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	16	1.844.514		1.844.514	1.293.736		1.293.736
FACTORING PAYABLES	9.1	17.010		17.010	25.711		25.711
PAYABLES FROM SAVINGS FUND POOL	9.1	0					
LEASE PAYABLES	17	7.876		7.876	3.622		3.622
MARKETABLE SECURITIES (Net)	18	444.194		444.194	505.805		505.805
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	19	0					

DERIVATIVE FINANCIAL LIABILITIES	20	0					
PROVISIONS		10.895		10.895	9.089		9.089
Reserves For Employee Benefits	21	10.845		10.845	9.039		9.039
Other provisions		50		50	50		50
CURRENT TAX LIABILITIES	22	124.684		124.684	75.532		75.532
DEFERRED TAX LIABILITY	22	79		79	79		79
SUBORDINATED DEBT	23	0					
OTHER LIABILITIES	24	12.152		12.152	14.264		14.264
SUBTOTAL		**2.461.404**		**2.461.404**	**1.927.838**		**1.927.838**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	25	0					
EQUITY		616.169		616.169	566.637		566.637
Issued capital	26	330.000		330.000	330.000		330.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	26	762		762	622		622
Profit Reserves		91.020		91.020	53.074		53.074
Legal Reserves	26	34.743		34.743	21.797		21.797
Extraordinary Reserves	26	3.277		3.277	3.277		3.277
Other Profit Reserves		53.000		53.000	28.000		28.000
Profit or Loss		194.387		194.387	182.941		182.941
Prior Years' Profit or Loss	26	87.158		87.158	11.014		11.014
Current Period Net Profit Or Loss		107.229		107.229	171.927		171.927
Total equity and liabilities		**3.077.573**		**3.077.573**	**2.494.475**		**2.494.475**

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		282.785		282.785	228.428		228.428
REVOCABLE FACTORING TRANSACTIONS		178.545		178.545	159.370		159.370
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED	37	12.878.802		12.878.802	10.659.192		10.659.192
COLLATERALS GIVEN	37	599.327		599.327	442.630		442.630
COMMITMENTS		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
ITEMS HELD IN CUSTODY	37	3.342.062		3.342.062	2.677.290		2.677.290
TOTAL OFF-BALANCE SHEET ITEMS		**17.281.521**		**17.281.521**	**14.166.910**		**14.166.910**

Statement of Profit or Loss

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

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		833.429	1.689.682		
FACTORING INCOME	27	833.429	1.689.682		
Factoring Interest Income		833.364	1.689.491		
Discounted		764.764	1.581.599		
Other		68.600	107.892		
Factoring Fee and Commission Income		65	191		
Discounted		65	191		
Other		0			
INCOME FROM FINANCING LOANS	28	0			
LEASE INCOME	29	0			
Operational Lease Income		0			
Fee and Commission Income From Lease Operations		0			
SAVINGS FINANCE INCOME		0			
Profit Share on Savings Finance Receivables		0			
Fees and Commissions Received From Savings Finance Operations		0			
FINANCE COST (-)	30	-534.957	-1.203.929		
Profit Share Expense on Savings Fund Pool		0			
Interest Expenses on Funds Borrowed		-412.660	-947.840		
Interest Expenses On Factoring Payables		0			
Lease Interest Expenses		0			
Interest Expenses on Securities Issued		-94.095	-195.427		
Other Interest Expense		0			
Fees and Commissions Paid		-28.202	-60.662		
GROSS PROFIT (LOSS)		298.472	485.753		
OPERATING EXPENSES (-)	31	-71.132	-94.610		
Personnel Expenses		-46.502	-64.423		
Provision Expense for Employment Termination Benefits		-965	-2.908		
Research and development expense		0			
General Operating Expenses		-22.324	-26.277		
Other		-1.341	-1.002		
GROSS OPERATING PROFIT (LOSS)		227.340	391.143		
OTHER OPERATING INCOME	32	31.607	51.758		
Interest Income on Banks		18.561	36.115		
Interest Income on Marketable Securities Portfolio		2	19		
Dividend Income		0			
Gains Arising from Capital Markets Transactions		0			
Derivative Financial Transactions' Gains		0			
Foreign Exchange Gains		125	35		
Other		12.919	15.589		
PROVISION EXPENSES	33	-101.727	-195.910		
Specific Provisions		-101.727	-195.910		
Allowances For Expected Credit Losses		0			
General Loan Loss Provisions		0			
Other		0			
OTHER OPERATING EXPENSES (-)	34	-17	-130		
Impairment in Value of Securities		0			
Impairment in Value of Non-Current Assets		0			
Capital Market Transactions Losses		0			
Loss Arising from Derivative Financial Transaction		0			
Foreign Exchange Losses		-17	-11		
Other		0	-119		
NET OPERATING PROFIT (LOSS)		157.203	246.861		
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		157.203	246.861		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	22	-49.973	-74.936		

Current Tax Provision		-49.152	-75.532		
Expense Effect of Deferred Tax		-821			
Income Effect of Deferred Tax			596		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		107.230	171.925		
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		107.230	171.925		
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0		
Owners of Parent		107.230	171.925		
Profit (loss) per share					
Profit (Loss) per Share					
EARNINGS (LOSS) PER SHARE					
Basic Earnings (Loss) Per Share from Continuing Operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç		0,32000000	0,52000000		
DILUTED EARNINGS (LOSS) PER SHARE					
Diluted earnings (loss) per share from continuing operations					
Sürdürülen Faaliyetlerden Hisse Başına Kazanç		0,42000000	0,67000000		

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)		107.230	171.925		
OTHER COMPREHENSIVE INCOME		0			
Other Comprehensive Income that will not be Reclassified to Profit or Loss	27	0			
Taxes Relating To Components Of 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)		107.230	171.925		

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		107.228	171.926
Interest Received / Profit Share Received / Lease Income		744.563	1.497.729
Interest Paid /Profit Share Paid / Lease Payments		-506.755	-1.143.267
Dividends received		-1	-1
Fees and Commissions Received		65	191
Other Gains		13.044	15.623
Collections from Previously Written Off Loans and Other Receivables		5.636	31.987
Cash Payments to Personnel and Service Suppliers		-71.132	-94.609
Taxes Paid		-111.914	-166.338
Other		33.722	30.611
Changes in Operating Assets and Liabilities		-2.425.477	-84.612
Net (Increase) Decrease in Factoring Receivables		-560.911	-40.961
Net (Increase) Decrease in Other Assets		-3.488	56.566
Net Increase (Decrease) in Factoring Payables		-8.701	18.928
Net Increase (Decrease) in Lease Payables		4.253	-497
Net Increase (Decrease) in Funds Borrowed		-1.904.066	-9.529
Net Increase (Decrease) Other Liabilities		47.436	-109.119
Cash flows from (used in) operating activities		-2.318.249	87.314
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-252	-35.385
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income			-21.549
Net cash flows from (used in) investing activities		-252	-56.934
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		18.956.492	19.898.466
Cash Outflow Arised From Loans and Securities Issued		-16.559.547	-19.918.513
Dividends paid		-60.000	
Net cash flows from (used in) financing activities		2.336.945	-20.047
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (decrease) in cash and cash equivalents		18.444	10.333
Cash and Cash Equivalents at Beginning of the Period		46.441	36.108
Cash and Cash Equivalents at End of the Period		64.885	46.441

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						
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**155.000**	**-28**		**53.074**	**3.848**	**64.757**		**276.976**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		155.000	622		53.074	3.848	64.757		277.302
	Total Comprehensive Income (Loss)							171.926		171.926
	Cash Capital Increase									
	Capital Increase Through Internal Reserves		175.000							175.000
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves							-64.757		-64.757
	Other						7.166			7.166
	Equity at end of period		**330.000**	**622**		**53.074**	**11.014**	**171.926**		**566.637**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period		**155.000**	**28**		**53.074**	**11.014**	**64.757**		**276.976**
	Increase or Decrease Required by TAS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		155.000	622		53.074	11.014	64.757		284.468
	Total Comprehensive Income (Loss)							107.229		107.229
	Cash Capital Increase									
	Capital Increase Through Internal Reserves		175.000							175.000
	Inflation Adjustments to Paid-in Capital									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions									
	Dividends Paid									
	Transfers To Reserves			140		37.947		-64.757		-26.670
	Other						76.144			76.144
	Equity at end of period		**330.000**	**762**		**91.021**	**87.158**	**107.229**		**616.169**