Date and time of publication on KAP: 06.11.2026 18:11:27
https://www.kap.org.tr/en/Bildirim/1694046

KAMUYU AYDINLATMA PLATFORMU

ÇAĞDAŞ FAKTORİNG A.Ş.
Financial Institutions Financial Report
Unconsolidated
2026 - 3. 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 FİNANSAL BİLGİLERE

İLİŞKİN SINIRLI DENETİM RAPORU

Çağdaş Faktoring A.Ş. Genel Kurulu'na

Giriş

Çağdaş Faktoring A.Ş.'nin ("Şirket") 30 Eylül 2026 tarihli ilişikteki finansal durum tablosunun ve aynı tarihte sona eren dokuz 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 ("ara dönem finansal bilgiler") sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem 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 Standartları'na 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, Çağdaş Faktoring A.Ş.'nin 30 Eylül 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına 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**

Özlem Gören Güçdemir, SMMM

Sorumlu Denetçi

İstanbul, 6 Kasım 2026

Statement of Financial Position (Balance Sheet)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2026			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	(3-4)	1.652.406		1.652.406	579.447		579.447
FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)		0		0			0
DERIVATIVE FINANCIAL ASSETS		0		0			0
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Net)		0		0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		17.801.872		17.801.872	16.333.415	0	16.333.415
Factoring Receivables	(5)	17.801.872		17.801.872	16.333.415	0	16.333.415
Discounted Factoring Receivables (Net)		17.801.872		17.801.872	16.333.415		16.333.415
Other Factoring Receivables							0
Savings Finance Receivables		0		0	0	0	0
From Savings Fund Pool							0
From Equity							0
Financial Loans		0		0	0	0	0
Consumer loans							0
Credit Cards							0
Installment Commercial Loans							0
Leasing Transactions (Net)		0		0	0	0	0
Finance lease receivables							0
Operating Lease Receivables							0
Unearned Income (-)							0
Other Financial Assets Measured at Amortised Cost							0
Non Performing Receivables	(6)	174.120		174.120	83.431		83.431
Allowance For Expected Credit Losses / Specific Provisions (-)	(6)	-174.120		-174.120	-83.431		-83.431
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0	0	0	0
Investments in Associates (Net)							0
Investments in Subsidiaries (Net)							0
Jointly Controlled Partnerships (JointVentures) (Net)							0
TANGIBLE ASSETS (Net)	(7)	389.861		389.861	420.388		420.388
INTANGIBLE ASSETS AND GOODWILL (Net)	(8)	196		196	11		11
INVESTMENT PROPERTY (Net)	(9)	448.937		448.937	448.937		448.937
CURRENT TAX ASSETS		34.359		34.359			0
DEFERRED TAX ASSET		110.193		110.193	109.423		109.423

OTHER ASSETS		168.600		168.600	79.751		79.751
SUBTOTAL		**20.606.424**		**20.606.424**	**17.971.372**	**0**	**17.971.372**
ASSETS CLASSIFIED AS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		47.460		47.460	47.460	0	47.460
Held for Sale		47.460		47.460	47.460		47.460
Non-Current Assets From Discontinued Operations							0
TOTAL ASSETS		**20.653.884**		**20.653.884**	**18.018.832**	**0**	**18.018.832**
LIABILITY AND EQUITY ITEMS							
LOANS RECEIVED	(13)	6.094.174		6.094.174	5.955.943		5.955.943
FACTORING PAYABLES	(5)	4.413.707		4.413.707	2.249.580		2.249.580
PAYABLES FROM SAVINGS FUND POOL		0		0			0
LEASE PAYABLES	(15)			0			0
MARKETABLE SECURITIES (Net)	(14)	3.673.128		3.673.128	4.186.160		4.186.160
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			0
DERIVATIVE FINANCIAL LIABILITIES		0		0			0
PROVISIONS	(17)	43.090		43.090	40.525	0	40.525
Provision for Restructuring							0
Reserves For Employee Benefits		43.050		43.050	40.485		40.485
General Loan Loss Provisions				0			0
Other provisions		40		40	40		40
CURRENT TAX LIABILITIES	(10)	254.246		254.246	252.557		252.557
DEFERRED TAX LIABILITY	(10)	0		0			0
SUBORDINATED DEBT		0		0			0
OTHER LIABILITIES	(16)	87.117		87.117	95.360		95.360
SUBTOTAL		**14.565.462**		**14.565.462**	**12.780.125**	**0**	**12.780.125**
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0	0	0	0
Held For Sale							0
Related to Discontinued Operations							0
EQUITY	(18)	6.088.422		6.088.422	5.238.707	0	5.238.707
Issued capital		2.500.000		2.500.000	1.500.000		1.500.000
Capital Reserves					0	0	0
Equity Share Premiums							0
Share Cancellation Profits							0
Other Capital Reserves							0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		259.456		259.456	259.456		259.456
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss							0
Profit Reserves		373.731		373.731	190.145	0	190.145
Legal Reserves		373.731		373.731	190.145		190.145
Statutory Reserves							0
Extraordinary Reserves							0
Other Profit Reserves							0
Profit or Loss		2.955.235		2.955.235	3.289.106	0	3.289.106
Prior Years' Profit or Loss		1.379.276		1.379.276	819.874		819.874
Current Period Net Profit Or Loss		1.575.959		1.575.959	2.469.232		2.469.232
Non-controlling interests							0
Total equity and liabilities		**20.653.884**		**20.653.884**	**18.018.832**	**0**	**18.018.832**

STATEMENT OF OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET ITEMS							
IRREVOCABLE FACTORING TRANSACTIONS		54.918		54.918	43.433		43.433
REVOCABLE FACTORING TRANSACTIONS		6.275.354		6.275.354	4.995.649		4.995.649
SAVINGS FINANCE CONTRACTS TRANSACTIONS		0		0	0		0
COLLATERALS RECEIVED		689.312.273	747	689.313.020	510.417.245	110.637	510.527.882
COLLATERALS GIVEN		8.598.459		8.598.459	10.286.165		10.286.165
COMMITMENTS		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
ITEMS HELD IN CUSTODY		25.237.099	3.060	25.240.159	20.756.399	1.905	20.758.304
TOTAL OFF-BALANCE SHEET ITEMS		**729.478.103**	**3.807**	**729.481.910**	**546.498.891**	**112.542**	**546.611.433**

Statement of Profit or Loss

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
OPERATING INCOME		9.502.002	7.805.847	3.324.859	2.855.950
FACTORING INCOME		9.502.002	7.805.847	3.324.859	2.855.950
Factoring Interest Income		7.219.329	6.270.860	2.586.602	2.282.681
Discounted		7.047.910	6.199.088	2.512.902	2.236.036
Other		171.419	71.772	73.700	46.645
Factoring Fee and Commission Income		2.282.673	1.534.987	738.257	573.269
Discounted		2.282.673	1.534.987	738.257	573.269
Other		0	0	0	0
INCOME FROM FINANCING LOANS		0	0	0	0
Interest Income From Financing Loans		0	0	0	0
Fee and Commission Income From Financing Loans		0	0	0	0
LEASE INCOME		0	0	0	0
Finance Lease Income		0	0	0	0
Operational Lease Income		0	0	0	0
Fee and Commission Income From Lease Operations		0	0	0	0
SAVINGS FINANCE INCOME		0	0	0	0
Profit Share on Savings Finance Receivables		0	0	0	0
Fees and Commissions Received From Savings Finance Operations		0	0	0	0
FINANCE COST (-)		-4.464.136	-3.965.653	-1.450.482	-1.513.473
Interest Expenses on Funds Borrowed		-2.068.559	-2.071.098	-651.682	-763.449
Interest Expenses On Factoring Payables		-1.012.695	-691.568	-357.036	-270.228
Interest Expenses on Securities Issued		-1.266.674	-1.138.609	-413.126	-453.782
Fees and Commissions Paid		-116.208	-64.378	-28.638	-26.014
GROSS PROFIT (LOSS)		5.037.866	3.840.194	1.874.377	1.342.477
OPERATING EXPENSES (-)		-934.747	-576.055	-292.548	-158.510
Personnel Expenses		-725.047	-439.035	-213.301	-134.006
Provision Expense for Employment Termination Benefits		-2.565	-8.569	2.905	-592
General Operating Expenses		-207.135	-128.451	-82.152	-23.912
GROSS OPERATING PROFIT (LOSS)		4.103.119	3.264.139	1.581.829	1.183.967
OTHER OPERATING INCOME		462.937	226.000	145.804	72.391
Interest Income on Banks		194.409	123.011	87.382	49.355
Foreign Exchange Gains		8.068	7.618	3.029	2.487
Other		260.460	95.371	55.393	20.549
PROVISION EXPENSES		-2.286.744	-976.070	-904.656	-513.963
Specific Provisions		-2.286.744	-976.070	-904.656	-513.963
OTHER OPERATING EXPENSES (-)		-39.145	-22.350	-20.057	-3.117
Foreign Exchange Losses		-6.672	-5.566	-3.367	-2.196
Other		-32.473	-16.784	-16.690	-921
NET OPERATING PROFIT (LOSS)		2.240.167	2.491.719	802.920	739.278
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		2.240.167	2.491.719	802.920	739.278
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-664.208	-748.538	-237.644	-223.749
Current Tax Provision		-664.978	-746.034	-237.593	-216.775
Expense Effect of Deferred Tax			-2.504	-51	-6.974
Income Effect of Deferred Tax		770			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.575.959	1.743.181	565.276	515.529
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		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		1.575.959	1.743.181	565.276	515.529
Profit (loss), attributable to [abstract]					
Non-controlling Interests		0	0	0	0
Owners of Parent		1.575.959	1.743.181	565.276	515.529
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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of profit or loss and other comprehensive income [abstract]					
PROFIT (LOSS)		1.575.959	1.743.181		
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)		1.575.959	1.743.181		

Statement of cash flows [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025
Statement of cash flows [abstract]			
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating Profit/Loss Before Changes in Operating Assets and Liabilities		4.096.390	3.536.908
Interest Received / Profit Share Received / Lease Income		7.207.071	6.285.363
Interest Paid /Profit Share Paid / Lease Payments		-4.219.110	-3.371.085
Fees and Commissions Received		2.282.673	1.534.987
Other Gains		211.782	153.508
Collections from Previously Written Off Loans and Other Receivables		251.155	72.492
Cash Payments to Personnel and Service Suppliers		-725.047	-440.798
Taxes Paid		-663.289	-539.952
Other		-248.845	-157.607
Changes in Operating Assets and Liabilities		-1.812.773	-3.586.433
Net (Increase) Decrease in Factoring Receivables		-3.742.943	-5.647.846
Net (Increase) Decrease in Other Assets		-79.072	16.275
Net Increase (Decrease) in Factoring Payables		2.057.750	-16.638
Net Increase (Decrease) in Funds Borrowed		-43.600	2.259.532
Net Increase (Decrease) Other Liabilities		-4.908	-197.756
Cash flows from (used in) operating activities		2.283.617	-49.525
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Tangible And Intangible Asset Purchases		-15.569	-66.546
Net cash flows from (used in) investing activities		-15.569	-66.546
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Cash Obtained from Loans and Securities Issued		2.962.000	3.195.250
Cash Outflow Arised From Loans and Securities Issued		-3.431.850	-2.388.000
Dividends paid		-726.244	-372.269
Net cash flows from (used in) financing activities		-1.196.094	434.981
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (decrease) in cash and cash equivalents		1.071.954	318.910
Cash and Cash Equivalents at Beginning of the Period		579.447	515.879
Cash and Cash Equivalents at End of the Period		1.651.401	834.789

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued capital [member]	Share premium [member]	Share Cancellation Profit	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]
							Tangible and Intangible Assets Accumulated Revaluation Increases / Decreases	Accumulated Gains or Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Reserve of Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)					
Previous Period 01.01.2025 - 30.09.2025	**Statement of changes in equity [abstract]**																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		**1.000.000**				**132.295**	**-339**					**81.722**	**218.425**	**1.582.141**		**3.014.244**
	Increase or Decrease Required by TAS 8																0
	Effect Of Corrections																0
	Effect Of Changes In Accounting Policy																0
	Adjusted Beginning Balance		1.000.000	0	0	0	132.295	-339	0	0	0	0	0	81.722	218.425	1.582.141	0 3.014.244
	Total Comprehensive Income (Loss)														1.743.181		1.743.181
	Cash Capital Increase																0
	Capital Increase Through Internal Reserves		500.000											-500.000			0
	Inflation Adjustments to Paid-in Capital																0
	Convertible Bonds																0
	Subordinated Debt																0
	Increase (decrease) through other changes, equity																0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	108.423	1.101.449	-1.582.141	0 -372.269
	Dividends Paid														-372.269		-372.269
	Transfers To Reserves													108.423	-108.423		0
	Other														1.582.141	-1.582.141	0
	Equity at end of period		**1.500.000**	**0**	**0**	**0**	**132.295**	**-339**	**0**	**0**	**0**	**0**	**0**	**190.145**	**819.874**	**1.743.181**	**0 4.385.156**
Current Period 01.01.2026 - 30.09.2026	**Statement of changes in equity [abstract]**																
	CHANGES IN EQUITY ITEMS																
	Equity at beginning of period		**1.500.000**				**259.795**	**-339**					**190.145**	**819.874**	**2.469.232**		**5.238.707**
	Increase or Decrease Required by TAS 8																
	Effect Of Corrections																
	Effect Of Changes In Accounting Policy																
	Adjusted Beginning Balance		1.500.000				259.795	-399					190.145	819.874	2.469.232		5.238.707
	Total Comprehensive Income (Loss)														1.575.959		1.575.959
	Cash Capital Increase																
	Capital Increase Through Internal Reserves		1.000.000											-1.000.000			
	Inflation Adjustments to Paid-in Capital																
	Convertible Bonds																
	Subordinated Debt																
	Increase (decrease) through other changes, equity																
	Profit Distributions												183.586	1.559.402	-2.469.232		-726.244
	Dividends Paid													-726.244			-726.244
	Transfers To Reserves												183.586	-183.586			
	Other													2.469.232	-2.469.232		
	Equity at end of period		**2.500.000**				**259.795**	**-399**					**373.731**	**1.379.276**	**1.575.960**		**6.088.422**