

INVESTOR PRESENTATION

JUNE 2025

iŞ LEASING



Advantageous



Opportunity of Operating lease

*Fixed or variable lease
payment options*

Competent

Flexible

*Benefits of VAT,
Stamp Duty and fees*



*Lease payments in
line with cash flow*

Foreseeable



*Lease payments
in Foreign
Currency*



Company Overview

İŞ LEASING





Milestones

1985 The Leasing Law enters into force.

1988 Incorporated under the partnership of İşbank, Societe General and IFC.

1995 İşbank Group takes over the Company.

2000 Initial public offering (ISFIN)

2004 By launching branching, it opens Central Anatolia, Aegean and Southern Anatolia branches.

2005 As a result of the increase in company value and transaction volume, it is included in the ISE 50 index.

2009 As a result of successful corporate governance practices, it is included in the corporate governance rating index.

It increases the number of branches to 16

Selected as Turkey's most admired Leasing company.

It joins the TurSEFF program. The first leasing company in its sector to publish a Sustainability Report.

Included in the BIST Sustainability Index.

2011 It issues the first debt instrument in the sector.

2014 It finances the first major renewable energy investment.

2015 It rises to the 2nd place in the sector in terms of leasing receivables

2019

2020

2021

2022 Included in the BIST Sustainability Indexhis Refinitiv application to become accepted.

2023 Selected as Turkey's most admired leasing company

2024

It issues the first debt instrument in the sector.

It finances the first major renewable energy investment.

It rises to the 2nd place in the sector in terms of leasing receivables

Included in the BIST Sustainability Indexhis Refinitiv application to become accepted.

Selected as Turkey's most admired leasing company

Company Overview



With a new transaction volume of USD 435 million and a market share of 13,85 %, İş Leasing maintained its strong position in the sector.



With leasing receivables reaching TL 37,5 billion, the market share in terms of receivables is 12,69%.



Total consolidated equity is TL 10,9 billion.



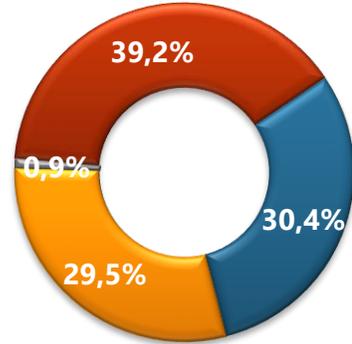
Consolidated net profit is actualized as TL 1,6 billion.



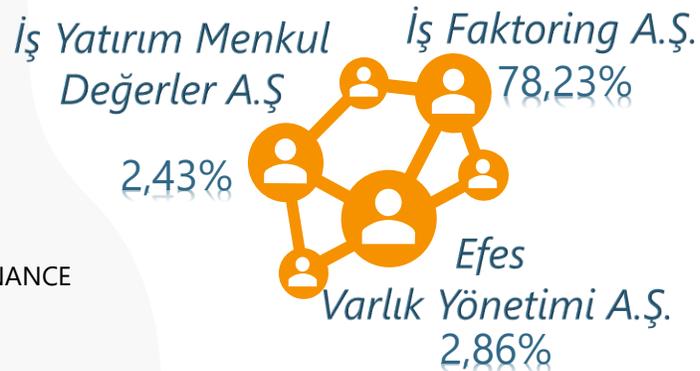
Company Overview

Share Structure(%)

- Türkiye İş Bankası A.Ş.
- Türkiye Sınai Kalkınma Bankası A.Ş.
- Trakya Yatırım Holding A.Ş.



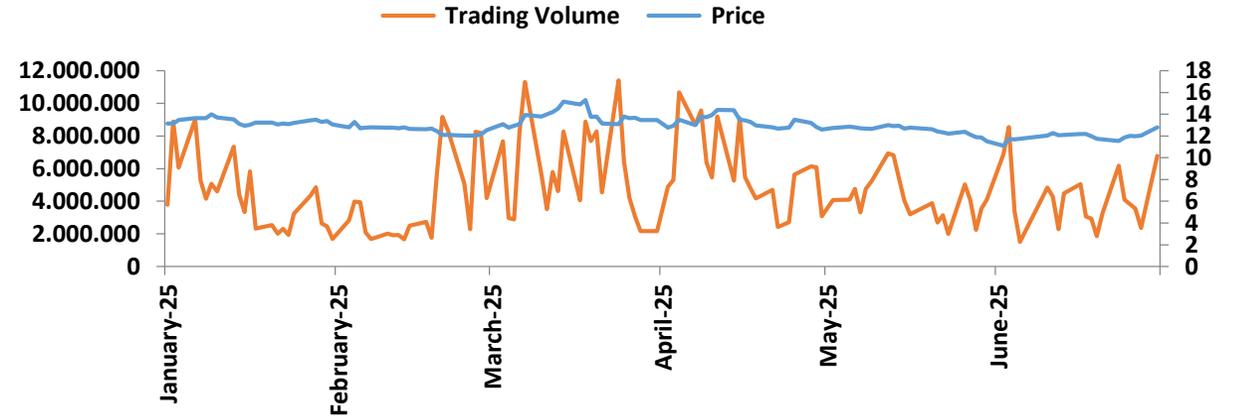
Affiliated Partners



TRADED INDICES

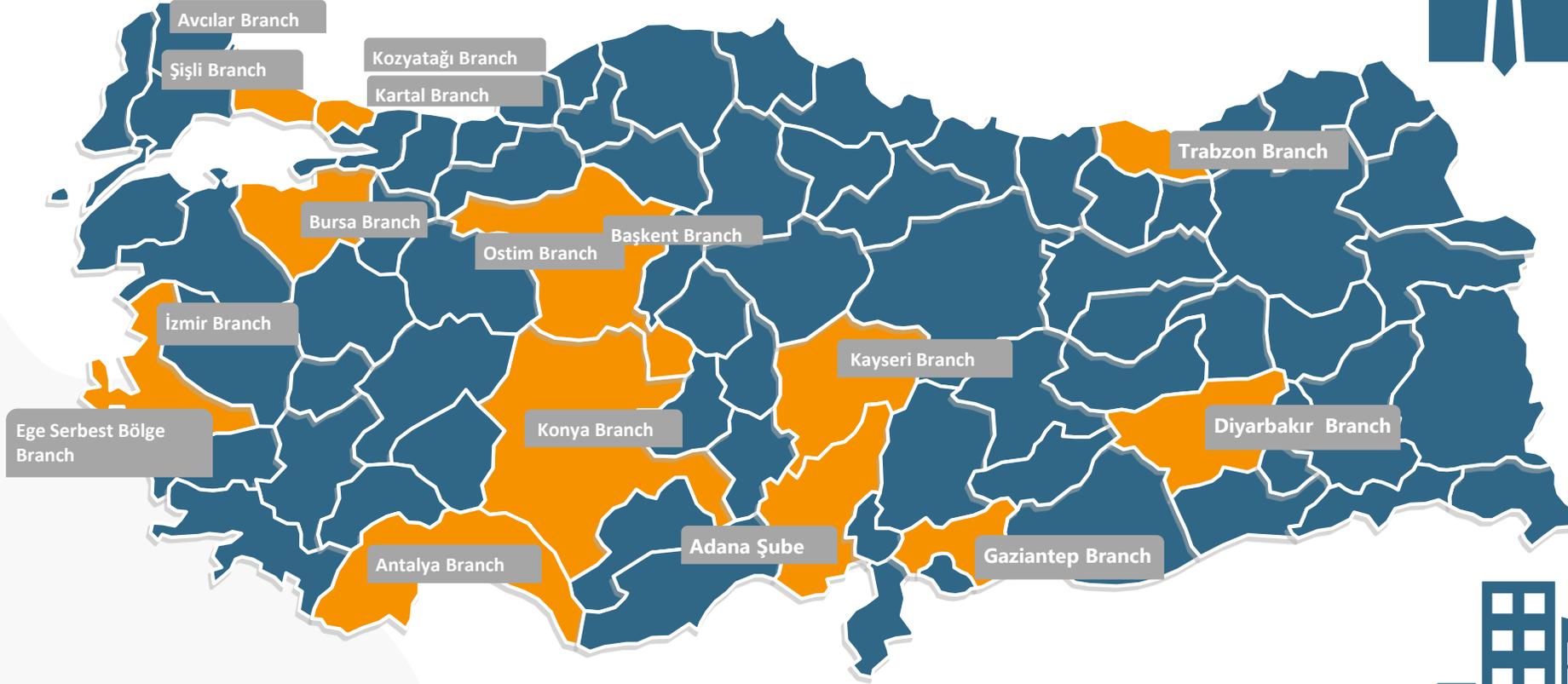
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST - SUSTAINABILITY

Rating	İş Leasing	TİBAŞ	TSKB
Fitch Long-Term Foreign Currency	BB-	BB-	B+
SAHA	9,30	-	9,67



Share Performance

Company Overview



148

Total Staff



47 %



53 %



39 Sales
Staff



16

Branches

FINANCIAL RESULTS

İŞ LEASING





FINANCIAL RESULTS

**TL 37.488
Million**

Leasing
Receivables

**TL 40.253
Million**

Factoring
Receivables

**TL 88.149
Million**

Total Assets

**USD 435
Million**

Transaction
Volume

**TL 10.947
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	06.2024	2024	06.2025	Δ
Leasing Receivables, Net	23.426	26.660	37.488	41%
Factoring Receivables, Net	21.688	35.124	40.253	15%
Non Performing Receivables	1.072	1.078	1.885	75%
Provisions (-)	1.220	1.405	1.911	36%
Total Assets	53.469	69.747	88.149	26%
Financial Liabilities	43.180	57.179	73.201	28%
Equity	8.507	9.842	10.947	11%
Net Interest Income	1.396	3.093	1.662	19%
Provisions Expenses	-186	-506	-670	261%
Consolidated net Profit	1.010	1.925	1.598	58%
Oranlar				
NPL / Receivables	2,3%	1,7%	2,4%	
Provision Ratio	113,8%	130,3%	101,4%	
Cost / Income	19,0%	20,8%	15,9%	
ROE	26,5%	23,2%	30,7%	
ROA	3,8%	3,2%	4,0%	

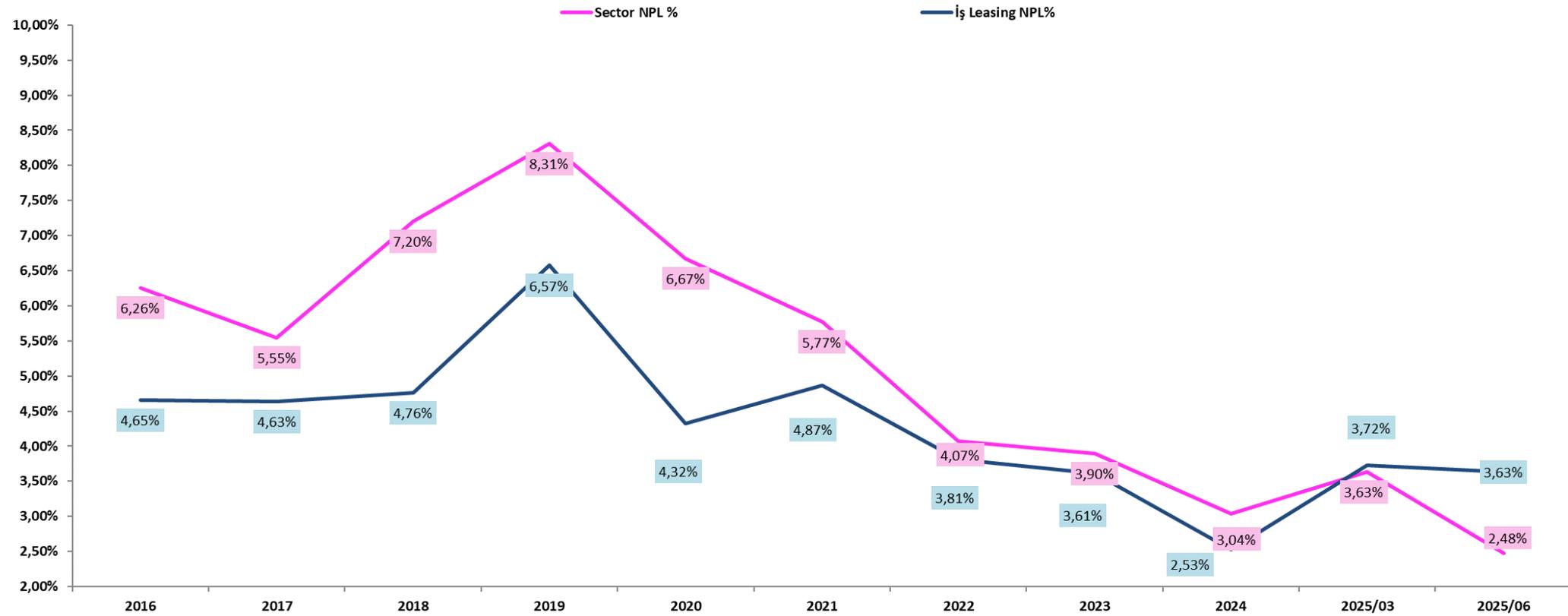
Unconsolidated Key Figures

FINANCIAL HIGHLIGHTS	SECTOR			
Million TL	06.2024	2024	06.2025	Δ
Leasing Receivables	203.336	234.106	295.343	26,2%
Non Performing Receivables	7.787	7.348	7.503	2,1%
Provisions	-5.515	-5.644	-6.205	9,9%
Total Assets	294.422	334.499	430.349	28,7%
Equity	51.077	61.857	79.485	28,5%
INCOME STATEMENT				
Net Interest Income	8.990	21.043	15.977	77,7%
Provisions Expenses	-906	-2.678	-2.513	177,4%
Operating Expenses	-2.852	-5.972	-4.315	51,3%
Net Profit	8.696	17.180	12.658	45,6%
RATIOS				
NPL	3,69%	3,04%	2,48%	
Leverage	4,76	4,41	4,41	
ROE	40,45%	39,45%	39,24%	
ROA	4,72%	5,06%	5,45%	

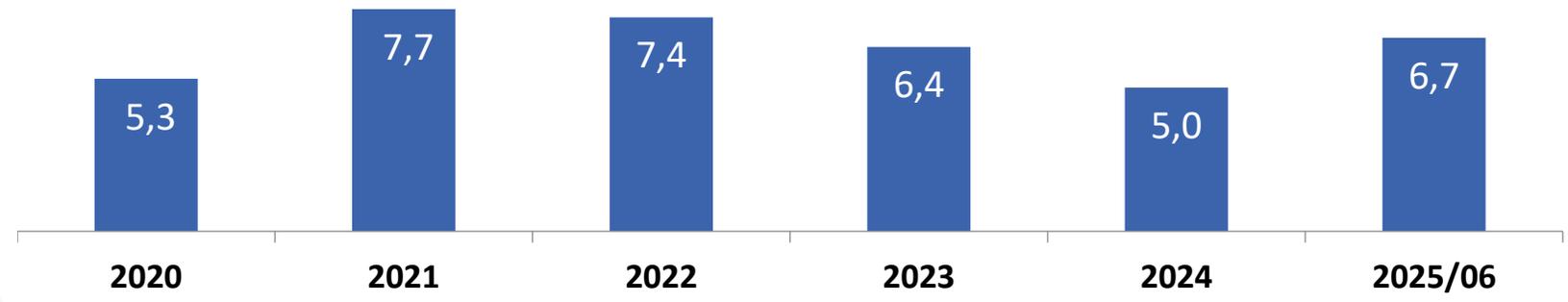
FINANCIAL HIGHLIGHTS	İŞ LEASING (SOLO)			
Million TL	06.2024	2024	06.2025	Δ
Leasing Receivables	22.851	26.660	37.488	40,6%
Non Performing Receivables	631	692	1.413	104,2%
Provisions	-752	-929	-1.272	37,0%
Total Assets	26.658	32.000	45.404	41,9%
Equity	4.098	5.340	5.888	10,3%
INCOME STATEMENT				
Net Interest Income	347	1.830	1.488	328,4%
Provisions Expenses	-40	-217	-474	1093,2%
Operating Expenses	-128	-479	-356	178,7%
Net Profit	350	1.143	896	156,3%
RATIOS				
NPL	2,69%	2,53%	3,63%	
Leverage	5,51	4,99	6,71	
ROE	47,27%	35,31%	37,94%	
ROA	4,54%	3,97%	4,10%	

İş Leasing Sector Share
12,69%
18,83%
20,51%
10,55%
7,41%
9,32%
18,87%
8,26%
7,08%

NPL

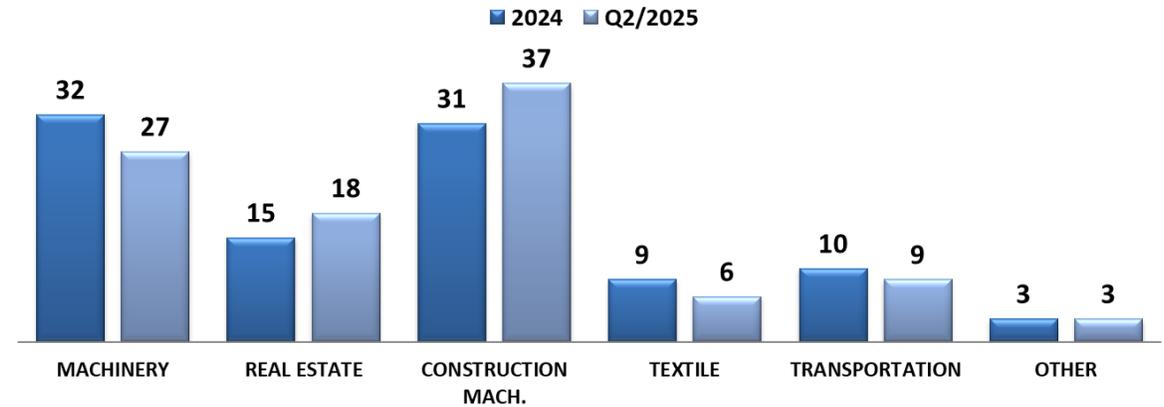


LEVERAGE

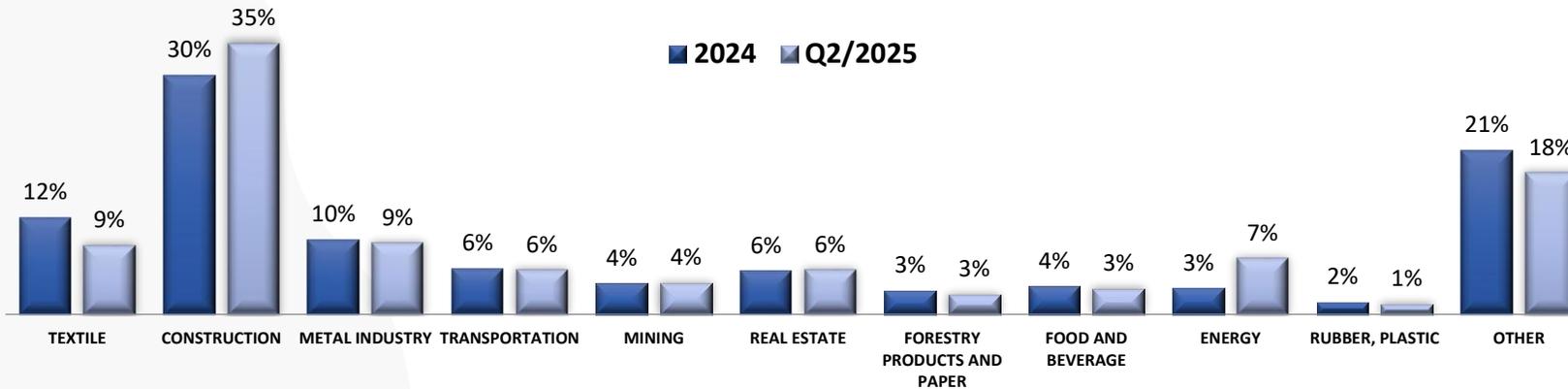


Industrial & Asset Breakdown, %

Assets Distribution (%)



Sectoral Distribution(%)





FINANCIAL RESULTS

Strong relationships
with both domestic
and international
banks



Efficient use
of capital
market
instruments



Efficient hedging
strategy against
FX risk

Structured
Finance



Usage of
alternative
funding
channels
(Derivatives)



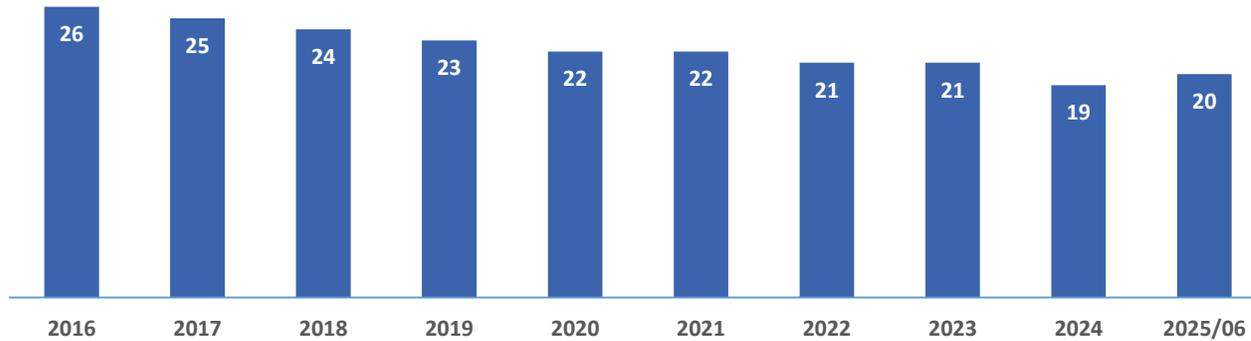
LEASING SECTOR IN TURKEY

İŞ LEASING



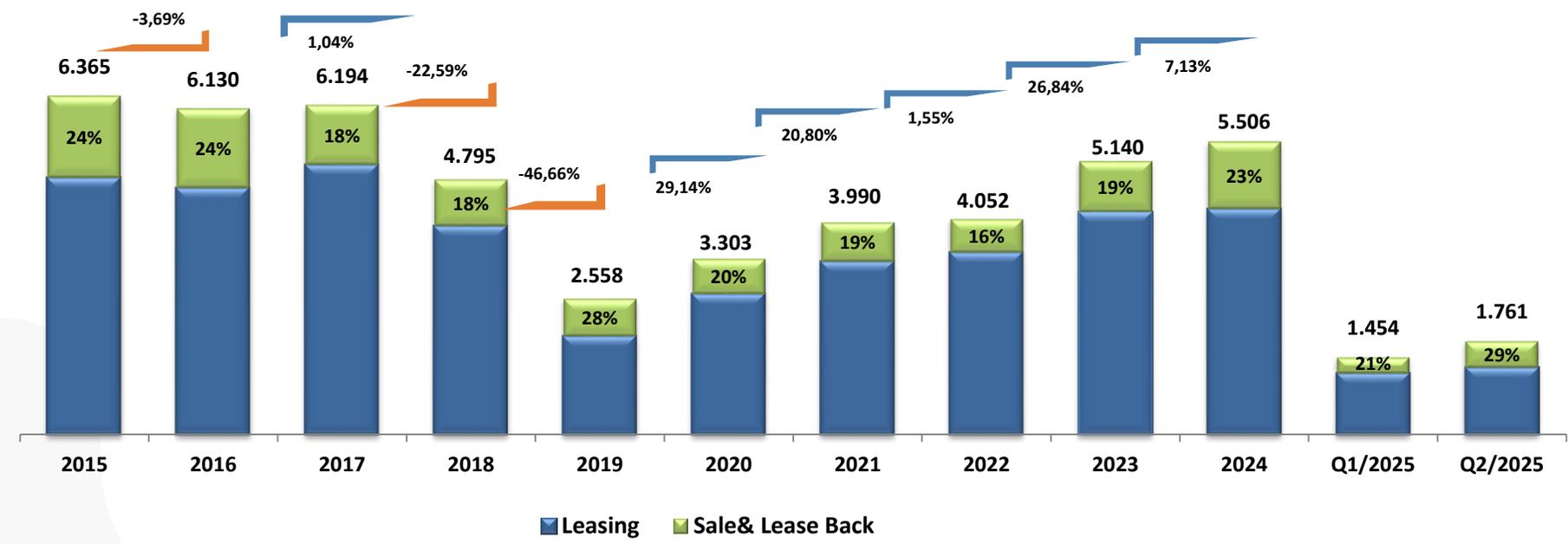
Number of Leasing Companies

Number of Leasing Companies



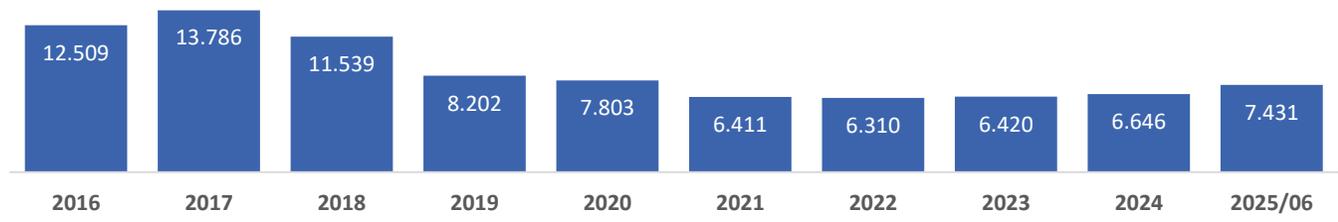
New Leasing Volume

Million USD

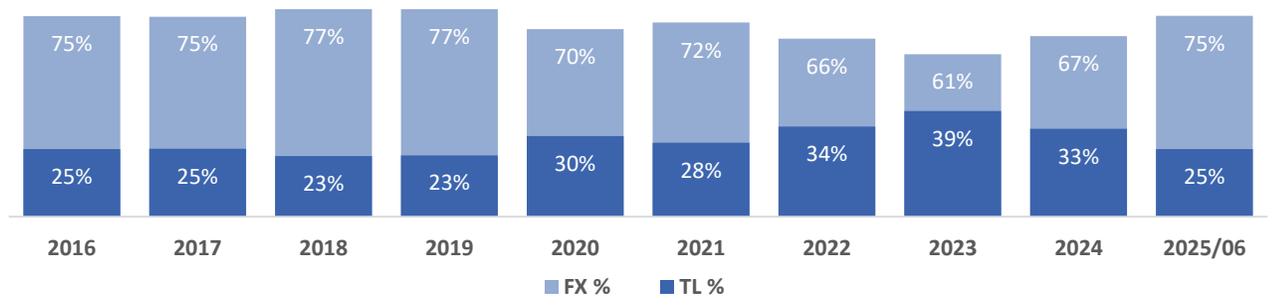


Portfolio Development

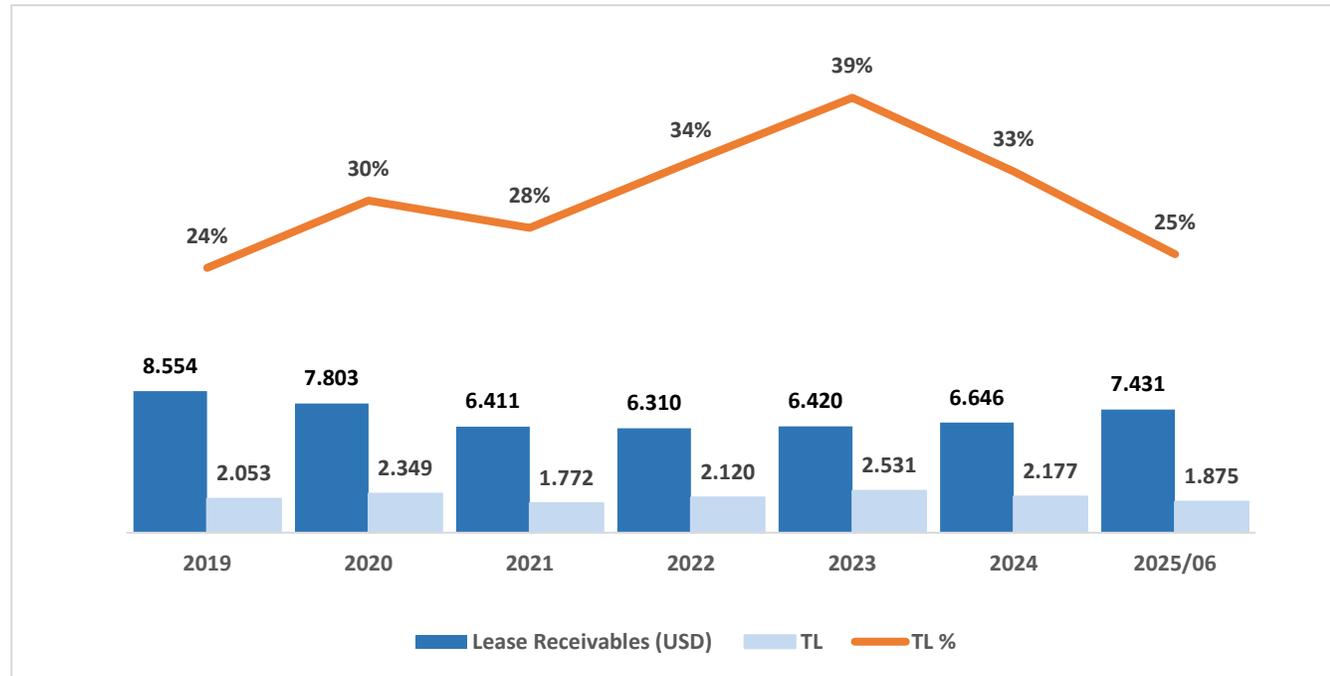
Leasing Receivables (Million USD)



Currency Distribution

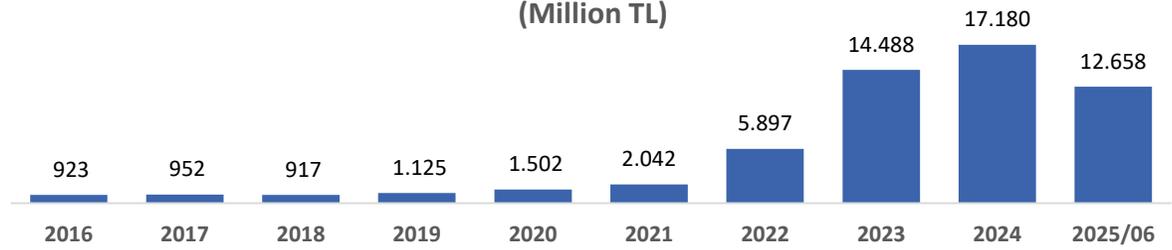


Portfolio Development

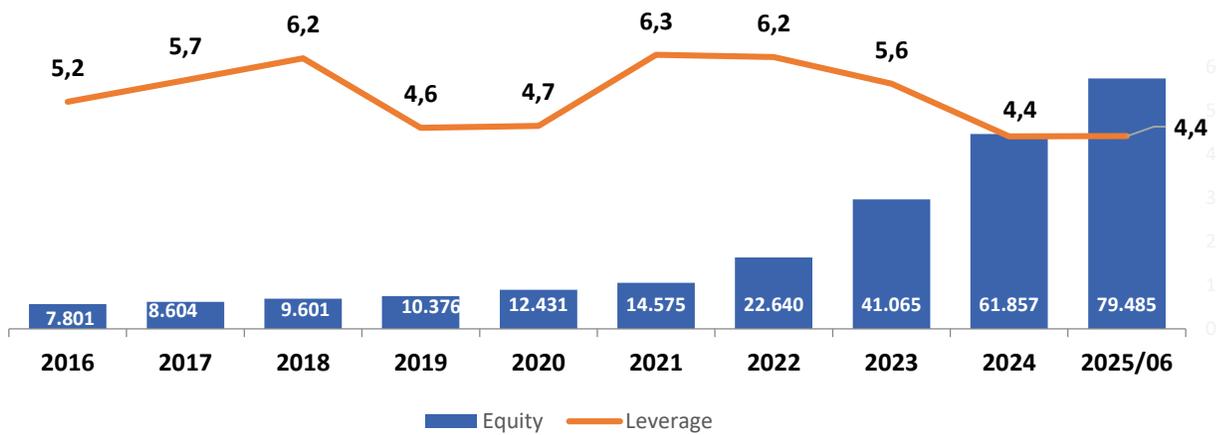


Profitability

Net Profit of Sector
(Million TL)



Equity & Leverage



NPL

Customer Base



Non Performing Loans



SUSTAINABILITY

İŞ LEASING



SUSTAINABILITY



İş Leasing approaches sustainability as a whole, encompassing its economic, environmental, and social aspects, while adhering to all pertinent laws and regulations in its operations.

Considering sustainability as an integral part of its way of doing business to leave a more livable world for future generations and to accelerate the transition to a low-carbon economy, İş Leasing operates with a commitment to generating sustainable value for its customers, shareholders, employees, and all other stakeholders, embedding this philosophy into every aspect of its operations.



SUSTAINABILITY

To achieve its sustainable development and green transformation goals, İş Leasing places great importance on understanding the expectations of its various stakeholders and managing this process effectively by strengthening collaborations with national and international organizations. In addition to participating in activities held by the UN Global Compact, the 30% Club, the Corporate Governance Association of Türkiye (TKYD), UN Women's Empowerment Principles and the Business Council for Sustainable Development Türkiye (BCSD Türkiye), İş Leasing is started to carry out numerous social responsibility initiatives.

İş Leasing, which has been included in the BIST Sustainability Index since 2023, published its 4th Sustainability Report in 2024 and continues to be the first and only company in the sector in these areas.

The 2024 Sustainability Report, published in 2025 and compliant with the Türkiye Sustainability Standards (TSRS) published on December 27, 2023 and effective in 2024, has been published.

The Sustainability Reports can be accessed at the following address.

<https://www.isleasing.com.tr/en/sustainability/#sustainability-reports>

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