

# CLIMATE CHANGE RISK POLICY

## Objective

The purpose of this Policy is to establish the principles to be adopted in the identification, assessment, management, and reporting of climate-related risks arising from the activities of İş Finansal Kiralama A.Ş. (the “Company”), as well as the opportunities that may emerge from such risks. This Policy aims to strengthen the Company’s sustainability vision and financial resilience, while integrating a strategic approach to managing the financial impacts of climate change into its corporate processes.

## Scope

This Policy applies to all departments, operations, financial leasing portfolio, and strategic planning processes of the Company. It is based on the assessment of climate-related risks and opportunities over the short, medium, and long term. The Policy is implemented in a manner that ensures climate-related risks are taken into consideration in the Company’s operational activities and business relationships.

## Principles and Procedures

1. The Company defines climate risk as comprising physical risks and transition risks. Beyond considering climate-related factors solely as risks, the Policy adopts a perspective that seeks to manage and transform such risks into opportunities, particularly in the areas of low-carbon transition and sustainable finance.
2. In its assessment of climate-related risks, the Company relies on scenario analyses aligned with international scientific data, regulatory frameworks, and recognized best practice standards. These processes are integrated into the Company’s strategic planning and risk management frameworks. Within this scope, climate-related risks are analyzed in terms of their financial, operational, and strategic impacts.
3. The management of climate-related risks and opportunities is conducted under the oversight of the Company’s Board of Directors. Within the framework of this Policy, the Board of Directors regularly reviews the impacts of such risks on sustainability, financial performance, and strategic objectives. Senior Management is responsible for the implementation of this Policy and for the coordination of the relevant processes.
4. In the process of measuring and assessing climate-related risks, the Company conducts analyses based on different climate scenarios. These assessments are carried out to cover potential short-,

medium-, and long-term impacts, and the implications for the Company's financial targets and business model are evaluated. Scenario analyses provide decision-makers with insights into portfolio resilience and the Company's overall risk profile.

5. Climate-related risks are incorporated into the Company's enterprise risk management system. Within this framework, processes for the identification, monitoring, and reporting of risk levels are conducted in a transparent manner. Appropriate monitoring mechanisms are developed for assets and sectors carrying elevated risk, and action plans aimed at mitigating such risks are designed and implemented.
6. The Company establishes climate-related performance indicators and prepares regular monitoring reports in line with these indicators. Performance outcomes within the scope of this Policy are disclosed to the public through the Company's sustainability reports and shared with stakeholders in accordance with the principle of transparency.
7. Sustainability Unit is responsible for the updating of this Policy. Any required revisions or amendments shall enter into force upon approval by the Board of Directors. Compliance with the provisions of this Policy is subject to review within the scope of internal audit activities.

#### **Entry into Force**

This Policy has entered into force on 04/02/2026 following its approval by the Board of Directors.