

INVESTOR PRESENTATION

SEPTEMBER 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

2011 It issues the first debt instrument in the sector.

2014 Selected as Turkey's most admired Leasing company.

2015 It finances the first major renewable energy investment.

2019 It rises to the 2nd place in the sector in terms of leasing receivables

2020 It joins the TurSEFF program. The first leasing company in its sector to publish a Sustainability Report.

2021 Included in the BIST Sustainability Index.

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

2023 Selected as Turkey's most admired leasing company

2024

Company Overview



With a new transaction volume of USD 711 million and a market share of 13,28 %, İş Leasing maintained its strong position in the sector.



With leasing receivables reaching TL 42,7 billion, the market share in terms of receivables is 12,99%.



Total consolidated equity is TL 12,5 billion.



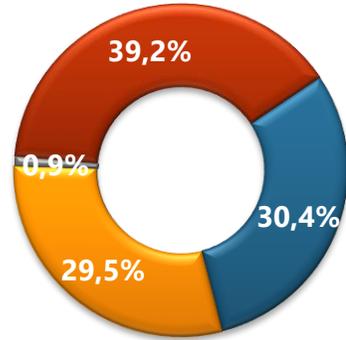
Consolidated net profit is actualized as TL 2,5 billion.



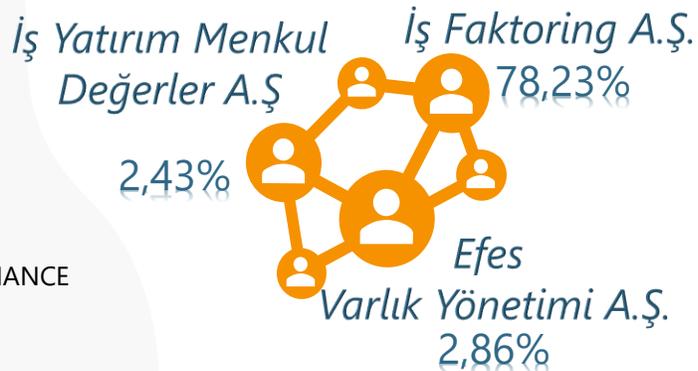
Company Overview

Share Structure(%)

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



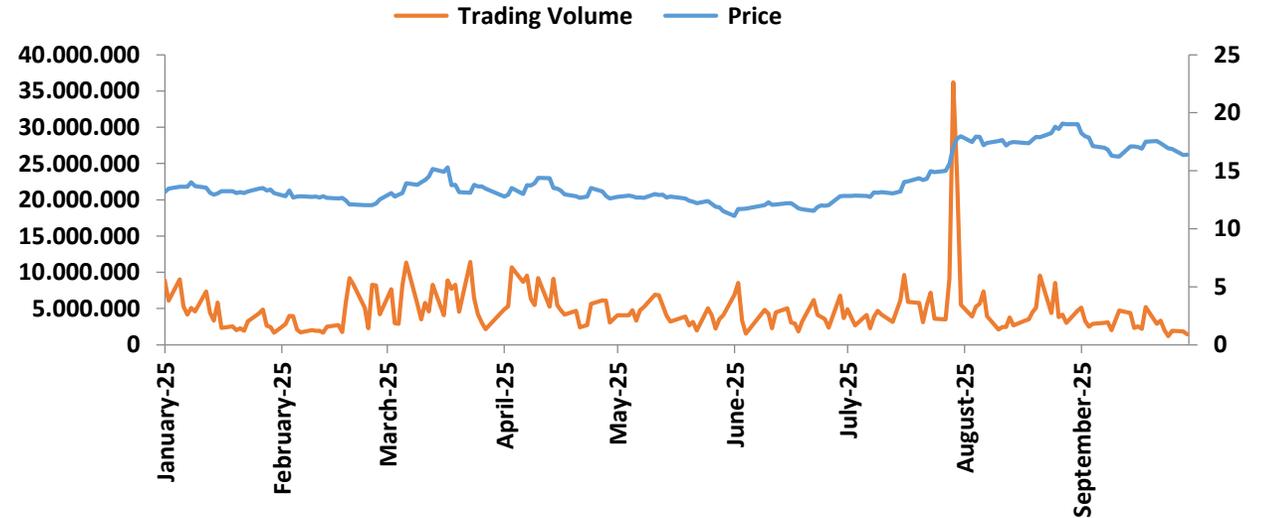
Affiliated Partners



TRADED INDICES

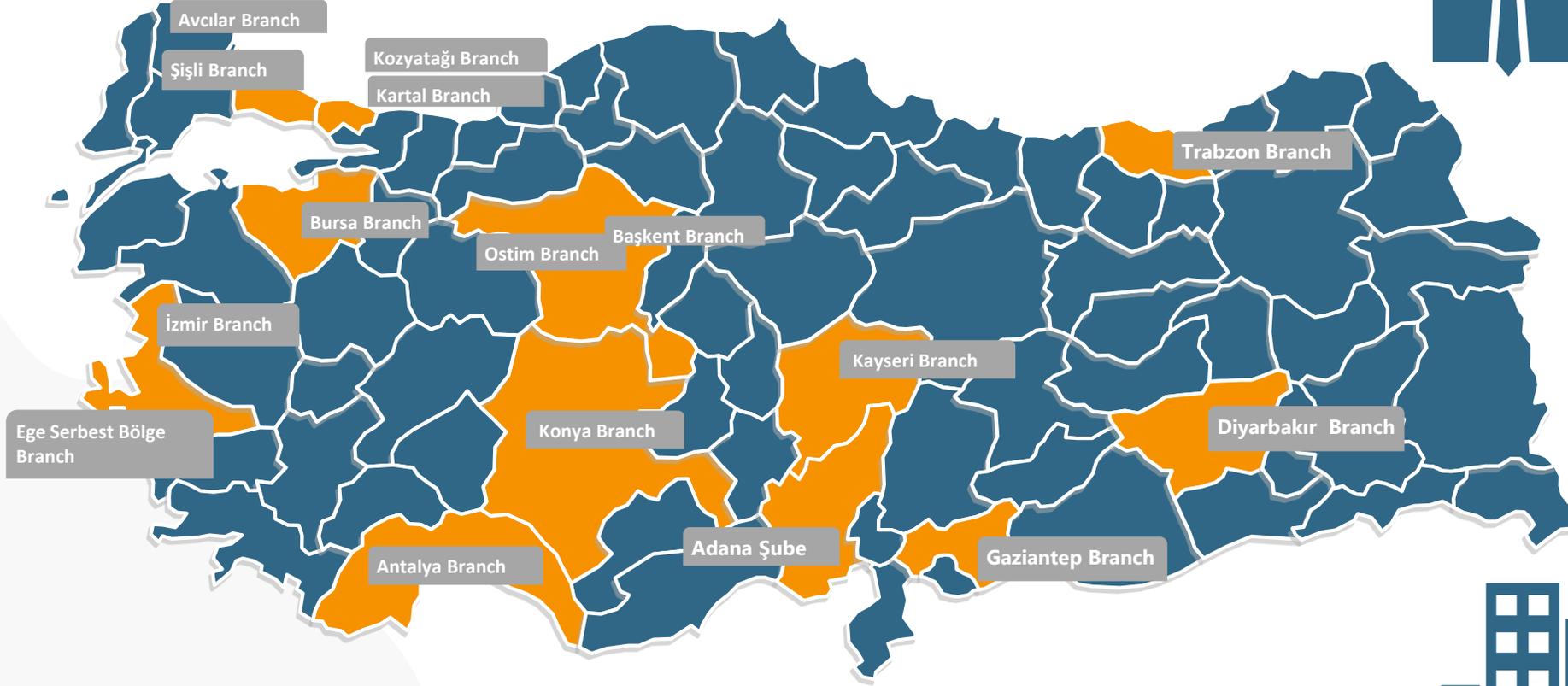
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST - SUSTAINABILITY

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



Share Performance

Company Overview



146

Total Staff



47 %



53 %



40 Sales
Staff



16

Branches

FINANCIAL RESULTS

İŞ LEASING



FINANCIAL RESULTS

**TL 42.703
Million**

Leasing
Receivables

**TL 40.139
Million**

Factoring
Receivables

**TL 98.139
Million**

Total Assets

**USD 711
Million**

Transaction
Volume

**TL 12.471
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	09.2024	2024	09.2025	Δ
Leasing Receivables, Net	24.723	26.660	42.703	60%
Factoring Receivables, Net	19.243	35.124	40.139	14%
Non Performing Receivables	1.023	1.078	1.719	59%
Provisions (-)	1.301	1.405	1.957	39%
Total Assets	52.521	69.747	98.139	41%
Financial Liabilities	41.708	57.179	81.393	42%
Equity	8.621	9.842	12.471	27%
Net Interest Income	2.194	3.093	2.474	13%
Provisions Expenses	-263	-506	-740	182%
Consolidated net Profit	1.385	1.925	2.523	82%
Oranlar				
NPL / Receivables	2,3%	1,7%	2,0%	
Provision Ratio	127,2%	130,3%	113,8%	
Cost / Income	21,1%	20,8%	16,0%	
ROE	24,0%	23,2%	30,2%	
ROA	3,5%	3,2%	4,0%	

Unconsolidated Key Figures

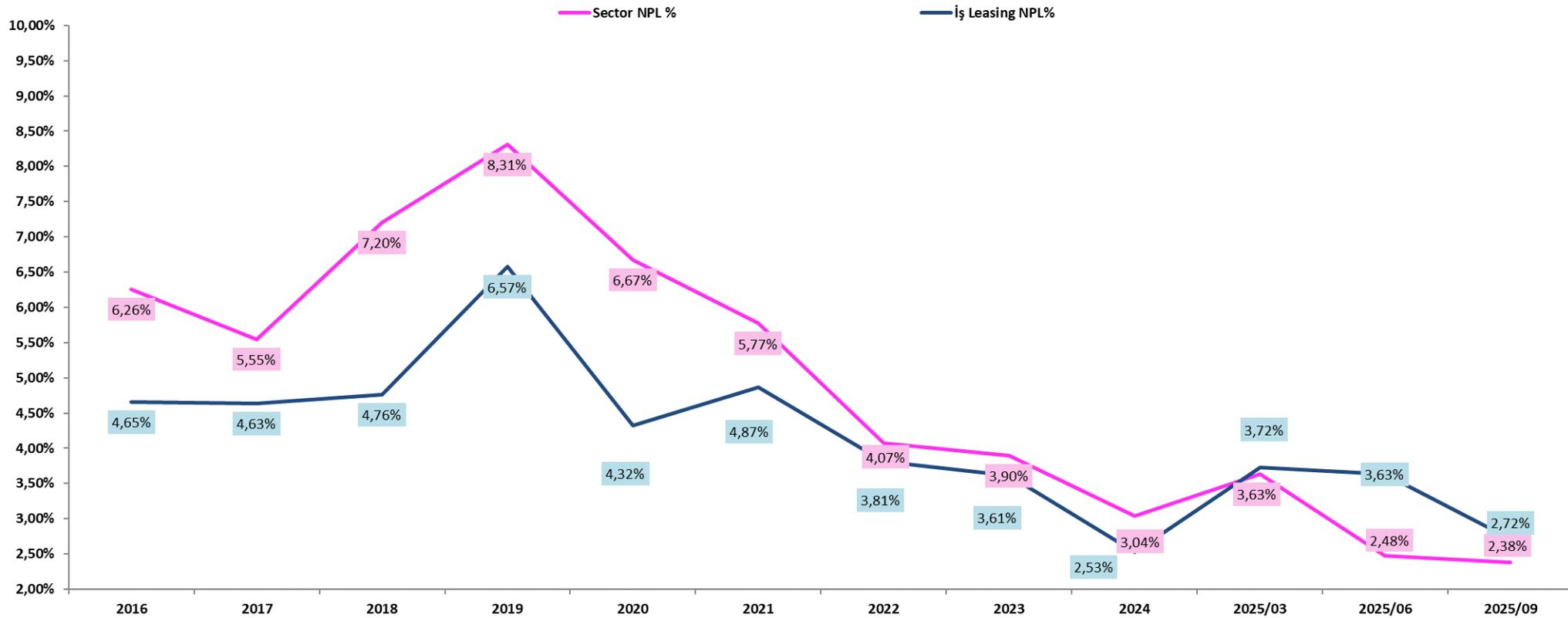
FINANCIAL HIGHLIGHTS	SECTOR			
Million TL	09.2024	2024	09.2025	Δ
Leasing Receivables	222.112	234.106	328.661	40,4%
Non Performing Receivables	8.023	7.348	8.010	9,0%
Provisions	-6.221	-5.644	-6.566	16,3%
Total Assets	322.268	334.499	488.381	46,0%
Equity	55.186	61.857	87.320	41,2%
INCOME STATEMENT				
Net Interest Income	15.150	21.043	25.111	65,7%
Provisions Expenses	-1.955	-2.678	-3.028	54,9%
Operating Expenses	-4.284	-5.972	-6.423	49,9%
Net Profit	13.042	17.180	19.007	45,7%
RATIOS				
NPL	3,49%	3,04%	2,38%	
Leverage	4,84	4,41	4,59	
ROE	39,77%	39,45%	39,40%	
ROA	4,86%	5,06%	5,49%	

FINANCIAL HIGHLIGHTS	İŞ LEASING (SOLO)			
Million TL	09.2024	2024	09.2025	Δ
Leasing Receivables	24.723	26.660	42.703	60,2%
Non Performing Receivables	636	692	1.194	72,5%
Provisions	-805	-929	-1.258	35,5%
Total Assets	31.338	32.000	55.373	73,0%
Equity	4.737	5.340	6.645	24,4%
INCOME STATEMENT				
Net Interest Income	1.239	1.830	2.380	92,1%
Provisions Expenses	-59	-217	-446	654,4%
Operating Expenses	-359	-479	-544	51,5%
Net Profit	846	1.143	1.412	66,8%
RATIOS				
NPL	2,51%	2,53%	2,72%	
Leverage	5,62	4,99	7,33	
ROE	35,07%	35,31%	42,09%	
ROA	3,82%	3,97%	4,32%	

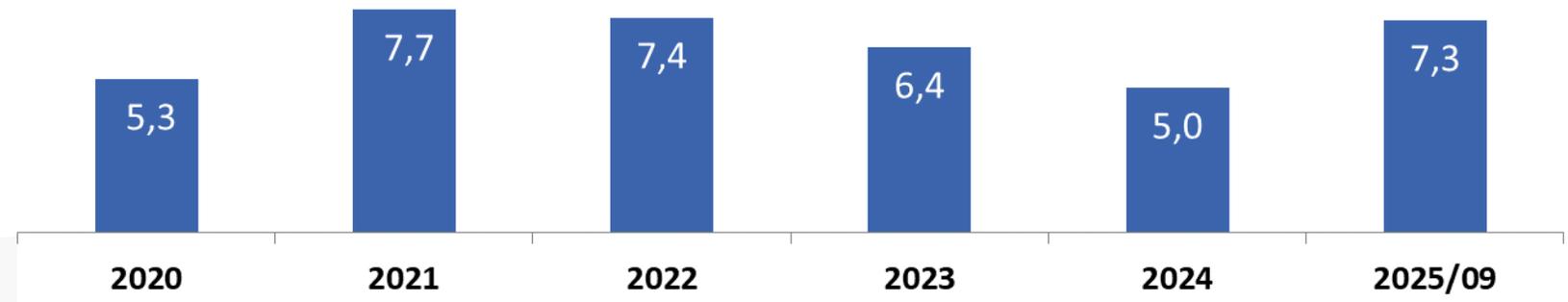
İş Leasing Sector Share
12,99%
14,90%
19,17%
11,34%
7,61%
9,48%
14,72%
8,47%
7,43%



NPL

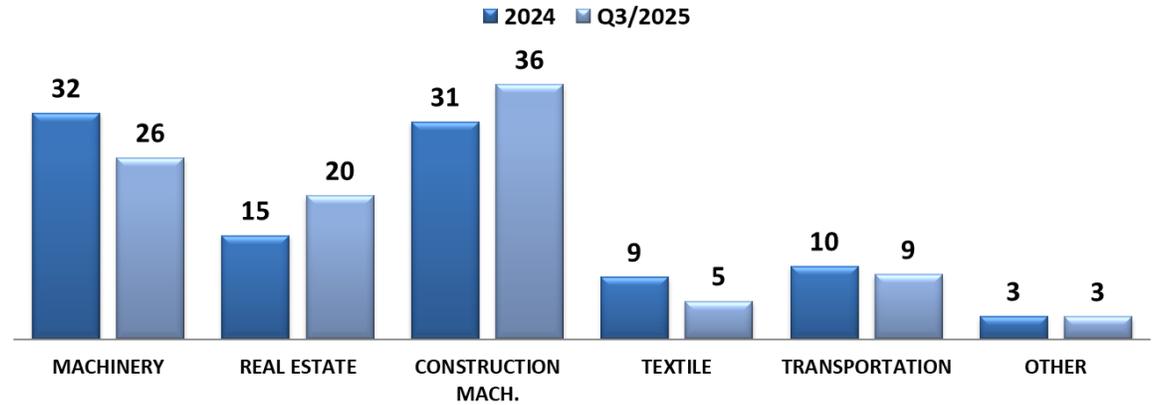


LEVERAGE

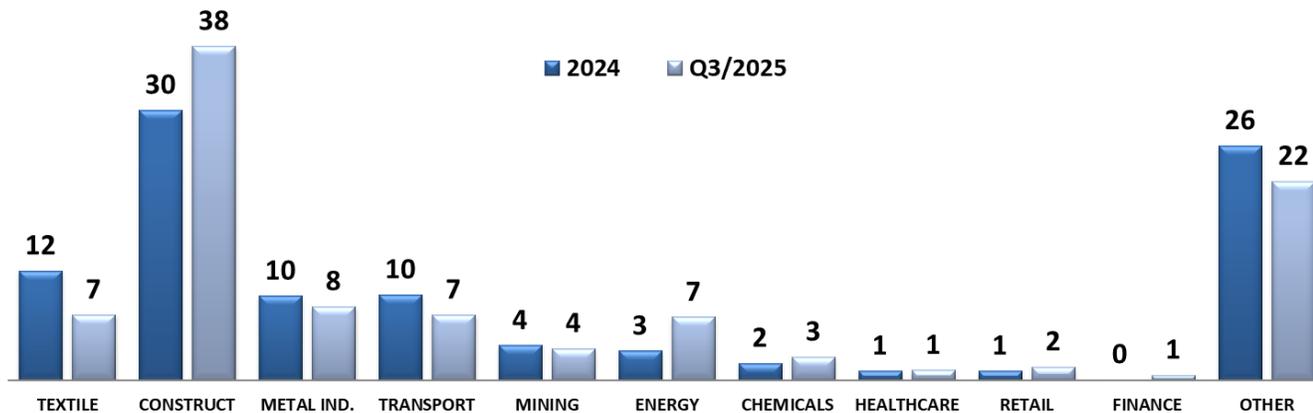


Industrial & Asset Breakdown, %

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)



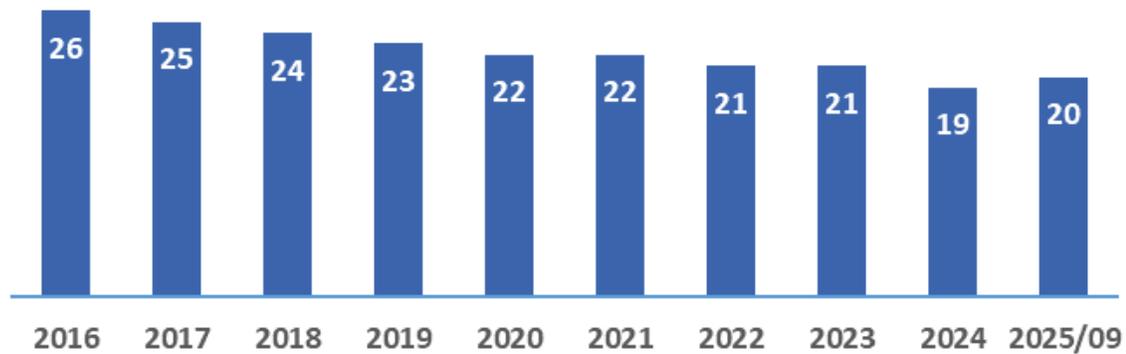
LEASING SECTOR IN TURKEY

İŞ LEASING

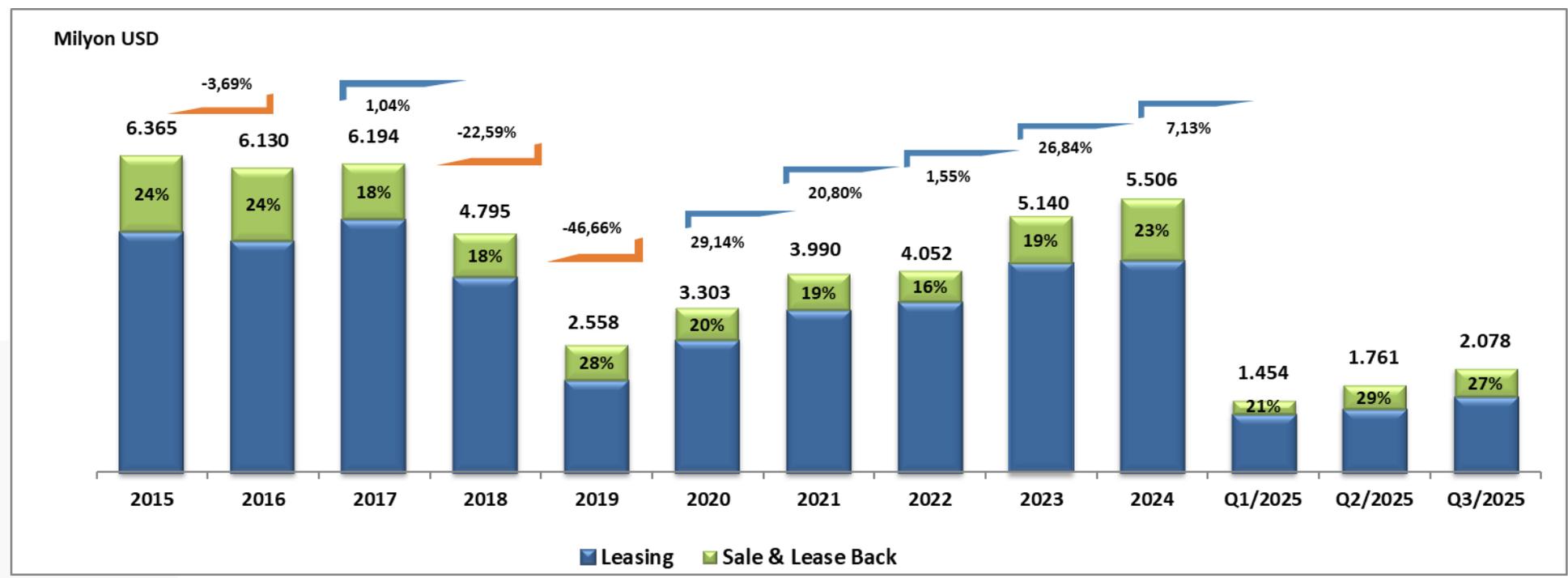


Number of Leasing Companies

Number of Leasing Companies

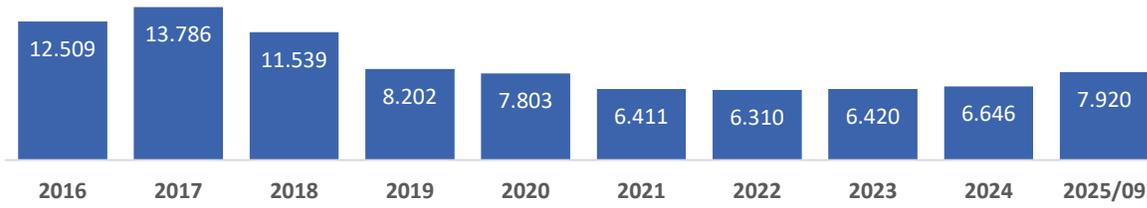


New Leasing Volume

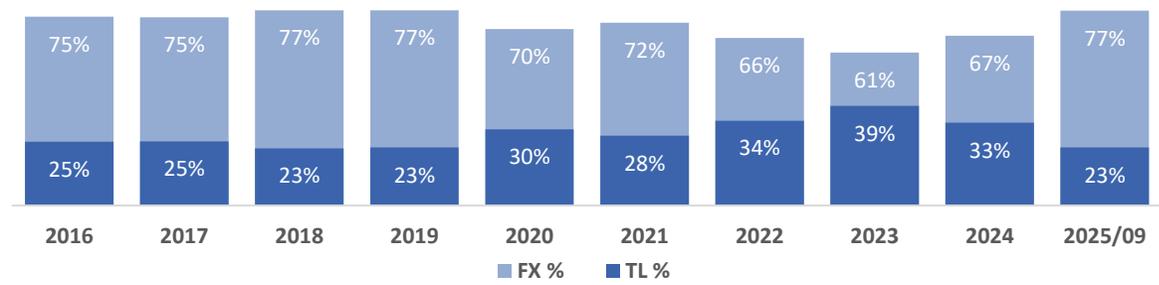


Portfolio Development

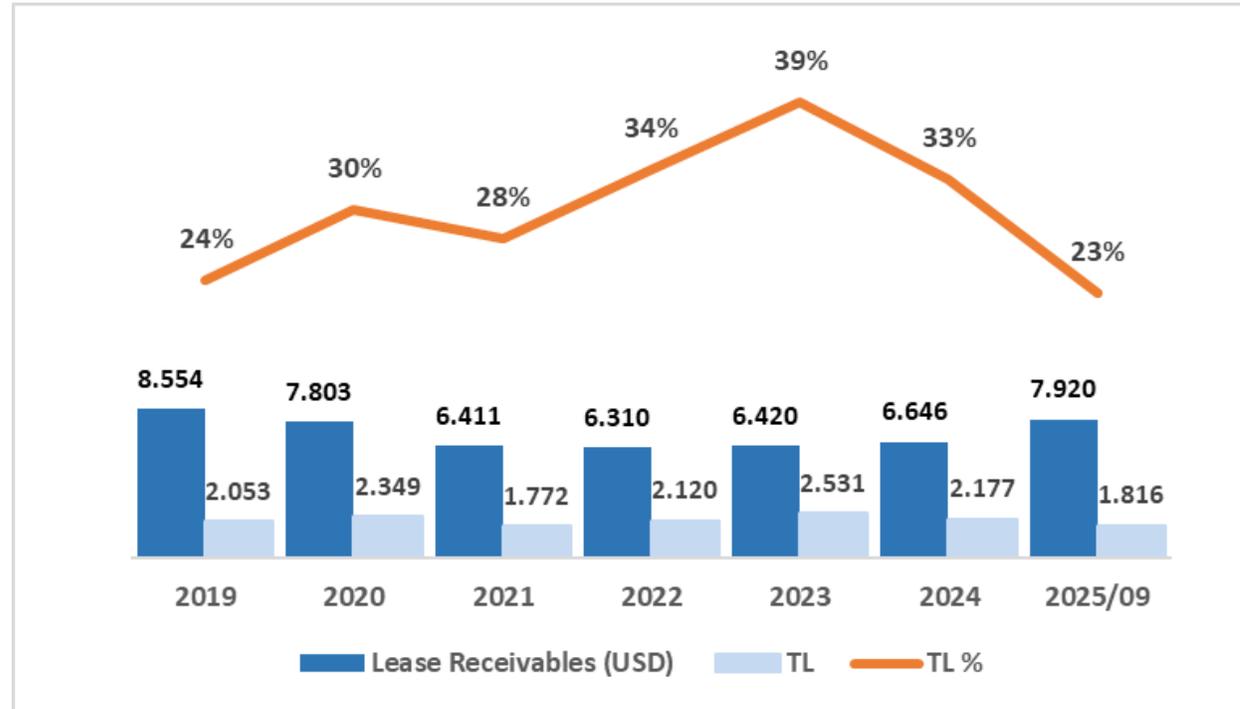
Leasing Receivables (Million USD)



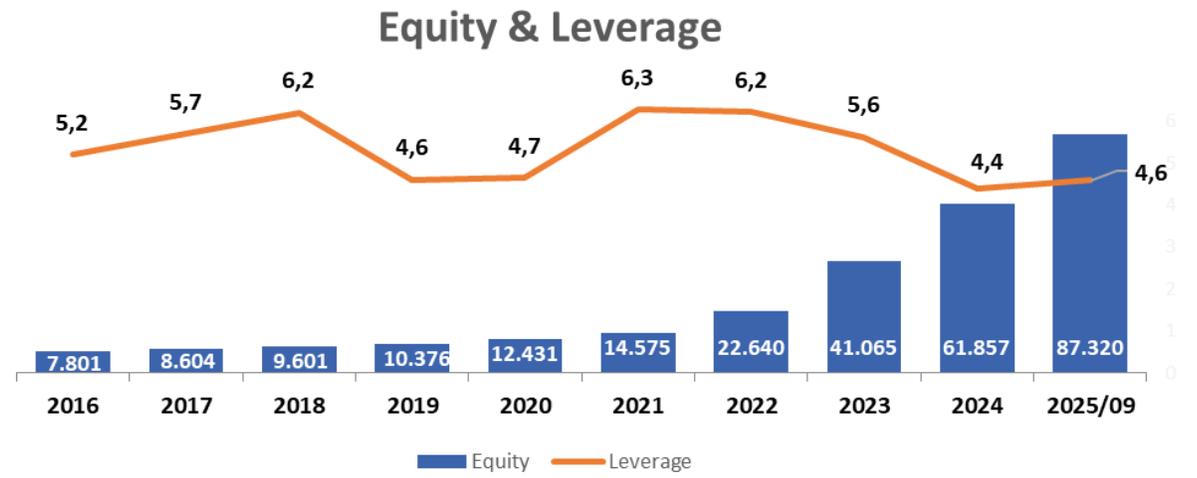
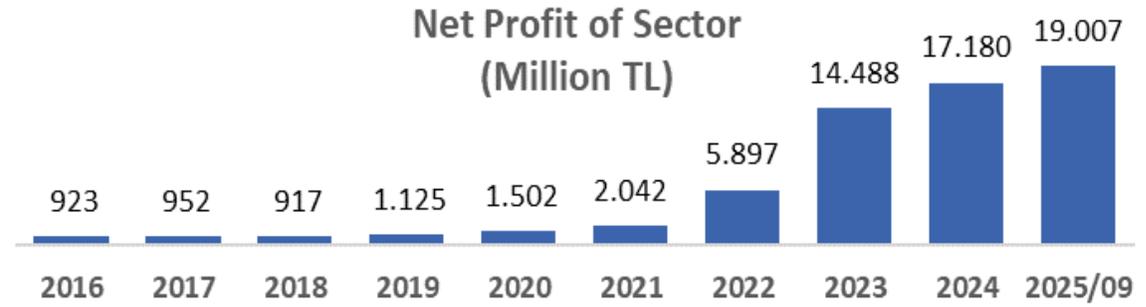
Currency Distribution



Portfolio Development

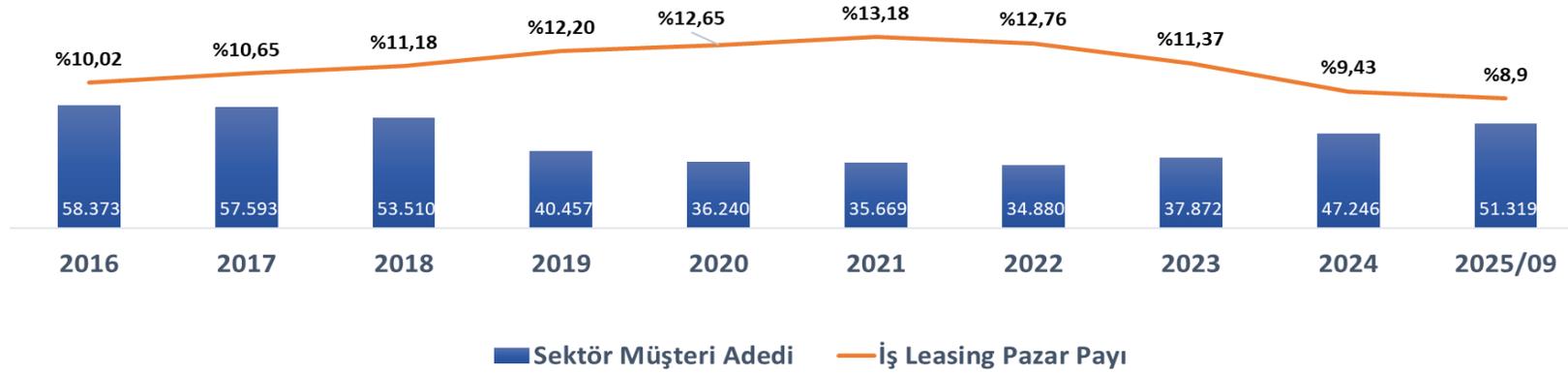


Profitability

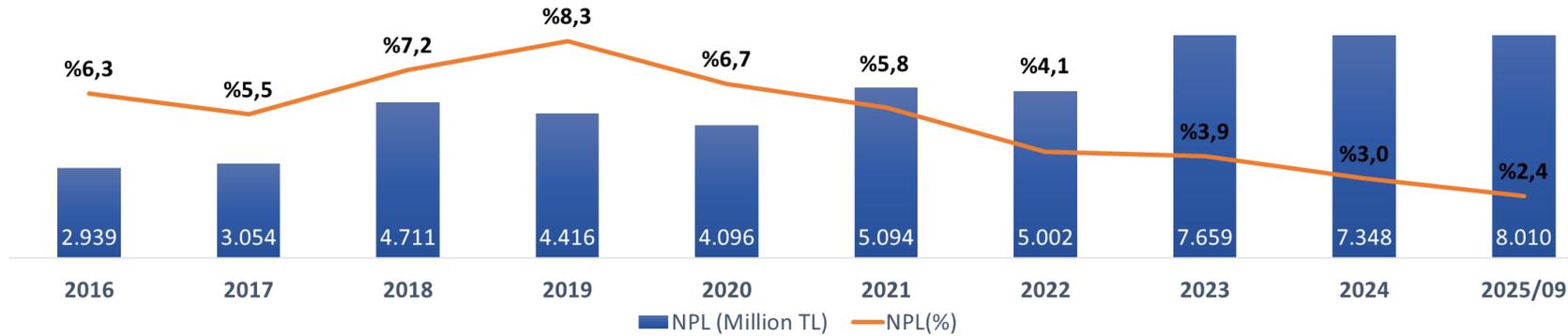


NPL

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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