

SUSTAINABILITY REPORT

www.**isleasing**.com.tr





CONTENTS

01. ABOUT THE REPORT 3
02. MESSAGE FROM OUR GENERAL MANAGER4
03. A BRIEF OVERVIEW OF THE REPORT6
04. ABOUT İŞ LEASING9
4.1. Our Fields of Operation104.2. Our Important Milestones114.3. İş Leasing in Figures124.4. Our Vision, Mission and Values144.5. Our Strategic Components154.6. Our Achievements and Awards15
05. OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES17
5.1. Our Corporate Governance Structure
06. OUR APPROACH TO SUSTAINABILITY23
6.1. Our Sustainability Strategy23 6.2. Our Sustainable Future Plan23

	7. OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES	26
	7.1. Sustainable Finance at İş Leasing7.2. Our Products and Services Creating Positive Impact7.3. Environmental and Social Impact Management of Loans	2'
08	B. ENVIRONMENTAL MANAGEMENT AT İŞ LEASING	31
	 8.1. Our Water Management Activities	3 3 3
09	9. OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES	37
	9.1. Our Sustainability Priorities	4 4
	'	4.
10	OUR HUMAN RESOURCES APPROACH	

11.	OUR DIGITALIZATION JOURNEY	52
	11.1. Our Digital Transformation and Innovation Efforts	
12.	ANNEXES	56







OI. ABOUT THE REPORT

In our 2023 Sustainability Report, we share with all our stakeholders our sustainability approach, which we have updated by closely following our positive impact areas and global developments as well as our commitments for the future. Through this report, we present our commitment to sustainability and our strategies for the future to all our stakeholders.





Reporting Period:

January 1, 2023 - December 31, 2023

We drew up our 2023 Sustainability Report in accordance with the "GRI 2021 Standards: Foundation" option published by the Global Reporting Initiative (GRI). The information contained in our report covers our activities as İş Leasing between January 1, 2023 and December 31, 2023. To interpret the information more effectively, information covering the previous reporting periods or the following period is also included in the report where necessary. As İş LeasIng, we alm to report our sustalnabIlIty activities and their results that create stakeholder interaction annually in the coming periods in line with our principle of continuous corporate development.

AS İŞ LEASING,

THIS APPROACH REFLECTS OUR DETERMINATION TO CONTINUOUSLY IMPROVE OUR SUSTAINABILITY **PERFORMANCE** BY ADHERING TO THE PRINCIPLES OF TRANSPARENCY AND ACCOUNTABILITY.



How to Read U Our Report More Effectively?

Our 2023 Sustainability Report was digitally designed to include user-friendly and smart guidance in order to prevent paper waste.



Includes e-mail for more information or to get in touch.



More detailed information on the subject is available in various sections of the document.



Contains a link directing to the company's website or to another



Contains a link directing to a video.



Refers to audited data.



GRI 123 Refers to the coding of the GRI Standards.



Previous page



Next page



Table of Contents



Head of section



End of section

ABOUT THE REPORT

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT** 04 İŞ LEASING

05 OUR CORPORATE **GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO

07 **OUR SUSTAINABILITY AND SERVICES**

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND**

SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES

OUR DIGITALIZATION







02. MESSAGE FROM OUR GENERAL MANAGER





Esteemed Stakeholders,

2023 was a year full of achievements in which we celebrated both the centennial anniversary of our republic and the 35th anniversary of İş Leasing with pride and joy. However, the successive earthquakes on February 6, 2023 have unfortunately been engraved in our memories as one of the biggest natural disasters of our country's history. Once again, we pray for the souls of our precious citizens who lost their lives in the earthquake and we extend our condolences to their families and to the entire country. The support we have provided since the first day of the disaster will continue uninterruptedly during the reconstruction of the region.

We are proud to be the "Most Admired Leasing Company of the Year".

In 2023, when tight monetary policies were adopted by central banks to fight inflation at the global level and rising geopolitical risks remained an important item on the agenda, policy rate hikes were made due to high inflation and consumer demand was restricted and a tendency to save was observed. Despite these challenging economic conditions, Türkiye had a successful year in the leasing sector. Compared to 2022, the sector's transaction volume almost doubled to 121 billion TL, leasing receivables increased by 60% to 189 billion TL and the sector's asset size rose by 66% to 272 billion TL. We are proud to have received the title of "The Most Admired Leasing Company" as a result of the voting conducted by a national business and economy magazine at the end of 2023, a year we successfully completed.

İş Leasing within the Framework of Sustainable Growth Orientation

At İş Leasing, we have maintained our position as one of the leading companies in the sector by generating positive economic outcomes through our continuously updated sustainable growth strategy and dynamic balance sheet management, which we constantly update in light of our 35-year history and deep-rooted experience.

Thanks to our robust financial structure, which is effective in accessing domestic and international funds, and the support of our effective risk and portfolio management policies, we displayed a stable profit performance.

As the largest publicly traded leasing company, we are strengthening our business models with adaptable and solution-oriented approaches that also address environmental, social and economic dimensions, setting an example for our sector. We diligently carry out our duties in line with our goal of leaving a sustainable world.

As part of our steps forward, we are pleased to present our sustainability report drawn up in line with the guidelines set by the Global Reporting Initiative (GRI). Thanks to the sustainability principle that we placed at the center of our business model, we increase our power to combat the climate crisis every day by taking part in projects that can make a positive contribution to the environment.



We are proud to be the "Most Admired **Leasing Company** of the Year".























> 02. MESSAGE FROM OUR GENERAL MANAGER



WE VALUE COLLABORATIONS FOR GREEN DEVELOPMENT AND STRIVE TO **CONTRIBUTE** TO SOCIAL DEVELOPMENT.



Transition to a Low Carbon and Circular Economy within the Green Development Framework

To minimize our indirect environmental impact, we offer financing services for energy efficiency and renewable energy investments and take proactive measures for transition to a low-carbon economy. In line with our position in the sector, we took pioneering steps in the leasing sector and implemented emission reduction plans integrated into our entire value chain. As part of our vision to combat the climate any time. crisis and decarbonization, we became the first carbon-neutral company in our sector by neutralizing the emissions we generated since 2021. We continue to engage in efforts to become net zero by integrating our value chains as well.

In the light of our **green transformation goal**, we seek to demonstrate an inclusive approach that reaches every segment of society by strengthening our memberships and collaborations. We also prioritize taking an active role in joint projects and working groups.

We always prioritize the health, safety and welfare of our employees. By providing training and development opportunities, we aim to increase the capacity of our workforce and provide more added value to society. In parallel with our support for social development and our employees, we strictly adhere to our principles of ethical management and transparency and continue to develop long-term reliable relationships with all our stakeholders. By integrating our sustainability goals into our supply chain, we are building a stronger and fairer economic environment together with our partners.

Our Digitalization and Innovation Journey

WE BOOST OPERATIONAL EFFICIENCY AND CUSTOMER SATISFACTION WITH THE INVESTMENTS ALONG OUR DIGITALIZATION AND INNOVATION JOURNEY.

In line with our digital transformation strategy, which is based on the integration of modern and innovative technologies into our business processes and the development of digital capabilities, we undertook many projects in the field of digital transformation and innovation in 2023. We launched a new application to digitize paper-based processes and developed user-friendly mobile and web-based platforms that enable our customers to carry out their transactions from anywhere at

We strive to ensure and maintain a high level of customer satisfaction by accelerating our business processes through the steps taken in digitalization and innovation.

We would like to emphasize that the contributions of all our stakeholders and employees are critical in our sustainability journey. We firmly believe that we will continue to engage in activities for a greener, fairer and more sustainable world by acting together.

I hope that this will be a year in which we take our service quality and competitive advantages to a whole new level. On behalf of myself and the Board of Directors, I would like to extend my thanks to the employees of iş Leasing and our stakeholders whose invaluable contributions played an undeniable role in achieving even greater successes.

Sincerely,

U. Şafak ÖĞÜN

General Manager and Board Member





03. A BRIEF OVERVIEW OF THE REPORT







Total Assets: 51,558 Million TL

Net Profit for the Period: 1,767 Million TL

Solar Power Plant (SPP), Wind Power Plant (WPP), Biomass Power Plant (BPP) and energy efficiency investments

in 2023

55.83 MW,

with a total installed **334,75** MW of capacity

As of 2023, we continue with **135 employees in 16 branch**es across Türkiye along our journey that we started in 1988. Since our establishment, we have continuously grown, increased our business volume and successfully completed numerous large projects. 2023 was an important year in terms of our financial performance, with total assets rising to **51,558 million TL** and net profit for the period reaching to 1,767 million TL.

As iş Leasing, we have carried out many successful projects pioneering the leasing sector with our innovative product development and solution generation competencies. As part of our sustainable finance strategy, we aim to contribute to the transition to a low-carbon economy by continuously increasing the financing we offer to green projects. In 2023, we reached a total installed capacity of **334.75 MW** with **55.83 MW** of new installed capacity thanks to the financing we provided to renewable energy projects. In cooperation with Proparco, we have secured a long-term financing source of **EUR 40 million**, which we are using to finance renewable energy and energy efficiency projects of Turkish companies. Aiming to support the projects of small and medium-sized enterprises in particular, this cooperation will reduce Türkiye's dependence on foreign energy and encourage the spread of environmentally friendly technologies. We also contributed to supporting women entrepreneurs and young businesses by allocating loans to four different projects with the financial support of the World Bank and the Development and Investment Bank of Türkiye (TKYB).

In line with our company's sustainability strategy, we aim to create a positive impact in all our leasing processes by meticulously evaluating environmental and social impacts since 2020. Through our Environmental and Social Risk Management System, we assess our customers' risks related

to these issues and collaborate with them to improve their performance. In 2023, we conducted environmental and social risk assessments for loans of USD 2 million and above. Additionally, we are committed to making environmental and social risk assessments mandatory for all projects we finance starting from 2025.

As Iş Leasing, we attach great importance to our corporate governance principles in order to maintain and further our success. Accordingly, our corporate governance rating for 2023 was set at 9.29 out of 10. Thanks to the Corporate Governance Committee reporting to our Board of Directors, we ensure the effective implementation of corporate governance principles in our company. We have also adopted a comprehensive sustainability management system, by placing sustainability at the center of our corporate strategy. We carry out the task of developing and implementing our sustainability activities through our Sustainability Committee.

Accordingly, we conducted a comprehensive materiality analysis study to obtain the views of all our stakeholders. In this study, we asked our stakeholders to prioritize the topics we identified. In line with the feedback we received from our stakeholders, we categorized 9 topics as top material, 5 topics as high material and 5 topics as material.

As İş Leasing, we are committed to continuously improving our environmental, social and governance performance and working diligently to build a sustainable future together with our stakeholders. We continuously improve our environmental performance by reducing water and energy consumption in our offices, using renewable energy sources more effectively and implementing waste management in a way that contributes to the recycling economy. We reduced our greenhouse gas emissions through our carbon management efforts and managed to neutralize our calculated emission value. By achieving our sustainability goals, we aim to minimize our environmental impact, contribute to society and sustain our economic growth. In 2023, we were entitled to be a part of the BIST Sustainability Index as a result of the assessment made by Refinitiv.

AS İŞ LEASING, WE BELIEVE THAT THE KEY TO OUR **LONG-TERM SUCCESS LIES**

IN THE STRONG RELATIONSHIPS WE HAVE BUILT WITH OUR STAKEHOLDERS.



01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW OF THE REPORT** 04 ABOUT **İŞ LEASING**

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

06 **OUR APPROACH TO** 07 **OUR SUSTAINABILITY** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES

OUR DIGITALIZATION





> 03. A BRIEF OVERVIEW OF THE REPORT

As a company, we support the personal and professional development of our employees. We strive to create professional development opportunities for our employees and guide them in the most effective way, thus ensuring the development and strengthening of both our company and the individual talents of our employees. In our recruitment and promotion processes, we promote diversity by offering equal opportunities to all candidates without discriminating on the basis of religion, language, race, nationality, ethnicity, belief, sect, color, age, sexual orientation, gender, marital status, political views, being disadvantaged and any legally protected characteristic.

In order to understand the expectations of our stakeholders and manage this process effectively, we strive to strengthen our collaborations with many national and international organizations, including the Business Council for Sustainable Development (BCSD) Türkiye, the United Nations Women's Empowerment Principles (UN WEPs) and the 30% Club.

We implement ethical and responsible practices by putting sustainability principles at the center of our supply chain management. Accordingly, we focus on managing our environmental, social and economic impacts of our operations in a responsible and sustainable manner. Within the framework of our digital transformation strategy, we aim to create a more efficient and sustainable structure by reshaping our business processes with modern technologies. We work meticulously to provide high quality service to our customers, whom we consider among our key stakeholders for sustainable growth and to meet customer

demands in the fastest way possible. Thanks to our customer-oriented service approach, strong financial structure and competent human resources, we were awarded the title of "Most Admired Leasing Company" in the survey conducted by Capital Magazine.

As is Leasing, we aim for the welfare of the society and a better future while maintaining our commitment to human rights and ethical values. In line with this motivation, we focus on the well-being of society through our long-term, sustainable and result-oriented efforts. We place responsible and sensitive approaches at the center of all our business processes and contribute to social development through our collaborations with various sectors.

As is Leasing, we will continue to assume a pioneering role both in the leasing sector and in the fields of environmental and social responsibility through our innovative approaches, the value we attach to our employees, our sustainable financing strategies and our commitment to corporate governance values. You can access the details of our sustainability performance, strategic goals and future commitments including all topics in our report. With our Sustainability Report, we present in detail is Leasing's sustainability vision, the concrete steps we have taken in line with this vision and our determination to reach a more sustainable future together with our stakeholders. We will continue to work with full dedication to achieve common goals in cooperation with all our stakeholders.

Loans to support women entrepreneurs and young businesses



Collaborations with international organizations such as **Proparco** and the World Bank



Refinitiv Assessment: Introduction to the Borsa Istanbul (BIST) Sustainability Index



"Most Admired Leasing Company" title by Capital





WE DEVELOP POLICIES THAT PRIORITIZE DIVERSITY AND INCLUSION TO PROVIDE THE BEST WORKING ENVIRONMENT FOR OUR EMPLOYEES.



03 A BRIEF **OVERVIEW OF THE REPORT**

04 ABOUT **İŞ LEASING**

05 OUR CORPORATE **GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

APPROACH

OUR HUMAN RESOURCES

OUR DIGITALIZATION

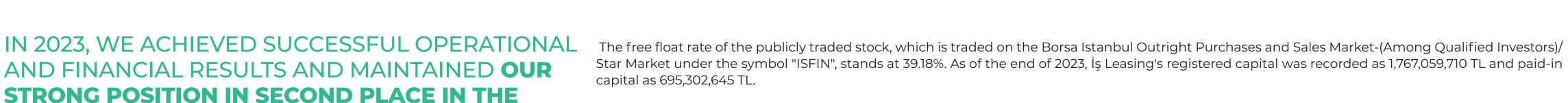






04. ABOUT İŞ LEASING

SECTOR WITH OUR MARKET SHARE.

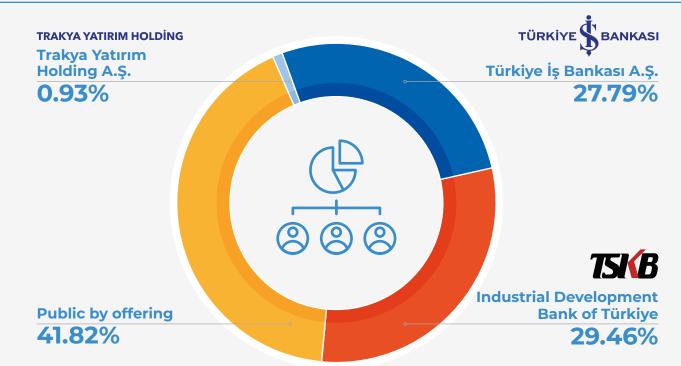


As is Leasing, we were established in 1988 with the partnership of the World Bank International Finance Corporation (IFC), İşbank, Industrial Development Bank of Türkiye (TSKB), Industrial Development Bank and Societe Generale. In 1995, İşbank accelerated our company's operations by acquiring all the shares from its foreign partners. Thanks to İşbank's extensive branch network, we have become one of the leading companies in the rapidly developing Turkish leasing sector. In March 2000, we took the company public by offering a portion of our shares. Currently, 41.82% of our company shares are traded on Borsa Istanbul and we continue to have a strong presence in the markets by being a part of the BIST All, BIST Financial, BIST 100, BIST 500, BIST Stars, BIST Corporate Governance, BIST Sustainability and BIST Leasing and Factoring indices.

Having continuously developed and expanded its business volume since its establishment, our company has carried out many large projects. Our total number of employees has reached 135 and our total number of customers has reached 4,305, reflecting the pace of our company's growth and expansion in the sector. In 2023, we maintained our second place in the sector with the market share we gained thanks to our 34 years of experience, strong shareholders' equity and the ability to access and utilize domestic and international funding sources correctly.

As a company, we are positioned at the forefront of competition within the sector thanks to our effective process management that prioritizes customer experience, innovative business methods based on the principles of institutionalism, rapid decision-making and response mechanisms. We aim to add value to our customers at every step under our approach that aims to maximize customer satisfaction. Along with our strong financial structure and flexible business models, we continue our mission to be a strong business partner for every investor that would like to evaluate investment projects quickly, accurately and effectively.

Our Shareholding Structure





As İş Leasing,

we continue to engage in activities in Türkiye with 16 branches located in 11 different cities

including Adana, Ankara, Antalya, Bursa, Diyarbakır, Gaziantep, Istanbul, Izmir, Kayseri, Konya and Trabzon.



01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT**

04 ABOUT İŞ LEASING 05

OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES

OUR APPROACH TO

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION





4.1. Our Fields of Operation

Under the framework of Law No. 6361, any type of movable or immovable asset with the nature of fixed assets can be subject to leasing transactions. As İş Leasing, we offer financing solutions to our customers in various fields through a wide range of leasing services:



Renewable Energy Equipment: Photovoltaic panels, inverters and other equipment necessary for energy



Machinery and Equipment: Equipment for the industrial and construction sectors such as construction machinery, heavy equipment and metalworking machines.



Real Estate: Commercial and industrial real estate projects



Transportation Vehicles: Vehicles for land, air and sea transportation.



Medical Devices: Medical equipment and devices for the healthcare sector.



Textile Machinery: Machines and equipment for textile production processes.



Tourism Equipment: Tourism equipment necessary for hotels and accommodation facilities.



Electronic and Optical Devices: Advanced electronic and optical technologies.



Press and Broadcasting Equipment: Equipment for the publishing industry.



Office Equipment: Equipment that enhances office efficiency.



Software: Duplicated copies of computer software.



Parts and Add-ons: Complementary parts and add-ons that retain their original character.

As İş Leasing, we offer flexible and customized solutions by focusing on customer needs in every sector. We assist our clients manage their investments in the most efficient way and aim to ensure maximum return on their investments by designing the most suitable financing options for each client.











4.2. Our Important Milestones



WE CONTINUE TO LEAD IN SUSTAINABILITY BY BECOMING THE FIRST CARBON-NEUTRAL COMPANY IN THE SECTOR.

1985

The Leasing Law entered into force.

We were established under the partnership of Türkiye İş Bankası A.Ş., Societe Generale and IFC.

1988

Türkiye İş Bankası A.Ş.

1995

Group took over our Company.

public. (ISFIN)

2000

We went

We took our first steps on the road to branch expansion with our Central Anatolia, Aegean and South Anatolia branches.

2004

As a result of the increase in company value and transaction volume, we were included in the Istanbul Stock Exchange (ISE) 50 Index, as it was then called.

2005

We were included in the Corporate Governance Rating Index.

2009

We issued the first debt instrument in the sector.

2011

By opening 6 new branches, we increased our total number of branches to 16.

2014

We financed the first major renewable energy investment.

2015

We were named the most admired leasing company in Türkiye.

2019

We rose to second place in the sector based on leasing receivables.

2020

We were the first company in the sector to publish a sustainability report.

2021

We became the first carbon neutral company in the sector.

2022

We entered the BIST Sustainability Index.

2023







4.3. İş Leasing in Figures





Number of our employees

135





Installed capacity

of renewable energy p

55.83 MW

we financed in 2023



78.23% 41.82%





Our non-performing receivable ratio

3.6%



Total number of customers

4,305







Sector leader in financing many machinery/product groups



Special collaborations with many manufacturers and distributors on machinery sales financing



01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW** OF THE REPORT 04 ABOUT İŞ LEASING 05 OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

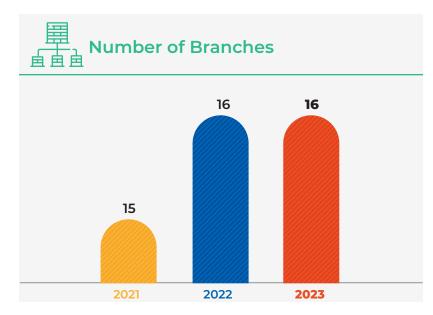
09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

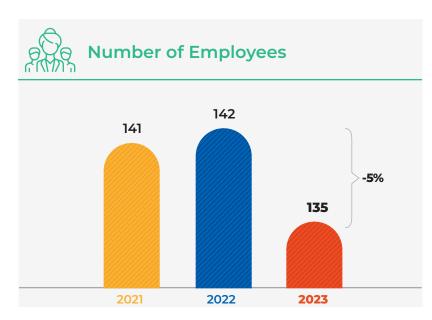
OUR HUMAN RESOURCES OUR DIGITALIZATION **APPROACH**

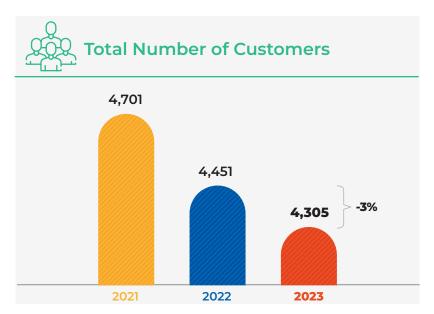


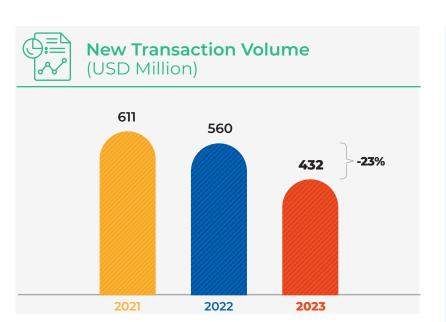


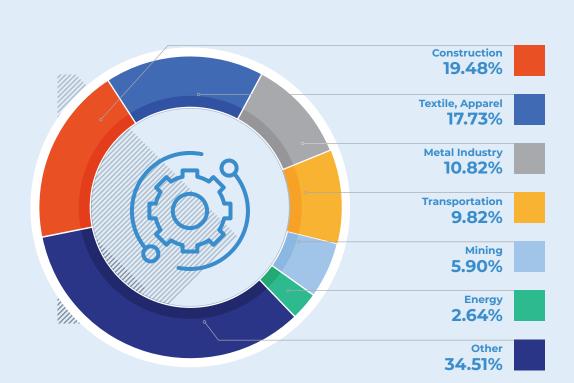
4.3. İş Leasing in Figures **Our Key Financial Indicators**











We show the percentage shares of the various sectors

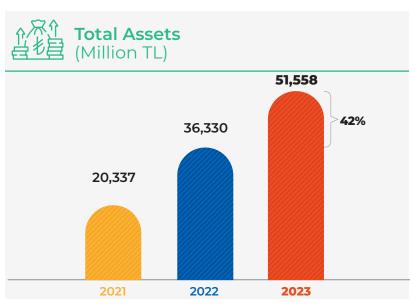
we serve in the total distribution between 2020 and 2023

in the table below. Conventional industries such as con-

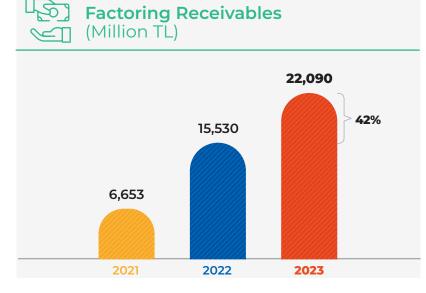
struction, textiles and apparel and metal industry continue to have a significant share in the sectoral breakdown.

The "Other" category has the largest share and encompasses various service sectors and small-scale industries.

Sectoral Breakdown

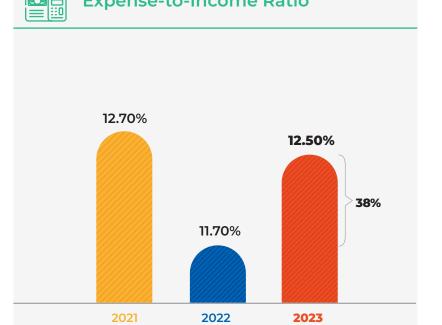


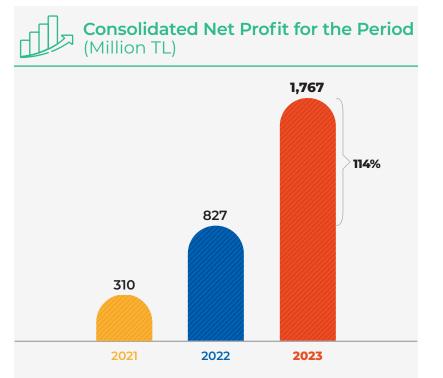


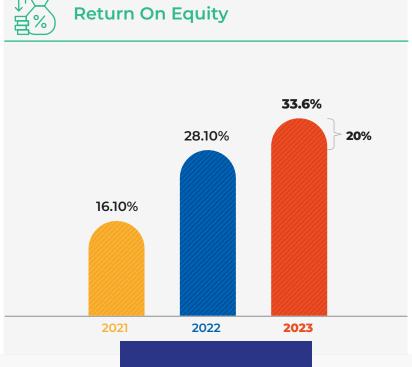


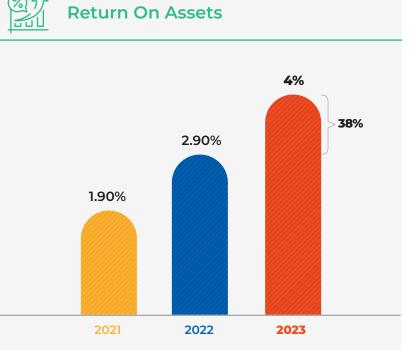


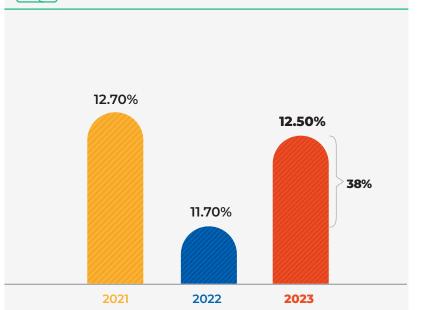
6,770













01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 **A BRIEF OVERVIEW** OF THE REPORT 04 ABOUT İŞ LEASING 05 OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

08 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

Equity (Million TL)

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

10 **OUR HUMAN RESOURCES APPROACH**

Our Affiliates:

OUR DIGITALIZATION





4.4. Our Vision, Mission and Values

As iş Leasing, our vision is to be a leading, dynamic and reliable leasing company that operates throughout Türkiye and be the most preferred company by customers, shareholders and employees.

As iş Leasing, our mission is to be the best-managed financial leasing company, focused on sustainable profitable growth, in line with an understanding of work based on ethical values, environmental and social responsibility awareness, highquality service, and reliable business partnership principles.

Our values as iş Leasing are to have employees;



Valuing team spirit, common sense and each other



Knowledgeable about their responsibilities and being productive, knowing their responsibilities and creating value while fulfilling them



Being customer and result-oriented, being able to solve problems in a timely manner with positive and rational approaches, not keeping work and customers waiting



Methodically maintaining/managing the business within coherent long and short term plans



Being dynamic and fast-moving, open to development, not hesitating to take measured risks when necessary



Being the boss of their own jobs, taking initiative and demonstrating leadership qualities at the forefront



Knowing the general goals and principles of the company and working with discipline within this framework



Demonstrating a quality, stable and balanced stance in every field.



MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT** 04 ABOUT **İŞ LEASING** 05 OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES

OUR APPROACH TO

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES**

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES

OUR DIGITALIZATION







4.5. Our Strategic Components



Our strategy of

"Sustainable, Quality and Profitable Growth" is our guide on the path to achieving our vision and fulfilling our goals.





4.6. Our Achievements and Awards

We are proud of being named "the Most Admired **Leasing Company"** by ranking among "Most Admired Companies of the Year" in the survey conducted by "Capital Magazine". Our customer-oriented service approach, strong financial structure and competent human resources are behind this success. We believe that this title will inspire us in our future projects and enable us to reinforce our pioneering role in our sector.





As İş Leasing, environmental, social and governance scores were determined according to Refinitiv assessment made in the BIST Sustainability Index. Thus, we are among the companies traded on Borsa Istanbul with a high level of corporate sustainability performance.

ABOUT THE REPORT

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT** 04 ABOUT İŞ LEASING 05 OUR CORPORATE GOVERNANCE STRUCTURE AND ETHICAL VALUES

OUR APPROACH TO

OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

APPROACH

OUR HUMAN RESOURCES

OUR DIGITALIZATION











We believe in the necessity of a strong and transparent corporate governance system in order to build a sustainable success and effectively implement our strategies for our future goals. Therefore, we adopt a managerial structure in full compliance with regulations and ethical values.

We include all policies and measures in our practices in parallel with our high level of corporate compliance, which we have adopted as our corporate culture. We attach importance to disseminating our corporate governance model and processes, which we carry out in absolute compliance with the Corporate Governance Principles, throughout our entire value chain.

We manage all operations and developments at İş Leasing in accordance with the Capital Markets Board (CMB) of Türkiye and BIST regulations, adhering to principles of transparency and accountability.



5.1. Our Corporate Governance Structure

With a commitment to ethical values, environmental and social responsibility, quality service and reliable business partnership principles, we continuously strive to be the best-managed financial leasing company, focused on sustainable and profitable growth.

In line with this aim, as a team which

- > Has high awareness of ethics and social responsibility,
- > Attaches importance to team spirit and development,
- > Works methodically and in a disciplined manner based on detailed analysis,
- Is foresighted and visionary,

we shape our corporate governance approach with our philosophy of being a company that adds value to our stakeholders by adopting a dynamic, result-oriented, leading management culture and a fast and high-quality service approach.

With the awareness of creating sustainable value, we address sustainability with its environmental, social and economic dimensions in line with our corporate culture and identity. As a result, we highly value the impact we create and the contributions we make to both environmental and social domains. We act with the awareness of complying with national and international regulations in all these value creation processes relying upon our long-term growth targets.

Our Board of Directors is made up of members with the right combination of skills, knowledge, expertise, experience and diversity. There are 4 committees reporting to the Board of Directors: Corporate Governance Committee, Audit Committee, Early Detection of Risk Committee and Credit Committee.

The Corporate Governance Committee, which reports to our Board of Directors, ensures the effective implementation of corporate governance principles in our company. It audits the activities of the Investor Relations Department and coordinates continuous communication with our company's stakeholders. It also develops various programs and initiatives that encourage the adoption of a corporate governance culture by all employees of the company. This committee, consisting of four members, also fulfills the duties of the Nomination Committee and the Remuneration Committee. The Corporate Governance Committee, consisting of three members of the Board of Directors and the Investor Relations Department Manager, monitors İş Leasing's compliance with corporate governance principles and makes remedial recommendations to the Board of Directors in this regard.

The Audit Committee, consisting of three members, audits the functioning and effectiveness of our company's accounting system, public disclosure of financial information, independent auditing, internal control and internal audit system. The Audit Committee is also responsible for monitoring, evaluating and providing guidance on material topics. Within the framework of the audit plan prepared at the end of each year, all departments are audited every two years, all branches are audited every three years and additional regulatory audits are conducted. Reports prepared as a result of audits are periodically submitted to the Board of Directors through the Audit Committee and the Early Detection of Risk Committee.





5.1. Our Corporate Governance Structure

The Early Detection of Risk Committee ensures the early detection of risks that may jeopardize the existence, development and continuity of our company, takes necessary measures and performs risk management. It also conveys its suggestions and opinions to the Board of Directors regarding the establishment and improvement of the risk management system. A total of twelve risk reports are submitted to the Board of Directors for evaluation in line with our sustainable governance approach with semi-annual and quarterly basis reports prepared through the Early Detection of Risk Committee.

Credit Committee: Limit allocations (net financing amount remaining after deducting the down payment) between **USD 3,000,000** and U**SD 10,000,000** (including USD 10,000,000) to a real or legal person, including the limits allocated to direct or indirect partnerships, are approved by the Credit Committee. The **Credit Committee** consists of the Chairman of the Board of Directors, a Board Member to be elected by a resolution of the Board of Directors and the General Manager.

In addition to the four committees reporting to the Board of Directors, we have five other committees reporting to the Executive Board:





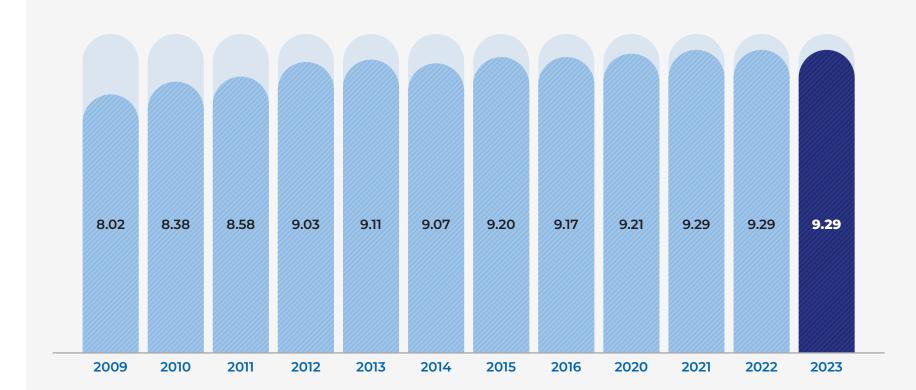


We regularly disclose our corporate responsibilities and level of compliance to the public through the Corporate Governance Compliance Report on annual basis with a transparent approach. We pay utmost attention to ensuring that our sustainability activities are in line with the principles set out in the Sustainability Principles Compliance Framework.

As a company that fully complies with regulations, the Legal Consultancy Department monitors laws and related regulations such as the Leasing Law, the Civil Code, the Commercial Code and the Code of Obligations that are relevant to the activities of our company, makes necessary arrangements and makes informative and guiding announcements on these issues. In addition, the Internal Control, Risk Management, Compliance and Legislation Department monitors current legislation and informs the Board of Directors and Senior Management about our company's compliance with the legislation in reports.

As iş Leasing, we monitor and approve our corporate governance, business ethics and corporate risk management practices that we carefully observe under the authority of our Board of Directors and General Manager. We consider our company's Ethical Principles and Personnel Regulation. In case of non-compliance with the rules of our company's policies, we apply the Disciplinary Practice and Disciplinary Penalties in the Personnel Regulation.

As a result of our effective corporate governance practices that we put at the center of our way of doing business and the importance we attach to corporate governance principles, we maintain our ethical and transparent management approach by maintaining our corporate governance rating of 9.29 out of 10 in 2023 by Saha Kurumsal Yönetim ve Kredi Derecelendirme A.Ş.



A BRIEF OVERVIEW OF THE REPORT

O4 ABOUT iş LEASING



06
OUR APPROACH TO SUSTAINABILITY

O7
OUR SUSTAINABILITY
JOURNEY IN PRODUCTS
AND SERVICES

08
ENVIRONMENTAL
MANAGEMENT AT
iŞ LEASING

L T

09
OUR STAKEHOLDER
RELATIONS AND
SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES
APPROACH

CCES OUR DIGITALIZATION
JOURNEY

ATION





5.2. Our Business Ethics and Compliance Efforts

We consider the ethical principles we adopt as one of the fundamental requirements of high corporate governance standards in order to disseminate them throughout the entire value chain, especially among our employees. We are guided by the principles of transparency, honesty and fairness towards our customers, business partners and employees at every stage of our operations.

Stipulating the primary rules to be followed in our interactions with our stakeholders, our Code of Ethics constitutes the basis for the sanctions and improvement activities to be implemented by is Leasing. For this reason, we ensure that our employees comply with these rules and take care to provide necessary information on the subject. We provide detailed information on the subject through presentations and information forms during orientation and ensure that these rules are followed by our managers.

Our employees, customers and/or other stakeholders who have encountered any case of non-compliance or a situation that violates ethical principles can report through our Ethics Hotline. We enable our stakeholders to find solutions to all kinds of concerns and problems thanks to our Ethics Hotline application, which we launched in 2021 and which supports us in becoming a more transparent and fair company. Notifications can be made by telephone or e-mail address, if preferred anonymously. We evaluate, investigate and finalize the notifications made to our Ethics Hotline with our Environmental and Social Management System (ESMS) managers.

In line with our meticulous business ethics, we conduct and review all activities and processes of our company within the framework of the basic principles and procedures set out in our Anti-Bribery and Anti-Corruption Policy. Accordingly, we aim to ensure that all our business partners we serve comply with anti-bribery and anti-corruption regulations.

As part of our anti-bribery and anti-corruption efforts within the company, we take all necessary measures and offer mandatory training programs to all our employees to inform and raise awareness on the subject.

Under our internal audit activity, we regularly conduct audits on compliance with the Anti-Bribery and Anti-Corruption Policy every year. Thanks to our effective audit mechanism, we make no concessions in the fight against bribery, corruption and similar crimes. Owing to our audit mechanism, which we have carefully integrated into our way of doing business, no misconduct was encountered during the reporting period.

Our sensitivity towards Ethical Principles, Anti-Bribery and Anti-Corruption is also observed in the control of our taxes. In this context, our financial statements, bookkeeping and tax calculations are audited by independent audit firms in a transparent and accountable manner in light of the principle of impartiality. Our compliance status is monitored on a quarterly basis and is supported by tax consultancy and Full Certification service. We pay all relevant taxes within our responsibility to the relevant public institutions within statutory deadlines.

We use all communication channels such as e-mail, telephone and web portals to confirm full compliance, control of taxes and their delivery to the correct address and we hold information and exchange meetings when necessary.

AT İŞ LEASING, THE ETHICAL PRINCIPLES AND BUSINESS ETHICS WE ADOPT CONSTITUTE THE FOUNDATION OF OUR CORPORATE CULTURE.









5.3. Internal Control and Risk Management Practices

As İş Leasing, our annual audits are conducted in various areas such as PDPL, Information Systems, Financial Crimes Investigation Board (MASAK) and Environmental and Social Management System within the framework of our Internal Audit Plan. In addition to these audits, we conduct department and branch audits at maximum intervals of three years. We also issue a finding follow-up report every year to monitor the findings of the previous period. We hold quarterly Audit Committee meetings.

While we ensure that all our departments and units undergo internal audits, we meticulously audit operations that carry a particular risk of fraud and corruption. Our internal audit activities encompass periodic and risk assessment-based reviews, including efforts against bribery and corruption, ethics and confidentiality. When regulations need to be updated rapidly, we ensure that regulatory compliance activities are continuously monitored, reviewed and evaluated under the cooperation of the Internal Audit Department and the Internal Control, Risk Management, Compliance and Legislation Department. In this process, we regularly check all official websites to monitor the legislation that our company must comply with in addition to daily Official Gazette checks. We design this comprehensive audit mechanism to ensure that our company always acts in accordance with legal and ethical standards.

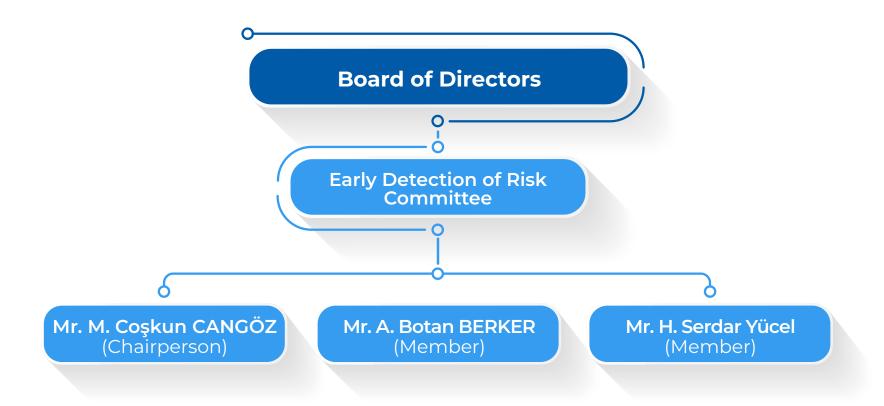
Official Sites	
্র ^জ <u>Official Gazette of the Republic of Türkiye</u>	মুণ্ড Republic of Türkiye Ministry of Labor and Social Security
মুৰ্জ Banking Regulation and Supervision Agency	Ministry of Commerce of the Republic of Türkiye
্র ^জ <u>Capital Markets Board of Türkiye</u>	্র ^জ <u>Personal Data Protection Authority</u>
युर्ड Central Registry Agency Inc.	Presidency of the Republic of Türkiye
্র্য <u>Istanbul Clearing and Custody Bank Inc.</u>	Public Disclosure Platform (İş Leasing J.S.C)
্রেণ্ড Central Bank of the Republic of Türkiye	Ministry of Treasury and Finance of the Republic of Türkiye
মুণ্ড Revenue Administration Presidency	্র ^জ <u>Information Technologies and Communication Authority</u>
মুৰ্জ <u>Turkish Banks Association</u>	Public Oversight, Accounting and Auditing Standards Authority
র ^জ <u>Association of Financial Institutions</u>	Turkish Products and Specialized Exchange Inc.
র ^জ <u>Financial Crimes Investigation Board</u>	Revenue Administration Presidency New Generation Cash Registers (CR)
্র ^জ Competition Authority	Digital Transformation Office of the Presidency of the Republic of Türkiye
্র্য <u>Grand National Assembly of Türkiye</u>	

İThe Internal Control, Risk Management, Compliance and Legislation Department Manager serves as the legal "Compliance Officer" in addition to his/ her duty within our company and fulfills his/her duties and responsibilities declared by the Law on Prevention of Laundering Proceeds of Crime and related legislation within the scope of the "Company Policy and Compliance Program" and ensures the communication and coordination of İş Leasing with MASAK.

In 2023, İş Leasing Internal Audit Department conducted audit activities for the Compliance Program on the Prevention of Laundering Proceeds of Crime and Financing of Terrorism. In 2023, we conducted studies on information and statistics regarding Internal Audit and annual MASAK training activities and submitted these studies to the Presidency of the Financial Crimes Investigation Board within the deadlines specified in the Regulation on the Program for Compliance with the Obligations Regarding the Prevention of Laundering Proceeds of Crime and Financing of Terrorism.

We also carry out activities to prevent the risk of financial crimes and sanctions within the scope of MASAK Compliance Program. We conduct "Impact-Probability Analysis" and "Lost Incident Database Analysis" studies to measure the risk of bribery and corruption and we include information on "Anti-Bribery and Anti-Corruption" in the trainings on Combating Financial Crimes. Within the scope of the foresight created by the legislation, we evaluate and implement the activities related to the risks and processes that our company is exposed to in accordance with the regulations and legislation approved by our Board of Directors. Within the framework of the "Company Risk Catalogue" we have developed, we address potential risks that may be encountered during operations and update it regularly.

The Early Detection of Risk Committee, which operates within the framework of risk management, works for the early detection of risks that may jeopardize the existence, development and continuity of our company, taking necessary measures against the risks identified and managing the risks. Our Committee submits its written recommendations and opinions to the Board of Directors for the establishment and enhancement of the company's risk management system designed to minimize the effects of risks that may affect all stakeholders, particularly shareholders. This risk management system is reviewed at least once a year. Our committee oversees the implementation of risk management practices within the risk management system to ensure they align with the decisions of the Board of Directors and the Committee. It also reviews the determinations and assessments regarding risk management to be included in İş Leasing's annual report. Our Committee consists of a Chairperson and two members and reports to the Board of Directors. The Organization Chart is as follows.



03 **A BRIEF OVERVIEW OF THE REPORT** 04 İŞ LEASING



06 **OUR APPROACH TO SUSTAINABILITY**

07

80 **OUR SUSTAINABILITY ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING AND SERVICES

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

10 **OUR HUMAN RESOURCES**

11 **OUR DIGITALIZATION**





5.4. Our Sustainability Governance Structure

As iş Leasing, we have adopted a comprehensive sustainability management system by placing sustainability at the center of our corporate strategy. We have established this structure in complete alignment with our company's overall business strategy to measure, monitor and manage our economic, environmental and social impacts in key focus areas such as sustainable financing and diversity.

Our Sustainability Committee, structured within the framework of the ESMS, is responsible for developing and implementing our sustainability activities. Established with an understanding of diversity and inclusion, the Committee is responsible for the management and auditing of our corporate sustainability strategy, goals and practices. Our Sustainability Committee consists of ESMS Officers and convenes under the leadership of the ESMS Manager. Our ESMS Manager, who is also in charge of Investor Relations as Executive Vice President, is responsible for the management of sustainability and economic-environmental-social aspects at the highest level. The ESMS Manager's duties include chairing the Sustainability Committee and ESMS Working Group. She/he also regularly reports sustainability efforts to the Board of Directors through the Corporate Governance Committee.

ESMS Officers carry out tasks such as effectively managing and monitoring our company's internal and external environmental and social risks and ensuring continuous improvement in the ESMS. ESMS Officers consisting of Corporate Credits Manager, Corporate/Commercial Sales Managers, Financial Management Manager, Treasury and Financial Institutions Manager represent ESMS before the Credit Committee and İş Leasing Senior Management.

Our ESMS Working Group, under the leadership of the ESMS Manager, carries out activities in line with our sustainability goals, develops environmental and social risk approaches, identifies and manages economic, environmental and social risks and impacts arising from leasing activities, and creates an effective communication ground within the company. This group reports directly to the ESMS Manager and consists of representatives from the Credit, Corporate Sales/Commercial Sales, Treasury and Financial Institutions, Asset Management, Investor Relations, Financial Management, Procurement, Human Resources and Administrative Affairs Departments and ESMS Officers.

Board of Directors General Manage Sustainability Committee Chairperson: Sustainability/ESMS Manager **Corporate Credits Manager** Corporate/Commercial Sales Manager Financial Management Manager **Treasury and Financial Institutions**

Environmental and Social Risk Management Working Group Chairperson: Sustainability/ESMS Manager Financial Management Manager Corporate Credits Manager Treasury and Financial Institutions Corporate/Commercial Sales Manager Marketing Manager Asset Management Manager **Human Resources Manager** Procurement Manager **ESMS Process Responsibles**

5.5. Memberships and Collaborations

In line with our sustainable development and green transformation goals, we attach great importance to strengthening our collaborations with national and international organizations in order to learn the expectations of our various stakeholders and manage this process effectively. We take care to include our stakeholders in our decision-making mechanism in order to spread sustainability awareness, contribute to social transformation and effectively analyze our risks and opportunities. Accordingly, we take care to be a pioneer and participant in various initiatives to reinforce our sustainability vision and follow and adopt best practices in the sector.

Since 2021, we have been a member of BCSD Türkiye. We actively maintain our memberships in the Association of Financial Institutions (FKB), the Association of Listed Company Managers and the Istanbul Chamber of Commerce (ITO). We are a signatory member of the United Nations Global Compact (UNGC), the most widely participated corporate sustainability initiative at global level, and UN WEPs. We aim to increase our memberships and activities in associations, institutions and organizations that focus on developing solutions in various areas in line with our sustainability priorities. With a focus on social sustainability and equal opportunities, we became a member of the 30% Club in 2023.

















MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT**

04 **ABOUT İŞ LEASING**

OUR CORPORATE **GOVERNANCE STRUCTURE AND ETHICAL VALUES**

06 **OUR APPROACH TO** SUSTAINABILITY

OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION







OUR APPROACH TO SUSTAINABILITY



06. OUR APPROACH TO SUSTAINABILITY

6.1. Our Sustainability Strategy

AS İŞ LEASING, WE CONTINUE TO EMBARK ON **OUR SUSTAINABILITY JOURNEY BY FURTHER** STRENGTHENING OUR SUSTAINABILITY EFFORTS WITH ALL OUR STAKEHOLDERS IN LINE WITH OUR MISSION TO LEAVE A LIVABLE WORLD TO FUTURE GENERATIONS.

As part of our corporate culture, we assess environmental and social sustainability not only through our economic impact, but also through our contribution to the environment and society. We are accelerating our green transformation vision through our sustainable finance practices by meticulously fulfilling our national and international obligations.

We are pioneering the transition to a low-carbon economy by continuously increasing the financing we provide to green projects. We continue to engage in efforts to create innovative sources to offer our clients with easier access to financing to invest in green projects. We also actively implement our risk assessment management processes as well as audit and control mechanisms throughout the project process to maximize the effectiveness of the financing we provide to sustainable projects.

We use our experience in the leasing sector to develop sustainable financial products and renew our company's decision-making processes in line with our sustainability vision. We develop our strategies together with our business models by adapting to global economic changes and the risks and opportunities presented by the sustainable finance approach. We continuously review our sustainability activities with a dynamic approach in full compliance with the 2030 UN Sustainable Development Goals (SDGs) and sustainable finance principles.

We aim to make a stronger contribution to a sustainable future by spreading our sustainability culture throughout the company and increasing our cooperation with all customers, non-governmental organizations and public institutions in our value chain.

6.2. Our Sustainable Future Plan

We shape our strategic approach to strengthen environmental, social and economic sustainability beyond compliance requirements in line with the targets we set. While supporting the sustainable growth of our company, we also aim to ensure that our expanding business operations create positive impacts for all our stakeholders and the planet.

We owe our success in leasing to our dynamic business approach that enables us to plan for the future by constantly integrating innovations. By assuming a pioneering role in the field of sustainable finance, we aim to shape changes in the sector and contribute to building a more livable world. Thus, we develop sustainable financial products and align our company's decision-making mechanism with our dynamic sustainability vision.

We continue to perform activities throughout our sectoral sphere of influence by providing financial support and facilitating processes to our customers in circular economy, sustainable product development and green transformation projects. We aim to make sustainability culture the genetic code of our company and to make a stronger contribution to a sustainable future by increasing our cooperation with various organizations.

We develop our strategies and business models by adapting to global economic changes and the risks and opportunities presented by sustainable finance. We conduct our activities in full compliance with the SDGs and sustainable finance principles and review these activities every year with a dynamic approach.



SUSTAINABILITY









> 06. OUR APPROACH TO SUSTAINABILITY

6.2. Our Sustainable Future Plan

Our Sustainability Goals







06

SUSTAINABILITY





OUR HUMAN RESOURCES OUR DIGITALIZATION **APPROACH**







OUR SUSTAINABILITY JOURNEY
IN PRODUCTS AND SERVICES



07. OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

7.1. Sustainable Finance at İş Leasing

As İş Leasing, we have been taking an active role in combating the climate crisis and reducing carbon emissions, which are becoming more important every day, by continuously increasing our transaction volume and maintaining our development vision since our establishment. Accordingly, we place sustainability at the center of our business model while fulfilling our corporate responsibility in our financial impact area.

Through the responsible investment principles we have adopted, we serve the purpose of effectively managing our financing activities and making a positive contribution to our world in the long term. In line with the sustainable finance approach, we develop financial products that take ESG criteria into account in our processes and carry our goal of creating sustainable value forward every day.

Under our financing strategy developed in line with the SDGs, we offer financing services especially for energy efficiency and renewable energy projects to support the transition to a low-carbon economy. Throughout this process, we aim to take measures to support the efficient use of resources and energy, and to adopt and expand sustainable energy solutions. We also aim to offer more comprehensive financial support and streamlining processes to our customers that are pioneers in circular economy, green transformation projects, sustainable product development and other sustainable services.

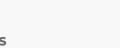




We play an important role in the transition to a circular economy via the sustainable financing approach we have developed in line with our sustainability goals. In this context, we met Banks and Financial Institutions at the "Circular Economy Regional Initiative" program organized by BCSD Türkiye on October 6, 2023 and held discussions on circular economy activities. We will continue to create a greener and sustainable future for society by supporting the circular economy through our collaborations and projects.

We focus on creating a positive impact in all our leasing processes by meticulously evaluating environmental and social risks while financing our projects. We assume responsibility for ensuring a fair transition to a sustainable financial system shaped in line with green development and continue to take strong steps forward on this path. Through thematic funds provided by international financial institutions, we also evaluate our customers' business processes in accordance with ESG standards and perform guidance activities in certain cases.









> 07. OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

7.2. Our Products and Services Creating Positive Impact

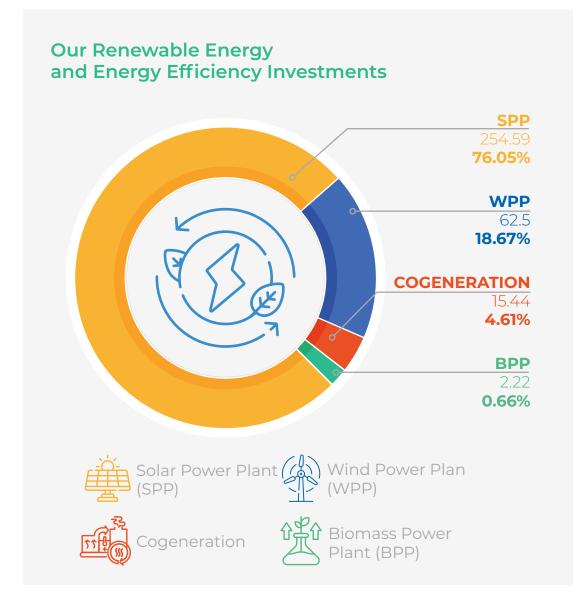
At is Leasing, we have carried out many successful projects pioneering the leasing sector with our innovative product development and solution generation competencies. We continue to develop innovative solutions for the needs of our customers and maintain our leading position in the sector.

As part of our sustainable finance strategy, we attach great importance to developing and offering products and services that aim to have a positive impact on the environment and society. We contribute to the employment, economy and development of our country with our investments in renewable energy and resource efficiency projects. We support national projects with new sources of financing from global markets and thus contribute to the rise in Türkiye's renewable energy installed capacity. In the future, we will continue to mobilize our financial means to ensure national energy independence by promoting the transition to clean energy.

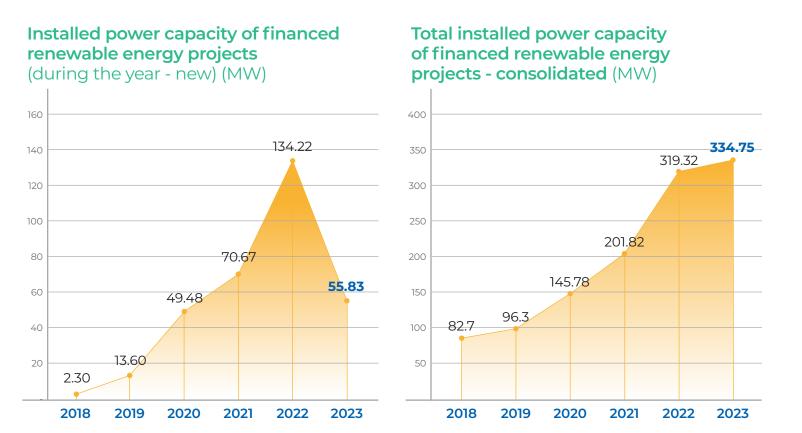
We encourage the use of clean and renewable energy sources through our investments in

renewable energy. With the financing support we provided for renewable energy investments, we launched projects with a total installed capacity of **334.75 MW**. These projects include an installed capacity of 254.59 MW in Solar Power Plants, **62.50 MW** in Wind Power Plants and **2.22** MW in Biomass Power Plants. We also financed cogeneration projects with a total installed capacity of **15.44 MW** as part of energy efficiency.

As İş Leasing, we prevented **212.40 tons of CO,eq** emissions with the financing we provided for renewable energy and energy efficiency projects. We are fulfilling our responsibility to invest in a clean future and reduce greenhouse gas emissions.









01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT** 04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

OUR SUSTAINABILITY **JOURNEY IN PRODUCTS** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION





> 07. OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

7.2. Our Products and Services Creating Positive Impact

Our Featured Collaborations and Projects

At İş Leasing, we have realized a series of successful investments and collaborations that emphasize the importance we attach to projects that contribute positively to environmental and social sustainability. Through these projects, we not only helped our customers reduce their energy costs, but also helped them realize their positive environmental and social impact.

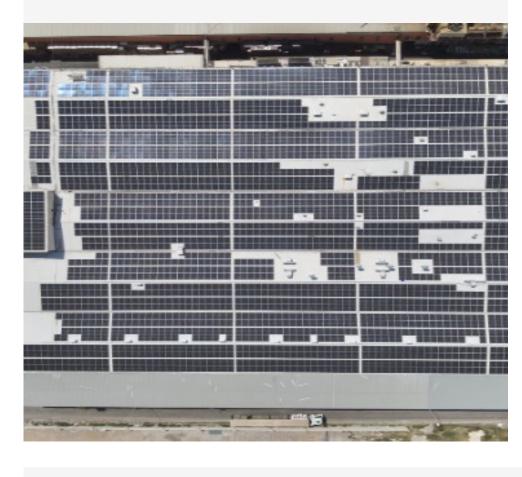
In cooperation with Proparco, an organization of the French Development Agency, we have secured a long-term financing of EUR 40 million. We use this fund to finance renewable energy and energy efficiency projects of Turkish companies. We will continue to support environmental sustainability projects of our customers, especially small and medium-sized enterprises (SMEs). This cooperation will provide an important support for Turkish companies to finance renewable energy and energy efficiency projects. Such investments will contribute to reducing Türkiye's dependence on foreign energy imports and encourage the spread of environmentally friendly technologies. This cooperation is also an indicator of the strong relations we have established with international financing institutions and we will continue to stand by our customers with similar collaborations in the future.

In cooperation with Proparco, an organization of the French Development Agency, we have secured a long-term financing of EUR 40 million. We use this fund to finance renewable energy and energy efficiency projects of Turkish companies.





→ As İş Leasing, we financed a 1.5 MW rooftop SPP investment of Meysu Gida, which operates in the food sector, in its factory in Kayseri. With the installation of the power plant, approximately 45% of the total electricity consumption of the factory started to be met from solar energy. Thanks to this investment, we contributed to preventing 950 kg of carbon emissions annually.



> We financed 6 MW rooftop SPP investment at Tokat factory of Şık Makas in the textile sector and its 15 MW land SPP investment in Yozgat/ Sarayköy. Thanks to these investments, all of the company's annual electricity needs are now met by solar energy. At İş Leasing, we contributed to preventing 13,320 tons of carbon emissions annually with this investment.



In addition to these investments, we met our customers and business partners and evaluated new investment opportunities at the EIF Solar Energy Fair held in Gaziantep on September 20-22, 2023.



> With the financing support of the World Bank and through TKYB, we allocated a total of USD 1,689,254 in loans to four different projects. Within the framework of the "Increasing Registered Employment" and "Emergency Company Support" programs, we have ensured that loans are used for social impact-oriented projects, especially those that support women and young businesses. These programs aim to increase the presence of women entrepreneurs in the business world and to ensure the sustainable growth of young businesses. Increasing formal employment is critical for Türkiye's economic development and contributes to reducing informality in the labor market. It contributes to the protection of employment and the sustainability of businesses by offering financial support to businesses that are experiencing economic difficulties or trying to survive in times of crisis. Loans granted in this context enable businesses to meet their liquidity needs, improve their operational processes and seize growth opportunities. As İş Leasing, we are proud of contributing to social development and economic stability by supporting such social impact-oriented projects.



MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT** 04 İŞ LEASING 05 OUR CORPORATE **GOVERNANCE STRUCTURE AND ETHICAL VALUES**

OUR APPROACH TO

07 OUR SUSTAINABILITY **JOURNEY IN PRODUCTS AND SERVICES**

08 ENVIRONMENTAL MANAGEMENT AT **İŞ LEASING**

09

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES

OUR DIGITALIZATION





sponsibility in the future.

> 07. OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

At is Leasing, we are aware that the negative impacts of climate change have reached the level of a global crisis regardless of country, region, sector or economic market, and present various risks and opportunities for our business and customers. In 2024, we will launch the Climate Risk Analysis and Management Consultancy project to manage the climate risks of our financing activities. This project will involve analyzing our current portfolio from a climate perspective and assessing our climate risks. Under this project, we aim to increase the sustainability of our leasing activities by effectively managing climate risks. As İş

We also aim to offer financial services to all segments of society to increase diversity and inclusion. By planning activities to support the empowerment of women and vulnerable groups, we strive to ensure that everyone in society has equal rights.

Leasing, we will continue to be a pioneer in sustainability and environmental re-

In 2024, we will launch the Climate Risk **Analysis and Management Consultancy** project to manage the climate risks of our financing activities.



7.2. Our Products and Services Creating Positive Impact 7.3. Environmental and Social Impact Management of Loans

As İş Leasing, we prioritize environmental and social sustainability in leasing processes in line with our strategy of creating a positive impact. We created our ESMS in 2020 by taking into account environmental and social criteria as well as economic assessments and structured it in a framework supporting our goals of transition to a low carbon economy. Aware of the environmental and social impacts of the activities we finance, we assess the environmental and social risks of our customers and collaborate with them to improve their performance.

We have determined our processes for assessing and managing the environmental and social impacts of our activities within the scope of our Environmental and Social Impact Policy. In line with this policy, we meticulously evaluate the potential environmental and social risks and impacts of leasing transactions above a certain amount in light of locally and globally recognized legislation, standards and best practices. We create proactive action plans to mitigate risks that may arise from related activities and closely monitor the implementation of these

In 2023, we conducted environmental and social risk assessments for loans of USD 2 million and above. However, we are committed to making environmental and social risk assessments mandatory for all projects, regardless of the amount, that we will realize starting from 2025 in order to take an active role in the fight against the climate crisis and contribute more to sustainability.

In our ESMS process, we first check whether leasing requests are included in the "Exclusion List". If the requested transaction is on this list, we stop the process. For leasing activities not included in the list, we initiate the preliminary evaluation and categorization process of the application. We conduct cross-risk assessment taking into account compliance with national environmental regulations, the sector in which the asset will be used, the type of asset, potential negative impacts on the environment and social impacts.

Using our Environmental and Social Risk Assessment Model, we analyze environmental and social impacts based on three main criteria: impact, manageability and likelihood of occurrence. As a result of these reviews, we classify the environmental and social risks of our customers as "Low (C)", "Medium Low (B-)", "Medium High (B+)" and "High (A)".

- > In the leasing processes of our customers whose environmental and social risk level is "High (A)", we meticulously carry out risk monitoring processes with the contributions of our Sustainability Committee and independent consultants, and request an environmental and social due diligence.
- > Transactions with a risk level of "Medium High (B+)" involve more limited environmental or social risks than those with a risk level of "High (A)" and we generally require environmental and social due diligence.
- > •Transactions in the "Medium Low (B-)" category have less adverse environmental and social impacts than those in the "Medium High (B+)" category and are generally reversible and we require environmental and social due diligence in certain cases.
- > •Operations with a risk level of "Low (C)" include activities with low or insignificant potential negative environmental and social impacts.

For leasing transactions classified in the "High (A)", "Medium High (B+)" and "Medium Low (B-)" categories, we draw up Environmental and Social Management Plans that include actions identified to ensure that investor companies implement and fulfill the environmental and social obligations of the projects. Thus, as İş Leasing, we adopt an approach that attaches importance not only to financial profitability but also to our environmental and social responsibilities.

Our environmental and social risk management practice plays a critical role in achieving our sustainable financing goals. In 2023, we conducted environmental and social assessments for 21 companies to which we offered a total of EUR 10,537,237 in financing under the loans we provided. As a result of these assessments, it was possible for us to determine the environmental and social risk levels of companies and to make more informed decisions in the loan allocation process.

We help companies with high environmental and social risks to minimize their impacts by conducting environmental and social monitoring throughout the loan process. In this process, we provide companies with the necessary support and guidance to help them achieve their sustainability goals.



12









Through these approaches, we aim to maximize our positive contributions to society and the environment while minimizing our environmental impact. Thus, at İş Leasing, we aim to leave a livable world not only for current generations but also for future generations.



8.1. Our Water Management Activities

As İş Leasing, we shape our water management efforts with an approach that aims to protect ecosystems, care for human health and sustainable use of resources.

Accordingly, we implement various strategies and measures to ensure responsible and efficient use of water and to prevent water pollution. Our main objectives in water management:

- Efficient Water Use and Raising Awareness: We organize trainings and informative activities for our employees in order to use water resources efficiently and raise awareness on this issue at both individual and corporate level. We aim to save water and energy with the hybrid working model we apply.
- **Prevention of Water Pollution:** We strive to prevent water pollution by applying effective methods in wastewater management.

In line with these measures, we regularly record data on our water consumption and continuously monitor our performance. We are committed to actively contributing to the protection of natural resources by adhering to the principles of sustainability and efficiency in water management. In 2024, we will set targets for water management, one of the issues at the heart of our environmental sustainability strategies and then we will do our best to achieve these targets. This process will enable us to make a significant contribution by securing the long-term environmental well-being of both our company and society.



We consumed 1,427.32 m³ of water in 2023.

In the future, we will take further steps in water management to protect our natural resources and enhance environmental sustainability.

8.2. Our Waste Management Activities

As iş Leasing, we have determined a management system that complies with environmental management standards in the management of waste generated at the Head Office. In line with our Waste Management Plan and zero waste approach, we carefully separate non-hazardous waste generated during our operations and direct them to appropriate recycling processes. We also take measures to prevent the generation of hazardous waste.

In our Head Office building, non-hazardous waste is separated and collected by their types. We collect paper, glass, metal and plastic waste separately and use specific color codes for each type of waste. We are not able to share numerical data on our waste due to the collective waste collection operations carried out throughout the building where our company is located. However, we aim to carry out the necessary work to collect and record this data more effectively in the upcoming years. This process will enable further refinement of our waste management strategies and detailed monitoring of our environmental performance, thus playing an important role in achieving our sustainability goals.

Under the recycling of electronic waste, we recycled a total of 125 old electronic devices, including 35 desktop computers, 2 calculators, 5 desk phones, 37 monitors, 5 laptops, 1 server, 3 network switches, 10 scanners, 1 uninterruptible power supply, 6 wireless network access points, 1 wireless network access point regulator, 17 printers and 2 amplifiers.



In our Head Office building, nonhazardous waste is separated and collected by their types. **We use specific color codes for each type of waste.**

ABOUT THE REPORT

02MESSAGE FROM OUR
GENERAL MANAGER

O3
A BRIEF
OVERVIEW
OF THE REPORT

O4
ABOUT
iş LEASING

O5
OUR CORPORATE
GOVERNANCE STRUCTURE
AND ETHICAL VALUES

OG OUR APPROACH TO SUSTAINABILITY 07
OUR SUSTAINABILITY
JOURNEY IN PRODUCTS
AND SERVICES

08
ENVIRONMENTAL
MANAGEMENT AT
iş LEASING

09
OUR STAKEHOLDER
RELATIONS AND
SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES APPROACH

CES OUR DIGITALIZATION
JOURNEY

N ANNE





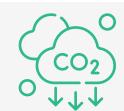
8.3. Our Energy Management Activities

As İş Leasing, we resolutely maintain our commitment to energy efficiency and the use of renewable energy.

Aiming to improve the environmental performance of our company, we perform various activities to reduce our energy consumption and utilize renewable energy resources more effectively.

As an important step towards reducing energy consumption in our Head Office building, we replaced 16 old model printers with 6 new more efficient printers integrated with card systems. With this change, we have prevented excessive electricity use and saved energy. The card system has also reduced the number of incorrect printouts, thus saving paper. This process not only saved energy and paper, but also supported the education of 7 children as a result of the recycling of approximately 125 pieces of old equipment.

All energy used in our Head Office building is supplied from renewable energy sources certified by the International Renewable Energy Certificate (I-REC).



Thanks to the I-REC certificate we purchased,

we prevented 53.5 tons of CO₂eq emissions.

At İş Leasing, we minimize our environmental impact by increasing the use of renewable energy and reducing our dependence on fossil fuels. This approach is a key strategy to increase our environmental sustainability and reduce our carbon footprint. Our commitment to renewable energy sources has significantly reduced the negative environmental impact of our operations and made us more responsible in our energy consumption. This strategy is also an important step towards taking an active role in the fight against global climate change and leaving a healthier world for future generations.

As İş Leasing, we take various measures to reduce the transportation-related emissions of our employees and minimize their environmental impact. By adopting a hybrid working system, we reduce the frequency of our employees coming to the office and thus reduce our carbon footprint due to transportation. This model both offers our employees a flexible working environment and contributes to our environmental sustainability.

We raise the awareness of our employees by informing them about environmentally friendly transportation options. In particular, we provide commuting assistance to encourage our employees who cannot benefit from shuttle services to use public transportation and thus support sustainable transportation solutions.

8.4. Our Efforts to Protect Biodiversity

As İş Leasing, we consider biodiversity as an important indicator of our sustainability performance. We are aware that the holistic protection of the ecosystem is only possible through the protection of biodiversity and accordingly, we attach great importance to the assessment of our environmental impacts within our management systems.

In the upcoming years, we plan to plant trees for each contract to be signed and to donate saplings to our employees on their birthdays in order to strengthen their bond with nature and sustainability. We also place a special emphasis on the protection of biodiversity and cultural heritage as part of our environmental and social assessment system for lending activities. Accordingly, activities that threaten cultural heritage, wildlife trade and projects such as trade or production of wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) are among the activities that are not funded.



03 A BRIEF **OVERVIEW OF THE REPORT**

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

08 **ENVIRONMENTAL MANAGEMENT AT İŞ LEASING**

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION

12





8.5. Our Carbon Management Efforts

Office and branches since 2021 and purchasing carbon credits to neutralize these emissions. In 2023, we purchased carbon credits to offset the 327.99 tons of Our carbon offsetting efforts are the basis for our advanced carbon managegreenhouse gases we caused.

We have set tree planting as a target to compensate for the greenhouse gas emissions that will occur for each leasing contract we will sign. We plan to encourage our customers to do the same and invite them to adopt more sustainable practices. Thus, we aim to continuously increase our efforts to reduce our environmental impact by promoting sustainability principles in our collaborations and the services we offer to our customers.

Within the framework of national and international standards and obligations, we continue our preparatory work for carbon markets with great care. We aim to represent our country in a leading position in carbon markets. In line with our vision of green development, we continue to perform activities in the field of sustainability with determination and awareness of our environmental responsibility. At is Leasing, we continue to collaborate with our stakeholders and market participants with the awareness of our responsibility in the transition to a green economy. We are closely following the Emissions Trading System (ETS), which is contained in Türkiye Green Deal Action Plan and planned to be established in the upcoming years. The importance of sustainable financial investments has increased significantly in achieving the targets set in the updated Nationally Determined Contributions (NDC). In this context, we engage in comprehensive efforts to direct the focus of the finance sector towards sustainable investments and to ensure that products and services are developed and maintained in this respect.

Taking 2021 as a reference year, we continue to carry out our corporate greenhouse gas inventory calculations with an operational control approach, and we renew and update these inventory calculations every year. In our greenhouse gas inventory calculations, we take the emission factors determined by the internationally recognized Intergovernmental Panel on Climate Change (IPCC) as reference. In electricity emission factor calculations, we make calculations based on the generation data of the Electricity Generation Corporation (EÜAŞ).

ment activities and preparations for carbon markets, which we consider as a marker of our future strategies.

Carbon credits refer to the activities of enterprises to reduce or eliminate CO, or other greenhouse gas emissions in non-operational projects in order to neutralize/offset carbon emissions.

Carbon credits are usually defined as "tons of carbon dioxide equivalent (tCO,e)" and once purchased, these credits are retired through an internationally recognized transparent registration mechanism, thus preventing duplicate use of the same credit by different businesses.

In 2023, WE PURCHASED CARBON CREDITS to offset the 327.99 TONS of greenhouse gases we caused.











8.5. Our Carbon Management Efforts

Our Greenhouse Gas Emissions by Scope

Emissions	Total Emissions (tons CO ₂ e)	Ratio to Total Emissions
Scope 1	216.74	66.08%
Scope 2	11.25	3.43%
Scope 3	100.00	30.49%
Total	327.99	100.00%

Breakdown of Scope 1 and 2

	Activity Data	Unit	Emissions (tCO ₂ eq)
Company vehicles (diesel)	42,293	Liters	112.84
Company vehicles (gasoline)	11,352	Liters	25.78
Natural gas	39,521	m^3	76.66
LPG	7.5	kg	0.02
Refrigerant gas - R134A	0.01	kg	0.02
Refrigerant gas - R600A	0.01	kg	0.000001
Generator (diesel)	540	Liters	1.42
Electricity purchased from the grid	23,805	kWh	11.25
Total			227.99

Breakdown of Scope 3

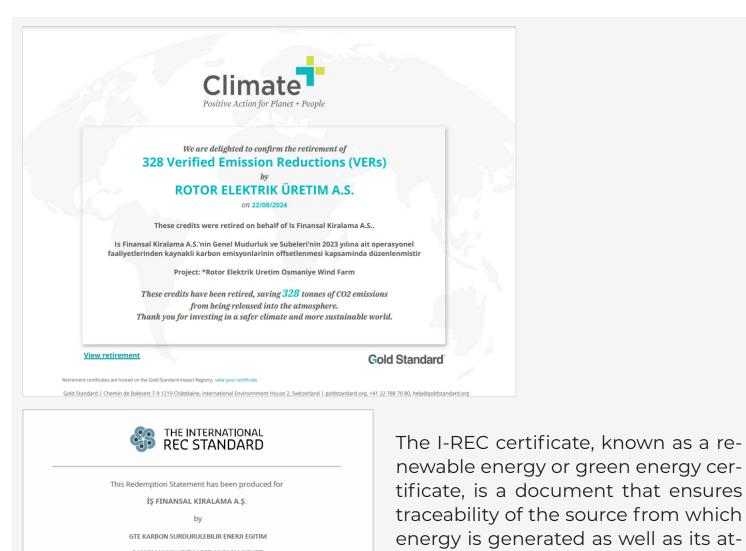
	Activity Data	Unit	Emissions (tCO ₂ eq)
Capital goods			5.71
Fixtures	36,554	USD	5.71
Fuel and energy related activities			47.63
Emissions from transmission/distribution of company vehicles (diesel)	42,293	Liters	25.84
Emissions from transmission/distribution of company vehicles (gasoline)	11,352	Liters	6.60
Emissions from transmission/distribution of fuel (natural gas)	39,521	m^3	13.30
Emissions from transmission/distribution of generator (diesel)	540	Liters	0.33
Emissions from transmission/distribution of electricity	23,805	kWh	1.56
Waste from operations			0.03
Non-hazardous waste - paper consumption	1315	kg	0.03
Business trips and employee transportation			46.38
Business flights - domestic flights	90,191	Passenger.km	14.52
Personnel buses	57	Person	31.86
Emissions from water use			0.25
Tap water use	1,427	m^3	0.25
Total			100

Scope-1 Direct Greenhouse Gas Emissions: It covers emissions based on all fixed and mobile emission sources owned or directly controlled by İş Leasing. It includes greenhouse gas emissions from sources (natural gas, LPG, emergency generators using diesel fuel, company vehicles and coolers) used at the Head Office and branches.

Scope-2 Indirect Energy Greenhouse Gas Emissions: It includes greenhouse gas emissions from electricity consumption.

Scope-3 Other Indirect Greenhouse Gas Emissions: GHG emissions under the company's own control, excluding indirect energy GHG emissions caused by the company's activities are covered by this. It includes capital goods (fixtures and fittings), emissions from fuel and energy related transmission and distribution, emissions from waste generated in operations, emissions from domestic or international flights for business trips, emissions from fuel consumption of shuttle vehicles used for employee commuting, emissions from leased assets for production and GHG emissions from tap water.

All of the electricity consumed in our Head Office building is supplied from renewable energy sources. With this certificate, we have taken an important step in reducing the environmental impact of our energy consumption and achieving our sustainability goals.



electricity generated from renewable sources Levent Mah. Meltem Sok. İs Kuleleri, Kule 1 Besiktas/İstanbul in respect of the reporting period 2023-01-01 to 2023-12-31 Scope 2 Reporting Ev.

newable energy or green energy certificate, is a document that ensures traceability of the source from which energy is generated as well as its attributes. This certificate proves that the electricity consumed is generated from renewable energy sources.



3 3 3 7 6 5 6 3

01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW OF THE REPORT** 04 **ABOUT** İŞ LEASING 05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

07 **OUR APPROACH TO** SUSTAINABILITY

08 **ENVIRONMENTAL OUR SUSTAINABILITY JOURNEY IN PRODUCTS MANAGEMENT AT** İŞ LEASING **AND SERVICES**

OUR STAKEHOLDER RELATIONS AND **SUSTAINABILITY PRIORITIES**

APPROACH

OUR HUMAN RESOURCES OUR DIGITALIZATION







8.6. Our Environmental Performance Indicators

Carbon Footprint Values	Unit	2021	2022	2023
Scope 1	tCO₂eq	378.52	217.19	216.74
Scope 2	tCO₂eq	20.30	10.61	11.25
Scope 3	tCO₂eq	135.58	123.44	100.00
Total	tCO₂eq	534.40	351.23	327.99

Energy Consumption Data	Birim	2021	2022	2023
	kWh	47,823.00	103,190.94	108,157.25
Electricity Consumption	GJ	172.16	371.49	389.37
Electricity Consumption Generated from	kWh	25,657.24	82,253.24	84,352.28
Renewable Energy (I-REC)	GJ	92.37	296.11	303.67
Natural Cas Caravrantian	m^3	34,807.57	37,633.00	39,521.00
Natural Gas Consumption	GJ	1,294.84	1,399.95	1,470.18
Total Energy Consumption	GJ	1,467.0	1,771.4	1,859.6

Water Consumption Data	Unit	2021	2022	2023
Tap Water Consumption	m³	658.35	1,328.57	1,427.32
Waste Values	Unit	2021	2022	2023
Waste Values Non-Hazardous Waste Amount	Unit ton	2021 972	2022 1,172	2023 1,315

AT İŞ LEASING, **WE MINIMIZE OUR ENVIRONMENTAL IMPACT** BY INCREASING THE USE OF RENEWABLE ENERGY AND REDUCING OUR DEPENDENCE ON FOSSIL FUELS.





02 MESSAGE FROM OUR **GENERAL MANAGER**

03 A BRIEF **OVERVIEW** OF THE REPORT 04 ABOUT **İŞ LEASING**

05 OUR CORPORATE GOVERNANCE STRUCTURE SUSTAINABILITY AND ETHICAL VALUES

OUR APPROACH TO

OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

ENVIRONMENTAL MANAGEMENT AT İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES OUR DIGITALIZATION **APPROACH**





OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES



•

We aim to establish an effective and strong dialogue with our stakeholder groups by adopting the principles of integrity, transparency and solution-orientation as the basis of our communication processes. Accordingly, we actively involve our stakeholders in our sustainability strategies and take their opinions as a guide along our sustainability journey.

We collect these opinions and suggestions, which help us manage our sustainability activities, from each person and institution through various communication channels. We set our priorities and shape our policies by carefully evaluating the feedback and comments we receive. This interaction with our stakeholders plays a critical role in achieving our company's sustainability goals.

We provide comprehensive and up-to-date information to our stakeholders in all our annual reports, on our corporate website, social media accounts and at our General Assembly meetings. We also provide important information through Material Disclosures when necessary. Thus, we ensure transparent and up-todate information flow to all our stakeholders.



Employees	- ` ₩:-
Communication Method	Frequency of Communication
Websites	Continuously
Social Media	Continuously
News Bulletins - Sustainability, Human Resources, General Announcements	Continuously
Department Meetings, Executive Meetings, Focus Group Meetings	Continuously
Training Activities	Continuously
Employee Engagement and Satisfaction Survey	At certain intervals
Performance Appraisals	At certain intervals
Ethics and Compliance Audits	At certain intervals
Internal Communication Platforms	Continuously
Investor Presentations	Every three months

Providers, Consulting Firms, Branches, Analysts, Subsidiaries, etc.)	Con Marie Con Ma
Communication Method	Frequency of Communication
Investor Meetings	At certain intervals
Executive Meetings	At certain intervals
Meetings, Capacity Building Meetings	At certain intervals
Meetings under Sectoral Association Memberships	At certain intervals
Audits	At certain intervals
Annual Reports, Sustainability Reports	Once a year
Interim Activity Reports	Every three months
Investor Presentations	Every three months

Customers	3313
Communication Method	Frequency of Communication
Customer Satisfaction Survey	At certain intervals
Websites	Continuously
Annual Reports	Once a year
Interim Activity Reports	Every three months
Branches	Continuously
Customer Representatives	Continuously
Meetings	At certain intervals
Social Media	Continuously
Investor Presentations	Every three months

Shareholders (Shareholders and Investors)	
Communication Method	Frequency of Communication
General Assembly and Investor Meetings	At least once a year
Board Meetings	At least once a year
Websites	Continuously
Annual Reports, Sustainability Reports	Once a year
Interim Activity Reports	Every three months
Social Media	Continuously
Material Disclosures, Financial Reports, Periodical Disclosures (PDP)	When necessary
Investor Presentations	Every three months

Social Stakeholders (Local Communities, Civil Society Organizations (CSOs), Media)	@ ? @ O (D) P O (B) O O (B) O
Communication Method	Frequency of Communication
Media, Social Media	Continuously
Annual Reports, Sustainability Reports	Once a year
Board Meetings	At certain intervals
PDP (Public Disclosure Platform) and Bulletin Communication	When necessary
Joint Projects	At certain intervals
Working Groups	At certain intervals
Investor Presentations	Every three months

			1110116115
Suppliers	883	Education Institutions	
Communication Method	Frequency of Communication	Communication Method	Frequency of Communication
Websites	Continuously	Websites	Continuous
Sustainability Reports	Once a year	Career Days, Events of University Clubs and Societies	At certain intervals
Social Media	Continuously	Social Media	Continuous
Social Responsibility Projects	At certain intervals	Sustainability Reports	Once a year
Sector Meetings	At certain intervals	Social Responsibility Projects	At certain intervals

Public Institutions (Governments, Local Institutions, Financial Institutions and Rating Agencies, Regulatory Authorities, International Organizations and Initiatives	
Communication Method	Frequency of Communicatio
Websites	Continuously
Periodical Disclosures (PDP)	At certain intervals
Annual Reports, Sustainability Reports	Once a year
Meetings	At certain intervals
Official Correspondence	Continuously
Audits	At certain intervals
Memberships	At certain intervals
Regular monitoring of reporting liabilities and other information flows prescribed in laws and the legislation	Continuously
Investor Presentations	Every three months

01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW** OF THE REPORT

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

Business Partners

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES**

08 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES APPROACH

JOURNEY

OUR DIGITALIZATION

12 **ANNEXES**



Continuously

Continuously





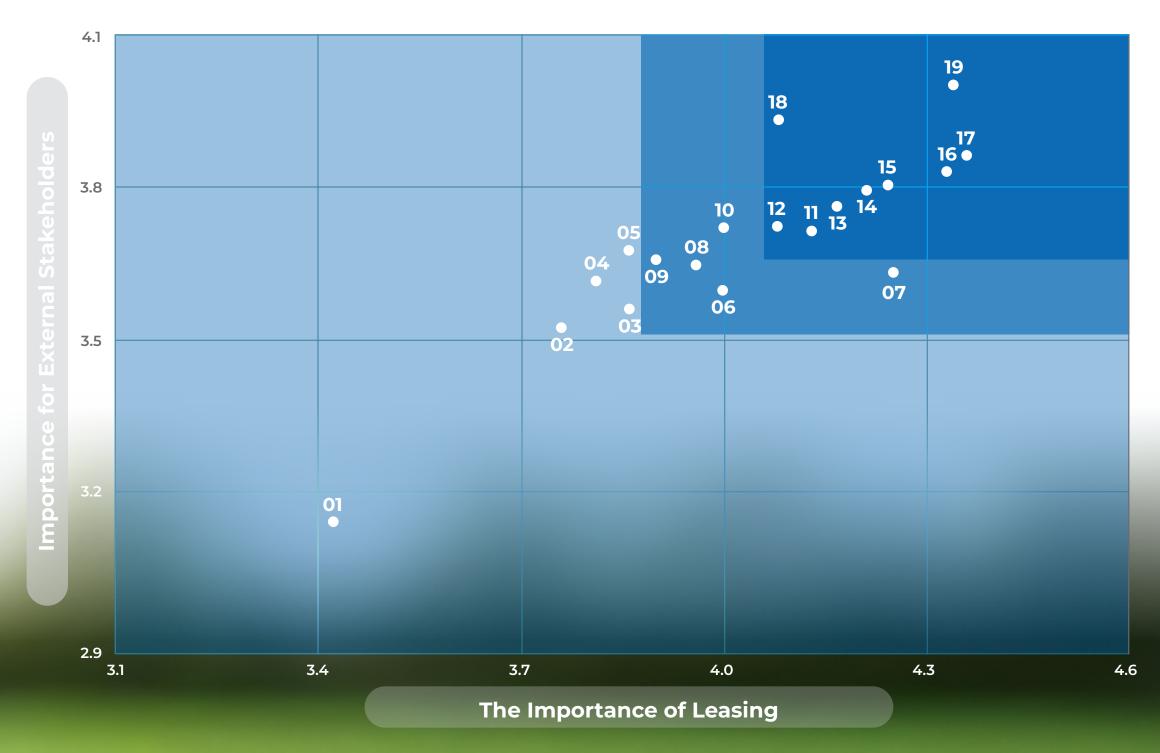
9.1. Our Sustainability Priorities



As iş Leasing, we consider sustainability as an integral part of our business strategy and the fundamental basis of our relations with our stakeholders. Accordingly, we aim to continuously improve our sustainability performance and create value for all our stakeholders by developing a comprehensive framework based on a dynamic materiality analysis approach.

By thoroughly analyzing the impact of sustainability factors on our company's operations and management, we establish our long-term goals on a solid foundation and continuously improve our performance.

Through our materiality analysis, we define our main focal points on sustainability issues and demonstrate our commitment to adopt practices through our work in the areas we have identified. In this context, we first prepared a list of 19 topics and presented our survey to our internal and external stakeholders and asked them to rank them in order of priority. Based on the feedback we received from our stakeholders, we categorized 9 topics as top material, 5 topics as high material and 5 topics as material. Thanks to this strategic approach, we seized the opportunity to continuously improve our sustainability performance and create maximum value for all our stakeholders.





BASED ON THE FEEDBACK WE RECEIVED FROM OUR STAKEHOLDERS, WE CATEGORIZED 9 TOPICS AS TOP MATERIAL, 5 TOPICS AS HIGH MATERIAL AND 5 TOPICS AS MATERIAL.





- 11 Sustainable Finance Vision Corporate Governance and Business Ethics 13 Corporate Social Responsibility 14 Risk Management Corporate Governance and Business Ethics
- Financial Performance and Profitability
- 17 Corporate Transparency
- Digitalization, Security and Information Privacy
- 19 Customer Satisfaction

01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW OF THE REPORT** 04 İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

06 **OUR APPROACH TO** 07 **OUR SUSTAINABILITY AND SERVICES**

80 09 **ENVIRONMENTAL MANAGEMENT AT İŞ LEASING**

OUR STAKEHOLDER RELATIONS AND **SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES

OUR DIGITALIZATION







9.1. Our Sustainability Priorities

Our Very High Material Topics

Customer Satisfaction: Strong and reliable relationships with our customers directly affect our quality of service and reputation. By prioritizing customer satisfaction, we aim to increase the satisfaction of our customers by providing faster and more effective service to our customers through technological investments and digital solutions.







Corporate Transparency: Corporate transparency is one of the key elements that enhance our credibility and the strength of our reputation. We exhibit an open and accountable management approach towards all our stakeholders. Our principle of transparency plays a critical role in gaining the trust of our stakeholders and building long-term relationships.



Financial Performance and Profitability: Financial performance and profitability are critical to our sustainable growth and success. To increase our profitability and improve our financial performance, we take efficiency-enhancing measures, implement risk management strategies and effectively control costs.







Corporate Governance and Business Ethics: Corporate governance and business ethics are the cornerstones of building trust-based relationships with both our internal and external stakeholders and supporting our long-term sustainable growth. We continuously improve our corporate governance principles and align them with best practices, and strive to create a more resilient structure in the fight against bribery and corruption.











Sustainable Finance Vision: Our sustainable finance vision supports our goals of creating long-term value and leading in environmental, social and governance areas. We prioritize sustainability principles in our financial activities and prioritize projects and green investments that encourage the transition to a low carbon economy.

































Digitalization, Security and Information Privacy: Digitalization, security and information privacy are crucial components for modernizing our business processes and increasing customer satisfaction. We increase our operational efficiency by integrating innovative technologies and digital solutions into our business processes.







Risk Management: We proactively manage financial, operational and strategic risks by developing effective risk management strategies. We minimize uncertainties by continuously reviewing and updating our risk assessment processes.







Corporate Social Responsibility (CSR): Our Corporate Social Responsibility approach reflects our commitment to fulfill our responsibilities towards society, the environment and our stakeholders. By encouraging our employees to volunteer, we render social responsibility awareness an integral part of our corporate culture.



































9.1. Our Sustainability Priorities

Our High Material Topics

International Compliance: By complying with international standards, we demonstrate to our investors and other stakeholders that we are committed to the principles of transparency and accountability. Accordingly, we act in compliance with global responsible investment standards set by organizations such as the International Sustainability Standards Board (ISSB).





Water Management: We organize various projects and improvement works to use water resources efficiently and minimize water consumption.







Waste Management: We implement comprehensive waste management strategies to minimize waste generation, recycle waste and reduce harmful impacts on the environment.











Talent Management, Employee Rights and Satisfaction: We are aware that investing in human resources and ensuring the happiness and welfare of our employees is critical for long-term success. We continue to engage in efforts to support the professional development of our employees and to ensure equality and fairness in the working environment.



Transition to a Circular Economy: To accelerate the transition to a circular economy, we are increasing our efforts in waste management and natural resource conservation. In addition to our ongoing waste reduction efforts, we support the implementation of practices that boost water efficiency and reduce water stress.

As a company that adopts and supports the SDGs, which were adopted by the United Nations in 2015 and serve as a guide for

Leasing, we contribute to the SDGs both directly and indirectly through the activities organized under our sustainability priorities.



















Our Material Topics

Energy Management: We use innovative technologies and methods to optimize our energy consumption and improve energy efficiency. We reduce the use of fossil resources by ensuring the use of renewable energy sources.













Diversity and Inclusion: We value the differences and individual talents of our employees and strive to create a working environment that encourages diversity.







Climate Change: To combat climate change and manage climate risks, we identify our climate risks every year and strive to reduce our impact.































Biodiversity: We develop various projects and practices to minimize the negative impacts of our operations on natural











































9.2. Our Customer Satisfaction Approach

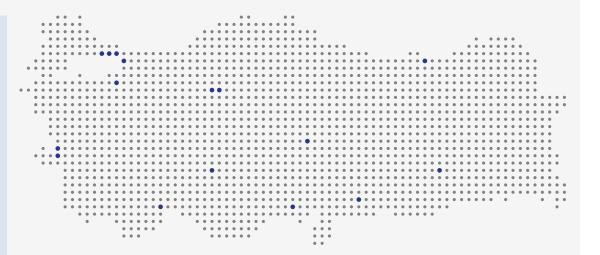
With 16 branches and 135 employees

across the country, we consider it as our primary responsibility to offer high quality service to over 4,000 customers.

Total number of customers







We consider it among our primary responsibilities to offer high quality service to our customers, who are among our key stakeholders for sustainable growth, and to meet customer demands in the fastest way possible. We aim to establish a solid and continuous relationship with our customers through the continuous coordination and communication required by the sector in which we operate. To maintain continuous communication with our customers, we integrate various communication channels into our business processes and pursue innovative approaches in the relationships we establish.

We place customer satisfaction at the center of our operational processes. The feedback we collect through various communication channels plays a fundamental role in shaping our policies and strategies. We regularly conduct customer surveys and use feedback mechanisms to understand, meet and exceed our customers' needs and expectations.

The After Sales Services Unit actively responds to our customers' requests for after-sales support. In this context, we handle customer complaints and requests meticulously and endeavor to increase solution-oriented approaches. We strive to respond to the needs of our customers by directing their complaints and requests to the relevant departments. We receive complaints from the Opinion, Suggestion, Problem, Objection, Acknowledgment section of our web system. We also record the requests received on the Ecore-Leasing system as customer notifications and direct the relevant person to close the notification.

	2021	2022	2023
Number of complaints lodged to the customer contact center	99	90	40
Number of complaints handled by the customer contact center	99	90	40
Number of complaints resolved by the customer contact center	99	90	40
Response rate for complaints lodged to the customer contact center (%)	100	100	100
<u> </u>			` -

In line with this approach, we analyze the underlying causes of customer complaints in depth and take necessary measures to prevent the recurrence of complaints. Feedback from our customers helps us identify and correct faulty practices in our business processes. We continuously train and inform our employees to ensure these corrections and to prevent the same mistakes from happening again. In line with our understanding of customer satisfaction, we strive to respond quickly and effectively to all requests and complaints received by our contact center.

We consider it among our primary responsibilities to offer high quality service to our customers, who are



01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW** OF THE REPORT

04 **ABOUT İŞ LEASING**

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION







9.3. Responsible Supply Chain Management

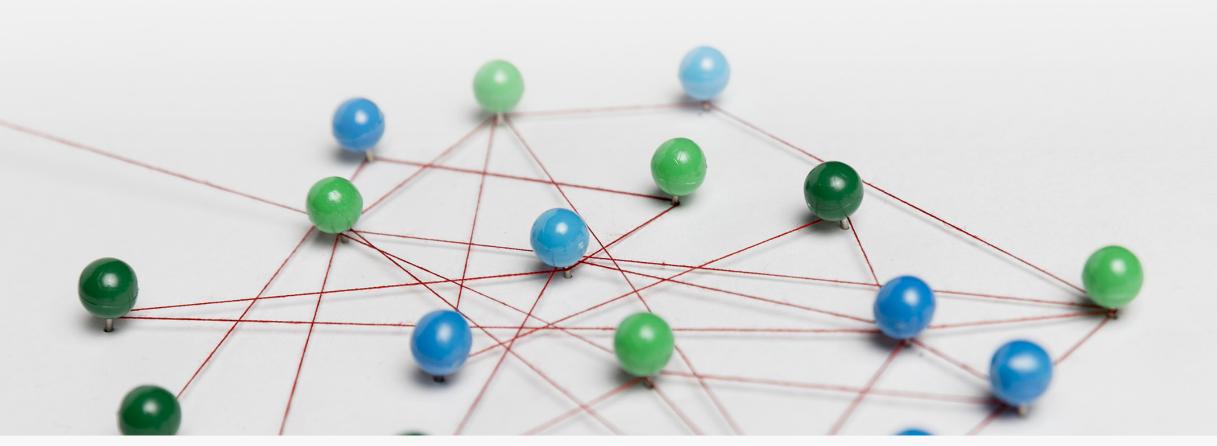
In our supply chain management, we implement ethical and responsible practices by putting our sustainability principles at the center. Accordingly, we focus on managing our environmental, social and economic impacts in our operations in a responsible and sustainable manner.

We conduct our procurement processes in accordance with our Sustainability Policy and adopt fair, honest and impartial business relations. To minimize environmental and social risks, we prioritize working with business partners that value the environment and people. In our supplier relations, we apply criteria and standards based on the environmental and social risks we have identified within this framework.

By establishing long-term collaborations with our suppliers, we encourage them to comply with sustainability standards and to combat the climate change by considering environmental, social and economic risks and opportunities. We ensure compliance with local and international regulations in our responsible supply chain management policies and we frequently review our policies and closely follow relevant global developments in order to minimize our risks. In this respect, we expect our suppliers to adopt similar approaches with us and to follow a business model that respects human rights, is aware of environmental responsibility and adheres to ethical principles.

with 214 suppliers.

In 2023, we cooperated We completed 96.2% of our procurement transactions with local suppliers.



01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW OF THE REPORT**

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

OUR STAKEHOLDER **RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION JOURNEY

12 **ANNEXES**





We aim for financially sustainable business success and develop environmentally friendly and reliable operational pro-

cesses in our supply chain, which we have created by adopting best practices as a guide. We create value in all layers of our

supply chain with this approach, which plays a critical role in achieving our company's overall sustainability goals.



9.4. Our Contribution to Social Development

At is Leasing, we aim for the welfare of the society and a better future while maintaining our commitment to human rights and ethical values. In line with this motivation, we focus on the well-being of society through our long-term, sustainable and result-oriented efforts. We place responsible and sensitive approaches at the center of all our business processes and contribute to social development through various collaborations with various sectors.

At iş Leasing, we endeavor to expand our sphere of influence with our vision of corporate social responsibility, social benefit and contribution to the environment. Accordingly, we take care to play an active role in environmental awareness and awareness-raising activities in the fight against climate change, especially with our employees. To contribute to social life and create a society with high environmental awareness, we launch concrete investments that will set an example for the sector and the business world.

To increase our social impact and contribute to society, we donated 59,055 TL to support NGOs.



Our Company actively participates in corporate social responsibility projects and volunteering activities carried out by the Human Resources and Marketing departments. By participating in CSR projects, we aim to spread these activities among our employees and turn them into a corporate culture. Thus, we encourage our employees to create spheres of influence where they can design their own social responsibility activities and shape our social benefit approaches through evaluation environments.

Birthday Greeting Card Project

Since 2021, we have been providing financial support to university students with donations made specifically for the birthdays of employees within this project developed in cooperation with the Turkish Education Foundation (TEV) to celebrate their birthdays.

Reading Generations Library

We aim to increase access to education with the Reading Generations Library we established for the students of Akıncı Mehmet Öztürk Secondary School in Mardin Artuklu.



Hope Cafe and KAÇUV Project

The Hope Cafe project was launched to support families from various regions of Türkiye who come to Istanbul for their children's cancer treatment. Launched to support families who have difficulty in finding a temporary or permanent job in Istanbul in order to meet the needs of treatment and to provide for other family members left behind, Hope Cafe serves as a mobile cafe and provides employment to mothers staying at KAÇUV (Hope Foundation for Children with Cancer) Family Houses. The food prepared by the mothers is served in Hope Cafe's mobile cafe at various locations, thus reaching a wider audience and providing support.



As iş Leasing, we are striving to provide financial support to the families of children with cancer through the purchases made with the support of employees by hosting the Hope Cafe vehicle at İş Tower on Wednesday, June 21, 2023.

Donate, Don't Throw Away Project

With our electronic waste donation project "Donate Don't Throw Away", we recycled our equipment and covered one year education expenses for 7 children. Under the project we organized in cooperation with the Informatics Industrialists' Association (TÜBİSAD), we donated our electronic waste to the Educational Volunteers Foundation of Türkiye (TEGV) and contributed to our children's access to quality education.



The Pursuit of Goodness Project

We supported the education and training processes of children affected by the earthquake in cooperation with the Mother Child Education Foundation (AÇEV) through the donation campaign we launched during the Istanbul Marathon, which we participated in as İş Leasing team.

01 **ABOUT THE REPORT** 02 **MESSAGE FROM OUR GENERAL MANAGER**

03 A BRIEF **OVERVIEW OF THE REPORT**

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

06 **OUR APPROACH TO** 07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES**

80 **ENVIRONMENTAL MANAGEMENT AT İŞ LEASING**

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION





OUR HUMAN RESOURCES

APPROACH



10. OUR HUMAN RESOURCES APPROACH

10.1. Our Human Resources Practices

As a company, we shape our human resources approach by focusing on supporting the personal and professional development of our employees and achieving our corporate goals in a team spirit.

We select our employees as individuals who are compatible with our corporate culture and have a high level of commitment to their work. We also strive to guide them in the most effective way by creating professional development opportunities and to ensure the development and strengthening of both our company and their individual talents.

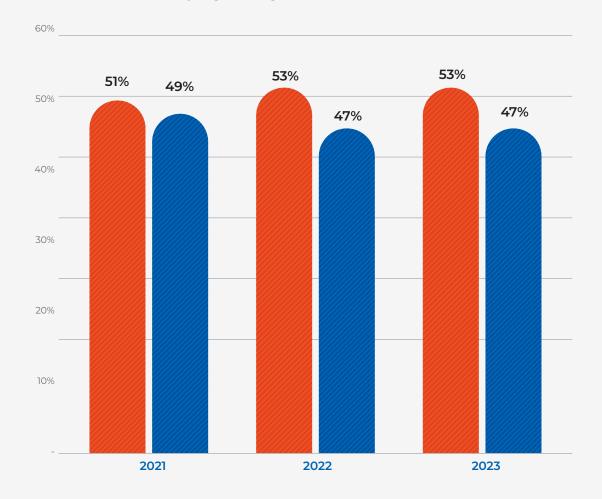
The philosophy we adopt as a team enables us to create a dynamic, challenging, result-oriented and leading management culture. This culture supports our fast and high-quality service approach, allowing us to add value to our stakeholders. We design our human resources policy to maximize the potential of each of our employees and to ensure their continued success as part of our organization. Within the scope of our activities, we never allow practices such as child labor, forced labor and the abuse of employee rights.

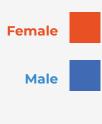
WE SELECT OUR EMPLOYEES AS INDIVIDUALS WHO ARE **COMPATIBLE WITH OUR** CORPORATE CULTURE AND HAVE A HIGH LEVEL OF COMMITMENT TO THEIR WORK.

Our work culture and basic principles:

- > With an understanding that values team spirit and common sense, we work as productive individuals who are knowledgeable about their responsibilities and aim to create value while fulfilling these responsibilities.
- > With customer and result orientation, we take care not to keep our business and our customers waiting and to solve problems on time by developing positive and rational approaches.
- > We organize our activities with coherent and methodical plans, taking into account both short and long term goals.
- > We strive to ensure business dominance as individuals who are open to development, can take measured risks when necessary and act dynamically.
- As the boss of our own business, we take the initiative and prioritize our leadership qualities and adhere to the general goals and principles of the company with discipline.
- > We aim to set an example with high quality, stability and balance, high energy and indomitable belligerence.
- > Adhering to the principle of not employing child labor, we only work with individuals who have completed the age of 18.
- > We are proud to be a member of iş Leasing and we are taking firm steps towards the future.

Breakdown of Employees by Gender





Total Employees by Age Group	2021	2022	2023
Female (Total)	72	75	71
18-30	8	6	4
30-45	52	55	57
45+	12	14	10
Male (Total)	69	67	64
18-30	4	4	5
30-45	55	50	48
45+	10	13	11
Total	141	142	135

01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW**

OF THE REPORT

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES

OUR DIGITALIZATION







> 10. OUR HUMAN RESOURCES APPROACH

10.1. Our Human Resources Practices

Senior Management Structure (Number)	2021	2022	2023
Female (Total)	2	2	2
30-45	1	1	1
45+	1	1	1
Male (Total)	2	3	3
45+	2	3	3
Total	4	5	5

Mid-Level Management Structure (Number)	2021	2022	2023
Female (Total)	10	10	9
30-45	4	5	5
45+	6	5	4
Male (Total)	18	19	14
30-45	13	12	8
45+	5	7	6
Total	28	29	23

Number of Newly Hired Employ-ees	2021	2022	2023
Female (Total)	10	11	8
18-30	5	6	7
30-45	5	5	1
Male (Total)	5	5	6
18-30	2	3	4
30-45	1	1	2
45+	2	1	0
Total	15	16	14
Number of Employees Who Quit	2021	2022	2023
Female	8	8	12
Male	5	7	7

Employee Turnover (by resignation)	2021	2022	2023
Female	8	6	11
Male	5	4	6
Total	13	10	17
Number of Employees Who Took Maternity Leave and Returned from the Maternity Leave	2021	2022	2023

Total number of employees with disabilities	2021	2022	2023
Female	2	2	2
Male	1	1	2
Total	3	3	4

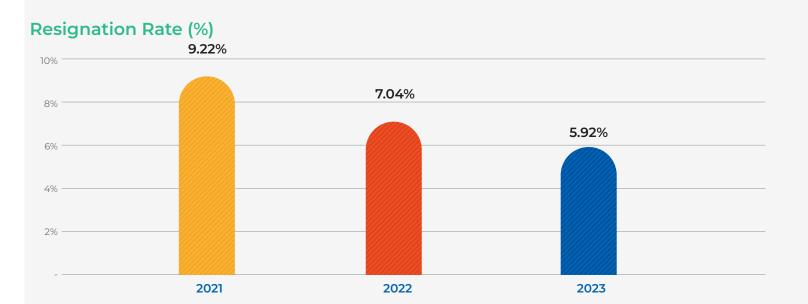
Number of Employees who Re-turned from the

Number of Employees who Have not Quit in the Last 12 Months After Returning from the Maternity Leave

Maternity Leave

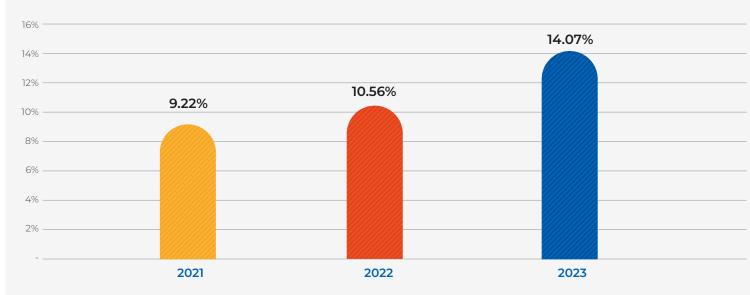
In all our human resources processes, from recruitment to career planning, we use objective and position-specific multidimensional measurement and evaluation tools to place the right person in the right position. In our company, we adopt a fair and transparent approach by using integrated and professional systems at every stage from talent development to performance management, from remuneration policy to the termination process. Our equal pay for equal work policy ensures that remuneration is based solely on objective criteria such as seniority, position and role, while factors such as gender, faith, physical appearance or minority group membership are neutralized. This approach enables us to establish a fair and equal remuneration system for our employees and to create a working environment that supports diversity. We adopt the principle of equal pay for equal work between male and female employees and we do not discriminate when determining and increasing wages. We shape our remuneration policy on a system developed by paying attention to sectoral data and internal balance. We aim to create a competitive and fair wage structure based on market data and data from consulting firms in our wage setting process and we purchase a wage survey report to ensure that employees' wages are in line with the industry. This system enables our company to adapt to market conditions and to support the performance of our employees by increasing their motivation. We also implement a competitive and market-sensitive remuneration policy for executives in order to attract, retain and motivate qualified human resources.

In 2023, our company's employee turnover rate stood at 14.07%. The rate of those who resigned was 5.92%. We are working meticulously on various improvement and development programs to reduce these rates and increase





employee satisfaction.



Total

OUR DIGITALIZATION JOURNEY





> 10. OUR HUMAN RESOURCES APPROACH

10.2. Our Talent Management Efforts

At is Leasing, we adopt an integrated approach to increase the satisfaction and loyalty of our employees. This approach is based on the satisfaction of our employees when determining their benefits and organizing motivational activities, and supports their continuous development. We periodically conduct Employee Satisfaction Surveys to identify the development areas of our employees and make improvements in these areas.

The various social events we organize to strengthen the communication and synergy of our employees outside of work increase their corporate loyalty and motivation. Events such as the Istanbul Marathon, which we regularly participate every year, and the Motivation Meetings, an indispensable part of our corporate culture, organized in a holiday region every year, strengthen the bonds between our employees.



10.3. Training Programs We Offer to Our Employees

We attach great importance to the onboarding process of our new colleagues joining İş Leasing family. Throughout this process, we organize presentations where we introduce our ethical principles in depth. Through the presentation activities, we aim to ensure that our new employees fully adapt to our corporate culture and ethical understanding. We further enrich our trainings with practical examples showing how our ethical culture is applied in the daily workflows, decision-making processes and customer relations of our employees and ensure that our employees internalize the ethical standards of İş Leasing. In this way, we support the adaptation process of our employees and create a solid foundation that will contribute to both their individual and corporate development.

In order to support the personal and professional development of our employees, we offer various training opportunities beyond mandatory trainings. Thanks to the training programs offered, we support the development of our employees in every aspect, covering various areas such as executive training, technical training and personal development training.

We organize executive trainings to improve leadership skills and enhance team performance, making significant contributions to our corporate success and sustainable growth targets. Our main executive trainings are as follows:

- Change Management and Being a Team Training
- Leader Managing People and Performance Training
- Leader Managing Self and Relationships Training

We contribute to corporate success by preparing our employees for the developing world of finance and technology through technical trainings.

Information Technologies Audit	Common Law of Obligations and Commercial Code Practices in Banking	Agile Human Resources Training	FKB (Association of Financial Institutions) Training on the Impact of Digital Banking Applications and Smart Contracts on Financial Institutions	Leasing Mathematics Training with HP-Excel	Training on IFC Performance Standards and Environmental Social Risk Management in Leasing Processes
Advanced Excel Training	Personal Data Protection Law Training	MASAK (Financial Crimes Investigation Board of Türkiye) Obligations Training	Microsoft Excel Training	Training on Quantitative Decision Making Methods	Training on Sales Persuasion and Negotiation
Training on Corporate Governance Practices and Public Disclosure Obligations in Capital Markets	Training on Considerations for the Preparation and Control of Contracts, Guarantees and Promissory Notes	Analysis with SQL Training	Training on the Assessment of Environmental, Social and Governance Risks in Sustainable Finance	Sustainability Expertise Certificate Program Training	Agriculture Finance Training
Training on Effective Communication and Sales Skills on the Phone	Basic Bank Accounting Training	Basic PDP (Public Disclosure Platform) Handling Training	Environmental and Social Risk Analysis Training	International Sanctions Awareness Seminar - Seminar for Financial Institutions	Basic First Aid Training











As İş Leasing, we attach great importance to the trainings organized by the United Nations Environment Programme Finance Initiative (UNEP FI) in order to improve our knowledge and implementation capacity on human rights and environmental awareness at global standards. In 2023, three people from our company participated in these trainings organized through İşbank. The knowledge and experience gained in this process guides our sustainability and social contribution projects. As a result of these trainings, we established a library for Akıncı Mehmet Öztürk Secondary School in Mardin Artuklu in 2024. Such trainings and practices strengthen our company's compliance with international standards and enable our employees to adopt and integrate these values into their business processes.



In 2023, 135 Employees Received 1,249 person*hours of Sustainability Trainings in total

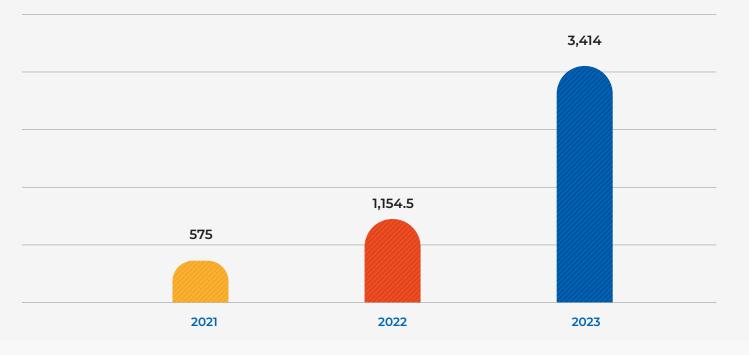
93 Employees Received **1,238** person*hours of Administrative



Trainings in total 250 Employees Received 2,177 person*hours of **Technical Trainings in total**

A total of **4,664** person*hours of training

I	rain	ing	at I	ş	Leasing	(person*hour))
---	------	-----	------	---	---------	---------------	---



01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 A BRIEF **OVERVIEW** OF THE REPORT

04 **ABOUT** İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

OUR APPROACH TO SUSTAINABILITY

07 **OUR SUSTAINABILITY JOURNEY IN PRODUCTS AND SERVICES**

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES

OUR DIGITALIZATION

12



0.3. Training Program	s We Offer to	Our Employees
-----------------------	---------------	---------------

Female	47	75	71
Male	85	67	64
Total	132	142	135
Employee Trainings – Total Hours (person*hour)	2021	2022	2023
Employee Trainings – Total Hours (person*hour) Female	2021 228	2022 615	2023

Employee Trainings – Number of Participants

Types and Hours of Training	2021	2022	2023
Sustainability Trainings - Employees (persons)	141	28	135
Sustainability Trainings - Employees (person*hour)	846	196	1,249
Sustainability Trainings - Subcontracted Employees (person)	1	1	1
Sustainability Trainings - Subcontracted Employees (person*hour)	6	7	7
Administrative and Executive Trainings (persons)	-	-	93
Administrative and Executive Trainings (person*hour)	-	-	1,238
Technical Trainings (persons)	132	239	250
Technical Trainings (person*hour)	499	1498	2,177

In 2023, we organized an important training program to increase our employees' knowledge and skills in environmental and social risk management. Thanks to this training, which was attended by 135 people in total and lasted 1,249 person*hours, our employees were informed about IFC Performance Standards and environmental and social risk management in leasing processes.

2022

Through all these training programs, we aim to improve our corporate performance by increasing the knowledge and skills of our employees. We continue to contribute to the development of our employees both professionally and personally through the trainings we offer in various fields.





> 10. OUR HUMAN RESOURCES APPROACH

10.4. Our Diversity, Equal Opportunities and Inclusion Efforts

In 2023, we invested 1,531,677 TL in professional, technical and executive trainings organized to improve the knowledge and skills of our employees and in the training activities intended for strengthening environmental responsibilities. We spent 321,263 TL for training and consultancy services on sustainability. We consider the training and consultancy activities carried out throughout 2023 in both employee development and sustainability as an important investment to support our corporate development and environmental responsibilities.

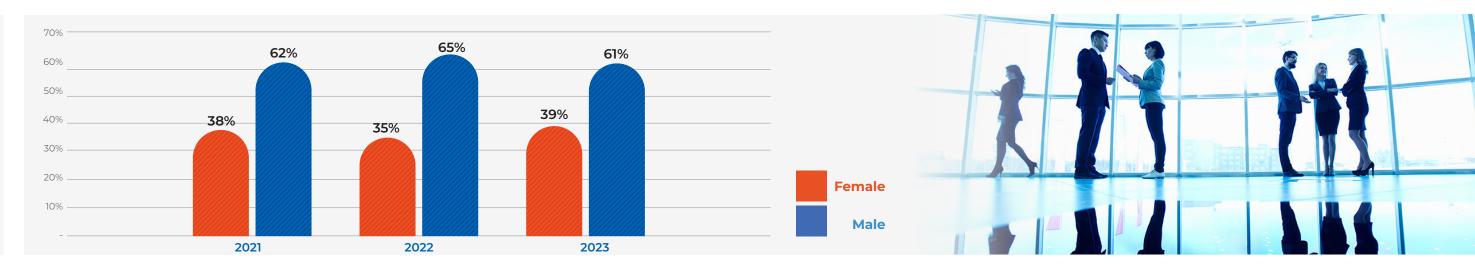
At İş Leasing, we develop policies that prioritize diversity and inclusion in our working environment. Our company aims to create a dynamic and innovative environment where individuals with various backgrounds can come together and perform at a high level. In our recruitment and promotion processes, we promote diversity by offering equal opportunities to all candidates without discriminating on the basis of religion, language, race, nationality, ethnic origin, belief, sect, color, age, sexual orientation, gender, marital status, political opinion, disadvantage and any legally protected characteristic.

Supporting female employees and managers is a fundamental part of our diversity policies. Accordingly, we are taking specific initiatives to ensure greater representation of women in managerial positions. Our diversity and inclusion policies are one of the key elements that keep İş Leasing innovative and competitive. These policies bring together diverse perspectives and experiences, enabling our company to respond more effectively to markets and customer needs.

In 2022, we signed UN WEPs to reinforce our current approach with international standards and play a leading role in the sector. This step reflects our pride in sharing our goal of becoming an equitable and inclusive company in the leasing sector with all our stakeholders and the public. By adopting the principles of UN WEPs, we assume responsibility for developing pioneering practices that serve the goals of gender equality and women's empowerment in accordance with international labor and human rights standards.

Since our establishment, we have adopted the support of female employees and managers as a constant principle. Committed to the core principles of just transition, we focus on reducing inequalities to ensure diversity and inclusion and enable sustainable development. We continue to strive to strengthen the presence of women in social and economic life and to maximize the number of female employees and female managers in the finance sector.

Breakdown of Middle and Senior Level Managers by Gender (%)



10.5. Our Employee Rights Practices

As iş Leasing, we offer various fringe benefits to support the work-life balance of our employees, increase their productivity and keep their motivation high. These benefits include meal allowance, travel allowance or personnel bus service, private health insurance, private pension, life insurance, performance bonus, consideration of past work life in annual leave accruals, gym membership, employee support line and professional licensing.

We make it easier for them to balance work and family life by providing flexibility in our work organization. In this context, we offer hybrid

working, sick leave and special leave rights that can be used two days a year. Through our Avita Employee Support Program, we also provide consultancy and support services to our employees on all matters and respond to their every need.

We fully apply all the rights specified in the Labor Law regarding maternity and postnatal period to our female employees. Via these policies, we aim to protect the rights of our employees and provide them with a fair and supportive working environment.

WOMEN'S EMPOWERMENT PRINCIPLES

Established by UN Women and the **UN Global Compact Office**



We continue to strive to strengthen the presence of women in social and economic life and to maximize the number of female employees and female managers in the finance sector.



01 **ABOUT THE REPORT**

MESSAGE FROM OUR GENERAL MANAGER

03 **A BRIEF OVERVIEW OF THE REPORT** 04 İŞ LEASING

05 **OUR CORPORATE GOVERNANCE STRUCTURE** AND ETHICAL VALUES

06 **OUR APPROACH TO** 07 **OUR SUSTAINABILITY** AND SERVICES

80 **ENVIRONMENTAL MANAGEMENT AT İŞ LEASING**

09 **OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES**

OUR HUMAN RESOURCES

OUR DIGITALIZATION





> 10. OUR HUMAN RESOURCES APPROACH

10.6. Our Occupational Health and Safety (OHS) Practices

We aim to reduce occupational accidents and occupational diseases that employees may face by creating a healthy and safe environment in the workplace and we accordingly make use of an OHS internal directive that regulates Occupational Health and Safety (OHS) rules and practices. We are also prepared for emergencies through our Emergency Action Plan. We receive OHS services from the Joint Health and Safety Unit, while our Human Resources unit meticulously monitors and manages this process within the company and reports to the General Manager of İş Leasing.

OHS Statistics of Our Employees

	2021	2022	2023
Number of Accidents	0	0	2
Number of Fatal Accidents	0	0	0
Rate of Days Lost Due to Accidents	0	0	0
Number of Occupational Diseases	0	0	0
Total Injury Rate	0	0	0.015

^{*}Total injury rate is the ratio of the number of injuries resulting from occupational accidents to the total number of full-time employees.

10.7. Our OHS Trainings for Employees

We systematically organize trainings to increase the OHS awareness of our employees. We provide general OHS training to ensure that every new employee has basic knowledge about OHS before starting work. Through this training, we aim to ensure that our employees are aware of OHS issues and recognize the risks in the workplace. We organize refresher trainings every three years to keep our current employees' knowledge on OHS issues up to date. With these trainings, we aim to ensure that our employees refresh their knowledge on OHS and keep them informed of current developments. The main OHS trainings we offer to our employees are as follows:

- Occupational Health and Safety Onboarding Training
- Basic First Aid Training

Knowledge Refresher Training

- Search and Rescue and Evacuation Training
- General Occupational Health and Safety Training

At İş Leasing, we aimed to keep the health and safety of our employees at the highest level by conducting our OHS trainings meticulously. Thanks to these training programs, we support our employees to keep themselves and their colleagues safe, and help prevent potential accidents and health problems in the workplace.



In 2023, we provided 130 person*hours of training to 13 employees, 10 hours each under the OHS training, OHS Training at is Leasing 9.85 12.00 9.85 10.0 10.00 OHS training (hours) Total number of people trained on OHS



MESSAGE FROM OUR GENERAL MANAGER

O3
A BRIEF
OVERVIEW
OF THE REPORT

O4
ABOUT
iş LEASING

O5
OUR CORPORATE
GOVERNANCE STRUCTURE
AND ETHICAL VALUES

OG OUR APPROACH TO SUSTAINABILITY 07
OUR SUSTAINABILITY
JOURNEY IN PRODUCTS
AND SERVICES

08
ENVIRONMENTAL
MANAGEMENT AT
is LEASING

09
OUR STAKEHOLDER
RELATIONS AND
SUSTAINABILITY PRIORITIES

OUR HUMAN RESOURCES APPROACH

OUR DIGITALIZATION

12 ANNEXES <u>(</u>







11. OUR DIGITALIZATION JOURNEY

11.1. Our Digital Transformation and Innovation Efforts

As iş Leasing, we aim to create a more efficient and sustainable structure by reshaping business processes with modern technologies within the framework of the digital transformation strategy. This strategy is critically important to increase is Leasing's competitiveness in the digital world and to provide better service to customers. Our company leads our industry in digitalization and innovation.

We formulate the digital transformation strategy in line with the needs we identify annually and draw up project plans within the framework of this strategy. Throughout the digital transformation process, we primarily aim to digitize manual and paper-based processes. To this end, we initiated a project to develop a new application to replace the Ecore-Leasing application. By using the Emakin process application, we also digitize manual and paper-intensive processes, thus saving time and paper.

We aim to boost operational efficiency and keep customer satisfaction at the highest level by using digital technologies. Advanced technologies such as big data analytics, artificial intelligence, machine learning and automation are effectively used to optimize business processes and meet customer demands faster.



Our Digitalization and Innovation Projects

Ecore-Leasing Application: Ecore-Leasing, the main application of our company, is being re-(1) (C) written with current technologies to make it more modern and user-friendly. Through these updates, we aim to improve the user experience, increase processing speed and enhance the flexibility of the application. We are constantly updating and improving this application based on user feedback and market trends.

Mobile and Web Based Platforms: We developed user-friendly mobile and web-based platforms that provide 24/7 access to our customers. Thanks to these platforms, our customers can easily carry out their transactions, access their account information and benefit from various financial services at any time and from anywhere. Designed with the user experience at the forefront, these platforms have high security standards and are constantly being improved.

Emakin Process Application: Through the Emakin Process Application, we digitize the processes that are operated manually and on paper and ensure that the processes are tracked in digital environment. This practice increases efficiency in process management, reduces error rates and shortens processing times. The ability of users to monitor each stage of the processes instantly also increases the transparency and controllability of the processes.

Data Analytics: Enhanced data analytics are used to improve business processes and support strategic decisions. Data analytics plays a critical role in improving operational efficiency, analyzing customer behavior and predicting market trends. Using advanced data analytics techniques and tools, business performance is monitored in detail and strategic decision-making processes are supported.

Digital transformation has brought about radical changes in İş Leasing's operations. Positive impacts such as accelerating business processes, reducing operational costs, increasing customer satisfaction and improving decision-making processes were observed. In 2023, the centralization of printers saved equipment, paper and electricity and the donation of old equipment covered one-year education costs for 7 students. These achievements play an important role in achieving İş Leasing's sustainability targets.

Our digital transformation strategy is based on the integration of innovative technologies and the development of digital capabilities. This strategy involves not only investing in technology, but also increasing the digital skills of employees and spreading digital culture throughout the company. We created a platform in 2023 to collect ideas from our employees on digitalization and innovation. We plan to activate this platform in the near future.

03 A BRIEF **OVERVIEW OF THE REPORT**

04 İŞ LEASING

05 OUR CORPORATE **GOVERNANCE STRUCTURE** AND ETHICAL VALUES

06 **OUR APPROACH TO** 07 **OUR SUSTAINABILITY AND SERVICES**

80 **ENVIRONMENTAL MANAGEMENT AT** İŞ LEASING

09

OUR STAKEHOLDER RELATIONS AND SUSTAINABILITY PRIORITIES

10 **OUR HUMAN RESOURCES**

OUR DIGITALIZATION





> 11. OUR DIGITALIZATION JOURNEY

11.2. Our Information Security Efforts

As iş Leasing, we attach great importance to information and data security in digital transformation processes. We protect the data of our customers and stakeholders with our information security policies and measures and apply the highest security standards in this regard.

We ensure data security based on information security policies. All systems are located in a private cloud computing environment and are monitored 24/7, all security applications are updated as soon as their versions are updated, and penetration tests are performed for all systems every two years. Vulnerabilities identified after these tests, whether they are critical, high, medium or low level are quickly closed.

Our Cyber Security Measures

Regular Security Audits: Internal and external audits are regularly conducted to ensure the effectiveness of information security processes. Our compliance audits regarding the BRSA (Banking Regulation and Supervision Agency) application published in the "Communiqué on Information Systems Audits of Leasing, Factoring and Financing Companies" published by the BRSA were carried out and successfully concluded in 2023 as in every year.



Data Backup Systems: We regularly perform data backup operations to prevent data loss. These backup processes ensure that critical data is stored securely and can be restored quickly in the event of any data loss.

Cyber Security Solutions: Digital infrastructure is protected by advanced cyber security solutions. We use technical measures such as firewalls, data backup and file encryption software. These measures continuously monitor network traffic to detect potential threats and block malicious activity.

Security Awareness Trainings: We disseminate information security culture throughout the company with regular security awareness trainings for employees.

In 2023, we continued to engage in existing practices in the field of information security. We present our work on information security to the Information Security Committee. Throughout 2023, there was no customer privacy breach or data leakage, which demonstrates iş Leasing's success in information security and cyber security.

Information security plays a critical role in digitalization processes. During digital transformation projects, compliance with information security standards ensures the security of customer and company data. These steps enable iş Leasing to progress along its digital transformation journey by adhering to the principles of sustainability and to achieve long-term success.







> 11. OUR DIGITALIZATION JOURNEY

11.2. Our Information Security Efforts



At iş Leasing, we aim to increase efficiency in our business processes through the projects and solutions we carry out within the scope of information technologies. Iş Leasing renders its technology infrastructure robust and secure through comprehensive efforts to reduce information privacy, digitalization and financial risks. These efforts aim to maximize both internal operational efficiency and customer satisfaction.



Information Security



Value-Creating Factors: Rendering the technology nfrastructure strong and reliable

Training hours to raise awareness on information security

Ratio of receiving information trainings on information security and data leakage

Preparation of information security policies

Secure access password services, two-factor authentication and OTP usage (SMS verification)

Business continuity and backup

Efforts against phishing and ransom attacks

Digitalization



Value-Creating Factors: Daily operational efficiency

Expanding the use of electronic signature

Signing documents as soft copy

Keeping insurance policies in electronic environment

Sharing documents for reconciliation

Use of an electronic document archive

Digitization of Manual Processes with the application

Easy and Quick Solutions



Value-Creating Factors:

Increasing in-house efficiency

Improving the efficiency and speed with which customers do business

Use of robotic processes in production environments

Contributing to warehouse and stock management with fast analyses

Suggestion and action handling for customer requests

Providing fast turnarounds in financing and foreign

Automated reporting on Oracle BI Platform for process

Financial Health



Value-Creating Factors: Minimizing financial risks

More detailed credit analysis by increasing integration with external institutions

Healthier credit decision with automatic scoring









12. ANNEXES

12.1. Statement of Compliance with Sustainability Principles

Istanbul, February 27, 2024

To the Board of Directors of İş Finansal Kiralama A.Ş.;

İş Leasing acts with the aim of carrying its sustainability efforts beyond the requirements of regulations, particularly the issues specified in the Sustainability Principles Compliance Framework of the Capital Markets Board (CMB) of Türkiye.

Many of the activities carried out by İş Leasing in the field of sustainability overlap with the principles specified in the "Sustainability Principles Compliance Framework" put into effect by the CMB in 2020 and is Leasing has complied with some of the principles specified in the "Sustainability Principles Compliance Framework". Some of these principles have not yet been fully complied with due to challenges in implementation, uncertainties in the national and international arena, the fact that some principles do not fully align with the current structure of the Company and the fact that compliance principles will be determined according to the findings of ongoing studies.

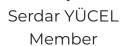
To contribute to our company's goal of creating sustainable value, we aim to ensure maximum compliance with the principles that have not yet been fully complied with in the upcoming period, and in this respect, activities for sustainability activities are performed under the supervision of our committee.

Accordingly, the Sustainability Principles Compliance Report covering the operating period of 2023 has been drawn up in line with the applicable and non-applicable aspects of these principles and in line with our Company's priorities in this regard and is attached in the Annex.

The Sustainability Principles Compliance Report prepared to be included in the Company's annual report within the framework of the Sustainability Principles has been examined by us and, as a result of our evaluation, the said Report has been found appropriate in line with our declaration above and submitted to your information.

Sincerely,

İş Finansal Kiralama A.Ş. **Corporate Governance Committee**





Prof. Dr. Selim YAZICI Member











12.2. Sustainability Principles Compliance Report

Only one of the options in the compliance status field will be selected. Selection is required for each row. When "Yes" or "Partial" is selected, the "Report Information on Publicly Disclosed Information" field must be filled. The extent to which the information is presented, Consolidated or solo, should also be specified in the "Description" field.

Principle		Status of Compliance Explanation		Explanation	Report Information on Publicly Disclosed Information	
	Yes	Partially	No	Irrelavant		(Page number, menu name on the website)
A. General Principles						
A1. Strategy, Policy and Goals						
ESG priority issues, risks and opportunities have been determined by the Corporation's Board of Directors.	X				It is available in the Sustainability section of the Company website.	https://www.isleasing.com.tr/sustainability/
ESG policies (e.g., Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been prepared and disclosed to the public by the Corporation's Board of Directors.	X				It is available in the Sustainability section of the Company website.	https://www.isleasing.com.tr/sustainability/
Corporation Strategy in compliance with ESG policies has been determined and publicly disclosed.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/Sustainability/2022/is_leasing_srdr_2022_en.pdf
A2. Implementation/Monitoring						
A2.1. Committees/units in charge of implementation of ESG policies and the highest-level officials in the corporation related to ESG issues and their duties have been identified and disclosed to the public.	X				It is available in the Sustainability section of the Company website.	https://www.isleasing.com.tr/sustainability/
A2.1. Activities carried out under the policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.31
A2.2. In line with the ESG goals; implementation and action plans have been prepared and disclosed to the public.		X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.29-30
A2.3. The ESG Key Performance Indicators (KPI) and the level of achieving these indicators on a yearly basis have been disclosed to the public.		X			Performance indicators are presented comparatively on a yearly basis in the sustainability report. However, there are no comparable and verifiable local or international sector benchmarks for the indicators shared with the public. It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.42-44, 68-69
A2.4. Activities aimed to improve the sustainability performance in relation with business processes or products and services have been disclosed to the public	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.29







12.2. Sustainability Principles Compliance Report

		Status of Compli				Report Information on Publicly Disclosed Information
Principle	Yes	Partially	No	Irrelavant	Explanation	(Page number, menu name on the website)
A3. Reporting						
A3.1. In the annual reports, information regarding the sustainability performance, targets and actions of the Corporation has provided in an understandable, accurate and sufficient manner.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.32-34
A3.2. The Corporation has provided information as to with which of the United Nations (UN) 2030 Sustainability Development Goals, its activities are related.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.14-15, 33
A3.3. Lawsuits filed and/or completed against ESG issues and cases that are significant in terms of ESG policies and/or that will significantly affect activities have been disclosed to the public.	X				There are no lawsuits filed and/or finalized against our Company on environmental, social and corporate governance issues.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf https://www.isleasing.com.tr/sustainability/
A4. Verification						
A4.1. The Corporation's ESG Key Performance metrics have been verified and publicly disclosed by an independent third party.			X		Environmental and Social performance indicators have not yet been verified by an independent third party organization.	







12.2. Sustainability Principles Compliance Report

Principle		Status of Complian		e	Explanation	Report Information on Publicly Disclosed Information	
	Yes	Partially	No	Irrelavant	Ехріанацоп	(Page number, menu name on the website)	
B. ENVIRONMENTAL PRINCIPLES							
B1. The Corporation has declared its policies and practices, action plans, and environmental management systems (known as ISO 14001 standard) and programs.		X		i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.33-34	
B2. The scope of the report, the reporting period, the reporting date, and the limitations regarding the reporting conditions have been disclosed to the public regarding the environmental reports prepared to provide information on environmental management.	X			Š	2022 Yılı Sustainability Report'nda yer almaktadır. 2024'te yayımlanması planlanan 2023 Sürdürülebilirlik Raporu'nda da yer almaktadır.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.41-43	
B4. Environmental goals included in the rewarding criteria within the scope of performance incentive systems on the basis of stakeholders (such as members of the Board of Directors, managers and employees) have been disclosed to the public.	Χ			i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.46-50	
B5. The Corporation has disclosed to the public how the priority environmental issues are integrated into business objectives and strategies.	X			i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.14-17, 33	
B7. The Corporation has publicly disclosed how environmental issues are managed and integrated into business objectives and strategies throughout the corporation value chain, including the operational process, including suppliers and customers.	X			i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.14-17	
B8. The Corporation has disclosed to the public whether the corporate is involved in the policy-making processes of organizations on the environment and non-governmental organizations and collaborations with these institutions and organizations.	X			i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.24	
B9. In the light of environmental indicators [Greenhouse gas emissions {Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect)]], air quality, energy management, water and waste water management, waste management, biodiversity effects]., information on environmental impacts has periodically disclosed to the public in a comparable manner.		X		i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.42-44	
B10. Details of the standards, protocols, methodologies, and base year employed for collection and calculation of its data have been disclosed to the public.		X		i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.42-44	
B11. The Corporation has disclosed to the public the increase or decrease in environmental indicators for the report year comparison with past years.	X			i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.68-69	
B12. Short and long-term targets have been determined to reduce the corporate's environmental impacts, and the improvement of these targets and the targets determined in previous years has been disclosed to the public.			X		It will be assessed in the following period.		
B13. The Corporation has prepared its strategy and actions for fight against climate crisis and the planned actions have been disclosed to the public.		X		i	It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.39	
B14. Programs or procedures have been established and disclosed to the public aiming to prevent or minimize the potential negative effects of its products and/or services on the environment.		X			A list of "Non-Financed Activities" has been published by our Company and investments for the activities included in this list are not financed.	https://www.isleasing.com.tr/sustainability/	
B14. The Corporation has taken actions to reduce greenhouse gas emissions of third parties (e.g., suppliers, subcontractors, dealers, etc.) and these actions have been disclosed to the public.			Χ		Actions to reduce the amount of greenhouse gas emissions of third parties will be evaluated in the following period.		



JOURNEY







12.2. Sustainability Principles Compliance Report

		Status of C	Compliance	:e		Report Information on Publicly Disclosed Information	
Principle	Yes Partially No Irrelavant Continue	Explanation	(Page number, menu name on the website)				
B15. The Corporation has disclosed to the public the projects implemented and the initiatives entered for reduction of its environmental impact, as well as their environmental benefits and cost savings.		X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024. Environmental benefits/gains and cost savings will be measured and disclosed in the following period.	https://www.isleasing.com.tr/Sites/1/content/Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.14-17, 29-30, 32-34	
B16. The Corporation's energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) data have been disclosed to the public as Scope-1 and Scope-2.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.42	
B17. Public disclosure has been made about the electricity, heat, steam, and cooling produced in the reporting year.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/Sustainability/2022/is_leasing_srdr_2022_en.pdf p.44	
318. Energy projects has been carried out and works on increasing the use of renewable energy sources, and transition to zero or ow carbon electricity have been disclosed to public.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.28-30	
B19. Renewable energy generation and consumption data have been disclosed to public.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.39-40	
B20. The Corporation has conducted energy efficiency projects, and has disclosed the resulting reduction in energy consumption and emission due to its projects.		X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024. The Company became carbon neutral by zeroing its 2021 and 2022 carbon emissions from operational activities with its contribution to sustainable energy sources. The calculation of emission reduction from leasing activities will be evaluated in the following period.	leasing_srdr_2022_en.pdf → p.39-44	
B21. Water consumption, if any, amounts of water drawn, recycled, and discharged from underground or above ground, its sources and procedures have been disclosed to the public.			X		It will be assessed in the following period.		
322. The Corporation has disclosed whether its operations or activities are included in any carbon pricing system or not (Emission Trade System, Cap & Trade or Carbon Tax).			X		It will be assessed in the following period.		
B23. Carbon credit data accumulated or bought in the reporting period has been disclosed.		X			İş Leasing's emissions for 2021-2022 were zeroed by purchasing 907 tons of carbon credits.	https://www.isleasing.com.tr/sustainability/ https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.41	
B24. If carbon pricing is applied in the corporation, the details regarding carbon pricing has been disclosed to the public.			X		It will be assessed in the following period.		
B25. The platforms where environmental information are shared, have been disclosed to the public.		X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_leasing_srdr_2022_en.pdf → p.41-44	



JOURNEY





12.2. Sustainability Principles Compliance Report

Principle		Status of C	ompliand	e	Explanation	Report Information on Publicly Disclosed Information
	Yes	Partially	No	Irrelavant		(Page number, menu name on the website)
C. SOCIAL PRINCIPLES						
C1. Human Rights and Employee Rights						
C1.1. The Corporate Human Rights and Employee Rights Policy has been established covering the Universal Declaration of Human Rights, ILO Conventions ratified by Turkey and other relevant legislation, those responsible for the implementation of the aforesaid policy have been determined and the policy and those responsible have been disclosed to the public.		X			It is available on our Company's website. The roles and responsibilities regarding the implementation of the policy will be evaluated in the following period.	https://www.isleasing.com.tr/human-resources/human-resources-policy/https://www.isleasing.com.tr/investor-relations/corporate-governance/stakeholders-policy/
C1.2. Considering the supply and value chain effects, fair labor, improvement of working standards, employment of women and social inclusion issues (such as non-discrimination towards gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc.) has included in corporation's policy on employee rights.					It is available on our Company's website.	https://www.isleasing.com.tr/investor-relations/corporate-governance/ethical-principles/
C1.3. The corporation has disclosed measures taken along the value chain for the sake of supervision and protection of rights/equal opportunities for minorities or certain population segments vulnerable to economic, environmental and social factors (low-income segments, women, etc.).		X			İşleasing became one of the signatories of the Women's Empowerment Principles (WEPs) in 2022. We aim to increase our membership activities in associations, institutions and organizations that try to develop solutions by focusing on different areas in our sustainability priorities. In this context, İş Leasing became a member of the 30% Club in 2023 and aims to complete its SDG Map Turkey and UNGC - CEO Water Mandate memberships as soon as possible.	https://www.isleasing.com.tr/membership/ https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf
C1.4. Developments relating to applications aiming to prevent and correct discrimination, inequality, breaches of human rights, forced and child labor have been disclosed to the public.		X			Regulations on child labor are included in the 2022 Sustainability Report. It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.49
C1.5. The corporate has disclosed its policies regarding investments in employees (training and development policies), compensations, fringe benefits, unionization rights, work/life balance solutions and talent management in the employee rights policy.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.46-50
C1.5. The corporate has determined dispute resolution processes through the establishment of mechanisms for resolution of employee complaints and disputes.	X				It is available on our Company's website.	https://www.isleasing.com.tr/investor-relations/corporate-governance/stakeholders-policy/ https://www.isleasing.com.tr/investor-relations/corporate-governance/remuneration-policy
C1.5. The corporation has disclosed to the public the activities aimed at employee satisfaction within the reporting period.	X				It is available on our Company's website.	https://www.isleasing.com.tr/investor-relations/corporate-governance/compensation-policy-for-employe https://www.isleasing.com.tr/investor-relations/corporate-governance/ethical-principles/
C1.6. Occupational health and safety policies have been established and disclosed to the public.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.50
C1.6. The corporation has disclosed actions and measures taken for protection of health and against occupational accidents, and occupational accident statistics.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.50





JOURNEY





12.2. Sustainability Principles Compliance Report

Principle		Status of Complia		e		Report Information on Publicly Disclosed Information
		Partially	No	Irrelavant	Explanation	(Page number, menu name on the website)
C1.7. Personal data protection and data security policies are established and disclosed to the public.	X				It is available on our Company's website.	https://www.isleasing.com.tr/kisisel-verilerin-korunmasi/
C1.8. Ethics policy is formulated and disclosed to the public.	X				It is available on our Company's website.	https://www.isleasing.com.tr/investor-relations/corporate-governance/ethical-principles/
C1.9. The activities related to social investment, social responsibility, financial inclusion and access to finance have been disclosed.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.51
C1.10. Information meetings and training programs have been organized for employees on ESG policies and practices.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.47-48
C2. Stakeholders, International Standards and Initiatives						
C2.1. A customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed to the public.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.21
C2.2. Information about the communication with the Stakeholders (which stakeholder, subject and frequency) has been disclosed to the public.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.23
C2.3. The corporation has disclosed the international reporting standards it has adopted.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.70-76
C2.4. The corporation has disclosed to the public the principles adopted, international organizations it has signed or enrolled in, committees and principles regarding sustainability.	X				It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.24
					platifica to be published it 2024.	https://www.isleasing.com.tr/sustainability/
C2.5. The corporation has made improvements and conducted studies to be included in the sustainability indexes of Borsa Istanbul and/or international index providers.		X			İş Leasing was included in the BIST Sustainability Index on July 1, 2023.	https://www.lseg.com/en/data-analytics/sustainable-finance/esg-scores







12.2. Sustainability Principles Compliance Report

Principle		Status of C	omplianc	E-minusting	Report Information on Publicly Disclosed Information
		Partially	No	Irrelavant Explanation	(Page number, menu name on the website)
D. CORPORATE GOVERNANCE PRINCIPLES					
D1. The corporation has consulted with the stakeholders in the determination of measures and strategies in the sustainability field.	X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.35-37
D2. Social responsibility projects, awareness activities, and training to raise awareness about sustainability and its importance have been carried out.	X			It is included in the 2022 Sustainability Report. It is also included in the 2023 Sustainability Report, which is planned to be published in 2024.	https://www.isleasing.com.tr/Sites/1/content/ Sustainability/2022/is_ leasing_srdr_2022_en.pdf → p.51-52







12.3. GRI Content Index

GRI 1: Foundation 2021

İş Leasing reported in compliance with GRI Standards for the period of January-December 2023.
The GRI Services Team has reviewed that the GRI Content Index-Essentials Service clearly includes the GRI content index and that references to GRI 2-1, 2-5 and GRI 3 -1, 3-2 disclosures are included where relevant in the report content.

GRI Standard	Disclosure	Page numbers and/or descriptions	Exclusions
Corporate Governance and Business Ethics			
	2-1 Organizational details	About the Report, → p.3 About İş Leasing, → p.9-15	-
	2-2 Entities included in the organization's sustainability reporting	About the Report, → p.3	-
	2-3 Reporting period, frequency and contact point	About the Report, → p.3	-
	2-4 Restatements of information	Our Carbon Management Efforts,	-
	2-5 External assurance	No external assurance was received within the scope of the report.	-
	2-6 Activities, value chain and other business relationships	Joint Message from the Chairperson and General Manager,	-
	2-7 Employees	About İş Leasing,	-
	2-8 Workers who are not employees	Our Employee Rights Practices, → p.49	-
GRI 2: 1 Institution and Reporting Practices	2-9 Governance structure and composition	Our Corporate Governance Structure,	-
	2-10 Nomination and selection of the highest governance body	Our Sustainability Governance Structure, → p.45-46 Our Human Resources Practices, → p.45-46 Our Talent Management Efforts, → p.47	-
	2-11 Chair of the highest governance body	Joint Message from the Chairperson and General Manager,	-
	2-12 Role of the highest governance body in overseeing the management of impacts	Joint Message from the Chairperson and General Manager, → p.4-5 Memberships and Collaborations, → p.21 Internal Control and Risk Management Practices, → p.20 Our Human Resources Practices, → p.45-46	-
	2-13 Delegation of responsibility for managing impacts	Joint Message from the Chairperson and General Manager,	-
	2-14 Role of the highest governance body in sustainability reporting	Our Sustainability Governance Structure, → p.21	-





12.3. GRI Content Index

GRI Standard	Disclosure	Page numbers and/or descriptions	Exclusions
Corporate Governance and Business Ethics			
	2-15 Conflicts of interest	Our Business Ethics and Compliance Efforts, → p.19 Internal Control and Risk Management Practices, → p.20	
	2-16 Communication of critical concerns	Our Corporate Governance Structure,	-
	2-17 Collective knowledge of the highest governance body	Our Corporate Governance Structure,	
	2-18 Evaluation of the performance of the highest governance body	Our Corporate Governance Structure,	-
	2-19 Remuneration policies	Our Employee Rights Practices, → p.19	-
	2-20 Process to determine remuneration	Our Human Resources Practices, → p.45-46	-
	2-21 Annual total compensation ratio	Confidentiality Limitations In accordance with the privacy policies, İş Leasing does not share this information publicly.	-
GRI 2: 1 Institution and Reporting Practices	2-22 Statement on sustainable development strategy	Message From Our General Manager, → p.4-5 Our Sustainable Future Plan, → p.23-24	-
	2-23 Policy commitments	Our Corporate Governance Structure, → p.17-18 Our Business Ethics and Compliance Efforts, → p.19 Our Sustainability Governance Structure, → p.21 Our Sustainability Strategy, → p.23 Environmental and Social Impact Management of Loans, → p.29	-
	2-24 Embedding policy commitments	Our Corporate Governance Structure,	-
	2-25 Processes to remediate negative impacts	Our Business Ethics and Compliance Efforts,	-
	2-26 Mechanisms for seeking advice and raising concerns	Our Business Ethics and Compliance Efforts, → p.19	-
	2-27 Compliance with laws and regulations	Our Business Ethics and Compliance Efforts, → p.19	-
	2-28 Membership associations	Memberships and Collaborations, → p.21	
	2-29 Approach to stakeholder engagement	Memberships and Collaborations, → p.21	-
	2-30 Collective bargaining agreements	Our Human Resources Practices,	-
CDL 3: Material Topics 2021	3-1 Process to determine material topics	Our Sustainability Priorities,	-
GRI 3: Material Topics 2021	3-2 List of material topics	Our Sustainability Priorities,	-







12.3. GRI Content Index

GRI Standard	Disclosure	Page numbers and/or descriptions	Exclusions
Financial Performance and Profitability			
GRI 3: Material Topics 2021	3-3 Management of material topics	Sustainable Finance at İş Leasing, → p.26	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Message From Our General Manager, $ ightarrow$ Dustainable Finance at İş Leasing, $ ightarrow$ p.26	-
OKI 201. Leonomie i enomianee 2010	201-2 Financial implications and other risks and opportunities due to climate change	Sustainable Finance at İş Leasing, → p.26 Environmental and Social Impact Management of Loans, → p.29	-
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	Our Products and Services Creating Positive Impact, \rightarrow p.27 Environmental and Social Impact Management of Loans, \rightarrow p.29	-
Risk Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Internal Control and Risk Management Practices, → p.20	
Sustainable Finance Vision			
GRI 3: Material Topics 2021	3-3 Management of material topics	Sustainable Finance at İş Leasing, → p.26	-
Biodiversity			
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Management at İş Leasing,	
Water Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Sustainability Strategy, → p.23 Our Water Management Activities, → p.31	-
GRI 303: Water and Effluents 2018	303-5 Water consumption	Our Water Management Activities, → p.31	-
Talent Management, Employee Rights and	Satisfaction		
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Human Resources Practices, → p.31-32	-
	401-1 New employee hires and employee turnover	İş Leasing in Figures,	-
GRI 401: Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Our Human Resources Practices,	-
	403-1 Occupational health and safety management system	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-
	403-3 Occupational health services	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-
GRI 403: Occupational Health and Safety 2018	403-4 Worker participation, consultation, and communication on occupational health and safety	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-
	403-5 Worker training on occupational health and safety	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-
	403-6 Promotion of worker health	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-







12.3. GRI Content Index

GRI Standard	Disclosure	Page numbers and/or descriptions	Exclusions
Diversity and Inclusion			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Human Resources Practices, → p.45-46 Our Diversity, Equal Opportunities and Inclusion Efforts, → p.49	-
	404-1 Average hours of training per year per employee	Our Diversity, Equal Opportunities and Inclusion Efforts, → p.31	-
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	Our Human Resources Practices, → p.45-46 Our Talent Management Efforts, → p.47	-
GRI 405: Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	Our Human Resources Practices, → p.45-46 Our Diversity, Equal Opportunities and Inclusion Efforts, → p.47	-
2016	405-2 Ratio of basic salary and remuneration of women to men	Confidentiality Limitations In accordance with the privacy policies, İş Leasing does not share this information publicly.	-
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Our Diversity, Equal Opportunities and Inclusion Efforts,	-
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor and actions taken	Our Human Resources Practices, → p.45-46	-
Greenhouse Gas Emissions			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Carbon Management Efforts, → p.33-34	-
GRI 305: Emisyonlar 2016	305-5 Reduction of GHG emissions	Our Carbon Management Efforts, → p.33-34	
Supplier Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Responsible Supply Chain Management, → p.42	-
Corporate Social Responsibility			
	3-3 Management of material topics	Our Contribution to Social Development, → p.43	
Customer Satisfaction			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Customer Satisfaction Approach, → p.41	-
Digitalization, Security and Information Priv	vacy		
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Digital Transformation and Innovation Efforts, → p.52-54	
Waste Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Management at İş Leasing,, p.31	-
	306-1 Waste generation and significant waste-related impacts	Our Waste Management Activities, → p.31	
GRI 306: Waste 2020	306-2 Management of significant waste-related impacts	Our Waste Management Activities,	

OUR HUMAN RESOURCES OUR DIGITALIZATION **APPROACH**







12.3. GRI Content Index

GRI Standard	Disclosure	Page numbers and/or descriptions	Exclusions
Transition to a Circular Economy			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Sustainable Future Plan, → p.23-24	-
ORI 5. Material Topics 2021	3-3 Management of material topics	Sustainable Finance at İş Leasing, → p.26	
Energy Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Energy Management Activities, → p.32	-
Corporate Transparency			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Business Ethics and Compliance Efforts, → p.19	-
International Compliance			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Business Ethics and Compliance Efforts, → p.19	- -





12.3. GRI Content Index

Our United Nations Global Compact (UNGC) Index

Global Principles	Chapter/Page
Human Rights	
Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.	Our Business Ethics and Compliance Efforts
Principle 2: Businesses should make sure that they are not complicit in human rights abuses.	Our Business Ethics and Compliance Efforts
Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Our Employee Rights Practices → p.49
Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour.	Our Human Resources Practices
Principle 5: Businesses should uphold the effective abolition of child labour.	Our Human Resources Practices → p.17-8
Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Our Human Resources Practices
Environment	
Principle 7: Businesses should support a precautionary approach to environmental challenges.	Our Sustainable Future Plan
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.	Environmental Management at İş Leasing,
Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies.	Our Products and Services Creating Positive Impact
Anti-Corruption	
Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	Our Business Ethics and Compliance Efforts





> CONTACT

İş Leasing Sustainability Unit

🖺 İş Kuleleri Kule 1 Kat: 6 4. Levent 34330 İstanbul

: (212 350 74 00 Tel

Fax : (212) 350 74 99

surdurulebilirlik@isleasing.com.tr









SUSTAINABILITY REPORT