

INVESTOR PRESENTATION

DECEMBER 2024

iŞ LEASING



Advantageous



Opportunity of Operating lease

*Fixed or variable lease
payment options*

Competent

Flexible

*Benefits of VAT,
Stamp Duty and fees*



*Lease payments in
line with cash flow*

Foreseeable



*Lease payments
in Foreign
Currency*



Company Overview

İŞ LEASING





Milestones

1985 The Leasing Law enters into force.

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

1995 İşbank Group takes over the Company.

2000 Initial public offering (ISFIN)

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

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

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

It increases the number of branches to 16

2011 It issues the first debt instrument in the sector.

2014 It finances the first major renewable energy investment.

2015 Selected as Turkey's most admired Leasing company.

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

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

2021 Included in the BIST Sustainability Index.

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

2023 Selected as Turkey's most admired leasing company

2024

Company Overview



As of December 31, 2024, with a new transaction volume of USD 517 million and a market share of 9,39 %, İş Leasing maintained its strong position in the sector.



With leasing receivables reaching TL 26,7 billion , the market share in terms of receivables is 11,39%.



Total consolidated equity is TL 9,8 billion.



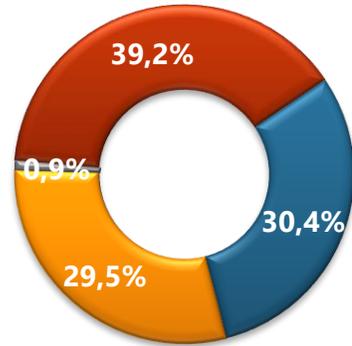
İş Leasing's consolidated net profit for 31 December 2024 period is actualized as TL 1,9 billion.



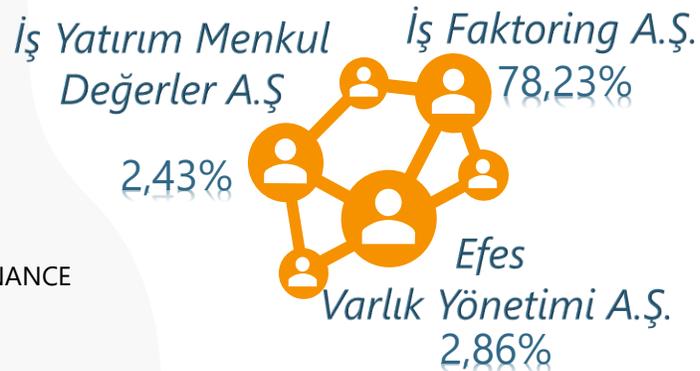
Company Overview

Share Structure(%)

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



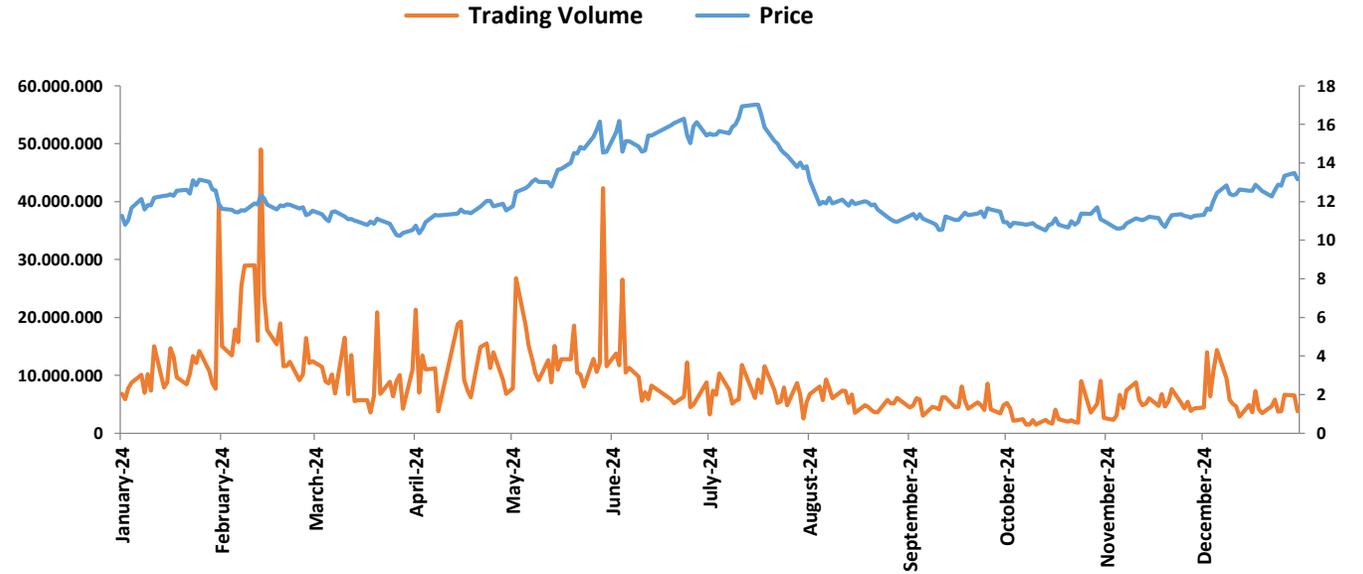
Affiliated Partners



TRADED INDICES

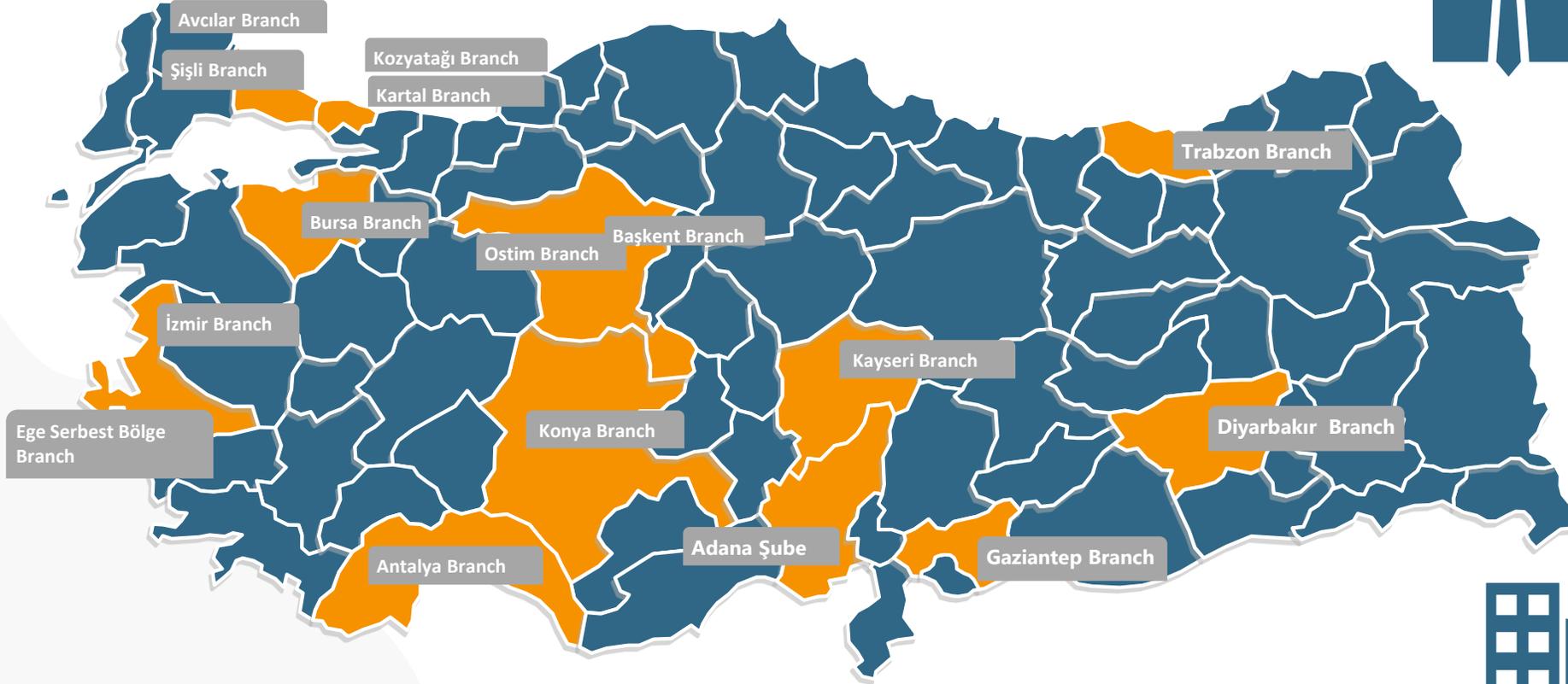
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST - SUSTAINABILITY

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

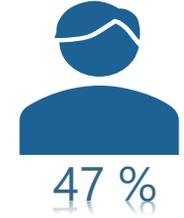


Share Performance

Company Overview



141
Total Staff



39 Sales
Staff



16
Branches

FINANCIAL RESULTS

İŞ LEASING



FINANCIAL RESULTS

**TL 26.660
Million**

Leasing
Receivables

**TL 35.124
Million**

Factoring
Receivables

**TL 69.747
Million**

Total Assets

**USD 517
Million**

Transaction
Volume

**TL 9.842
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	2022	2023	2024	Δ
Leasing Receivables, Net	17.262	23.312	26.660	14%
Factoring Receivables, Net	15.632	22.155	35.124	59%
Non Performing Receivables	960	1.210	1.078	-11%
Provisions (-)	1.176	1.364	1.405	3%
Total Assets	36.330	51.558	69.747	35%
Financial Liabilities	31.141	43.207	57.179	32%
Equity	3.744	6.770	9.842	45%
Net Interest Income	1.192	2.488	3.093	24%
Provisions Expenses	-445	-446	-506	13%
Consolidated net Profit	827	1.767	1.925	9%
RATIOS				
NPL / Receivables	2,8%	2,7%	1,7%	
Provision Ratio	122,5%	124,5%	130,3%	
Cost / Income	11,7%	12,5%	20,8%	
ROE	28,1%	33,6%	23,2%	
ROA	2,9%	4,0%	3,2%	

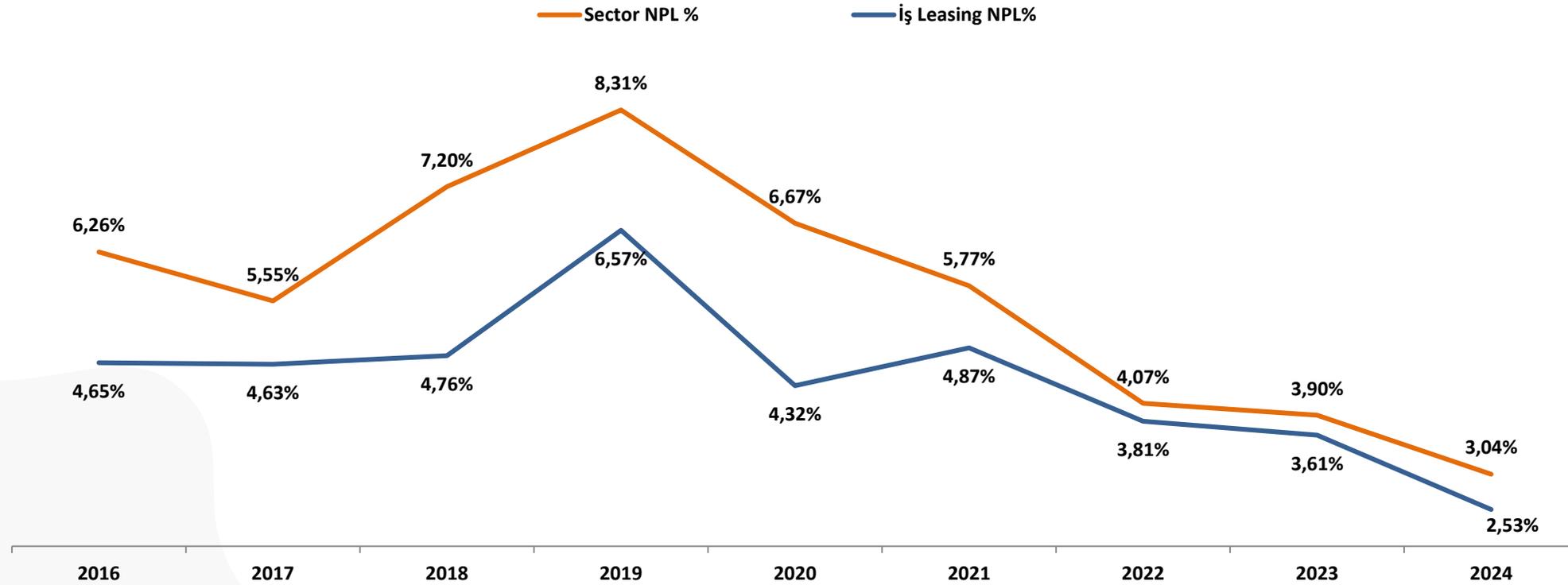
Unconsolidated Key Figures

FINANCIAL HIGHLIGHTS	SECTOR			FINANCIAL HIGHLIGHTS	iŞ LEASING (SOLO)			iŞ Lease Sector Share
Million TL	2023	2024	Δ	Million TL	2023	2024	Δ	
Leasing Receivables	188.929	234.106	23,9%	Leasing Receivables	23.312	26.660	14,4%	11,39%
Non Performing Receivable	7.659	7.348	-4,1%	Non Performing Receivable	873	692	-20,7%	9,42%
Provisions	-5.890	-5.644	-4,2%	Provisions	-964	-929	-3,6%	16,46%
Total Assets	271.857	334.499	23,0%	Total Assets	27.607	32.000	15,9%	9,57%
Equity	41.065	61.857	50,6%	Equity	3.733	5.340	43,1%	8,63%
INCOME STATEMENT				INCOME STATEMENT				
Net Profit	14.488	17.180	18,6%	Net Profit	860	1.143	32,8%	6,65%
RATIOS				RATIOS				
NPL	3,90%	3,04%		NPL	3,61%	2,53%		
Leverage	5,62	4,41		Leverage	6,40	4,99		
ROE (*)	58,05%	42,67%		ROE (*)	39,00%	35,31%		
ROA (*)	6,70%	5,68%		ROA (*)	3,72%	3,97%		

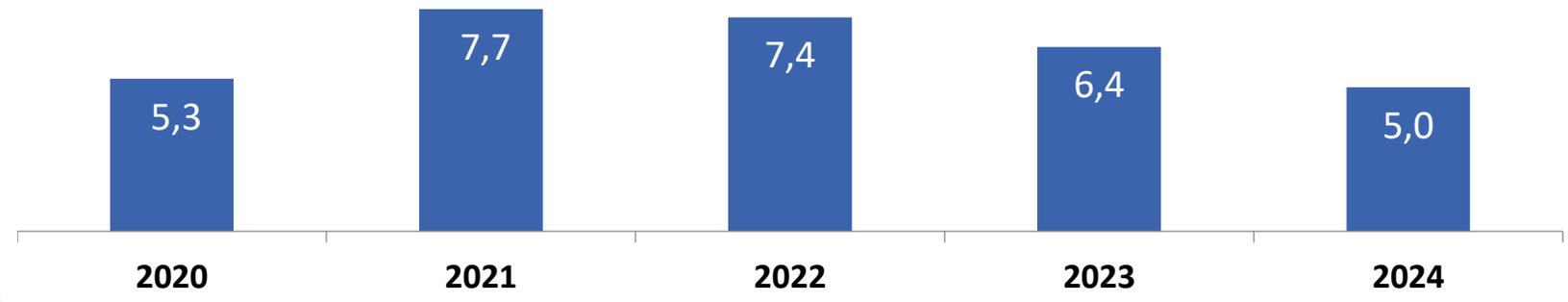
* These figures are prepared excluding the profit derived from Associates accounted for using the equity method.



NPL

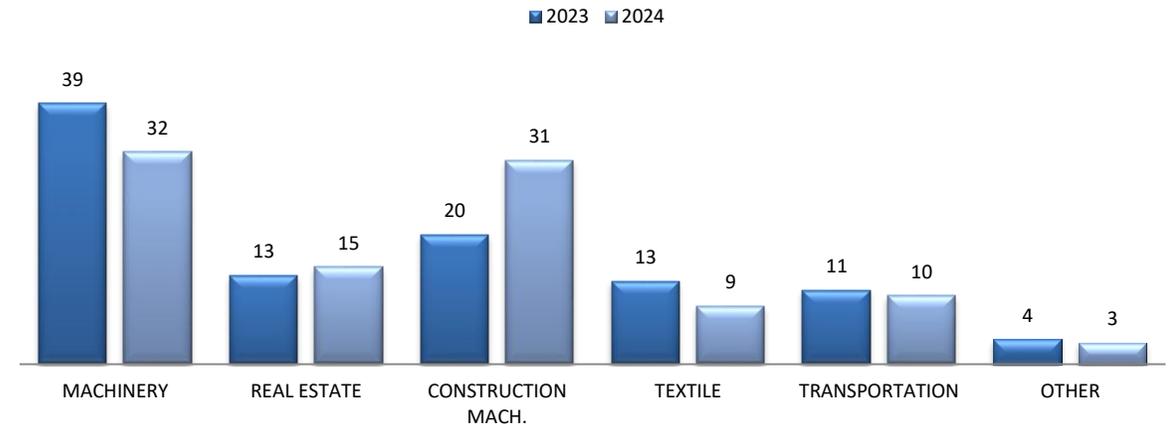


LEVERAGE

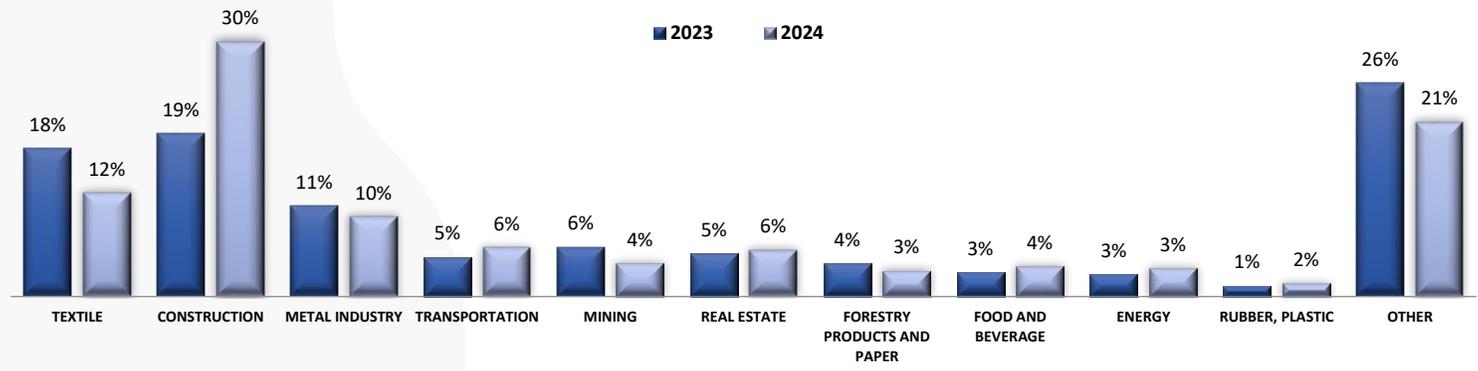


Industrial & Asset & Geographical Breakdown, %

Assets Distribution (%)



Sectoral Distribution(%)





FINANCIAL RESULTS

Strong relationships
with both domestic
and international
banks



Efficient use
of capital
market
instruments



Efficient hedging
strategy against
FX risk

Structured
Finance



Usage of
alternative
funding
channels
(Derivatives)



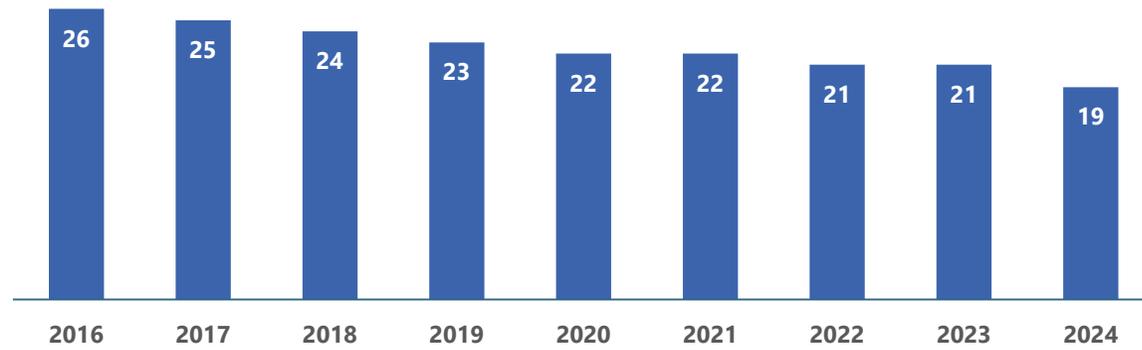
LEASING SECTOR IN TURKEY

İŞ LEASING



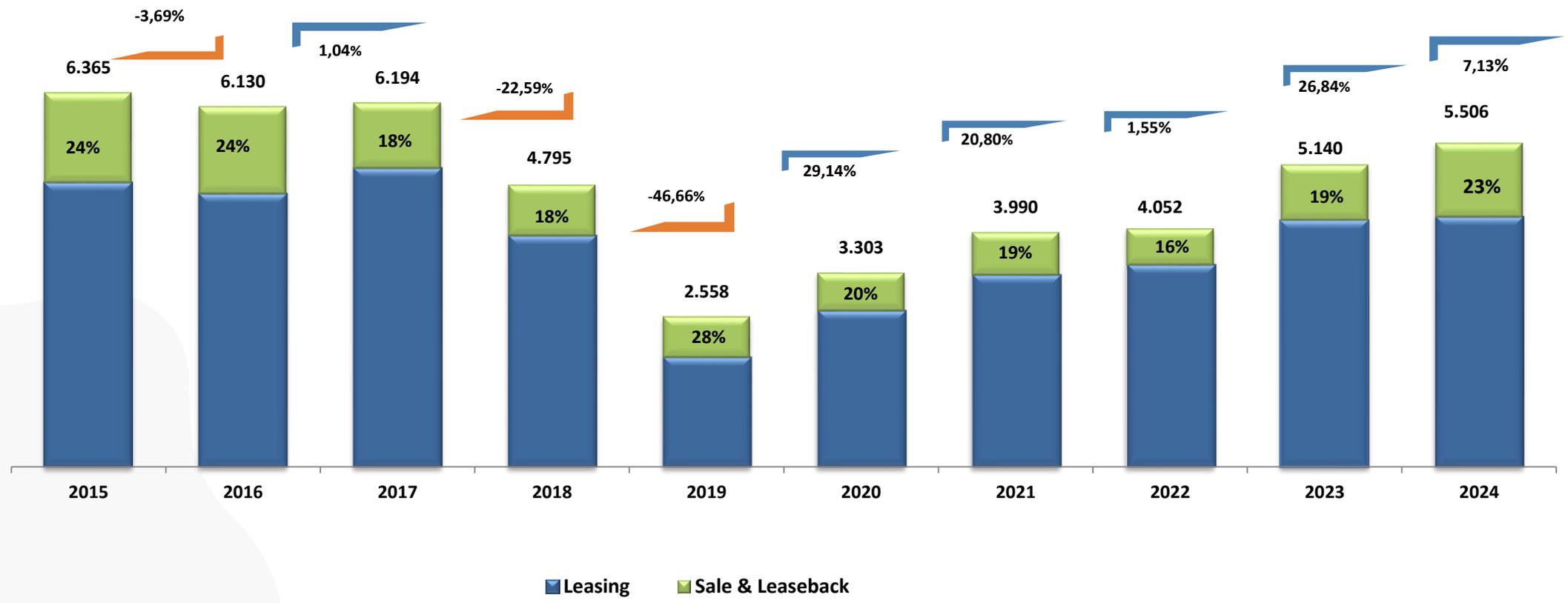
Number of Leasing Companies

Number of Leasing Companies



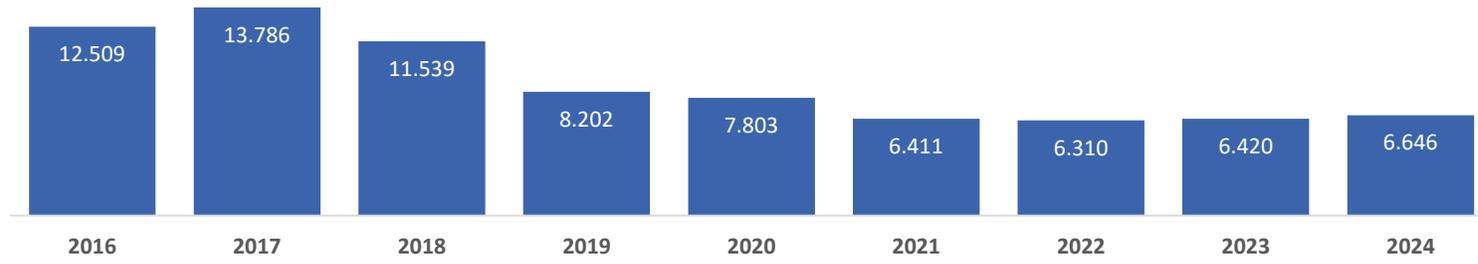
New Leasing Volume

Million USD

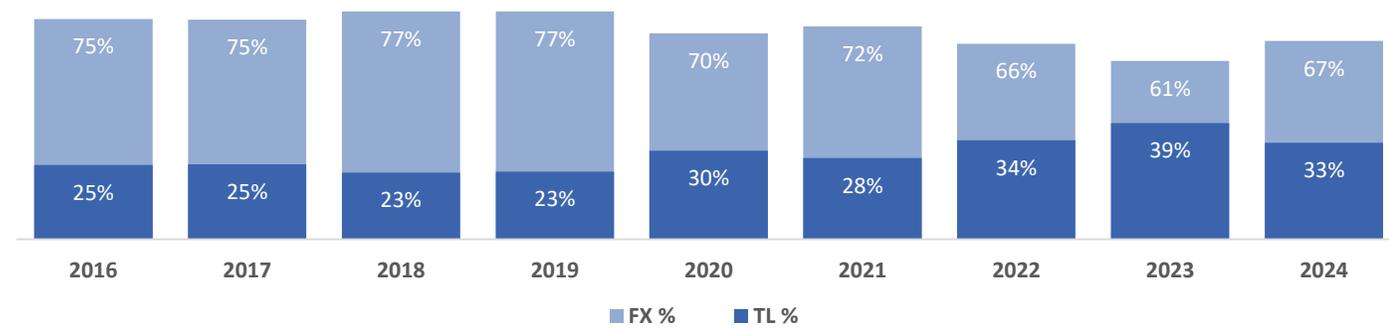


Portfolio Development

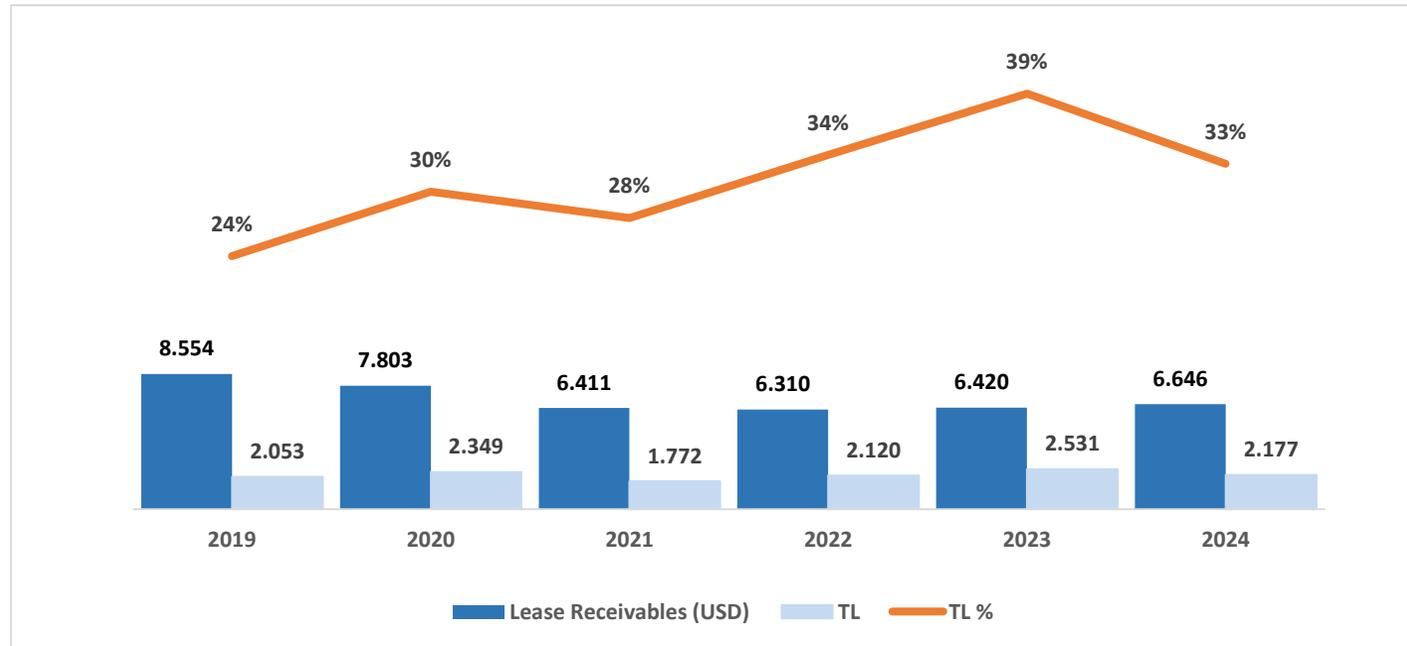
Leasing Receivables (Million USD)



Currency Distribution

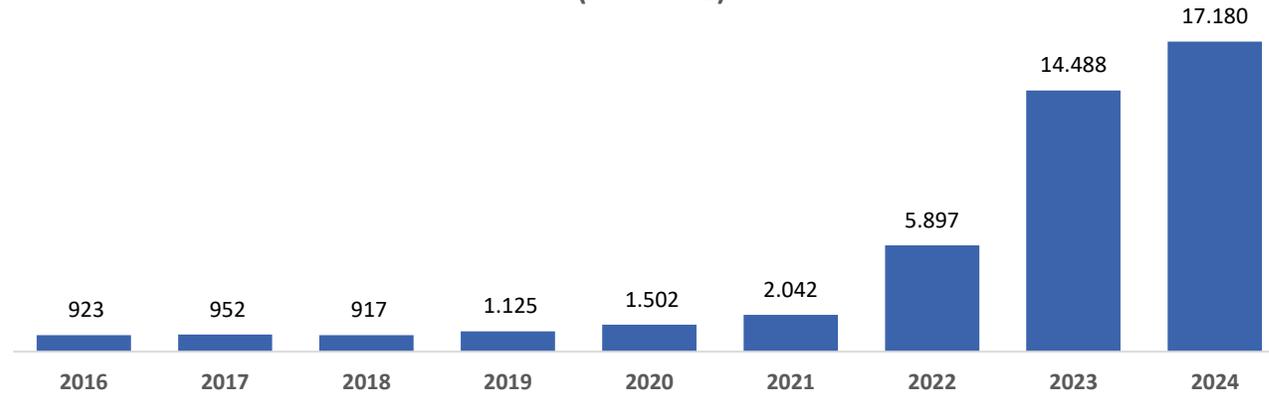


Portfolio Development

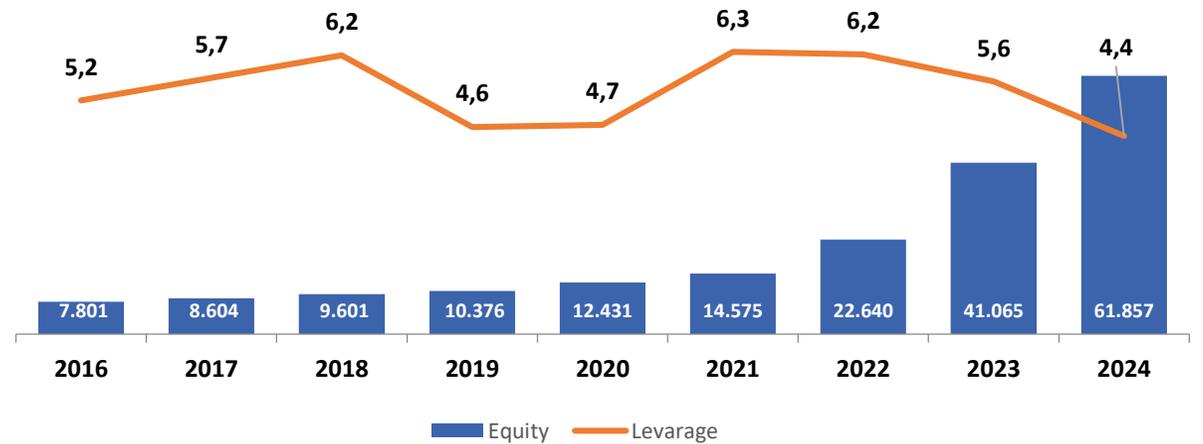


Profitability

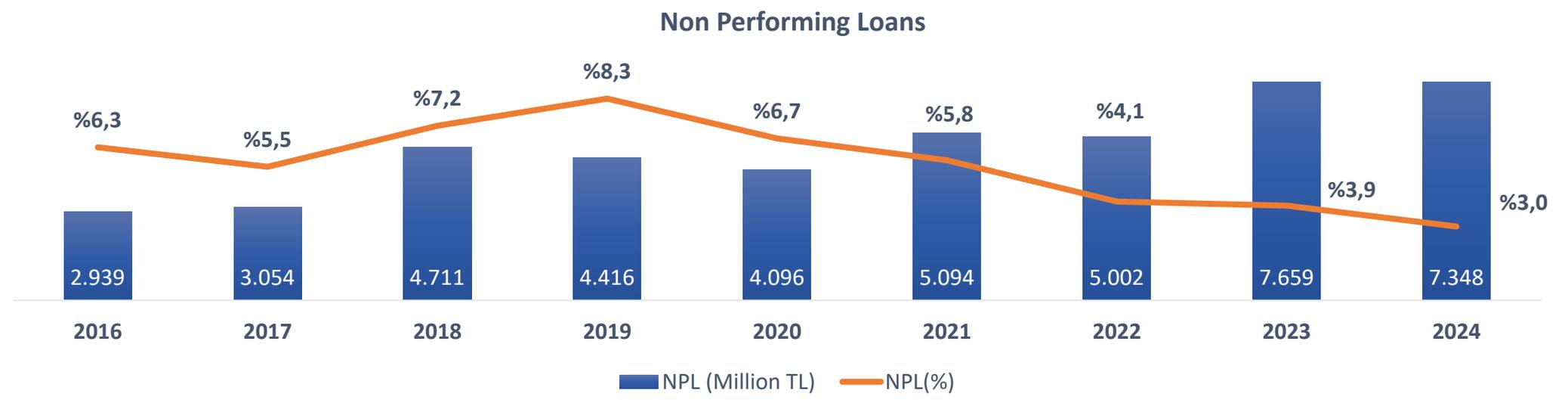
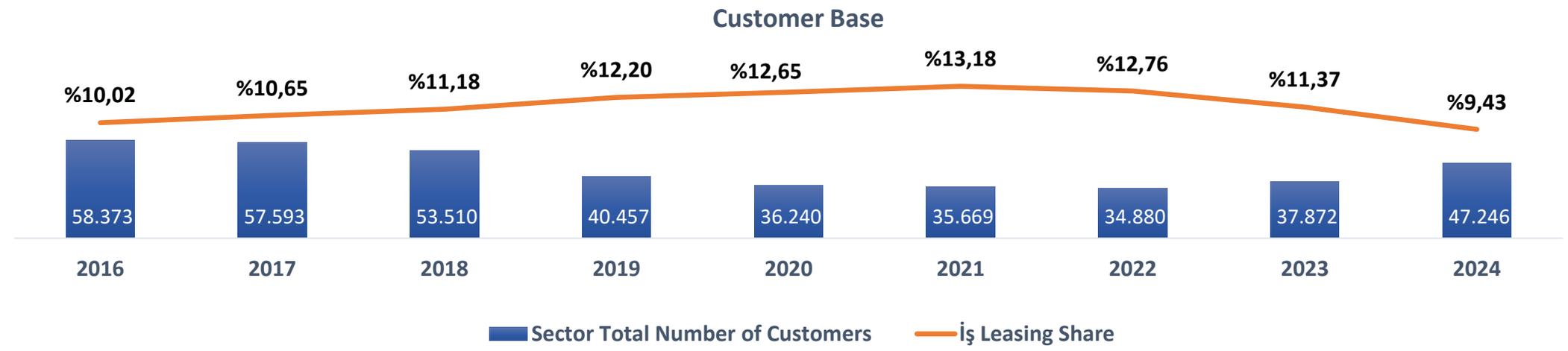
Net Profit of Sector
(Million TL)



Equity & Leverage



NPL



SUSTAINABILITY

İŞ LEASING



SUSTAINABILITY



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

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



SUSTAINABILITY

To achieve its sustainable development and green transformation goals, İş Leasing places great importance on understanding the expectations of its various stakeholders and managing this process effectively by strengthening collaborations with national and international organizations. In addition to participating in activities held by the UN Global Compact, the 30% Club, the Corporate Governance Association of Türkiye (TKYD), and the Business Council for Sustainable Development Türkiye (BCSD Türkiye), İş Leasing also carried out numerous social responsibility initiatives in 2024.

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

You can access the 2023 Sustainability Report at the link below:

<https://www.isleasing.com.tr/surdurulebilirlik/>



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