

# INVESTOR PRESENTATION

MARCH 2025

**iŞ LEASING**



# Advantageous



*Opportunity of Operating lease*

*Fixed or variable lease  
payment options*

# Competent

# Flexible

*Benefits of VAT,  
Stamp Duty and fees*



*Lease payments in  
line with cash flow*

# Foreseeable



*Lease payments  
in Foreign  
Currency*



**Company Overview**

**İŞ LEASING**





# Milestones

1985 The Leasing Law enters into force.

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

1995 İşbank Group takes over the Company.

2000 Initial public offering (ISFIN)

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

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

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

It increases the number of branches to 16

2011 It issues the first debt instrument in the sector.

2014 Selected as Turkey's most admired Leasing company.

2015 It finances the first major renewable energy investment.

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

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

2021 Included in the BIST Sustainability Index.

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

2023 Selected as Turkey's most admired leasing company

2024

## Company Overview



With a new transaction volume of USD 192 million and a market share of 13,17 %, İş Leasing maintained its strong position in the sector.



With leasing receivables reaching TL 30,4 billion, the market share in terms of receivables is 11,87%.



Total consolidated equity is TL 10,2 billion.



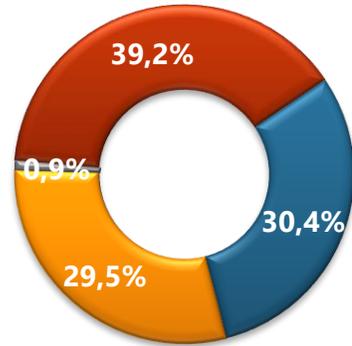
Consolidated net profit is actualized as TL 631 million.



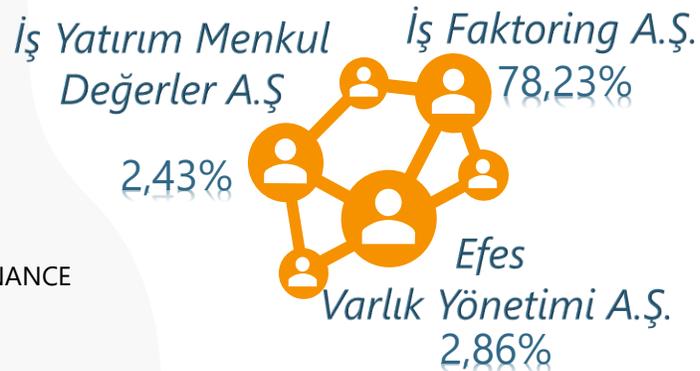
# Company Overview

## Share Structure(%)

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



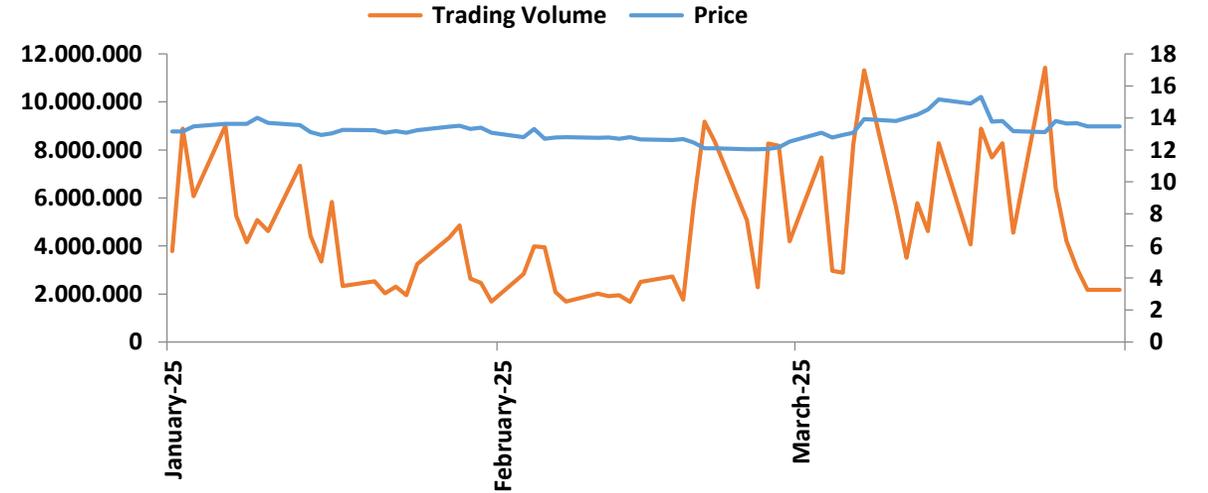
## Affiliated Partners



### TRADED INDICES

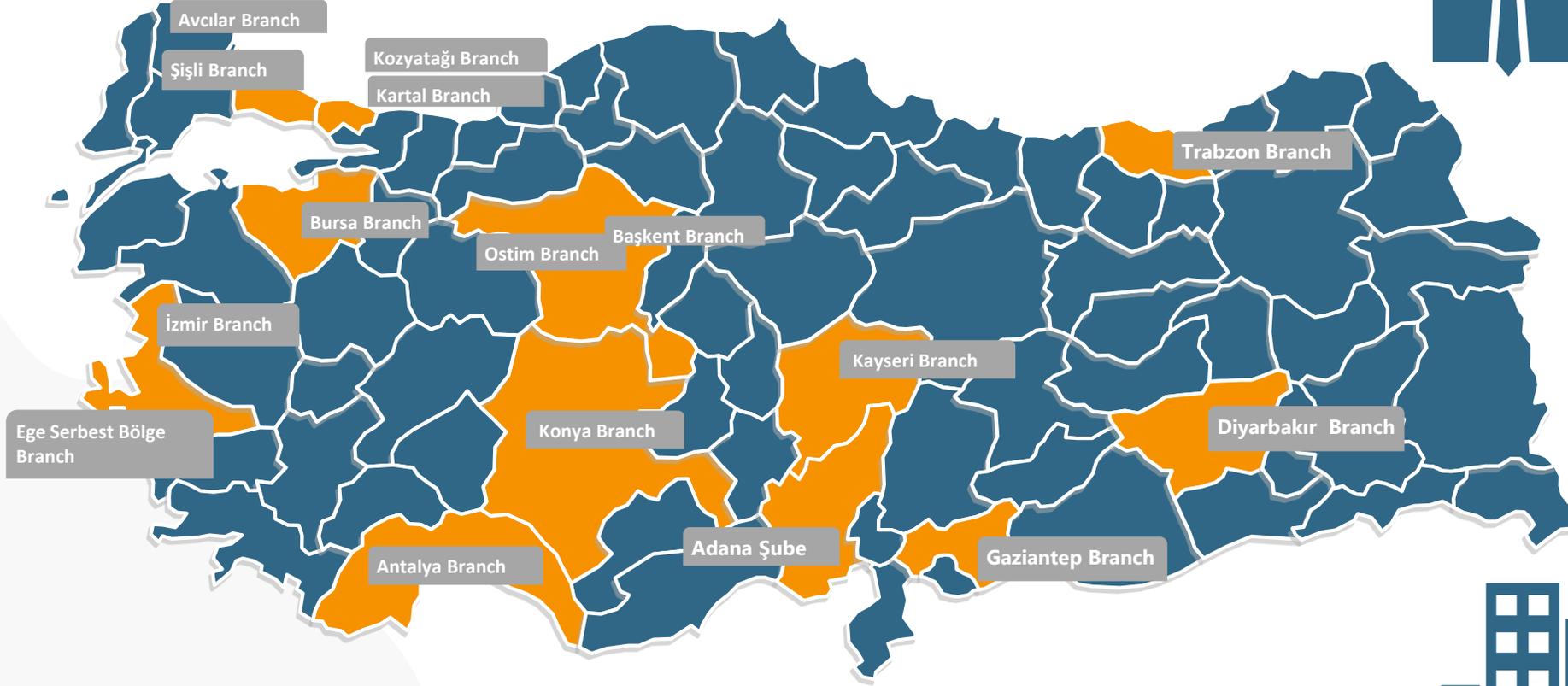
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST - SUSTAINABILITY

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



## Share Performance

# Company Overview



146

Total Staff



47 %



53 %



39 Sales  
Staff



16

Branches

**FINANCIAL RESULTS**

**İŞ LEASING**





# FINANCIAL RESULTS

**TL 30.416  
Million**

Leasing  
Receivables

**TL 32.016  
Million**

Factoring  
Receivables

**TL 70.609  
Million**

Total Assets

**USD 192  
Million**

Transaction  
Volume

**TL 10.162  
Million**

Shareholders'  
Equity

# Consolidated Financial Highlights

<i>TL Million, consolidated</i>	03.2024	2024	03.2025	Δ
Leasing Receivables, Net	22.851	26.660	30.416	14%
Factoring Receivables, Net	18.371	35.124	32.016	-9%
Non Performing Receivables	984	1.078	1.602	49%
Provisions (-)	1.156	1.405	1.744	24%
Total Assets	47.088	69.747	70.609	1%
Financial Liabilities	37.542	57.179	57.183	0%
Equity	7.367	9.842	10.162	3%
Net Interest Income	619	3.093	923	49%
Provisions Expenses	-95	-506	-475	400%
Consolidated net Profit	517	1.925	631	22%
<b>Oranlar</b>				
NPL / Receivables	2,3%	1,7%	2,5%	
Provision Ratio	117,5%	130,3%	108,9%	
Cost / Income	18,9%	20,8%	17,2%	
ROE	29,3%	23,2%	25,2%	
ROA	4,2%	3,2%	3,6%	

# Unconsolidated Key Figures

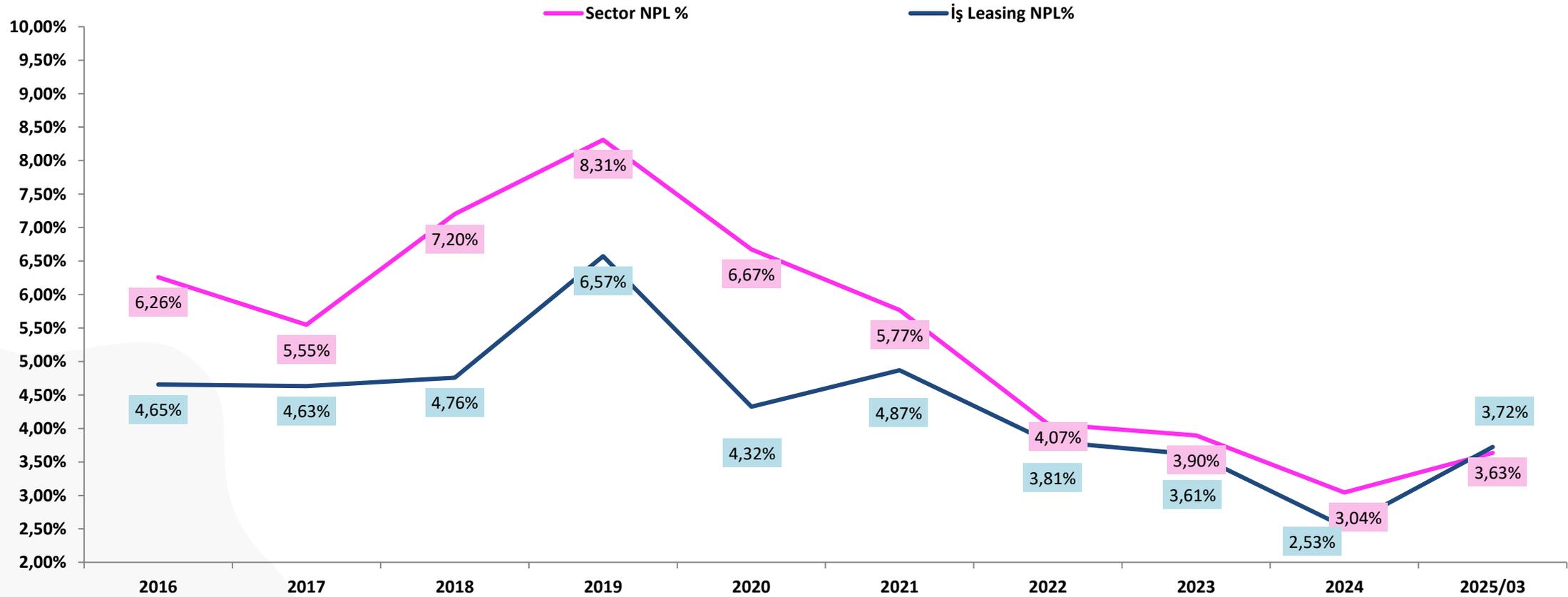
FINANCIAL HIGHLIGHTS	SECTOR			
	03.2024	2024	03.2025	Δ
Million TL				
Leasing Receivables	199.834	234.106	256.197	9,4%
Non Performing Receivables	7.514	7.348	9.662	31,5%
Provisions	-5.740	-5.644	-6.245	10,6%
Total Assets	290.713	334.499	366.931	9,7%
Equity	45.925	61.857	66.717	7,9%
<b>INCOME STATEMENT</b>				
Net Interest Income	4.613	21.043	7.611	65,0%
Provisions Expenses	-571	-2.678	-1.517	165,7%
Operating Expenses	-1.517	-5.972	-1.990	31,2%
Net Profit	4.688	17.180	5.643	20,4%
<b>RATIOS</b>				
NPL	3,62%	3,04%	3,63%	
Leverage	5,33	4,41	4,50	
ROE	46,61%	39,45%	38,11%	
ROA	5,24%	5,06%	5,17%	

FINANCIAL HIGHLIGHTS	İŞ LEASING (SOLO)			
	03.2024	2024	03.2025	Δ
Million TL				
Leasing Receivables	22.851	26.660	30.416	14,1%
Non Performing Receivables	631	692	1.176	70,0%
Provisions	-752	-929	-1.213	30,6%
Total Assets	26.658	32.000	36.019	12,6%
Equity	4.098	5.340	5.397	1,1%
<b>INCOME STATEMENT</b>				
Net Interest Income	347	1.830	518	49,2%
Provisions Expenses	-40	-217	-383	864,2%
Operating Expenses	-128	-479	-181	41,6%
Net Profit	350	1.143	265	-24,2%
<b>RATIOS</b>				
NPL	2,69%	2,53%	3,72%	
Leverage	5,51	4,99	5,67	
ROE	47,27%	35,31%	30,00%	
ROA	4,54%	3,97%	3,47%	

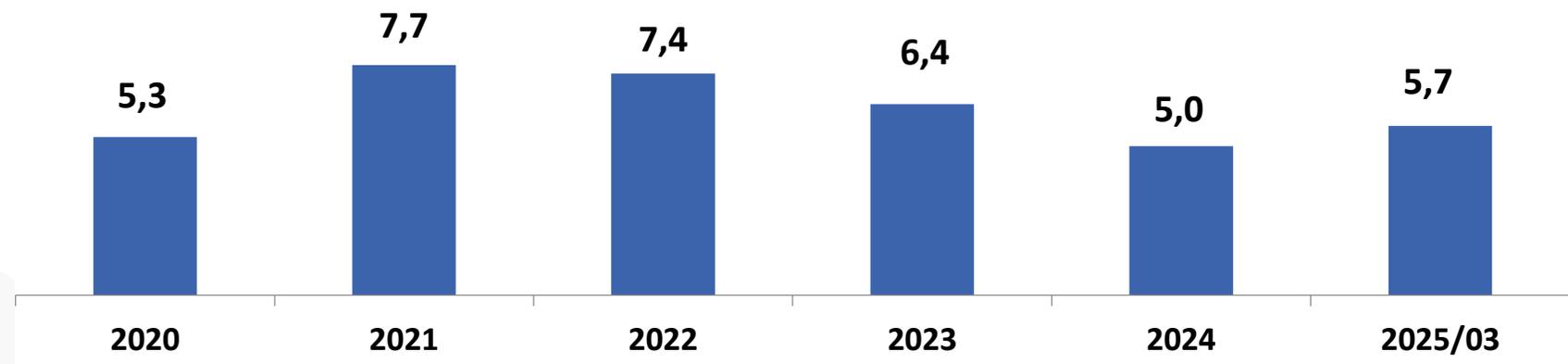
İş Leasing Sector Share
11,87%
12,17%
19,43%
9,82%
8,09%
6,81%
25,26%
9,10%
4,70%



# NPL

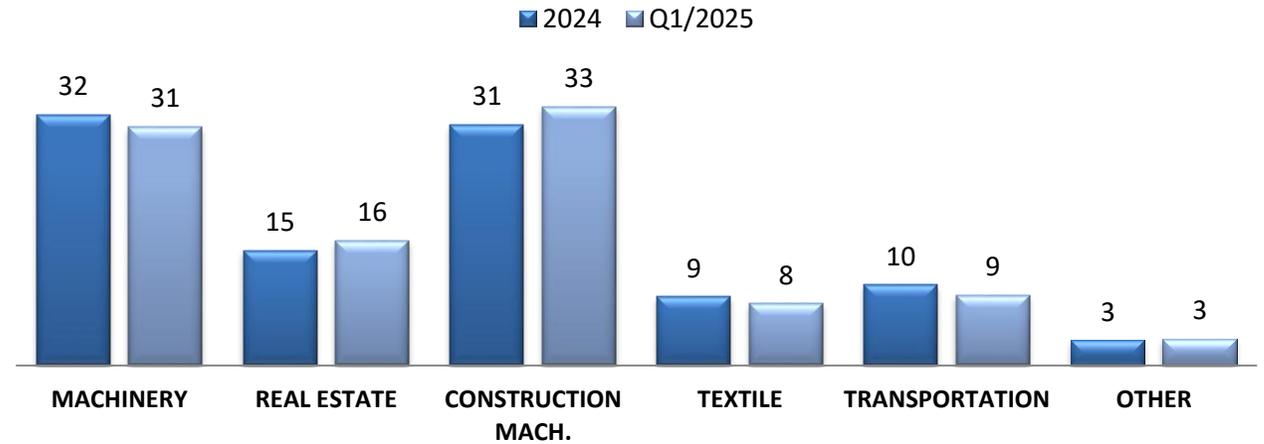


# LEVERAGE

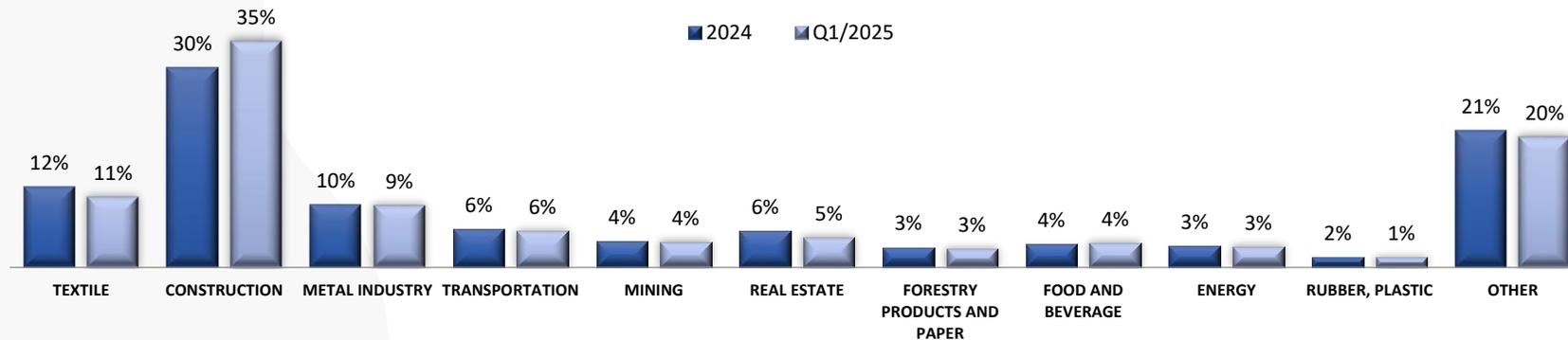


# Industrial & Asset Breakdown, %

Assets Distribution (%)



Sectoral Distribution(%)





## FINANCIAL RESULTS

Strong relationships  
with both domestic  
and international  
banks



Efficient use  
of capital  
market  
instruments



Efficient hedging  
strategy against  
FX risk

Structured  
Finance



Usage of  
alternative  
funding  
channels  
(Derivatives)



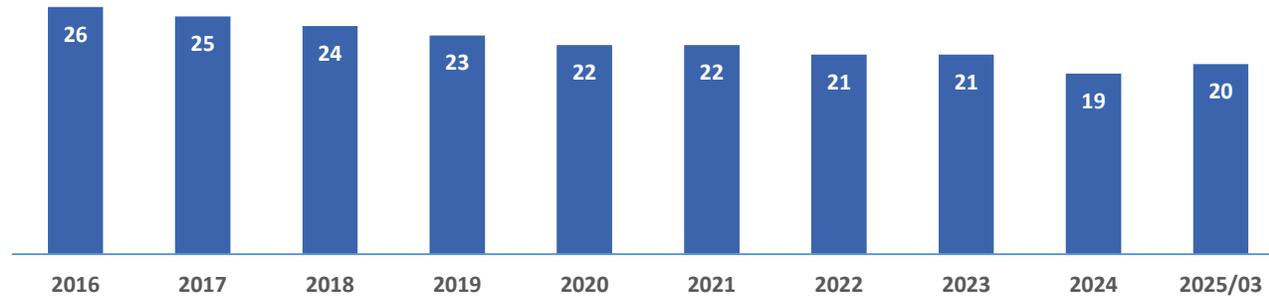
**LEASING SECTOR IN TURKEY**

**İŞ LEASING**



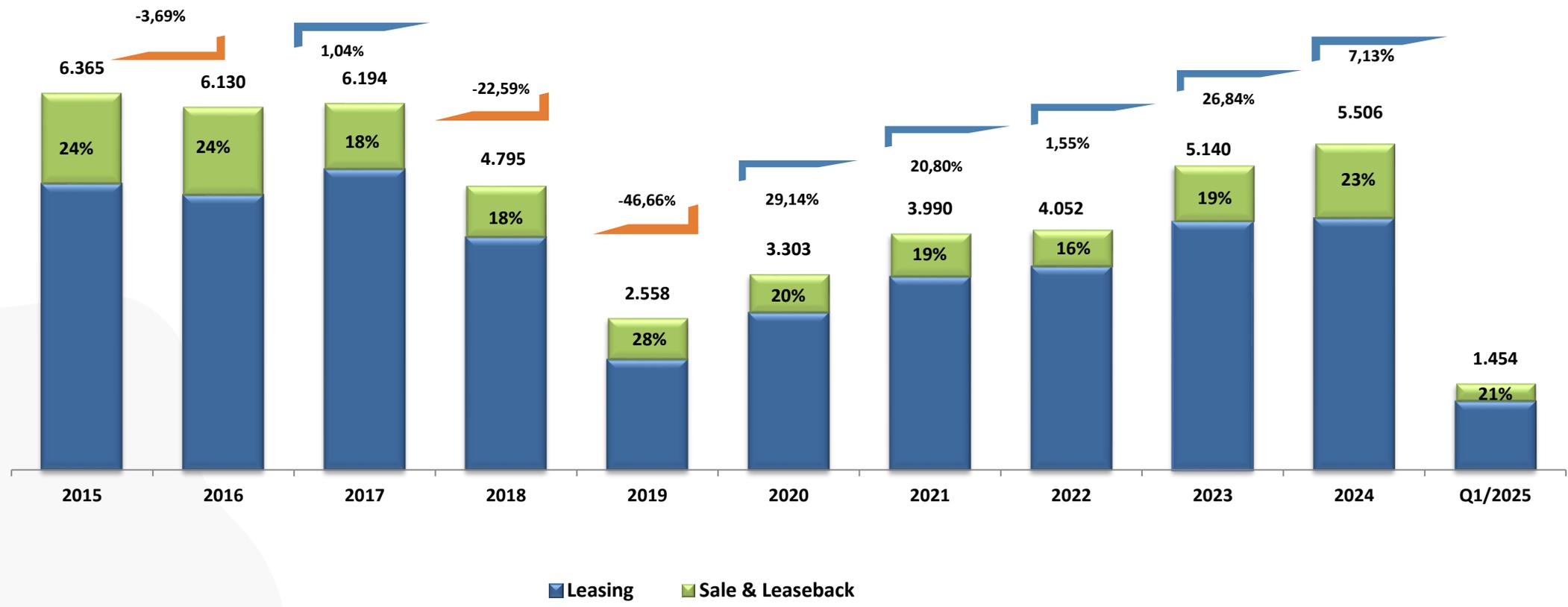
# Number of Leasing Companies

Number of Leasing Companies



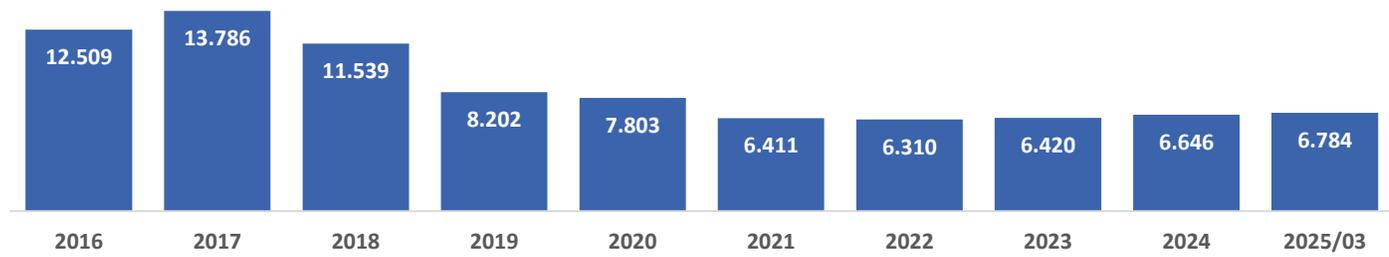
# New Leasing Volume

Million USD

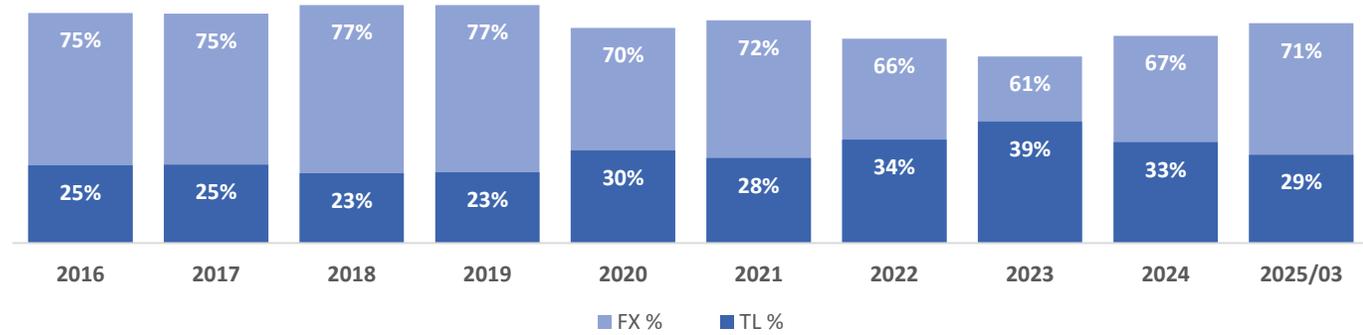


# Portfolio Development

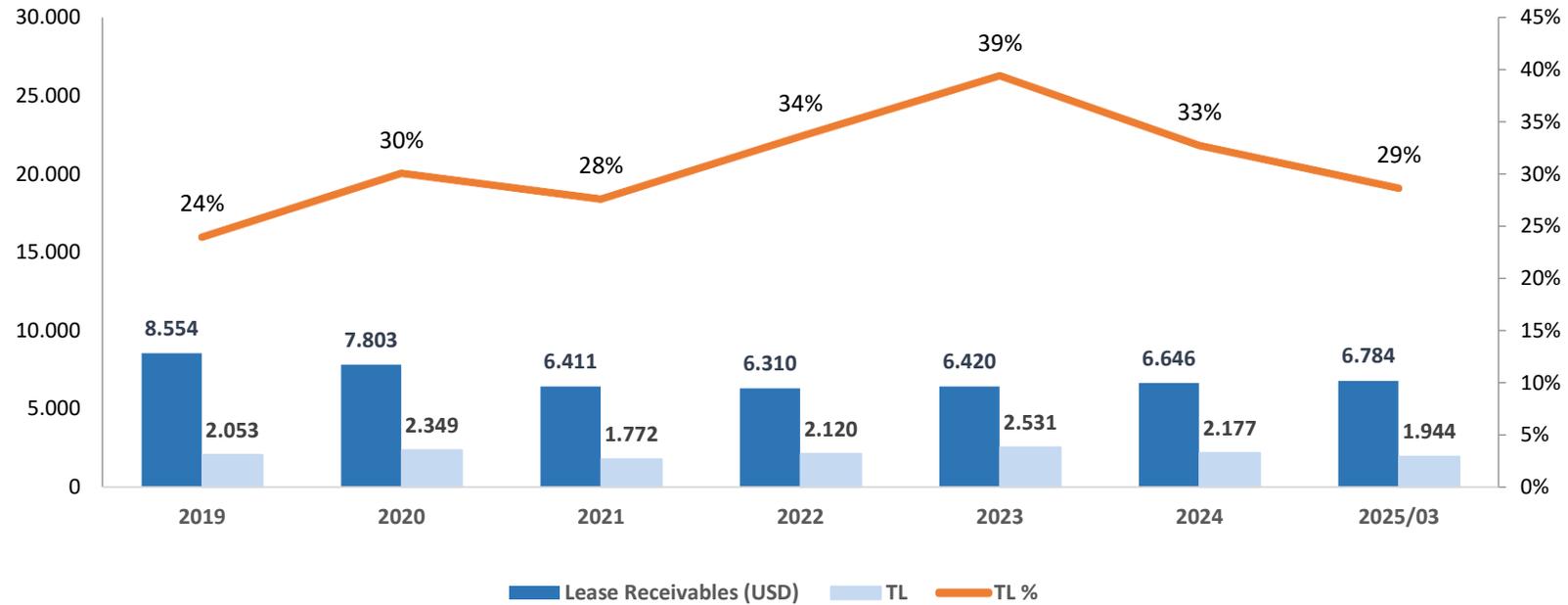
Leasing Receivables (Million USD)



Currency Distribution



# Portfolio Development

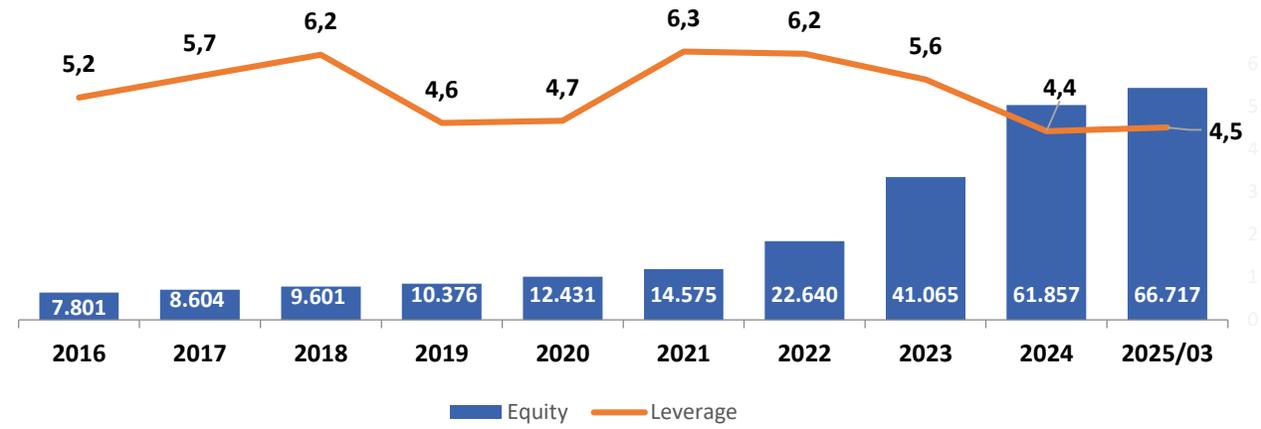


# Profitability

**Net Profit of Sector  
(Million TL)**



**Equity & Leverage**



# NPL

## Customer Base



## Non Performing Loans



**SUSTAINABILITY**

**İŞ LEASING**



## SUSTAINABILITY



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

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



## SUSTAINABILITY

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

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

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

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



## Investor Relations Unit



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