

SUSTAINABILITY REPORT 2020



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WE KEEP ON PIONEERING...

As one of the first actors of the leasing sector in Turkey, we are a company that has been shaping our sector with our pioneering position since we started our operations.

While being one of the first leasing companies to go public, we also managed to complete the first lease syndication, the first aircraft lease facility and the first sale-and-lease-back transaction as well as the first debt instrument issuance thanks to our new product development and solution generation capabilities.

We perceive sustainability as an integral part of our way of doing business and integrate it into all our processes. While setting our sustainability strategies and targets in line with the priorities of our stakeholders, we also introduce an in-house sustainability structure. We present to you, our stakeholders, our first Sustainability Report encompassing our work and results within the scope of sustainability, which you are currently reviewing.

While acting with the determination to direct our strong funding facilities to energy efficiency and renewable energy projects, we will also pioneer in sustainability through our corporate and ethical approach, support for diversity and inclusiveness along with our goal of contributing to the society and continue to create sustainable value for our clients, shareholders, employees and all other stakeholders.

WE MAINTAIN OUR
SUSTAINABLE FINANCIAL
PERFORMANCE AND
PROFITABILITY.



ABOUT THE REPORT



In its first sustainability report, İŞ Leasing shares its governance approach, performance results, and commitments with a forward-looking perspective on the environmental, social and economic impacts of its activities.

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İŞ Leasing 2020 Sustainability Report has been prepared in accordance with the "GRI Standards: Core" option published by the Global Reporting Initiative (GRI). The main framework of the report consists of prominent issues uncovered within the studies carried out to identify the sustainability priorities of the Company.

While carrying out such studies, the basic reporting principles in the GRI Standards were taken into account. While designing its sustainability strategy and setting its sustainability priorities, İŞ Leasing implemented a broad and inclusive stakeholder engagement process. The process for identifying the material issues in the report is presented under the sections of "Communication with Stakeholders and Sustainability Priorities".

The information contained in the report covers the activities of İŞ Leasing between January 1, 2020 and December 31, 2020. In order to interpret the information, information covering the previous reporting periods or the following period is also included in the report where necessary. İŞ Leasing aims to report its sustainability activities annually in the upcoming periods.

Please convey any questions, opinions and suggestions regarding the İŞ Leasing Sustainability Report via surdurulebilirlik@isleasing.com.tr

MESSAGE FROM THE CHAIRMAN



In the future, we will continue to blend financial success with social responsibility, promote healthy living habits and protect the environment, as we did in the past.



Value for Stakeholders

As we achieve new economic successes, we continue to create value for our stakeholders.

Esteemed stakeholders,

2020 was an unprecedented period...

We have left behind a year during which the impacts of the coronavirus epidemic were felt deeply across the world and our country alike and which we had not experienced before in social and economic terms.

Triggering the greatest social and economic crisis of the century, the pandemic cost millions of lives and brought about an inevitable transformation process for all the stakeholders of economic life. The pandemic required comprehensive social and economic measures to be taken around the world and in our country. While the world economy entered a serious recession due to the restrictions and lockdown measures, global trade weakened significantly.

While governments and central banks announced stimulus packages one after another against the Covid-19 threat, which

upset the usual ways of doing business, global financial measures were introduced to eliminate the permanent damage that the pandemic caused in the areas of employment, supply chains and production capacity.

...the upcoming period requires a much more meticulous and cautious business approach.

In the upcoming period, the policies that national governments will follow to improve health and education services, digital infrastructure, business and governance practices will help alleviate the economic damage caused by the pandemic and increase shared prosperity.

Uncertainties have started to decrease relatively, thanks to the positive developments in the support of widespread vaccination campaigns and compliance with the measures. In the aftermath of the pandemic, the world economy and global trade evolve while the actors who quickly adapt to the market



realities and internalize new patterns of doing business will stand out in terms of competition and shape the future.

The winners of this race will be those who internalize sustainability in all aspects, achieve a robust performance regarding the Environmental and Social Management System, and accurately perceive and manage the risks and opportunities offered by the emerging market.

İş Leasing is advancing towards the future with determined steps, hand in hand with its stakeholders.

Under the specific conditions of 2020, İş Leasing set the health of all its stakeholders, especially its employees, and protecting employment as its main priorities, while continuing to create and share economic value by ensuring the continuity of the product-service-solution cycle.

The remote working model that we quickly introduced under the prevailing pandemic conditions, the financial support we offered to our clients and the financial success we achieved despite these challenging conditions have proven once again that we are a reliable and robust company.

İş Leasing continued to offer support to SMEs and the real sector in such an extraordinary economic environment, where difficulties and uncertainties increased on a global scale, and increased its market share and number of clients with its successful results, while maintaining its asset quality through effective risk management.

Prioritizing sustainability and digitalization in 2020, our Company increased its financing support in renewable energy investments and stood out especially with its financing solutions in solar energy investments.

Determined, strong and correct steps for a sustainable world

The pandemic has been a strong alarm bell bringing the risks to the future of humanity to the agenda. On the other hand, the effectiveness of solidarity and cooperation in solving problems has been experienced in the humanitarian dimension of the process while it has also been witnessed that acting together and generating human-oriented solutions accelerate the processes.

While the fact that a sustainable world is possible with determined, strong and correct steps to be taken starting from today has come to the forefront of the agenda, the awareness that only achieving economic sustainability and financial risk perception are not sufficient for economic actors has become widespread and stronger.

We focus on creating permanent stakeholder value by making a difference.

In addition to its robust economic performance and contributions to the economy, İş Leasing improves its ability to respond quickly to changes through its practices that make a difference in the sector, taking into account the environmental and social impacts of its products and services. The concept of sustainability, which has been one of the important agenda topics for a long time, lies at the heart of corporate culture.

While achieving new economic successes, we continue to create value for our stakeholders and aim to contribute to the local economy, society and Sustainable Development Goals via the investments we finance.

In the future, we will continue to blend financial success with social responsibility, promote healthy living habits and protect the environment, as we did in the past.

As İş Leasing, we focus on creating more added value while expanding our customer base, and we maintain our determination to be the industry's leading company in sustainability through our agile and flexible management approach.

I would like to express my heartfelt thanks to you, our esteemed business partners, colleagues, suppliers and all our stakeholders who supported us, who I believe we will achieve many more successes together.

Murat Bilgiç
Chairman of the Board

Contribution

We aim to contribute to the local economy, society and Sustainable Development Goals via the investments we finance.

MESSAGE FROM THE GENERAL MANAGER



We have set our targets for 2020-2023 in line with the principles of sustainable growth and value creation.

Growth

In an environment full of uncertainties, İŞ Leasing achieved a growth level surpassing expectations and ranked second in the sector in terms of leasing receivables in 2020.

Esteemed stakeholders,

The global health crisis and what it has taught us

The global health crisis triggered by the Covid-19 pandemic and the accompanying uncertainties left their marks on 2020.

While Covid-19, which is being fought around the world, negatively affected the economy, it reminded once again that our most important responsibility was the protection of the environment or, in other words, the protection of our ecosystem and scarce natural resources.

While emphasizing the importance of the connection between corporate resilience and business continuity for companies, what was experienced throughout the pandemic process clearly revealed the necessity of sustainable growth.

Our company's achievement

İŞ Leasing, one of the leading institutions of the leasing industry, demonstrated its robust sustainability performance under extraordinary market conditions where difficulties and uncertainties rose, owing to its corporate structure as well as its effective and efficient management of business processes into which it integrated environmental, social and governance elements with a professional approach.

Our performance increases our motivation about our potential and targets, and reinforces our determination to take strong steps in our long-term sustainability journey.



We present to you, our stakeholders, the first sustainability report of İş Leasing, which complies with the globally-accepted core option of GRI standards. The progress we have made in all aspects of sustainability and our future goals are shared with you in detail in the relevant sections of our report.

Our 2020-2023 goals carry us to the future.

İş Leasing continued to support its customers, employees and all other stakeholders with devotion throughout the pandemic based on its practices making a difference in the sector and its corporate culture responding quickly to change.

Within the framework of our vision to which we are committed, we have set our targets for 2020-2023 in line with the principles of sustainable growth and value creation by being aware that we must reflect our responsibilities towards the society and environment in all our activities.

In 2020, the Sustainability Committee was established to take more concrete steps by focusing on the needs of the environment, our business and our human resources under our sustainability strategy. Our work on the Environmental and Social Risk Management System Project, which we launched at the end of the year, is going on.

Through this system, we aim to supervise environmental, social and economic factors as a whole, to manage risks and opportunities effectively, and to achieve sustainable growth as a result.

Highlights from our performance

The decrease in production throughout the Covid-19 pandemic process caused sharp decreases in the amount of supply, which disrupted supply chains and turned into a phenomenon suppressing the value cycle from end to end.

The leasing sector, our field of operation, entered into 2020 in a good course, followed by a pandemic-induced slowdown in economic activities and a serious decline in demand for leasing.

I would like to express with pleasure that İş Leasing has achieved a growth level beyond expectations in this environment full of uncertainties.

Our highly-competent human resources and robust financial structure have enabled us to achieve a stable and sound performance in line with our sustainable and profitable growth strategy.

While our dynamic balance sheet management played a major role in achieving results consistently with our targets, İş Leasing ranked second in the industry in terms of leasing receivables in 2020.

As much as the importance we attach to corporate governance principles, our strong will to implement these principles as a continuous and dynamic process has brought about continuous improvement efforts. As a result of these efforts, İş Leasing's corporate governance rating has increased to 9.21 out of 10 (92.13).

Stability

Highly-competent human resources, robust financial structure and sustainable and profitable growth strategy paved the way for a stable performance.

Devotion

İş Leasing continued to support all its stakeholders with devotion throughout the pandemic.

MESSAGE FROM THE GENERAL MANAGER



We are executing a comprehensive digitalization project to become the leasing company of the future.

People first

While carrying out our activities, we consider cooperation and solidarity in the working environment as the most important element, and we shape our human resources strategies in line with contemporary practices.

With our belief in the power of equal representation, we support women's participation in social and economic life, and we strive to play an active role in balancing the number of female employees in the sector.

We attach importance to training and conduct regular performance assessments to ensure the development of company employees. In this context, 94% of our employees were subjected to regular performance assessment process in 2020.

While aiming to contribute to social life at the highest level in line with our sustainable, high-quality and profitable growth strategy, we look after the interests of all our stakeholders and we take care to make investments that will set an example for all segments of the society, the sector and the business world and create tangible benefits. In 2020, we delivered our aid to the institutions in need for the protection of healthcare workers against the pandemic.

As İş Leasing, our most important priority is to protect the health of our employees and to ensure the continuity of our services. In the light of this priority, we continued to execute all our business processes in both office environment and remote working environment in an uninterrupted and smooth way owing to the contribution of our digitalization investments.

While embracing change resolutely, we quickly adapt to emerging conditions through our experience, agile management approach, innovation power and the outstanding efforts of our employees, and move forward with firm steps towards the future.

We care about digital transformation.

Based on our vision of change and transformation, we are executing a comprehensive digitalization project in line with our goals to improve our technological infrastructure, complete the digital transformation and become the leasing company of the future.

As one of the most preferred companies in 2020, we increased our market share to 12.7% by the number of customers through our service model, which is reinforced by digitalization, efficiency and innovation culture and constantly carries the customer experience a step forward.



Renewable energy is one of our priority business areas.

While sustainability is the strategic focal point of İş Leasing, the financing of renewable energy investments is a business line which we prioritize and in which our market share has risen. What makes us happy is that we stand out in the sector with our financing solutions, especially in the field of solar energy. We stand by investors via our financing solutions for rooftop solar energy systems for self-consumption and contribute to their access to clean energy.

In this context, İş Leasing offered financing for investments with a cumulative installed capacity of 145.78 MW as of 2020. While the financing resources we obtain from international finance institutions confirm the strength of our financial structure and our brand, we once again underline our determination to support investments in renewable energy by being a part of the Turkey Sustainable Energy Financing Facility (TurSEFF) developed by the European Bank for Reconstruction and Development (EBRD) during the reporting period. Within the scope of the agreement, funds amounting to EUR 40 million were obtained from the EBRD for use in the financing of resource efficiency and renewable energy investments. We consider this loan, which will be used to finance the investments of SMEs in this area, not only as a source of funds, but also as a very important step that takes our sustainability vision to a new level.

We are focused on channeling a versatile contribution.

In line with our respect for the planet we live in and the society we are a member of, we contributed to the protection of our forests, which constitute our source of oxygen, by supporting the campaigns launched for afforestation after the forest fires in 2020.

The unwavering goal of İş Leasing is to broadly contribute to and share with all its stakeholders, from the economy to the society, by generating added value.

Through our determination to maintain our profitable growth by contributing to sustainable development and society, we will continue to manage risks well, keep our qualified portfolio distribution, and increase our uninterrupted support to the real economy by reinforcing our strong funding structure.

I would like to thank our Board of Directors, our employees, all our business partners and all our stakeholders, who I believe will always be with us as we carry our brand, which is identified with experience, trust and stability, into the future.

Sincerely,

U. Şafak Ögün

General Manager and Board Member

Installed capacity of financed renewable energy projects:

145.78 MW

Our New Transactions Market Share is

16.5%

ABOUT İŞ LEASING



41.8% of İş Leasing's shares are currently traded on Borsa Istanbul.



Being one of the first leasing companies established in Turkey, İş Leasing was incorporated in 1988 as a partnership of Türkiye İş Bankası (İşbank) Group with IFC, a member of the World Bank Group, and Société Generale. İşbank acquired all of the shares held by foreign shareholders in 1995, and gave momentum to the Company's activities. Thanks to İşbank's branch network extending all over Turkey, İş Leasing quickly became one of the leading companies of the Turkish leasing sector. Publicly-held since 2000, 41.8% of the shares in İş Leasing are traded on Borsa Istanbul (BIST). İş Leasing is traded on **BIST All, BIST 10-30, BIST 50, BIST 100, BIST Corporate Governance, BIST Financials, BIST Stars and BIST Leasing Factoring** indices.

Representing a deep-seated experience in the sector, continually achieving improvement, and increasing its business volume since its debut, İş Leasing has become a pioneer within its industry.

İş Leasing has made a difference and stood out in competition in many areas especially including customer experience via its ways of doing business and rapid decision-making mechanisms.

Having executed the first lease syndication in Turkey owing to its new product development and solution generation capabilities, İş Leasing has also steered the leasing sector through the first aircraft lease facility, and sale-and-lease-back transaction.

With its strong and stable financial structure, İş Leasing allocates its resources to sectors that create employment and added value, and finances various projects that contribute to the country's economy and sustainable development, while being the choice of a wide customer base through its customer satisfaction-oriented service approach.

İş Leasing serves nearly 5 thousand customers with its 15 branches nationwide and 138 employees directly employed thereby.

GRI 102-4, 102-5, 102-6, 102-7



Branches		
Istanbul-Kozyatağı	Ankara-Central Anatolia	Izmir-Aegean Region
Istanbul-Gebze	Ankara-Ostim	Kayseri
Istanbul-Şişli	Antalya-Mediterranean Region	Konya
Istanbul-Avcılar	Adana-Çukurova	Trabzon
Bursa-Marmara	Antep-Southern Anatolia Region	Diyarbakır

İş Leasing serves nearly 5 thousand customers with its 15 branches nationwide and 138 employees directly employed thereby.

Being one of the leading service providers in the sector with its highly-competent human resources, vast knowledge, effective service model and solid financial structure, İş Leasing achieves a stable and healthy performance under its sustainable and profitable growth strategy.

Having achieved performance results in line with its targets through dynamic balance sheet management in 2020, İş Leasing achieved a new transactions market share of 16.5% with a new transaction volume of USD 545 million. With this performance, the company further strengthened its position in the sector and came second in the sector in terms of leasing receivables.

Focusing on renewable energy and solar investments with a focus on sustainability, İş Leasing became one of the ambitious funders in this segment by offering a total of USD 39.3 million in financing to renewable energy projects in 2020.

Thanks to the up-to-date methodologies and techniques applied in credit risk, effective risk follow-up processes and a wide-ranging high-quality portfolio structure, the Company's non-performing loans (NPL) ratio remained significantly below the sector average. Despite the repayment revisions made in the portfolio to support the cash flows of customers who lost their jobs in the wake of the pandemic, the NPL ratio, which stood at 6.6% in 2019, decreased to 4.3% at the end of 2020 thanks to the effective management of risks.

IMPORTANT MILESTONES FOR İŞ LEASING



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.

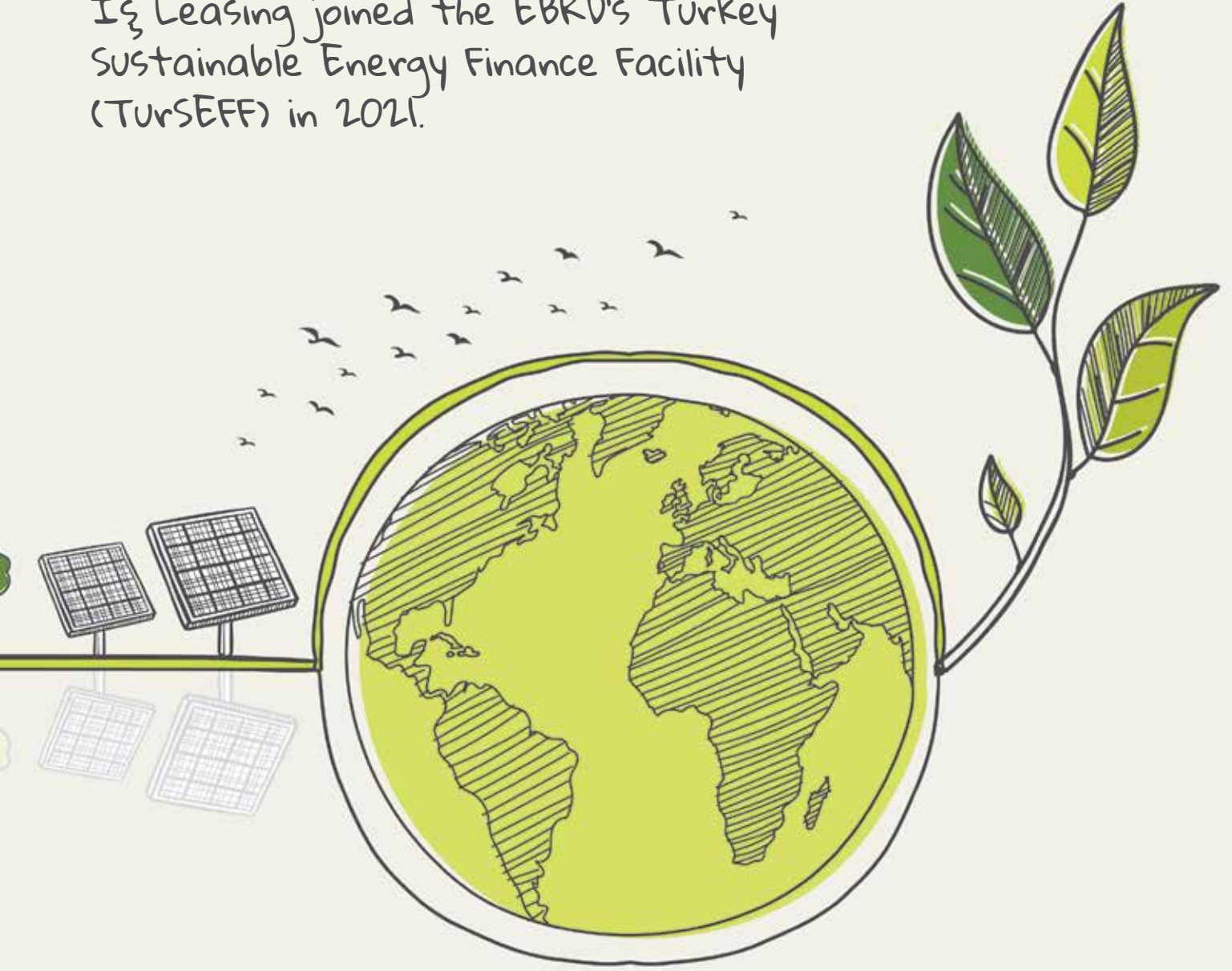
2005

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.

İş Leasing joined the EBRD's Turkey Sustainable Energy Finance Facility (TurSEFF) in 2021.



2011

It issues the first debt instrument in the sector.

2014

It increases the number of branches to 16 by opening branches in Şişli, Gebze, Denizli, Diyarbakır, Kayseri and Ostim.

2015

It finances the first major renewable energy investment.

2019

Selected as Turkey's most admired Leasing company.

2020

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

2021

It joins the TurSEFF program.

İŞ LEASING IN FIGURES



39.3

million USD

Amount of financing offered to renewable energy projects



49.48

MW

Installed power capacity of renewable energy projects financed during the year



51%

Female employee ratio



15

branch

Number of branches of İş Leasing in Turkey



12.8

TL billion

İş Leasing's Consolidated Asset Size



4,585

customer

Total number of İş Leasing customers



12.5%

Market Share



AWARDS

Wins, Awards

2019 The Most Admired Leasing Company in the Industry, 1st prize, the second place in the sector on the basis of leasing receivables in 2020



138

Person

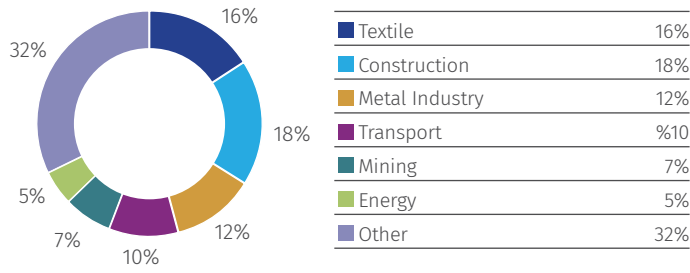
Number of Employees



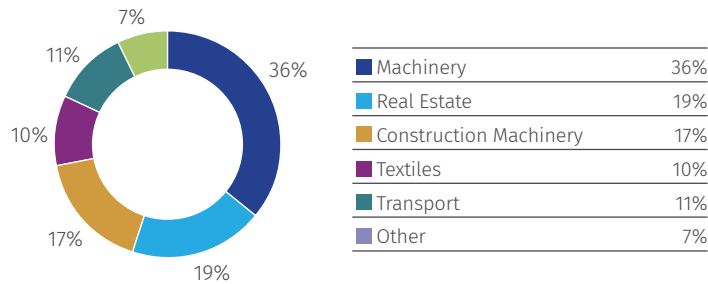
4%

Employee turnover rate

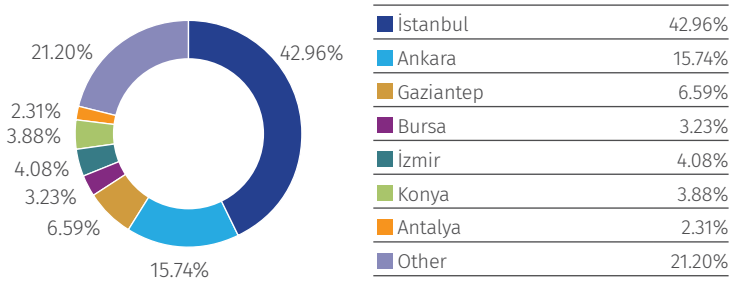
Sectoral Breakdown Chart (%)



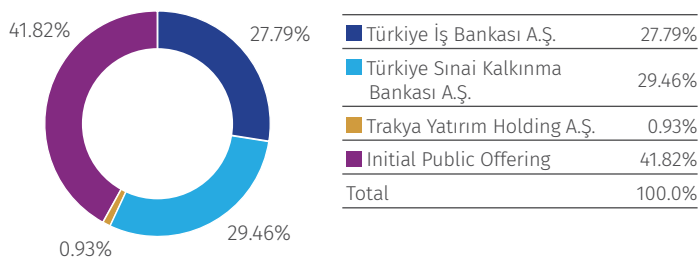
Product Line Breakdown (%)



Geographical Distribution (%)



Shareholding Structure (%)



Major Indicators

Total Assets

TL **12,761**
million
2019 TL **9,088** million
Change **40.4%**

Factoring Receivables, Net

TL **4,420**
million
2019 TL **3,179** million
Change **39.0%**

Leasing Receivables, Net

TL **7,152**
million
2019 TL **5,107** million
Change **40.1%**

Equity

TL **1,718**
million
2019 TL **1,274** million
Change **34.8%**

Net Income

198
(%)
2019 **84%**
Change **134.4%**

Return on Assets

1.8
(%)
2019 **0.9%**

Return on Equity

13.2
(%)
2019 **7.0%**

Borrowing Ratio

6.4
(%)
2019 **6.1%**

Expense-to-Income Ratio

18.5
(%)
2019 **18.9%**

VISION AND AIMS

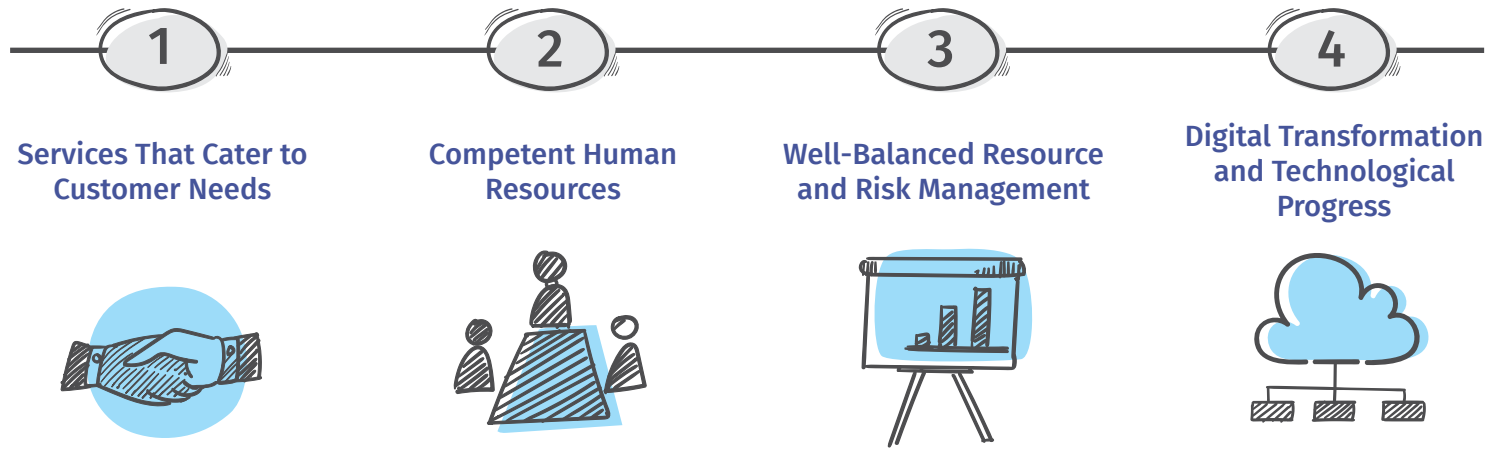


İş Leasing's vision is to be a leading, dynamic and reliable leasing company that carries out its activities widely throughout Turkey, and is the most preferred leasing company by customers, shareholders and employees.

The aims of İş Leasing are to be the best managed leasing company that adheres to ethical values, has environmental and social responsibility awareness, offers high-quality services and acts in the light of reliable business partnership principles in parallel with sustainable growth-oriented working approach.

Increasing its market share with a focus on profitability and efficiency lies at the heart of the medium-term goals set by the Company to achieve its vision and aims.

İŞ LEASING'S STRATEGY COMPONENTS



We are one of the leading companies in the sector with our solid financial structure and funding facilities.

İş Leasing's strategy is to ensure "Sustainable, High-Quality and Profitable Growth" in order to achieve its vision and aims. The following principles are to be observed in the implementation of the Company's strategy:

Services that cater to customer needs:

- Innovative, flexible products, service quality that makes a difference
- Smart business processes that offer fast and effective solutions
- Extensive and efficient service network
- Effective customer relationship management
- Strong channel management strategy

Competent human resources:

- Practices that boost competence and efficiency
- Human resources policies with a focus on employee satisfaction
- Practices improved by the ideas and suggestions of employees
- Performance-based objective assessment

Well-balanced resource and risk management:

- Risk-based capital allocation
- High asset quality and effective credit risk management
- Extensive and diversified funding structure
- Currency, maturity and interest rate risk management aligned with assets

Digital transformation and technological progress:

- Infrastructure design integrated into new technologies
- Digital transformation processes
- Technology-driven digital interaction
- Business intelligence creation that supports decision-making through advanced data analytics
- Data-based agile decision-making processes

WE MAKE A DIFFERENCE WITH OUR CORPORATE AND ETHICAL APPROACH



MANAGEMENT APPROACH AND BUSINESS ETHICS



Believing in the necessity of an effective corporate management system in order to achieve its future goals and render its performance sustainable, İş Leasing pursues an ethical, transparent, responsible, sustainable, fair and accountable management approach in all its activities. İş Leasing executes its corporate governance model and processes in absolute compliance with the Corporate

Governance Principles announced by the Capital Markets Board of Turkey (CMB), and accordingly, maintains its corporate governance approach by extending it throughout the entire value chain.

In accordance with the principles of public disclosure and transparency, İş Leasing discloses all important events and developments about the company in the relevant channels in accordance with the CMB and BIST legislation.

High Compliance

High level of compliance
with the Corporate
Governance Principles



GRI 102-11, 102-15, 102-16, 102-17, 102-18

CORPORATE GOVERNANCE AND COMPLIANCE



İş Leasing executes its rights and responsibilities with its stakeholders through an approach of accountability, equality, transparency and responsibility.

İş Leasing executes its rights and responsibilities notably with its shareholders as well as its employees, customers and all other stakeholders within an effective management and audit framework encompassing an approach of accountability, equality, transparency and responsibility, which are the universal elements of its corporate governance approach.

By integrating all necessary policies and measures into its practices, the Company operates in compliance with all of the mandatory articles in the Corporate Governance Principles, and declares its responsibilities and compliance level within the framework of the CMB's Corporate Governance Communiqué through the Corporate Governance Compliance Report. As per the CMB's resolution no. 2/49 of January 10, 2019, the Corporate Governance Compliance Reporting no. II-17 has been drawn up over the Public Disclosure Platform (KAP) by using the templates "Corporate Compliance Report (URF)" and "Corporate Governance Information Form (KYBF)". Related reports

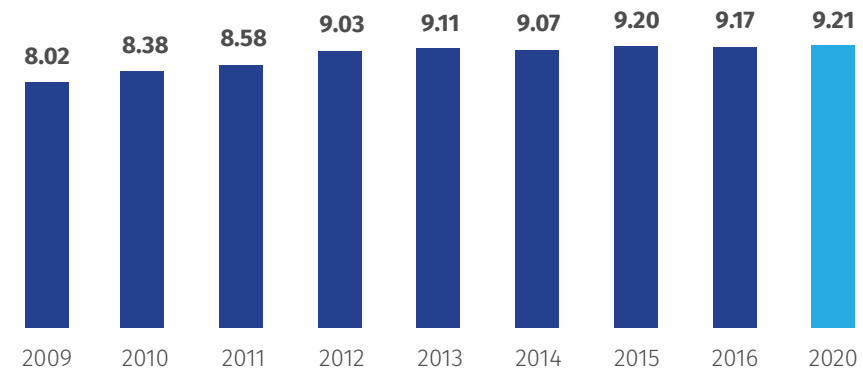
are available at <https://www.kap.org.tr/en/sirket-bilgileri/ozet/988-is-finansal-kiralama-a-s>.

At İş Leasing, the Internal Audit Department and the Internal Control, Risk Management, Compliance and Legislation Department offer reasonable assurance in terms of the efficiency and effectiveness of operations affected by the Board of Directors, Senior management and other employees of the Company, the reliability of reporting, and the achievement of compliance with laws and regulations. Audits conducted by the Internal Audit Department and the Internal Control, Risk Management, Compliance and Legislation Department consider the compliance of the processes defined within the scope of sustainability management with internal policies, principles and targets by also taking into account the internal audit standards. Under audit activities, periodic and risk-based reviews are carried out by also encompassing anti-bribery and corruption. Activities related to compliance with regulations are followed up by the Internal Control, Risk Management, Compliance and Legislation

Corporate Governance Rating (2020)

9.21

Corporate Governance Rating (2009-2020)



GRI 102-11, 102-15, 102-16, 102-17, 102-18



Department. The department manager also acts as the statutory “Compliance Officer” and fulfills his/her duties and responsibilities stipulated in the Law on Preventing the Laundering of Proceeds of Crime and the relevant legislation under the Corporate Policy and Compliance Program. It is essential that the risks to which the Company is exposed are within the limits stipulated by the legislation and in compliance with the Company’s basic strategies, and risk processes are executed in accordance with the internal regulations approved by the Board of Directors and the legislation to which the Company is subject. The risks that may be encountered during the activities are identified and classified through the “Corporate Risk Catalogue”.

İş Leasing was included in the BIST Corporate Governance Index in parallel with its effective corporate governance practices. As a result of the rating study carried out by Saha Kurumsal Yönetim ve Kredi Derecelendirme A.Ş. in 2020, the corporate governance rating of the company was identified as 9.21 (92.13%) out of 10 by considering the importance attached by the Company to the corporate governance principles, its willingness to execute this as a continuous and dynamic process and the improvements achieved since the allocation of the previous rating.

At İş Leasing, shareholder rights are exercised as per the legislation, articles of association and other internal regulations, and measures have been taken to ensure that these rights are exercised. The Company’s relations with shareholders are handled by the Investor Relations Department. The Company has

a publicly-disclosed dividend policy and there is no restriction on the transfer of shares. Practices that make it difficult to exercise the right to vote are avoided and every shareholder, including cross-border shareholders, is provided with the opportunity to exercise their right to vote in the easiest and most appropriate way.

The Board of Directors, which consists of 9 members including 3 independent members, is authorized and responsible for monitoring, overseeing and developing the public disclosure and information policy within the Company. Corporate Governance, Audit and Early Detection of Risk Committees serve within the Board of Directors. The Corporate Governance Committee, which consists of three members of the Board of Directors and the Investor Relations Department Manager, monitors the compliance of the Company with the Corporate Governance Principles, offers suggestions to the Board of Directors in this regard, and the Investor Relations Department coordinates the disclosure function.

The Investor Relations Department was established within İş Leasing in order to execute the relations with shareholders in an orderly way and to solve the investor problems in the most efficient way, and the activities of the department are regularly reported to the Board of Directors and the Corporate Governance Committee.

The activities regarding internal control and internal audit are supervised, assessed and guided by the Audit Committee for the monitoring of material issues. Operating under the Board of Directors through the Audit Committee, the Internal

Audit Department and the Internal Control, Risk Management, Compliance and Legislation Department contribute to the establishment, development and improvement of risk culture throughout the Company. The Audit Committee periodically evaluates the effectiveness of the internal control system and the results of the internal control activities through the reports drawn up by the Internal Audit Department and the Internal Control, Risk Management, Compliance and Legislation Department, and makes recommendations to the Board of Directors regarding the measures to be taken in response to the findings in the said reports.

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 legislative compliance audits are carried out. A quarterly report is submitted to the Audit Committee, which consists of three independent members. A total of 17 internal audit activities were carried out in 2020 and the audit reports were submitted to the Audit Committee and the Board of Directors for information.

The committees convened 4 times in 2020, and a total of 8 reports were presented to the Board of Directors, 4 by the Compliance Officer and 4 by the Financial Management Department.

During the period, there was no practice for which the company was held liable by public administrations.

GRI 102-11, 102-15, 102-16, 102-17, 102-18

İŞ LEASING ETHICAL PRINCIPLES



İş Leasing Ethical Principles identifies and sets down the rules required to be complied with in all kinds of relations and affairs of the Company with all stakeholders and other institutions and forms the basis for sanctions to be imposed by the Company in case of the breach of these principles. The Ethical

Principles is published in the Company's corporate website (www.isleasing.com.tr) and the Company's internal publications.

It is the responsibility of the Managers of the Company to communicate these Ethical Principles to all employees, and to ensure that the Employees attach the

required importance to these rules, and to endeavor and demonstrate leadership for compliance with these rules. During recruitment, personnel is provided with the form including the Ethical Principles and detailed explanations are made with regard to this issue within the presentations delivered during the orientation.

İŞ LEASING ETHICS HOTLINE



İş Leasing introduced the Ethics Hotline through which employees, customers and other stakeholders can report any non-compliance cases or any behaviors that violate corporate policies and ethical principles. Launched to be a more transparent and equitable institution and configured as a practice supporting sustainability management, İş Leasing Ethics Hotline allows for the solution of any and all concerns and problems of relevant stakeholders that would like to report any non-compliance and ethical violation cases.

Some of the violations or non-compliances that can be reported to the Ethics Hotline are as follows:

- Financial reporting and internal audit non-compliances
- Occupational Health and Safety violations
- Behaviors against the protection of the environment
- Misconduct
- Data and information confidentiality violations

- Cases of harassment, violence and threat
- Legal non-compliances
- Violations concerning human rights and employee rights
- Bribery and corruption
- Misconduct of managers
- Performance assessment non-compliances
- Discrimination
- Neglect of duty and misconduct

Notifications can be made to the Ethics Hotline at **0 (212) 350 74 00 / 7421- 7409** or through the ethics e-mail address (etik@isleasing.com.tr) between 9:00 a.m. and 05:00 p.m. from Monday to Friday. Optionally, notifications can also be made anonymously.

The ESMS Committee is responsible for the evaluation, investigation and conclusion of the notifications made to the Ethics Hotline. Paying attention to confidentiality, İş Leasing does not impose any sanctions on well-intentioned persons who report to the Ethics Hotline.

İş Leasing launched the Ethics Hotline.



0 (212) 350 74 00 / 7421- 7409

GRI 102-11, 102-15, 102-16, 102-17

ANTI-BRIBERY, ANTI-CORRUPTION AND PREVENTION OF UNFAIR COMPETITION



Anti-bribery and anti-corruption within the scope of ethical business principles are among the priorities on which İş Leasing does not compromise under any circumstances.

All business processes of İş Leasing are executed and reviewed within the framework of the basic principles and procedures set out in the Anti-Bribery and Anti-Corruption Policy. Anti-bribery and anti-corruption within the scope of ethical business principles are among the priorities on which İş Leasing does not compromise under any circumstances.

İş Leasing's Anti-Bribery and Anti-Corruption Policy aims to ensure that all business partners acting on behalf of or serving to the Company comply with the legal regulations on combating bribery and corruption.

Absolute compliance with the policies within the company and their observance in all business processes also enable employees to internalize the policies. İş Leasing takes all necessary measures to combat bribery and corruption, and organizes informative and awareness-raising training programs and communication activities for all its employees. In 2020, İş Leasing employees were informed by offering training on Fight Against Financial Crimes. It is planned to organize Anti-Bribery and Anti-Corruption trainings in 2021.

The Company acts in a prudent manner and within acceptable norms in terms of representation and hospitality activities within the framework of international norms and national legislation provisions.

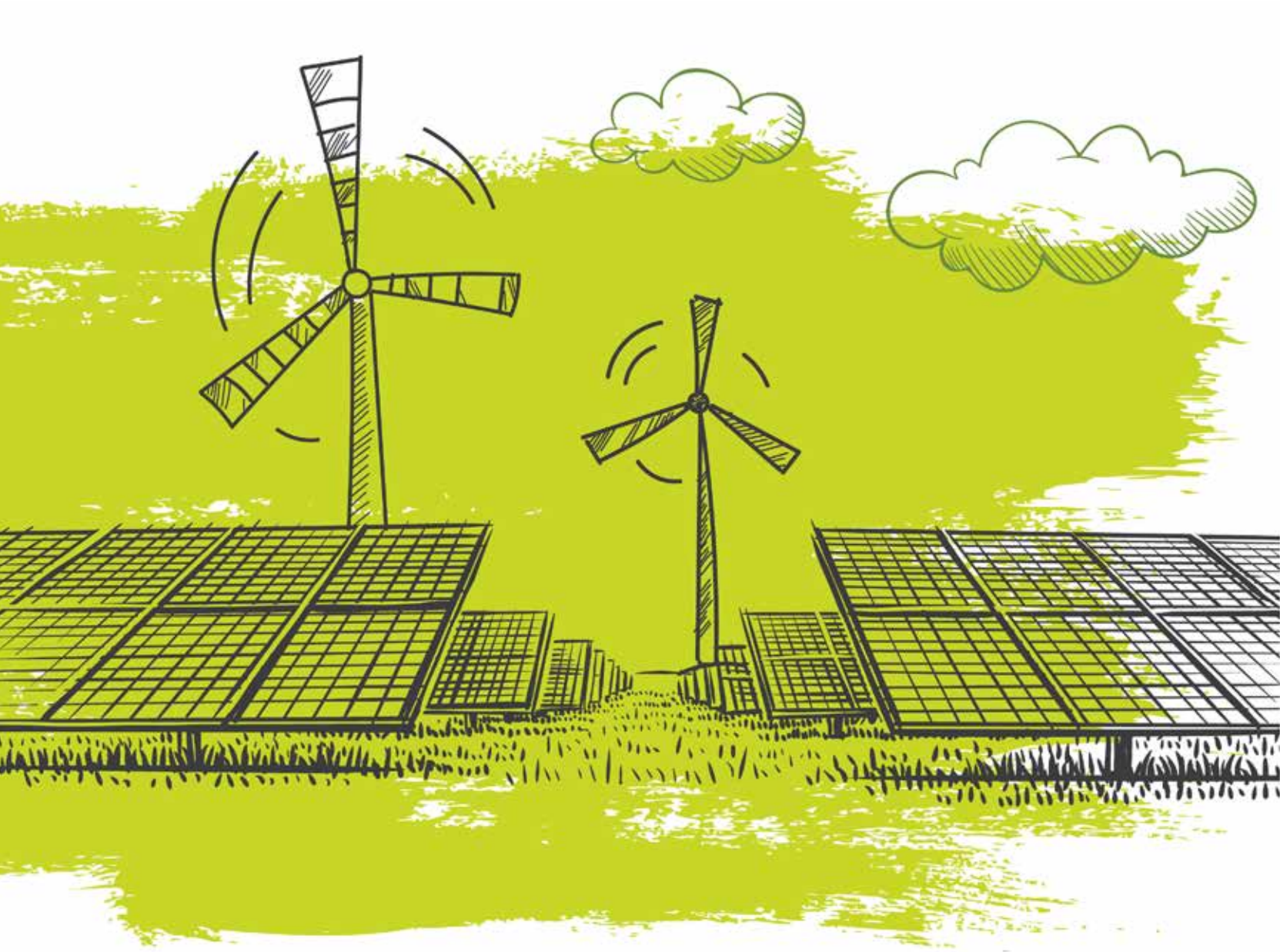
Compliance with the Anti-Bribery and Anti-Corruption Policy is regularly audited every year within the scope of internal audit.

İş Leasing observes the fight against bribery, corruption and similar crimes in all processes, and did not face any abuse or corruption cases during the reporting period thanks to this perspective that it meticulously and successfully integrated into its way of doing business.

Audit

Compliance with the Anti-Bribery and Anti-Corruption Policy is regularly audited.

WE FOCUS ON ENERGY EFFICIENCY AND RENEWABLE ENERGY PROJECTS.



SUSTAINABILITY APPROACH



In order to leave a livable world to future generations, İş Leasing considers sustainability as an integral part of its way of doing business, acts with the awareness of creating sustainable value for its customers, shareholders, employees and all other stakeholders and integrates this approach into all its processes. The company considers sustainability as a whole with its economic, environmental and social dimensions in accordance with its corporate culture and identity, and handles it in its activities along with all relevant laws and regulations.

İş Leasing offers services for energy efficiency and renewable energy investments in line with its sensitivity to sustainability, society and the environment, and aims to take the measures required for effective resource and energy use in order to help protect the natural balance. İş Leasing is committed to uninterruptedly carrying out its sustainability activities launched in order to contribute to a sustainable and livable future.

While aiming to make the highest contribution to the society and to be a part of the solution in the fight against all environmental problems by also taking into account the interests of all its stakeholders as required by its sustainability approach, İş Leasing's long-term goals are also identified in line with the principles of sustainable growth and value creation.

İş Leasing is committed to uninterruptedly carrying out its sustainability activities launched in order to contribute to a livable future.

COMMUNICATION WITH STAKEHOLDERS



İş Leasing establishes regular, sustainable and two-way communication with all its stakeholders.

İş Leasing attaches importance to the principles of openness, transparency and integrity in its communication processes. Observing regular, sustainable and two-way communication with all its stakeholders, İş Leasing meticulously handles the opinions and suggestions it collects through various communication channels, evaluates this process as a guiding input for setting its strategic priorities and forming its policies and uses it as a basis for its new projects and practices as well.

The Company provides comprehensive and up-to-date information to all its stakeholders through its annual reports, corporate website, social media channels, General Assembly, and Material Disclosures published where necessary.

STAKEHOLDERS	COMMUNICATION PLATFORM	FREQUENCY OF COMMUNICATION
EMPLOYEES	Websites	Continuous
	Social media	Continuous
	News Bulletins - Sustainability, Human Resources, General Announcements	Continuous
	Department Meetings, Executive Meetings, Focus Group Meetings	Continuous
	Training Activities	Continuous
	Employee Engagement and Satisfaction Survey	At certain intervals
	Performance Assessment	At certain intervals
	Ethics and Compliance Audits	At certain intervals
	Internal Communication Platforms	Continuous
CUSTOMERS	Customer Satisfaction Survey	At certain intervals
	Websites	Continuous
	Annual Reports, Sustainability Reports	Once a year
	Interim Activity Reports	Every three months
	Branches	Continuous
	Customer Representatives	Continuous
	Meetings	At certain intervals
	Social media	Continuous

GRI 102-40, 102-42, 102-43, 102-44



BUSINESS PARTNERS (Suppliers, Banking Industry, Service Providers, Consulting Firms, Branches, Analysts, Affiliates, etc.)	Websites	Continuous
	Investor Meetings, Investor Presentations	At certain intervals
	Executive Meetings	At certain intervals
	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
SHAREHOLDERS (Shareholders and Investors)	General Assembly and Investor Meetings	At least once a year
	Board Meetings	At least once a year
	Websites	Continuous
	Annual Reports, Sustainability Reports	Once a year
	Interim Activity Reports	Every three months
	Social media	Continuous
	Material Disclosures, Financial Reports, Periodical Disclosures (PDP)	When necessary
SOCIAL STAKEHOLDERS (Local Communities, CSOs, Media)	Websites	Continuous
	Media, Social Media	Continuous
	Annual Reports, Sustainability Reports	Once a year
	Boards of Directors	At certain intervals
	PDP and Bulletin Communication	When necessary
	Joint Projects	At certain intervals
	Working Groups	At certain intervals
PUBLIC INSTITUTIONS (Governments, Local Institutions, Financial Institutions and Rating Agencies, Regulatory Authorities, International Organizations and Initiatives, Universities)	Websites	Continuous
	Periodical Disclosures (PDP)	At certain intervals
	Annual Reports, Sustainability Reports	Once a year
	Meetings, Capacity Building Meetings	At certain intervals
	Official Correspondence	Continuous
	Audits	At certain intervals
	Memberships	At certain intervals
	Regular monitoring of reporting liabilities and other information flows prescribed in laws and the legislation	Continuous
	Career Days, Events of University Clubs and Groups	At certain intervals
Thematic Seminars, Conferences and Panels	At certain intervals	

GRI 102-40, 102-42, 102-43, 102-44

SUSTAINABILITY PRIORITIES



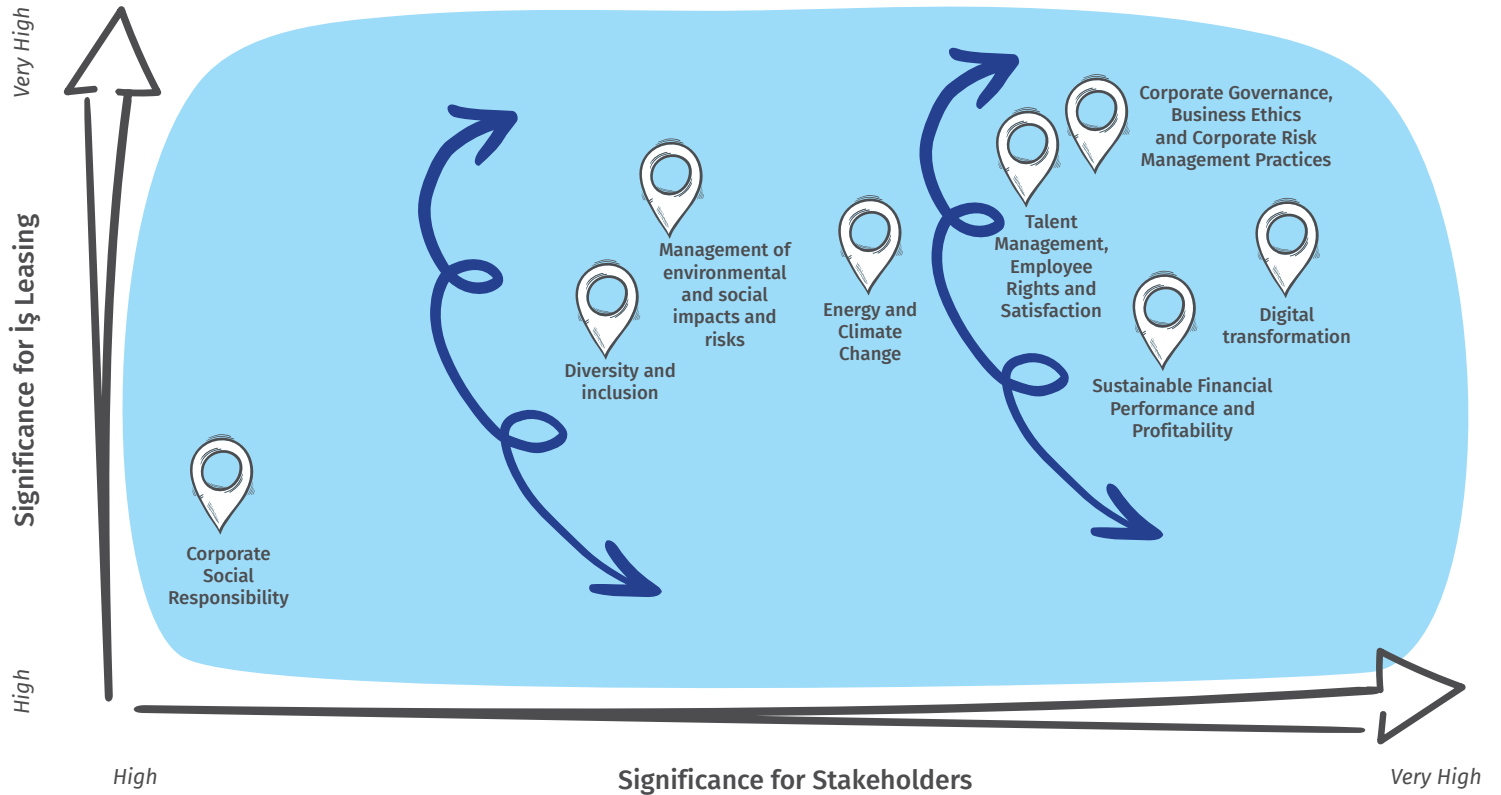
İş Leasing attaches importance to the opinions of its stakeholders regarding the identification of both risks and priority areas of development. As a result of communication with stakeholders, İş Leasing’s environmental, social and governance (ESG) focus areas and sustainability priorities have been identified via internationally-accepted methods.

While identifying the material issues, institutions leading the sector in terms of sustainability, the World Economic Forum (WEF) Global Risks Report, the

United Nations Principles for Responsible Investment (UN-PRI) and sectoral studies were examined. The issues identified at the end of the analysis were presented to internal and external stakeholders for evaluation through an online survey. Throughout the survey, the relevant issues were scored by stakeholders according to their levels of priority, and a materiality matrix was created based on the feedback received from the stakeholders.

While identifying the material issues, leading institutions, WEF Global Risks Report, UN-PRI and sectoral studies were examined.

Materiality Matrix



GRI 102-47, 103-1



According to the results of the evaluation, it was observed that İş Leasing and stakeholders were on the same page as regards expectations. The materiality matrix is divided into three classes as priority, high priority and very high priority. The very high priority issues and high priority issues identified based on this classification are as follows:

Very high priority issues

- **Talent Management, Employee Rights and Satisfaction:** Activities such as training, career management and the improvement of working conditions, etc. performed to achieve and maintain a highly-qualified employee profile
- **Corporate Governance, Business Ethics and Corporate Risk Management Practices:** Corporate governance principles, anti-bribery and anti-corruption, compliance with laws, integrated risk management practices
- **Digital Transformation (Digitalization and Innovation, Cyber Security and Customer Privacy):** Practices for developing digital channels, expanding and facilitating customers' ability to transact through digital channels, cyber security and protecting the privacy of customer data

High Priority Issues

- **Diversity and Inclusiveness:** Activities to support the access of all segments of society to financial services, the provision of equal conditions, and the empowerment of women and vulnerable groups
 - **Management of Environmental and Social Impacts and Risks:** Management of environmental and social impacts and risks arising from operational activities and leasing activities
 - **Energy and Climate Change:** Managing the impacts of activities such as greenhouse gas emissions, climate-related risks and energy consumption on nature; contributions achieved through leasing activities on renewable energy, energy efficiency and combating and adapting to the climate change
 - **Sustainable Financial Performance and Profitability:** Sustainable profitability for shareholders, investors and creditors
- Priority issues
- **Corporate Social Responsibility:** Direct support and sponsorships for projects regarding education, culture-art, sports, social aid, etc. as well as specific corporate social responsibility projects

SUSTAINABILITY STRATEGY

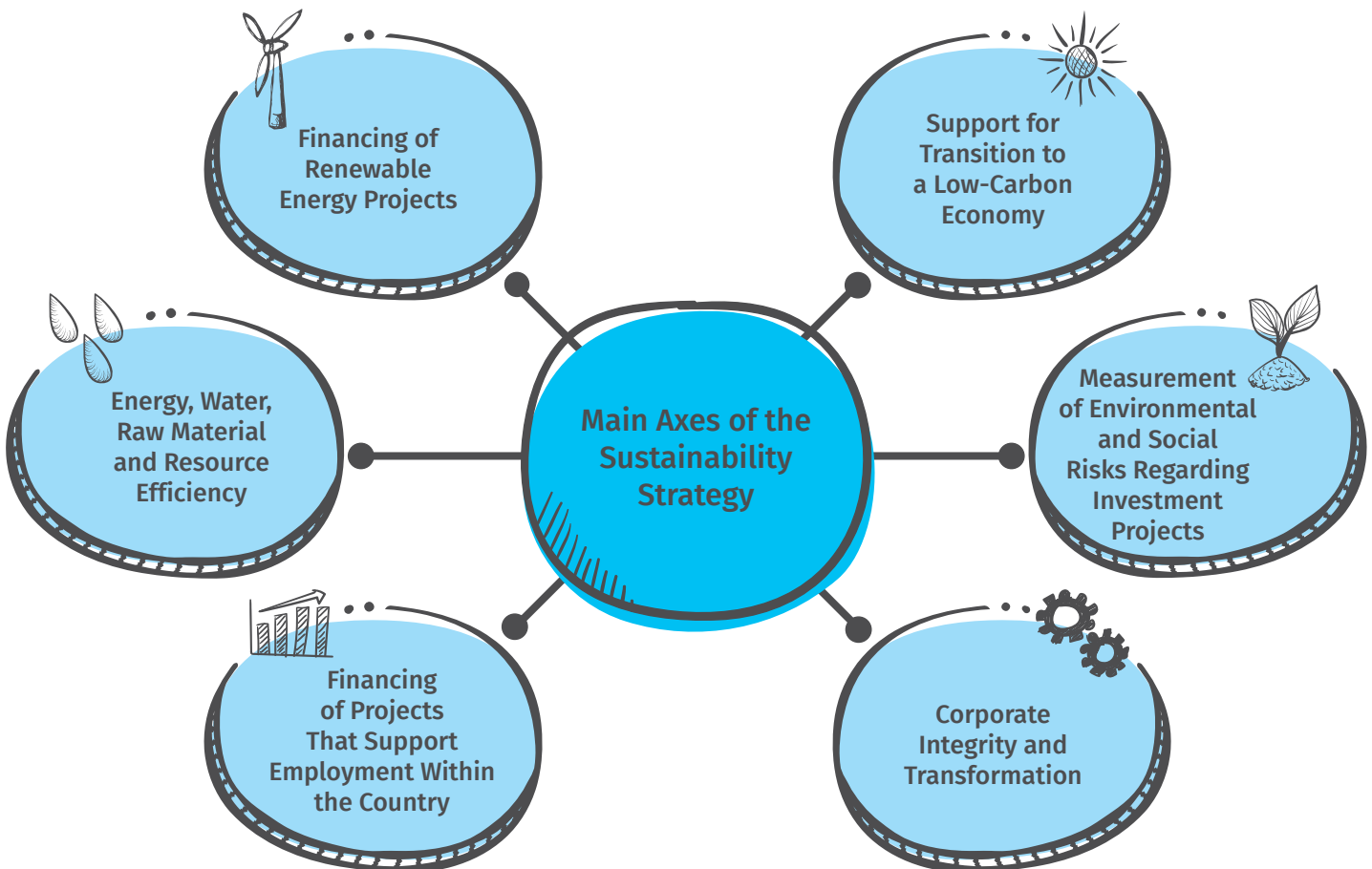


İş Leasing sets its sustainability priorities through active stakeholder engagement.

Setting its sustainability priorities through active stakeholder engagement, İş Leasing has built its sustainability strategy around the focus areas of energy and resource efficiency, waste management, support for transition to a low-carbon economy, the management of environmental and social risks, support for employment, corporate integrity and transformation in line with the results of its materiality analysis.

The main axes of the sustainability strategy are listed below:

- Energy, Water, Raw Material and Resource Efficiency
- Financing of Renewable Energy Projects
- Financing of Projects That Support Employment Within the Country
- Support for Transition to a Low-Carbon Economy
- Measurement of Environmental and Social Risks Regarding Investment Projects
- Waste Management
- Corporate Integrity and Transformation



GRI 103-1, 103-2, 103-3



Stakeholder Opinion

Sustainability is an entity that should be considered together with its economic, environmental and social dimensions, and financial support, energy, climate change and digitalization are considered as important topics within the leasing sector. From this perspective, İş Leasing is considered as a leading company in the industry with a perspective that is integrated with its customers and suppliers and raises awareness in the field of sustainability.

One of İş Leasing's priorities in the field of sustainability is stakeholder communication, which it maintains in line with the principles of accuracy, transparency and reliability. In addition, it is one of the exemplary organizations of the leasing sector through its ethical approach based on integrity, reliability and transparency. Since these concepts are embraced and adopted by all employees of the Company, we consider İş Leasing as an important business partner in every transaction we carry out.

On the other hand, İş Leasing took utmost measures throughout the Covid-19 pandemic to protect the health of both its employees and stakeholders in parallel with the importance attached to the working life. Moreover, it stands out with the support it offers to female employees in order to reduce inequalities as well as

the activities performed in the field of education and respect for nature.

İş Leasing is an active player in the field of climate change through its activities in the financing of products that support the fight against the climate change, which requires global efforts and poses environmental, economic and social problems. While supporting transition to a low-carbon economy in this context, it also contributes to the steps taken by both manufacturers and customers to combat and adapt to the climate change. We believe that İş Leasing will continue to execute impactful projects in this area.

As a result of global developments and technological progress in recent years, digital transformation is inevitable in the leasing sector, as in every sector. While ensuring the transformation of business processes and ways of doing business, the leasing industry needs to be digitalized to as much as permitted by the law in order to mitigate the negative impacts of activities on the environment. İş Leasing attaches importance to ensuring customer satisfaction by getting to know its customers, establishing open communication and acting with a solution-oriented approach. In this context, it is important for İş Leasing to prioritize digitalization as it is considered as a factor that directly affects customer satisfaction.

We believe that İş Leasing can focus on digitalization, the protection of natural resources, combating climate change and supporting energy efficiency in addition to its sustainable growth and profitability targets. We also observe that risk management, digitalization, competent human resources, solid funding sources and customer satisfaction are among the areas where the Company is most successful in sustainability management.

ADNAN KESKİN

Special Projects Director, Borusan Makina

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS AND İŞ LEASING













The finance sector assumes an important role in the solution of economic, environmental and social problems taking their toll at global level such as the climate crisis, economic crises as well as social crises such as migration, wars, etc.

Adopting and supporting the Sustainable Development Goals (SDGs), which were accepted by the United Nations in 2015 and constitute a guide for sustainable development, İŞ Leasing has associated the material issues and main axes of its

sustainability strategy with SDGs. İŞ Leasing contributes to 15 goals, both directly and indirectly, through the activities it carries out under its sustainability strategy.

Relationship of İŞ Leasing's Material Sustainability Issues and Sustainability Strategy with UN SDGs and UN Global Compact (GC):

İŞ Leasing Sustainability Priorities	İŞ Leasing Sustainability Strategy	Sustainable Development Goals Contributed	Relevant UN GC Principles	Related Report Section
Digital transformation	- Corporate Integrity and Transformation	 	-	Digital Transformation
Sustainable Financial Performance and Profitability	- Financing of Projects That Support Employment Within the Country	 	-	About İŞ Leasing
Corporate Governance, Business Ethics and Corporate Risk Management Practices	- Corporate Integrity and Transformation		1, 2, 3, 4, 5, 6, 10	Corporate Governance and Ethical Business Processes
Talent Management, Employee Rights and Satisfaction	- Corporate Integrity and Transformation	   	1, 2, 3, 4, 5, 6	Supporting the Working Life and Social Life, Employee Rights
Energy and Climate Change	- Energy, Water, Raw Material and Resource Efficiency - Financing of Renewable Energy Projects - Support for Transition to a Low-Carbon Economy	     	7, 8, 9	Management of Environmental and Social Impacts
Management of Environmental and Social Impacts and Risks	- Measurement of Environmental and Social Risks Regarding Investment Projects, Waste Management	        	7, 8, 9	Management of Environmental and Social Impacts
Diversity and Inclusiveness	- Financing of Projects That Support Employment Within the Country - Corporate Integrity and Transformation	  	1, 2, 6	Supporting the Working Life and Social Life
Corporate Social Responsibility	- Corporate Integrity and Transformation	   	-	Supporting the Working Life and Social Life, Corporate Social Responsibility

SUSTAINABILITY MANAGEMENT



The Sustainability Policy guides İş Leasing's sustainability-oriented activities.

ESMS

Environmental and Social Risk Management System (ESMS) Project

İş Leasing aims to be a part of the solution in the fight against all environmental and social problems, especially the climate crisis. In this context, the Company's targets for 2020-2023 were set in parallel with the principles of sustainable growth and value creation. In this respect, İş Leasing took another important step in its long-term sustainability journey, which it started with the awareness of its responsibilities towards society and the environment at the end of 2020, by launching the Environmental and Social Risk Management System (ESMS) project aiming to observe as a whole environmental, economic and social sustainability factors in the management of the Company as well as product/service processes, effectively manage the risks and opportunities associated with these factors, boost sustainable growth and create value. İş Leasing's sustainability approach was put forth under the project, governance mechanisms were designed for the management of its environmental and social impacts, and all necessary processes were shaped.

The Sustainability Policy guides the Company's sustainability-oriented activities. The principles included in İş Leasing's Sustainability Policy are presented below:

- Since the day it was founded, the company aims to maximize its sustainability performance in the light of its vision and mission by striving to support sustainable development. In this regard, it aims to contribute to the country's economy and monitors the direct or indirect economic, environmental and social impacts of its activities in accordance with its relevant policies and within the scope of the Environmental and Social Management Risk System.

- The Company's medium and long-term strategies are designed to protect the rights and interests of all stakeholders as well as the public interest.
- It carries out all its activities with a transparent corporate governance approach based on a holistic perspective aiming at continuous improvement by complying with the laws and regulations in force. Bribery and corruption are not tolerated in any way, and in a relevant situation, the Company acts upon the Anti-Bribery and Anti-Corruption Policy.
- Paying attention to the satisfaction of its employees, who constitute its most precious capital, it offers an inclusive working environment that respects human rights, offers fair and equal opportunities and aims to maintain a long-term employment relationship with its employees by ensuring their health and safety within the framework of statutory regulations and practices and by constantly investing in their development.
- Evaluating risks and opportunities within the framework of combating climate change, the Company takes measures to minimize the direct and indirect impacts of its activities.
- Aiming to support renewable energy, energy efficiency, resource efficiency, recovery and recycling projects that play an important role in transition to a low-carbon economy, the Company aims to ensure that the financed equipment is cleaner, more environmentally-friendly, less waste-generating and more efficient.

SUSTAINABILITY MANAGEMENT



At İş Leasing, employees of all levels are expected to fulfill their duties and responsibilities by adopting a sustainability approach.

- By adopting a responsible procurement approach in procurement processes, it executes a fair, honest and impartial process in the selection of the suppliers from which it procures services.
- It sets an example for its suppliers, customers and all other stakeholders through its approaches that respect human rights, enable social justice, and take care of equal opportunities by striving to spread its sustainability approach throughout the entire value chain, and aims to raise awareness on this issue.
- It assesses both financial and non-financial risks by integrating risk management into all business processes with a holistic approach.
- It follows the activities of multilateral initiatives that conduct national and international sustainability studies. In terms of sustainability, it attaches importance to taking part in cooperation platforms that are compatible with its goals and strategies.
- Sharing its sustainability performance with all stakeholders through transparent communication channels, it reviews its ways of doing business where necessary by taking into account the opinions and suggestions of all its stakeholders.
- With the perspective of continuous improvement, it regularly reviews and updates its Sustainability Policy at least once a year in parallel with changes in requirements and operating conditions.
- It shares its work on sustainability activities through its corporate website.
- The Environmental and Social Risk Working Group is responsible for updating the Policy. Updates and changes deemed necessary enter into force upon approval by the Board of Directors.
- Compliance with policy provisions is audited within the scope of internal audit.

At İş Leasing, employees of all levels are expected to fulfill their duties and responsibilities by adopting a sustainability approach. Sustainability governance has been configured within the scope of the ESMS Project. It has been decided that all sustainability-oriented activities will be carried out according to the established governance structure.

Established with the participation of members from different departments, the Sustainability Committee is directly responsible for setting sustainability strategies and targets, managing and supervising sustainability activities, and providing information flow. The Chairperson of the Sustainability Committee is the Assistant General Manager responsible for Investor Relations. In line with the decisions taken by the Sustainability Committee, a separate Environmental and Social Risk Management Working Group has been established, which is responsible for the implementation of necessary activities.

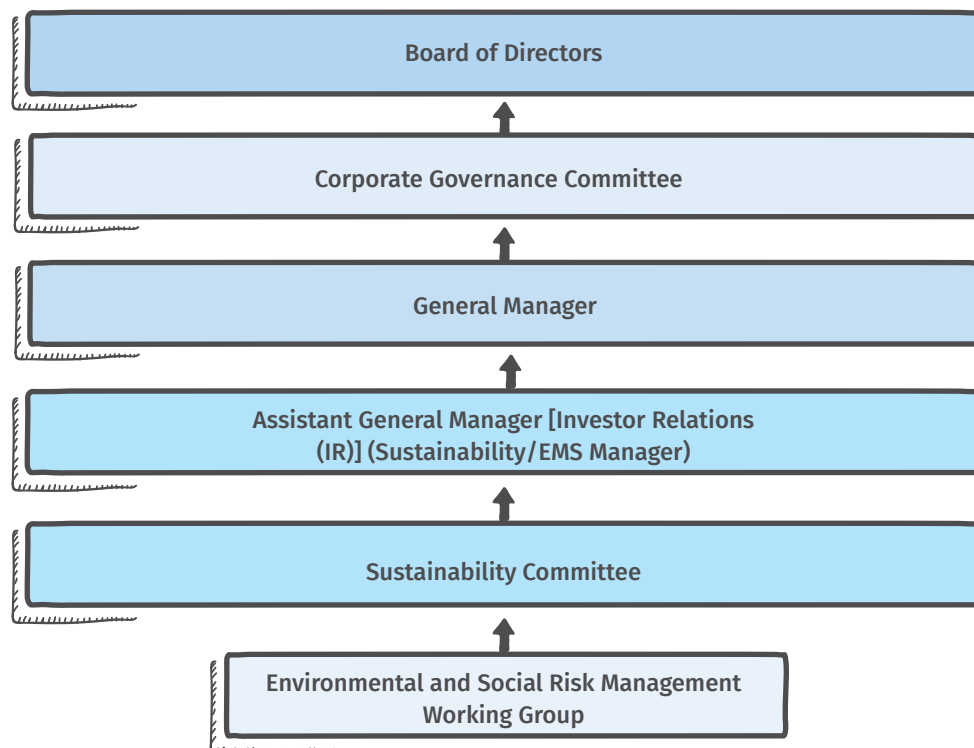


It is important for İş Leasing to measure and manage any impact caused by its activities.

İş Leasing Sustainability Governance Structure

It is important for İş Leasing to measure and manage any impact caused by its activities within the scope of its goal of supporting sustainable development. The

Company acts meticulously regarding the analysis, follow-up and management of environmental and social impacts and risks that arise both directly from its own operations and indirectly through the projects it finances.



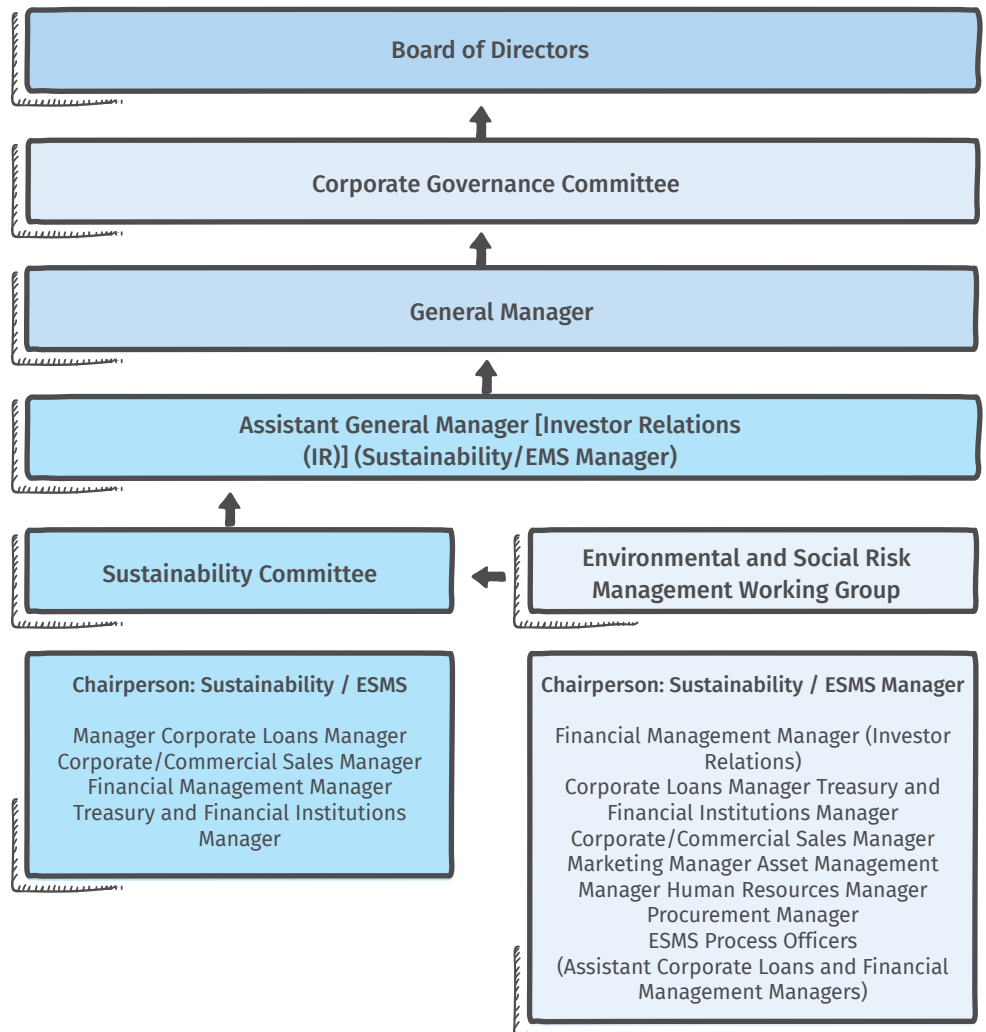
ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT SYSTEM



Appointed as the ESMS Manager within the structure designed for Sustainability Governance, the Assistant General Manager (Investor Relations) is responsible for the management of sustainability and environmental-social issues at the highest level. S/he is also the highest-level representative of the established ESMS. General management of internal and external impacts arising from İş Leasing's activities is carried out by ESMS Officers consisting of the Corporate Loans Manager, Corporate/Commercial Sales Managers, Financial Management Manager, Treasury and Financial Institutions Manager. Main duties of the ESMS Officers are to ensure the effective management of external environmental and social risks of İş Leasing, to monitor internal environmental and social impacts, to ensure continuous improvement in the ESMS, to represent the ESMS before the Loans Committee and İş Leasing Senior Management.

An Environmental and Social Risk Management Working Group was created to carry out activities in line with İş Leasing's sustainability goals, to develop an environmental and social risk management approach, to identify and manage environmental and social risks and impacts arising from leasing activities, to ensure effective communication between departments and to convene at certain intervals so as to control and manage the Company's direct environmental and

social impacts. The Environmental and Social Risk Management Working Group is chaired by the ESMS Manager. The Working Group reports its activities directly to the ESMS Manager. The Working Group consists of the representatives of İş Leasing's Loans, Corporate Sales/Commercial Sales, Treasury and Financial Institutions, Asset Management, Investor Relations, Financial Management, Procurement, Human Resources and Administrative Affairs Departments and the ESMS Officers.



GRI 102-18, 103-1, 103-2, 103-3



İş Leasing's ESMS Governance Structure

Under the ESMS Project launched by İş Leasing to integrate the business processes created based on sustainability into the corporate culture, a system has been designed to observe environmental and social sustainability as well as economic sustainability in leasing processes. This project aims to ensure the integration of leasing activities into environmental and social risk management issues. The activities introduced for social benefit in line with the processes identified within the project aim to mainstream sustainability for the way of doing business and render sustainability an important part of İş Leasing strategy. On the other hand, this system allows for creating a cumulative value for sustainability by raising the awareness of customers on environmental and social issues. All activities carried out at İş Leasing under the system will be handled holistically and followed up within the framework of the relevant policies and the processes identified.

The processes identified within the scope of the ESMS Project are listed below.

- Sustainability Governance
- Identification of Environmental and Social Goals and Targets
- Assessment of Internal Environmental Impacts
- Assessment of Environmental and Social Risks in Leasing Activities
- Competence, Training and Awareness

- Grievance Mechanism
- Communication
- Follow-up of Legislation
- Internal Control
- Document Control
- Management Review

The procedures related to each process set up in the ESMS, which was created to ensure environmental, economic and social sustainability, will enable İş Leasing to achieve continuous improvement in line with the following objectives:

- Assessment of the internal environmental impacts caused by the Company's operational activities and consumption as well as its performance
- Assessment of the environmental and social risks of customers in leasing transactions as well as the transactions related to leasing activities to be performed
- Raising the environmental and social awareness of employees
- Identifying how the complaints, requests and suggestions of employees, customers and all other parties regarding the direct or indirect environmental and social impacts arising from İş Leasing's activities will be conveyed to İş Leasing, how they will be recorded, and how the management process will be executed
- Identifying how to develop, approve, implement and communicate environmental and social goals and objectives

Under the ESMS Project, a system has been designed to observe environmental and social sustainability as well as economic sustainability in leasing processes.

GRI 102-18, 103-1, 103-2, 103-3

ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT SYSTEM



İş Leasing informs all its stakeholders on environmental and social issues and encourages them to develop sustainability practices.

- Determining and communicating legal and other needs related to environmental and social issues

Under the project through which underlying topics such as energy and climate change, financial inclusiveness, digital transformation, corporate governance, financial performance and profitability, diversity and inclusiveness, talent management and the management of environmental impacts are prioritized for reflection in business processes, İş Leasing aims to be a pioneer in the industry also in this vein by conveying to stakeholders its economic performance as well as its management approach, strategy and performance concerning environmental and social impacts. The principles to be taken as a basis for the assessment and management of environmental and social impacts that may occur due to İş Leasing's activities are published in the *Environmental and Social Impact Policy* accessible by stakeholders.

Under its Environmental and Social Impact Policy, İş Leasing evaluates the potential environmental and social risks and impacts that may arise from leasing activities above a certain amount within the framework of national and international legislation, standards and good practices, and, where deemed necessary, develops action plans and monitors the activities of investor companies to mitigate the impacts according to the risk level identified during the contract period. In order to raise their awareness, İş Leasing informs its customers, suppliers and all other stakeholders on environmental and social issues and encourages them to develop sustainability practices.

In addition, İş Leasing does not support the activities listed below and the companies engaged in these activities:

- Activities that involve harmful and exploitative forms of forced/child² labor and acts against human rights
- Projects that limit people's personal rights or violate human rights
- Production of weapons of mass destruction and land mines
- Production and/or trade of any product or activity deemed illegal according to national legislation and international agreements to which it is a party, including:
 - Production or trade of products containing PCBs (Polychlorinated Biphenyl, polychlorinated biphenyl)
 - Production and trade of internationally-prohibited drugs, pesticides / herbicides and other harmful substances (Rotterdam Convention, Stockholm Convention)³
 - Production and trade of ozone-depleting substances that are banned internationally (Montreal Protocol)⁴
 - Activities associated with the manufacturing, commercial use, storage, transportation or trade of products containing unbonded asbestos fiber
- Cross-border movements of wastes prohibited by national or international laws (Basel Convention)⁵



- Activities in wetlands designated as RAMSAR (Wetlands of International Importance) sites
- Activities that threaten the cultural heritage qualities of places in the UNESCO World Heritage List and activities involving situations such as significant damage to or destruction of cultural heritage / Activities involving situations such as disputes over, damage to or destruction of significant cultural heritage
- Trade in wildlife and the trade or production of wildlife products prohibited under the CITES (Convention on International Trade in Endangered Species of Wild Fauna and Flora) Convention
- Activities related to pornography or prostitution
- Transportation of oil or other dangerous goods in tankers that do not comply with IMO requirements (IMO, MARPOL, SOLAS and Paris MOU)⁶
- Production or trade activities of radioactive products (except where healthcare equipment, quality control devices and use of radioactive materials are extremely limited or insignificant, or where adequate protection is provided)

If the transaction subject to a leasing request received by the Company is included in the List of Unfinanced Activities, the request is rejected and the process is stopped. If the leasing activity is not included in the said list, the preliminary evaluation and preliminary categorization of the application is carried out, and compliance with national environmental regulations is sought. Cross-risk assessment is performed based on the sector in which the leased asset will be used, the type of the leased asset, the potential adverse impacts of the leased asset on the environment, and the social impacts of the transaction. "Impact", "Manageability" and "Probability" are separately assessed while assessing environmental and social risks for the transaction at this stage. At the end of the assessment, the environmental and social risk category (A, B+, B-, C) of the leasing activity is identified.

- Transactions in category A are identified as potentially risky transactions. Environmental and social due diligence is carried out for category A transactions.
- Category B+ transactions are those that pose negative environmental or social risks within a more limited framework compared to Category A. Environmental and social due diligence may be requested for category B+ transactions.

- Category B- transactions are transactions that are less negative and more limited, more minor, site-specific, with potentially reversible impacts compared to category B+. Although environmental and social due diligence is not mandatory for category B- transactions, it is requested when necessary.
- Category C transactions, on the other hand, consist of activities that have no or insignificant negative potential social and environmental impacts.

İş Leasing creates an Environmental and Social Management Plan for leasing transactions identified as A, B+ and B- categories. The actions in the plan must be completed by the investor company. In addition, each project categorized as A, B+ and B- is monitored at least once a year.

¹ Forced labor refers to all actions or services that individuals do not voluntarily do/do not work, resulting from punishment or use of force.

² Forced child labor means the work in which children are exploited in economic terms, or hindering and being harmful to the education, health, physical, mental, spiritual, moral or social development of the child.

³ <http://www.who.int> and <http://www.pic.int>

⁴ Ozone Depleting Substances (ODS): Chemical compounds that react with and exit the stratospheric ozone. <http://www.unep.org/ozone/montreal.shtml>

⁵ Basel Convention on the Control of Transboundary Movements of Hazardous Wastes and their Disposal, <http://www.basel.int>.

⁶ Tankers prohibited by the International Convention for the Prevention of Pollution from Ships (MARPOL), the International Convention for the Safety of Life at Sea (SOLAS) (including but not limited to), the International Safety Management Code, the Paris Memorandum of Understanding on Port State Control (Paris MOU) and a single tanker older than 25 years should not be used due to liquidation as per the MARPOL Regulation 13G. <http://www.imo.org/About/Conventions/ListOfConventions/Pages/International-Convention-for-the-Prevention-of-Pollution-from-Ships-%28MARPOL%29.aspx>.

WE INCREASE OUR
CONTRIBUTION TO THE
ENVIRONMENT AND OUR SOCIAL
IMPACT.



MANAGEMENT OF ENVIRONMENTAL IMPACTS



While contributing to the economic growth process of our country, İş Leasing attaches great importance to minimizing the environmental impacts.

While contributing to the economic growth process of our country, İş Leasing attaches great importance to minimizing the environmental impacts. In this respect, it adopts and supports the responsible investment philosophy while assessing not only the financial but also the environmental and social contributions of its own operations and investments. İş Leasing is committed to keeping its will to consume limited natural resources in a balanced way and to support sustainable investment alternatives among its main strategies so that future generations can lead a higher standard of life.

The environmental impacts of operations are monitored by the Environmental and Social Risk Management Working Group and the ESMS Officers. Potential impacts are reported to the ESMS Manager and, via this channel, to the General Manager, the Corporate Governance Committee and the Board of Directors.

In order to assess the internal environmental impacts caused by İş Leasing due to its operational activities and consumption as well as its performance, data on annual electricity/gas consumption per capita and per square meter, annual water/paper consumption per capita, annual waste/paper waste/toner waste production per capita, annual fuel consumption per usage area and annual fuel consumption per capita is periodically collected, consolidated and followed in line with identified targets and commitments. İş Leasing consumed 117,554.26 kWh of electricity, 40,554.12 m³ of natural gas and 1,330,98 m³ of water in 2020. Other consumption data for 2020 is presented under the Environmental Performance Indicators.

Stakeholder Opinion

We see that İş Leasing, one of the leading companies in the leasing sector, which is one of the important sectors playing a role in supporting economic development, takes the sustainability approach into the focus of its business model and aims to create value with sustainable growth by transforming the way of doing business through this approach.

İş Leasing adopts exemplary and guiding business ethics in our permanent cooperation that we have established in line with the sustainability approach, thus creating a reliable business partnership. We believe that İş Leasing, an important stakeholder for us, is very successful in the way that it supports economic sustainability while effectively dealing with environmental and social matters to create social benefit and raising awareness about these issues by pioneering the sector.

ATAKAN ŞEN

CFO, Eren Group

GRI 103-1, 103-2, 103-3

COMBATING THE CLIMATE CRISIS AND ENERGY MANAGEMENT



İş Leasing is aware of the fact that the emissions volume increasing as a result of unsustainable investments and elevated fossil fuel use poses irreversible negative impacts on human health and the environment, and continues to engage in operations within the framework of this awareness.

Sustainable management of energy generation and consumption processes, especially greenhouse gas emissions, is considered one of the most important elements of the sustainability philosophy. In this context, İş Leasing, which is preparing to update its internal practices that support the net-zero carbon emission philosophy and to take steps towards this goal, also offers financial support for the use of renewable energy resources.

In order to leave a more livable world to future generations, İş Leasing aims to be carbon neutral until 2024 by zeroing the carbon footprint created as a result of its operational activities, in addition to the financial support it offers to projects supporting transition to a low-carbon economy by developing solutions regarding the impacts of climate change.

Financing renewable energy investments is among İş Leasing's strategic priorities. In 2020, İş Leasing increased the amount of financing offered to renewable energy projects by 5 times and provided USD 39.3 million in financing to these projects. Standing out especially with its financing solutions in the field of solar energy, total installed power capacity of the renewable energy projects İş Leasing has financed so far reached 145.78 MW cumulatively in 2020.

İş Leasing aims to become carbon neutral by 2024 by zeroing its carbon footprint resulting from its operational activities.

Financing offered to renewable energy projects stands at

USD 39.3 million



GRI 103-1, 103-2, 103-3, 305-1, 305-2, 305-4, 305-5

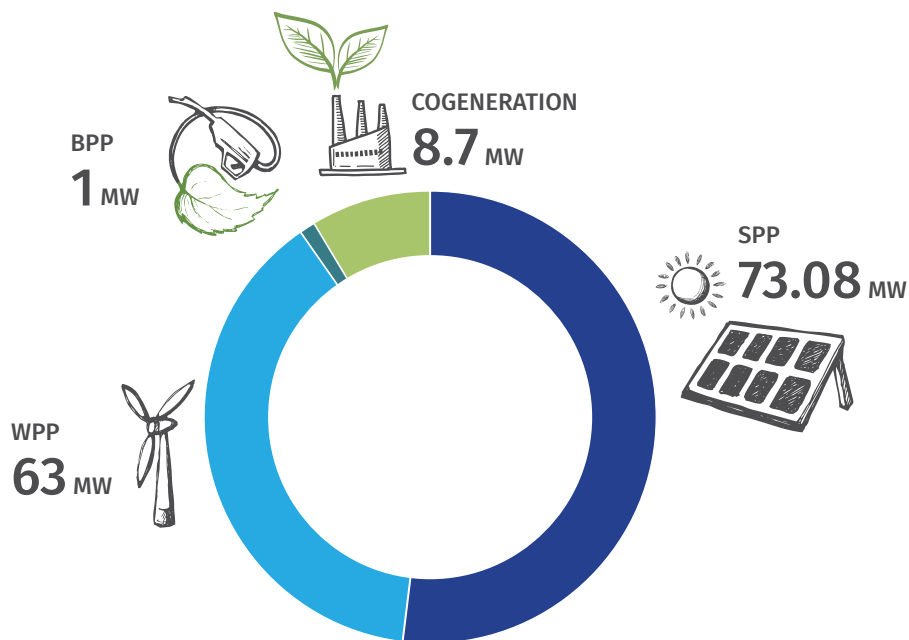


Renewable energy financing	2018	2019	2020
Amount of financing offered to renewable energy projects (USD)	2,200,000	8,080,665	39,286,734
Installed power capacity of renewable energy projects financed (during the year - new) (MW)	2.30 MW	13.60 MW	49.48 MW
Installed power capacity of renewable energy projects financed - consolidated (MW)	82.7 MW	96.3 MW	145.78 MW

Out of the renewable energy projects financed, approximately 87 MW belongs to Solar Power Plant (SPP), 63 MW belongs to Wind Power Plant (WPP) and 1 MW belongs to Biomass Power Plant (BPP). Apart from these, İş Leasing financed a cogeneration project with a total installed capacity of 14 MW.

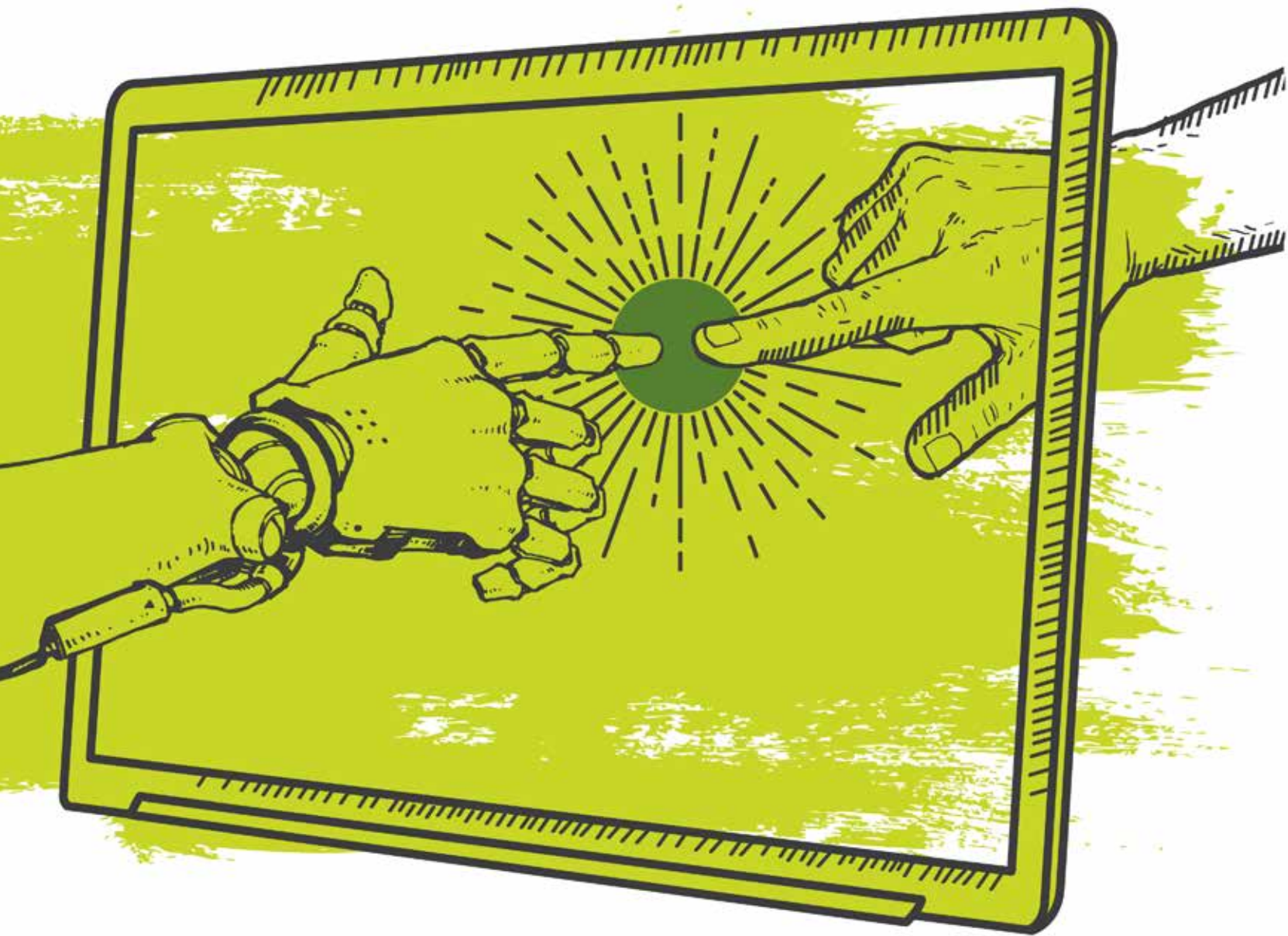
In addition, the Company joined the Turkey Sustainable Energy Finance Facility (TurSEFF) developed by the EBRD during the reporting period.

Renewable Energy Portfolio (145.78 MW)



GRI 103-1, 103-2, 103-3, 305-1, 305-2, 305-4, 305-5

WE CATCH UP WITH THE FUTURE THROUGH DIGITAL TRANSFORMATION



DIGITAL TRANSFORMATION



Within İş Leasing, introducing digital transformation with a holistic approach is one of the important elements of the business strategy.

2020 was a year during which digitalization gained momentum in the wake of the pandemic, while at the same time, companies moved their working environments and the services offered to their customers to digital channels.

In recent years, İş Leasing has turned its focus to digitalization and has made pioneering breakthroughs in this field.

Thanks to its strong IT infrastructure, İş Leasing has come to the fore as one of the companies that completed the transition period for the pandemic process in the fastest and most effective way.

Within İş Leasing, introducing digital transformation with a holistic approach is one of the important elements of the business strategy. Continuing to offer uninterrupted financial support to the real sector, İş Leasing follows the latest innovations in Information Technologies (IT) in order to ensure efficient growth by increasing the speed and quality of its products and services. While digital transformation is considered as an important and indispensable tool for the Company to achieve its goals, time and cost risks are mitigated via the high-quality service delivery brought by digital technology, significant efficiency is achieved in decision-support processes, and positive changes and transformations are experienced in all processes of the Company.

In order to improve all services offered to its customers in line with technological changes and needs, İş Leasing attaches great importance to the development of technological infrastructure, including accessing and examining data, increasing the speed of data processing, improving

business processes and ways of doing business, transforming and increasing the capacity to build strategic decision-making processes on flexible and sensitive measurements. In this respect, the company executes many projects for infrastructure development and improvement while it also monitors the practices and infrastructures of its competitors and makes additional investments in areas deemed necessary.

The activities intended for the development of the technological infrastructure and digitalization were performed at an accelerated pace throughout 2020. Along with the measures taken during the pandemic process, the infrastructure preparation that will enable İş Leasing employees to work with the remote connection method was completed quickly and the remote working model was launched. All kinds of support were offered to the employees by means of remote connection and they were enabled to work in an uninterrupted way. The hardware investments required for 2021-2023 were also made to a large extent. In addition, unnecessary paper consumption was avoided by establishing an e-signature infrastructure within the company.

Within the framework of its vision of change and transformation, İş Leasing is executing a comprehensive project launched in 2019 to improve its technological infrastructure and complete its digital transformation. Aiming to renew the current software with a web-based interface and mobile support for use in the execution of leasing processes, the project engages in the end-to-end design of all processes from the preparation of a quote to procurement and the transfer of leased

DIGITAL TRANSFORMATION



Technological investments strengthen the digitalization muscles in all processes of İş Leasing and enable to take firm steps towards becoming the leasing company of the future.

property without breaking the digital sales chain to increase leasing penetration and by penetrating into the customer journey. As a result of the digitalization of background operational processes and owing to the interfaces to be developed, the sales process can be intervened to completely define the customer journey from the beginning to the end, to put forward the possibilities of submitting a digital quote during the sales and to make use of the benefits that can increase the rates of penetration for digital channels. Activities are in place to automate a significant part of operational and iterative work with robotic (RPA) technology. Plans are being made for the execution of more complex processes with artificial intelligence. Technological investments strengthen the digitalization muscles in all processes of the Company and enable to take firm steps towards becoming the leasing company of the future.

İş Leasing's main targets in the field of digitalization are;

- Rendering the technological infrastructure more agile and stronger
- Accelerating solution processes in robot technology, artificial intelligence, machine learning and the interpretation of big data, which play an important role in all its processes
- Effectively benefitting from the data analytics in areas such as offering the right product to its customers, pricing, risk management, etc. and
- Integrating a modern communication structure using digital channels more effectively

Infrastructure and business continuity come to the fore within the scope of the main projects foreseen for 2021-2023. To that end, the company aims to:

- replace obsolete equipment used by the Company and dispose of or donate them in an appropriate way,
- ensure the use of the most up-to-date versions of software,
- continuously update the remote working infrastructure in line with emerging needs,
- improve operational processes by utilizing artificial intelligence and robotic technologies, save on human resources by increasing efficiency and increase customer satisfaction,
- establish remote customer acquisition infrastructure,
- improve the performance measurement system infrastructure,
- update the infrastructure for managing the Personal Data Protection Law (PDPL) processes in the best way possible and meeting the evolving needs



İş Leasing renders its technological infrastructure strong and secure, and increases efficiency in business processes through its easy and fast solutions devised within the scope of information technologies as well as its efforts to mitigate cyber security, digitalization and financial risks.

Value-Creating Factors		Indicators
Cyber Security	Rendering the technology infrastructure strong and reliable	Training hours to raise awareness on information security
		Information activities to keep the level of awareness high
		Rate of participation in information security trainings
		Increasing the level of security through the use of self-service password services and OTP
		Penetration testing activities
		Business continuity and redundancy activities
Digitalization	Boosting efficiency by providing digitalization in daily operational processes	Awareness-raising activity through phishing attack test
		Expanding the use of electronic signature
		Signing documents as soft copy
		Electronic transmission of insurance policies
		Using robotic processes for reconciliation
		Use of an electronic document archive
Easy and Quick Solutions	Speeding up solution processes by using technological infrastructures to boost efficiency in corporate functioning	Use of robotic processes in production environments
		Use of business intelligence for accurate reporting and fast analyses
		Use of online service for customer requests
		Automatic reporting through the Business Intelligence Platform for departments
		Automatic reporting through the Business Intelligence Platform for business partners
		Using the Early Warning System via the Business Intelligence Platform
Financial Health	Striving to minimize financial risks	Offering decision-making support through financial rating agencies
		Supporting lending decisions with robotic processes

GRI 103-1, 103-2, 103-3

DIGITAL TRANSFORMATION



After-Sales Services and Emergency Center are two important elements of İş Leasing's customer-oriented service approach.

After-Sales Services and Emergency Center are two important elements of İş Leasing's customer-oriented service approach. Serving through its Call Center infrastructure and aiming to maintain customer satisfaction, the After-Sales Services Unit is an important service point for customers' after-sales support requests. Updated with the latest technologies, the Emergency Center is the assurance of offering uninterrupted 24/7 service to customers under all conditions.

As one of the most preferred companies in 2020, İş Leasing increased its market share to 12.7% by the number of customers through its service model, which is reinforced by digitalization, efficiency and innovation culture and constantly improves the customer experience.

Information Technologies and Information Security Management System

İş Leasing's Information Technologies Department is structured to provide most of the needed services internally and is responsible for all basic IT processes including:

The Emergency Center is the assurance of offering uninterrupted 24/7 service to customers under all conditions.

7/24

System Development and Software	Software project design, development, testing and deployment processes,
Infrastructure and Security Projects	Design and development of infrastructure and security projects,
Supplier and Contract Management	Service-level contract management and performance measurement for critical applications and system continuity,
Help Desk	Resolving user problems and requests,
Business Continuity	System backup, emergency center management,
Audit and Compliance	Legal compliance with regard to COBIT, BRSA Information Systems Communiqué and IT obligations

except for software development.



While working meticulously to ensure the security and confidentiality of data, İŞ Leasing follows technological developments in the field of security and incorporates new technological investments in line with needs. The Company tries to keep the security culture of all its employees up-to-date with the training and awareness activities performed thereby. İŞ Leasing ensures information security through security products such as firewalls, data loss prevention and file encryption software, uses authentication and authorization mechanisms in accessing information systems, and techniques that allow undeniability and assignment of responsibility. Outputs of security products are reported daily and monthly by the Information Technologies Department.

Compliance audits were carried out by an independent audit firm within the scope of the Communiqué on Information Systems Audits of Factoring and Leasing Companies published by the BRSA (Banking Regulation and Supervision Authority), and İŞ Leasing achieved a successful result above the sector average as a result of the audit. In addition, consolidated audits are carried out by an independent audit firm and the findings are reported within the scope of the Control Objectives for Information and Related Technologies (COBIT) audits of İŞbank.

In 2020, the security level was increased by adding an SMS verification system to the remote working infrastructure within the scope of IT, and web-based internet applications were encrypted with SSL

certificates and made operational. By expanding the backup infrastructure, the possibility of taking backups to different environments was introduced and the storage unit containing the data was renewed.

Customer data and data confidentiality constitute a subject handled with care at İŞ Leasing, and no confirmed complaint case has been identified in this context.

By protecting information security, İŞ Leasing takes measures against all risks that may prevent the delivery of secure and uninterrupted services (for example, cyber threats).

Stakeholder Opinion

We believe that the leasing sector is a sustainable sector with the financial solutions it offers with regard to the efficient use of resources for investments in sectors with limited access to finance. İŞ Leasing, which we consider as a reliable business partner with its effective business ethics practices, contributes to a more sustainable economy and environment with the financing support it offers to projects with high efficiency. We expect İŞ Leasing to maintain its support for renewable energy and recycling projects in addition to its successful approaches towards sustainable growth, creating value, protecting the environment and improving social life.

In the digital age we live in, the effectiveness of increasing technological developments in all living and working areas makes it impossible for those who are excluded from this process to create a sustainable structure and to transfer this structure to future generations. Therefore, being a part of the digital age and being integrated constitute a must for a sustainable future. Throughout the Covid-19 pandemic, İŞ Leasing managed to ensure business continuity with its corporate infrastructure fulfilling the requirements of the digital age, and the remote access solutions launched thereby in line with its sensitive approach towards current technological developments. Adopting a well-prepared approach

towards the emerging conditions of social and environmental life by keeping all communication channels open and accessible, İŞ Leasing successfully maintains its customer relations through its customer satisfaction-oriented policies, long-standing business ethics practices and the sensitivity of the management in this regard.

YAVUZ KART
CFO, Enka

WE ADOPT
CONTEMPORARY HUMAN
RESOURCES POLICIES.



SUPPORTING THE WORKING LIFE AND SOCIAL LIFE



İş Leasing aims to ensure the continuity of employee satisfaction.

Female employee ratio is

51%

İş Leasing adopts a strategy that respects the rights of its employees and implements modern human resources policies. While engaging in its activities, it considers cooperation and solidarity as an important element in the working environment and encourages mutual respect. İş Leasing's human resources strategy is to manage its human resources, which it considers as its most important capital, in the most efficient way in line with its vision, mission and goals, to create an elite team that achieves high added value, makes a difference in the sector and maximizes the level of competition and to develop practices for continuously supporting the professional and personal development of the team, boosting their motivation and maximizing their performance.¹

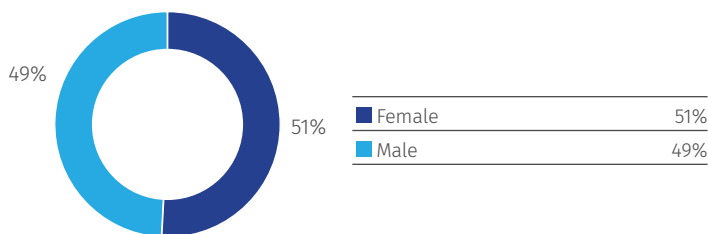
The main purpose of human resources activities is to become the most desired company in the leasing sector and to ensure the continuity of employee satisfaction. In line with the aforementioned strategy, an all-encompassing human resources management system purchased in 2016 is used in order to renew human resources practices, offer more effective and qualified services and increase the efficiency of business processes.

İş Leasing uses various objective and position-specific measurement and evaluation tools and methods that are built on competencies in order to place the right person for the right job. Training activities at İş Leasing are planned to ensure technical and competency development for all employees, taking into account business plans, needs analyses and performance outputs.

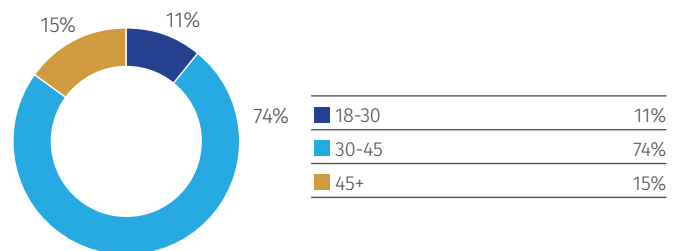
Breakdown of Employees by Gender and Age Group

Believing in the power of equal representation, İş Leasing plays an active role in reducing inequalities for an inclusive and sustainable development, and balancing the number of female employees in the finance sector, with the awareness that more women's participation in social and economic life is important. İş Leasing's female employee ratio is 51%. Given the age breakdown, İş Leasing has a large proportion (74%) of employees between the ages of 30 and 45. While the 18-30 age group corresponds to 11% of the Company's human resources, 15% of the Company consists of employees over the age of 45.

Breakdown of Employees by Gender (%)



Breakdown of Employees by Age Groups (%)



¹ Details on how İş Leasing manages its human resources and ensures the development and empowerment of its employees are available in the Human Resources Policy on its website <https://www.isleasing.com.tr/human-resources/human-resources-policy/>

SUPPORTING THE WORKING LIFE AND SOCIAL LIFE



İş Leasing creates suitable environments where employees can express themselves and evaluates these environments for the development of the Company and employees. There is a suggestion system where İş Leasing employees can submit their suggestions regarding the Company's activities as well as an online communication environment through which employees can convey all their requests and complaints directly to the senior management.

Attaching great importance to the opinions and suggestions of its employees and believing that success is a way of walking together, İş Leasing collects and evaluates the ideas of its employees through the Corporate Portal via the "Employee Committee" existing within the company.

İş Leasing employees are informed about the objectives and activities of the Company through performance assessment meetings, and they can also access the information published on the Corporate Portal established as an internal exchange system.

İş Leasing employees have various opportunities to develop their careers within the Company.

Regular employee satisfaction surveys identify and improve areas open to improvement. In this context, a high level of motivation is achieved and the continuity of employees with high added value is ensured.

OCCUPATIONAL HEALTH AND SAFETY



For İş Leasing, the health and safety of its employees are among the top priorities and uncompromising issues. With the diagnosis of the first Covid-19 case in March 2020, employee health gained much more importance for İş Leasing, and many measures were taken with the guidance of the Company's OHS Specialist and Physician in order to protect the health of employees and their families and to minimize all potential risks. Awareness was raised among the employees and necessary follow-ups were made with in-house e-mail notifications for all employees and the information posters hung in common areas.

During the OHS committee meetings held regularly, issues such as the employees going to and from work using the personnel service vehicle and mass transportation during the pandemic process, the general working environment, the use of meeting rooms, kitchens and toilets were meticulously evaluated within the scope of overall OHS processes.

İş Leasing moved its face-to-face OHS trainings online in the wake of the pandemic, and online trainings organized by the Ministry of Labor and Social Security Training and Research Center (ÇASGEM) with the guidance of the Company's OHS Specialist were assigned to the employees of the Company. In this context, induction training was given to 23 employees in total, including 2 new employees in 2020.

Periodic examinations of the newly-recruited employees and those who were away from work for more than 6 months due to health reasons were performed by the Company Physician. In the face of the possibility of an emergency, the Emergency Evacuation Plans were revised and the employees were informed.

Number of Personnel Provided with Induction Training stands at

23

HUMAN RESOURCES PRACTICES THROUGHOUT THE COVID-19 PROCESS



İş Leasing took many measures to protect its employees and stakeholders and to minimize risks during the pandemic process.

İş Leasing took many measures to protect its employees, customers and all other stakeholders and to minimize risks during the pandemic process. Thanks to the measures taken rapidly and digital competence, almost all of the employees were enabled to work remotely/from home. During this period, importance was attached to the conduct of communication through continuous and known channels, and care was taken to provide support in all areas as needed by the employees by constantly monitoring the situation. Throughout the said period, additional

allowances were given to employees who came to the office, and breastfeeding mothers and employees with chronic illnesses were provided with the opportunity to work remotely without any interruption. In order to execute human resources processes more effectively at İş Leasing, project activities were performed throughout 2020, and some human resources processes were transferred to electronic environment within the scope of digitalization. Technical and social events were organized to boost employee motivation in the digital environment.

EMPLOYEE RIGHTS



The main principles of İş Leasing's human resources policy, which attaches importance to equality and competence, are summarized below:

- The principle of providing equal opportunities to people with equal conditions in recruitment has been adopted and recruitment criteria have been set in writing.
- Race, religion, language and gender discrimination is never allowed among employees, universal human rights are respected and all employees are protected against physical and emotional abuse.
- Care is taken to ensure that the working environment and conditions are safe and of high standards and are to be improved as needed.
- Objective data is taken into account in decisions about training, appointment and promotion.
- Decisions and developments in matters that concern employees are shared with them.
- In order to support the development of employees, training plans are prepared and trainings are attended.
- Thanks to the Company's Corporate Portal created to increase in-house information sharing and to render communication with employees more effective, all employees are provided with the opportunity to quickly access the legislation, the activities of departments, terms of reference and breakdown, performance management practices, current announcements and supplementary resources.
- An orientation program is implemented to support the acceleration of the adaptation processes of newly-recruited employees to the working environment and to increase their productivity at work.
- Terms of reference, personal targets and performance as well as rewarding criteria are set by the Company management and announced to the employees.

During the reporting period, no complaint was conveyed by employees to the Company executives with regard to discrimination.

GRI 103-1, 103-2, 103-3, 403-2

TRAINING AND DEVELOPMENT



İş Leasing considers investing in human resources, its greatest asset, as one of its top priorities.

İş Leasing considers investing in human resources, its greatest asset, as one of its top priorities, by evaluating organizational and individual development needs. Within İş Leasing family, the importance of training for employees at all levels is taken into account, and, accordingly, training programs are planned, monitored and evaluated in three different areas: professional, managerial and personal development.

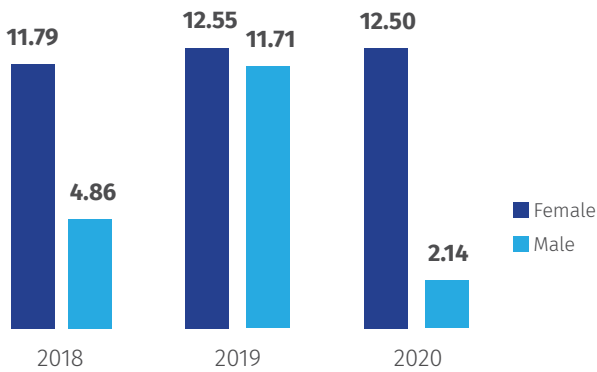
İş Leasing believes that one of the basic components of sustainable success is regular training activities, and organizes trainings in line with the needs of the institution and employees. In addition, employees of the Company are directed to the trainings of the Banks Association of Turkey, training support is offered to the employees for the licenses covered by the professional licensing directive, examination, license fees and subscriptions are covered by the Company.

Training Hours per Employee

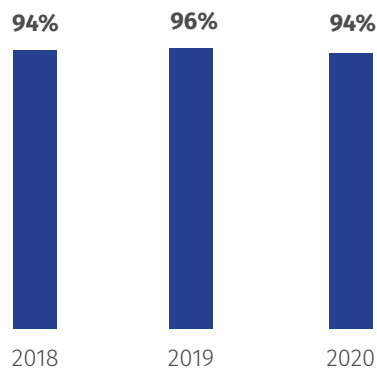
Training hours per female employee are 11.8 hours in 2018, 12.6 hours in 2019, and 12.5 hours in 2020 while training hours per male employee is 4.9 hours in 2018, 11.7 hours in 2019, and 2.4 hours in 2020.

Regular performance assessments are conducted for the development of employees. In 2020, 94% of the employees were subjected to regular performance assessment process.

Training Hours per Employee



Percentage of Employees with Regular Performance Feedback



GRI 103-1, 103-2, 103-3, 404-1, 404-2



Stakeholder Opinion

Sectors with a production structure have an important place in the economies of developing countries such as Turkey. The leasing industry offers a wide range of financial services to companies of all sizes, regardless of amount, and we believe that service quality is one of the important factors in the sustainability of the sector.

In the future, companies that can integrate into the emerging global conditions, update their infrastructure by focusing on the needs of future generations and make continuous improvement will have an important share in the leasing sector. İş Leasing creates a sustainable impact in the sector as a result of its deep-rooted structure, wide service network, technological infrastructure, producing fast and smart solutions using new technologies, and prioritizing green energy investments.

The experienced staff of İş Leasing is its most important capital, and its customer-oriented human resources, which work with a single team approach and are open to development, lie at the heart of its success and sustainable value creation.

Considering the health of its employees as its top priority, İş Leasing also made a difference during the pandemic period with its agile structure quickly creating the necessary infrastructure for rapid decision-making and implementation. With the rapid supply of the necessary technology, the remote working system was quickly launched.

On the other hand, customer satisfaction, which is one of the most important subjects for İş Leasing, and the feeling of trust created in customer relations management stem from the corporate culture and business ethics. Our customers' demands and needs can be met quickly by our team, which is always accessible and highly-equipped. Our customer portfolio is changing according to the emerging global conditions, and online services and solutions became a priority for our customers after younger generations started to take part in the Company management. With the integration of the new generation into business life, speed and convenience play an important role as much as brand reliability. İş Leasing continuously improves its service quality and renders its services sustainable by making digital

investments with a focus on the needs of its customers.

Recent natural disasters around the world and in our country indicate the need for faster transformations in climate change. Within the scope of combating the climate change, İş Leasing considers taking steps towards the use of hybrid or electric vehicles, reducing the electricity consumed in our headquarters and branches, and sorting garbage. On the other hand, we aim to contribute to the reduction of greenhouse gas emissions by offering priority financing to renewable energy projects.

HAKAN ADALAN

İş Leasing

RESPONSIBLE SUPPLY CHAIN MANAGEMENT



İş Leasing encourages its suppliers to make investments with a focus on sustainability.

İş Leasing aims to expand its sustainability approach throughout the entire value chain, and acts responsibly in its supply processes, as it does in all its other activities. Accordingly, it focuses on the responsible and sustainable management of environmental, social and economic impacts in the supply chain.

İş Leasing ensures that all procurement processes comply with its Sustainability Policy. It is possible to be subject to operational risks as a result of disruptions or drawbacks that may occur due to environmental and social factors in the supply chain.

Prioritizing working with business partners that value the environment and people, İş Leasing acts with the aim of observing criteria and standards based on environmental and social risks in its relations with suppliers and strives to minimize the negative environmental and social impacts arising from its suppliers and to maximize the positive impacts. Adopting the principle of constantly improving its suppliers, the Company encourages its suppliers to make investments with a focus on sustainability.

İş Leasing continues to engage in efforts to achieve sustainable business success by achieving a financially-sound, operationally environmentally-friendly and reliable supply chain in terms of business continuity in order to be a pioneer in sustainability also in the supply chain by relying upon the examples of best practices.



GRI 102-9

CORPORATE SOCIAL RESPONSIBILITY



İş Leasing reflects the "quality" of its services also on its social responsibility activities.

While advancing to achieve its goals in line with its strategy of "Sustainable, High-Quality and Profitable Growth", İş Leasing engages in various activities to contribute to social life and the environment within the framework of its corporate social responsibility approach. In this context, the Company has adopted the goal of contributing to social life at the highest level and taking into account the interests of all its stakeholders, making investments that will set an example for all segments of the society, the industry and the business world, and that will create tangible benefits. At İş Leasing, corporate social responsibility issues are handled by the Human Resources and Marketing Departments.

Believing that without social welfare, no benefit can be offered to the society and the country, İş Leasing reflects the "quality" of its services also on its social responsibility activities and takes firm steps forward with the support of its stakeholders on the road to a sustainable future. In this sense, it considers supporting those in need with donations and aids in every field required by social solidarity as a basic principle of its social responsibility approach. In this context, donations were made to Mor Çatı (Women's Shelter Foundation) on March 8, International Women's Day. Besides, donations are made to the Turkish Education Foundation's (TEV) Scholarship Fund on behalf of the employees for celebrating the birthday of the Company's employees.

In addition to all steps it took during the pandemic period for its employees, their families, relatives and all other stakeholders, İş Leasing immediately delivered its aid to the hospitals in need, with the awareness of corporate social responsibility, for the protection of healthcare professionals.

İş Leasing cares about the world we live in and values our forests, one of the biggest sources of oxygen. In the light of this understanding, it supported the aid campaign organized to contribute to the afforestation efforts after the forest fire in Hatay in 2020.

In order to increase financial inclusion and literacy, İş Leasing supports the Association of Financial Institutions in events and briefings about leasing and its advantages as prepared by the relevant association, and also ensures that all stakeholders are informed by providing information on this field via its website.

CORPORATE SOCIAL RESPONSIBILITY



Electronic devices that are out of use as a result of renovation investments made in parallel with the rapidly-evolving technology are donated to schools in need. İş Leasing will continue to do its best to fulfill its responsibilities in line with the aim of offering sustainable value and benefit to all its stakeholders and society based on the policies and practices encompassing open and transparent corporate governance.

By assuming responsibility along with its stakeholders, İş Leasing became a member of the Business Council for Sustainable Development Turkey (BCSD Turkey), the regional network and business partners of the World Business Council for Sustainable Development (WBCSD), in order to contribute to the activities performed so as to support economic growth, boost social welfare and continuously develop our country at national and international level. In this context, under the leadership of BCSD Turkey, İş Leasing contributed to the activities of the following Working Groups:

- **The Transition to Low Carbon Economy and Efficiency Working Group** in order to share its knowledge and experience with the business world on its policies and regulations in the field of climate change, to contribute to the discussions in this field, to guide the business world in the adaptation process of our country to climate change by making use of the international structure of WBCSD and to ensure that good practices from around the world are transferred to our country
- **The Sustainable Agriculture and Access to Food Working Group** in order to ensure that the principles of sustainable agriculture are enriched and disseminated with good practices
- **The Sustainable Industry and Circular Economy + Plastics Working Group** in order to raise awareness about the circular economy in the business world and to increase cooperation and interaction
- **The Sustainable Finance and Risk Management Working Group** in order to keep sustainable finance on the agenda of the business world and to disseminate good practices
- **The Women Employment and Equal Opportunities Working Group** in order to raise awareness and develop strategies and collaborations to create workplaces sensitive to gender equality, to disseminate WEPs (Women's Empowerment Principles) signatory companies in the business world and to identify policies and set targets in this field

APPENDICES

CORPORATE MEMBERSHIPS



Considering sustainable development as a necessity for the accurate programming of the future with its economic, environmental, social and cultural dimensions, İş Leasing attaches importance to finding out the expectations of various stakeholder groups and integrating them

into decision-making mechanisms in order to ensure that sustainability activities are mainstreamed, activated and developed, to contribute to the transformation needed in social life and to effectively manage risks and opportunities. In this respect, it takes care to be a part and pioneer

of various initiatives to build a more sustainable world by being a member of various associations, unions and sectoral organizations that work within the framework of common ideals and taking part in working groups.



BCSD Turkey - Business Council for Sustainable Development Turkey
<http://www.skdturkiye.org/>



KOTEDER - Publicly-Traded Partnership Managers Association
<https://www.koteder.org.tr/>



AFI - Association of Financial Institutions
<https://www.fkb.org.tr/>



İCOC - Istanbul Chamber of Commerce
<https://www.ito.org.tr/>

GRI 102-13

SOCIAL PERFORMANCE INDICATORS



	2018	2019	2020
Total employees	145	136	139
Direct Employment	144	135	138
Female	76	68	71
Male	68	67	67
Subcontracted employees	1	1	1
Female	1	1	1
Male	0	0	0
Total employees by employment type	145	136	139
Permanent	144	135	138
Female	76	68	71
Male	68	67	67
Temporary	2	1	1
Female	2	1	1
Male	0	0	0
Total employees by education	144	135	138
Uneducated	0	0	0
Primary school	0	1	0
High School	15	9	13
University and above	129	125	125
Total employees by age group	144	135	138
Female	76	68	71
18-30	21	15	11
30-45	46	47	47
45+	9	6	13
Male	68	67	67
18-30	15	11	4
30-45	47	50	55
45+	6	6	8
Top Management	4	4	4
Female	2	2	2
18-30	0	0	0
30-45	0	2	1
45+	2		1
Male	2	2	2
18-30	0	0	0
30-45	0	1	
45+	2	1	2

SOCIAL PERFORMANCE INDICATORS



	2018	2019	2020
Mid-Level Management	27	27	27
Female	12	10	9
18-30	0	0	0
30-45	9	5	5
45+	3	5	4
Male	15	17	18
18-30	0	0	0
30-45	12	14	14
45+	3	3	4
New Employees	10	11	13
Female	6	9	5
Male	4	2	8
Leavers	19	20	10
Female	13	9	5
Male	6	11	5
Turnover (in terms of resignation)	8	8	4
Female	4	2	3
Male	4	6	1
Employees Who Took Parental Leave	4	6	3
Employees Returning from Parental Leave	3	6	3
Number of Employees Who Continue to Work After Returning from Parental Leave	2	6	3
Disabled Employees	1	1	1
Female	0	0	0
Male	1	1	1
Employees Under Collective Agreement Labor (Unionization)	0	0	0
Employee Trainings			
Total hours (person*hours)	409	1120	158
Female	307	628	113
Male	102	492	45
Employees Subject to Performance Review (%)	94	96	94
OHS Training (person*hours)	424	256	424
Occupational Health and Safety			
Injury Frequency Rate	0	0	0
Lost Time Injury Frequency Rate	0	0	0
Injury Severity Rate	0	0	0

ENVIRONMENTAL PERFORMANCE INDICATORS



Environmental Performance	2020
Electricity (kWh)	117,554,26
Natural Gas (m ³)	40,554,12
Water (m ³)	1,330,98
Paper waste (kg)	1,282,50
Fuel from vehicle use (diesel, liter)	30,394,88
Fuel from vehicle use (gasoline, liter)	12,304,95

GRI CONTENT INDEX



GRI 102-55

GRI Standard	Disclosure	Page numbers, explanations and/or URL	Omissions
GRI 101: Foundation 2016			
GRI 102: General Disclosures 2016			
GRI 102: General Disclosures 2016	Company Profile		
	102-1	About the Report p.3	-
	102-2	About İş Leasing p.10-11	-
	102-3	İstanbul, Türkiye	-
	102-4	About İş Leasing p.10-11	-
	102-5	About İş Leasing p.10-11	-
	102-6	About İş Leasing p.10-11	-
	102-7	About İş Leasing p.10-11	-
	102-8	Social Performance Indicators p.61-62	-
	102-9	Responsible Supply Chain Management p.56	-
	102-10	There were no significant in the organizational boundaries and supply chain during the reporting period.	-
	102-11	Management Approach and Business Ethics p.19-21, Corporate Governance and Compliance p.20-21, İş Leasing Ethical Principles p. 22, Anti-Bribery, Anti-Corruption and Prevention of Unfair Competition p.23	-
	102-12	Communication with Stakeholders p.26-27	-
	102-13	Corporate Memberships p.60	-
	Strategy		
	102-14	İş Leasing Chairman's Message p.4-5, İş Leasing General Manager's Message p.6-9	-
	102-15	Management Approach and Business Ethics s.19	-
	Ethics and Integrity		
	102-16	Management Approach and Business Ethics p.19-21, Corporate Governance and Compliance p.20-21, İş Leasing Ethical Principles p. 22, Anti-Bribery, Anti-Corruption and Prevention of Unfair Competition p.23	-
	102-17	Management Approach and Business Ethics p.19-21, Corporate Governance and Compliance p.20-21, İş Leasing Ethical Principles p. 22, Anti-Bribery, Anti-Corruption and Prevention of Unfair Competition p.23	-
	Governance		
	102-18	Sustainability Management p.33-35, Management Approach and Business Ethics p.19, Corporate Governance and Compliance p.20-21, Environmental and Social Risk Management System p.36-39	-
	Stakeholder Engagement		
102-40	Communication with Stakeholders p.26-27	-	
102-42	Communication with Stakeholders p.26-27	-	
102-43	Communication with Stakeholders p.26-27	-	
102-44	Communication with Stakeholders p.26-27	-	



GRI Standard	Disclosure	Page numbers, explanations and/or URL	Omissions
GRI 101: Foundation 2016			
GRI 102: General Disclosures 2016			
GRI 102: Genel Bildirimler 2016	Reporting Practice		
	102-45	About the Report p.3	-
	102-46	About the Report p.3	-
	102-47	İş Leasing Materiality Matrix p.28	-
	102-48	There are no restatements.	-
	102-49	There are no restatements.	-
	102-50	About the Report p.3	-
	102-51	About the Report p.3	-
	102-52	Annual	-
	102-53	About the Report p.3	-
	102-54	About the Report p.3	-
	102-55	GRI Content Index p.64-67	-
	102-56	No external assurance in place for sustainability reporting.	-
Material Issues			
GRI Standard	Disclosure	Page numbers, explanations and/or URL	Omissions
Combating Climate Change and Adaptation			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Approach p.25, Sustainability Strategy p.30-31, Environmental and Social Risk Management p.36-39, Management of Environmental Impacts p.41	-
	103-2 The management approach and its components	Sustainability Approach p.25, Sustainability Strategy p.30-31, Environmental and Social Risk Management p.36-39, Management of Environmental Impacts p.41	-
	103-3 Evaluation of the management approach	Sustainability Approach p.25, Sustainability Strategy p.30-31, Environmental and Social Risk Management p.36-39, Management of Environmental Impacts p.41	-
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Environmental Performance Indicators p.63	-
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Combating the Climate Crisis and Energy Management p.42-43, Environmental Performance Indicators p.63	-
	305-2 Energy indirect (Scope 2) GHG emissions	Combating the Climate Crisis and Energy Management p.42-43, Environmental Performance Indicators p.63	-
	305-4 GHG emissions intensity	Combating the Climate Crisis and Energy Management p.42-43, Environmental Performance Indicators p.63	-
	305-5 Reduction of GHG emissions	Combating the Climate Crisis and Energy Management p.42-43, Environmental Performance Indicators p.63	-

GRI CONTENT INDEX



Material Issues			
GRI Standard	Disclosure	Page numbers, explanations and/or URL	Omissions
Employee Well-Being			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Supporting the Social Life and Working Life p.51-52	
	103-2 The management approach and its components	Supporting the Social Life and Working Life p.51-52	
	103-3 Evaluation of the management approach	Supporting the Social Life and Working Life p.51-52	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Supporting the Social Life and Working Life p.51-52, Social Performance Indicators p.61-62	
Diversity and Inclusion			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Priorities p.28-29, Supporting the Social Life and Working Life p.51-52	-
	103-2 The management approach and its components	Supporting the Social Life and Working Life p.51-52	-
	103-3 Evaluation of the management approach	Supporting the Social Life and Working Life p.51-52	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Social Performance Indicators p.61-62	
	401-3 Parental leave	Social Performance Indicators p.61-62	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Social Performance Indicators p.61-62	
Occupational Health and Safety			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Occupational Health and Safety p.52	-
	103-2 The management approach and its components	Occupational Health and Safety p.52	-
	103-3 Evaluation of the management approach	Occupational Health and Safety p.52	-
GRI 403: Occupational Health and Safety 2018	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Occupational Health and Safety p.52, Covid-19 Human Resources Practices Throughout the Covid-19 Process p.53, Social Performance Indicators p.61-62	



Material Issues			
GRI Standard	Disclosure	Page numbers, explanations and/or URL	Omissions
Talent Management			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Training and Development p.54-55, Employee Rights p.53	-
	103-2 The management approach and its components	Training and Development p.54-55, Employee Rights p.53	-
	103-3 Evaluation of the management approach	Training and Development p.54-55, Employee Rights p.53	-
GRI 202: Market Presence 2016	202-2 Proportion of senior management hired from the local community	Social Performance Indicators p.61-62	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Social Performance Indicators p.61-62	-
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Training and Development p.54-55, Social Performance Indicators p.61-62	-
	404-2 Programs for upgrading employee skills and transition assistance programs	Training and Development p.54-55	-
	404-3 Percentage of employees receiving regular performance and career development reviews	Social Performance Indicators p.61-62	-
Corporate Social Responsibility			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Corporate Social Responsibility p.57-58	-
	103-2 The management approach and its components	Corporate Social Responsibility p.57-58	-
	103-3 Evaluation of the management approach	Corporate Social Responsibility p.57-58	-
Digital Transformation			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Digital Transformation p.45-49	-
	103-2 The management approach and its components	Digital Transformation p.45-49	-
	103-3 Evaluation of the management approach	Digital Transformation p.45-49	-

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