

INVESTOR PRESENTATION

JUNE 2026

iŞ LEASING



Advantageous



Opportunity of Operating lease

*Fixed or variable lease
payment options*

Flexible

*Benefits of VAT,
Stamp Duty and fees*



*Lease payments in
line with cash flow*

Foreseeable



*Lease payments
in Foreign
Currency*



Company Overview

İŞ LEASING

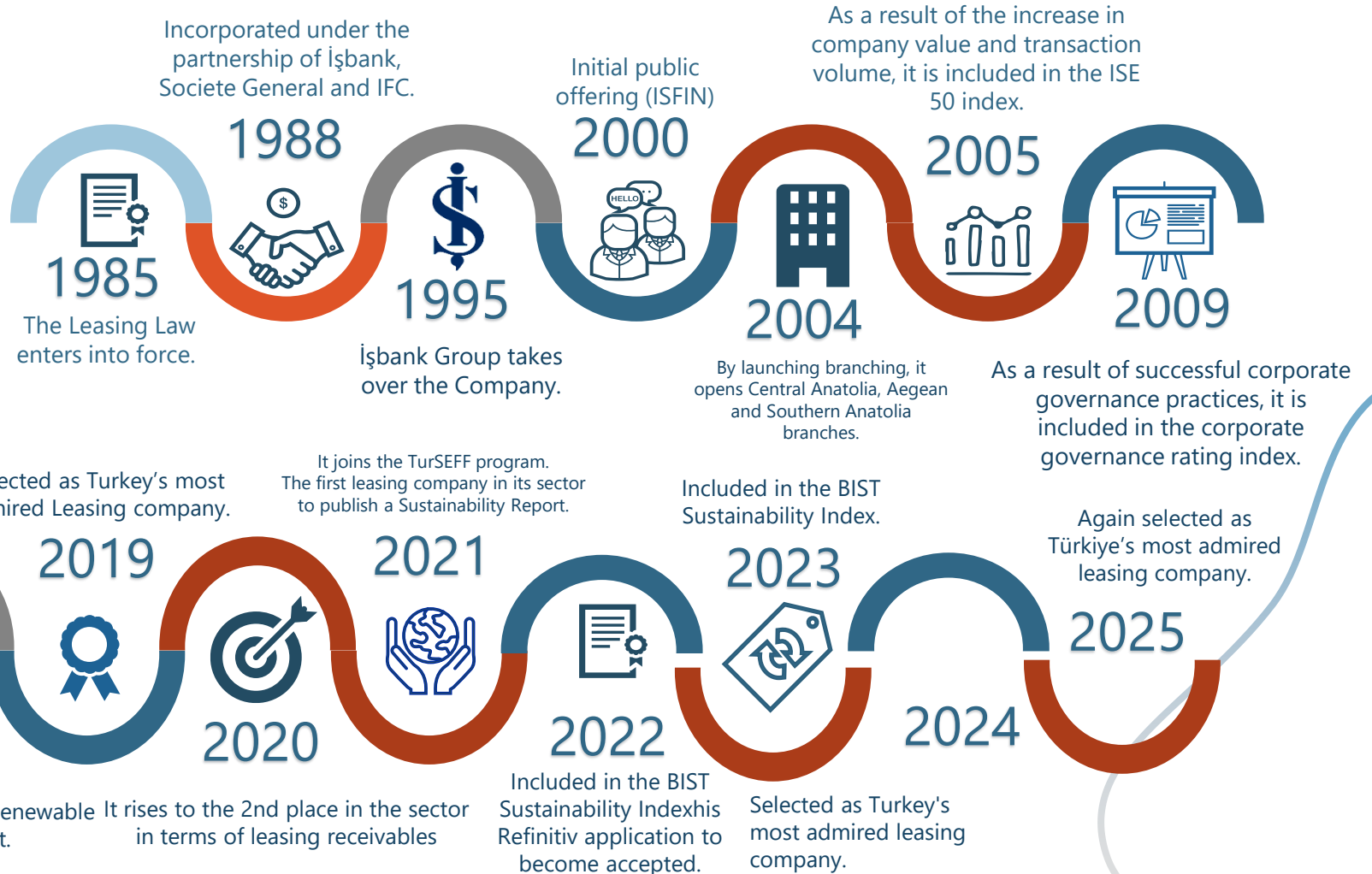


Milestones

İşLeasing



It increases the number of branches to 16



Company Overview



As of June 30, 2026, with a new transaction volume of USD 441 million and a market share of 9,14 %, İş Leasing maintained its strong position in the sector.



TL 57,2 billion in leasing receivables, it holds a 12.43% market share based on receivables.



Total consolidated equity is TL 15,4 billion.



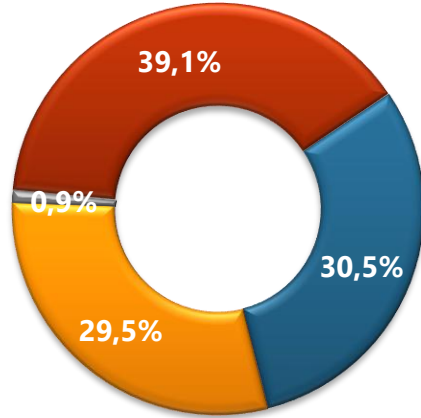
İş Leasing's consolidated net profit for 30 June 2026 period is actualized as TL 2,1 billion.



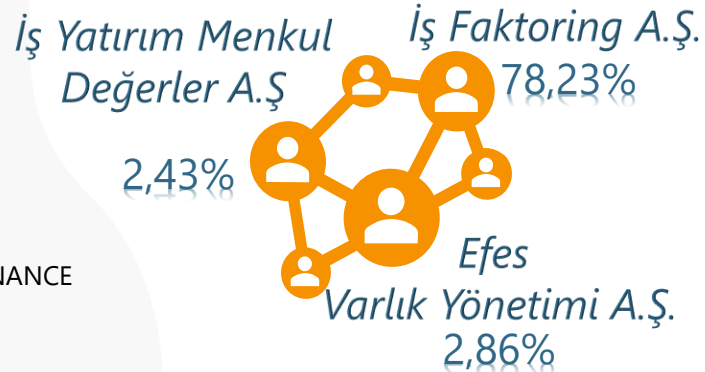
Company Overview

Share Structure(%)

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



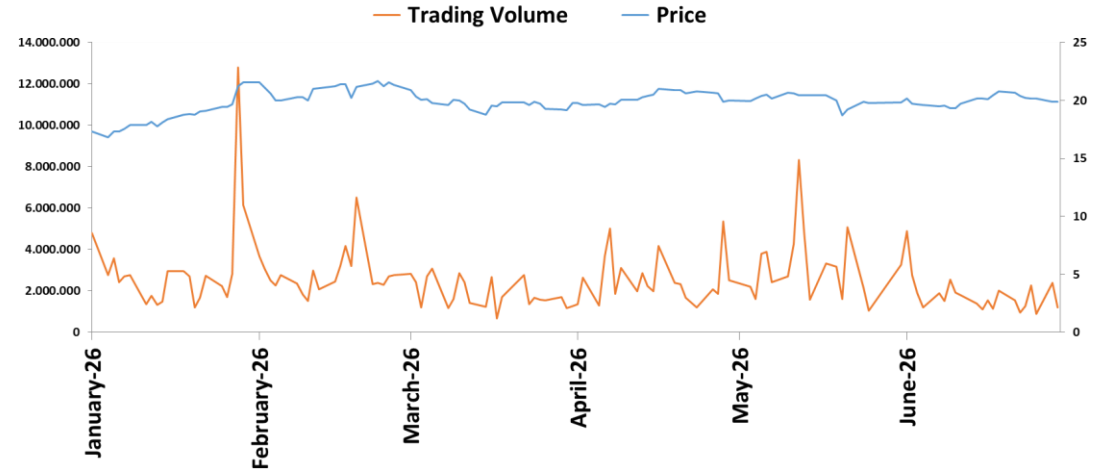
Affiliated Partners



TRADED INDICES

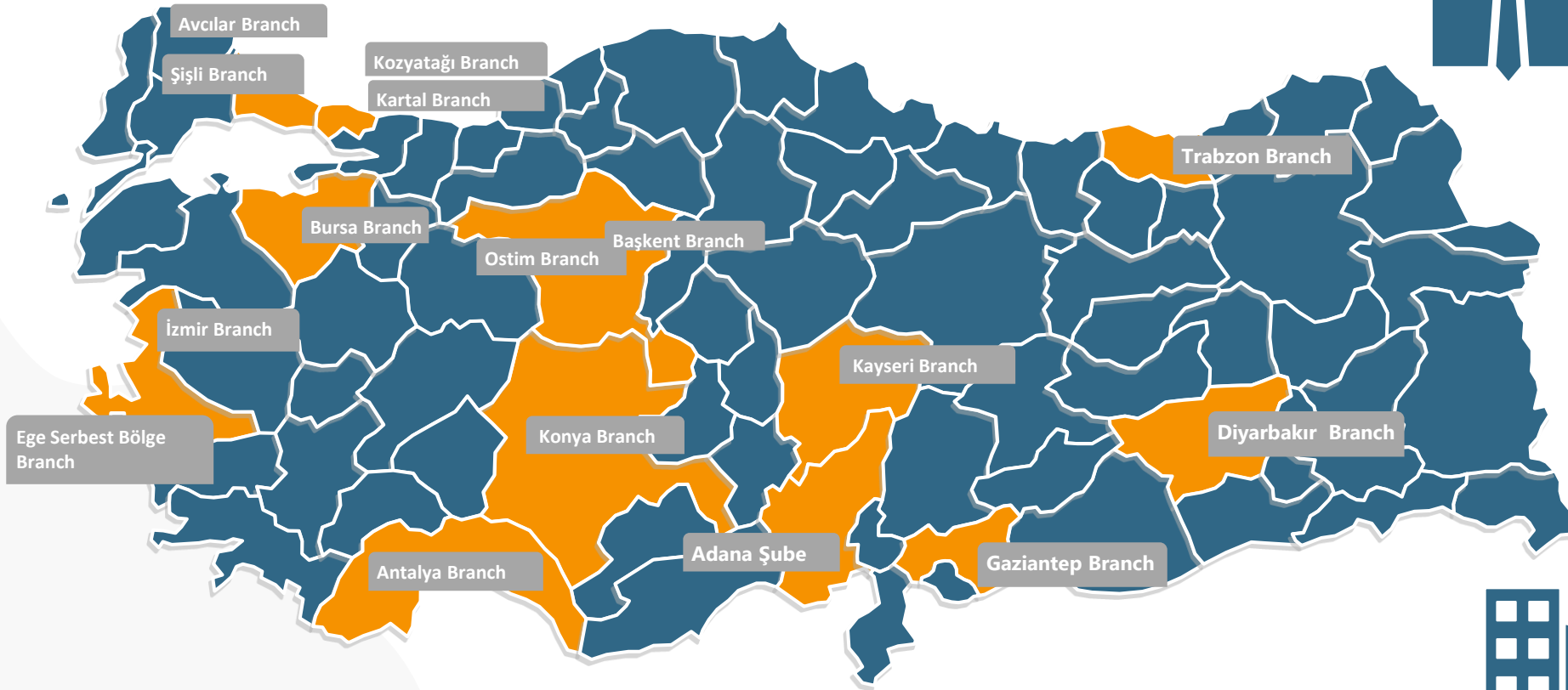
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST – SUSTAINABILITY
- BIST - 500

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



Share Performance

Company Overview



149

Total Staff



48 %



52 %

43 Sales
Staff

16

Branches

FINANCIAL RESULTS

İŞ LEASING



FINANCIAL RESULTS

**TL 57.230
Million**

Leasing
Receivables

**TL 50.728
Million**

Factoring
Receivables

**TL 124.490
Million**

Total Assets

**USD 441
Million**

Transaction
Volume

**TL 15.438
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	06.2025	2025	06.2026	Δ
Leasing Receivables	37.488	50.316	57.230	14%
Factoring Receivables	40.253	36.455	50.728	39%
Non Performing Receivables	1.885	1.931	2.304	19%
Provisions (-)	1.911	1.838	2.138	16%
Total Assets	88.149	101.221	124.490	23%
Financial Liabilities	73.201	83.404	105.074	26%
Equity	10.947	13.454	15.438	15%
Net Interest Income	1.662	3.250	1.892	14%
Provisions Expenses	-670	-969	-545	-19%
Consolidated net Profit	1.598	3.630	2.057	29%
NPL / Receivables	2,4%	2,2%	2,1%	
Provision Ratio	101,4%	95,2%	92,8%	
Cost / Income	15,9%	16,4%	23,7%	
ROE	30,7%	31,2%	28,5%	
ROA	4,0%	4,2%	3,6%	

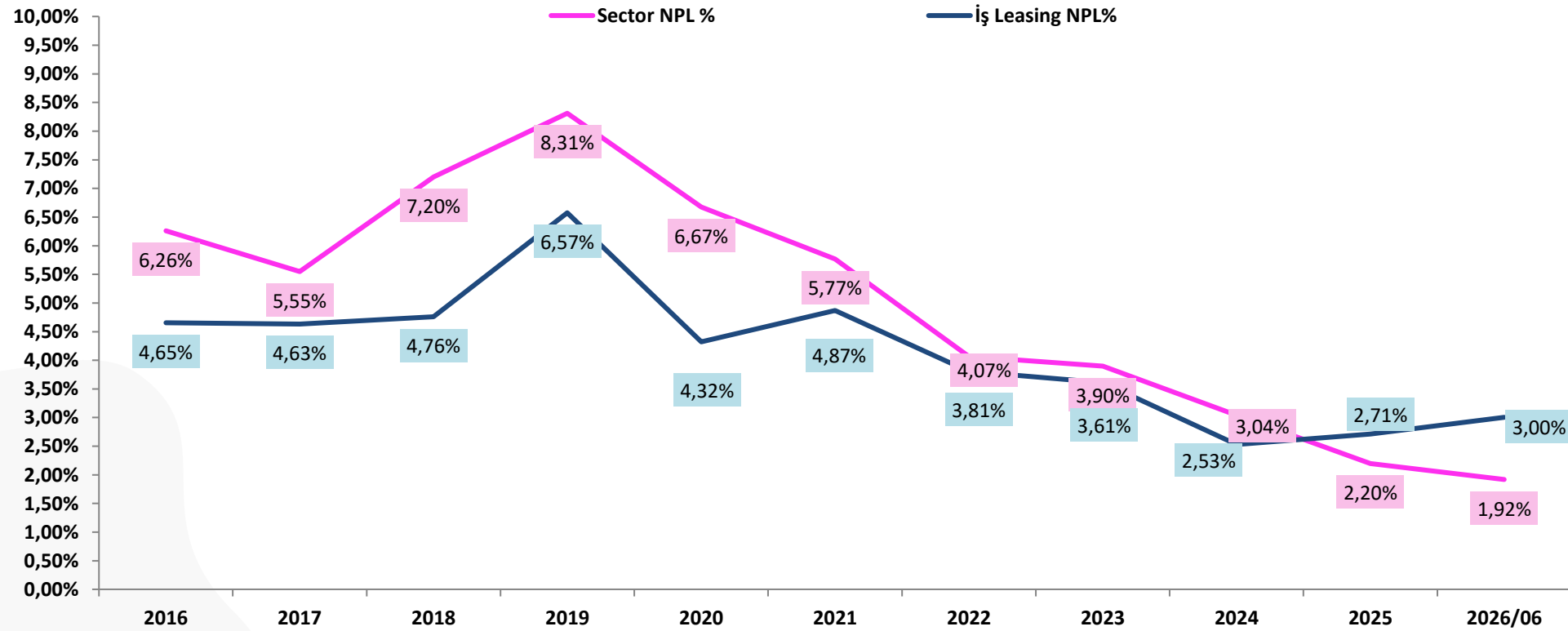
Unconsolidated Key Figures

FINANCIAL HIGHLIGHTS	SECTOR			
Million TL	06.2025	2025	06.2026	Δ
Leasing Receivables	295.343	371.118	460.384	24,1%
Non Performing Receivables	7.503	8.344	9.010	8,0%
Provisions	-6.205	-7.114	-7.600	6,8%
Total Assets	430.349	536.050	648.234	20,9%
Equity	79.485	97.259	113.928	17,1%
INCOME STATEMENT				
Net Profit	12.658	26.219	15.867	25,4%
RATIOS				
NPL	2,48%	2,20%	1,92%	
Leverage	4,41	4,51	4,69	
ROE	38,22%	36,53%	33,45%	
ROA	5,31%	5,09%	4,62%	

FINANCIAL HIGHLIGHTS	İŞ LEASING (Unconsolidated)			
Million TL	06.2025	2025	06.2026	Δ
Leasing Receivables	37.488	50.316	57.230	13,7%
Non Performing Receivables	1.413	1.404	1.772	26,2%
Provisions	-1.272	-1.282	-1.375	7,2%
Total Assets	45.404	62.450	70.639	13,1%
Equity	5.888	7.186	8.521	18,6%
INCOME STATEMENT				
Net Profit	896	2.073	1.455	62,4%
RATIOS				
NPL	3,63%	2,71%	3,00%	
Leverage	6,71	7,69	7,29	
ROE	32,30%	41,42%	44,22%	
ROA	4,10%	4,06%	4,20%	

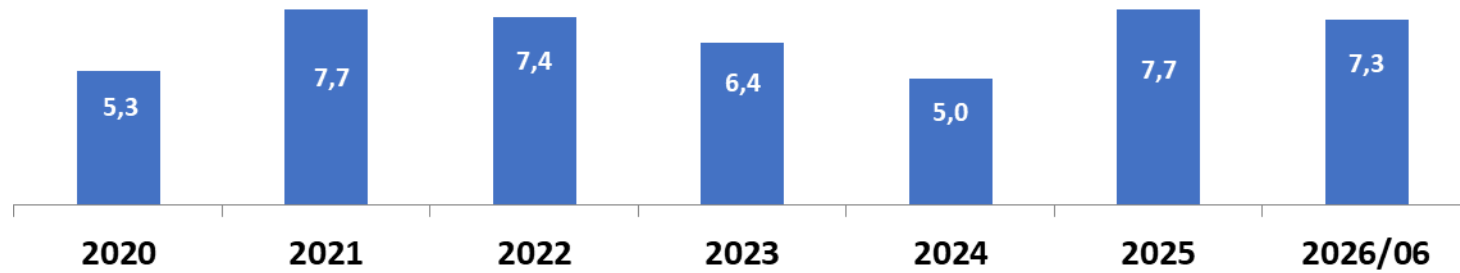
İş Leasing Sector Share
12,43%
19,67%
18,10%
10,90%
7,48%
9,17%

NPL



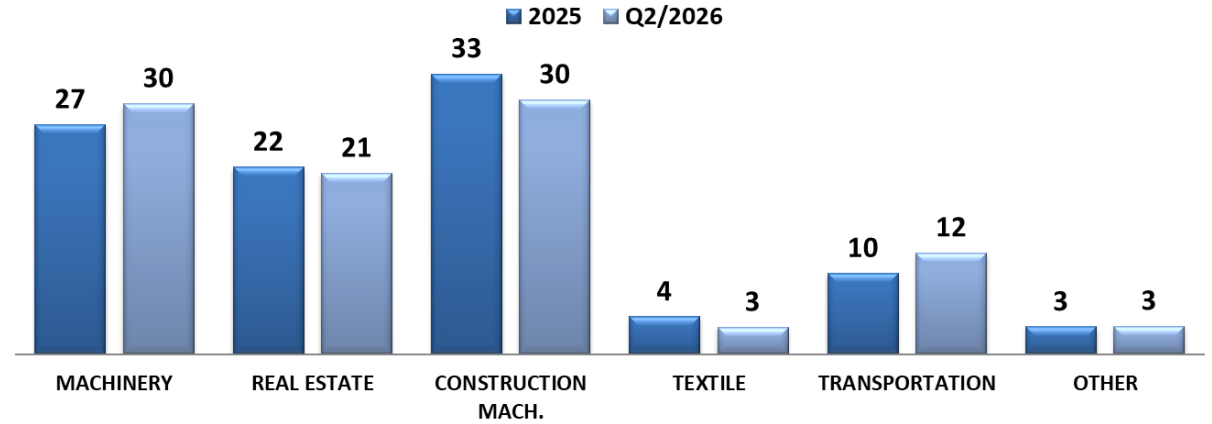
LEVERAGE

Leverage

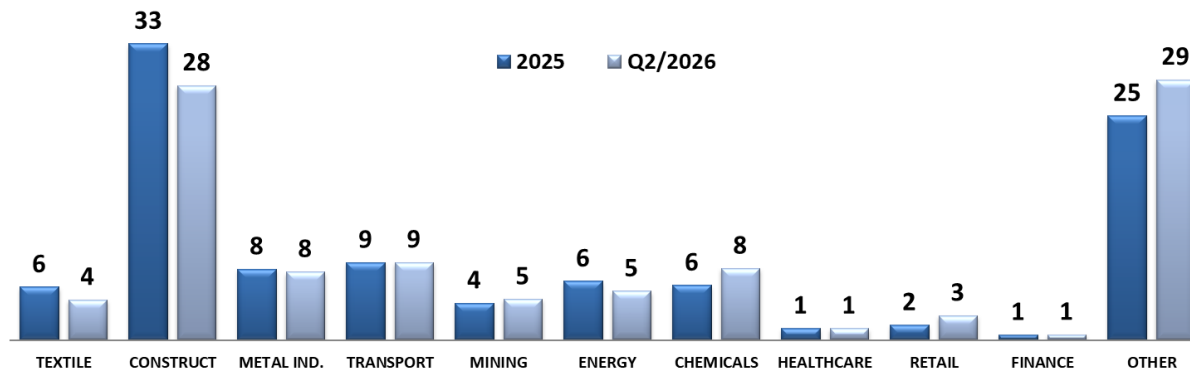


Industrial & Asset Breakdown, %

Assets Distribution (%)



Sectoral Distribution(%)



FINANCIAL RESULTS

Strong relationships
with both domestic
and international
banks



Efficient use
of capital
market
instruments



Efficient hedging
strategy against
FX risk

Structured
Finance



Usage of
alternative
funding
channels
(Derivatives)



LEASING SECTOR IN TURKEY

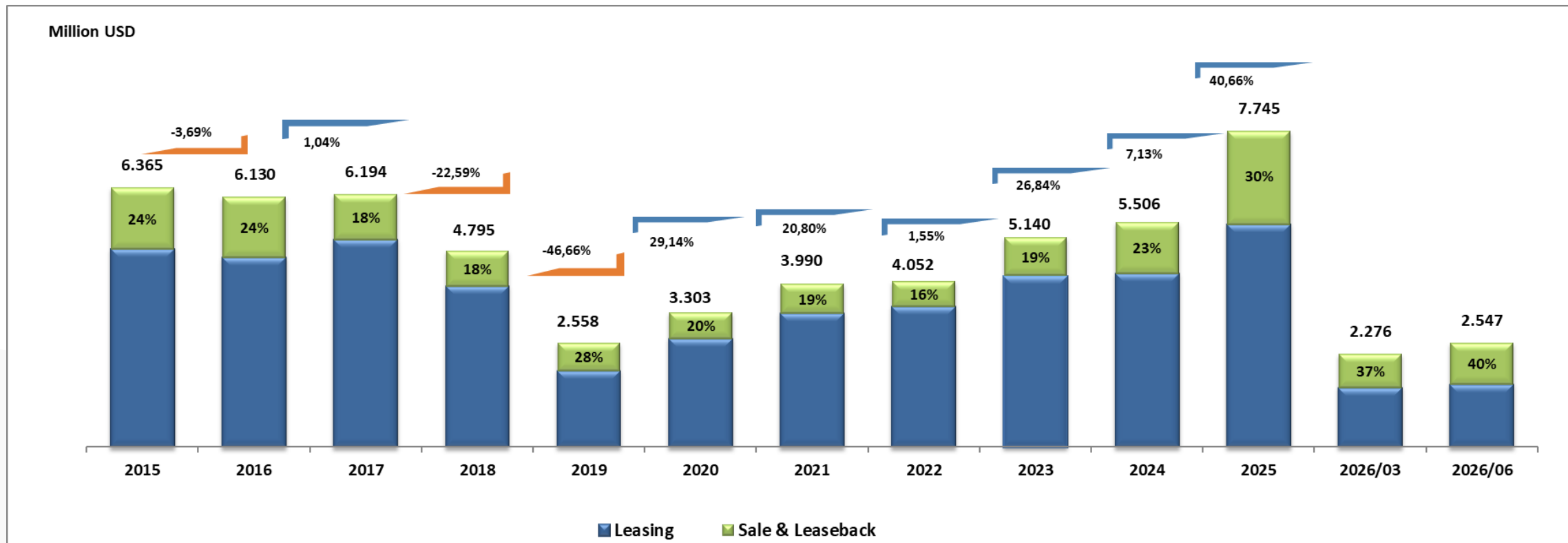
İŞ LEASING



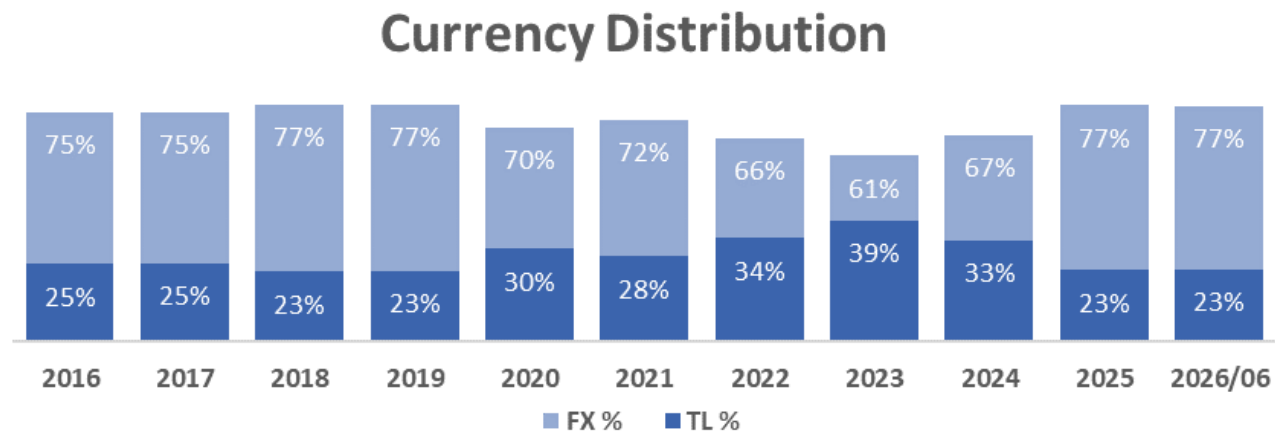
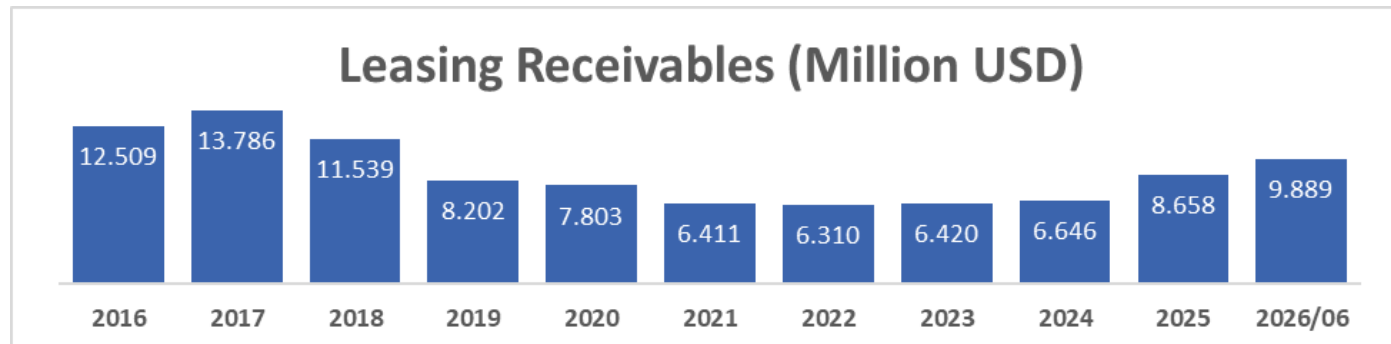
Number of Leasing Companies



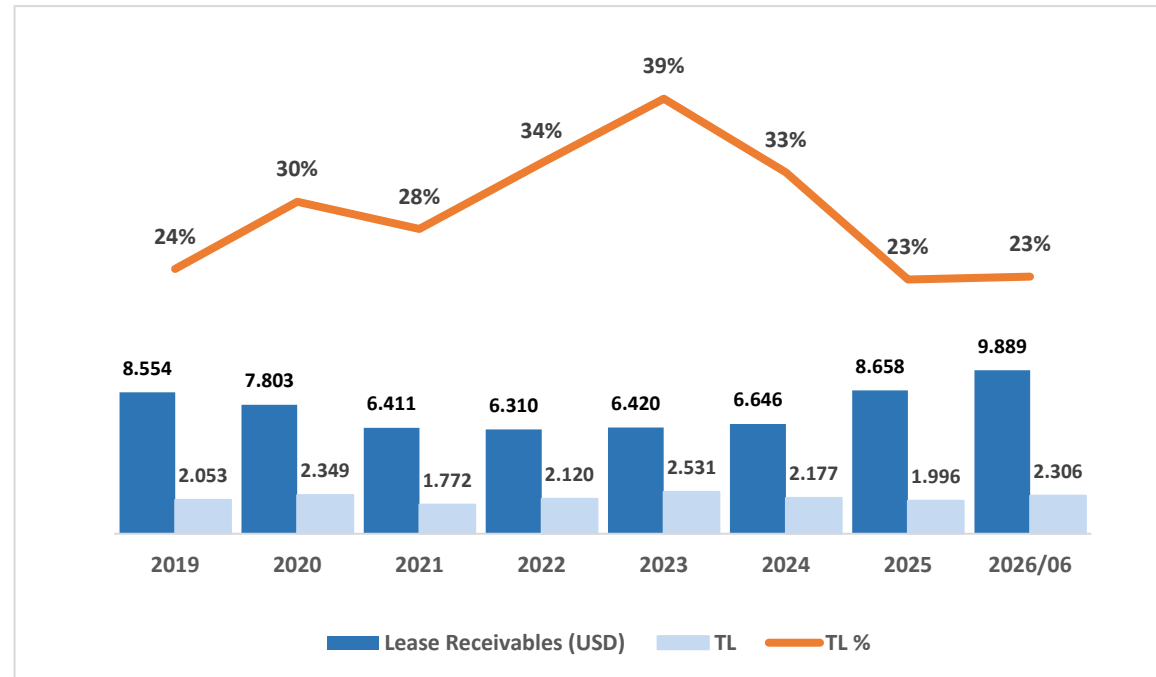
New Leasing Volume



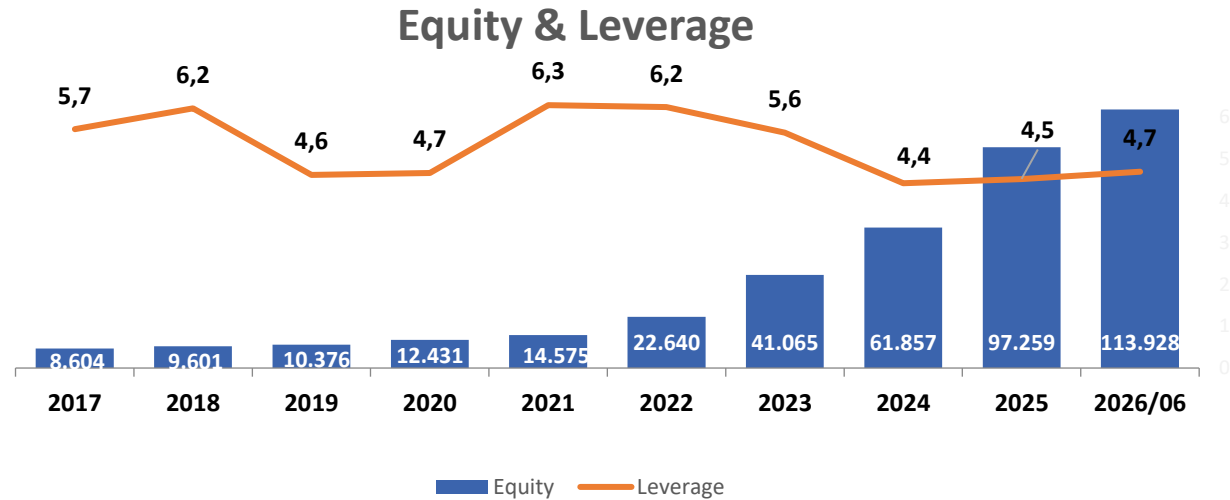
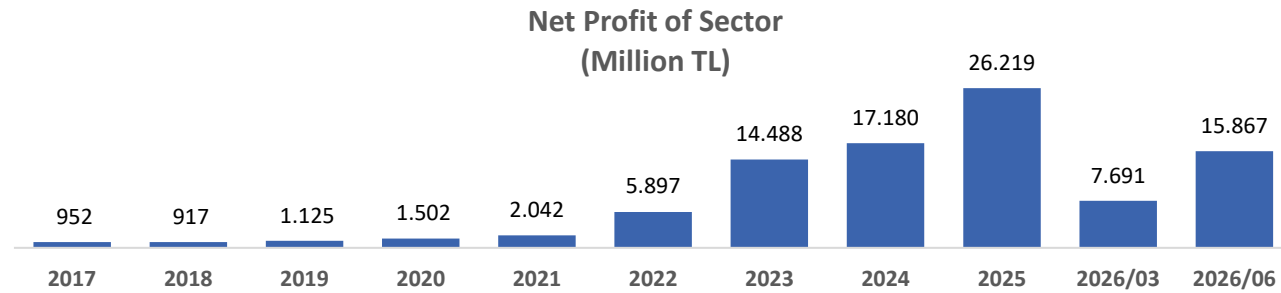
Portfolio Development



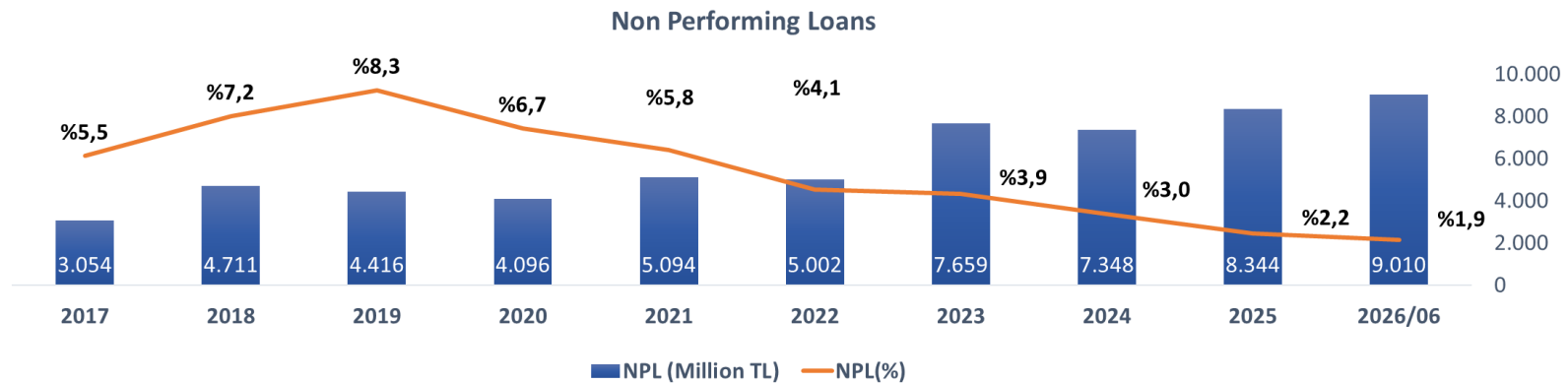
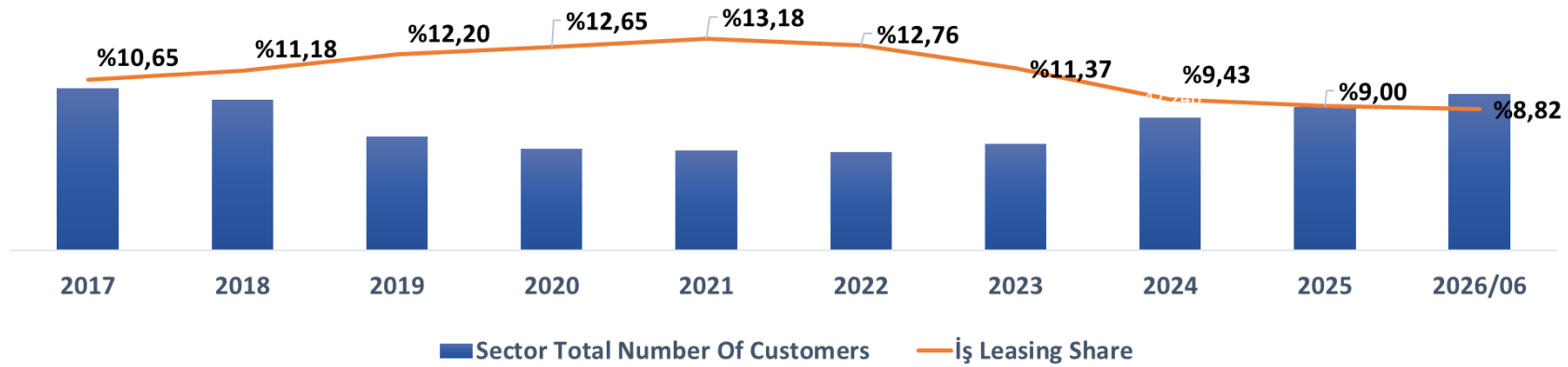
Portfolio Development



Profitability



Profitability

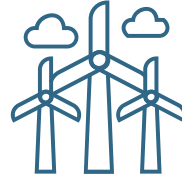


SUSTAINABILITY

İŞ LEASING



SUSTAINABILITY



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

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



SUSTAINABILITY

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

İş Leasing, which has been included in the BIST Sustainability Index since 2023, published its 5th Sustainability Report in 2025 and continues to be the first and only company in the sector in these areas.

The 2025 Sustainability Report and compliant with the Türkiye Sustainability Standards (TSRS) published on December 27, 2023 and effective in 2024, has been published.

The Sustainability Reports can be accessed at the following address.

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

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