

INVESTOR PRESENTATION

DECEMBER 2025

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

iŞ LEASING

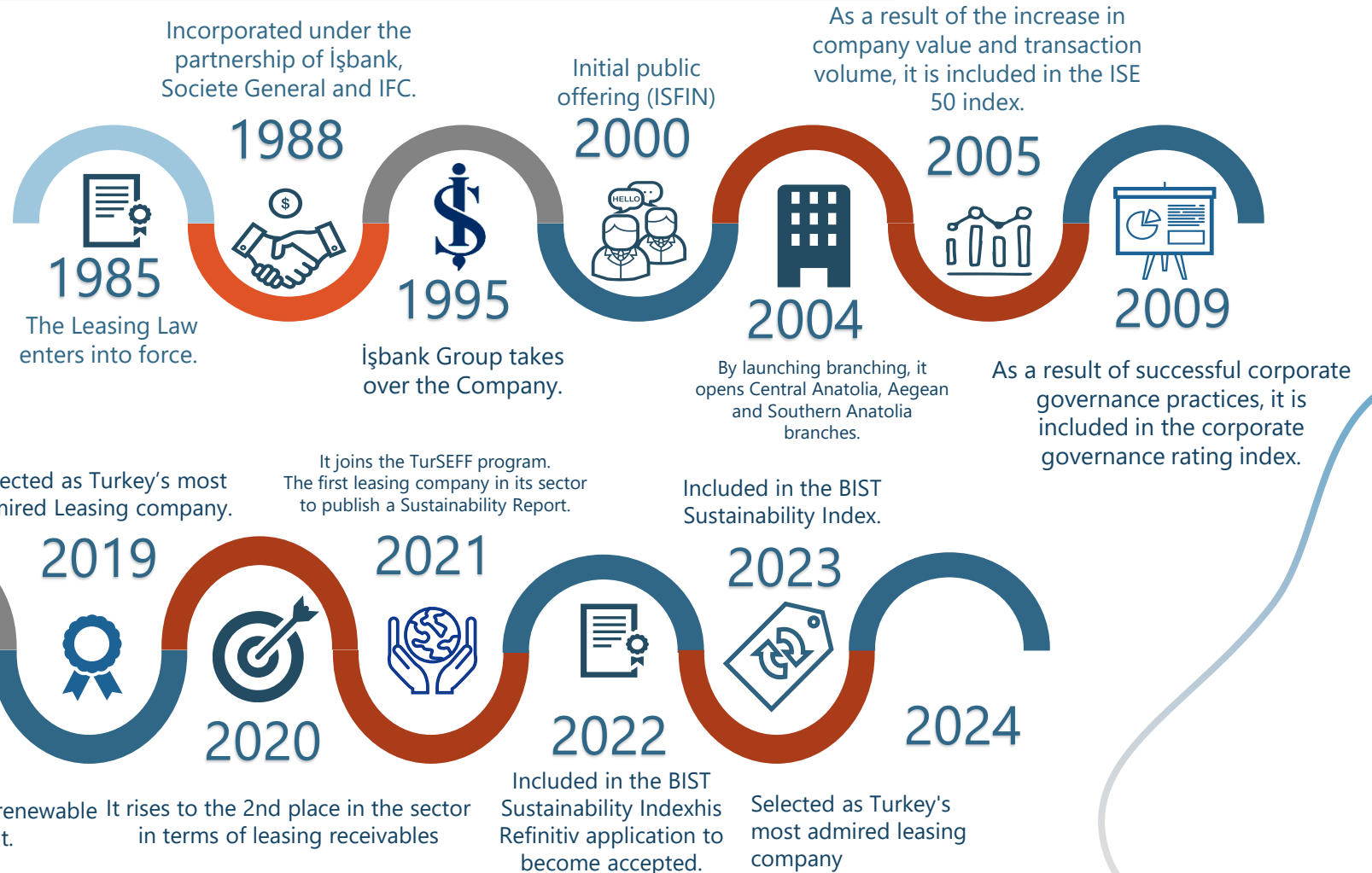


Milestones

İşLeasing



It increases the number of branches to 16



Company Overview



As of December 31, 2025, with a new transaction volume of USD 1,043 million and a market share of 13.47 %, İş Leasing maintained its strong position in the sector.



Leasing receivables for 31 December 2025 period increased by 88.7% to TL 50,3 billion.



As of December 31, 2025, The Company increased its shareholders' equity by 36.7% to TL 13,5 billion.



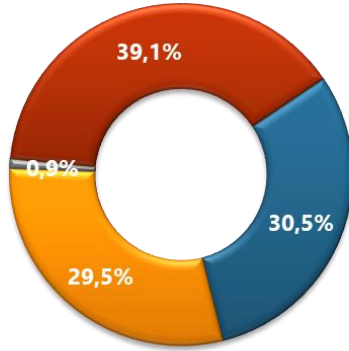
İş Leasing's consolidated net profit for 31 December 2025 period is actualized as TL 3,6 billion.



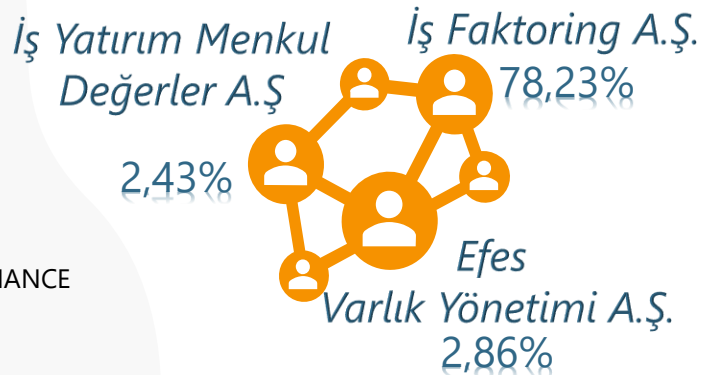
Company Overview

Share Structure(%)

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



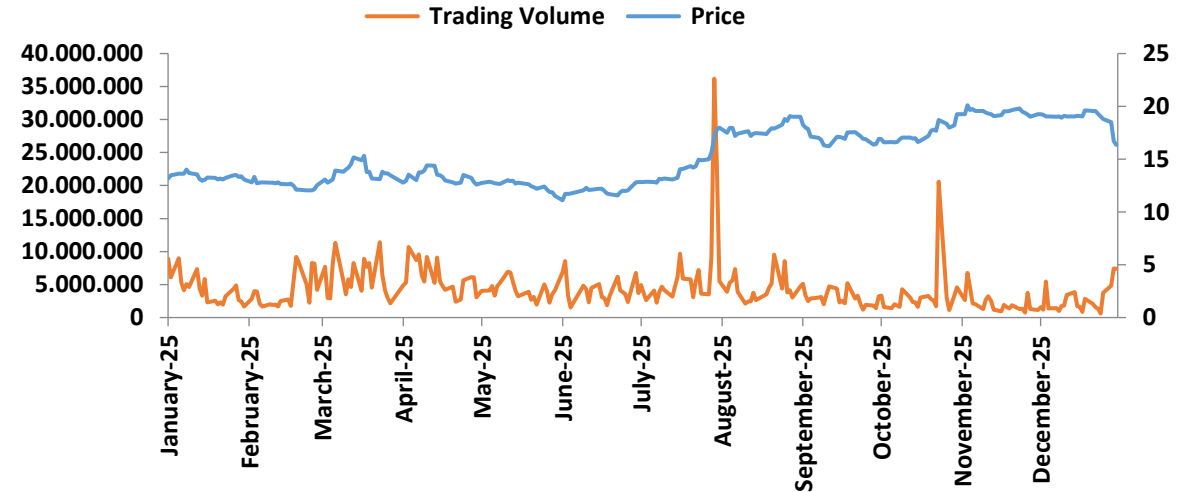
Affiliated Partners



TRADED INDICES

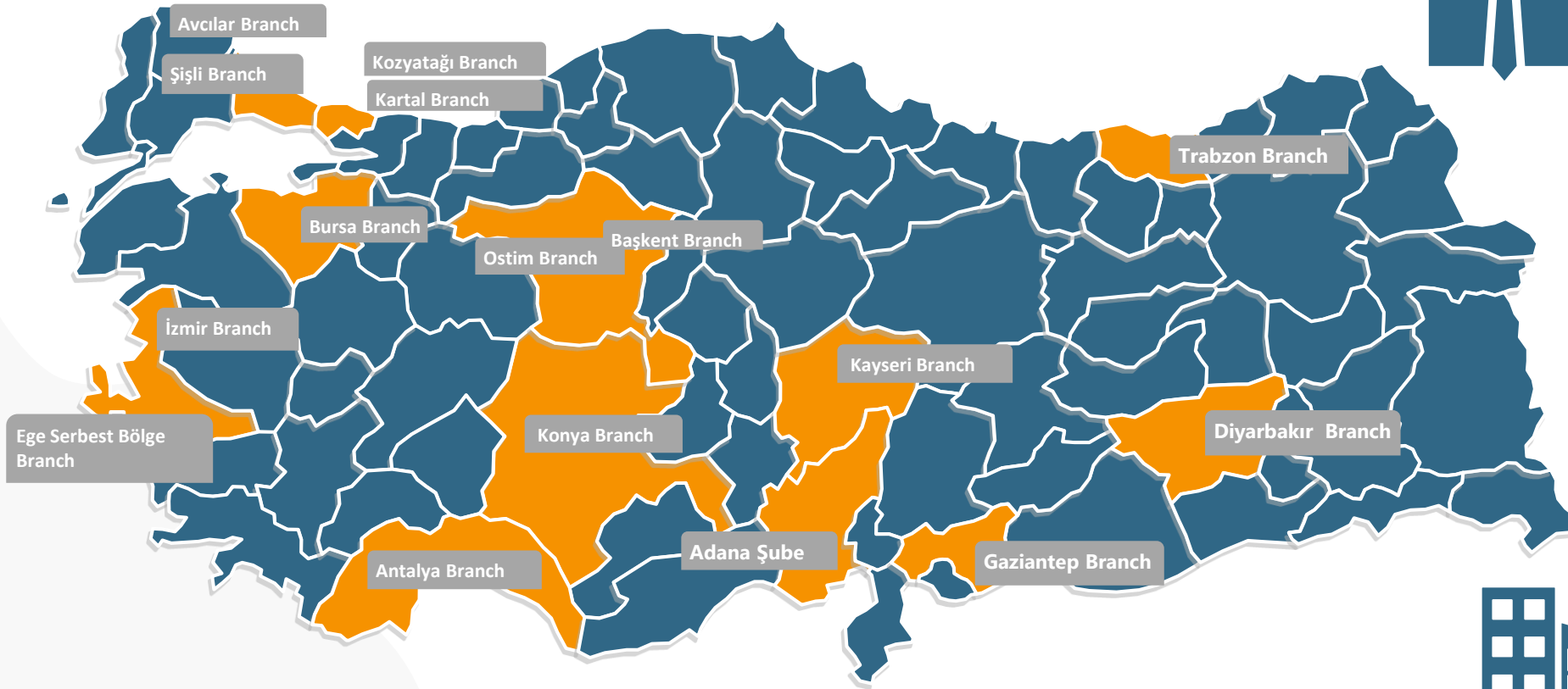
- BIST - ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST - LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST - SUSTAINABILITY
- BIST - 500

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



Share Performance

Company Overview



148

Total Staff



47 %



53 %

41 Sales
Staff

16

Branches

FINANCIAL RESULTS

İŞ LEASING



FINANCIAL RESULTS

**TL 50.316
Million**

Leasing
Receivables

**TL 36.455
Million**

Factoring
Receivables

**TL 101.221
Million**

Total Assets

**USD 1.043
Million**

Transaction
Volume

**TL 13.454
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	2024	2025	Δ
Leasing Receivables	26.660	50.316	89%
Factoring Receivables	35.124	36.455	4%
Non Performing Receivables	1.078	1.931	79%
Provisions (-)	1.405	1.838	31%
Total Assets	69.747	101.221	45%
Financial Liabilities	57.179	83.404	46%
Equity	9.842	13.454	37%
Net Interest Income	3.093	3.250	5%
Provisions Expenses	-506	-969	91%
Consolidated net Profit	1.925	3.630	89%
NPL / Receivables	1,7%	2,2%	
Provision Ratio	130,3%	95,2%	
Cost / Income	20,8%	16,4%	
ROE	23,2%	31,2%	
ROA	3,2%	4,2%	

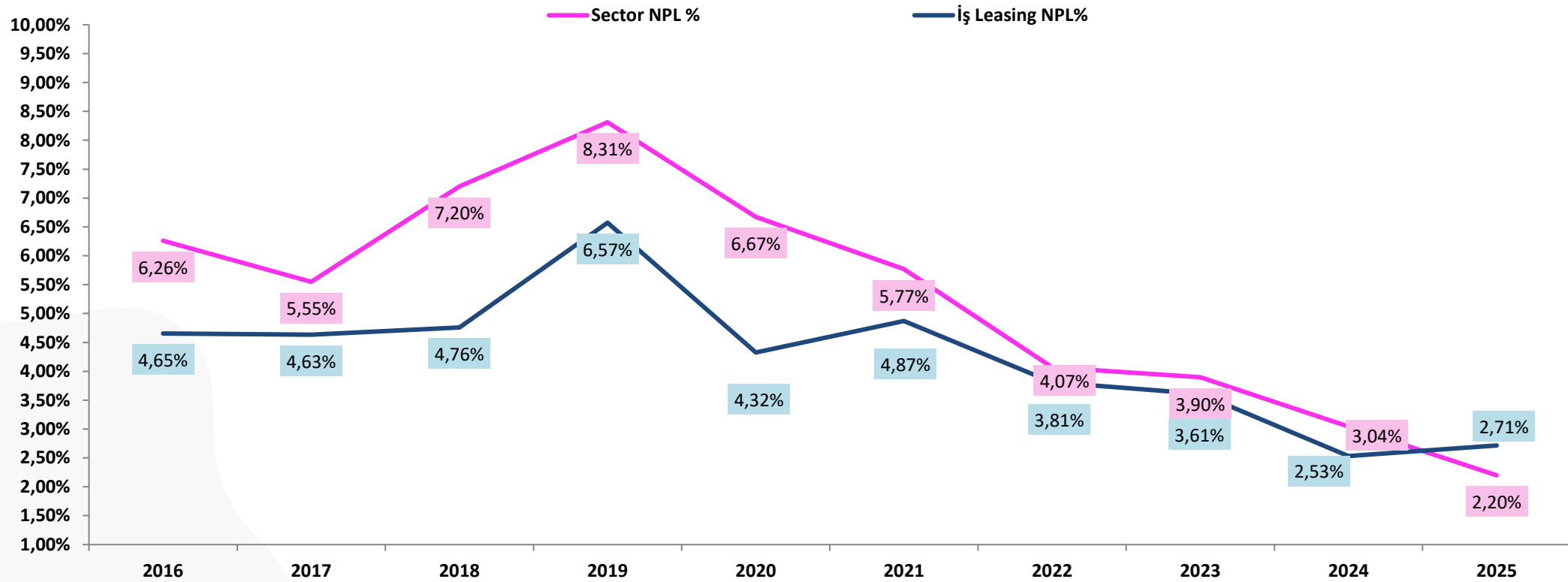
Unconsolidated Key Figures

FINANCIAL HIGHLIGHTS	SECTOR		
Million TL	2024	2025	Δ
Leasing Receivables	234.106	371.118	58,5%
Non Performing Receivables	7.348	8.344	13,6%
Provisions	-5.644	-7.114	26,0%
Total Assets	334.499	536.050	60,3%
Equity	61.857	97.259	57,2%
INCOME STATEMENT			
Net Profit	17.180	26.219	101,0%
RATIOS			
NPL	3,04%	2,20%	
Leverage	4,41	4,51	
ROE	39,45%	37,50%	
ROA	5,06%	5,22%	

FINANCIAL HIGHLIGHTS	İŞ LEASING (Unconsolidated)		
Million TL	2024	2025	Δ
Leasing Receivables	26.660	50.316	88,7%
Non Performing Receivables	692	1.404	102,9%
Provisions	-929	-1.282	38,1%
Total Assets	32.000	62.450	95,2%
Equity	5.340	7.186	34,6%
INCOME STATEMENT			
Net Profit	1.143	2.073	81,4%
RATIOS			
NPL	2,53%	2,71%	
Leverage	4,99	7,69	
ROE	25,24%	34,17%	
ROA	3,97%	4,50%	

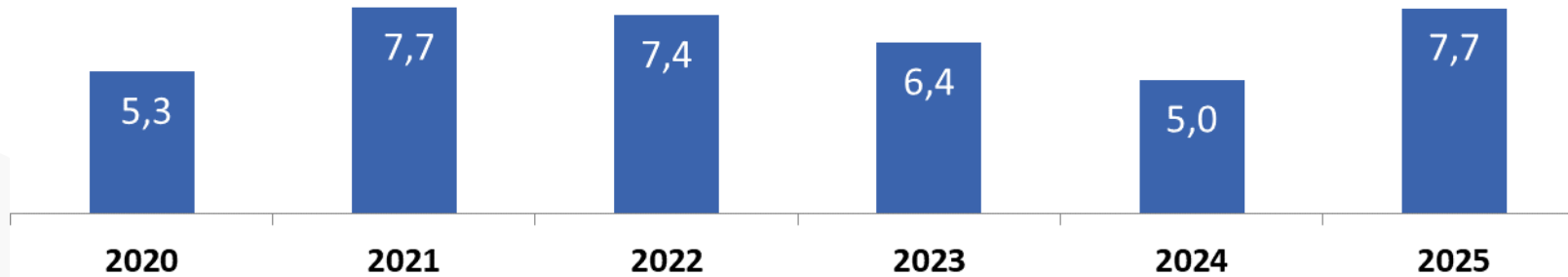
İş Lease Sector Share
13,56%
16,83%
18,03%
11,65%
7,39%
7,91%

NPL



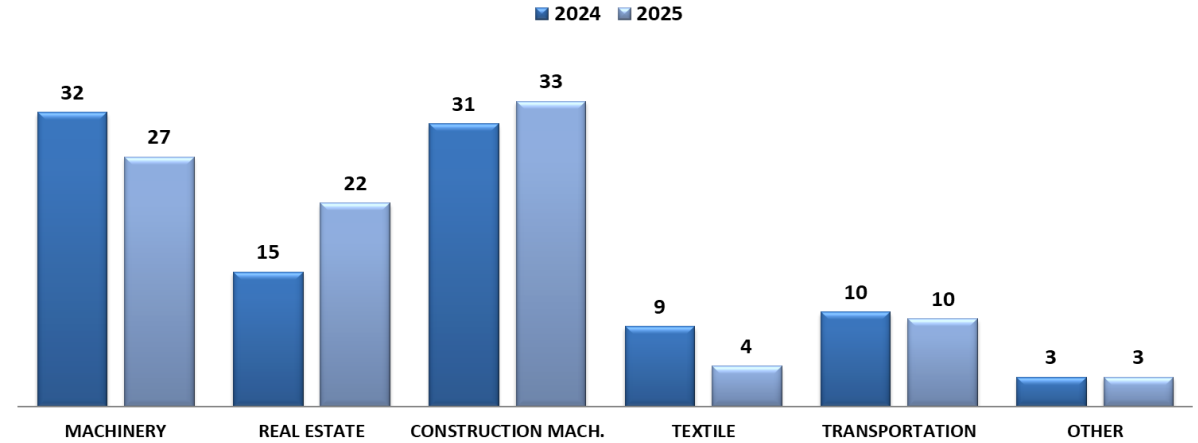
LEVERAGE

Leverage

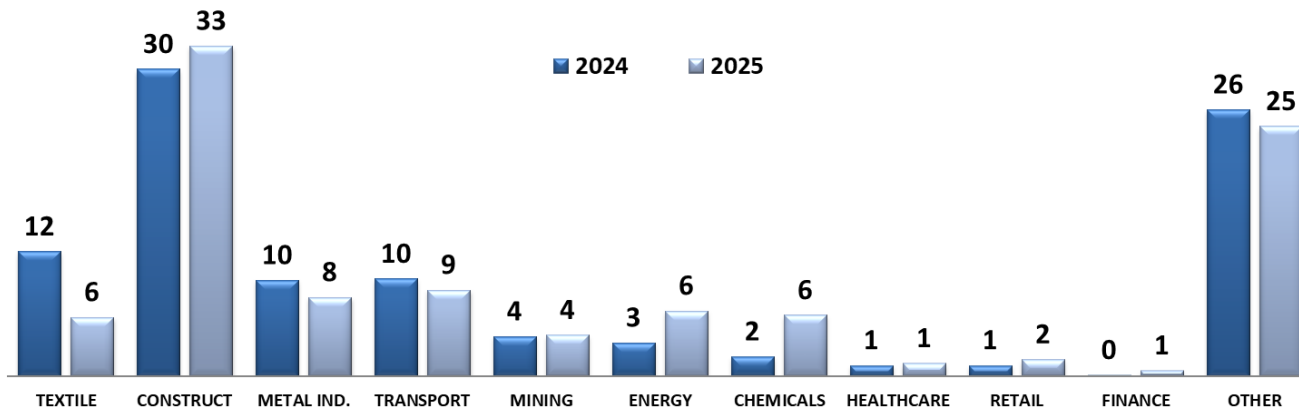


Industrial & Asset Breakdown, %

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)

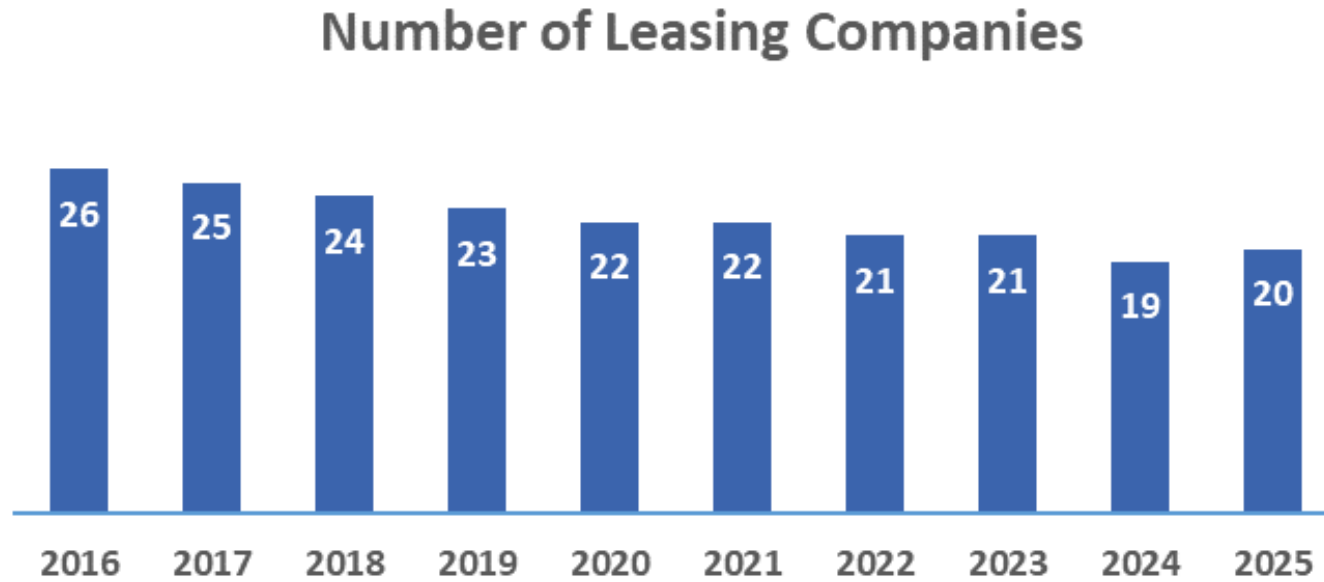


LEASING SECTOR IN TURKEY

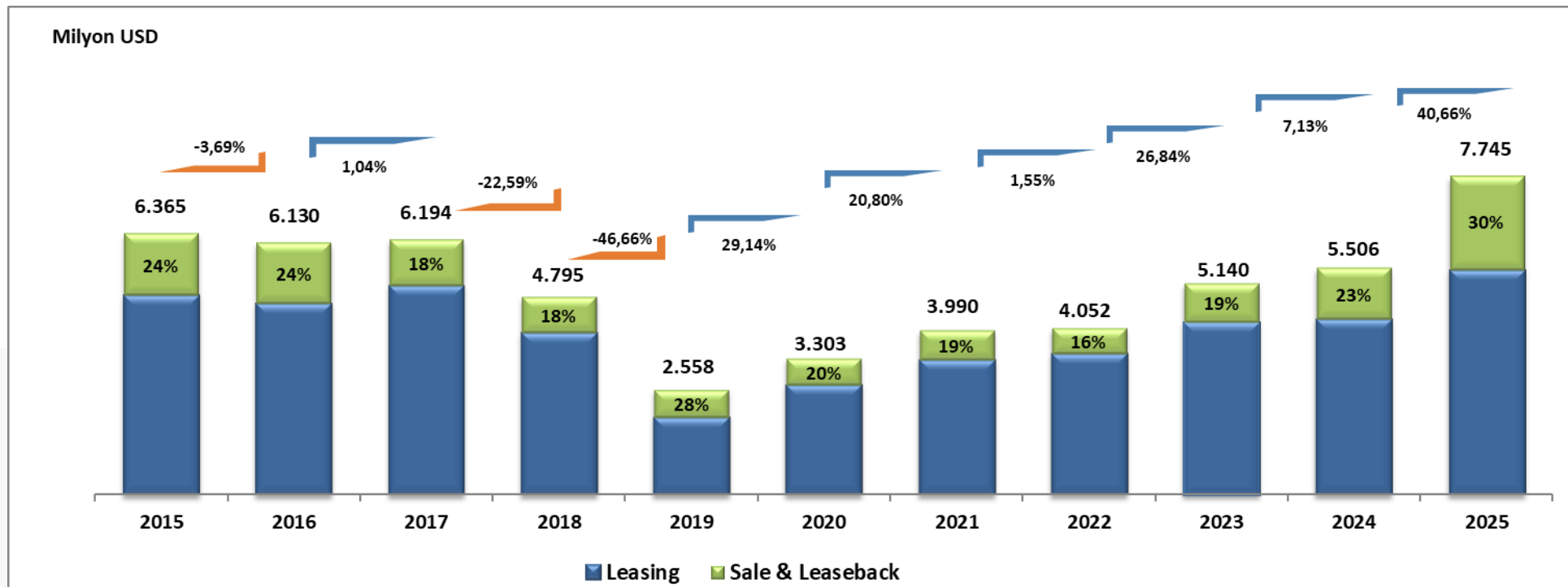
İŞ LEASING



Number of Leasing Companies

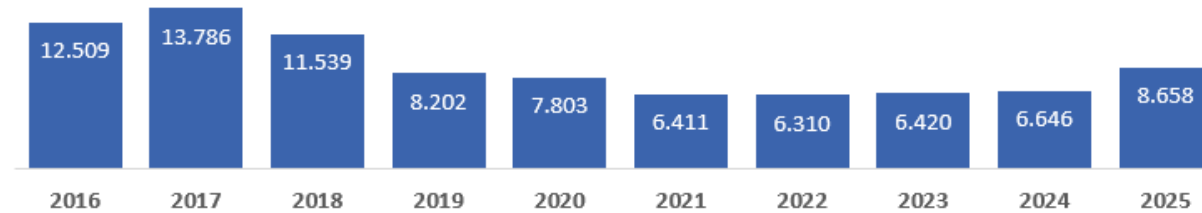


New Leasing Volume

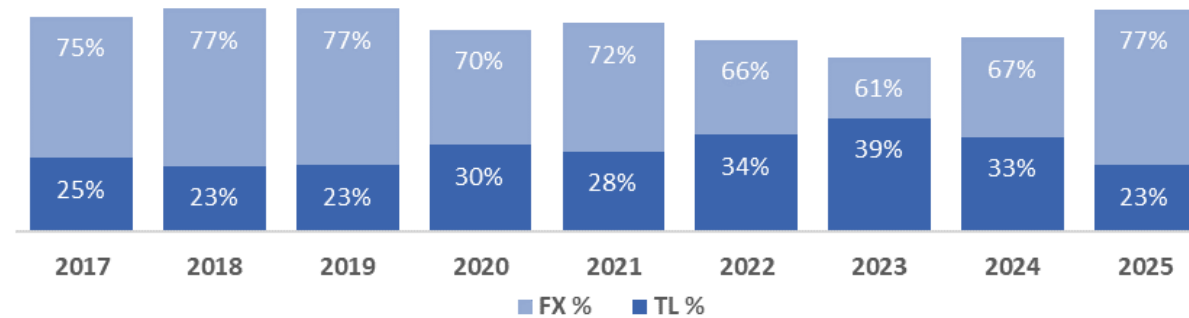


Portfolio Development

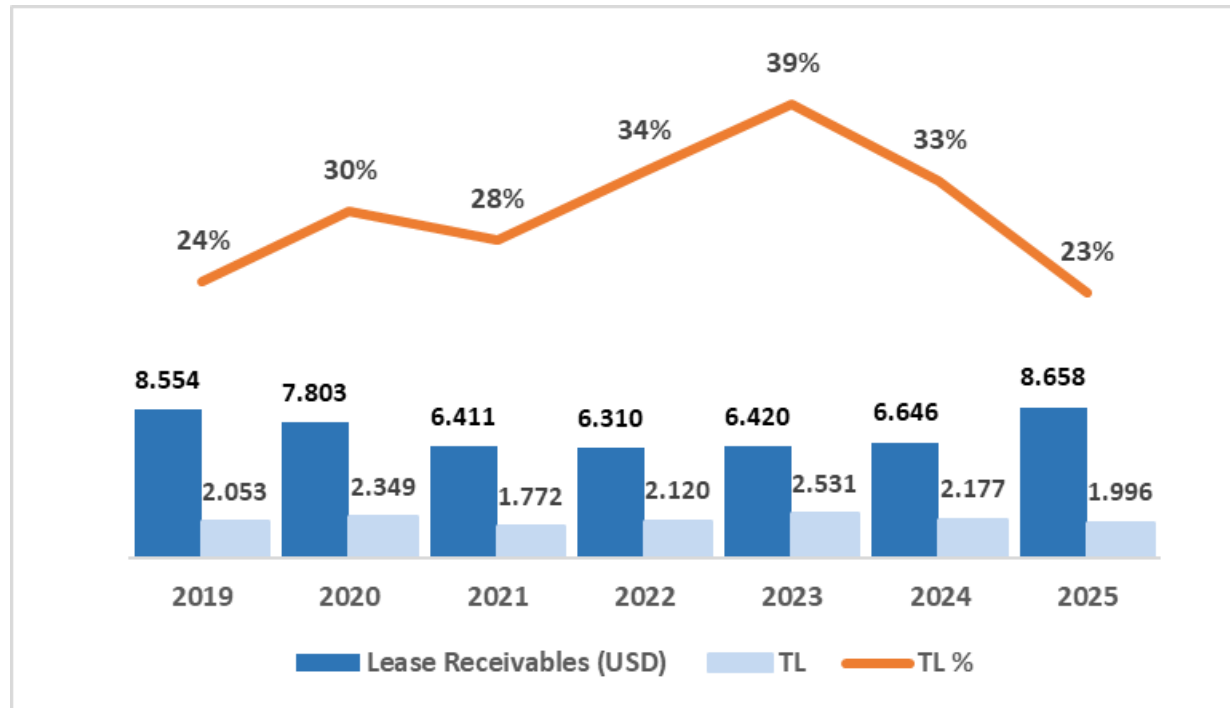
Leasing Receivables (Million USD)



Currency Distribution

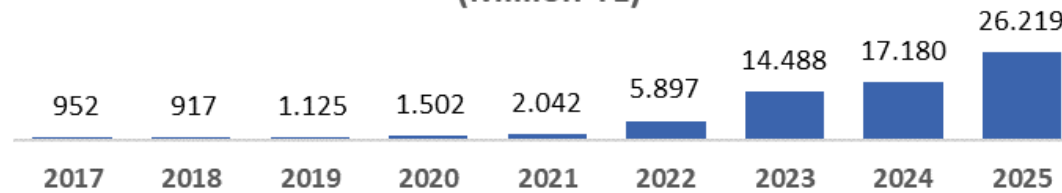


Portfolio Development

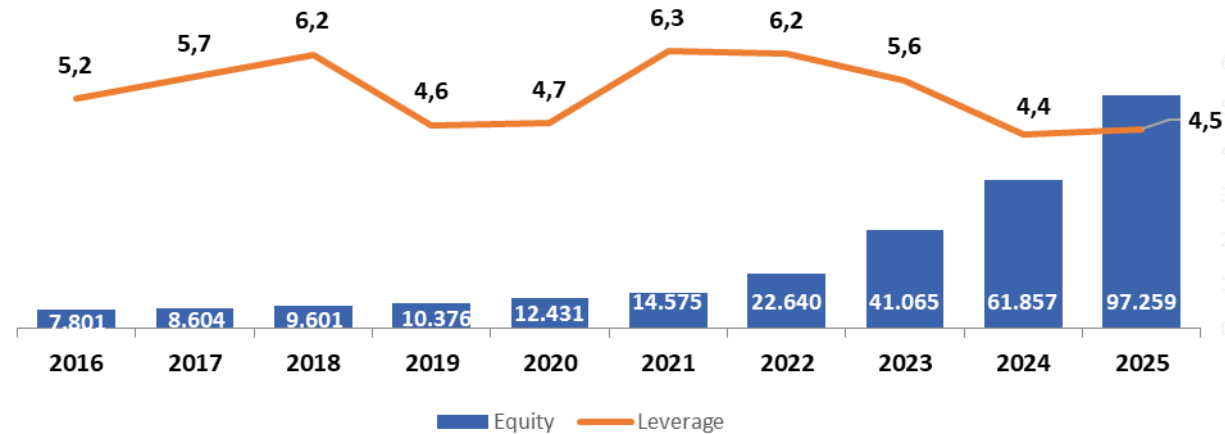


Profitability

Net Profit of Sector
(Million TL)

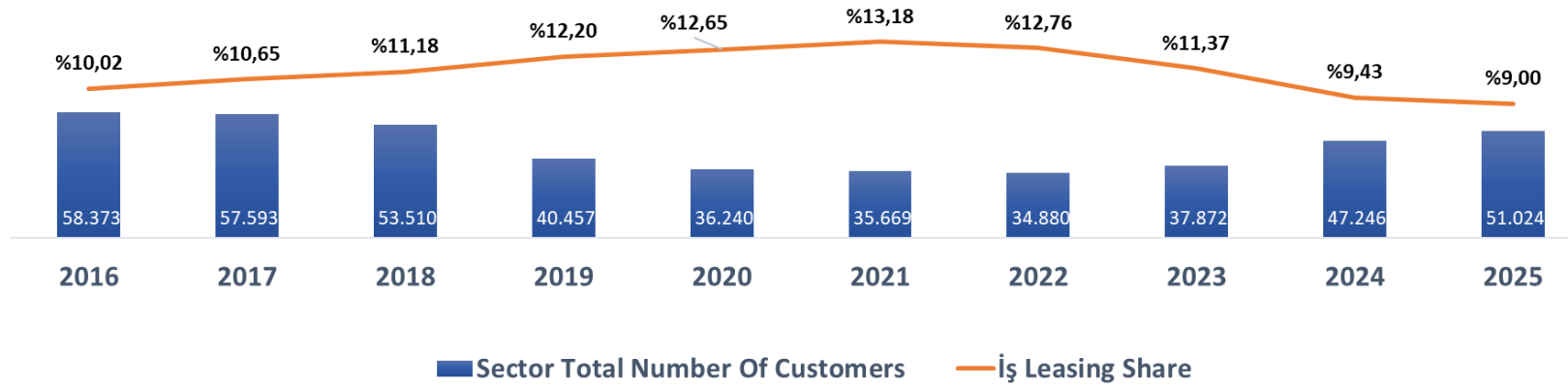


Equity & Leverage

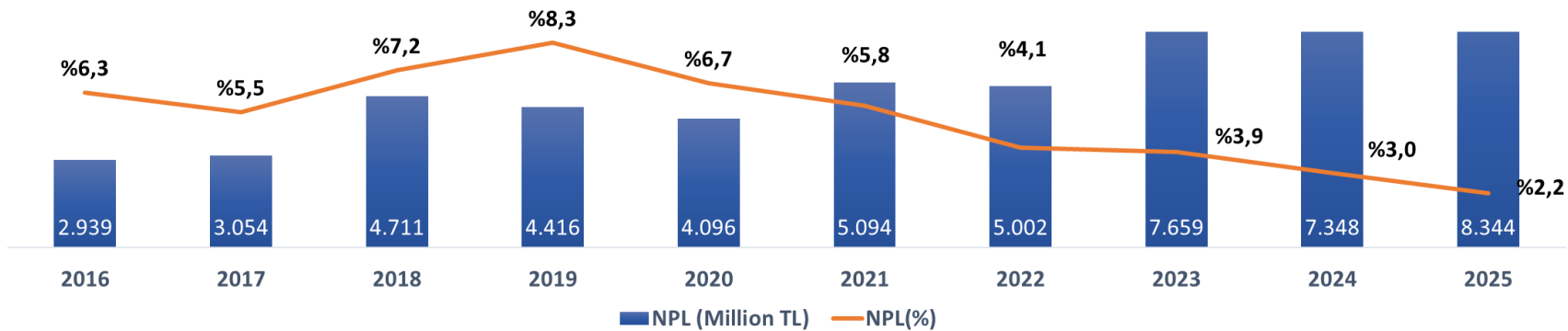


NPL

Customer Base



Non Performing Loans

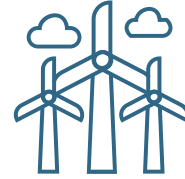
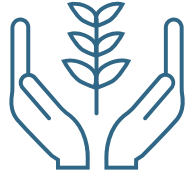


SUSTAINABILITY

İŞ LEASING



SUSTAINABILITY



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

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



SUSTAINABILITY

To achieve its sustainable development and green transformation goals, İş Leasing places great importance on understanding the expectations of its various stakeholders and managing this process effectively by strengthening collaborations with national and international organizations. In addition to participating in activities held by the UN Global Compact, the 30% Club, the Corporate Governance Association of Türkiye (TKYD), 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 2024 Sustainability Report, published in 2025 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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