

INVESTOR PRESENTATION

MARCH 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

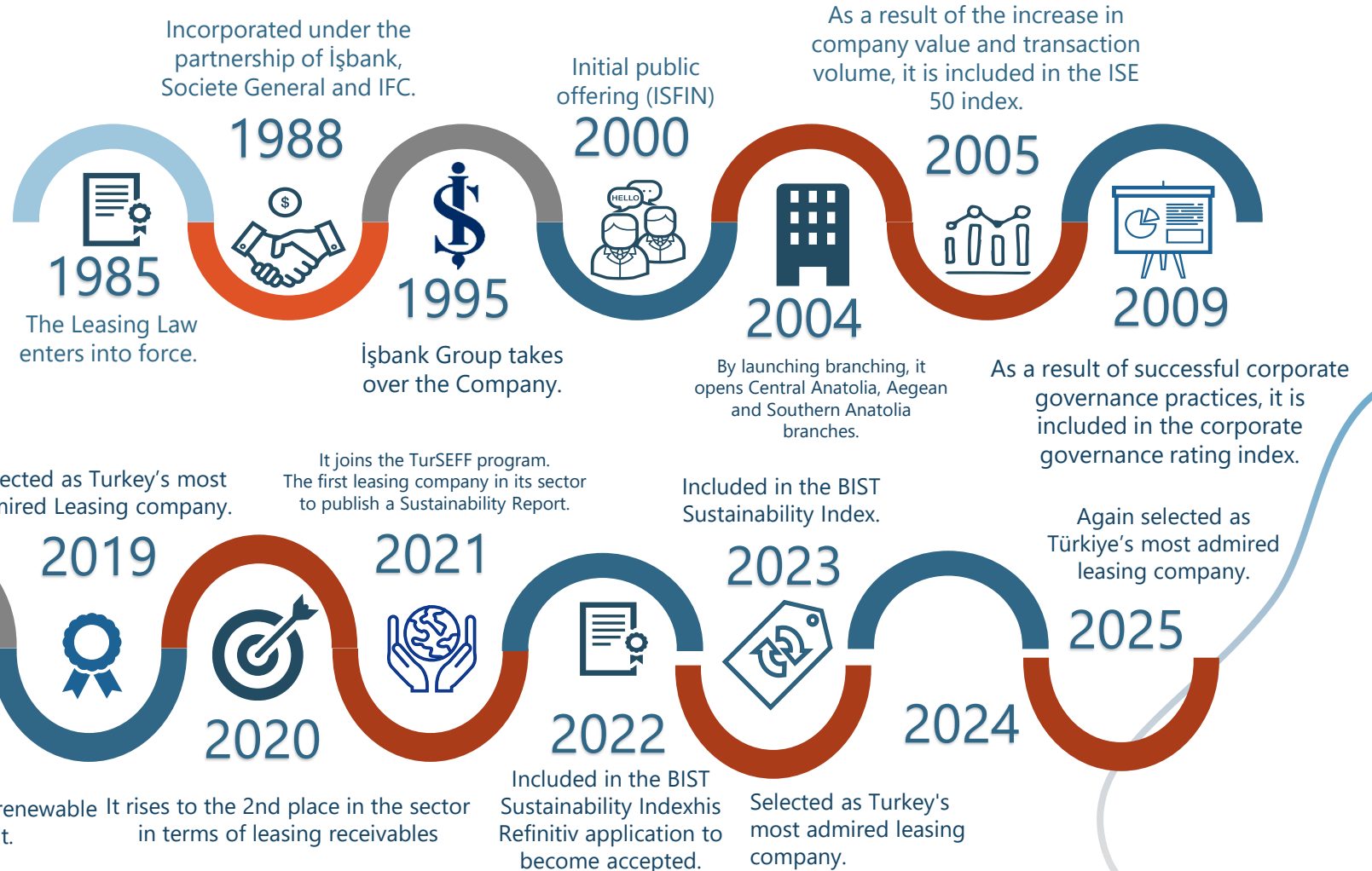


Milestones

İşLeasing



It increases the number of branches to 16



Company Overview



As of March 31, 2026, with a new transaction volume of USD 177 million and a market share of 7,80 %, İş Leasing maintained its strong position in the sector.



TL 52,0 billion in leasing receivables, it holds a 12.83% market share based on receivables.



Total consolidated equity is TL 14,5 billion.



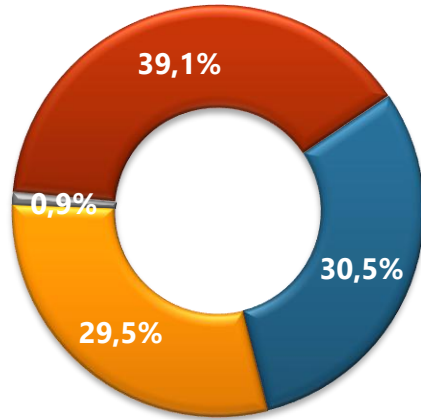
İş Leasing's consolidated net profit for 31 March 2026 period is actualized as TL 805 million.



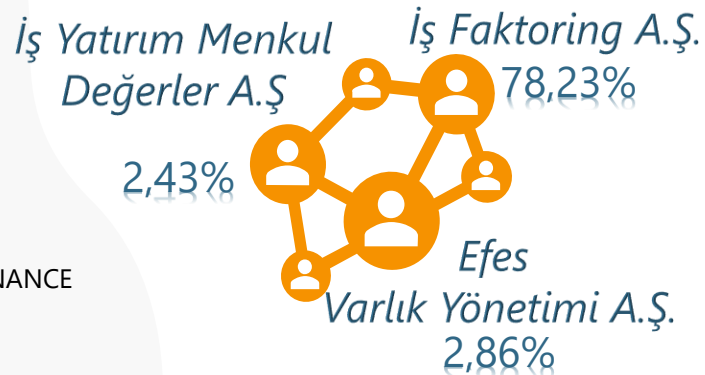
Company Overview

Share Structure(%)

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



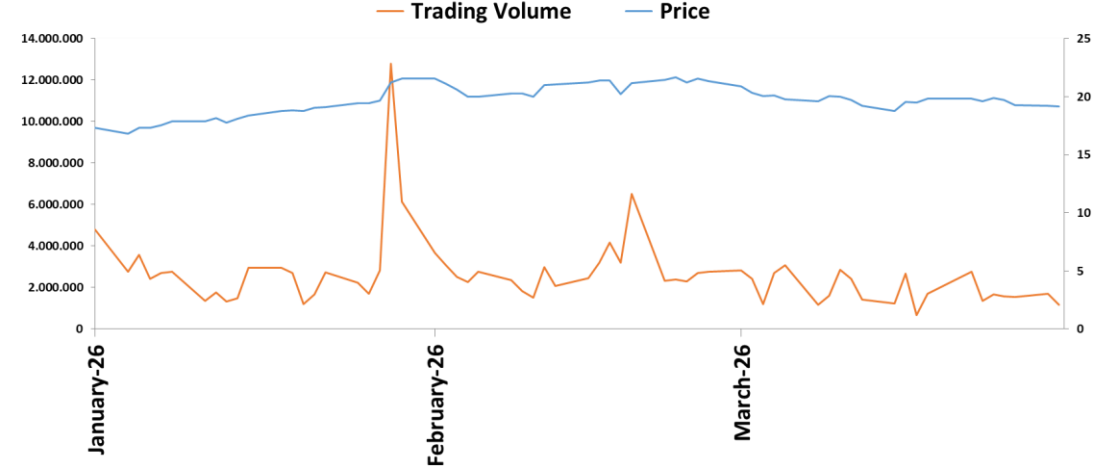
Affiliated Partners



TRADED INDICES

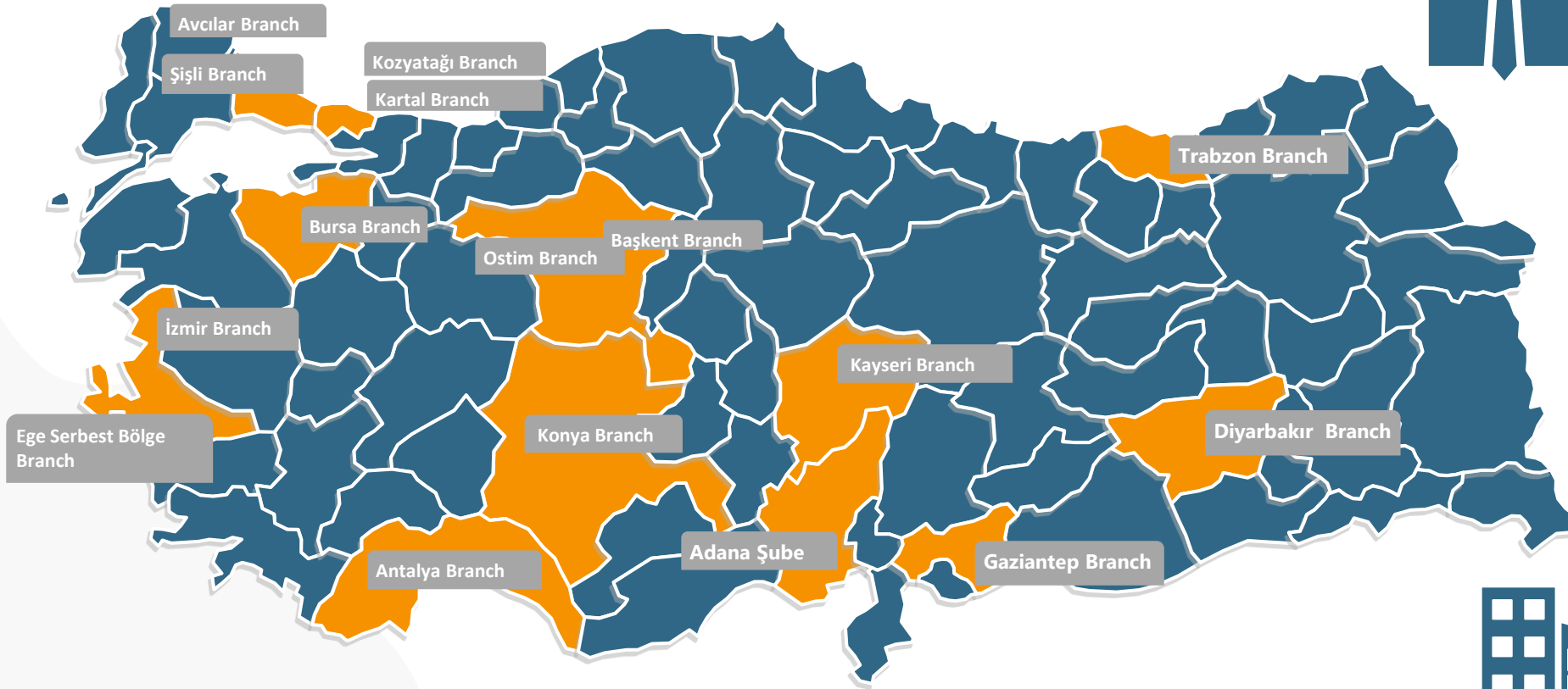
- BIST – ALL SHARES
- BIST - FINANCIAL
- BIST - STAR
- BIST – LEASING FACTORING
- BIST - CORPORATE GOVERNANCE
- BIST – SUSTAINABILITY
- BIST - 500

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 51.983
Million**

Leasing
Receivables

**TL 40.307
Million**

Factoring
Receivables

**TL 106.650
Million**

Total Assets

**USD 177
Million**

Transaction
Volume

**TL 14.521
Million**

Shareholders'
Equity

Consolidated Financial Highlights

<i>TL Million, consolidated</i>	03.2025	2025	03.2026	Δ
Leasing Receivables	30.416	50.316	51.983	3%
Factoring Receivables	32.016	36.455	40.307	11%
Non Performing Receivables	1.602	1.931	1.907	-1%
Provisions (-)	1.744	1.838	1.995	8%
Total Assets	70.609	101.221	106.650	5%
Financial Liabilities	57.183	83.404	88.565	6%
Equity	10.162	13.454	14.521	8%
Net Interest Income	923	3.250	874	-5%
Provisions Expenses	-475	-969	-307	-35%
Consolidated net Profit	631	3.630	805	28%
NPL / Receivables	2,5%	2,2%	2,0%	
Provision Ratio	108,9%	95,2%	104,6%	
Cost / Income	17,2%	16,4%	40,0%	
ROE	25,2%	31,2%	23,0%	
ROA	3,6%	4,2%	3,1%	

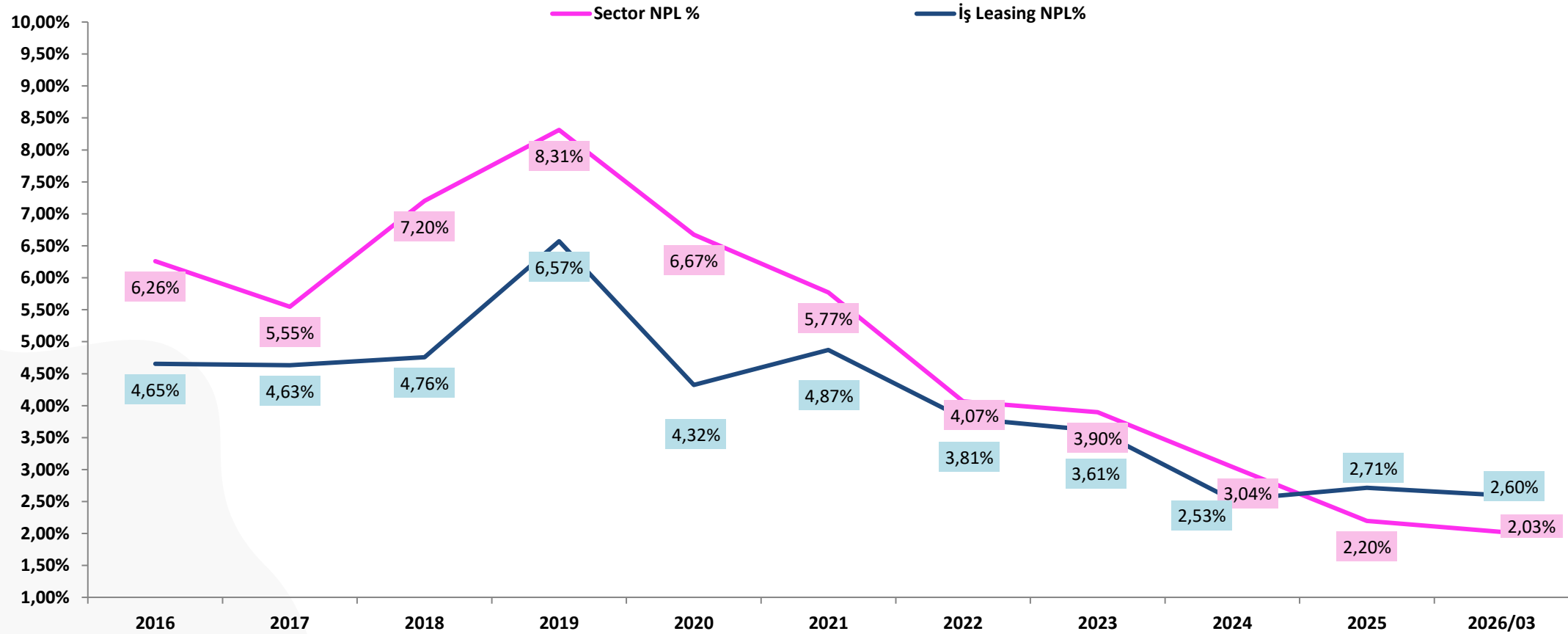
Unconsolidated Key Figures

FINANCIAL HIGHLIGHTS	SECTOR			
Million TL	03.2025	2025	03.2026	Δ
Leasing Receivables	256.197	371.118	405.152	9,2%
Non Performing Receivables	9.662	8.344	8.380	0,4%
Provisions	-6.245	-7.114	-7.111	0,0%
Total Assets	366.931	536.050	579.240	8,1%
Equity	66.717	97.259	105.152	8,1%
INCOME STATEMENT				
Net Profit	5.643	26.219	7.691	36,3%
RATIOS				
NPL	3,63%	2,20%	2,03%	
Leverage	4,50	4,51	4,74	
ROE	36,98%	36,53%	35,24%	
ROA	5,02%	5,09%	4,89%	

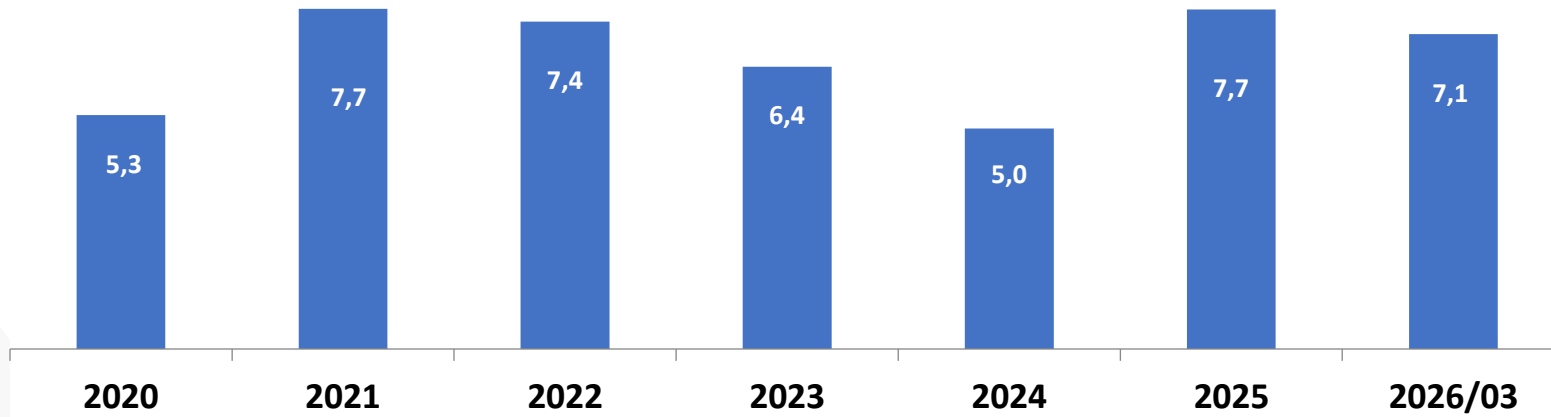
FINANCIAL HIGHLIGHTS	İŞ LEASING (Unconsolidated)			
Million TL	03.2025	2025	03.2026	Δ
Leasing Receivables	30.416	50.316	51.983	3,3%
Non Performing Receivables	1.176	1.404	1.386	-1,3%
Provisions	-1.213	-1.282	-1.307	1,9%
Total Assets	36.019	62.450	63.332	1,4%
Equity	5.397	7.186	7.788	8,4%
INCOME STATEMENT				
Net Profit	265	2.073	511	92,8%
RATIOS				
NPL	3,72%	2,71%	2,60%	
Leverage	5,67	7,69	7,13	
ROE	23,91%	41,42%	43,65%	
ROA	2,67%	4,06%	4,14%	

İş Leasing Sector Share
12,83%
16,54%
18,38%
10,93%
7,41%
6,64%

NPL

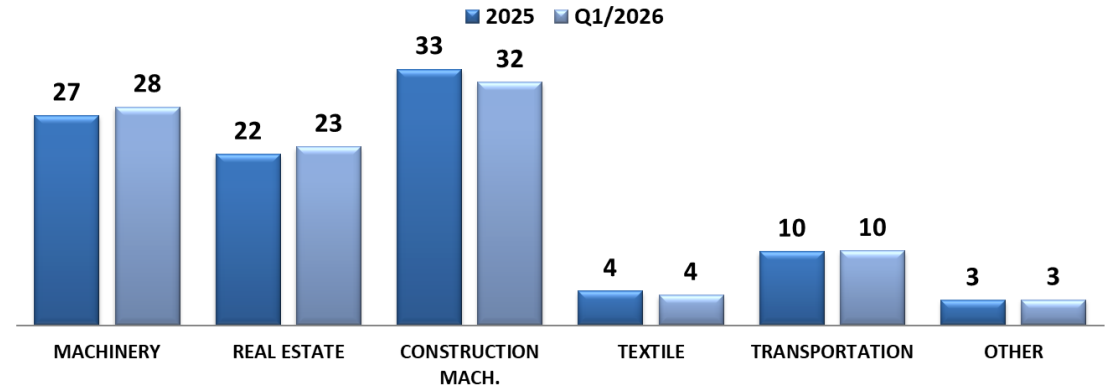


LEVERAGE

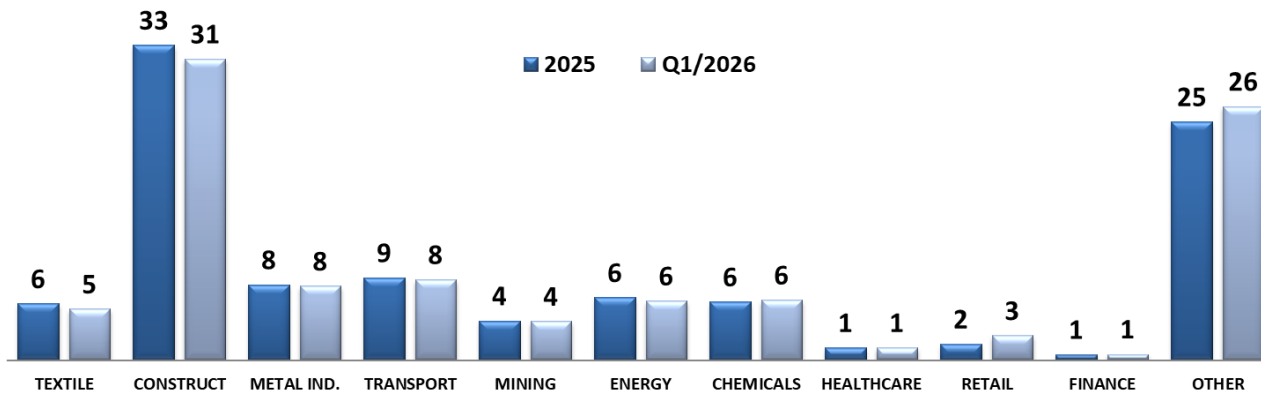


Industrial & Asset Breakdown, %

Assets Distribution (%)



Sectoral Distribution(%)



FINANCIAL RESULTS

Strong relationships
with both domestic
and international
banks



Efficient use
of capital
market
instruments



Efficient hedging
strategy against
FX risk

Structured
Finance



Usage of
alternative
funding
channels
(Derivatives)



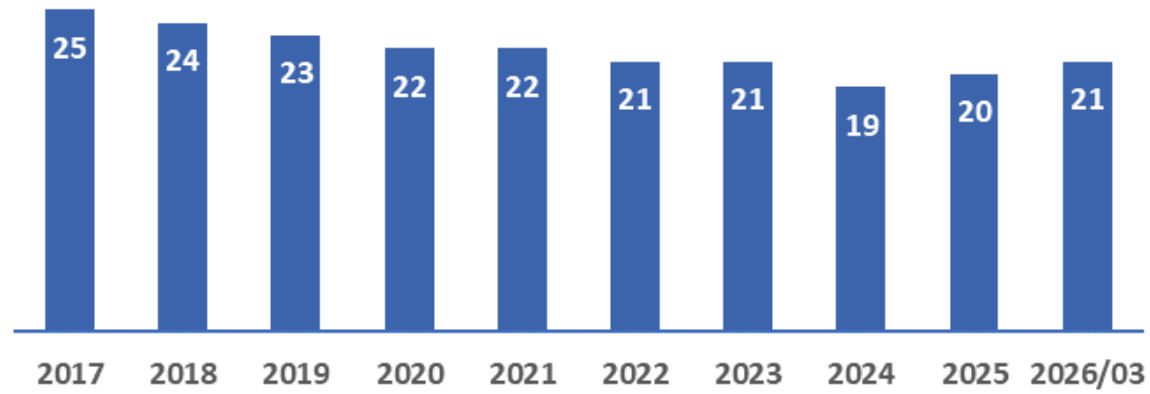
LEASING SECTOR IN TURKEY

İŞ LEASING

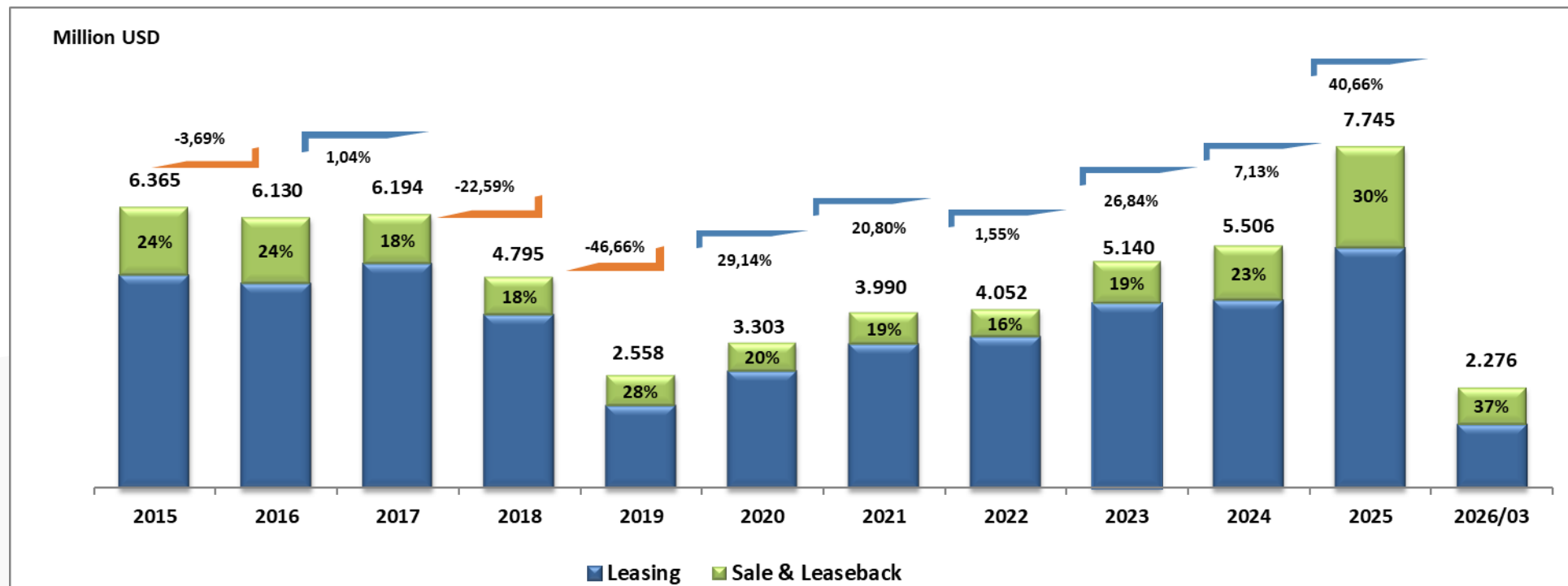


Number of Leasing Companies

Number of Leasing Companies

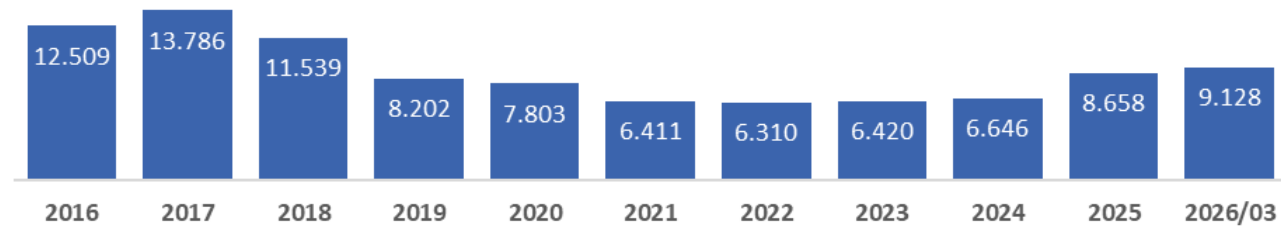


New Leasing Volume

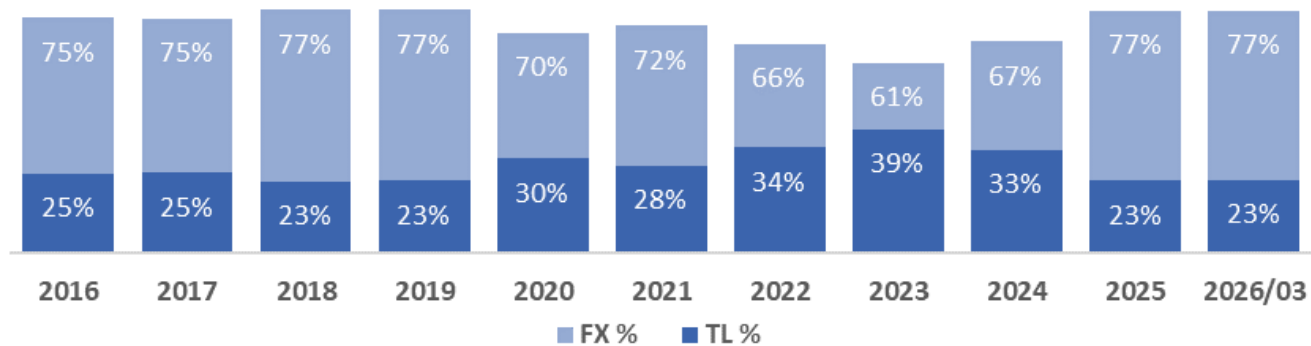


Portfolio Development

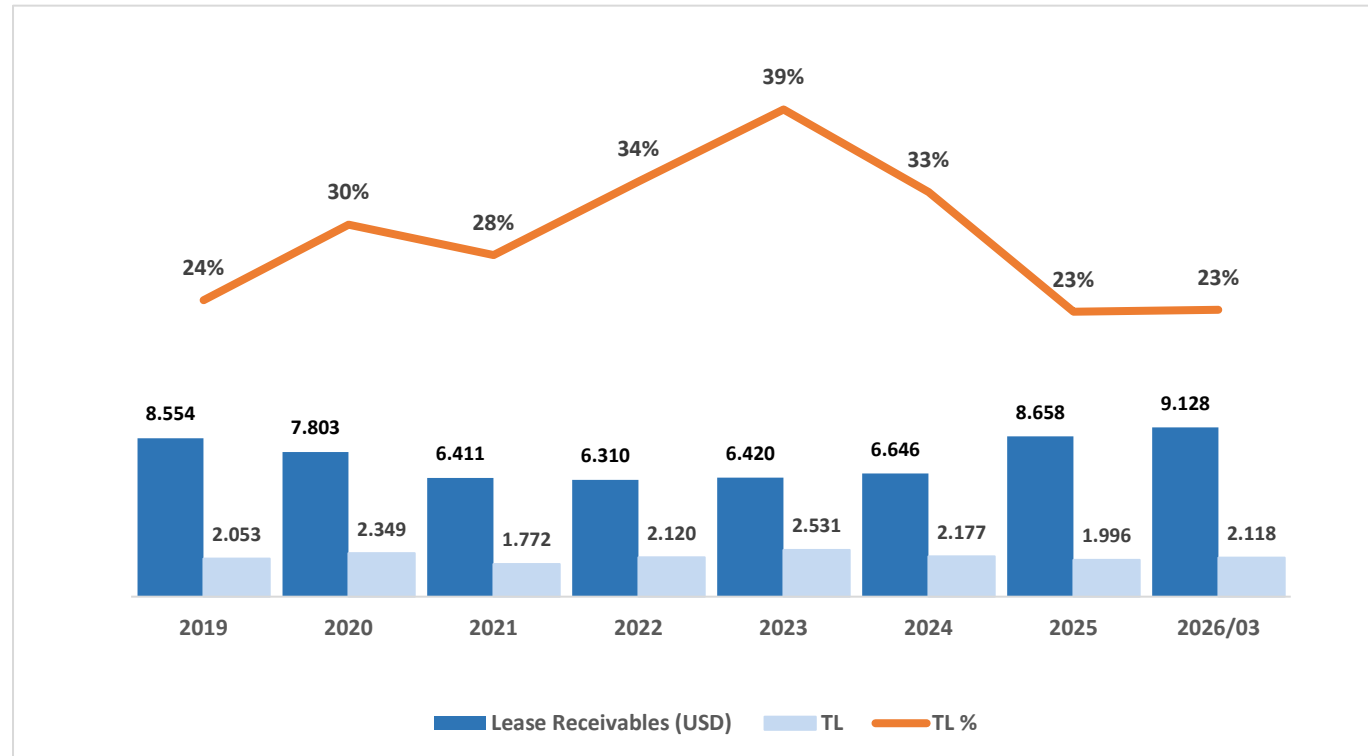
Leasing Receivables (Million USD)



Currency Distribution

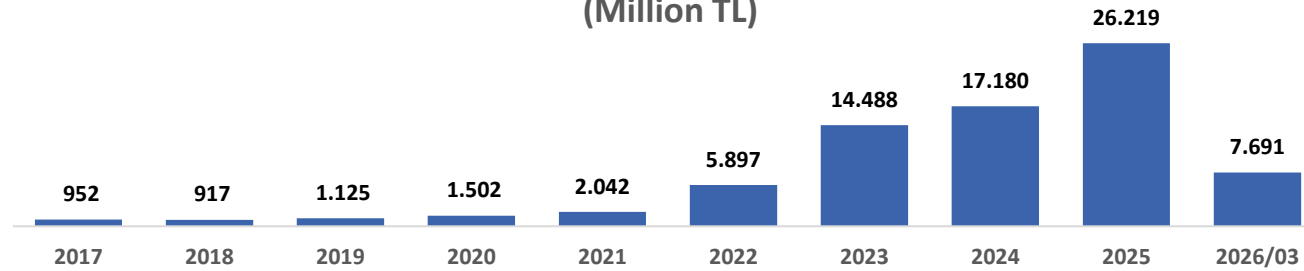


Portfolio Development

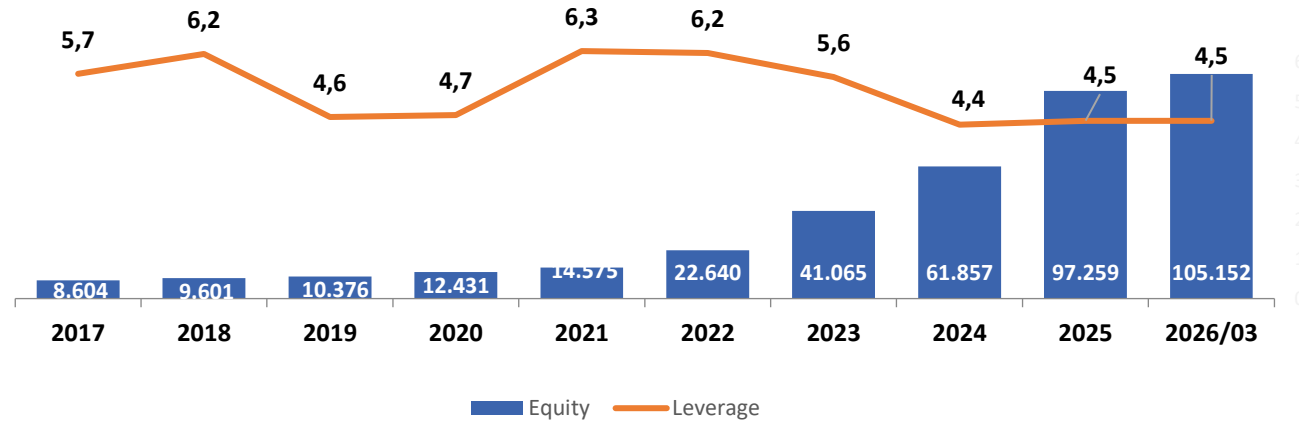


Profitability

Net Profit of Sector
(Million TL)

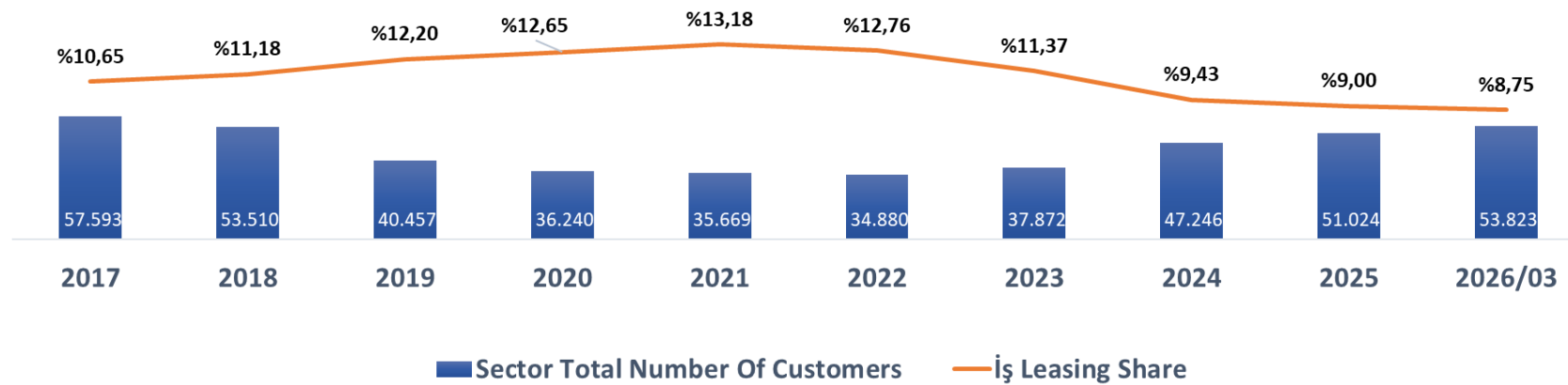


Equity & Leverage

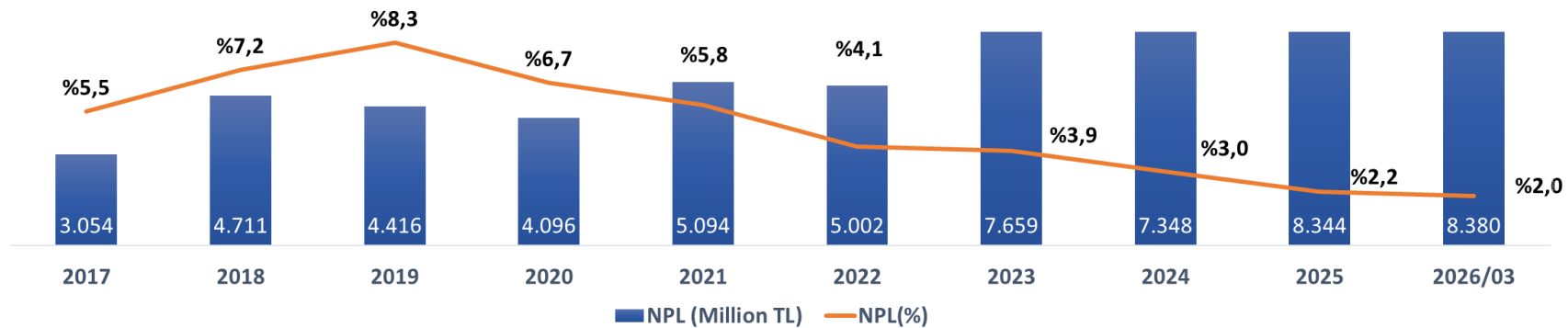


Profitability

Customer Base



Non Performing Loans

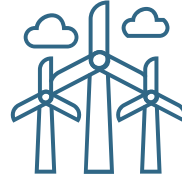


SUSTAINABILITY

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 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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