

INVESTOR PRESENTATION

September 2022

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*

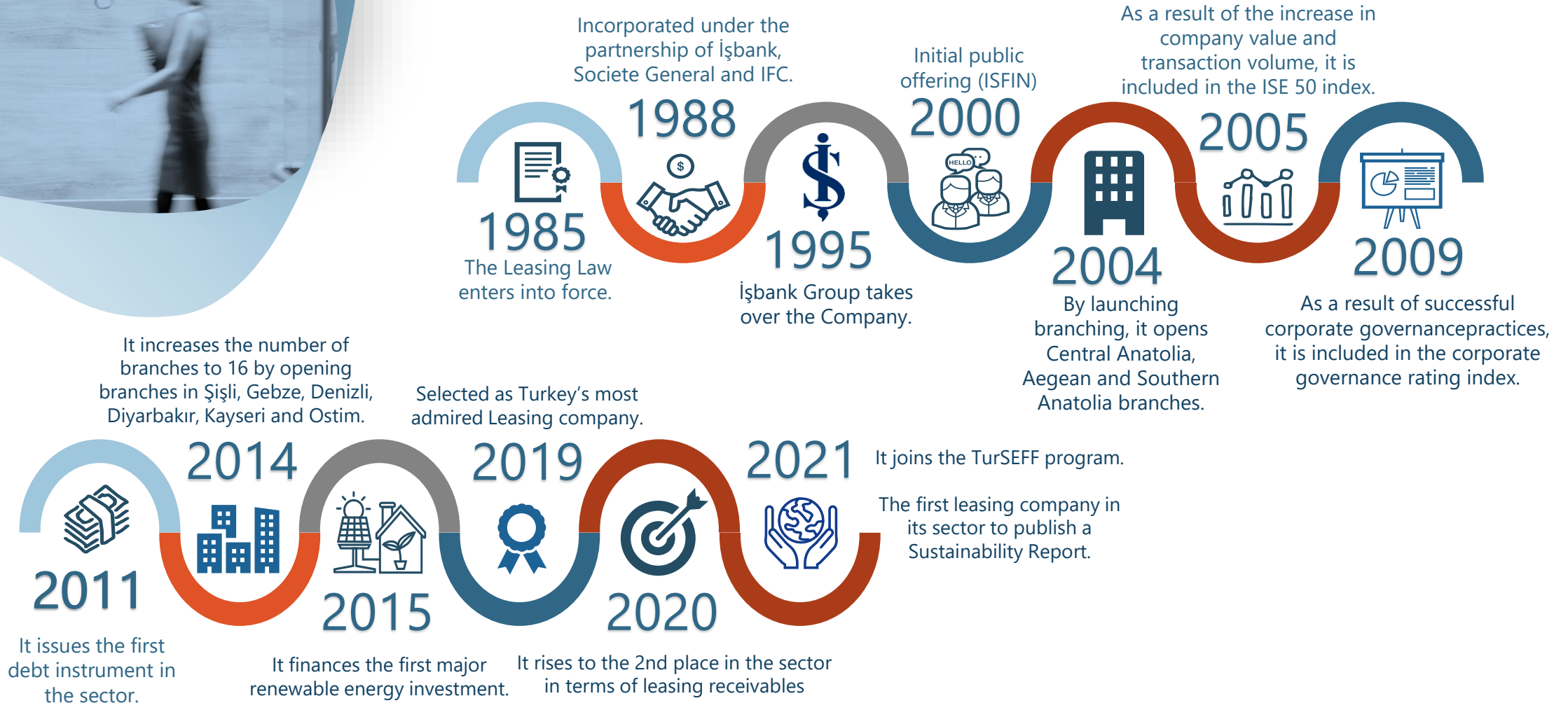


Company Overview

İŞ LEASING



Milestones



Company Overview



With a new transaction volume of USD 434 million and a market share of 15,18%, İş Leasing carried its strong position in the sector one step further.



Leasing receivables amounted to TL 15,2 billion with 14,66% market share on the basis of leasing receivables.



The Company increased its shareholders' equity by 36% to TL 2,9 billion.

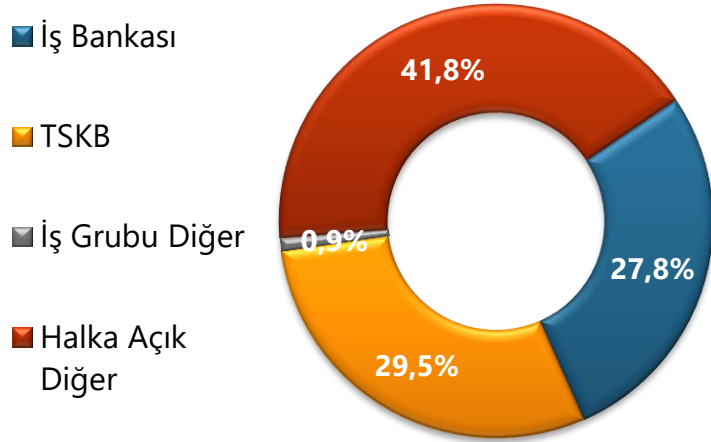


The Company posted a net profit of TL 642 million.



Company Overview

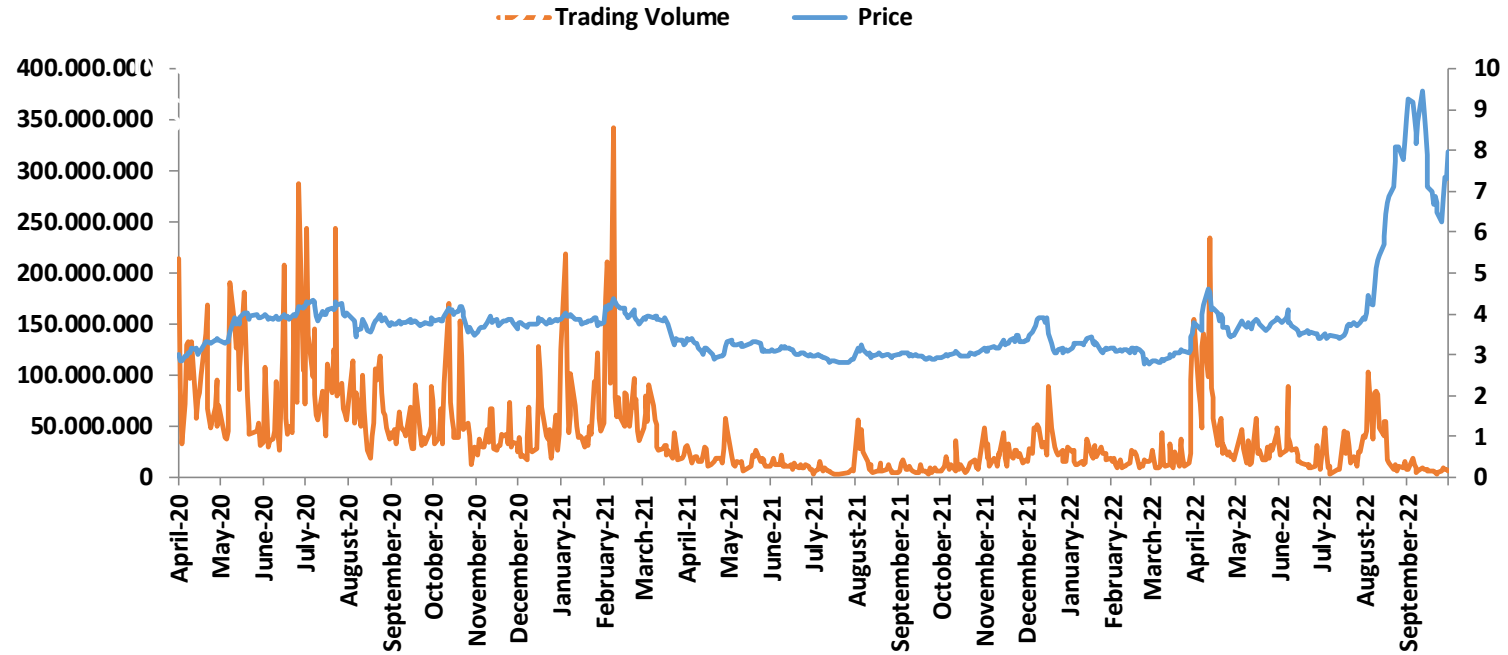
Share Structure(%)



Affiliated Partners

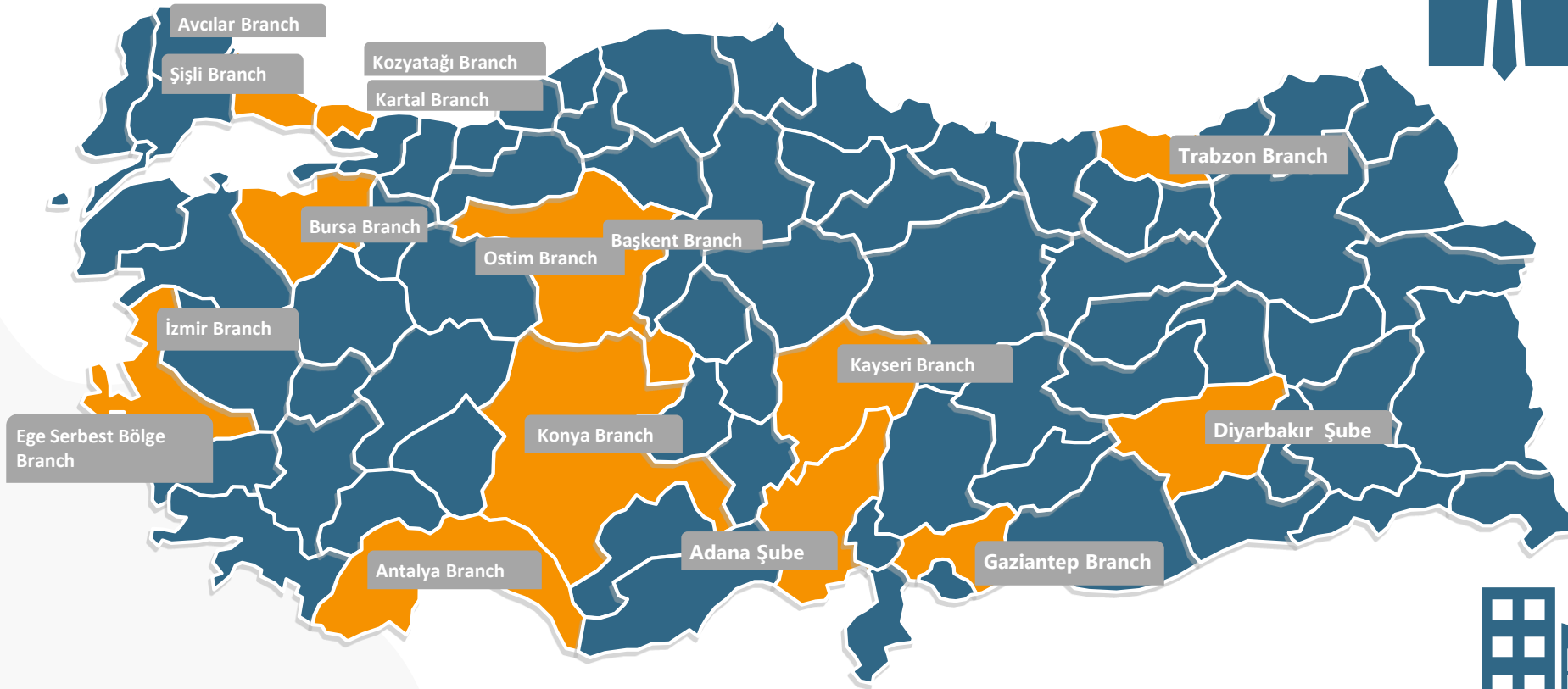


Rating	İş Leasing	TİBAŞ	TSKB
Fitch Long-Term Foreign Currency	B-	B+	B+
SAHA	9,29	-	9,56



Share Performance

Company Overview



139

Total Staff



48,92 %



51,08 %

44 Sales
Staff

16

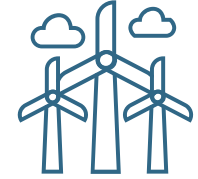
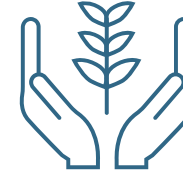
Branches

STRONG
CONTRIBUTION
TO THE GREEN
TRANSFORMATION



SUSTAINABILITY

SUSTAINABILITY



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.

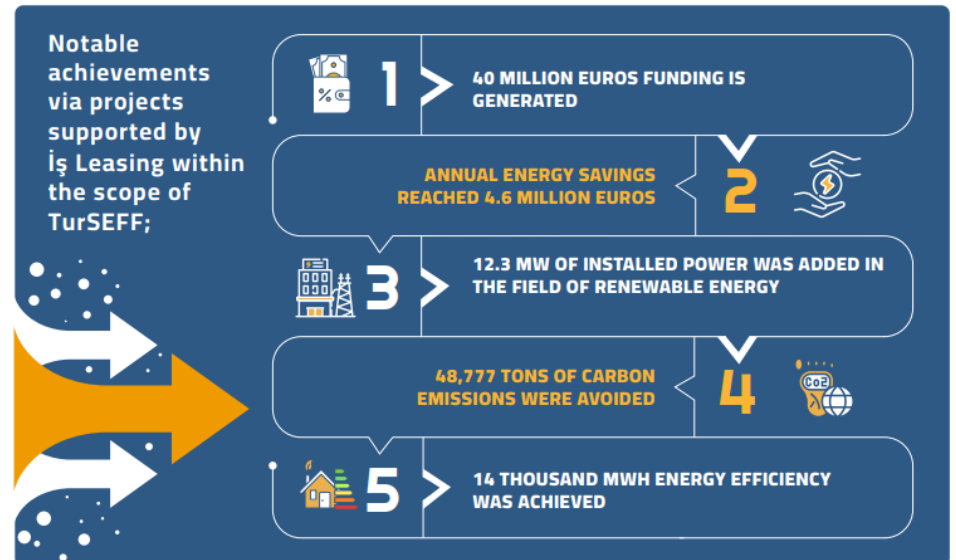
SUSTAINABILITY

**€40
million**

Within the scope of TurSEFF,
€ 40 million funding
was provided
for 305 green
projects.

TURSEFF (TÜRKİYE SUSTAINABLE ENERGY FINANCING FACILITY)

İş Leasing proceeds to promote green ventures as one of the designated financial institutions within the umbrella of TurSEFF (Türkiye Sustainable Energy Financing Facility), since 2020. An essential success story was achieved in 2021 with 305 projects funded by İş Leasing under the umbrella of TurSEFF, the majority of which were environmentally friendly agricultural initiatives.



SUSTAINABILITY



SUSTAINABILITY

COMBATING THE CLIMATE CRISIS AND DECARBONIZATION

İş Leasing funded USD 156.2 million to renewable energy projects.

216.45

MW total
installed power capacity

Renewable Active Energy Portfolio

BPP

1.47 MW



COGENERATION

14.06 MW



SPP

123.79 MW



WPP

62.5 MW



201.82 MW

Projects
With
Ongoing
Risk



Projects
With
Finished
Risk



60 Projects

216.45 MW

156,2 Million USD

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 Clusters	İş Leasing Sustainability Strategy Elements	Relevant Sustainable Development Goals (SDG) (2030 Agenda)	Relevant SDG Targets
Management of Environmental and Social Impacts and Risks	Positive Impact to Sustainable Finance	» Assessment of Environmental and Social Risks in Investment Projects » Financing of Transition to Circular Economy	         	3.9 - 5.1 - 5.5 - 6.3 - 6.6 7.2 - 8.7 - 9.1 - 9.4 - 12.4 13.3 - 14.1 - 14.2 - 15.7
Energy and Climate Change	Positive Impact to Environment	» Financing Renewable Energy Projects » Support for Transition to a Low-Carbon Economy to Combat Climate Change	  	7.2 - 7.3 - 9.4 - 13.1 - 13.2
Talent Management, Employee Rights and Satisfaction	Positive Impact to Corporate Governance	» Sustainability Oriented Corporate Integrity, Transformation and Capacity Building	   	4.4 - 4.5 - 5.5 - 8.5 - 8.8 10.4
Corporate Governance, Business Ethics and Corporate Risk Management Practices	Positive Impact to Corporate Governance	» Sustainability Oriented Corporate Integrity, Transformation and Capacity Building		8.2
International Compliance	Positive Impact to Corporate Governance	» Sustainability Oriented Corporate Integrity, Transformation and Capacity Building	 	13.3 - 16.6 - 16.8
Transition to Circular Economy	Positive Impact to Environment	» Assessment of Environmental and Social Risks in Investment Projects » Financing of Transition to Circular Economy	  	6.3 - 6.4 - 9.4 - 12.4 - 12.5
Sustainable Finance Vision	Positive Impact of Sustainable Finance	» Financing of Projects to Support Economic Growth and Domestic Employment with Green Development Principles	 	8.2 - 8.3 - 8.4 - 8.10 - 9.1 9.2 - 9.3 - 9.4
Digitization, Security and Information Privacy	Positive Impact to Corporate Governance	» Sustainability Focused Corporate Integrity, Transformation and Capacity Building	 	9.1 - 12.5
Diversity and Inclusion	Positive Impact to Society	» Financing of Projects to Support Economic Growth and Domestic Employment with Green Development Principles » Sustainability Oriented Corporate Integrity, Transformation and Capacity Building	  	5.1 - 10.2 - 10.5 - 17.3 - 17.5
Corporate Social Responsibility	Positive Impact to Society	» Sustainability Oriented Corporate Integrity, Transformation and Capacity Building	    	4.4 - 4.6 - 4.b - 5.1 - 9.5 10.3 - 17.6 - 17.16 - 17.17

MEMBERSHIPS

We increase our memberships to national and international organizations for a sustainable future.



BCSD TÜRKİYE - Business Council for Sustainable Development

<http://www.skdturkiye.org/en>



KOTEDER - Publicly Listed Partnership Executives Association

<https://www.koteder.org.tr/>



AFI - Association of Financial Institutions

<https://www.fkb.org.tr/home-page/>



ICoC - Istanbul Chamber of Commerce

<https://www.ito.org.tr/en>

SUSTAINABILITY

You can access the İş Leasing 2021 Sustainability Report, prepared in PDF and HTML formats, from the link below

<https://www.isleasing.com.tr/sustainability/>



FINANCIAL RESULTS

İŞ LEASING



FINANCIAL RESULTS

**15.207
Million TL**
Leasing
Receivables

**7.889
Million TL**
Factoring
Receivables

**26.856
Million TL**
Total Assets

**405
Million USD**
Transaction
Volume

**2.900
Million TL**
Shareholder
s' Equity

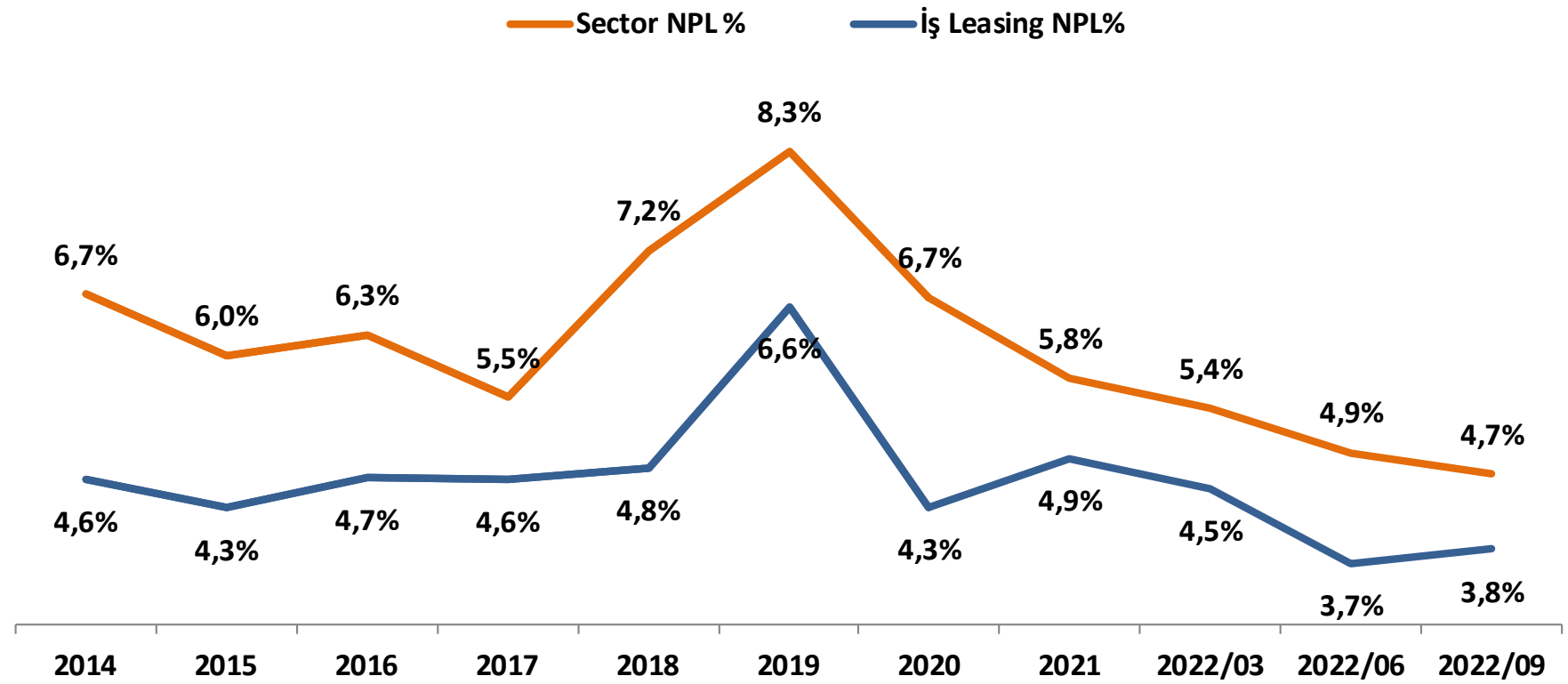
Financial Highlights

<i>TL Million, consolidated</i>	2021	2022/03	2022/06	2022/09
Leasing Receivables, Net	11.373	12.831	14.551	15.291
Factoring Receivables, Net	6.672	7.480	8.826	7.932
Non Performing Receivables	806	833	756	879
Provisions	805	893	923	1.006
Total Assets	20.377	22.703	26.948	26.856
Financial Liabilities	17.027	19.196	22.963	22.554
Equity	2.139	2.210	2.549	2.900
Net Interest Income	527	225	456	768
Provisions Expenses	-323	-108	-149	-252
Consolidated net Profit	310	124	447	642
RATIOS				
NPL / Receivables	4,3%	3,9%	3,1%	3,6%
Provision Ratio	100,0%	107,3%	122,0%	114,4%
Cost / Income	12,8%	-13,3%	-10,8%	-11,7%
ROE	16,1%	22,8%	38,1%	34,0%
ROA	1,9%	2,3%	3,8%	3,6%

Solo Key Figures

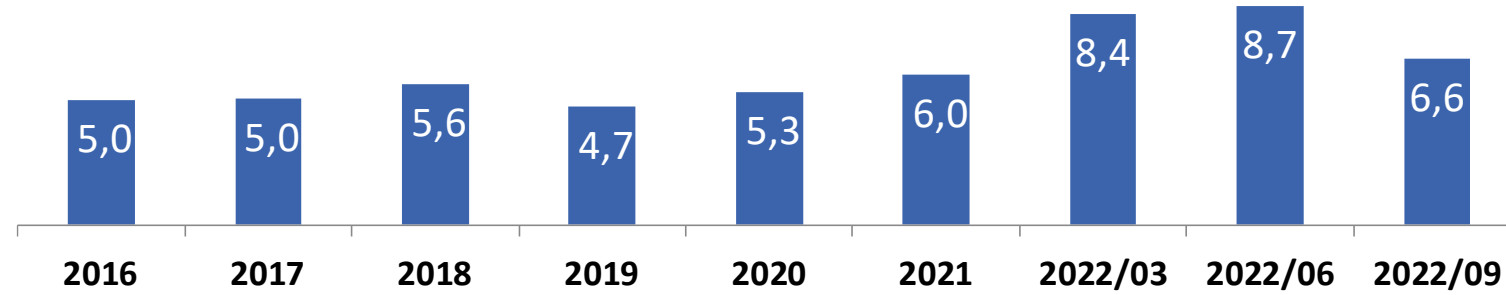
(Million TL)	2021	2022/03	2022/06	2022/09	Δ	2021	2022/03	2022/06	2022/09	Δ
Financial Highlights	Sector					İş				
Leasing Receivables	83.203	91.715	100.830	104.309	25%	11.373	12.831	14.551	15.291	34%
Total Assets	106.048	118.886	134.840	143.114	35%	13.481	14.973	17.849	18.518	37%
Equity	14.575	17.091	19.151	20.598	41%	1.549	1.597	1.839	2.002	29%
Net Profit	2.042	1.248	2.929	4.406	116%	207	81	326	425	105%
NPL Ratio	5,8%	5,4%	4,9%			4,9%	4,5%	3,7%		
Debt/Equity	4,5	6,0	4,3			6,0	8,4	7,0		
ROE *	16,1%	20,8%	28,4%			16,5%	17,0%	30,6%		
ROA	2,4%	3,0%	3,8%			2,1%	1,9%	3,3%		

NPL

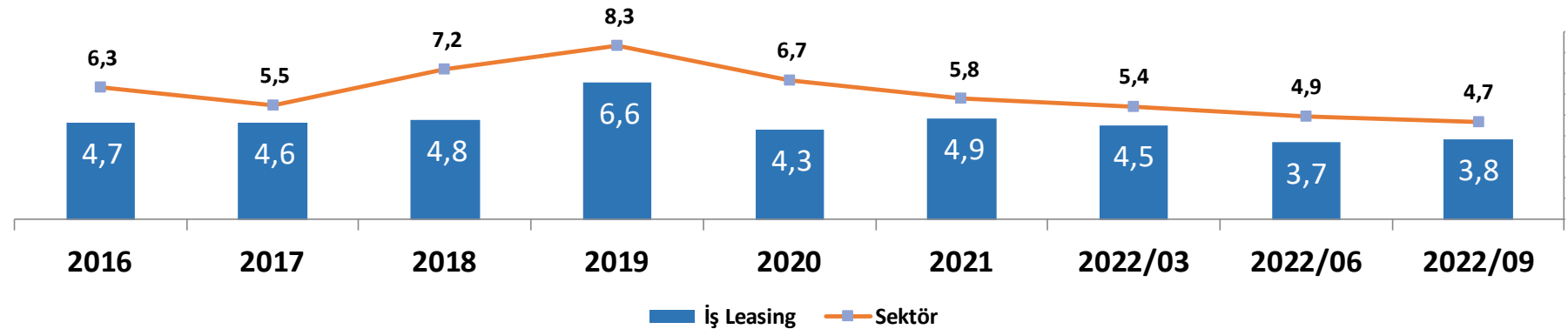


LEVERAGE

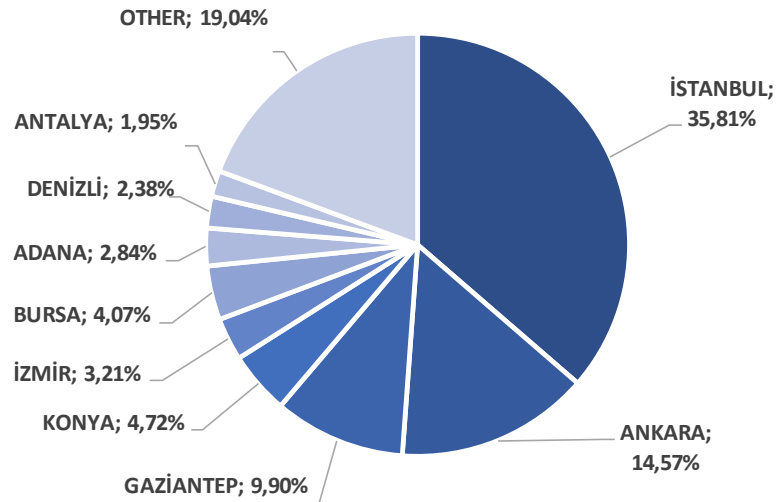
Leverage



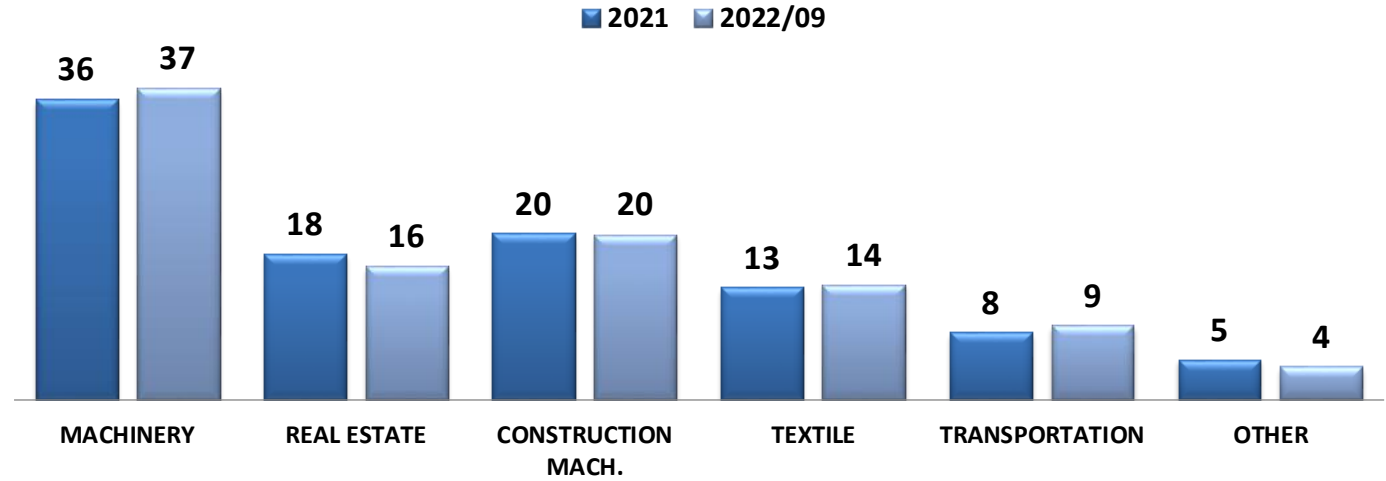
NPL



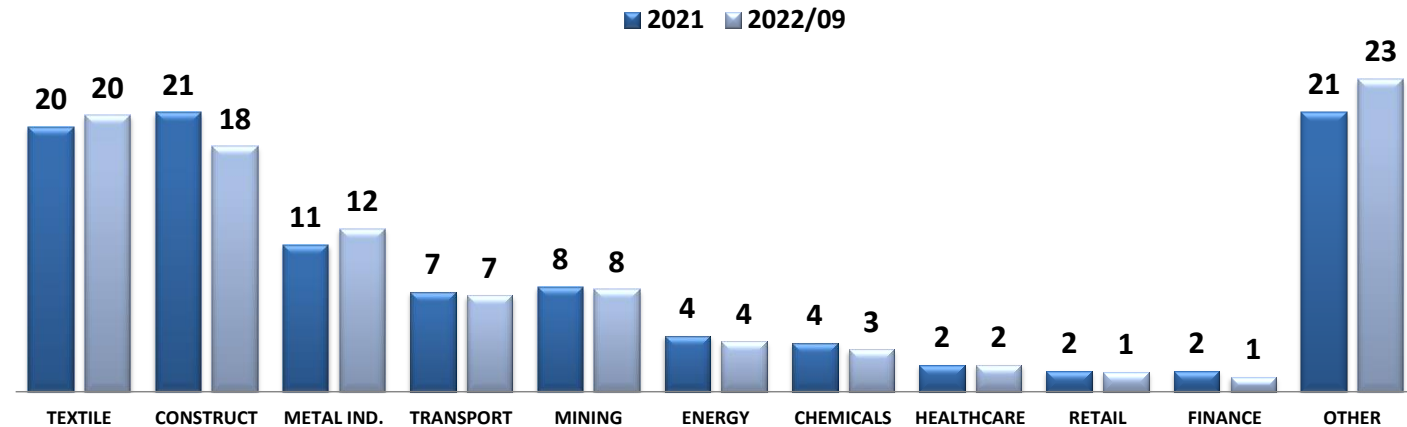
Industrial & Asset & Geographical Breakdown, %



Assets Distribution (%)



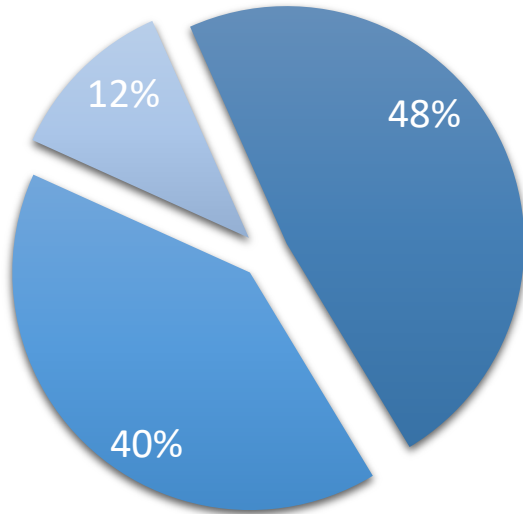
Sectoral Distribution(%)



Sales Channels

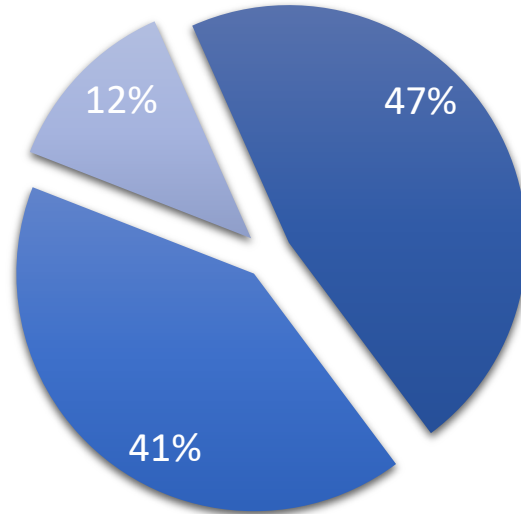
31.12.2021

■ İŞ BANK ■ DIRECT MARKETING ■ VENDORS



30.09.2022

■ İŞ BANK ■ DIRECT MARKETING ■ VENDORS



İşbank: 1143 local and 21 foreign branches, largest network among private banks.

FINANCIAL RESULTS

Strong relationships
with both domestic
and international
banks



Efficient use
of capital
market
instruments



Efficient hedging
strategy against
maturity, interest
rate and FX risk by
diversifying
liabilities.

Allocation of
special loan
structures



Usage of
alternative
funding
channels



LEASING SECTOR IN TURKEY

İŞ LEASING

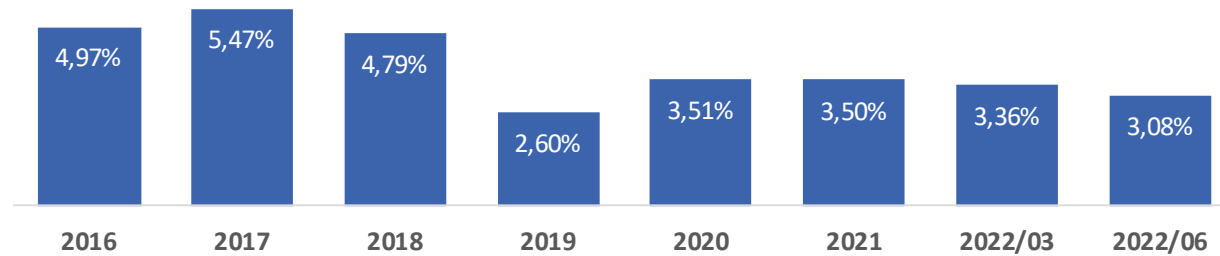


Number of Leasing Companies and Leasing Penetration

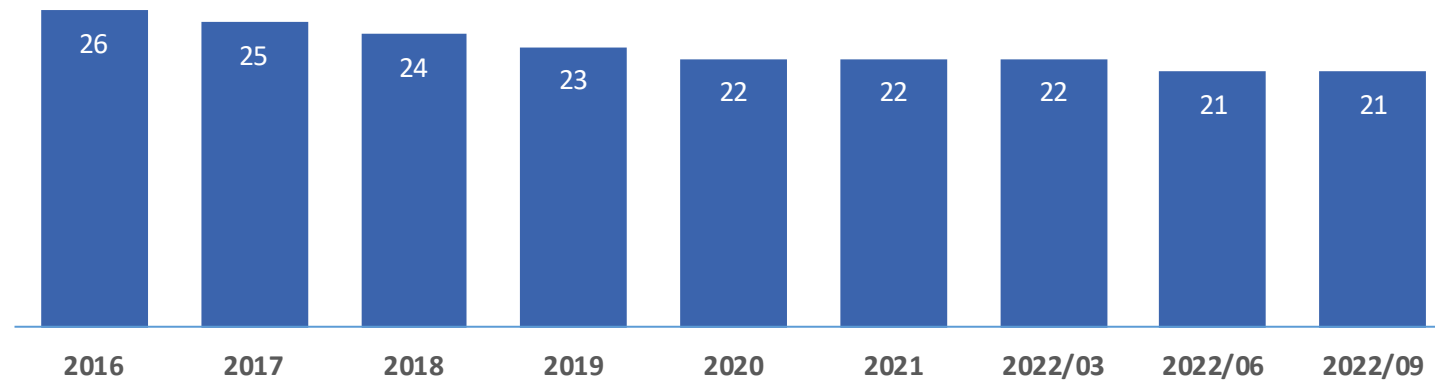
Penetration:

Leasing volume/ Private sector fixed investments

Leasing penetration

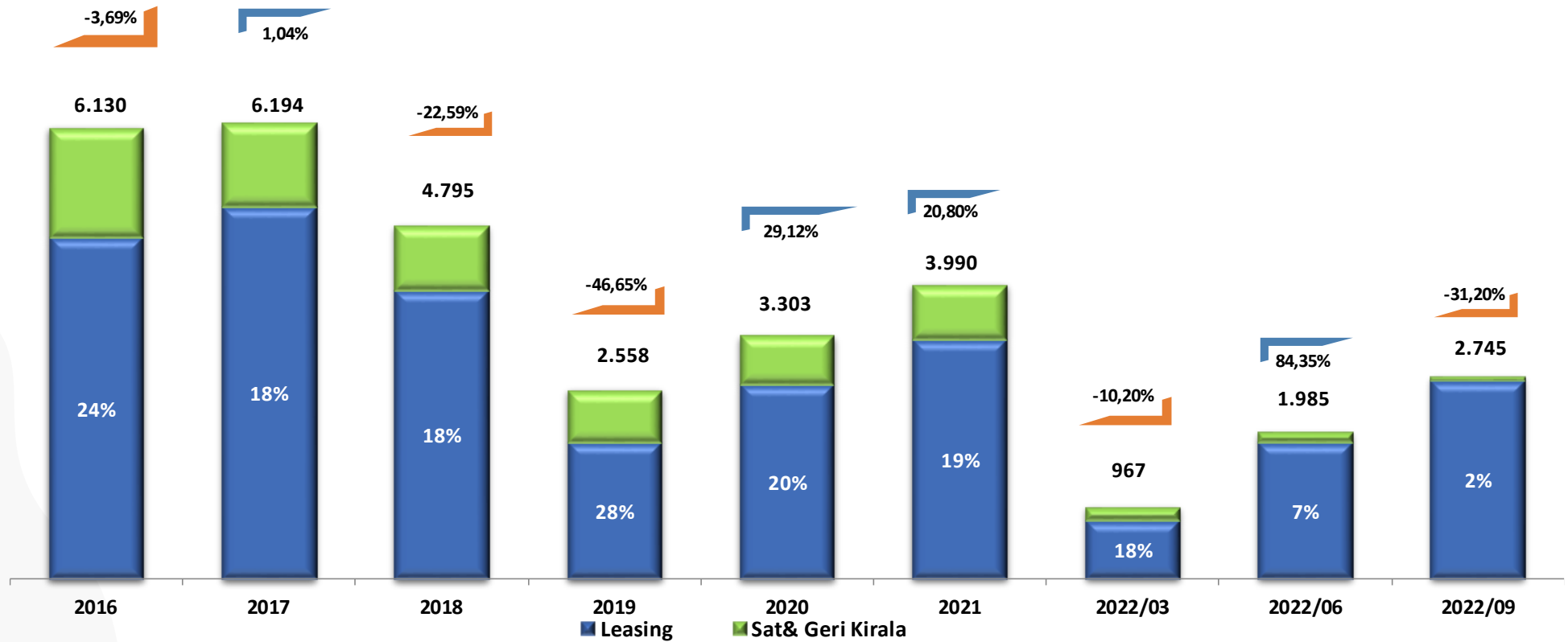


Number of Leasing Companies



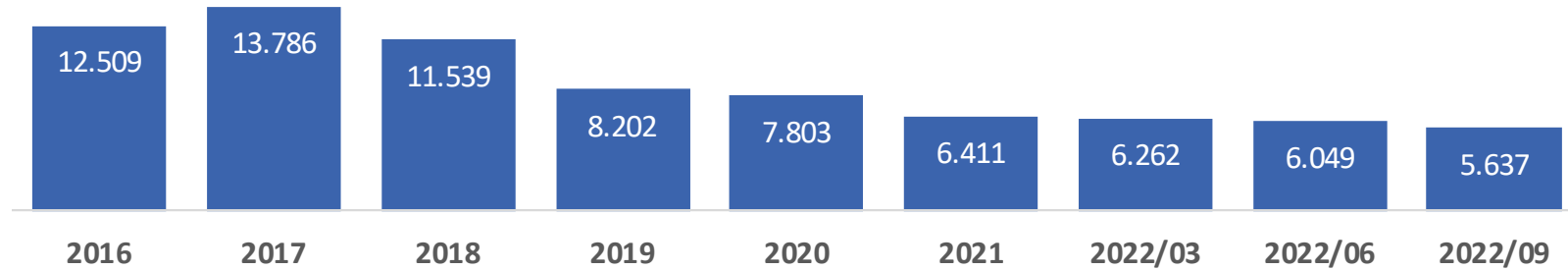
Leasing Volume

Milyon USD

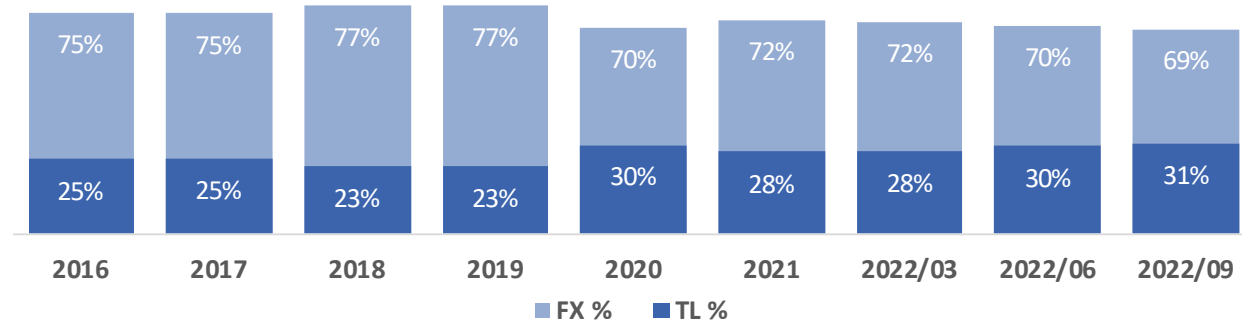


Portfolio Development

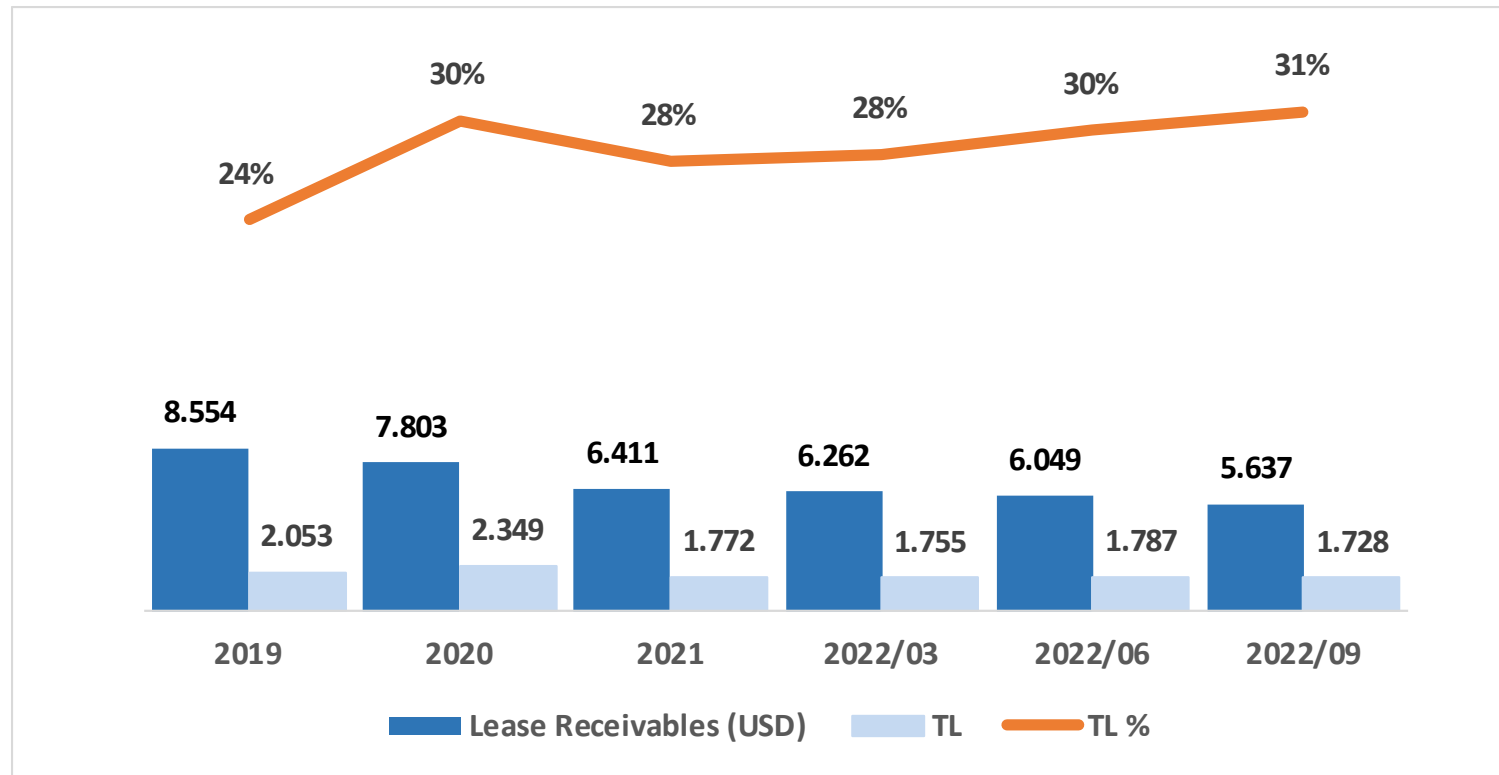
Leasing Receivables (USD)



Currency Distribution

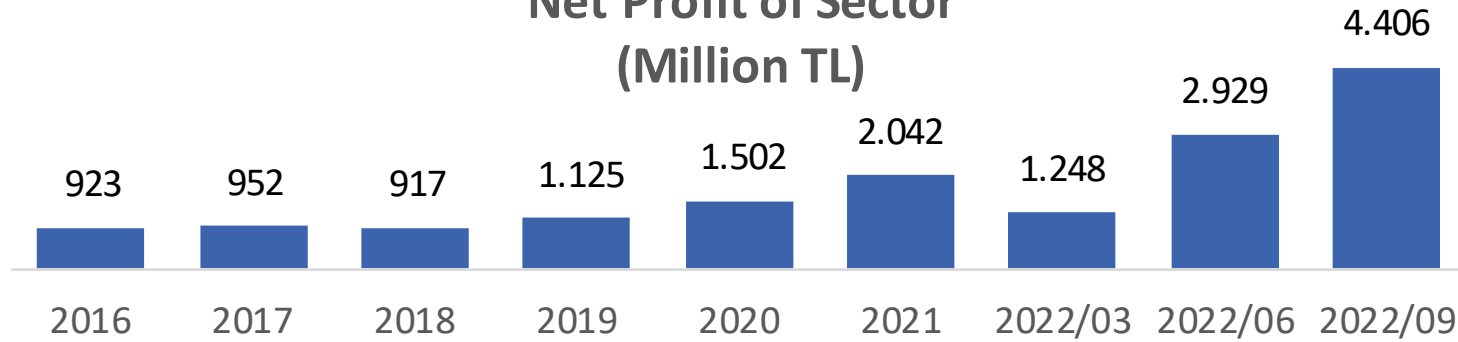


Portfolio Development

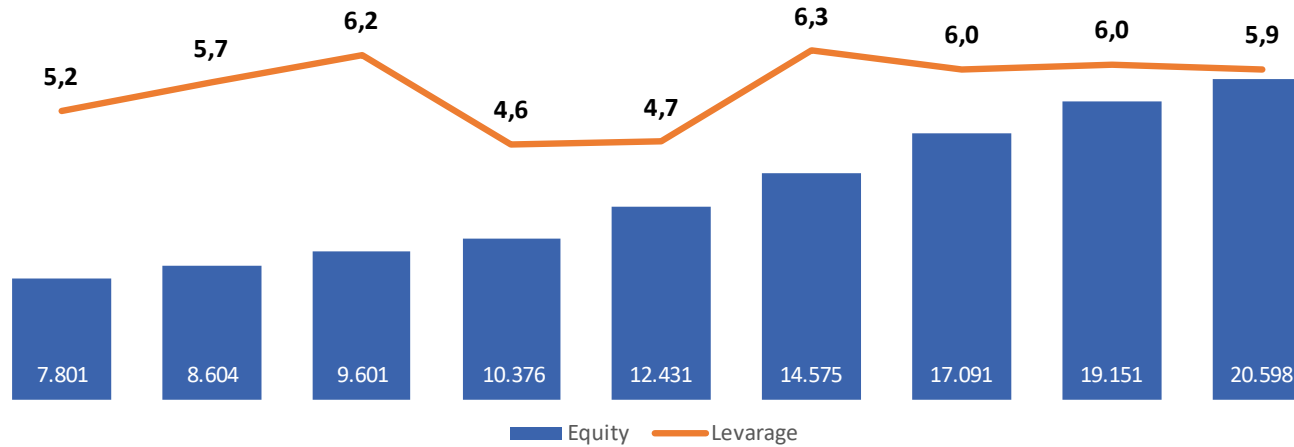


Profitability

Net Profit of Sector (Million TL)

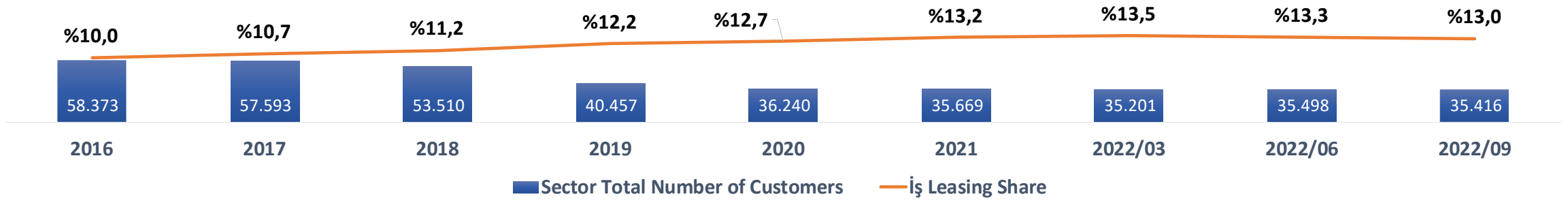


Equity & Leverage

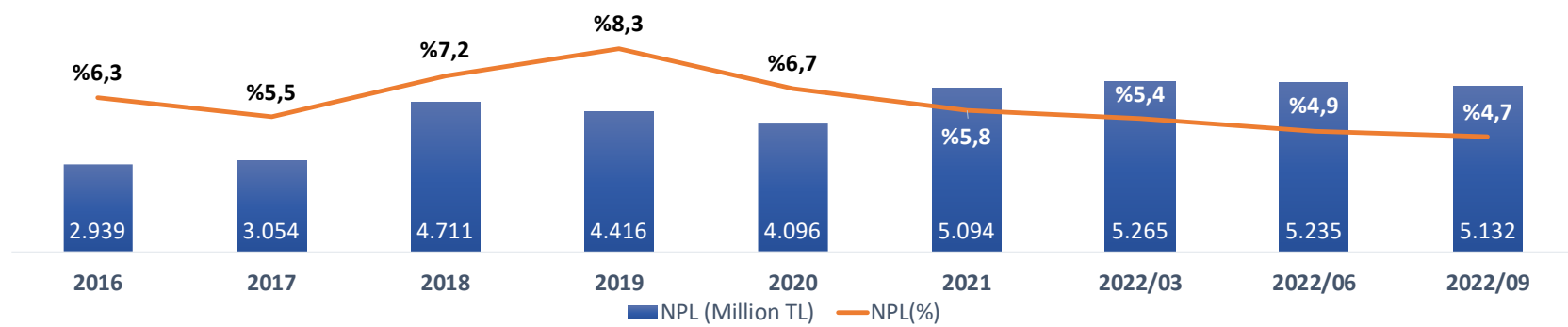


NPL

Customer Base



Non Performing Loans



Investor Relations Unit



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İř LEASING

