İŞ LEASING

2025 Sustainability Report

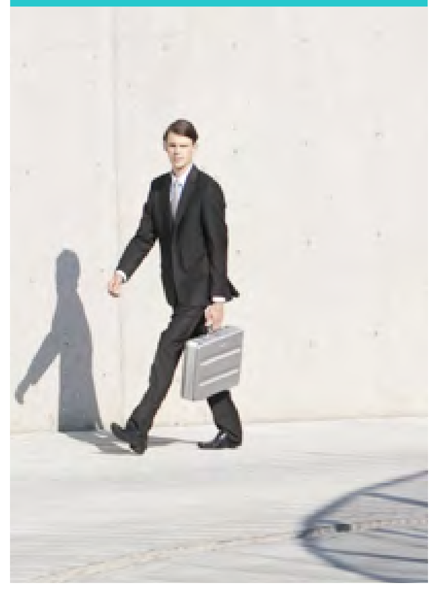
Value Begins with People: **Transformation for Climate, Society and the Future**

www.isleasing.com.tr

Contents

01 Reporting Approach

About This Report 5
Management Discussion and Analysis 6
Message from the Chairman of the Board 7
Message from the CEO 8

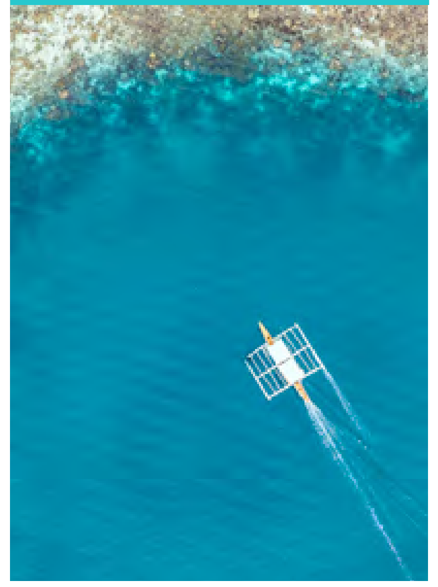


02 Human-Centric Value Creation Model

About İş Leasing 10
Vision, Mission and Values 11
Service Areas 12
Milestones 13
İş Leasing in Figures 14
Key Financial Indicators 14
Highlights of 2025 15
Value Chain 16
Global and Industry Trends 17

03 Governance through Trust, Transparency and Responsibility

Corporate Governance and Business Ethics 20
Corporate Governance Structure 21
Tax Governance and Our Tax Compliance Approach 23
Business Ethics, Reporting Mechanisms and Ethical Culture 23
Risk Management and Resilience 23
Compliance with Legislation and Global Standards 24

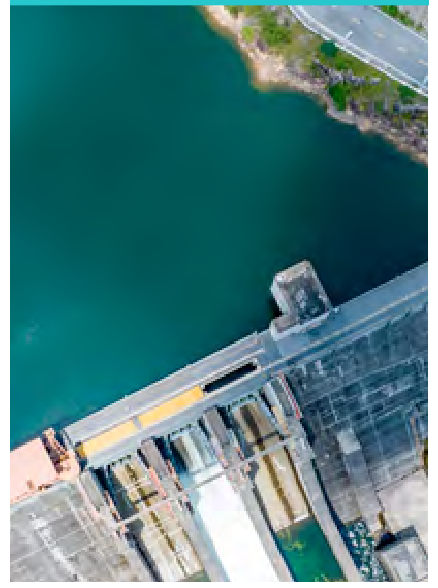


04 Sustainability Approach and Long-Term Value Creation

Sustainability Approach 26
Sustainability Governance Structure 27
Sustainability Strategy 28
Double Materiality Assessment 29
Risks and Opportunities 31
Sustainability Targets 32
Stakeholder Engagement 34

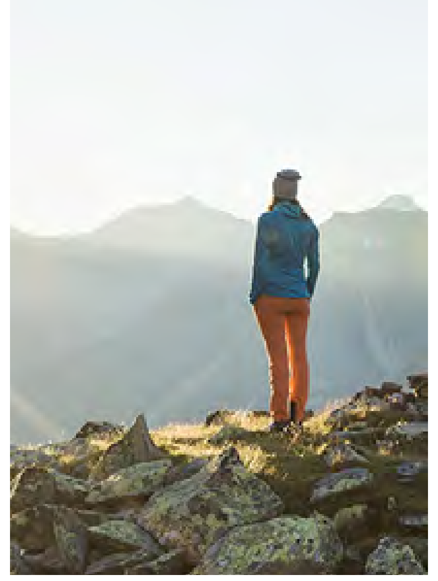
05 Journey Towards Sustainable Value-Creating Solutions

Financial Performance and Sustainable Profitability 37
Sustainable Finance and Green Investments 38
Environmental and Social Risk Assessment Approach 39



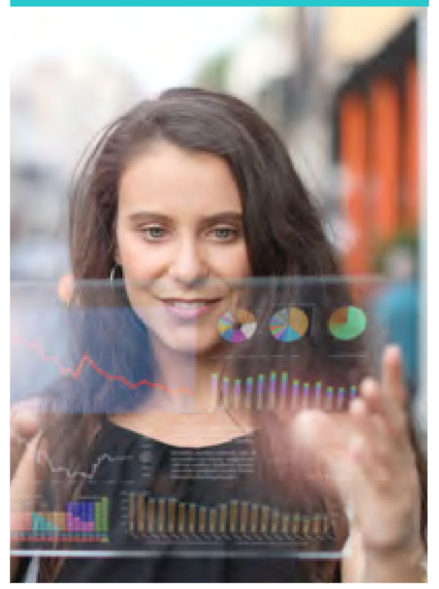
06 Contribution to a Low-Carbon Future

Combating Climate Change 41
Carbon Management Activities 41
Energy Management Activities 42
Water Management Activities 43
Waste Management Activities 44
Biodiversity Conservation Activities 44



07 People Who Create Value

Inclusive Workplace Culture and Employee Experience 46
Employee Rights Practices 47
Human Resources Practices 47
Talent Management 48
Diversity and Inclusion 49
Occupational Health and Safety (OHS) Practices 50
Social Responsibility 50
Memberships and Collaborations 51
Customer Satisfaction 52
Responsible Supply Chain Management 53



08 Transformation Powered by Data and Technology

Digital Transformation and Innovation 56
Cyber Security and Data Privacy 57

09 Appendices

List of Memberships in Associations, Initiatives and Awards 59
Social Performance Indicators 60
Environmental Performance Indicators 63
GRI Content Index 64
UNGC Communication on Progress 72
UN Women's Empowerment Principles Progress Statement (UN WEPs) 73
Sustainability Compliance Report 74

List of Figures and Tables

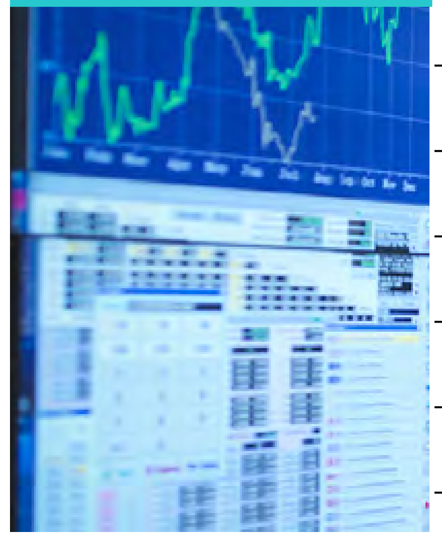


Figure 1.	İş Leasing Shareholding Structure	10
Figure 2.	Our Subsidiaries	10
Figure 3.	İş Leasing Value Chain	16
Figure 4.	Organization Chart	21
Figure 5.	Board Independence Structure	21
Figure 6.	Board Gender Diversity	21
Figure 7.	Educational Background of the Board of Directors	21
Figure 8.	Sustainability Governance Structure	27
Figure 9.	Double Materiality Matrix	29
Figure 10.	Renewable Energy Portfolio	38
Figure 11.	Definitions of Risk Categories	39
Figure 12.	Emissions Data by Year	41
Figure 13.	Total Energy Consumption	43
Figure 14.	Water Consumption Data	43
Figure 15.	Waste Data	44
Figure 16.	Total Employee Training Hours	48
Figure 17.	Total Number of Employees	49
Figure 18.	Female-to-Male Employee Ratio	49
Figure 19.	Total Number of Customers	52
Figure 20.	Total Number of Suppliers	53

Table 1.	İş Leasing Shareholding Structure	10
Table 2.	Material Topics	30
Table 3.	İş Leasing Risks and Opportunity Matrix	31
Table 4.	Stakeholders	34
Table 5.	2025 Financial Performance and Sustainable Growth Indicators	37
Table 6.	Renewable Energy Financing	38
Table 7.	2025 Environmental and Social Risk Assessment Results	39
Table 8.	Energy Consumption Data	43
Table 9.	Recycled Non-Hazardous Waste Amounts	44
Table 10.	Recycled Hazardous Waste Amounts	44
Table 11.	Customer Feedback and Complaint Management Indicators	53
Table 12.	Our Approach to Digital Transformation and Innovation	56
Table 13.	Our Approach to Cybersecurity and Data Privacy Transformation	57

İŞ LEASING

01

Reporting Approach

About This Report 5
Management Discussion and Analysis 6
Message from the Chairman of the Board 7
Message from the CEO 8

About This Report

Prepared under the theme **"Value Begins with People: Transformation for Climate, Society and the Future,"** our 2025 Sustainability Report has been developed to present a holistic view of İş Leasing's sustainability approach, value creation model, and strategic priorities. Through this report, we transparently disclose our environmental, social and governance (ESG) performance, the impacts of our activities on stakeholders, and our long-term approach to value creation.

The report covers the period from **1 January 2025 to 31 December 2025**. Our financial and non-financial performance is presented through an integrated approach, whereby our value creation process is evaluated together with our environmental and social impacts. Comparisons with prior-year data are provided to demonstrate performance progress and strengthen measurability and comparability

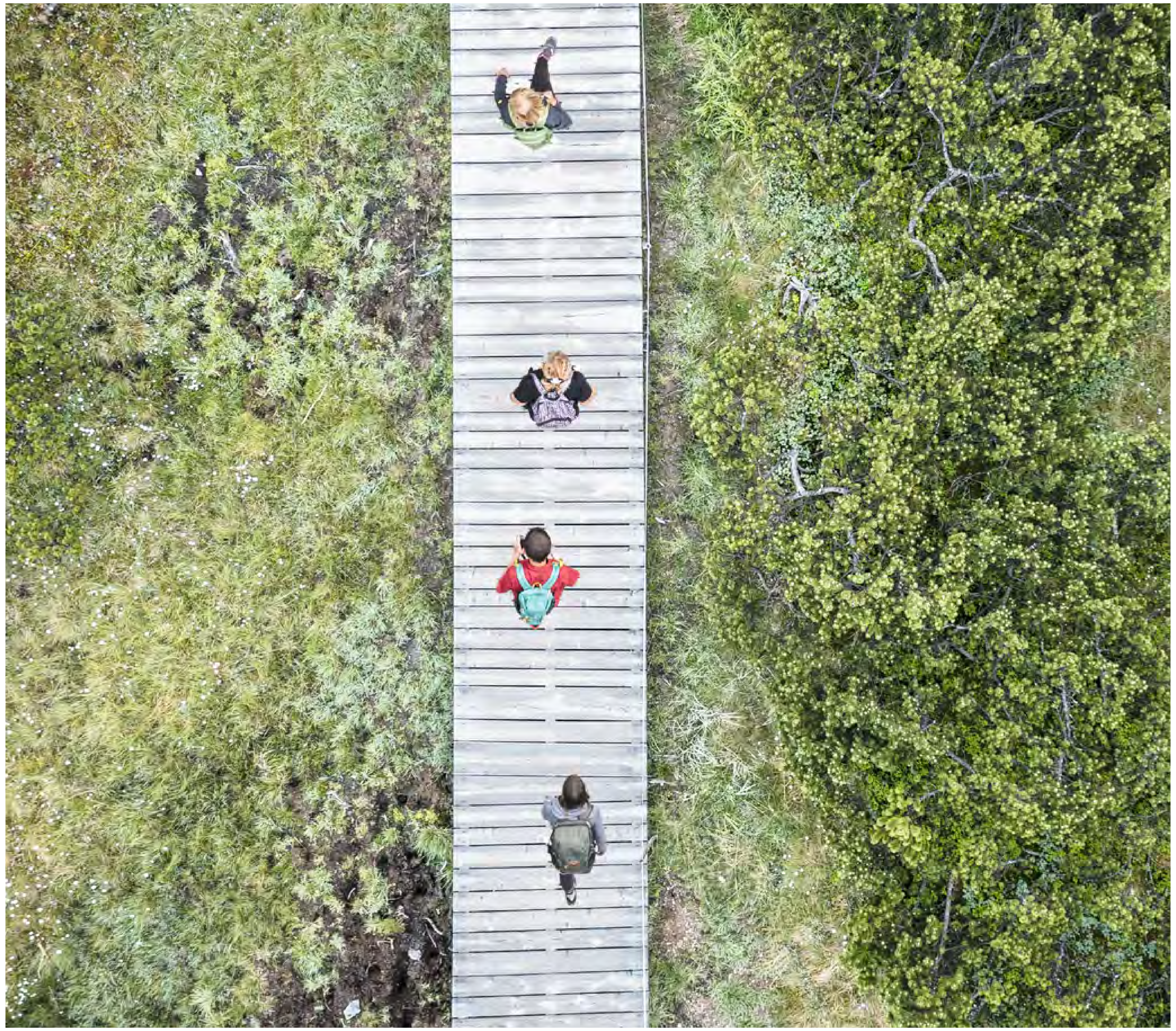
The report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards and has also been structured with due consideration for the Türkiye Sustainability Reporting Standards (TSRS). Our sustainability management approach is shaped by the commitments we have undertaken under the United Nations Global Compact (UNGC). Accordingly, we continuously enhance our corporate practices regarding human rights, labour standards, environmental protection and anti-corruption. In support of this approach, we advance our gender equality efforts in line with the United Nations Women's Empowerment Principles (WEPs), of which we are a signatory. Our GRI Content Index is available in the *Appendices* section of this report, while our *TSRS Compliant Sustainability Report* can be accessed through our website.

This report is structured under the headings **"Human-Centric Value Creation Model,"** "**Governance with Trust, Transparency and Responsibility," "Sustainability Approach and Long-Term Value Creation," "Journey Toward Sustainable Value-Creating Solutions," "Contribution to a Low-Carbon Future," "People Who Create Value,"** and **"Transformation Powered by Data and Technology."** Within this framework, the integration of sustainability performance into our business processes is addressed comprehensively.

All information presented in this report covers İş Leasing's activities in Türkiye. Throughout the reporting process, our corporate data management and control systems have been utilized to ensure data accuracy, consistency and comparability, while providing stakeholders with reliable information. Accordingly, transparency and accountability are considered integral elements of the way we conduct business.

As an extension of this approach, we continue to strengthen our long-term value creation focus by placing sustainability at the centre of our corporate strategy. While supporting responsible transformation in the areas of climate, society and economic development, we aim to continue creating lasting and sustainable value for all our stakeholders.

Stakeholders may share their opinions and suggestions regarding our sustainability activities and reporting practices via *surdurulebilirlik@isleasing.com.tr*.



Management Discussion and Analysis

The year 2025 was marked by continued uncertainty in the global economy, shifting financing costs and the accelerating transition toward sustainability-focused business models. Against this backdrop, İş Leasing maintained resilience in the face of changing market conditions while ensuring a balanced management of financial performance and sustainability priorities. During the year, the Company preserved its strong financial structure, continued to support customers' investment and growth needs, and positioned the financing of investments contributing to sustainable development among its strategic priorities. A prudent risk-return balance and efficient allocation of resources remained key factors supporting the quality of growth.

During the year, approximately USD 112 million in sustainability-linked funding was secured through collaborations with international financial institutions. These funds are intended primarily to strengthen financing for investments supporting renewable energy, energy efficiency and the transition to a low-carbon economy. This reflects the increasing importance of sustainable finance as a key element of the Company's growth strategy. Accordingly, sustainable finance is viewed not merely as a means of managing environmental and social impacts, but also as a strategic enabler that supports long-term growth and strengthens the Company's competitive position

The effective management of environmental and social impacts arising from financing activities is considered an integral part of our business processes. In this context, a total of 2,274 projects were assessed under environmental and social risk evaluation procedures in 2025, representing transactions with an aggregate contract value of USD 1,053 billion. Through these assessments, environmental and social risks are identified and analysed at an early stage, helping ensure that financing decisions are supported by a sustainability perspective.

To enhance our sustainability performance, we regularly review our ESG practices and monitor progress through internationally recognized sustainability rating platforms. As part of these efforts, we achieved a score of 60 in the London Stock Exchange Group (LSEG) assessment, demonstrating performance above the industry average. We view these results not only as a measure of performance but also as a valuable tool for identifying areas for improvement and guiding our continuous development journey.

Corporate governance and risk management practices also constitute key pillars supporting our long-term resilience. Through the Board of Directors and relevant committees, processes related to sustainability, risk management, compliance, and ethical business conduct are regularly monitored. Issues such as climate change, environmental and social risks are incorporated into corporate decision-making mechanisms and evaluated as part of governance processes. This approach ensures that sustainability is integrated not only into reporting activities but also into strategic planning and management practices.

Looking ahead, İş Leasing will continue to strengthen its sustainable finance capabilities, further develop its environmental and social risk management practices, and provide solutions that support customers throughout their transformation journeys. By pursuing an approach that integrates financial performance with environmental and social impact considerations, we believe that we can further support long-term value creation and corporate resilience. In this regard, the Company aims to reinforce its position within the sector while maintaining its pioneering and leading role in the field of sustainable finance.

Message from the Chairman of the Board

> We believe that strong governance practices play a critical role in enabling sustainability to generate long-term value.

Dear Stakeholders,

Transformation has become one of the defining concepts of today's business world. From technological advances and climate change to evolving customer expectations and regulatory developments, a wide range of factors is reshaping how companies create value. We believe that people are at the heart of achieving lasting success throughout this transformation journey.

Today, sustainability represents a management approach through which organizations are evaluated not only on their financial performance, but also on the long-term value they create for their stakeholders, the economy and society. At a time when the impacts of global economic uncertainty, geopolitical developments and climate-related risks continue to be felt, the role of the financial sector in economic and social transformation is becoming increasingly significant. In this context, regulations related to sustainable finance, climate finance and corporate sustainability are reshaping business practices at both global and local levels, while further increasing the importance of transparency, accountability and risk management for companies.

As İş Leasing, we conduct our operations with a long-term value creation perspective that extends beyond short-term financial results. While supporting our customers' investment needs through our strong financial structure and deep-rooted industry expertise, we also prioritize financing projects that contribute to economic development. Our market share of 13.5% as of 2025 demonstrates our strong position in the sector and reflects our status as a preferred business partner among our customers. Recognizing the critical role of the leasing sector in supporting production, investment and technological transformation, we continue to strengthen our leading position through our commitment to sustainable growth and our customer-centric approach.

Throughout 2025, while maintaining growth by adapting to changing market conditions, we further advanced our sustainable finance initiatives. Within the framework of the collaboration with the International Finance Corporation (IFC), the USD 100 million financing facility provided in connection with sustainability targets serves as an example of these efforts. This financing is intended to support investments in renewable energy, energy efficiency and the transition to a low-carbon economy, while also improving access to finance for small and medium-sized enterprises led by women entrepreneurs. This cooperation represents a significant milestone in strengthening our sustainable finance capabilities. At the same time, we continued our efforts to enhance sustainability-related practices and management processes and further developed our institutional capacity to assess environmental and social impacts.

As part of our responsible financing approach, we place great importance on effectively managing the environmental and social impacts arising from our financing activities. Through our environmental and social risk assessment processes, we seek to identify risks at an early stage and integrate them into our decision-making mechanisms. In doing so, we adopt a balanced approach that considers environmental and social impacts alongside financial value creation. The assessment processes carried out during the year not only supported the integration of sustainability criteria into our business processes but also contributed to strengthening our operational resilience and risk management capabilities.

We believe that strong governance practices are essential for sustainability to generate lasting value. Accordingly, we continue to enhance our processes related to sustainability, risk management, compliance and ethical business conduct, positioning these areas among the fundamental pillars of our corporate governance framework. We regard sustainability not merely as a reporting topic, but as an integral component of our strategic decision-making processes.

This year, we are presenting to our stakeholders our TSRS-compliant sustainability report, prepared in accordance with international reporting standards to disclose our sustainability-related financing activities, risks, and opportunities in a transparent and comparable manner. While our TSRS report sets out how climate and other sustainability-related matters affect our business model, strategy, and financial resilience, this GRI report presents our sustainability performance, the value we create for our stakeholders, and our environmental, social, and governance activities from a holistic perspective. We also consider the monitoring of our sustainability performance by international rating platforms, as well as the results achieved, to be an important part of our continuous improvement approach.Looking ahead, we will continue to strengthen our sustainable financing capacity, enhance our environmental and social risk management practices, and provide solutions that support our customers' transformation journeys. With our solid balance sheet structure, effective risk management approach and sustainability-focused strategy, we aim to support our long-term growth. We firmly believe that our strong corporate foundation, experienced human capital and responsible growth philosophy will continue to create long-term value for all our stakeholders.

On this occasion, I would like to express my sincere gratitude to our employees, customers, investors, business partners and all stakeholders who contribute to our sustainability journey.

Yours sincerely,

Ozan GÜRSOY
Chairman of the Board

Message from the CEO

"In an era where economic, environmental, and social dynamics are evolving faster than ever, it is crucial for organizations to effectively navigate this transformation and position themselves for the future with confidence and resilience.

Dear Stakeholders,

We believe that lasting success is achieved not only through financial results, but also through the ability to adapt to change, effectively manage risks, and create long-term value for stakeholders. In today's environment, where economic, environmental, and social dynamics are evolving at an unprecedented pace, organizations must be able to navigate transformation effectively and prepare for the future in order to achieve sustainable growth.

As İş Leasing, we maintained the stability of our operations throughout 2025 through our ability to adapt to changing market conditions, our robust risk management framework, and our customer-centric business model. Despite fluctuations in financing conditions and the changing investment decisions of the real sector, our financial leasing solutions continued to play a significant role in supporting businesses' growth and investment needs.

During a period marked by intensified competition and rapidly evolving customer expectations, we remained focused on enhancing portfolio quality, utilizing our resources efficiently, and increasing operational effectiveness. Effective portfolio management, disciplined risk control mechanisms, and operational efficiency were among the key drivers of our performance in 2025. The growth achieved in our asset base, portfolio volume, and profitability reflects our commitment to sustainable and high-quality growth.

We continued to position sustainable finance as an integral component of our business model. In line with global regulations, climate change mitigation efforts, the energy transition, and increasing stakeholder expectations, we further strengthened the systematic consideration of environmental and social impacts in our financing decisions. Accordingly, we prioritized the financing of investments that contribute to renewable energy, energy efficiency, and environmental benefits.

Renewable energy investments continued to be one of the key pillars of our sustainable finance activities. As of the end of 2025, our renewable energy financing portfolio reached USD 226.84 million. Within the portfolio, 92.16% consists of solar energy investments, 3.50% of wind energy investments, and 4.34% of cogeneration investments. Through the projects we finance, approximately 154.6 thousand tonnes of CO_2eq emissions were avoided in 2025. These outcomes provide tangible evidence of the contribution of the financed investments to the transition towards a low-carbon economy and the fight against climate change.

To further support environmentally beneficial investments, we continued to strengthen our sustainable product portfolio through our green leasing solutions. In 2025, financing amounting to USD 37.9 million was provided within the scope of green leasing. The projects financed through these transactions are estimated to contribute approximately 166.7 thousand tonnes of CO_2eq emissions reductions annually. The share of sustainable finance within our total portfolio and the climate-related performance indicators achieved remain among the key metrics we monitor. In addition, environmental and social risks were assessed for 2,274 projects, further strengthening the integration of sustainability criteria into our decision-making processes.

In 2025, digitalization and process improvement initiatives continued to be among the key factors supporting our operational performance. We maintained our efforts to improve customer experience through applications aimed at enhancing process speed, efficiency, and service quality. Our data-driven decision-making approach and continuous improvement mindset remained among the key elements strengthening our operational effectiveness.

Our people are one of the most important pillars of our corporate success. We continued to implement practices that support employee development, engagement, and an inclusive corporate culture. In 2025, the share of women employees reached 53%. We are particularly proud of earning the Certified Equality for Women at Work as a result of our practices promoting equal opportunity and gender equality. We also continued to strengthen our organizational structure through initiatives focusing on talent management, leadership development, and employee experience, ensuring our ability to adapt to evolving ways of working.

The outcomes of these efforts were also reflected positively in our financial performance in 2025. Supported by our strong balance sheet, sustainable growth-oriented strategy, and effective risk management approach, we achieved significant progress in asset growth, portfolio expansion, and profitability. These achievements, together with the strong relationships we have built with customers, employees, investors, and other stakeholders, represent clear indicators of both our long-term vision and our Company's resilience.

The TSRS Compliant Sustainability Report that we are presenting to our stakeholders this year provides a transparent, measurable, and comparable reflection of our sustainability performance. The performance indicators, implementation outcomes, and future priorities presented in this report offer stakeholders a comprehensive understanding of how our sustainability approach is embedded within our business processes.

Looking ahead, we remain committed to advancing our efforts in the areas of growth, efficiency, customer focus, digital transformation, and sustainable finance. We are pleased to share that İş Leasing was selected as Türkiye's Most Admired Leasing Company in 2025. We believe that our approach, which combines financial success with environmental and social value creation, will continue to support our customers' transformation journeys and contribute to Türkiye's sustainable development goals.

This report presents a comprehensive reflection of the sustainability practices implemented by İş Leasing throughout 2025, our performance outcomes, and our future priorities. Through this report, we transparently share the progress we have achieved in sustainable finance, environmental and social risk management, operational efficiency, human capital, and digital transformation.

As we continue our transformation journey with the ambition of creating value for climate, society, and future generations through a people-centred approach, I would like to extend my sincere thanks to our customers, employees, business partners, investors, and all stakeholders for their valuable contributions, support, and trust.

Sincerely,

U. Şafak ÖĞÜN
Board Member and CEO

02

Human-Centric Value Creation Model

About İş Leasing	10
Vision, Mission and Values	11
Service Areas	12
Milestones	13
İş Leasing in Figures	14
Key Financial Indicators	14
Highlights of 2025	15
Value Chain	16
Global and Industry Trends	17

About İş Leasing

Established in 1988 through the partnership of Türkiye İş Bankası A.Ş. and its Group companies, the International Finance Corporation (IFC) and Société Générale, İş Leasing has been one of the pioneering institutions shaping the development of the leasing sector in Türkiye. Since its inception, the Company has built its operations on a solid foundation supported by its strong shareholder structure. Following the acquisition of the foreign shareholders stakes by the İş Bankası Group in 1995, İş Leasing significantly accelerated its growth trajectory. Supported by our strong capital base and extensive service network, we have continued to expand our customer base across Türkiye.

A major milestone in this growth journey was our initial public offering in 2000, which further strengthened our capital structure. As a publicly traded company, we maintain a strong presence in the capital markets. Currently, 39.09% of our shares are publicly traded on Borsa İstanbul, and we are included in the BIST All Shares, BIST Financial, BIST Corporate Governance, BIST Sustainability, and BIST Leasing & Factoring Indices.

We conduct our operations through 16 branches across Türkiye, serving regions with substantial industrial and commercial activity. This structure enables us to reach customers across a broad range of sectors and business scales. Operating under Law No. 6361 on Financial Leasing, Factoring, Financing and Savings Financing Companies, we maintain a highly diversified leasing portfolio encompassing a wide variety of assets. Through tailored solutions for different industries, we manage our portfolio in a balanced manner while providing customers with flexible and efficient financing solutions that support their investment needs.

We are also a pioneer in developing innovative practices within the sector. We play an active role in leasing syndications, aircraft financing and sale-and-leaseback transactions. Supported by our strong funding structure, we finance investment projects that contribute to the real economy and facilitate sustainable growth.

All our activities are evaluated within the framework of the value delivered to stakeholders and the prioritization of that value. Reflecting this approach, we operate with a strong customer-centric mindset, emphasizing speed and efficiency in our decision-making processes. We continuously enhance our operational structure through digitalization-focused initiatives, improving process efficiency and service quality.

Listed on Borsa İstanbul's Star Market under the ticker symbol "ISFIN", our shares had a free-float ratio of 39.09% as of the end of 2025. During the year, our consolidated assets grew by 45.1% to TRY 101.2 billion, while net profit reached TRY 3.6 billion. Our financial leasing receivables increased to TRY 50.3 billion, and consolidated equity rose by 36.7% to TRY 13.5 billion.

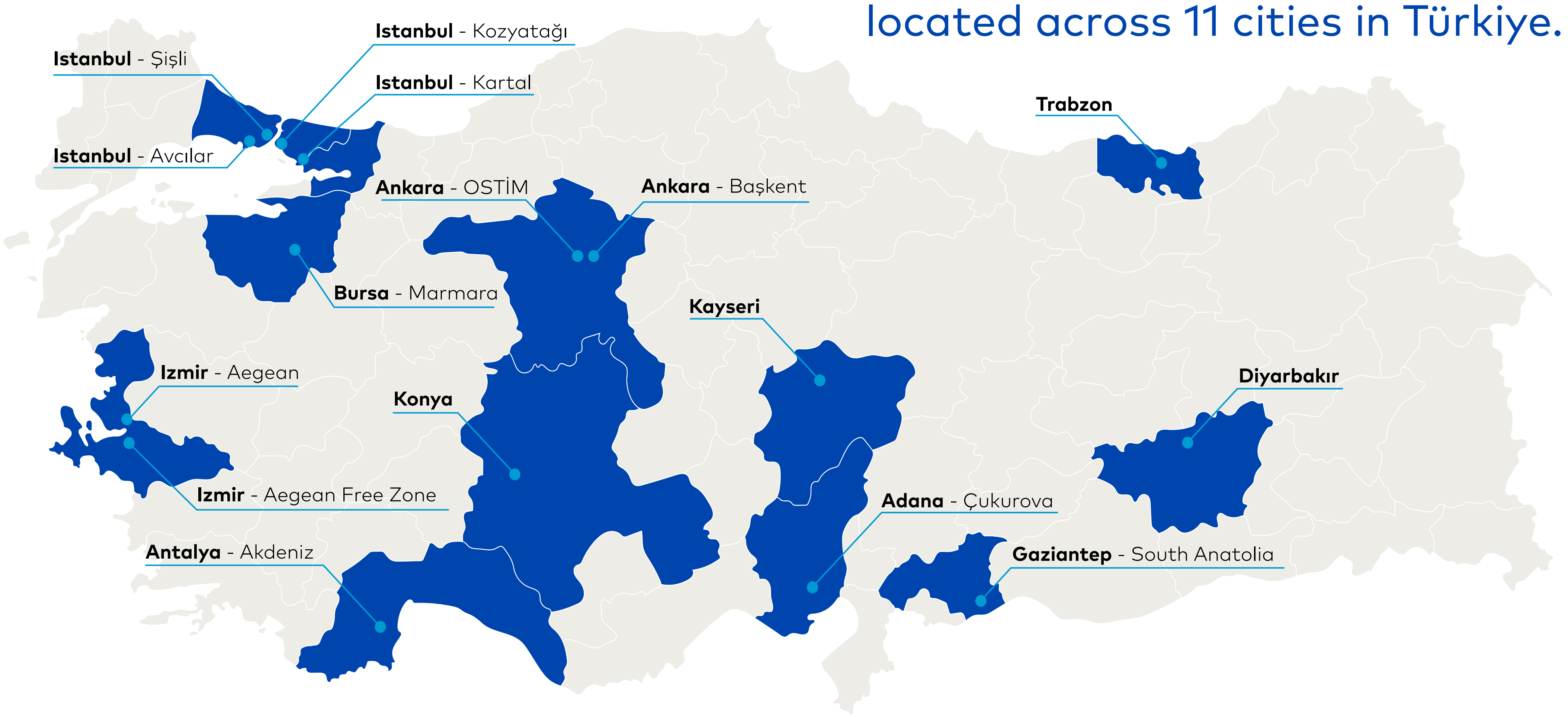
Throughout our more than 35-year history, we have contributed to the Turkish economy by financing numerous large-scale projects in the financial leasing industry. Leveraging our strong capital structure and ability to access both domestic and international funding sources, we continue to strengthen our market position and enhance our value creation model in alignment with sustainable development objectives.

Ownership Structure

Table 1. İş Leasing Shareholding Structure

Shareholder	Capital Amount (TRY)	Ownership Share (%)
Türkiye İş Bankası A.Ş.	212,231,302	30.52
Industrial Development Bank of Türkiye (TSKB)	204,850,378	29.46
Trakya Yatırım Holding A.Ş.	6,482,769	0.93
Public Float	271,738,196	39.09
Total	**695,302,645**	**100.00**

> We maintain a strong nationwide presence through 16 branches located across 11 cities in Türkiye.



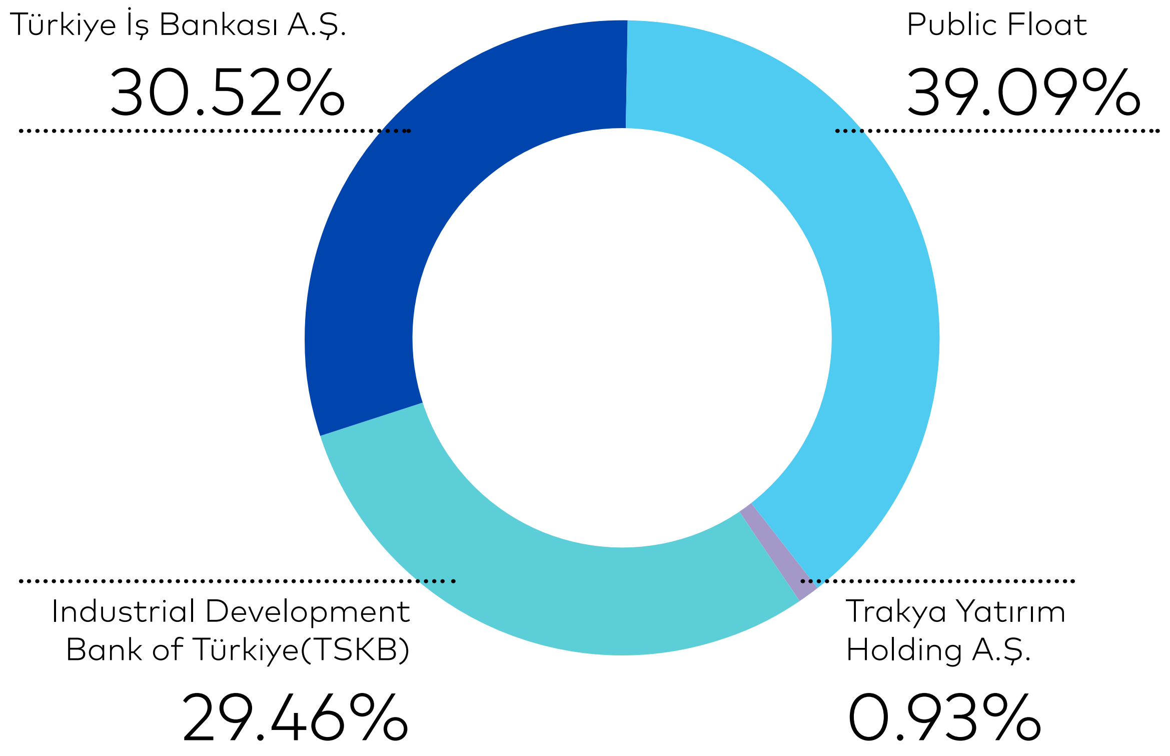


Figure 1. İş Leasing Shareholding Structure

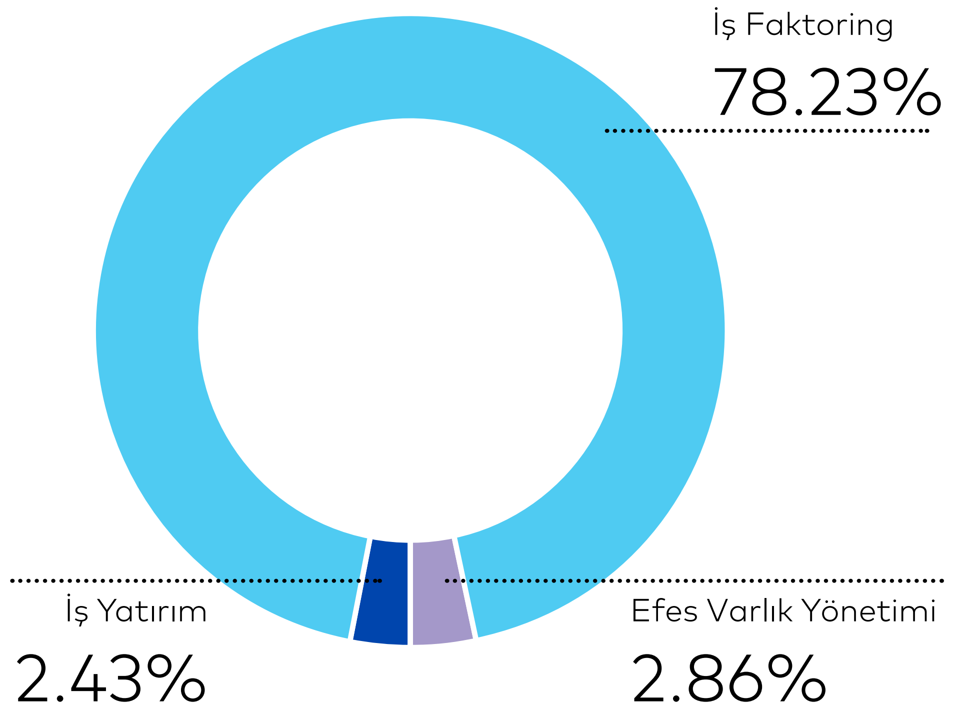


Figure 2. Our Subsidiaries

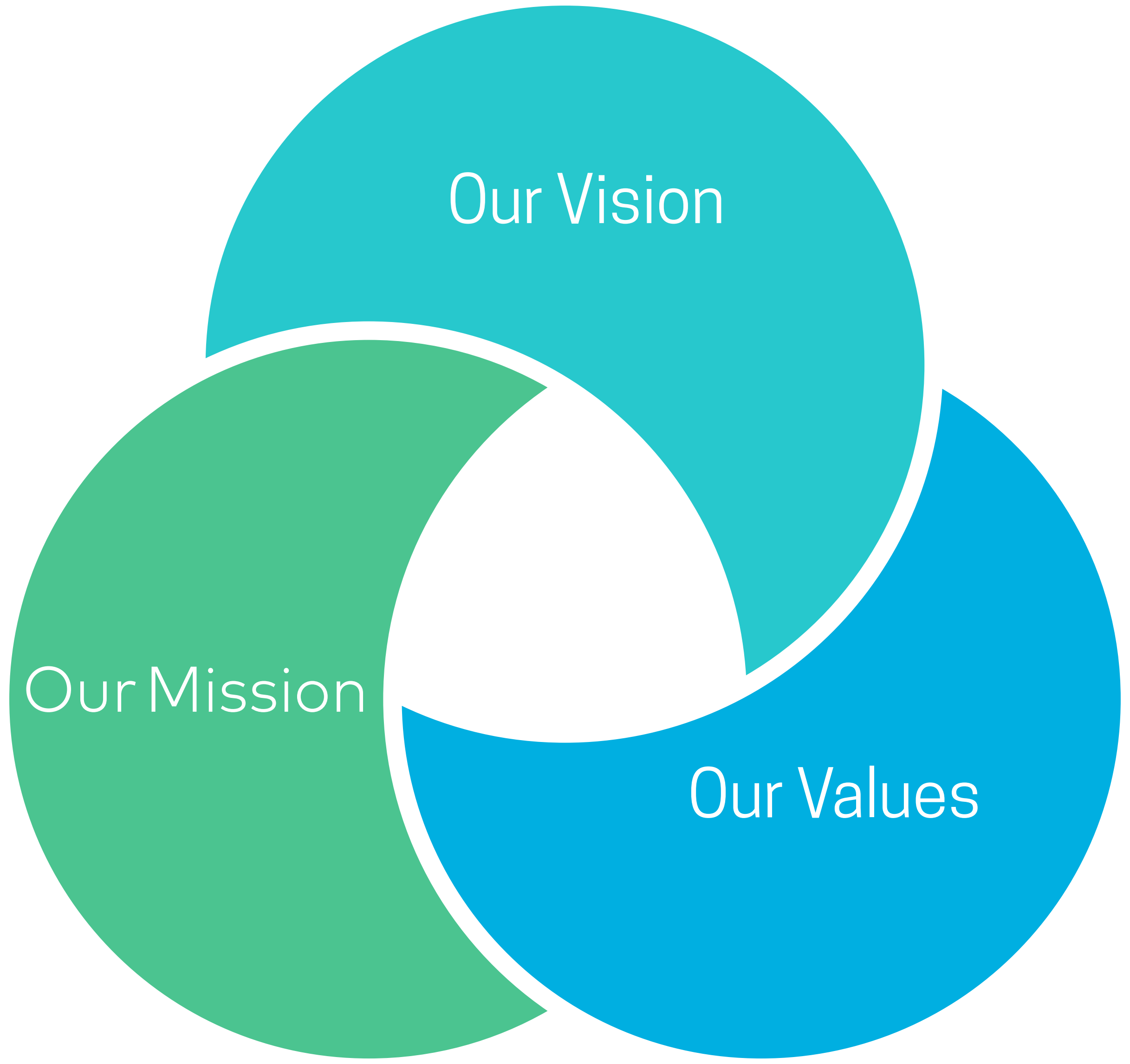
Vision, Mission and Values

Our Vision

To be the most preferred leasing company by customers, shareholders and employees by maintaining our position as a leading, dynamic and trusted institution providing extensive services throughout Türkiye.

Our Mission

To become the best-managed leasing company, guided by ethical principles, environmental and social responsibility, high-quality service and trusted business partnerships, while focusing on sustainable and profitable growth.

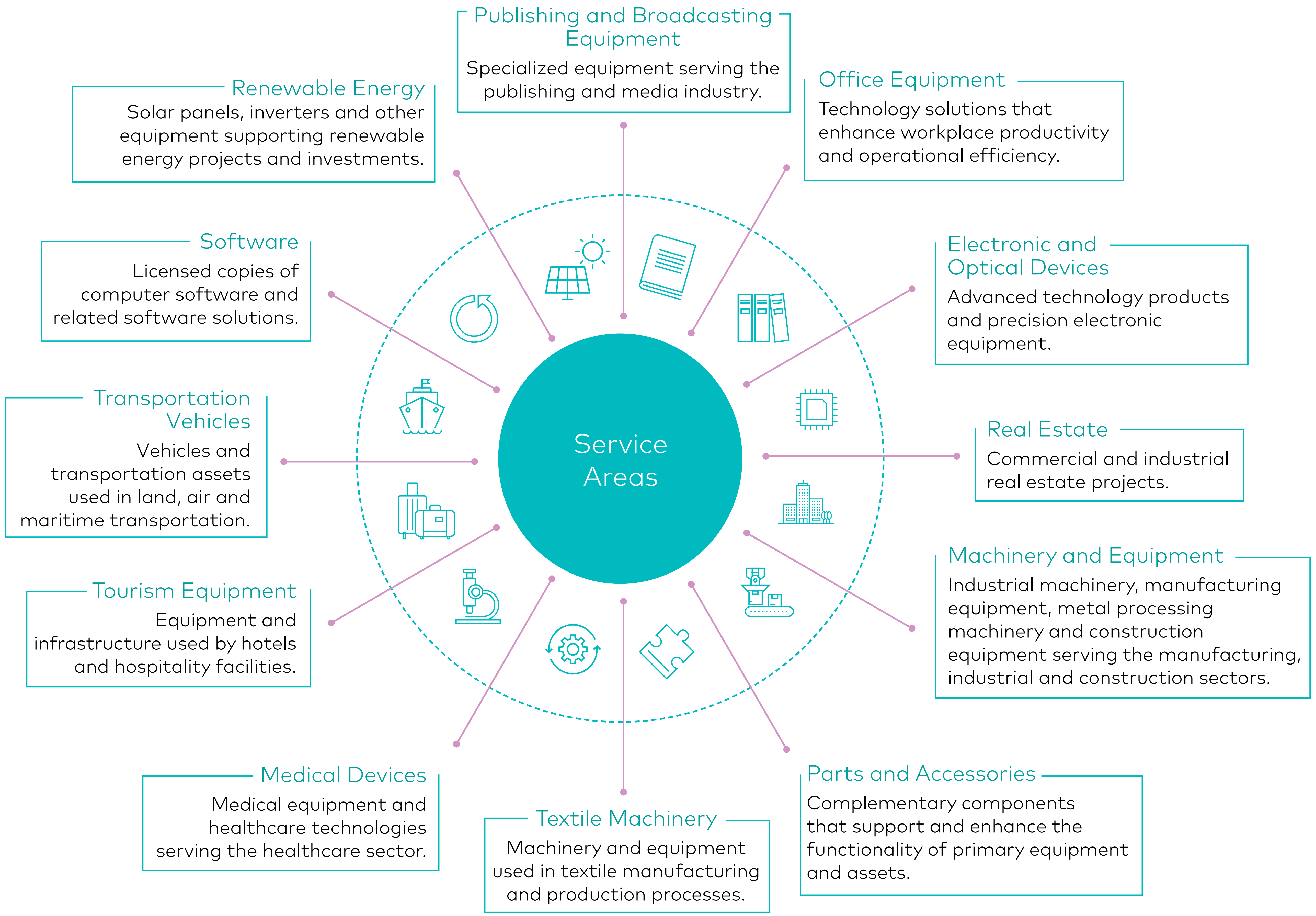


Our Values

- We embrace a corporate culture based on teamwork, collective wisdom and mutual respect.
- We work with a productive and solution-oriented mindset focused on creating added value while fulfilling our responsibilities.
- We respond quickly and effectively to customer needs, resolving challenges with positive and rational approaches.
- We manage our operations in a planned and methodical manner, aligned with both short- and long-term objectives.
- We operate with an agile and determined organizational structure composed of professionals with deep expertise, openness to development and the ability to undertake measured risks when necessary.
- We move forward together with employees who demonstrate initiative and leadership.
- We act with discipline in line with our corporate goals and principles.
- We prioritize quality, consistency and balance across all business processes.

Service Areas

Within the scope of Law No. 6361 on Financial Leasing, Factoring and Financing Companies, financial leasing transactions may be utilized for movable and immovable assets that qualify as fixed assets. As İş Leasing, operating within this legal framework, we provide flexible financing solutions that address the diverse requirements of industries and investment projects, while supporting our customers throughout their growth and investment journeys. Our financial leasing activities cover the following asset categories:



> “We develop flexible, results-oriented financing solutions tailored to our customers’ needs for every investment.

Milestones

1985
The Financial Leasing Law entered into force in Türkiye, establishing the legal foundation for the development of the leasing industry.

1988
İş Leasing was established through the partnership of Türkiye İş Bankası A.Ş., Société Générale and the International Finance Corporation (IFC).

1995
The Türkiye İş Bankası Group acquired the Company, marking a significant step in strengthening our corporate structure and growth trajectory.

2000
We completed our Initial Public Offering (IPO) and became publicly traded on Borsa İstanbul under the ticker symbol ISFIN.

2004
We took our first steps in nationwide expansion by opening our Central Anatolia, Aegean and Southeast Anatolia branches.

2005
Following significant growth in company value and transaction volume, we were included in the Istanbul Stock Exchange (ISE) 50 Index (currently BIST 50).

2009
We were included in the Corporate Governance Index, reflecting our commitment to strong governance practices

2011
We issued the first debt security in the leasing sector, pioneering a new financing instrument for the industry.

2014
By opening six additional branches, we expanded our network to 16 branches nationwide.

2015
We financed our first large-scale renewable energy investment, marking an important milestone in supporting Türkiye's energy transition.

2019
We were recognized as Türkiye's Most Admired Leasing Company.

2020
We became the second-largest leasing company in the sector based on leasing receivables.

2021
We became the first company in the Turkish leasing sector to publish a Sustainability Report.

2022
We became the first carbon-neutral company in the leasing sector.

2023
We were included in the BIST Sustainability Index, reinforcing our commitment to sustainable business practices.

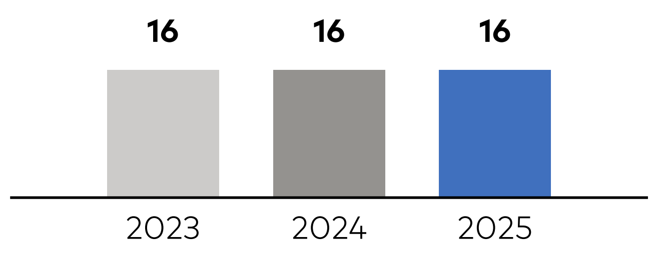
2024
We established our Sustainability Unit, strengthening the institutional governance of our sustainability agenda.

2025
We published our first Sustainability Report prepared in fully aligned with the Türkiye Sustainability Reporting Standards (TSRS).

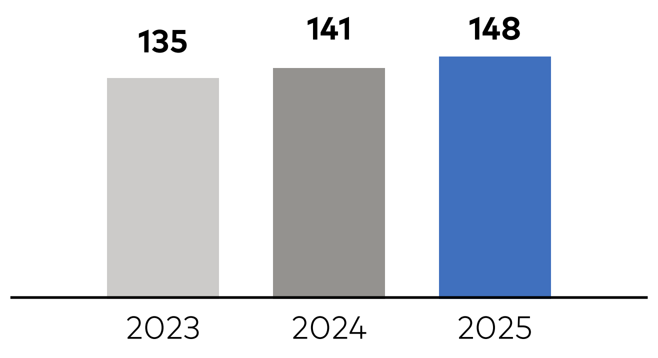
İş Leasing in Figures

Key Financial Indicators

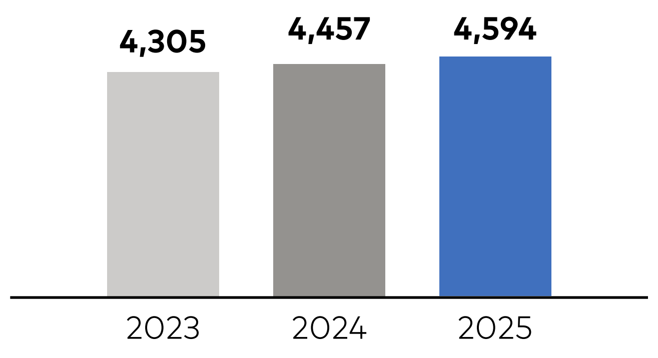
Number of Branches



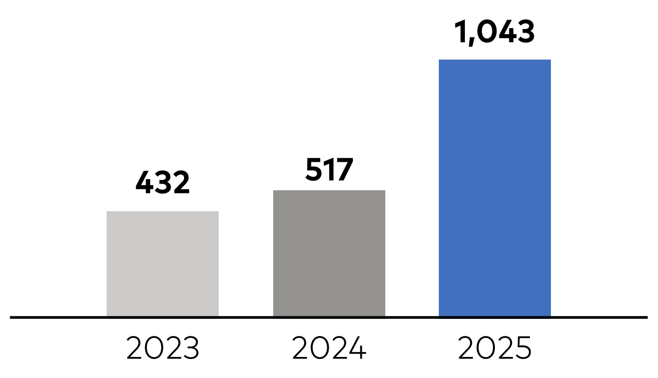
Number of Employees



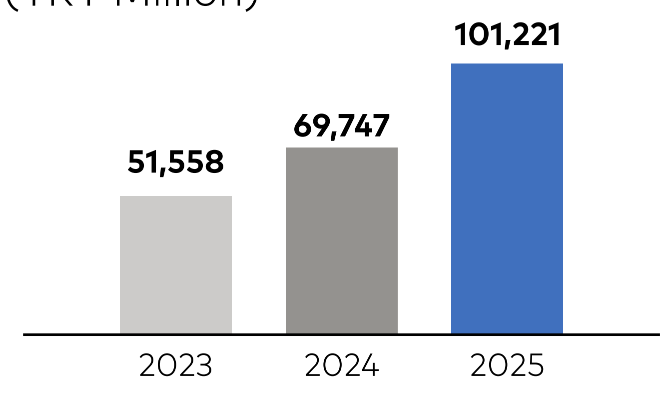
Total Number of Customers



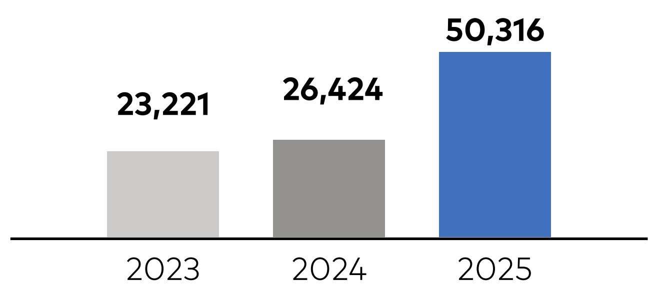
New Business Volume (USD Million)



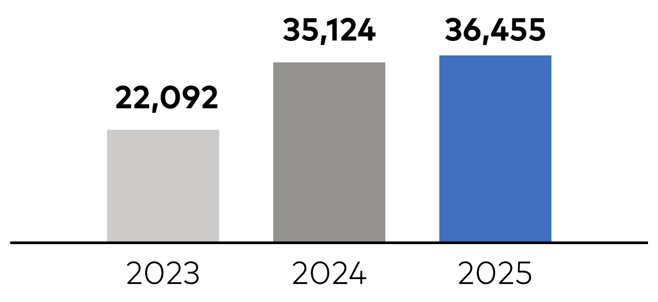
Consolidated Total Assets (TRY Million)



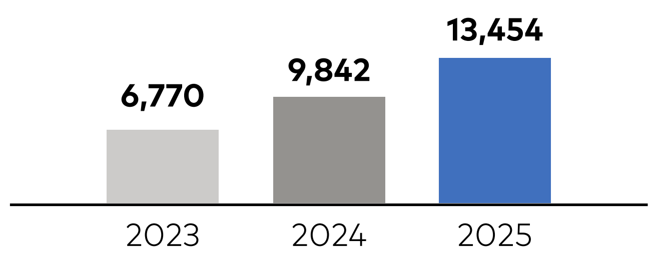
Net Leasing Receivables (TRY Million)



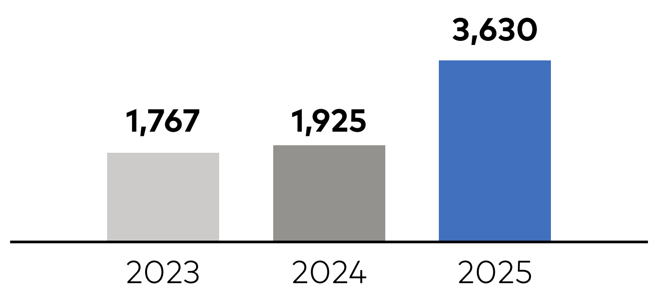
Net Factoring Receivables (TRY Million)



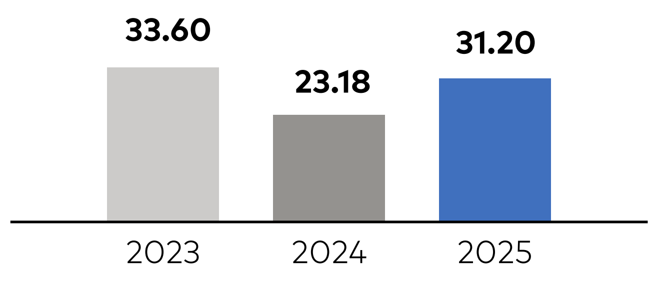
Consolidated Shareholders' Equity (TRY Million)



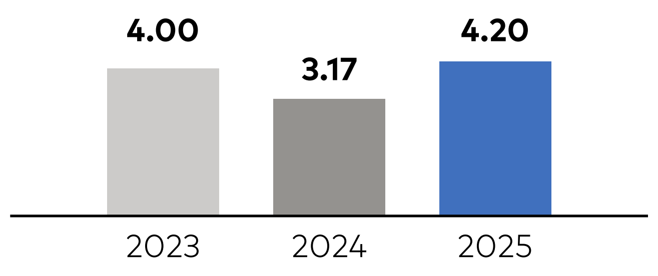
Consolidated Net Profit for the Period (TRY Million)



Consolidated Return on Equity (RoE) (%)



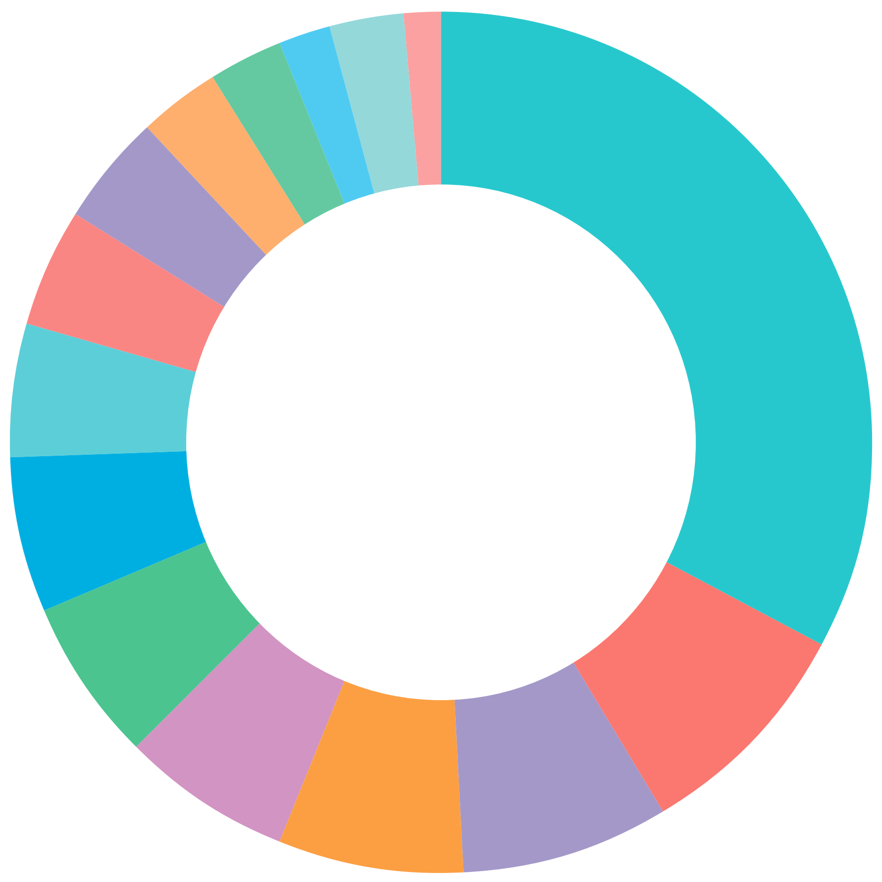
Consolidated Return on Assets (RoA) (%)



Sectoral Distribution

As of year-end 2025, the sectoral distribution of our financial leasing receivables demonstrates that our portfolio remains primarily concentrated in the construction, transportation and metal industries. At the same time, the increasing share of the energy, rubber and plastics sectors highlights the evolving composition of our portfolio. This diversified structure supports balanced risk management while ensuring exposure across a broad range of industries.

Sectoral Distribution (%)



32.78%	Construction
8.57%	Transportation
7.84%	Metal Industry
6.84%	Other Sectors
6.50%	Energy
6.06%	Rubber and Plastics
5.86%	Textiles and Apparel
4.87%	Real Estate
4.46%	Food and Beverages
4.08%	Mining
3.19%	Paper and Wood Products
2.65%	Agriculture and Forestry
2.02%	Machinery and Equipment
1.66%	Wholesale and Retail Trade
1.28%	Healthcare

Highlights of 2025

Sustainability Approach and Long-Term Value Creation

Total Number of Branches	16
Sustainability-Linked Financing Secured (USD Million)[1]	111.7
Free Float Ratio (%)	39.09
Number of Projects Assessed Against Environmental and Social Criteria	2,274
Non-Performing Loan Ratio (%)	2.7

Governance with Trust, Transparency and Responsibility

Corporate Governance Rating Score	9.30
Independent Board Members (%)	33.3
Female Board Members (%)	22.2
Number of Ethics Notifications Received	-
Number of Corruption Cases	-

Contribution to a Low-Carbon Future

Capital Expenditure on Environmental Initiatives (TRY Million)	1.05
Total Carbon Footprint (tCO_2eq)	389.93
Renewable Energy Consumption Ratio (%)	51.13
Total Energy Consumption (GJ)	3,500.39
Installed Capacity of Financed Renewable Energy Projects (MW)	356.17
Renewable Energy Consumption (MWh)	52.20
Total Waste Generated (tonnes)	0.56
Total Water Consumption (m^3)	1,608

People Who Create Value

Female Employee Ratio (%)	53
Employee Turnover Rate (%)[2]	6.92
Total Training Hours	3,132
Local Supplier Ratio (%)	94
Total Number of Customers	4,594
Number of Community Investment Projects	8
Social Investment Amount (TRY Million)	1.47

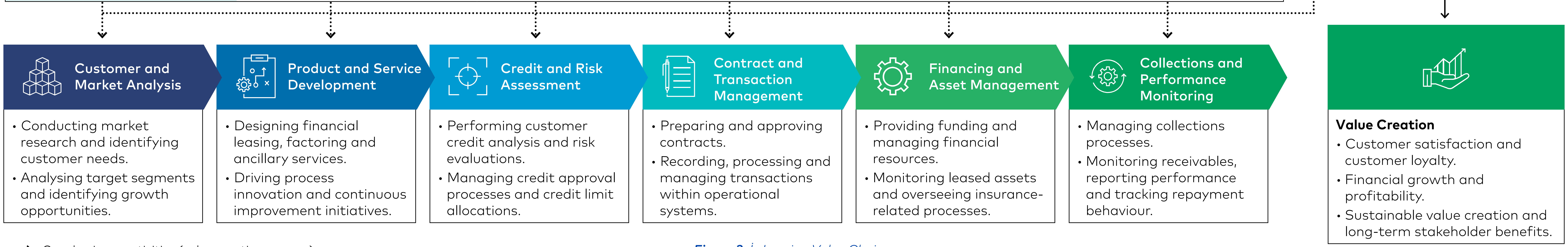
Transformation Powered by Data and Technology

Number of Innovation Projects	9
Investment in Digitalization Initiatives (TRY Million)	51.7

[1] Includes climate finance projects, blue finance applications covering water resource conservation and waste management, renewable energy and energy efficiency investments, as well as various financing facilities provided to SMEs established by women entrepreneurs.
[2] Calculated by dividing the number of employees leaving the Company during the reporting year by the average of the year-end workforce of the current year and the previous year.

Value Chain

Value Chain Element	Sub-Element	Description
Upstream	• Product and Service Suppliers	Manufacturers of leased assets, consulting and audit service providers, technology and software suppliers, as well as leasing services used for internal corporate use, including company vehicles and branch premises.
	• Funding Providers	Financing institutions (IFC, EBRD, IBRD, World Bank, etc.), investors and shareholders.
	• Regulatory and Compliance Institutions	Banking Regulation and Supervision Agency (BRSA), Capital Markets Board of Türkiye (CMB), Financial Institutions Association (FKB), Public Oversight, Accounting and Auditing Standards Authority (POA), and rating agencies.
Direct Operations	• Financial Leasing Activities	Asset management, insurance processes and lease contract management.
	• Employees	Human resources responsible for executing leasing and factoring operations, customer relationship management, risk assessment and operational processes.
	• Factoring Activities	Structuring factoring transactions, customer assessment processes, receivables assignment and financing operations management.
	• Secondary Market Sales Channels	Management of remarketing, valuation, marketing and sales processes for repossessed assets following administrative recovery procedures.
Downstream	• Customer Support Services	Activities aimed at addressing customer requests, providing post-transaction support and ensuring customer satisfaction.
	• Collections and Receivables Monitoring	Collection activities related to leasing and factoring transactions, receivables monitoring and tracking of repayment performance.



→ Core business activities (value creation process)
⋯→ Supporting activities contributing to and enabling core business activities

Figure 3. İş Leasing Value Chain

Global and Industry Trends

Climate Change, the Net-Zero Transition and the Shift to a Low-Carbon Economy

Climate change continues to be one of the most significant transformation forces shaping the global economy and societies. Rising temperatures, the increasing frequency of extreme weather events, growing pressure on natural resources and biodiversity loss are compelling governments, businesses and financial institutions to incorporate climate-related risks more systematically into their strategic decision-making processes. Global risk assessments identify extreme weather events among the most critical risks over the next decade[3]. Furthermore, countries across the world are implementing transformation programs across energy, transportation, industry and other sectors to achieve net-zero emission targets by 2050. According to various analyses, the financial impact of climate-related physical risks on corporate assets could reach an annual average of 3.3% by the 2050s and, in certain cases, as high as 28%[4].

[3] Global Risks Report 2025 | World Economic Forum
[4] The Banker – Unrivalled coverage of global finance & banking

In Türkiye, this transition is increasingly being supported by a comprehensive policy and implementation framework. Türkiye will host COP31 in Antalya between 9–20 November 2026, while the COP31 Presidency has positioned the event as an "implementation-focused COP," highlighting the objective of increasing the share of electricity in final energy demand to 35% by 2035 as one of its key priorities. Moreover, the adoption of Türkiye's first Climate Law in July 2025 strengthened the legal framework governing mitigation, adaptation, emissions trading systems and carbon market instruments. The country's 2053 Long-Term Climate Strategy also established a comprehensive roadmap encompassing a total of 89 strategies across 18 sectors and four cross-cutting areas.

On the energy transition front, Türkiye announced that renewable energy accounts for 59% of total installed electricity generation capacity, while targeting 120 GW of combined installed wind and solar capacity by 2035. The 2024–2030 National Energy Efficiency Action Plan further aims to deliver a reduction of 100 million tonnes of CO_2eq emissions. In addition, developments in electric vehicle adoption and charging infrastructure, supported by publicly available projections and regularly published market statistics, demonstrate that electrification is becoming an increasingly visible and monitored investment area in Türkiye.

The leasing sector plays a critical enabling role in this transition by facilitating businesses' access to machinery, equipment, vehicles and technology investments. Key investment areas that can be supported through leasing solutions include energy-efficient equipment, renewable energy systems, electric and low-emission vehicles, environmentally advanced production technologies and next-generation equipment that reduces resource consumption. At the same time, climate change requires more comprehensive assessments of the environmental impacts of financed assets, systematic analysis of climate-related financial risks and stronger integration of sustainability criteria into financing decisions.

As İş Leasing, we position financing the low-carbon transition among our strategic priorities. Through our solutions supporting energy efficiency, renewable energy, electrification and sustainable technology investments, we accompany our customers on their transformation journeys. At the same time, by adopting a more holistic perspective toward climate-related risks and opportunities, we aim to strengthen both the resilience of our business model and our ability to adapt to future developments.

Sustainable Finance and the Integration of ESG into Financial Decision-Making

Sustainability is no longer viewed solely as an area of environmental and social responsibility within the global economic system. Today, it is increasingly recognized as a fundamental driver of long-term value creation, risk management and financial resilience. "Climate change, resource scarcity, social inequalities and growing governance expectations are requiring businesses and financial institutions to incorporate ESG considerations into their decision-making processes in a more integrated manner.

In recent years, investors and financial institutions have significantly increased the importance they place on sustainability criteria in capital allocation decisions. As the relationship between financial performance and sustainability performance becomes more evident, companies' environmental impacts, workforce practices, ethical management approaches and governance structures are becoming essential components of financial assessments. Consequently, green bonds, sustainability-linked financing models, ESG-focused investment products and sustainability-related financial instruments continue to proliferate globally.

Sustainability has become a key determinant of risk management and long-term value creation within the financial system. ESG criteria are now positioned as standard elements of capital allocation decisions, and financial institutions are increasingly expected to adopt a holistic perspective that encompasses not only financial performance but also environmental and social impacts alongside governance structures.

Türkiye's sustainable finance ecosystem is also maturing rapidly from a regulatory perspective. The Türkiye Sustainability Reporting Standards (TSRS) have been issued in full alignment with the IFRS Sustainability Disclosure Standards issued by the ISSB (S1 and S2), making sustainability reporting mandatory for companies within the designated scope as of 1 January 2024. Efforts to establish a national green finance strategy and a green taxonomy are also continuing at the national level. These developments indicate that sustainability criteria will become increasingly integrated into financial products, risk categorization frameworks and customer assessment processes in the coming years.

For the leasing sector, this transformation extends beyond the creation of new products and services. It also requires the reassessment of asset-based financing portfolios through a sustainability lens, closer monitoring of the environmental and social impacts of financed assets and stronger alignment of financing products with transition-oriented investment needs.

As İş Leasing, we regard sustainability not as a complementary element of our financing activities, but as one of the fundamental pillars of long-term value creation and responsible growth. In line with this approach, we aim to enhance the monitoring of our portfolio's environmental and social impacts, strengthen the integration of sustainability criteria into our assessment processes and establish a reporting structure aligned with evolving sustainability disclosure frameworks.

Digitalization, Artificial Intelligence and Data-Driven Financial Services

Artificial intelligence, automation, big data analytics and advanced digital technologies are among the most powerful forces transforming the way business is conducted. Digital transformation is no longer regarded merely as a technology investment for improving operational processes; it is now seen as a key strategic factor influencing competitiveness, customer experience, decision-making quality and long-term growth strategies. In particular, rapid developments in generative artificial intelligence are creating new opportunities across a wide range of areas, from decision-support systems and customer engagement to operational management and risk analysis. At the same time, issues such as data security, ethical AI, model governance, workforce reskilling and digital inclusion are becoming increasingly important components of this transformation.

In Türkiye, the digitalization and artificial intelligence agenda is also entering a more implementation-focused phase. Following the completion of the National Artificial Intelligence Strategy 2021–2025, a consultation process has been launched to shape the country's next-generation AI vision. This reflects a broader trend of shifting from long-term strategic documents toward more agile, action-oriented implementation plans.

From the perspective of the leasing industry, digitalization presents significant opportunities to accelerate customer onboarding and evaluation processes, strengthen decision-support mechanisms, increase automation and enhance data-driven risk management capabilities. At the same time, rising demand for investments in digital manufacturing, automation, software and technology infrastructure is creating new financing opportunities for leasing companies.

As İş Leasing, we view digitalization as a strategic transformation area that strengthens both our competitiveness and our customer value proposition. By leveraging data analytics, automation and next-generation digital solutions, we continue to make our processes more agile and effective while treating trusted technology, cyber resilience and workforce capability development as integral components of our sustainable digital transformation journey.

Economic Uncertainty, Supply Chain Resilience and Investment Continuity

Geopolitical developments, changing trade dynamics, energy price volatility, financial market fluctuations and supply chain vulnerabilities are prompting companies to adopt more resilient, flexible and adaptive business models. In this context, production flexibility, supply security, localisation trends, productivity improvements and investment continuity are becoming increasingly important. Companies are focusing not only on cost optimisation but also on operational continuity, capacity security and strategic supply chain resilience.

These trends are also reflected in Türkiye's policy framework and support mechanisms. The 2025–2027 Medium-Term Programme prioritises technological transformation driven by the green and digital economy, the advancement of research and innovation, and the enhancement of the investment environment. In parallel, the Supply Chain Localization Initiative, implemented through the Ministry of Industry and Technology's investment support platform, aims to connect local suppliers with companies seeking products and services currently sourced from abroad. The Global Supply Chain Support Programme also remains among the active support mechanisms available as of 2026.

This outlook suggests that demand for investments supporting production infrastructure, technology renewal, productivity enhancement, capacity expansion and supply chain resilience will continue to increase within the leasing sector. During periods of uncertainty, financing solutions that support cash-flow management and liquidity resilience play a critical role in preventing the postponement of investment decisions.

As İş Leasing, we strive to be a trusted solution partner supporting our customers' investment continuity amid economic fluctuations and changing market conditions. Through our flexible financing structure, we facilitate access to technology renewal, capacity expansion and productivity-enhancing investments, helping strengthen our customers' operational resilience and competitive advantage.

İŞ LEASING

03

Governance through Trust, Transparency and Responsibility

Corporate Governance and Business Ethics 20

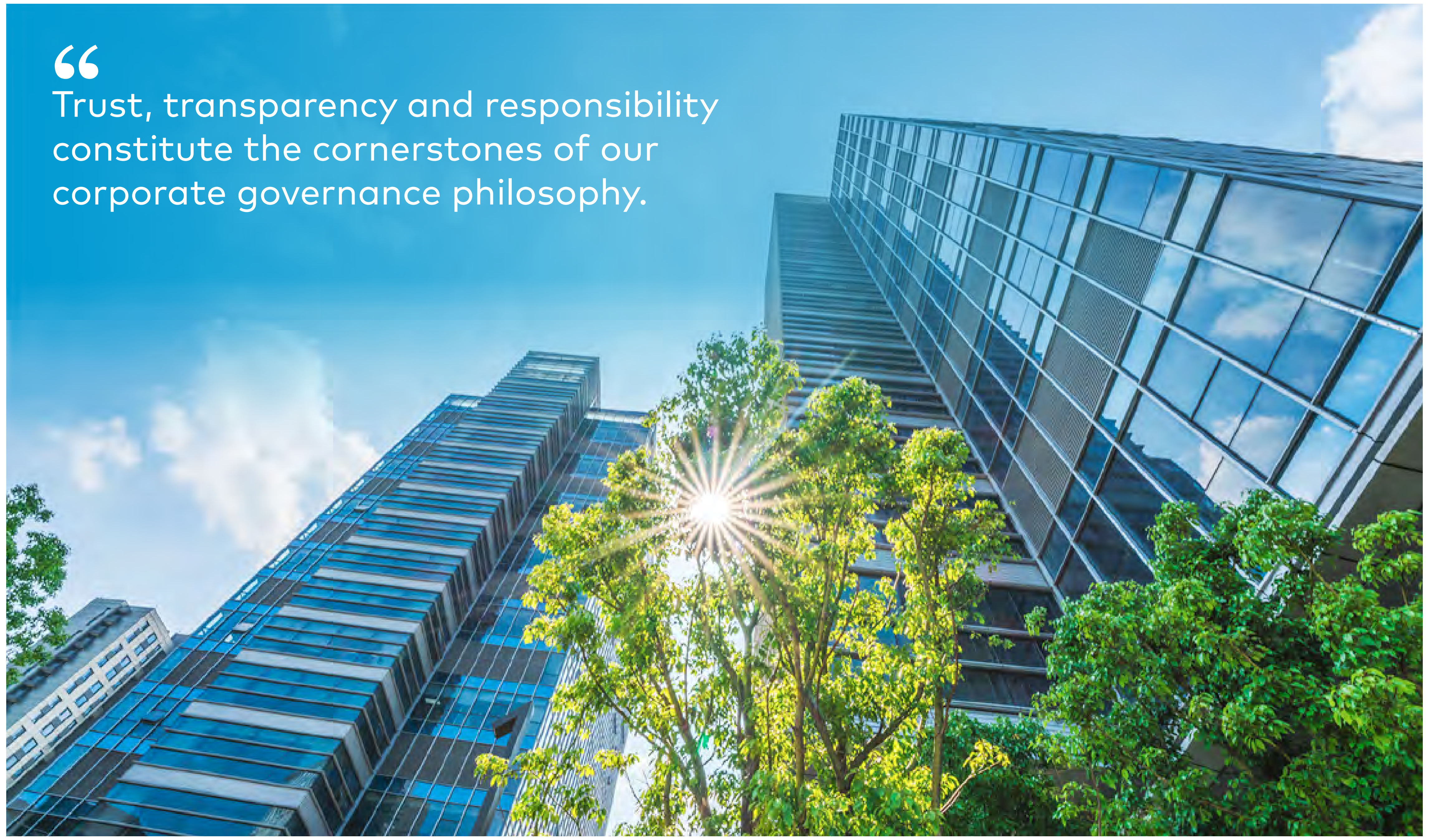
Corporate Governance Structure 21

Tax Governance and Our Tax Compliance Approach 23

Business Ethics, Reporting Mechanisms and Ethical Culture 23

Risk Management and Resilience 23

Compliance with Legislation and Global Standards 24



Corporate Governance and Business Ethics

Our approach to Corporate Governance and Business Ethics is built upon the principles of transparency, accountability and fairness, which form the foundation of all our activities. Within this framework, we strive to ensure the sustainability of an effective governance structure while maintaining full compliance with business ethics principles and upholding ethical standards throughout all business processes.

We are committed to establishing trust-based, transparent and long-term relationships with our stakeholders. By acting responsibly within our decision-making mechanisms, we strengthen our corporate culture around these values. At the same time, we support responsible practices that create societal value and embed our sustainability-focused approach not only within our operational processes but also as an integral component of our value creation model. Accordingly, we embrace a governance philosophy that strengthens corporate reputation, effectively manages risks and creates long-term value for all stakeholders. Our commitment to sustainable value creation is underpinned by our strong corporate governance structure and business ethics principles.

In today's business environment, corporate governance has evolved beyond a formal framework to become a strategic element that directly influences decision-making quality and organizational resilience. Accordingly, at İş Leasing, we position our governance approach on a foundation that builds trust, embraces transparency and acts with a strong sense of responsibility in an environment characterized by increasing uncertainty and rapidly evolving stakeholder expectations.

This perspective requires balanced and multidimensional considerations at every stage of our governance processes. We focus not only on current performance indicators but also on the long-term implications of decisions and their impacts on stakeholders.

In line with our transparent approach, governance processes are structured to address stakeholder expectations through an open and traceable framework. As a result, our governance model continues to evolve dynamically, supporting both adaptability and corporate continuity.

This approach contributes to the establishment of a shared management culture across the organization. Open communication, transparency, consistency and accountability serve as key reference points throughout all business processes, supporting the strengthening of our corporate decision-making culture. Within this framework, the principles of trust, transparency and responsibility form the foundation of our governance philosophy.

Corporate Governance Structure

Our corporate governance approach is one of the key elements ensuring the integrity of our business conduct. Governance processes are shaped by the principles of transparency, accountability and ethics. These principles are embedded in decision-making mechanisms and have become an integral part of daily operations.

We continuously enhance our governance model in line with changing economic conditions and stakeholder expectations. In our decision-making processes, we consider long-term impacts while evaluating environmental and social dimensions alongside financial performance. By doing so, we maintain a balanced governance approach that supports sustainable value creation.

Our governance structure is supported by clearly defined authorities and responsibilities. Developed in accordance with Corporate Governance Principles, our governance model ensures that decision-making processes are systematic, transparent and traceable. Simultaneously, we strengthen a culture of accountability throughout the organization.

Our corporate governance structure comprises the Board of Directors, General Manager, Executive Vice Presidents and related control functions. Supported by internal audit, internal control, risk management, compliance and regulatory oversight mechanisms, this structure contributes to the effective, transparent and accountable conduct of our operations.

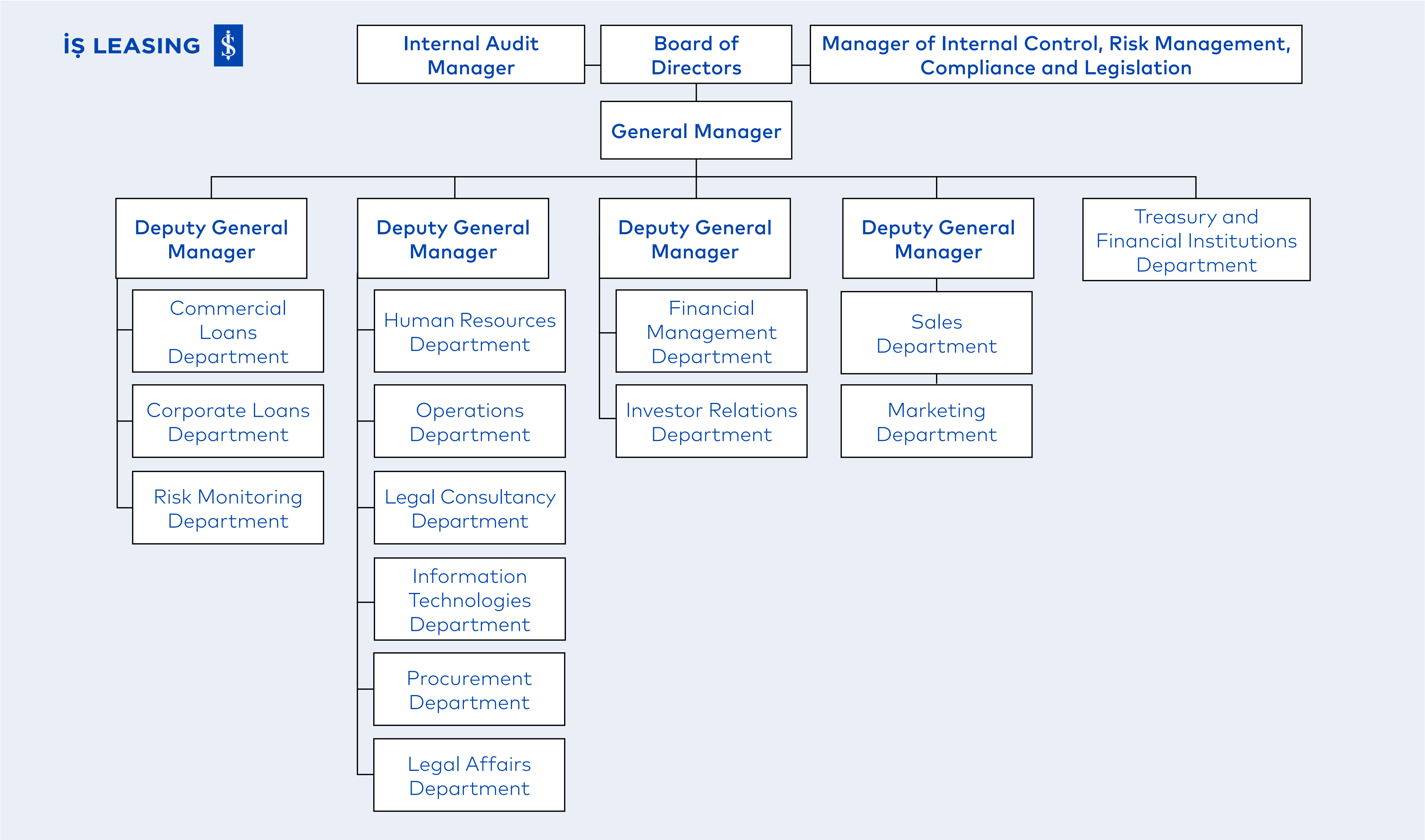


Figure 4. Organization chart

The continuity of this structure is safeguarded through compliance with applicable laws and regulations. We conduct our activities in accordance with all relevant legal and regulatory requirements, particularly the regulations of the Capital Markets Board of Türkiye (CMB) and Borsa İstanbul. However, our governance approach extends beyond legal compliance and is reinforced by ethical principles and sustainability considerations.

Accordingly, we do not view corporate governance solely through the lens of regulatory compliance; rather, we integrate ethical values, environmental and social responsibility and corporate transparency into our strategic priorities and decision-making processes. Through our annual Corporate Governance Compliance Report, we strengthen our accountability to the public, while our activities under the Sustainability Principles Compliance Framework are disclosed on a measurable and comparable basis.

Our approach to legal compliance encompasses not only adherence to existing regulations but also the proactive management of regulatory requirements. The Financial Leasing Law, the Turkish Commercial Code, the Turkish Code of Obligations and all relevant regulations are systematically monitored, while internal audit and control processes are continuously improved accordingly.

Compliance processes are supported by internal control and risk management mechanisms. Through our Internal Control, Risk Management and Compliance functions, risks are assessed from a holistic perspective and compliance performance is monitored on a regular basis. This enables the early identification of risks and the timely implementation of necessary actions.

The effectiveness of our governance framework is further enhanced through committees operating under the Board of Directors. These committees contribute to managerial effectiveness by incorporating expertise from diverse disciplines into decision-making processes.

As the highest decision-making body of the Company, our Board of Directors oversees the strategic direction of İş Leasing, its long-term objectives, and governance processes related to sustainability, climate-related risks and opportunities. When appointing Board members, diversity considerations—including expertise, experience, age, gender and varying perspectives—are taken into account to ensure a balanced and effective board structure. To support effective governance practices, the Board's activities are supported by the Corporate Governance Committee, Audit Committee, Early Risk Detection Committee and Credit Committee. Detailed information regarding our Board of Directors is available in our *2025 Annual Report*.

A summary of our Board's independence structure, gender diversity and educational profile is provided below.

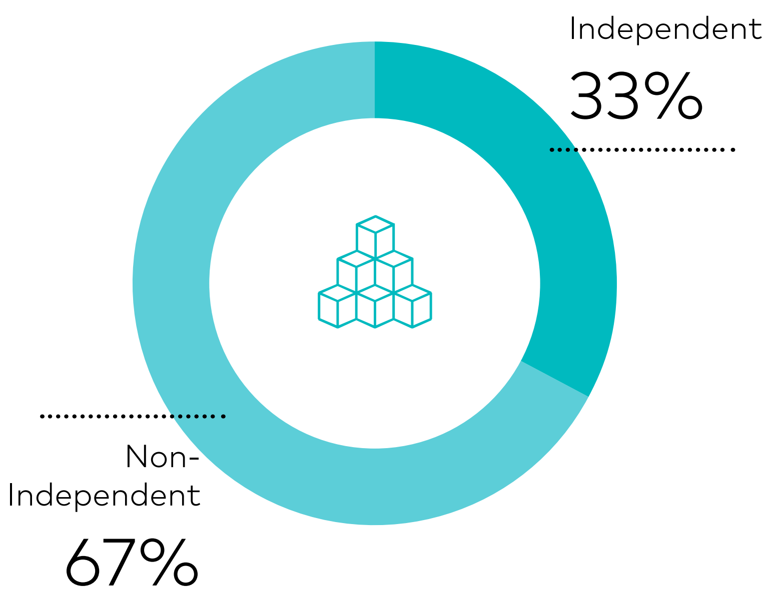


Figure 5. Board Independence Structure

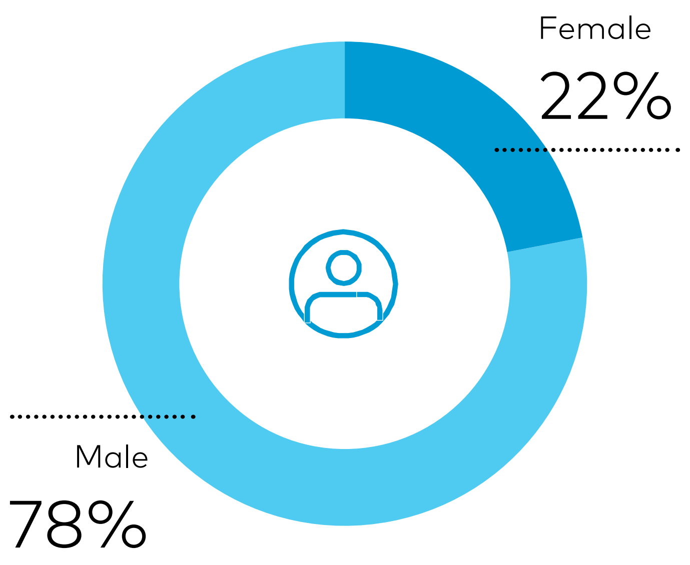
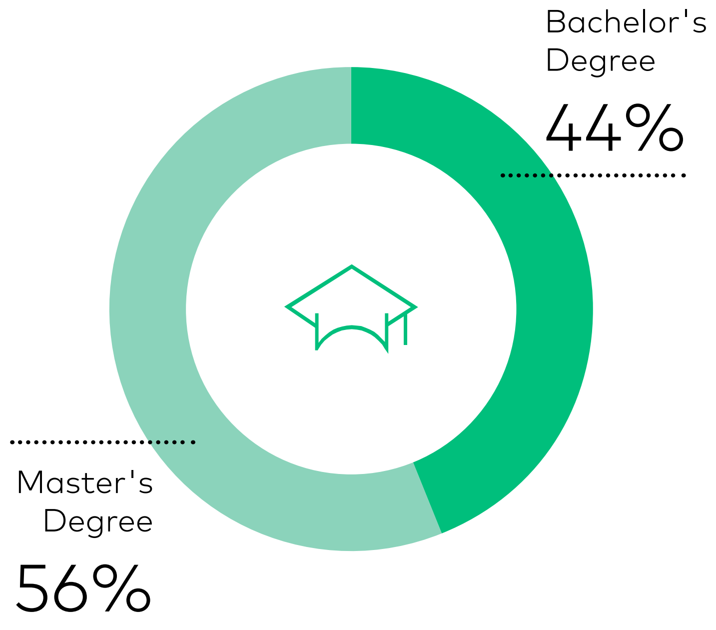


Figure 6. Board Gender Diversity



*One Board member also holds a doctoral degree.

*Figure 7. Board Educational Background**

There are four main committees operating under the Board of Directors:

1 Corporate Governance Committee

Operates to ensure compliance with corporate governance principles, monitor corporate governance practices and develop recommendations for improvement. It also oversees the activities of the Investor Relations Department and contributes to effective and transparent communication with stakeholders. Sustainability-related developments and processes are reported to the Corporate Governance Committee on a quarterly basis. The duties of the Nomination and Remuneration Committees are performed by the Corporate Governance Committee.

2 Audit Committee

Oversees the functioning and effectiveness of financial reporting processes, including accounting and tax reporting, as well as independent audit, internal control and internal audit systems. Reports prepared as a result of activities conducted in line with audit plans are submitted to the Board of Directors through the relevant committees.

3 Early Detection of Risk Committee

Conducts activities aimed at the early identification, monitoring and determination of necessary measures regarding risks that may affect the Company's existence, development and long-term sustainability. The Committee presents its assessments and recommendations regarding the development of the risk management system to the Board of Directors..

4 Credit Committee

Evaluates credit allocation processes within the framework of established authority and approval mechanisms and ensures that credit policies are implemented in line with the Company's risk appetite.

Six additional committees operating under the Executive Committee support managerial processes:

Credit Monitoring and Transfer Committee

Regularly monitors customer transactions that carry risk in the credit portfolio and assesses the performance of the relevant portfolios.

Sustainability Committee

Establishes the Company's sustainability strategies, directs implementation processes in line with defined targets and ensures that performance is monitored regularly.

Disciplinary Committee

Manages disciplinary processes conducted within the framework of ethical rules, carries out relevant reviews and assessments and ensures that necessary decisions are taken.

Competition Committee

Oversees the conduct of activities in compliance with competition law, monitors potential compliance risks and carries out necessary assessments.

Personal Data Protection Committee (PDPC)

Ensures that obligations relating to the protection of personal data are fully fulfilled and oversees the effectiveness of processes in this area.

Asset-Liability Committee

Monitors asset and liability management within the balance sheet structure, assesses financial risks, particularly liquidity balance and interest rate risks, and coordinates the necessary actions.

Ethical principles are an integral component of our governance framework. Our Code of Ethics establishes a binding set of standards for all employees, fostering consistency and integrity across our business processes. To uphold these principles, we regularly review and enhance our policies and practices.

Our corporate governance practices are monitored through independent assessment processes. The outcomes of these assessments contribute to identifying areas for improvement and enhancing the effectiveness of our governance framework. In line with this approach, we continuously improve our corporate governance practices.Taken together, these elements indicate that our corporate governance framework continues to advance in line with our sustainability goals. Reflecting our commitment to continuously improving our corporate governance practices and the independent verification of our performance in this area, we achieved a Corporate Governance Rating of 9.30 in 2025. Through this approach, we continue to create long-term, trustworthy, and responsible value for our stakeholders.

Tax Governance and Our Tax Compliance Approach

We manage our tax processes in line with the principles of full compliance with applicable legislation, accuracy, transparency and accountability. At İş Leasing, tax obligations are regarded not merely as a legal requirement, but as an integral part of our responsibility towards the economic and social ecosystem in which we operate. In this context, we adopt the principle of paying taxes where economic value is created and income is generated. As our operations are conducted exclusively in Türkiye, all of our tax obligations are met within Türkiye.

Temporary tax and corporate tax returns are prepared by the Financial Management Department and are subject to review by the relevant management levels. Following these internal review processes, the returns are examined by our external tax advisor, from whom we receive Full Certification Services, before being submitted through the relevant systems. To support the accurate and timely fulfilment of our tax obligations, we conduct all required declarations and reporting in accordance with the provisions of the Tax Procedure Law and benefit from independent tax certification services.

Controls relating to tax processes are carried out regularly as part of our internal control mechanisms and are further supported through reviews conducted by our tax advisors. We manage our tax practices in line with the principles of transparency, ethical conduct and regulatory compliance. Our relationships with tax authorities are maintained with openness, accuracy and full adherence to legal obligations.

Business Ethics, Reporting Mechanisms and Ethical Culture

Our business ethics approach forms one of the fundamental reference points of our corporate conduct. In all our activities, the principles of integrity, transparency and fairness are taken as a basis, and these principles are systematically reflected across all our business relationships. Accordingly, the protection of trust in our relationships with stakeholders and the strengthening of corporate reputation are prioritised.

The continuity of this approach across the organization is supported by clearly defined ethical rules. Our Ethical Principles set out the fundamental standards of conduct for our employees and guide business processes. In order to ensure the adoption of these rules, information activities are carried out for employees and ethical awareness is aimed to be strengthened at the corporate level.

The dissemination of ethical culture is not limited to the definition of rules. Accordingly, regular training sessions are conducted to increase employees' awareness of ethical principles. Through these training programmes covering all employees, compliance with ethical values is internalised at the corporate level.

Training activities are supported by effective reporting mechanisms. Through the Ethics Line, a structure is provided through which all our stakeholders can directly and anonymously report situations contrary to ethical principles. In addition, the *Environmental and Social Grievance Portal*, which enables notifications that may arise within the scope of environmental and social impacts, has also been made available to stakeholders. Notifications received through these channels are examined in detail by the relevant units, necessary actions are taken and processes are regularly reported to senior management.

The continuity of this systematic approach is secured through clearly defined implementation and sanction processes. Compliance with ethical rules is supported by the disciplinary practice included in the Personnel Regulation. Within this framework, a consistent and transparent approach is adopted in cases contrary to ethical principles. In addition, all necessary preventive and supervisory mechanisms are implemented within the framework of our *Anti-Bribery and Anti Corruption Policy* and awareness-raising training programmes are organised in this area.

Within the scope of internal audit activities, compliance with ethical principles and relevant policies is regularly assessed, while the accuracy and transparency of financial records are secured through independent audit processes. In this context, importance is attached to fulfilling all financial obligations, particularly tax obligations, accurately, completely and in accordance with legislation.

When all these practices are considered together, it is seen that our business ethics approach is positioned as an integral part of corporate culture. This structure does not remain only at the policy level, but is implemented by being integrated into all business processes. Thanks to our effective management and audit mechanisms, there were no significant ethical violations or misconduct cases during the period. Accordingly, efforts to preserve and improve high ethical standards are being carried out with determination.

> Our effective internal audit practices and holistic risk management approach form the foundation of our corporate resilience and sustainable growth.

Risk Management and Resilience

One of the fundamental pillars of corporate sustainability is the existence of an effective internal audit and risk management system. Accordingly, our internal audit approach is designed not only as a control mechanism but also as a structure that contributes to the continuous improvement of processes. To ensure full compliance with ethical values and regulatory requirements, we conduct our audit activities through a systematic and risk-based approach. This approach is continuously expanded to encompass the assessment of environmental and social impacts alongside operational risks.

Our audit activities are structured in accordance with an annual audit plan. We conduct regular audits in critical areas such as the Personal Data Protection Law (KVKK), Information Systems, obligations related to the Financial Crimes Investigation Board (MASAK), and the Environmental and Social Management System (ESMS). To ensure the continuity and effectiveness of these activities, audits covering all branches and business units are completed at least once within every three-year period.

In addition to planned audit activities, audit effectiveness is reinforced through formal follow-up procedures. Findings identified in previous audit periods

are monitored systematically, and follow-up reports are prepared annually. This process ensures that audit outcomes are translated into sustainable improvements across the organization. Audit results are regularly shared with the Audit Committee, while developments are reviewed through quarterly meetings.

The scope of our audit activities is deliberately broad and includes processes that may present risks of misconduct and corruption. Our internal audit practices encompass anti-bribery and anti-corruption controls, compliance with ethical principles, and the protection of personal and confidential data. Our approach to preventing bribery and corruption is supported by our Anti-Bribery and Anti-Corruption Policy, which establishes clear and binding principles for both employees and business partners. Reviews conducted within this framework contribute to the early identification and mitigation of corporate risks.

Findings obtained from audit processes are among the key inputs of our risk management system. Accordingly, our risk management approach is integrated into operational and strategic decision-making processes. We closely monitor changes in regulations and establish a coordinated structure among Internal Audit and the Internal Control, Risk Management, Compliance and Legislation functions. The Official Gazette and all relevant regulatory sources are monitored regularly, necessary assessments are performed and actions are taken. No confirmed incidents related to corruption or bribery were identified during the reporting period.

This holistic structure also covers the management of financial crime and compliance risks. In line with MASAK obligations, the Head of our Internal Control, Risk Management, Compliance and Legislation Department acts as the Compliance Officer and ensures communication and coordination with the relevant institutions. Compliance programmes carried out within the scope of preventing laundering of proceeds of crime and combating the financing of terrorism are regularly audited and reported to the relevant authorities.

Our risk management practices are not limited to meeting compliance requirements; they also include a proactive risk perspective. Accordingly, corporate risks, including bribery and corruption risks, are assessed using tools such as Impact-Probability Analysis and Loss Event Database Analysis. As a result of the analyses carried out, the existing corruption risk is assessed as low. This demonstrates the effectiveness of the control and audit mechanisms implemented. At the same time, physical and transition risks related to climate change are included in these assessment processes, expanding the scope of risks.

The Company Risk Catalogue, developed to manage risks systematically, ensures that all potential risks are identified and kept up to date. Within the scope of this process carried out with the approval of the Board of Directors, risk assessments are regularly reviewed and updated. Climate-related risks and opportunities are also addressed and prioritised under a separate heading within this structure.

Risk management activities are carried out under the oversight of the Early Detection of Risk Committee. The Committee focuses on the early identification of risks that may affect the Company's existence and sustainability and presents the necessary recommendations and assessments to the Board of Directors accordingly. At the same time, the effectiveness of the risk management system is periodically reviewed and a continuous improvement approach is adopted.

When all these elements are considered together, it is seen that our internal audit and risk management approach progresses in an integrated manner with our corporate governance structure. This structure enables not only the management of risks but also the evaluation of opportunities. Accordingly, our Company maintains a resilient and balanced risk management approach aligned with its sustainable growth goals. At the same time, analyses conducted under different climate scenarios assess the potential impacts of climate change on the business model and financial structure, and the findings obtained provide input to strategic planning processes.

Compliance with Legislation and Global Standards

We conduct our activities in line with the principle of full compliance with national and international regulations. In this context, we closely monitor the provisions of relevant legislation and regularly review our processes to ensure timely adaptation to changing regulations. At the same time, we aim to develop our activities within a framework aligned with international good practices and global standards, including TSRS and UNGC.

Our compliance approach is not limited to fulfilling legal requirements; it is also supported by corporate governance principles and our understanding of transparency. Accordingly, we keep our policies and procedures accessible to all stakeholders and provide the necessary information through our corporate website and internal communication channels. This approach aims to provide a comparable and reliable disclosure structure for our stakeholders.

The continuity of regulatory compliance is supported by training and awareness activities. Within the scope of the Financial Crimes Compliance and Compliance Programme, regular training is provided to employees, and newly recruited employees are also included in compliance processes. In 2025, training programmes titled "Financial Crimes Compliance and Sanctions Policy and Compliance Programme Training", "International Sanctions Training" and "Impact-Probability Analysis for Measuring Intelligence, Bribery and Corruption Risk" were conducted under this programme. Thus, awareness of legal obligations is aimed to be strengthened across theorganization. Participation in training programmes conducted during the reporting period is regularly monitored and assessed with a continuous improvement approach.

Within the scope of audit activities, compliance with relevant policies and regulations is periodically reviewed and checked. Findings obtained as a result of the activities carried out are assessed and necessary improvement actions are implemented. This approach supports the maintenance of a disciplined and traceable compliance process within the corporate structure. Compliance with legislation and transparency are also prioritised in financial processes. Tax obligations, financial reporting and record-keeping processes are carried out in accordance with relevant regulations, and financial statements are reviewed by independent audit firms. In addition, periodic controls are carried out by the internal audit unit to ensure continuity of compliance.

When all these practices are considered together, it is seen that our approach to compliance with legislation and global standards is one of the fundamental elements of our corporate governance structure. Through this structure, we conduct our activities within a reliable, transparent and sustainable framework. Our compliance approach, which is aligned with global standards, measurable and focused on continuous development, supports our corporate resilience and international comparability.

04

Sustainability Approach and Long-Term Value Creation

Sustainability Approach 26
Sustainability Governance Structure 27
Sustainability Strategy 28
Double Materiality Assessment 29
Risks and Opportunities 31
Sustainability Targets 32
Stakeholder Engagement 34

Sustainability Approach

As İş Leasing, we position our sustainability approach as one of the fundamental pillars of our long-term value creation model, guided by our theme, **"Value Begins with People: Transformation for Climate, Society and the Future."** This approach forms the foundation of our sustainable business model, which places people at its core and adopts a holistic perspective on the interrelationship between climate, society and economic development. We view sustainability not merely as a compliance matter, but as a strategic lever through which we support transformation in the real economy through our financing decisions.

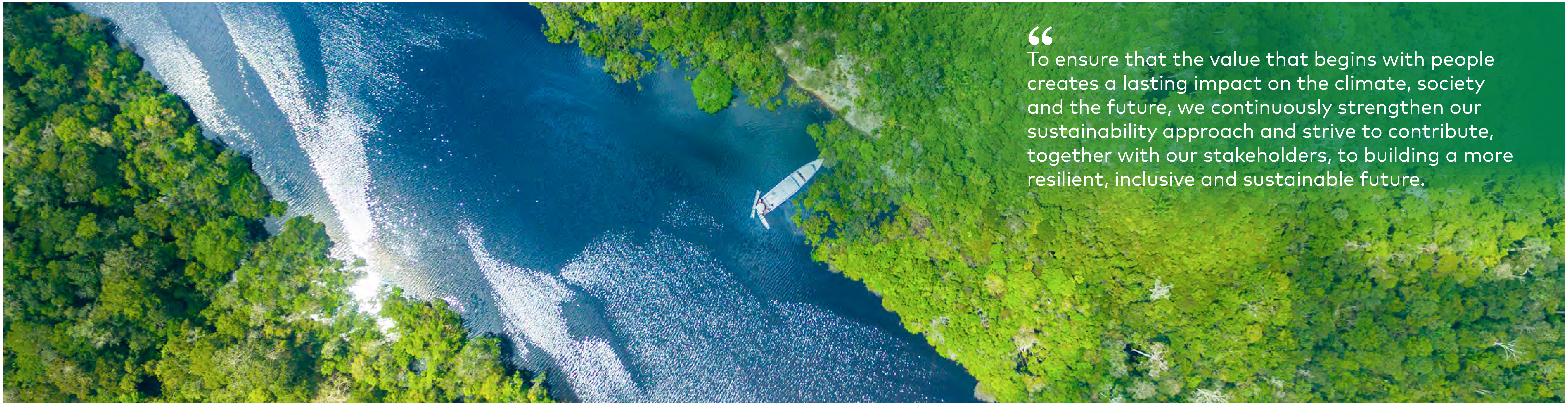
Accordingly, we integrate our sustainability strategy into our business model and address environmental, social and governance dimensions through a holistic approach. We identify our priority topics based on stakeholder expectations, industry dynamics and impact assessments. We establish measurable targets for these areas and monitor our performance on a regular basis. By analysing the data we collect, we continuously refine our strategy and embrace a culture of continuous improvement. Taking into consideration the evolving expectations of our stakeholders, we regularly review our sustainability priorities and strengthen our capacity to create long-term value.

We systematically assess sustainability-related risks and opportunities, with a particular focus on climate change. This assessment extends beyond our operational activities and incorporates the transformation of our financing portfolio. We prioritize investments that support the transition to a low-carbon economy. Through this approach, while contributing to the fight against climate change, we also support the transformation journeys of our customers and the investments we finance. We monitor the environmental and social impacts of the projects we finance, further strengthening our responsible financing approach.

We also monitor our environmental, social and governance performance through internationally recognized rating and assessment platforms and disclose our performance transparently to our stakeholders. In this context, we are included in the BIST Sustainability Index. On this platform, where the sector average stands at 49 points, we achieved a score of 60, demonstrating performance above the industry average. We regard these results not only as an indicator of performance but also as a valuable assessment tool that helps identify areas for improvement throughout our sustainability journey.

We view the assessment methodologies and detailed questionnaires used by sustainability indices not solely as measurement tools, but also as guiding frameworks that help us identify and prioritize development areas. Within this context, we regularly analyse index results and incorporate identified improvement areas into our action plans.

This approach enables us to continuously and systematically improve our sustainability practices each year.



Sustainability Governance Structure

We design and implement our sustainability initiatives in alignment with our corporate governance framework and in a manner that encompasses all stages of our value chain. In line with this approach, we design and regularly review our business processes to ensure that they generate environmental and social value across all areas in which we operate. We continuously enhance our processes in response to evolving regulations, stakeholder expectations and industry dynamics.

As İş Leasing, sustainability governance is managed through a multi-layered structure comprising the Board of Directors, Corporate Governance Committee, General Manager, Sustainability Committee and Sustainability Working Group. Ultimate oversight responsibility for sustainability-related matters rests with the Board of Directors, where sustainability strategies, targets and policies are reviewed and integrated into decision-making processes.

The Committee serves as the highest-level governing body responsible for establishing sustainability policies, targets, and practices; monitoring and reporting sustainability performance; and ensuring compliance with relevant regulations and standards. In addition, it oversees the identification and management of climate- and sustainability-related risks and opportunities, the determination of strategic objectives, and the integration of sustainability considerations into the Company's operations and decision-making processes.Reporting directly to the Sustainability Committee, the Sustainability Working Group supports the effective implementation of decisions taken by the Committee and ensures that sustainability initiatives are translated into operational practices. Comprising team members with sustainability expertise from various business units, the Working Group regularly reports on its activities to the Sustainability Committee. Through this structure, cross-functional coordination is achieved across the organization, supporting the integration of sustainability considerations into business processes.

Our Sustainability Unit coordinates the establishment of the Company's sustainability targets and their integration into strategic planning processes. The Unit is responsible for identifying priority topics, collecting, analysing and reporting sustainability-related data, and coordinating sustainability reporting and greenhouse gas inventory processes with the relevant business units. In addition, the Unit monitors developments in the sustainability landscape, contributes to keeping policies and practices up to date, supports the implementation of improvement initiatives, and promotes the dissemination of a sustainability culture throughout the organization.

Our sustainability approach is supported by established policies and procedures. In this context, our *Sustainability Policy* sets out our priorities, responsibilities and implementation framework across environmental, social and governance dimensions.

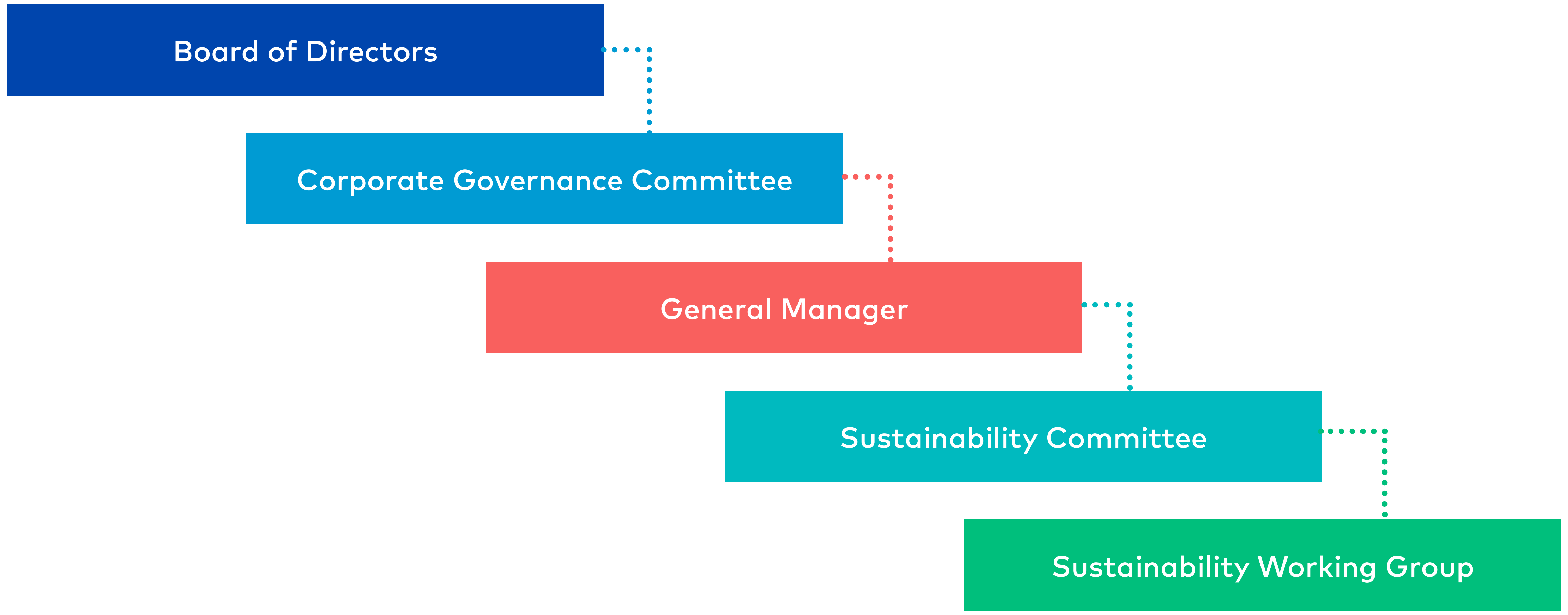


Figure 8. Sustainability Governance Structure

Within the framework of the governance structure outlined above, sustainability-related roles and responsibilities are clearly defined, and the relevant processes are managed in an integrated manner within our corporate governance framework. More detailed information regarding sustainability-related risk, opportunity and performance monitoring mechanisms, together with governance responsibilities and implementation processes, is provided in our *2025 TSRS Report*.

Sustainability Strategy

As İş Leasing, we integrate sustainability into our overall corporate strategy and position it as an integral component of the way we conduct business. Within this framework, sustainability is viewed as a strategic approach that supports the creation of environmental and social impact through our financing activities. Accordingly, we systematically implement our ESG objectives.

As we continue to make steady progress towards our goals, we reinforce our green transformation vision through sustainable finance practices while ensuring alignment with national and international developments. We take strategic steps to support this vision by directing our financial leasing expertise towards projects that generate environmental and social benefits. As a natural extension of this approach, we prioritize investment areas that support the transition to a low-carbon economy. In this context, renewable energy investments, resource-efficiency initiatives and projects that create social value constitute the core components of our financing activities. While providing financing for new projects, we also develop solutions that enable our customers to play a more active role in this transformation process. Throughout the lifecycle of the projects we finance, we monitor their environmental and social impacts and actively implement risk assessment and control mechanisms. Accordingly, we develop innovative and diversified financing solutions that contribute to our customers' sustainability transformation journeys.

To ensure the effective implementation of this approach, we define our strategic focus areas within a systematic framework and directly map these areas to our priority sustainability topics. This structure establishes a clear link between strategic objectives and operational practices.

We address our sustainability strategy through five core pillars, supported by tangible targets and performance indicators aligned with the United Nations Sustainable Development Goals (SDGs).

İş Leasing's Sustainability Strategy

Strategy	Renewable Energy and a Low-Carbon Future	Resource Efficiency and Responsible Financing	Environmental and Social Risk Assessment	Corporate Integrity and Sustainable Governance	Social Contribution and Employment
Materiality Topic Alignment	• Sustainable Finance and Green Investments • Combating Climate Change	• Financial Performance and Sustainable Profitability • Customer Satisfaction	• Risk Management and Resilience • Responsible Supply Chain Management	• Compliance with Legislation and Global Standards • Cybersecurity and Data Privacy • Corporate Governance and Business Ethics	• Inclusive Workplace Culture and Employee Experience • Digital Transformation and Innovation
Objective	To support renewable energy investments and encourage the transition to a low carbon economy.	To contribute to the circular economy by allocating resources to projects focused on energy, water and material efficiency.	To integrate environmental and social risk assessments into the projects we finance and throughout our financing processes.	To continuously strengthen our governance system based on ethical principles and transparency.	To prioritize the creation of social value and employment opportunities.
2025 Performance Indicators	• Financing provided for 100 renewable energy projects • USD 226.84 million renewable energy financing portfolio • Regular monitoring of financed emissions	• Financing provided to 124 resource-efficiency projects amounting to USD 17.2 million • Average efficiency improvement of 20–25% achieved through financed projects	• 39 out of 39 relevant employees (100%) participated in sustainability-related training programmes in 2025	• Sustainability Committee: 11 meetings/year • Sustainability Working Group: 11 meetings/year • Publication of a GRI-aligned Sustainability Report • Monitoring reports related to unethical conduct and implementation of necessary corrective actions	• Provision of USD 100 million in financing* • Monitoring of female employee ratio and the proportion of women in management positions

* In 2025, İş Leasing secured a USD 100 million long-term loan from the International Finance Corporation (IFC) to finance climate-related projects across Türkiye, blue finance applications including water resource conservation and waste management, renewable energy and energy efficiency investments, as well as small and medium-sized enterprises (SMEs) established by women entrepreneurs.

Double Materiality Assessment

Our sustainability priorities constitute the key elements that guide the development of our sustainability roadmap and support the implementation of our sustainability strategy. Accordingly, we regularly review and refine our material topics and double materiality assessment, which were established in previous years, in response to the evolving sustainability agenda, stakeholder expectations and the changing impacts of our activities.

Within the scope of these efforts, material topics are identified, aligned with global standards and assessed in terms of their environmental and social impacts throughout our value chain. Impact and financial risk considerations are evaluated as part of this process, while strategic priorities are reviewed in light of industry dynamics and regulatory developments. Through this approach, we address sustainability matters from a holistic perspective and conduct an assessment process that encompasses our entire value chain. Based on these analyses, the 16 material topics that were reviewed and updated in 2024 were reassessed in 2025. During this process, material topics that were determined to be closely interconnected in terms of scope and impact areas were consolidated through a holistic approach, resulting in the revision of our total number of material topics from 16 to 11. In doing so, we strengthened the strategic focus of our material topics while supporting the more effective management of our sustainability performance.

We have maintained the double materiality approach adopted in the previous reporting period. The outcomes of our assessment identified Combating Climate Change, Compliance with Legislation and Global Standards, Corporate Governance and Business Ethics, and Financial Performance and Sustainable Profitability as the most material topics, ranking above the predefined thresholds from both impact and financial materiality perspectives. These findings continue to play a key role in informing our sustainability strategy and supporting our ambition to create long-term value for our stakeholders.

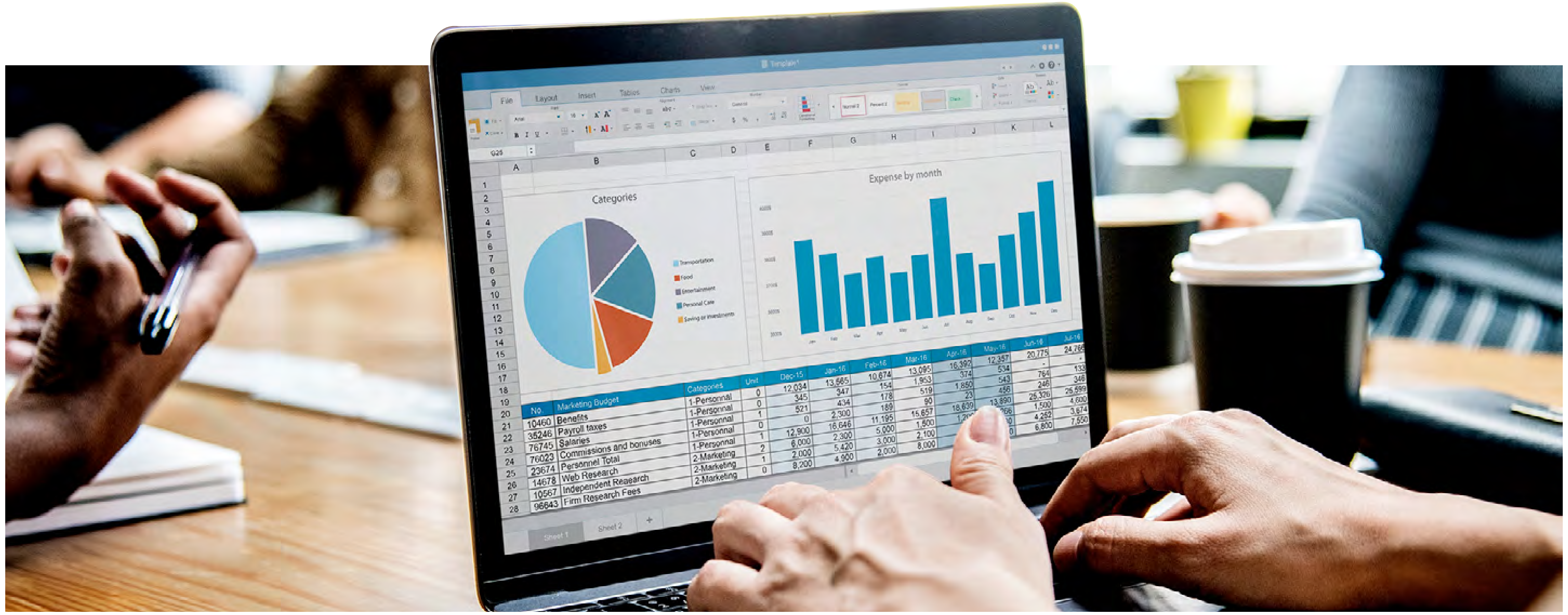


Figure 9. Double Materiality Matrix

Table 2. *Material Topics*

Report Section	Material topic	Description of the Material Topic	SDG Alignment
Governance with Trust, Transparency and Responsibility	Corporate Governance and Business Ethics	Ensuring the continuity of an effective governance structure based on transparency, accountability and fairness; full compliance with business ethics principles; fostering trust-based relationships with stakeholders; and creating sustainable value through a strong corporate reputation.	5 Gender Equality; 10 Reduced Inequalities; 16 Peace, Justice and Strong Institutions; 17 Partnerships for the Goals
	Risk Management and Resilience	Identifying, assessing and effectively managing financial, operational and strategic risks through an integrated approach; enhancing corporate resilience against potential economic fluctuations and uncertainties; and ensuring business continuity.	8 Decent Work and Economic Growth; 9 Industry, Innovation and Infrastructure; 13 Climate Action; 16 Peace, Justice and Strong Institutions
	Compliance with Legislation and Global Standards	Closely monitoring national and international regulations and industry standards; ensuring timely compliance with legal requirements; strengthening corporate governance and transparency principles; and conducting activities within a credible and sustainable framework across all stakeholder groups.	8 Decent Work and Economic Growth; 16 Peace, Justice and Strong Institutions; 17 Partnerships for the Goals
Contribution to a Low- Carbon Future	Combating Climate Change	Implementing practices aimed at mitigating the impacts of climate change; ensuring efficient energy use and promoting renewable energy; adopting responsible practices that contribute to emissions reduction and biodiversity protection.	7 Affordable and Clean Energy; 12 Responsible Consumption and Production; 13 Climate Action; 17 Partnerships for the Goals
Journey Towards Sustainable Value-Creating Solutions	Financial Performance and Sustainable Profitability	Maintaining the Company's financial resilience through a balanced asset quality structure, effective risk management and cost control, while ensuring the long-term sustainability of profitability through sustainable growth strategies and creating stable value for all stakeholders.	8 Decent Work and Economic Growth; 9 Industry, Innovation and Infrastructure; 17 Partnerships for the Goals
	Sustainable Finance and Green Investments	Providing financing solutions that take environmental and social impacts into consideration within the scope of financial leasing activities; supporting low-carbon, energy-efficient and resource-optimizing investments through green leasing practices; and contributing to sustainable development and long-term value creation by integrating climate- and sustainability-related risks and opportunities into credit allocation and portfolio management processes.	7 Affordable and Clean Energy; 9 Industry, Innovation and Infrastructure; 12 Responsible Consumption and Production; 13 Climate Action; 17 Partnerships for the Goals

Report Section	Priority Topic	Description of the Priority Topic	SDG Alignment
People Who Create Value	Inclusive Workplace Culture and Employee Experience	Recognizing that investing in human capital and ensuring employee wellbeing are critical to long-term corporate success; supporting employees' professional development; fostering equal opportunity and fairness in the workplace; and maintaining an inclusive organizational culture where diversity is valued and individual talents are recognized.	4 Quality Education; 5 Gender Equality; 8 Decent Work and Economic Growth; 10 Reduced Inequalities
	Responsible Supply Chain Management	Identification and effective management of ethical, environmental, and social risks throughout the supply chain; adoption of responsible sourcing practices in compliance with applicable regulations and corporate principles; ensuring adherence to environmental and social standards through regular audits and assessments; fostering transparent, reliable, and long-term partnerships; and strengthening the sustainability and resilience of the supply chain.	8 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 13 Climate Action; 16 Peace, Justice and Strong Institutions; 17 Partnerships for the Goals
	Customer Satisfaction	Ensuring a proper understanding of customer needs and expectations; delivering fast, transparent, and reliable services; providing a consistent and high-quality experience across all customer touchpoints; and increasing customer satisfaction through the establishment of long-term customer relationships.	8 Decent Work and Economic Growth; 9 Industry, Innovation and Infrastructure; 12 Responsible Consumption and Production
Transformation Powered By Data and Technology	Digital Transformation and Innovation	Simplifying business processes through digital technologies and increased automation; developing innovative products and services; enhancing operational agility; and creating a flexible organizational structure that can rapidly adapt to changing market conditions and customer expectations.	8 Decent Work and Economic Growth; 9 Industry, Innovation and Infrastructure; 12 Responsible Consumption and Production
	Cybersecurity and Data Privacy	Protecting the company's information assets and digital infrastructure against cyber threats; processing and storing personal data and confidential information in compliance with applicable regulations and corporate policies; strengthening information security awareness across the organization; and establishing a secure digital environment that supports business continuity.	5 Gender Equality; 16 Peace, Justice and Strong Institutions

Risks and Opportunities

In identifying and prioritizing our risks, we adopt a holistic approach that takes into account factors arising from both the internal and external environment. Our risk assessments are conducted with consideration of İş Leasing's portfolio structure, the sectors and geographies in which we operate, and the environmental, social and economic dynamics associated with these areas. This approach does not limit risk management solely to the identification of potential threats; it also enables the evaluation of emerging opportunities.

In line with our TSRS-compliance approach, we assess sustainability- and climate-related matters in terms of their impacts on our Company's short-, medium- and long-term outlook. We analyse the potential implications of risks and opportunities on our business model, strategy and financial performance.

Within this framework, we consider the risk perspectives established by the World Economic Forum (WEF), sector-specific priorities, and sustainability-related topics such as climate change, resource constraints, regulatory developments, technological transformation and evolving stakeholder expectations in our assessment of global risks. At the same time, we regularly monitor risks specific to the leasing and financial services sectors, incorporating industry developments, emerging trends and potential risk areas into our evaluations.

Accordingly, risks and opportunities are assessed based on the magnitude of their potential impacts, likelihood of occurrence, time horizon and financial implications. Prioritization and response processes are then shaped based on these assessments. Through this approach, we adopt a comprehensive risk assessment methodology that evaluates our risk universe not only from the perspective of our current activities, but also within the broader context of global developments, sector expectations and the evolving sustainability agenda.

The key risks and opportunities identified through this process are evaluated with consideration of their impact, likelihood, time horizon and potential financial effects. The regular review and updating of risks and opportunities in response to changing conditions, and their integration into strategic decision-making processes, constitute a fundamental component of our sustainability governance approach.

The relevant risk and opportunity areas are presented in the Table 3.

Table 3. *Risks and Opportunity Matrix*

Material Topic	Risk	Opportunity
Financial Performance and Sustainable Profitability	The inclusion of transactions with high environmental and social risk profiles in the portfolio due to insufficient integration of environmental and social criteria into credit allocation, customer selection and portfolio management processes, potentially resulting in deterioration of asset quality and adverse impacts on financial performance.	Building a more resilient, diversified and sustainable portfolio structure through a greater focus on sectors and assets with lower ESG risk exposure, thereby enhancing resilience against economic fluctuations.
	A decline in the value of leasing assets operating in carbon-intensive sectors or sectors exposed to environmental regulation, together with a weakening of customers' repayment capacity, potentially resulting in adverse impacts on collection performance and profitability.	Strengthening trust among investors, funding providers and customers through the integration of sustainability considerations, contributing to more stable business volumes, stronger financial performance and long-term value creation.
	Increased funding costs arising from limited access to sustainable finance sources or the inability of ESG performance to meet investor expectations in terms of ratings, reporting quality and sustainability KPIs, potentially affecting profitability and competitiveness.	
Sustainable Finance and Green Investments	Reputational damage, regulatory risk and reduced stakeholder confidence if green leasing products fail to fully comply with sustainability criteria.	Enhancing credibility and brand value among customers, investors and regulators through sustainable finance practices.
Risk Management and Resilience	Inadequate management of the impacts of economic volatility, sector-specific risks and climate change on the leasing portfolio.	Anticipating risks and improving preparedness for crises through the use of climate, sectoral and macroeconomic scenarios.
		Strengthening investor confidence, improving access to cost-effective funding and supporting sustainable financial performance through a robust risk management and resilience framework.
Compliance with Legislation and Global Standards	Financial sanctions, operational constraints and reputational damage resulting from failure to achieve full compliance with national and international regulations and sustainability reporting standards.	Increasing foreign investor interest and expanding access to funding opportunities through transparent and standards-aligned reporting practices.
Customer Satisfaction	Customer attrition resulting from the inability to accurately assess customer needs, service quality deficiencies or inconsistencies in customer experience across digital and physical channels.	Strengthening customer loyalty through an enhanced customer experience and generating additional revenue through cross-selling and product diversification.
		Continuously improving products and services through the systematic analysis of customer feedback.
Digital Transformation and Innovation	Erosion of competitive advantage and increased operational risks due to the inability to adapt rapidly to digitalization and respond effectively to technological and economic changes.	Enhancing customer satisfaction, creating new revenue opportunities and accelerating business processes through data analytics and digital channels that enable a more personalized customer experience.
Cybersecurity and Data Privacy	Disruption of operational processes, data loss and compromise of customer information resulting from insufficient protection of information systems and digital infrastructure against cyberattacks, malware, unauthorized access and system interruptions.	Strengthening customer data security, supporting operational continuity and enhancing stakeholder confidence through effective cybersecurity and data protection practices.
	Legal sanctions, financial losses and reduced stakeholder trust resulting from ineffective management of personal data protection, data privacy and related regulatory obligations.	
Corporate Governance and Business Ethics	Inappropriate practices, financial losses and diminished stakeholder confidence resulting from failure to conduct business activities in accordance with business ethics principles and internal policies and procedures.	Supporting sustainable performance by enhancing stakeholder trust, decision-making quality and corporate resilience through effective corporate governance, a strong ethics culture and robust compliance mechanisms.
	Adverse impacts on long-term performance and sustainable growth objectives resulting from ineffective governance mechanisms, insufficient transparency and accountability in decision-making processes or inadequate management of stakeholder expectations.	
Inclusive Workplace Culture and Employee Experience	Negative impacts on talent attraction, employee engagement and retention resulting from ineffective management of human capital, insufficient investment in employee capabilities, or compensation, benefits and development opportunities that fail to meet expectations.	Attracting qualified talent, increasing employee engagement, strengthening a sustainable workforce structure and enhancing workplace wellbeing through a strong corporate culture, an inclusive working environment, employee development initiatives and a trusted employer brand.
Combating Climate Change	Damage to financed assets, collateral structures and customer operations, together with increased repayment risk, resulting from extreme weather events and climate-related physical impacts.	Supporting portfolio decarbonization, contributing to customers' transition journeys and strengthening sustainable growth and competitiveness through the expansion of leasing solutions for low-carbon technologies and sustainable equipment.
	Damage, disruption and additional cost pressures on offices, branches and operational infrastructure arising from extreme weather events and long-term physical impacts of climate change.	
Responsible Supply Chain Management	Failure to effectively manage suppliers' and business partners' compliance with sustainability, business ethics, human rights and governance criteria.	Enhancing service quality and operational resilience through the strengthening of supplier evaluation and monitoring mechanisms based on sustainability, business ethics and social compliance criteria.

Climate-Related Risks and Opportunities Management

As İş Leasing, we updated the assessment conducted in the previous reporting period in order to more effectively evaluate the exposure of financing transactions within our portfolio to climate-related physical risks. Within this scope, the vulnerability of our portfolio to physical climate risks was reassessed on both a geographical and sectoral basis, taking into consideration the cities in which we operate and the sectors for which financing is provided. Key sectors within each region were identified, and the potential impacts of severe rainfall and flooding, wildfires, landslides, heatwaves, sea-level rise and water stress were analysed. The results indicate that physical climate risks may have a limited impact on the portfolio in the short and medium term, while potentially creating more significant effects over the long term on the value of leased assets, collateral structures and operational continuity.

As part of our climate-related opportunity assessment, a total of five opportunities were evaluated, and two priority opportunities that support business model transformation, portfolio quality and long-term competitiveness were identified. In this context, "Increased Access to Sustainable Financing Opportunities" and "Supporting Portfolio Decarbonization" emerged as the most significant opportunities and were assessed as having the potential to strengthen the Company's strategic positioning in these areas.

Further details regarding this assessment are provided in the *2025 İş Leasing TSRS-Compliant Sustainability Report*.

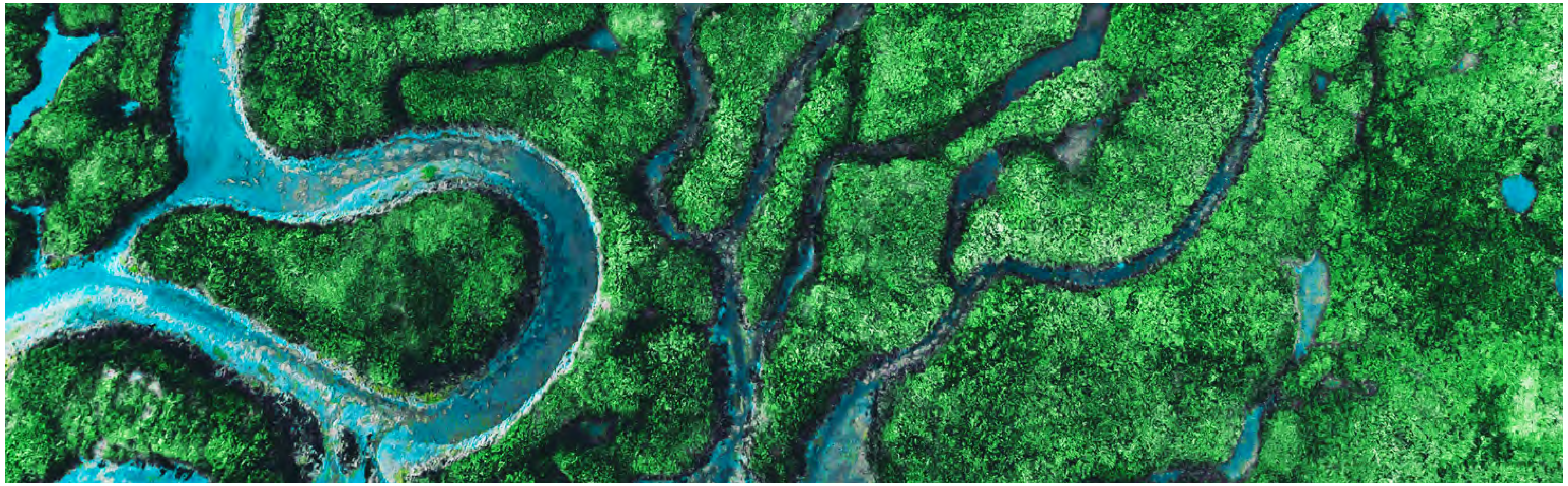
Sustainability Targets

As İş Leasing, we view sustainability as a holistic value creation approach that extends beyond the management of environmental impacts and is supported by social responsibility, ethical business conduct, strong governance, and transparency principles.

In line with this understanding, we integrate a sustainability perspective into our business processes and decision-making mechanisms, with the aim of managing the economic, environmental and social impacts of our activities in a balanced manner. Within the framework of our strategic objectives, we continuously develop our initiatives not only to address current needs but also to adapt to future expectations and emerging requirements.

To assess the progress made towards our strategic objectives, we regularly review the targets established during the previous reporting period. Accordingly, the targets disclosed in the previous year were reassessed during the current reporting period. In conducting this review, current risks and opportunities relevant to İş Leasing's activities were taken into consideration. Our targets were re-evaluated with a view to supporting the effective management of these risks, and it was concluded that progress could continue under the existing target framework. As a result of the assessment, our current targets were determined to remain aligned with the Company's sustainability priorities and long-term strategic direction.

The details of our sustainability targets are presented below.



Target-1	Description
Target Definition	Reduce Scope 1 and Scope 2 emissions by 30% by 2030
Metric Used	Tonnes of CO_2eq
Target Objective	Reduce the Company's operational carbon footprint
Business Unit	Entire Company
Target Period	2024–2030
Base Year	2019
Interim Target	15% reduction by 2027
2025 Status	Scope 1 + Scope 2 (location-based): 254.48 tCO_2eq
Actions Taken	Analysis of energy consumption in branch offices and development of carbon footprint measurement and reduction strategies

Target -2	Description
Target Definition	Achieve 100% renewable energy use in branch offices by 2035
Metric Used	Share of renewable energy consumption (%)
Target Objective	Transition energy sources to sustainable alternatives and reduce Scope 2 emissions
Target Period	2024–2035
Base Year	2023
Interim Target	Achieve 70% renewable energy usage by 2030
2025 Status	
Actions Taken	Identification of a contracted renewable energy supplier and the execution of supplier evaluation and contracting processes in alignment with the target timeline to support the transition to renewable energy.

Target -3	Description
Target Definition	Ensure that 25% of the leased vehicle fleet consists of electric or hybrid vehicles by 2030
Metric Used	Share of electric/hybrid vehicles within the total fleet (%)
Target Objective	Reduce direct and indirect emissions arising from transportation
Target Period	2024–2030
Base Year	2023
Interim Target	No interim target has been established
2025 Status	11.8% (34 vehicles, including 4 hybrid vehicles)
Actions Taken	Development of a transition plan for electric vehicles within the leased fleet and implementation of related initiatives by 2027

Target -5	Description
Target Definition	Increase the number of green leasing transactions by 30% by 2027
Metric Used	Growth rate in the number of green product transactions (%)
Target Objective	Increase financing for environmentally friendly products and investments
Target Period	2024–2027
Base Year	2024
Interim Target	No interim target has been established.
2023 Status	44
2024 Status	338
2025 Status	352
Actions Taken	Due to the significant increase in environmentally friendly product financing between 2023 and 2024, the target-setting methodology was reviewed. To ensure that the target remains meaningful and continues to serve as an effective measure of performance, the base year was revised to 2024 and the growth target for 2027 was updated to 30%.

Target -7	Description
Target Definition	Submit annual CDP (Carbon Disclosure Project) reporting starting from 2027
Metric Used	Annual CDP reporting completed (Yes/No)
Target Objective	Enhance transparency and align with international sustainability reporting practices
Target Period	Starting in 2025; continuous from 2027 onwards
Base Year	2024
Interim Target	Completion of CDP readiness activities by 2026
2025 Status	
Actions Taken	Conducting a gap assessment for CDP reporting readiness and establishing data collection and verification processes.

Target -4	Description
Target Definition	Integrate physical climate risk assessments into the financial analysis processes of transactions exceeding USD 10 million by 2027
Metric Used	Number of transactions for which the assessment has been integrated / Total number of transactions exceeding USD 10 million
Target Objective	Strengthen the Company's resilience against climate change-related financial risks
Target Period	2026–2027
Base Year	
Interim Target	50% integration by the end of 2026
2025 Status	Preparatory activities for implementation in 2026 have been initiated by the relevant teams.
Actions Taken	Conducting sector-specific climate risk scenario analyses (based on sectors with significant portfolio concentration*) and integrating the outcomes of these analyses into financial analysis processes by the end of 2026

* Construction, textile, energy, basic metals and food & beverage sectors.

Target -6	Description
Target Definition	Develop carbon reduction plans with five major suppliers by 2030
Metric Used	Number of suppliers implementing a carbon reduction plan
Target Objective	Manage and reduce indirect emissions across the supply chain
Target Period	2024–2030
Base Year	2023
Interim Target	Develop plans with three suppliers by 2027
2025 Status	No activities were conducted towards this target in 2025, and no progress was recorded.
Actions Taken	

Target -8	Description
Target Definition	Provide training on climate change and sustainable finance to 100% of employees by 2026
Metric Used	Percentage of employees who have completed the training (%)
Target Objective	Enhance climate awareness and build organizational capacity across the Company
Target Period	2024–2026
Base Year	2023 (training participation rate: 15%)
2025 Status	%100
Actions Taken	Training programmes were delivered to all employees through the Dinamik Akademi platform, and all planned training sessions were successfully completed.

Stakeholder Engagement

As İş Leasing, we establish open, trust-based and two-way communication with our stakeholders as one of the fundamental elements of our sustainable value creation approach. While carrying out our communication activities in line with the principles of transparency, integrity and solution orientation, we regard the expectations and opinions of our stakeholders as an integral part of our decision-making processes. Accordingly, we benefit from the contributions of our stakeholders in the development of our sustainability approach and consider the feedback we obtain as important input that shapes our strategic decisions.

As an extension of this approach, we systematically evaluate the feedback obtained from our interactions with different stakeholder groups. We regularly assess the opinions, suggestions and expectations obtained within the scope of our interactions with different stakeholder groups. Feedback collected through various communication channels is used directly in the processes of identifying material topics and risks, developing our policies and practices, and shaping our targets and actions. In this process, we do not limit ourselves to internal assessments alone; we also take into account comprehensively the views of stakeholder groups that are affected by our activities or that affect our activities. In this way, we evaluate the significance level of sustainability topics from a more inclusive and balanced perspective.

As a complement to this stakeholder interaction, communication mechanisms that support access to up-to-date information on our activities and sustainability performance are also used effectively. We provide regular information through our annual sustainability reports, corporate website, social media accounts and General Assembly meetings, and share important developments through material event disclosures when necessary. In this way, we provide our stakeholders with timely, transparent and reliable information flow and strengthen our accountability approach.

Table 4. *Stakeholders*

Employees

Importance of the Stakeholder Group for İş Leasing: Their knowledge, competencies and engagement are critical for İş Leasing's operational efficiency, customer satisfaction and sustainable success.

Communication Method	Communication Frequency
Websites	Continuous
Social media	Continuous
Newsletters – Sustainability, Human Resources, General Announcements	Continuous
Department meetings, manager meetings, focus group meetings	Continuous
Training activities	Continuous
Employee engagement and satisfaction surveys	Periodically
Performance evaluation	Periodically
Ethics and compliance audits	Periodically
Internal communication platforms	Continuous
Investor presentations	Quarterly

Business Partners

(Banking Sector, Service Providers, Consulting Firms, Branches, Analysts, Subsidiaries)

Importance of the Stakeholder Group for İş Leasing: They provide strategic contribution in accessing financing resources, ensuring operational continuity and improving service quality.

Communication Method	Communication Frequency
General Assembly and Investor Meetings	At least once a year
Board of Directors Meetings	At least once a year
Website	Continuous
Annual Reports and Sustainability Reports	Once a year
Interim Period Activity Reports	Quarterly
Social Media	Continuous
Special Situation Disclosures, Financial Statements, Periodic Disclosures (KAP)	When necessary
Investor Presentations	Quarterly

Public Institutions

(Governments, Local Authorities, Financial Institutions and Rating Agencies, Regulatory Authorities, International Organizations and Initiatives)

Importance of the Stakeholder Group for İş Leasing: They are critical stakeholders in terms of regulatory compliance, financial stability, transparency and sectoral trust.

Communication Method	Communication Frequency
Websites	Continuous
Periodic disclosures (KAP)	Periodically
Annual reports, sustainability reports	Once a year
Meetings	Periodically
Official correspondence	Continuous
Audits	Periodically
Memberships	Periodically
Regular monitoring of reporting obligations and other information flows required by laws and regulations	Continuous
Investor presentations	Quarterly

Shareholders

(Shareholders and Investors)

Importance of the Stakeholder Group for İş Leasing: They are a key stakeholder group in terms of the Company's long-term value creation capacity, financial performance and corporate governance practices.

Communication Method	Communication Frequency
General Assembly and investor meetings	At least once a year
Board of Directors meetings	At least once a year
Websites	Continuous
Annual reports, sustainability reports	Once a year
Interim activity reports	Quarterly
Social media	Continuous
Material event disclosures, financial reports, periodic disclosures (KAP)	When necessary
Investor presentations	Quarterly

Customers

Importance of the Stakeholder Group for İş Leasing: Customers, who form the basis of leasing activities, are the most important stakeholder group in terms of growth, profitability and the sustainability of long-term business relationships.

Communication Method	Communication Frequency
Customer satisfaction survey	Periodically
Websites	Continuous
Annual reports	Once a year
Interim activity reports	Quarterly
Branches	Continuous
Customer representatives	Continuous
Meetings	Periodically
Social media	Continuous
Internal communication platforms	Continuous
Investor presentations	Quarterly

Social Stakeholders

(Local Communities, Non-Governmental Organizations, Media)

Importance of the Stakeholder Group for İş Leasing: They play an important role in strengthening the Company's social reputation, social responsibility approach and sustainability performance.

Communication Method	Communication Frequency
Media, social media	Continuous
Annual reports, sustainability reports	Once a year
Boards of directors	Periodically
Public Disclosure Platform (KAP) and bulletin communication	When necessary
Joint projects	Periodically
Working groups	Periodically
Investor presentations	Quarterly

Suppliers

Importance of the Stakeholder Group for İş Leasing: They play an important role in terms of the quality, continuity and sustainability of the goods and services used in leasing processes.

Communication Method	Communication Frequency
Websites	Continuous
Sustainability reports	Once a year
Social media	Continuous
Social responsibility projects	Periodically
Sector meetings	Periodically

Educational Institutions

Importance of the Stakeholder Group for İş Leasing: They contribute to the development of qualified human resources, talent acquisition and knowledge production aligned with the sector.

Communication Method	Communication Frequency
Websites	Continuous
Career days, university club and community events	Periodically
Social media	Continuous
Sustainability reports	Once a year
Social responsibility projects	Periodically

İŞ LEASING

05

Journey Towards Sustainable Value-Creating Solutions

Financial Performance and Sustainable Profitability 37

Sustainable Finance and Green Investments 38

Environmental and Social Risk Assessment Approach 39

Journey Towards Sustainable Value-Creating Solutions

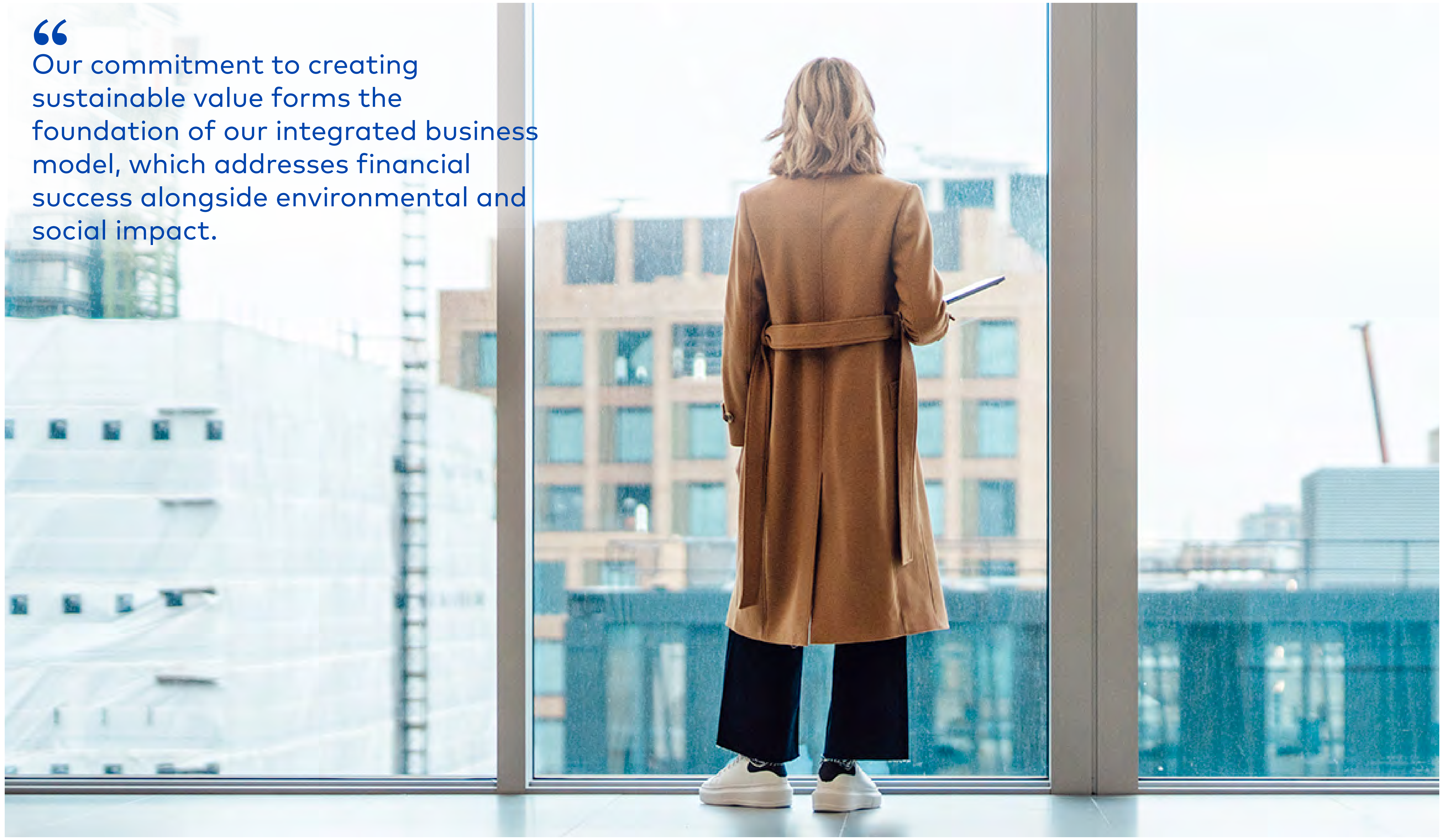
We regard the development of financing solutions that contribute to sustainable development as one of the core pillars of our long-term business model. By adopting a holistic approach that combines financial performance with environmental and social value creation, we direct our activities towards financing investments that support the transition to a low-carbon economy, promote resource efficiency and generate societal benefits.

In line with our sustainable finance approach, we integrate ESG considerations into our product development, credit allocation, portfolio management and risk assessment processes. In doing so, we aim not only to address our customers' financing needs, but also to contribute to the long-term resilience of the financial system and the achievement of sustainable development objectives.

In today's economic environment, where the green transition continues to accelerate, renewable energy, energy efficiency, resource efficiency, the circular economy and environmentally beneficial investments are among our priority financing areas. Within the scope of our collaboration with the IFC we secured USD 100 million in long-term financing to support renewable energy and energy efficiency investments, as well as the financing of SMEs established by women entrepreneurs, within the framework of sustainable finance initiatives focused on climate change mitigation, water resource conservation and waste management. The financing facility not only contributes to strengthening our sustainable finance capacity, but also represents an important step in developing financing solutions that support our customers' climate transition journeys.

Our sustainable value creation approach extends beyond the provision of financing. It also encompasses the assessment of the environmental and social impacts of financed activities, the management of related risks and opportunities, and the regular monitoring of the sustainability performance of our portfolio. Through this approach, we systematically integrate sustainability criteria into our decision-making mechanisms and continuously enhance our product and service portfolio in response to evolving regulatory expectations and developments in the field of sustainable finance.

“Our commitment to creating sustainable value forms the foundation of our integrated business model, which addresses financial success alongside environmental and social impact.



Financial Performance and Sustainable Profitability

We regard sustainable growth and long-term value creation as fundamental components of our financial performance. While conducting our activities through an effective risk management approach, a strong balance sheet structure and disciplined resource management practices, we continue to develop a flexible business model capable of adapting to changing economic conditions.

As of 2025, our consolidated total assets reached TRY 101.2 billion, while the 45.1% growth in our portfolio size further reinforced the sustainability of our growth performance. Financial lease receivables increased to TRY 50.3 billion, and consolidated shareholders' equity reached TRY 13.5 billion, both of which were among the key indicators supporting the strength of our balance sheet. Through this approach, we aim to preserve our financial resilience while creating stable value for our stakeholders.

We evaluate our financial performance not only through periodic profitability indicators, but also within the broader framework of a sustainable revenue structure, asset quality, operational efficiency and a balanced risk-return profile. While our consolidated net profit amounted to TRY 3.6 billion, our disciplined risk management practices focused on preserving asset quality and our strong capital structure remained key contributors to our financial performance. Our Return on Equity (ROE) and Return on Assets (ROA) ratios remained broadly aligned with sector dynamics. By managing our resources effectively, we continue to strengthen our financial position and adopt decision-making processes that support our long-term growth objectives.

During periods of heightened economic uncertainty, we continuously update our risk management approach through a dynamic perspective and regularly monitor the quality of our credit portfolio, liquidity structure and capital utilization efficiency. Our non-performing loan (NPL) ratio stood at 2.7%, while our effective collection performance remained one of the key factors supporting asset quality. In addition, we maintain a balanced portfolio structure across sectors and customer segments, ensuring an effective distribution of risks.

Throughout 2025, we continued our efforts to strengthen our funding structure and enhance the diversification of our funding sources. Detailed information regarding financing activities and capital market transactions carried out during the reporting period is provided in our *Annual Report*.

Accordingly, while generating economic value, we regard effective risk management, strong corporate governance and responsible business practices as integral components of our decision-making processes. Through this approach, we remain committed to creating long-term, stable and sustainable value for all our stakeholders.

We assess the impact of our financing activities not only in terms of the volume of financing provided, but also through the contribution of the investments we support to the energy transition, infrastructure development and the promotion of resource efficiency. We consider these contributions to be important elements of long-term value creation. In this context, our total new business volume reached USD 1.04 billion during the year. These indicators are closely monitored as tangible outcomes of our sustainable growth approach and are continuously enhanced in line with our strategic priorities.

Table 5. *2025 Financial Performance and Sustainable Growth Indicators*

Indicator	2025
Consolidated Total Assets	TRY 101.2 billion
Consolidated Growth	45.1%
Financial Lease Receivables	TRY 50.3 billion
Consolidated Shareholders' Equity	TRY 13.5 billion
Growth in Consolidated Shareholders' Equity	36.7%
Consolidated Net Profit for the Period	TRY 3.6 billion
Non-Performing Loan (NPL) Ratio	2.7%
New Business Volume	USD 1.04 billion
Sustainability-Linked Funding Secured	USD 111.7 million

Sustainable Finance and Green Investments

We regard our sustainable finance approach as one of the core pillars of our long-term business model, which creates economic value while also considering environmental and social impacts. We conduct our financing activities not only with a focus on economic performance, but also in a manner that supports the transition to a low-carbon economy, promotes resource efficiency and facilitates the expansion of investments that contribute to sustainable development. In this context, sustainable finance is considered not merely a product category, but a strategic approach integrated across our entire decision-making framework.

In line with responsible investment principles, we integrate sustainability considerations into our financing processes and develop financing solutions for investments with environmental and social benefit potential. Within this framework, we contribute to our customers' sustainability transformation journeys by prioritizing the financing of investments that support renewable energy, energy efficiency, resource efficiency and circular economy practices. By evaluating environmental and social risks and opportunities through a holistic lens in our financing decisions, we encourage responsible investments that generate long-term value. Accordingly, our financing solutions offer a comprehensive value proposition that supports our customers in improving their sustainability performance.

As part of this approach, we support the financing of renewable energy, energy efficiency and environmentally beneficial investments through the green leasing solutions we have developed, while continuing to diversify our sustainable finance product portfolio. As of 2025, the total portfolio size of financing classified under green leasing reached USD 37.9 million, and the projects financed under this framework contributed to an annual emissions reduction of approximately 166.7 thousand tonnes of CO_2eq. The share of sustainable finance within our total portfolio remains one of the key performance indicators through which we monitor our growth performance in this area.

We monitor our sustainable financing activities through a classification approach aligned with international best practices and analyse our portfolio in accordance with a sustainable finance taxonomy that is consistent with industry standards. By assessing financed projects in terms of their environmental and social impacts, we support a financing approach that is aligned with our sustainability objectives.

In addition to our green leasing practices, we continue to diversify our financing portfolio in line with climate change mitigation and low-carbon transition goals. We develop financing models that are aligned with national development priorities and international sustainability frameworks, while contributing to the advancement of sustainable investment areas through collaborations with international financial institutions and thematic financing facilities. These partnerships strengthen our sustainable finance capacity and enhance our access to long-term funding sources.

> "We continue our efforts to expand our sustainable finance portfolio and support the transition to a low-carbon economy.

As part of our financing activities for renewable energy investments, we support the implementation of projects focused on solar energy, wind energy, biomass and energy efficiency. These investments generate value not only by accelerating the energy transition, but also by supporting energy security, resource diversification and low-carbon development objectives. Through these efforts, we contribute to the wider adoption of clean energy investments while further strengthening our sustainable finance capacity.

By integrating climate-related risks and opportunities into our financing decision-making processes, we aim to enhance the long-term resilience of our portfolio. In line with this approach, we seek to gradually transform our financing portfolio towards a lower-carbon structure. In the medium term, we aim to increase the share of sustainable finance within our total portfolio and continue to develop new products and financing models to support this objective.

As of year-end 2025, the total size of our renewable energy financing portfolio reached USD 226.84 million. The portfolio consisted of 92.16% solar energy investments, 3.50% wind energy investments and 4.34% cogeneration projects. Through the renewable energy investments we supported, we contributed to the avoidance of 154.6 thousand tonnes of CO_2eq emissions in 2025. These environmental impact indicators are monitored as tangible outcomes of the contribution made by financed projects to combating climate change.

Indicators relating to the financing provided for renewable energy projects, the installed capacity of financed projects and portfolio size as of 2025 are presented in the table below. These indicators enable us to monitor both the financial and environmental impacts of our sustainable financing activities through a holistic perspective.

Table 6. *Renewable Energy Financing*

Gösterge	2023	2024	2025
Amount of financing provided to renewable energy projects (USD)	27,855,628	27,661,085	37,182,133
New installed capacity financed (MW)	55.83	42.34	57.80
Total installed capacity financed (MW)	334.75	356.27	356.17

The distribution of our renewable energy portfolio is shown in the figure below.

Figure 10. *Renewable Energy Portfolio (%)*

Alongside our renewable energy investments, we prioritize financing infrastructure projects that create environmental and social value as part of our commitment to supporting sustainable development. Accordingly, in 2025, we provided a total of TRY 4.5 million in financing to the healthcare, energy, education, and water and wastewater sectors, contributing to the enhancement of social welfare and broader access to essential services.

Within the scope of our sustainable finance approach, we integrate long-term environmental and social considerations into our financing decisions. By fostering a strong connection between financial performance and sustainable value creation, we continue to deliver long-term value to our customers, investors, and other stakeholders.

Environmental and Social Risk Assessment Approach

Finansman We adopt a systematic approach to the assessment of environmental and social risks within our financing processes. In this context, we conduct environmental and social risk assessments for all investment and financial leasing transactions and aim to integrate the results of these assessments into our investment and financing decision-making processes. Under our Environmental and Social Risk Assessment Procedure, which supports this approach, we evaluate both the activities subject to financing requests and the assets subject to leasing against environmental and social criteria. Through this process, we aim to identify environmental and social risks at an early stage, manage them effectively, and systematically integrate assessment outcomes into financing processes.

In line with increasing regulatory expectations and stakeholder demands regarding sustainable finance, the integration of environmental and social risks into credit processes is becoming increasingly important for the financial sector. Accordingly, we view Environmental and Social Risk Assessment not merely as an evaluation tool, but also as a key management mechanism that supports the integration of sustainability criteria into our business processes.

As the first stage of the assessment process, applications are screened against the *List of Non-Financed Activities*. This preliminary assessment mechanism contributes to ensuring that our financing activities are carried out in alignment with our *Environmental and Social Impact Policy*. For all transactions that are not included in the List of Non-Financed Activities, the Environmental and Social Risk Assessment Model is applied. During the assessment process, key criteria such as the level of environmental and social impact, the significance of risks, their manageability, and the likelihood of occurrence are analysed, and the results are classified according to risk levels. In addition, factors such as the nature of the activity, sector, compliance with relevant legislation, and potential environmental impacts are taken into consideration when determining risk levels. In this way, potential environmental and social impacts are addressed through a systematic methodology.

As of 2025, environmental and social assessment processes have been expanded to cover all eligible financing transactions subject to credit evaluation. In this regard, preparatory work and pilot implementation activities carried out in previous periods have been completed in order to increase the effectiveness of the processes and strengthen the institutional implementation framework. Environmental and social risk assessments have thus become a standard component of our credit processes.

With this broader implementation, the scope of environmental and social risk assessments has been expanded, and assessment findings are now used more effectively in decision-making processes. As a result, the link between sustainability and risk management has been strengthened.

Following environmental and social risk assessments, transactions are classified into four categories according to their environmental and social risk levels: Low (Category C), Medium-Low (Category B-), Medium-High (Category B+), and High (Category A). As the risk level increases, the scope of environmental and social due diligence is expanded and additional assessment and monitoring activities are carried out.

Where the environmental and social risk category of a financial leasing activity is determined to be Category A, an independent Environmental and Social Consultant/Expert is engaged to conduct and report an environmental and social due diligence assessment. For transactions assessed as Category B+, detailed assessments may also be carried out by independent environmental and social consultants when deemed necessary.

As part of environmental and social risk monitoring activities, projects classified as Category A and Category B+ are monitored and reported by the relevant governance bodies at least once during the project lifecycle. This approach supports the effective management of environmental and social risks and their integration into risk management processes.

Through this framework, environmental and social risks are assessed and reported using an effective and structured approach. The process is implemented in accordance with our *Environmental and Social Impact Policy* and supports the consistent management of environmental and social risks through a unified methodology.

A (High Risk)	B+ (Medium-High Risk)	B- (Medium-Low Risk)	C (Low Risk)
Includes transactions with the potential for significant environmental and social impacts. In this category, detailed environmental and social due diligence is carried out, and improvement and monitoring mechanisms deemed necessary are implemented.	Includes transactions whose environmental and social impacts are more limited compared to Category A but require detailed assessment. Additional assessment and monitoring activities are carried out to manage risks effectively.	Includes transactions with relatively lower potential environmental and social impacts. Environmental and social assessment is performed and appropriate measures are taken where deemed necessary.	Includes activities whose environmental and social impacts are low or at an acceptable level. Transactions in this category carry limited environmental and social risk.

Figure 11. Definitions of Risk Categories

As a result of the environmental and social risk assessments carried out in 2025, a total of 2,274 projects were reviewed. The total contract amount of the projects subject to assessment reached USD 1,052,499 thousand.

The vast majority of the projects were classified under Category C, which represents the low-risk group. Within this scope, 2,235 projects had a total contract amount of USD 999,778 thousand. In Category B-, which represents the medium-low risk category, 38 projects were assessed, with a total contract amount of USD 46,469 thousand.

No projects were identified under Category B+, which covers higher-risk categories. In Category A, the highest risk category, 1 project was identified, with a total contract amount of USD 6,252 thousand.

This distribution indicates that the Company's financing portfolio is predominantly composed of projects with a low environmental and social risk profile. The limited number of high-risk projects also points to the effectiveness of the risk assessment processes and the Company's prudent financing approach. Through this approach, environmental and social risks are managed at an early stage, while the overall risk level of the portfolio is kept balanced and under control.

Detailed data regarding this distribution are presented in the table below.

Table 7. 2025 Environmental and Social Risk Assessment Results

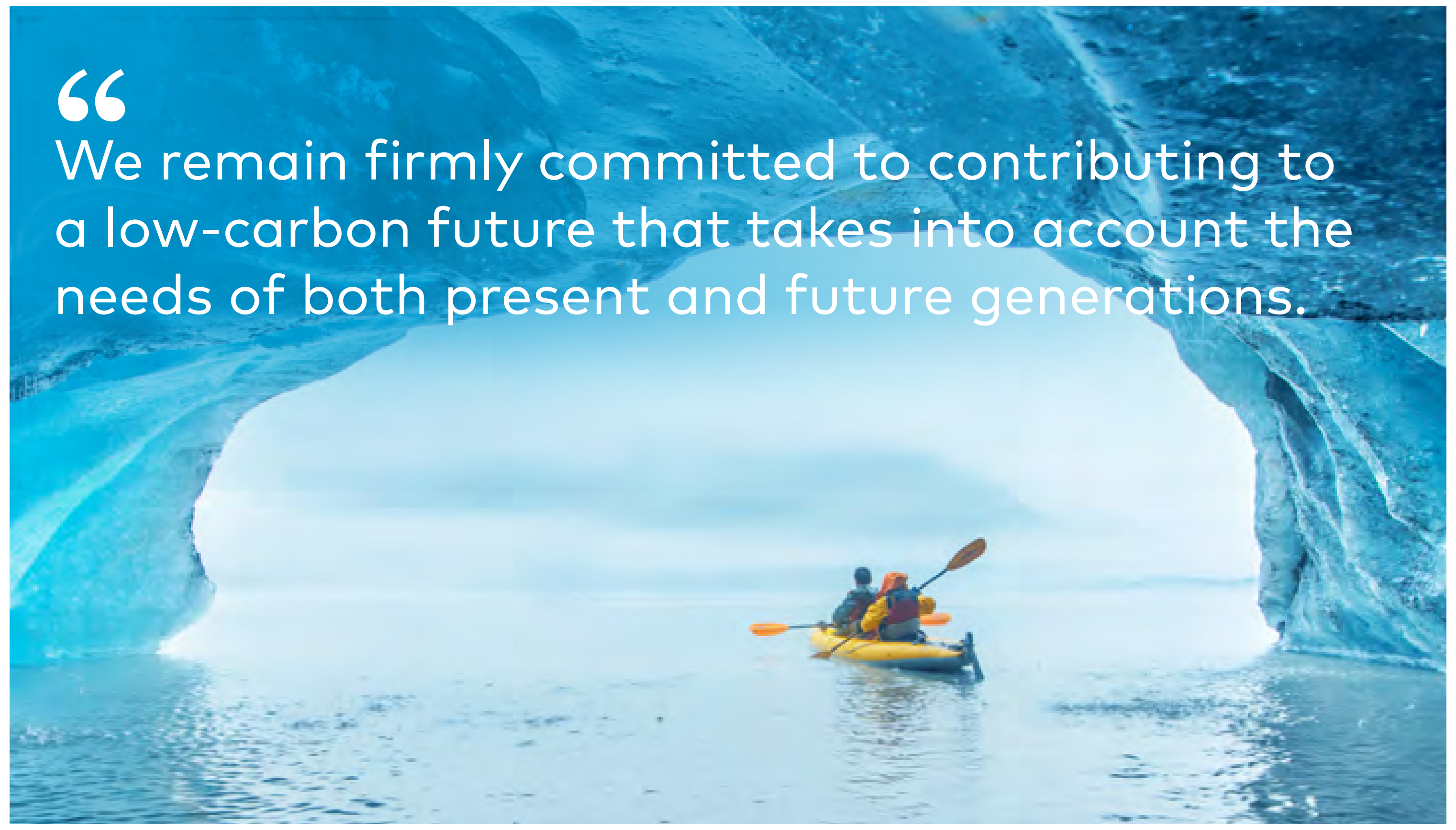
Environmental and Social Risk Category	Number of Projects	Total Contract Amount USD thousand
Category C Low Risk	2,235	999,778
Category B- Medium-Low Risk	38	46,469
Category B+ Medium-High Risk	0	0
Category A High Risk	1*	6,252
Toplam	**2,274**	**1,052,499**

* The due diligence reports of the relevant projects were prepared with the support of an external consultant.

06

Contribution to a Low-Carbon Future

Combating Climate Change	41
Carbon Management Activities	41
Energy Management Activities	42
Water Management Activities	43
Waste Management Activities	44
Biodiversity Conservation Activities	44



As İş Leasing, we continued to prioritise our environmental and social responsibilities throughout 2025 and further advanced our efforts in water and waste management, energy efficiency, carbon footprint reduction and biodiversity conservation. As part of our commitment to combating climate change, one of our material topics, we adopt as a core approach the implementation of practices that mitigate the impacts of climate change, the establishment of effective energy management focused on energy efficiency and renewable energy, the reduction of waste, and the adoption of responsible business practices that contribute to the protection of biodiversity. In line with our *Environmental and Social Impact Policy*, we shape all our activities around the objectives of reducing environmental impacts, using natural resources efficiently and contributing to sustainable development. We support this approach through defined processes, risk assessment mechanisms and monitoring systems.

While systematically managing the environmental and social impacts that may arise from our operations, we also promote actions that mitigate potential risks in the activities we finance by monitoring compliance with national and international standards. In line with our climate-focused financing approach, we prioritise the support of energy efficiency and renewable energy investments and facilitate the transformation of our portfolio in these areas. Accordingly, we aim to achieve continuous improvement through increasing the level of financing provided to renewable energy projects, enhancing employee awareness and regularly monitoring our environmental performance.

Through this holistic approach, we remain firmly committed to contributing to a low-carbon future that takes into account the needs of both present and future generations.

Combating Climate Change

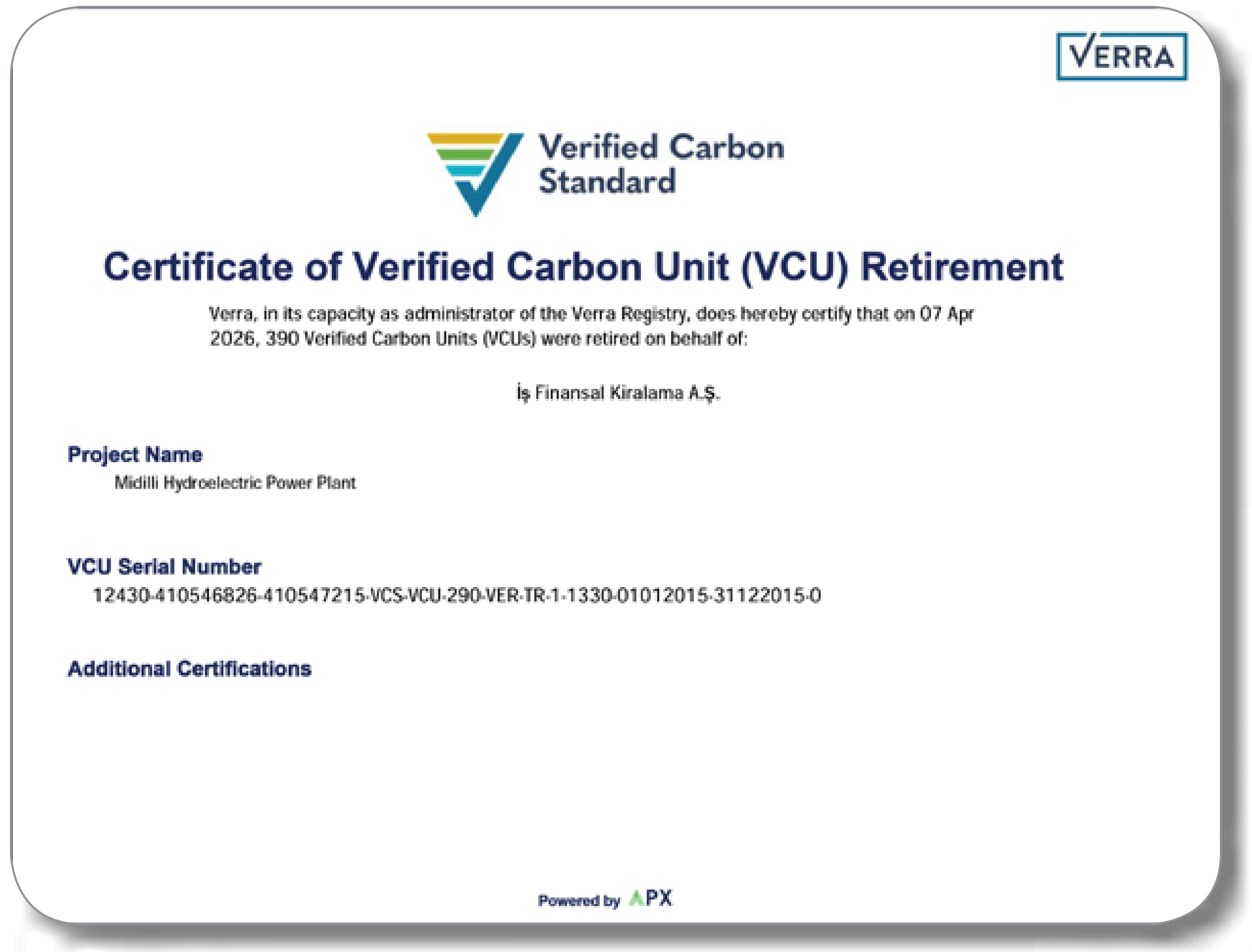
Climate change has become a strategic priority for institutions due to its multidimensional impacts on economic systems, natural resources and societies. At İş Leasing, we view this transformation not only as a risk area, but also as an opportunity for responsible growth and long-term value creation.

Accordingly, we carry out initiatives focused on improving energy efficiency, supporting low-carbon technologies and expanding practices aimed at reducing environmental impacts. We seek to minimise our environmental footprint by addressing areas such as water and waste management, carbon emissions reduction and biodiversity conservation within a holistic framework.

At the same time, through our financing activities, we contribute to the growth of renewable energy and sustainable investments while supporting climate-focused transformation by strengthening awareness across the organization. Through this approach, we aim to develop a business model that adapts to changing global conditions and supports the transition to a low-carbon future.

Carbon Management Activities

As İş Leasing, we consider climate change as an area directly linked to the sustainability of our business model and our long-term financial resilience. Accordingly, we have structured our carbon management approach around the regular measurement, monitoring and effective management of greenhouse gas emissions.


VERRA

Verified Carbon Standard

Certificate of Verified Carbon Unit (VCU) Retirement

Verra, in its capacity as administrator of the Verra Registry, does hereby certify that on 07 Apr 2026, 390 Verified Carbon Units (VCUs) were retired on behalf of:

İş Finansal Kiralama A.Ş.

Project Name
Midilli Hydroelectric Power Plant

VCU Serial Number
12430-410546826-410547215-VCS-VCU-290-VER-TR-1-1330-01012015-31122015-0

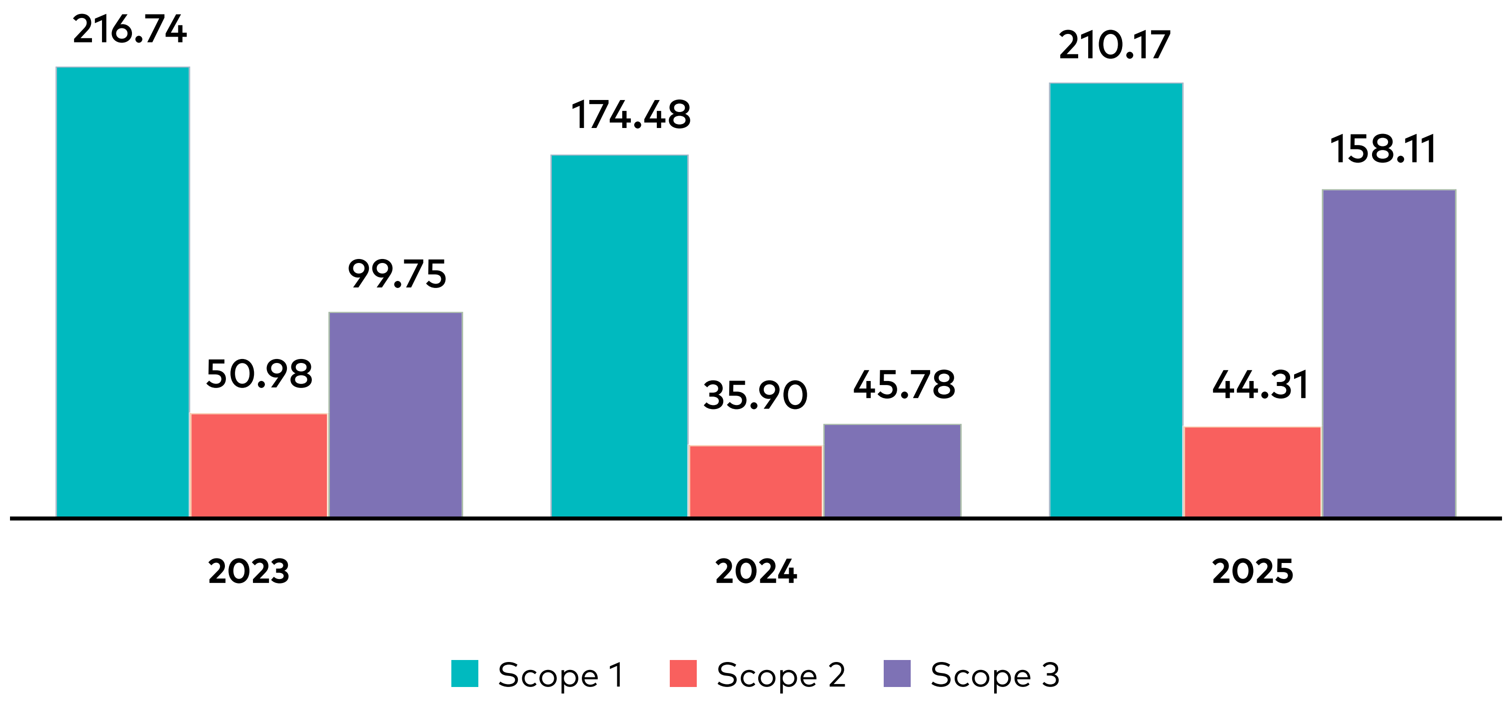
Additional Certifications

Powered by APX

Within this framework, we continue our efforts by focusing on the financing of renewable energy projects, increasing energy and resource efficiency, and supporting the transition to a low-carbon economy in order to contribute to mitigating the impacts of climate change. In line with this approach, we prioritise investments that encourage a lower-emission economic structure and contribute to reducing carbon intensity.

We have continued our greenhouse gas emissions accounting activities, which were initiated using 2021 as the base year, based on the operational control approach. By monitoring our emissions on a regular basis, we assess changes across reporting periods. Following emissions monitoring, we conduct source-based analyses. Accordingly, Scope 1 emissions consist of fuel consumption and refrigerants resulting from direct operations; Scope 2 emissions comprise emissions associated with purchased electricity; and Scope 3 emissions cover indirect impacts such as capital goods, purchased services, business travel and employee commuting. This classification enables a more accurate understanding and more effective management of our emission sources.

As of 2025, our total greenhouse gas emissions amounted to 389.93 tCO_2eq. Within the scope of our Scope 2 emissions, electricity consumption at our Headquarters was neutralised through I-REC certificates. In addition, our total Scope 1, Scope 2 and Scope 3 emissions were offset through the purchase of 390 tCO_2eq carbon credits, enabling the neutralisation of our overall carbon footprint.



* Scope 2 emissions have been calculated in accordance with the GHG Protocol using the location-based approach..

Figure 12. *Emissions Data by Year**

This analysis process requires our carbon management approach to extend beyond measurement alone and be addressed within a broader and more holistic framework. Accordingly, we make use of various tools and practices aimed at offsetting emissions. Since 2021, we have been offsetting emissions arising from our operations through carbon credits and have continued this practice as of 2025. While this approach contributes to balancing the climate impact of current emissions, it is also regarded as a complementary element that supports our long-term emissions reduction and transformation objectives.

However, our carbon management approach is not solely based on offsetting practices. At this point, the indirect impact created through our business model becomes particularly important. By prioritising the financing of low-carbon investments within the scope of our financial leasing activities, we contribute to emissions reductions. During the reporting period, we financed USD 37.9 million in green leasing products, supporting the reduction of approximately 166.7 thousand tCO_2eq per year.

This impact area is reinforced through internal practices. Business processes and working models play a significant role in shaping indirect emissions. Through our hybrid working model, we contribute to reducing transportation-related emissions, while employee awareness is strengthened through training and communication activities. In 2025, we launched our monthly Sustainability Bulletin initiative with the aim of increasing corporate awareness of sustainability issues. Within this scope, we carried out awareness activities covering topics such as waste management, biodiversity, carbon footprint, e-waste management and resource efficiency. When considered together with our carbon reduction targets, these practices form a more concrete framework. As İş Leasing, we aim to reduce our Scope 1 and Scope 2 emissions by 30% by 2030, compared with our 2019 base year. An interim target of 15% reduction by 2027 has also been established, and performance is monitored based on total emissions. As of 2025, no reduction has yet been achieved under this target, and progress is planned to be supported through a range of emission reduction initiatives to be implemented in the coming years.

Our approach to operational emissions is complemented by the management of supply chain-related emissions. In this regard, we aim to develop carbon reduction plans with five large-scale suppliers by 2030, using 2023 as the base year. As an interim milestone, action plans are targeted to be established with at least three suppliers by 2028. As of 2025, no measurable progress has yet been achieved under this target; however, the process is planned to be strengthened through supplier collaborations and sustainable procurement practices.

Regulatory developments also play a key role in shaping our approach. Türkiye's national policy framework and emerging climate legislation, developed in line with the country's net-zero emissions target, continue to expand the scope of carbon management practices. Accordingly, we closely monitor climate-related regulatory developments, particularly the Emissions Trading System (ETS) and the European Green Deal alignment process. These developments support the adoption of a more structured and long-term approach to carbon management.

Within this framework, the work carried out under TSRS further strengthens our carbon management approach. We assess physical and transition risks arising from climate change at the sector, customer and portfolio levels and integrate these impacts into scenario analyses and risk management processes. As a result, our carbon management activities play an important role not only at the operational level but also in strategic decision-making processes.

When all these elements are considered together, it is evident that our carbon management approach extends beyond merely calculating and offsetting current emissions. By integrating targets, reduction actions, financing impacts and risk management processes into a comprehensive framework, we aim to support adaptation to a low-carbon economy. Measurement, offsetting and reduction initiatives progress in a complementary manner, forming the foundation of İş Leasing's net-zero transition approach.

Energy Management Activities

As İş Leasing, we consider energy use not merely as an operational necessity, but as an important component of our environmental responsibilities. Our approach to energy management is shaped around the efficient use of resources and the reduction of environmental impacts, and we continuously enhance our practices in this direction.

Our primary focus in energy management is to improve consumption patterns and support the use of low-carbon energy sources. Within this scope, we implement initiatives aimed at improving our processes while focusing on minimising the environmental impacts of our operations. We regularly monitor our energy consumption data and identify improvement areas based on these analyses.

Our Headquarters building has held a BREEAM In-Use Excellent certification since 2021, reflecting our sustainable building management approach. By sourcing our electricity from I-REC-certified renewable energy resources, we aim to expand the use of clean energy in line with our low-carbon operations objectives.

As İş Leasing, we aim to make our energy sources more sustainable by increasing our use of renewable energy. In this context, our target is to ensure that 100% of the energy used in our branches is sourced from renewable energy by 2035, with an interim target of 70% renewable energy use by 2030. Progress towards this target is monitored and evaluated regularly based on the renewable energy usage ratio and total energy consumption.

We also aim to reduce transportation-related emissions by increasing the share of electric and hybrid vehicles within our vehicle fleet. Accordingly, we plan for 25% of our leased vehicle fleet to consist of electric or hybrid vehicles by 2030. Progress is monitored and assessed regularly based on the proportion of electric and hybrid vehicles within the total fleet.

An important component of our energy management approach is the indirect impact created through our financing activities. Through our support for renewable energy projects, we contribute to the expansion of clean energy generation capacity.

As of 2025, the cumulative installed capacity of the renewable energy financing portfolio reached 356.17 MW. Within this scope, total financing provided to these projects amounted to USD 291.73 million. Through the renewable energy generated by these investments, we contributed to preventing approximately 154.6 thousand tCO_2eq emissions, thereby supporting the transition to a low-carbon economy.

An analysis of our renewable energy portfolio demonstrates support for a diversified range of technologies within the energy transition:

- Wind Power Plant (WPP) projects account for 12.50 MW, representing 3.50% of our total renewable energy portfolio.
- Solar Power Plant (SPP) projects account for 328.23 MW, representing 92.16% of our total renewable energy portfolio.
- Other renewable energy projects (Biomass Power Plants and Cogeneration facilities) account for 15.44 MW, representing 4.34% of the total renewable energy portfolio.

This distribution reflects our approach to supporting the diversification of renewable energy sources.

As of 2025, our total energy consumption amounted to 3,500.39 GJ. In response to increasing energy consumption levels, we continue to monitor our energy use closely and shape our practices to further improve efficiency.

Figure 13. *Total Energy Consumption (GJ)*

Table 8. *Energy Consumption Data*

Energy Consumption	Unit	2023	2024	2025
Electricity Consumption	GJ	389.37	293.00	368.00
Electricity Consumption Generated from Renewable Energy (I-REC)*	GJ	303.67	182.77	187.93
Natural Gas Consumption	GJ	1,479.67	490.99	962.78
Gasoline Consumption	GJ	391.25	787.00	675.75
Diesel Consumption	GJ	1,542.58	1,278.70	1,493.86
Total Energy Consumption	GJ	**3,802.87**	**2,849.69**	**3,500.39**

* Since I-REC certificates cover only the electricity consumption of the Headquarters building, electricity consumption at branch locations is not included in the relevant calculation.

Throughout 2025, İş Leasing continued to implement practices aimed at reducing transportation-related carbon emissions generated by our employees and minimising our environmental impacts. By effectively maintaining our hybrid working model, we reduce commuting frequency and thereby contribute to lowering our transportation-related carbon footprint. In addition to supporting environmental sustainability, this model provides our employees with a more flexible and balanced working environment. At the same time, we continued our awareness-raising initiatives throughout 2025 to encourage the adoption of environmentally friendly transportation choices. As in 2024, we delivered Sustainability Training to all İş Leasing employees in 2025.

Through these initiatives, we aim to integrate our sustainability approach into our business processes, enhance the knowledge and awareness levels of our employees, and support their active participation in the sustainability transformation journey.

When considered together, these practices demonstrate that our energy management approach extends beyond operational energy consumption alone. It also provides a holistic framework that supports the transition to a low-carbon economy through both our financing activities and our ways of working. In this regard, we continue to advance our efforts to improve energy efficiency and expand the use of renewable energy.

Water Management Activities

The increasing pressure on water resources globally makes the efficient and responsible management of this resource a priority for all sectors. Accordingly, as İş Leasing, we act with the awareness that water is not only an operational input but also a critical natural resource that must be protected.

Practices aimed at increasing water efficiency are supported by employee awareness. Accordingly, we carry out information activities on water saving and responsible consumption. We expand sustainable office practices and continue to reduce our total resource consumption by benefiting from the operational flexibility provided by the hybrid working model.

In order to ensure the effectiveness of these practices, we regularly monitor and assess our water consumption data. As of 2025, total water consumption amounted to 1,607.68 m³.

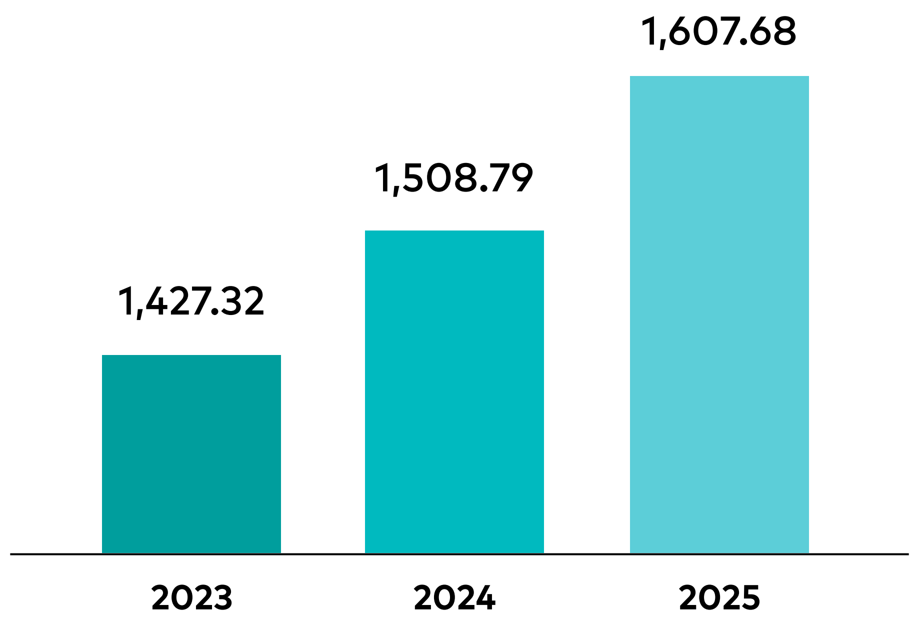


Figure 14. *Water Consumption Data (m^3)*

Our water management approach focuses not only on reducing current consumption, but also on managing long-term environmental impacts. Accordingly, we continue our efforts to increase awareness of protecting water resources and expand sustainable consumption habits.

In order to disseminate this approach across the organization, we focus on increasing awareness at both individual and corporate levels. Through regular information and training activities provided to our employees, we support the conscious use of water resources.

When all these practices are considered together, it is seen that our water management approach provides a holistic structure that increases resource efficiency and supports environmental sustainability. Accordingly, we continue our efforts with determination to protect water resources and ensure responsible use.

Waste Management Activities

As İş Leasing, we manage the waste generated in our Headquarters building in compliance with applicable environmental legislation and relevant management standards. Although the direct environmental impact of our activities is limited, we regard waste management not only as an operational requirement but also as an important part of our environmental responsibility.

The current and potential impacts of our Company within the scope of waste management are evaluated holistically within the framework of inputs, activities and outputs. In line with this approach, we adopt the zero waste principle and focus on reducing waste at source, separating waste and recovery processes. In this context, it is observed that the waste generated in our headquarters building and branches largely arises from office activities. The main inputs consist of office supplies, stationery products and packaged consumer products, while activities cover administrative and operational processes. As a result of these activities, mainly paper, plastic, glass and similar office waste is generated. We separate our non-hazardous waste at source and direct it to authorised recycling facilities, while continuing preventive practices aimed at minimising hazardous waste generation. In İşbank Headquarters buildings, all waste is separated and recycled within the scope of the ISO 14001 Environmental Management System Standard. Our Headquarters building and two branches are included within the scope of the ISO 14001 Environmental Management System Certificate, which corresponds to approximately 20% of our activities. Within this scope, we regularly monitor and improve our waste management performance. In 2025, the amount of waste generated decreased by approximately 60% compared to the previous year. The primary reason for this decline was the reduction in paper waste quantities reported by our branches. This result reflects the impact of our practices aimed at reducing resource consumption and preventing waste generation.

***Table 9.** Recycled Non-Hazardous Waste Amounts*

Non-Hazardous Waste Amounts (kg)*	2023	2024	2025
Metal	12	15	3
Plastic	4	4	4
Paper	1,401	1,393	547
Glass	9	10	9
Total	**1,426**	**1,422**	**563**

***Table 10.** Recycled Hazardous Waste Amounts*

Hazardous Waste Amount (kg)	2023	2024	2025
Battery Waste	5	0.49	0.35

* 2025 waste data were calculated by proportioning the total waste amounts across the tower based on the number of employees and reflect the share attributable to the Company.

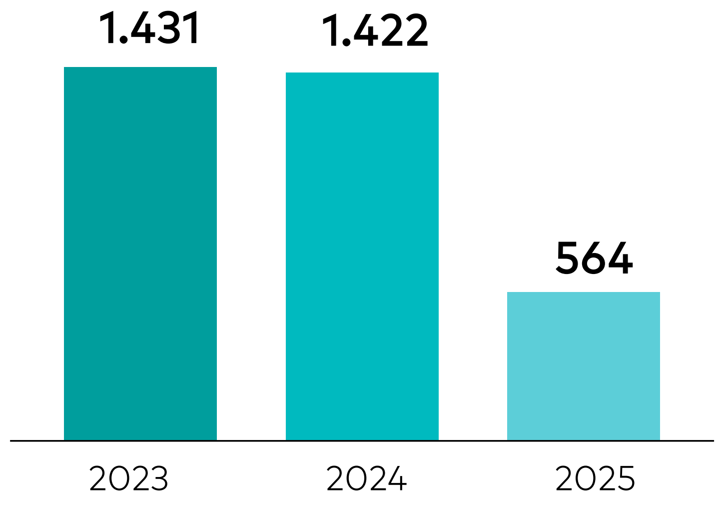
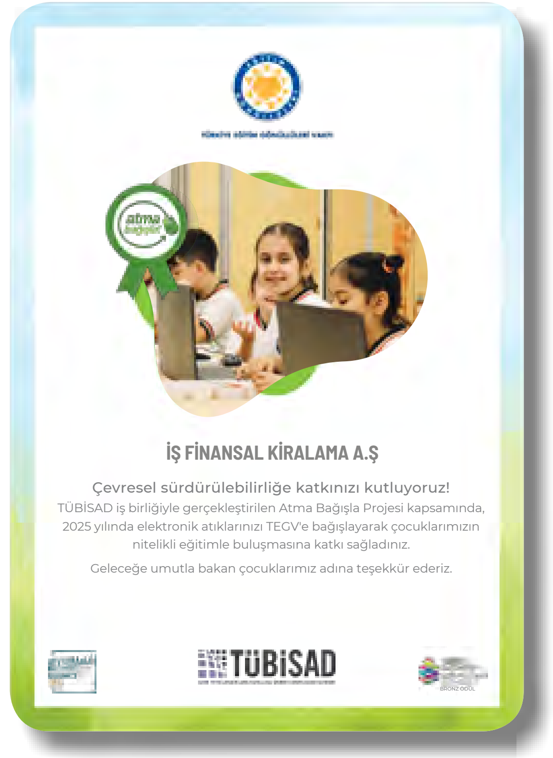


***Figure 15.** Waste Data (kg)*

In order to increase the effectiveness of our waste management system, we support employee awareness through informational content, guidance visuals and internal communication activities, ensuring that these practices are adopted across the organization. Through our electronic waste donation project "Do Not Throw Away, Donate", we recycled our equipment and supported children's access to education. Within the scope of the project carried out in collaboration with the Informatics Industry Association (TÜBİSAD), we donated our electronic waste to the Educational Volunteers Foundation of Türkiye (TEGV), contributing to children's access to quality education.



When all these efforts are considered together, it is seen that our waste management approach contributes to reducing environmental impacts and increasing resource efficiency. Accordingly, we continue our efforts with determination.

Biodiversity Conservation Activities

As of 2025, we continue to consider the protection of biodiversity as one of the key assessment areas of our credit processes. Although the direct environmental impact of our activities is limited, we act with the awareness that we may create indirect impacts through our financing decisions. Accordingly, we assess the potential impacts of projects on natural life through a systematic approach.

This approach is carried out within the framework of the principles and criteria defined under our *Environmental and Social Impact Policy*. The Excluded Activities List included in the policy constitutes an important control mechanism for the protection of biodiversity and natural life. In this context, trade in wildlife products, activities involving endangered species, projects carried out in RAMSAR areas and practices that may threaten areas included on the UNESCO World Heritage List are excluded from financing. In addition, all projects are subject to environmental and social assessments within credit allocation processes, and biodiversity risks are also considered in the assessment questionnaires used. When assessing the environmental impacts of projects, the protection of natural habitats and the sustainability of biodiversity are taken into account, and these considerations are integrated into decision-making processes.

We continuously improve our assessment and oversight processes for projects that may have an impact on biodiversity within the framework of the precautionary principle. As of 2025, the number of projects assessed was 2,274, and periodic assessment and reporting activities are carried out in line with the monitoring obligations defined for the relevant projects. Thus, the environmental impacts of projects are closely monitored not only at the initial stage but also throughout the implementation period.

Through this approach, potential environmental impacts are anticipated at an early stage and necessary measures are implemented in a timely manner; risks are managed with a proactive perspective. Our practices for protecting biodiversity are positioned as an integral part of our environmental and social risk assessment processes.

In addition, we support projects that contribute to biodiversity protection and afforestation efforts. In 2025, within the scope of financial leasing transactions carried out with our customers, we donated 3,000 saplings to the TEMA Foundation Hope Forest in the Malatya Temüklü Afforestation Area. In addition, through the "İş Leasing Employees Memorial Forest" established via the Ege Orman Vakfı, we brought 5,000 saplings together with the soil.

When evaluated within the overall framework, it is seen that İş Leasing adopts a risk-sensitive approach that considers impacts on nature and is aligned with sustainable finance principles. Accordingly, we continue to develop our practices and financing approach that support biodiversity protection.

07

People Who Create Value

Inclusive Workplace Culture and Employee Experience	46
Employee Rights Practices	47
Human Resources Practices	47
Talent Management	48
Diversity and Inclusion	49
Occupational Health and Safety (OHS) Practices	50
Social Responsibility	50
Memberships and Collaborations	51
Customer Satisfaction	52
Responsible Supply Chain Management	53

> “Guided by our people-centric approach, we strive to create sustainable long-term value for our employees, customers, business partners, and the wider community.

As İş Leasing, we believe that a human-centred approach lies at the heart of sustainable success. We consider the strong relationships we build with all our stakeholders — from our employees and customers to our business partners and society — as one of the fundamental elements of our long-term value creation approach. Accordingly, we carry out our activities in line with the principles of respect for human rights, equal opportunity, inclusion, stakeholder engagement and responsible business conduct. We consider our human-centred approach as a fundamental element of our corporate understanding, which adapts to the changing needs of stakeholders and supports long-term sustainable transformation.

With our human-centred approach, we aim to create long-term value for our employees, customers, business partners and society.

We believe that the knowledge, experience and competencies of our employees are among the most important components of our corporate success, and we prioritise providing a safe, fair, inclusive and development-oriented working environment. We address employee experience as a process that covers the entire employee life cycle, from recruitment to career development, from performance management to employee wellbeing, and consider the development of our employees as one of the fundamental elements of our sustainable growth. As of 2025, our voluntary employee turnover rate was 6.23%, total employee turnover rate was 6.92%. At the same time, we regard developing the competencies of our employees in line with the needs of the future world of work as one of the priority areas that strengthens our corporate transformation capacity.

In addition to our employees, we consider the trust-based relationships we build with our customers as an important element of our sustainable success. We attach importance to correctly understanding customer needs and expectations, providing a consistent customer experience across all touchpoints, and using customer feedback to improve our service quality. Through our after-sales service processes and feedback mechanisms, we aim to maintain uninterrupted communication with our customers.

We aim to extend our responsible business conduct across our entire value chain. Accordingly, in our relationships with suppliers, we observe ethical values, transparency, respect for human rights and sustainability principles, and develop long-term collaborations that support local economic development. Drawing strength from our trust-based relationships with stakeholders, we continue to support the development of our employees, create value for our customers, increase our social impact and expand sustainable practices across our value chain. Through our human-centred approach, we aim to support an inclusive transformation across the value chain extending from our employees to our customers, business partners and society, and to create sustainable value for future generations.

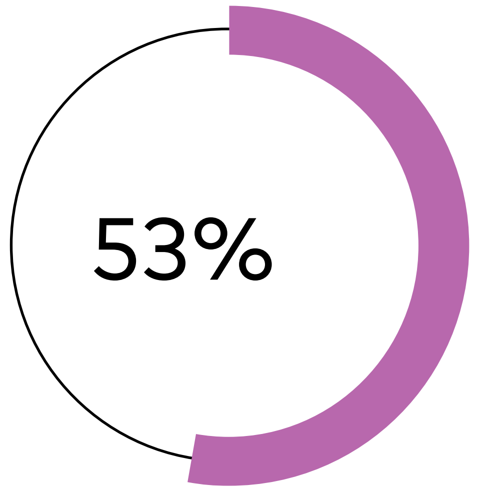
Inclusive Workplace Culture and Employee Experience

As İş Leasing, we believe that the knowledge, experience, and commitment of our employees form the foundation of our sustainable success. Guided by this belief, we view employee experience as a holistic journey that extends from the first day of employment through every stage of an employee's career. We prioritize creating a work environment where employees feel valued, have access to development opportunities, and can maintain a healthy work-life balance.

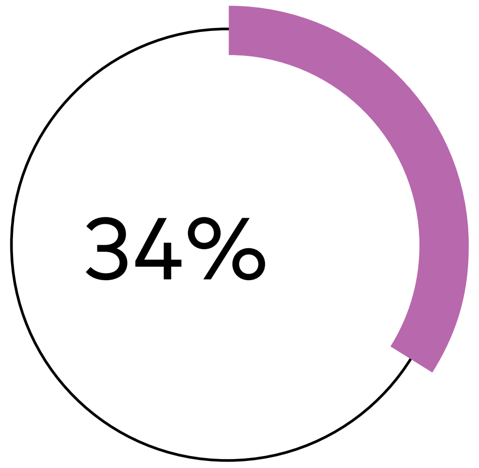
In line with our people-centric approach, we implement practices that support not only the professional development of our employees but also their physical, social, and psychological well-being. We also place great importance on strengthening our inclusive workplace culture, which we consider an integral part of the employee experience. We strive to foster and sustain an inclusive work environment where employees with diverse backgrounds, experiences, and perspectives can collaborate effectively, create value, and develop a strong sense of belonging.

Through our commitment to equal opportunity, we support equal access to opportunities for all employees and recognize that diversity enriches both our corporate culture and decision-making processes. Women represent 53% of our workforce, while the proportion of women in management positions stands at 34%. To continuously advance our inclusive and participatory workplace culture, we promote open communication and collaboration across the organization. We regularly assess employee expectations and feedback, incorporating these insights into the ongoing development of our human resources practices and employee experience initiatives.

Female Employee Ratio



Female Representation in Management



An important component of this approach is **biKahve Conversations**, our one-on-one employee feedback initiative. Through these voluntary and confidential discussions, we actively engage with our employees to better understand their perspectives, suggestions, and expectations, while evaluating their feedback on our business processes, workplace experience, and development areas.

We use the insights we gain to continuously enhance our human resources practices and employee experience, while aiming to ensure that our employees' voices are more meaningfully reflected in our decision-making processes. In line with this approach, we continue to strengthen internal communication and engagement while further advancing our participatory and inclusive corporate culture in a sustainable manner.

In addition, through social events and initiatives designed to encourage employee participation, we strengthen communication across teams, foster employee engagement, and reinforce our corporate culture. Throughout the year, we continued to increase interaction among employees through a variety of social activities and engagement-focused programmes.

As part of these efforts, we organize motivation meetings that bring employees together around shared objectives, while strengthening internal communication and team spirit. These gatherings, held outside the scope of day-to-day business activities, provide an opportunity to celebrate our achievements, encourage the exchange of experiences, and develop a common perspective on our future goals. By organizing these events in a different holiday destination each year, we aim to enhance employee engagement, promote collaboration, and strengthen the social bonds among our teams while creating opportunities for shared learning and interaction.

We regard our employees not only as key contributors to our business performance, but also as one of the most important stakeholders in our long-term value creation approach and sustainable growth journey. Guided by this understanding, we remain committed to strengthening a workplace environment that is inclusive, development-oriented, and supportive of employee well-being.

Employee Rights Practices

We consider safeguarding employee rights to be one of the fundamental elements of creating a safe, fair, and supportive working environment. In line with our *Human Resources Policy*, we adopt a holistic approach to employee well-being through practices designed to support the welfare and overall well-being of our workforce. To promote employee well-being and work-life balance, we offer a comprehensive range of benefits and support programmes. These include meal and transportation allowances or shuttle services, private health insurance, employer contributions to private pension schemes, life insurance, performance-based bonuses, gym memberships, and professional licensing support. We also recognize employees' previous work experience when determining annual leave entitlements, further supporting their overall well-being.

In addition, our hybrid working model, birthday leave, sick leave, and special leave entitlement of up to two days per year contribute to helping employees maintain a healthy balance between their professional and personal lives.

Our approach to employee well-being extends beyond working conditions and encompasses the diverse needs of both our employees and their families. In this regard, we offer free counselling services through our Employee Assistance Programme, which is accessible 24 hours a day, seven days a week throughout the year.

Through the Programme,

Psychological Support Services	Social Well-being Support Services
Financial Guidance Services	General Information and Guidance Services
Legal Information Services	Technology Support Services
Medical Information and Advisory Services	Veterinary Advisory Services
Healthy Nutrition Advisory Services	Home and Garden Plant Care Advisory Services
Neck, Back and Spine Health Advisory Services	Newborn Care Information Services
Office Ergonomics Advisory Services	

provide information services.

Through these services, we aim to support our employees not only in their professional lives but also in addressing the diverse challenges and needs they may encounter in their everyday lives.

Recognizing and responding to the evolving needs that arise at different stages of life also forms an important part of our approach to employee rights. We support employees throughout their parenting journey by encouraging them to make effective use of their parental leave entitlements and by implementing practices that facilitate their transition back to work following their leave period.

We continue to review and enhance our approach to employee rights and human rights on a regular basis. In line with our commitment to respecting human rights, no complaints, reports, or incidents related to human rights violations were recorded during the reporting period.

By continuously strengthening our practices that support employee rights, well-being, and equal opportunity, we remain committed to providing an inclusive, supportive, and sustainable working environment for all employees.

Human Resources Practices

Our Human Resources practices support the personal and professional development of our employees while aligning talent management with our corporate objectives. We aim to create a workplace culture that enables our employees to realize their full potential and fosters a working environment built on trust, inclusiveness, fairness and continuous development. We implement orientation programs for newly hired employees to facilitate their adaptation to the organization and ensure a smooth onboarding process. Through these programs, we aim to familiarize employees with the Company's culture, values and ways of working and support their effective integration into the organization.

The day-to-day implementation and coordination of our Human Resources practices are carried out by our Human Resources Department. In line with our commitment to sustainable growth, our Human Resources practices are continuously reviewed and enhanced to address changing business requirements. We regularly update our practices by taking into account the evolving needs and expectations of our employees. To improve efficiency throughout our Human Resources processes and enhance the employee experience, we leverage digital solutions. In this context, the average training hours per employee reached 21.2 hours in 2024.

To improve efficiency across our Human Resources processes and enhance the employee experience, we utilize digital solutions. Accordingly, we use the Dinamik HR Platform to manage Human Resources processes more effectively and deliver services to employees in a more efficient manner. Through this platform, we monitor Human Resources processes in a more holistic, measurable and transparent manner while supporting employees' active participation.

Within the scope of our Human Resources Policy, we manage recruitment, performance management, career development and promotion processes based on objective criteria. We adopt a merit-based approach in recruitment, training and promotion processes and continuously improve our practices that support employee development. To support our employees' quality of life, we regularly review our remuneration practices and update our compensation policies in line with prevailing inflation rates. Particular importance is placed on protecting and enhancing employees' purchasing power.

Digitalization plays a critical role in our human resources practices. Through our Corporate Portal, we maintain effective communication with our employees by regularly sharing policies, practices, and organizational developments. Access to regulations, organizational structures, role descriptions, performance management tools, and corporate announcements helps ensure that employees can readily obtain the information they need.

By continuously advancing our people practices to support employee development, foster equal opportunity, and capitalize on digital capabilities, we further strengthen the effectiveness of our talent management approach.

Talent Management

We consider developing employees' knowledge, competencies and leadership skills as one of the fundamental elements of our sustainable success. Accordingly, we conduct our talent management practices through a holistic approach extending from recruitment and orientation to training and development activities, performance management and career development. Our aim is to provide development opportunities through which employees can realise their potential, develop their expertise and support their career journeys.

The first step of this approach consists of our employees' adaptation processes to the organization. Through the orientation programme implemented for newly recruited employees, we convey our corporate culture, ethical principles, working model and business processes. In this way, we support employees in adapting to their roles more quickly and integrating effectively into the organization.

After joining the organization, we focus on supporting employees' development journeys. In line with the changing world of work and sectoral requirements, we offer training programmes in technical, professional, digital and behavioural competency areas so that employees can continuously improve their competencies. We diversify our training content to cover different areas of expertise such as digital transformation, financial leasing processes, information technologies, environmental and social risk management, sustainable finance, regulatory compliance and leadership development.

While supporting employees' career development, we also prioritise strengthening the leadership competencies of our management teams. In this context, we implement the

- **Change Management and Being a Team Training,**
- **Leader Who Manages People and Performance Training,**
- **Leader Who Manages Self and Relationships Training**

programmes for managers. Through these programmes, we aim to strengthen a leadership culture that can adapt to change, guide teams effectively and support employee development. During the reporting period, 33 managers participated in managerial and leadership development training, and 768.3 hours of training were delivered.

In addition to leadership development, we support employees' career journeys through objective and transparent processes. In line with our performance management practices, all employees are included in regular performance and career development assessments, and the results obtained are used to create individual development plans. By supporting internal career opportunities, we aim to enable employees to benefit effectively from development opportunities within the organization.

In order to develop professional and technical competencies, we plan training programmes suitable for employees' duties and areas of expertise. Within the scope of technical training, a total of **3,132** hours of training were delivered during the reporting period with the participation of **148** employees. We regularly update our training portfolio and provide learning opportunities in different disciplines in line with sectoral developments, regulatory changes and sustainability priorities.

We regularly monitor the effectiveness of our talent management practices through employee feedback and key human resources indicators. In this context, our voluntary employee turnover rate of 6.23% is regarded as an important indicator of the effectiveness of our initiatives designed to support employee development, career growth, and long-term engagement. We prioritise strengthening a learning organization culture, supporting employee development and preparing for the competencies of the future. With this understanding, we continue to improve our talent management practices and support the long-term success of our organization.

The main training and development activities carried out during the reporting period are presented below.

- Regulations under Law No. 5549 on the Prevention of Laundering Proceeds of Crime and Related Legislation
- Asset-Liability Management Training
- Managing Your Business in a Changing World
- Delegation and Transfer of Authority
- Being an Effective Team Player
- Financial Institutions Accounting Training
- POA-Approved Corporate Sustainability Reporting Training
- 50 Key Ratios in Financial Analysis
- Problem-Solving and Decision-Making
- Competition Law Training 2025
- Considerations in the Preparation and Control of Agreements, Collateral and Promissory Notes
- Current Developments in Combating Laundering of Proceeds of Crime and Financing of Terrorism (AML/CFT) and MASAK Obligations with Recent Regulations
- Sustainability and Reporting Training
- Suspicious Transaction Reporting Process and Case Studies
- Healthy Relationships through Transactional Analysis
- Compliance Officers Authorisation Exam Preparation Training
- Data-Driven Decision-Making

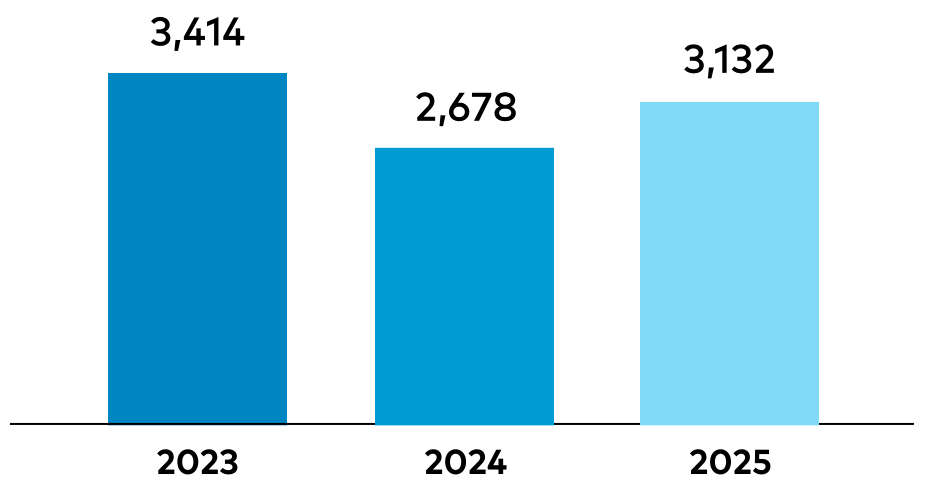


***Figure 16.** Employee Trainings – Total Hours (person-hours)*

Diversity and Inclusion

As İş Leasing, we consider diversity, equity and inclusion to be among the fundamental pillars of our human resources approach. We believe that diverse knowledge, experience and perspectives strengthen our corporate success, and we remain committed to fostering a safe and inclusive working environment where all employees feel valued. By building our workplace culture on the principles of equality, fairness, mutual respect, collaboration and adherence to ethical values, we support a corporate culture in which every employee can realise their full potential.

In line with this approach, we uphold equal opportunity principles throughout all stages of our human resources practices. We manage our recruitment, career development, performance management, training, remuneration and promotion processes based on objective criteria and do not discriminate on the basis of gender, age, disability status, language, religion, ethnicity, nationality, political opinion or any other legally protected personal characteristic. Respect for employee rights and equal access to opportunities constitute core principles of our human resources practices.

One of the key focus areas of our equal opportunity approach is supporting women's participation in the workforce and their career development. While implementing initiatives that promote the advancement of women employees and women leaders, we strive to create an inclusive workplace where diverse competencies and experiences come together. We believe that stronger representation of women in decision-making processes enriches corporate culture, encourages innovative perspectives and strengthens organizational performance.

We also attach importance to aligning with international initiatives that support the economic and social empowerment of women. In this context, we support the United Nations Women's Empowerment Principles (WEPs) and continue to implement practices that encourage women's participation in the workforce and support their career development. In line with our objectives of promoting gender equality and fostering an inclusive working environment, our human resources practices underwent an independent assessment process and were awarded the **"Equality for Women at Work Certificate"** in 2025. Through this certification process, our corporate approach supporting women employees' equal access to recruitment, career development, remuneration and leadership opportunities was evaluated by an independent third party. Through these efforts, we aim to further strengthen our inclusive and equitable workplace culture in alignment with international best practices.

Our diversity approach is not limited to gender balance; it also encompasses the inclusion of different generations and perspectives within our organization. We believe that the innovative thinking and diverse viewpoints of younger employees make a significant contribution to corporate development. We regard attracting and developing young talent as an important component of our long-term human capital strategy.

We address diversity and equality throughout all stages of working life from a human rights perspective. Our commitment to human rights extends beyond employment processes and is embedded across the entire employee experience. Under our Code of Ethics, we adopt a zero-tolerance approach to discrimination, harassment and all forms of inappropriate behaviour, supporting a working environment in which employees can operate safely, fairly and inclusively.

This commitment is also reflected in our remuneration and employment practices. We adhere to the principle of "Equal Pay for Equal Work" and apply objective and fair remuneration practices for all employees. At the same time, we maintain an inclusive employment approach that supports the participation of persons with disabilities in working life. As of the end of 2025, 2.7% of our workforce consisted of employees with disabilities.

While continuing to provide a working environment where all employees can realise their full potential in line with our principles of diversity, equity and inclusion, we remain committed to strengthening a corporate culture in which differences are valued, equal opportunities are supported and respect for human rights forms the foundation of the workplace.

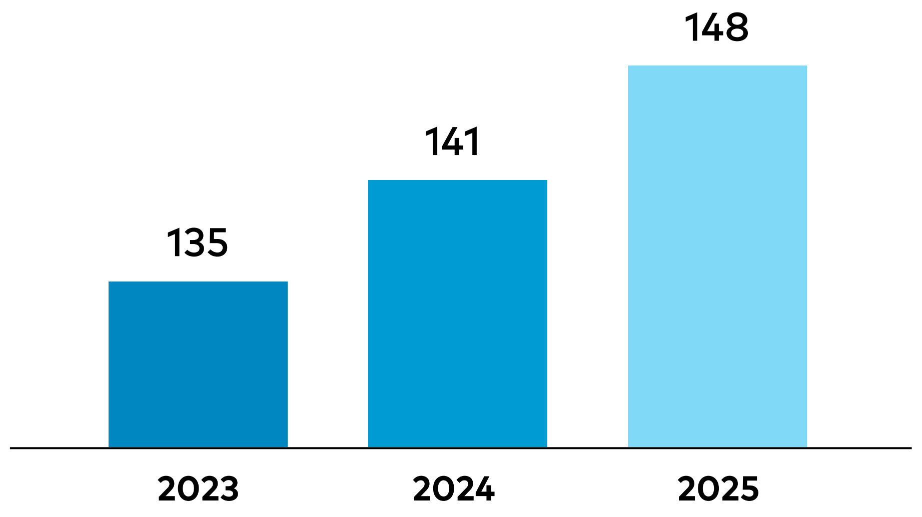


***Figure 17.** Total Number of Employees*

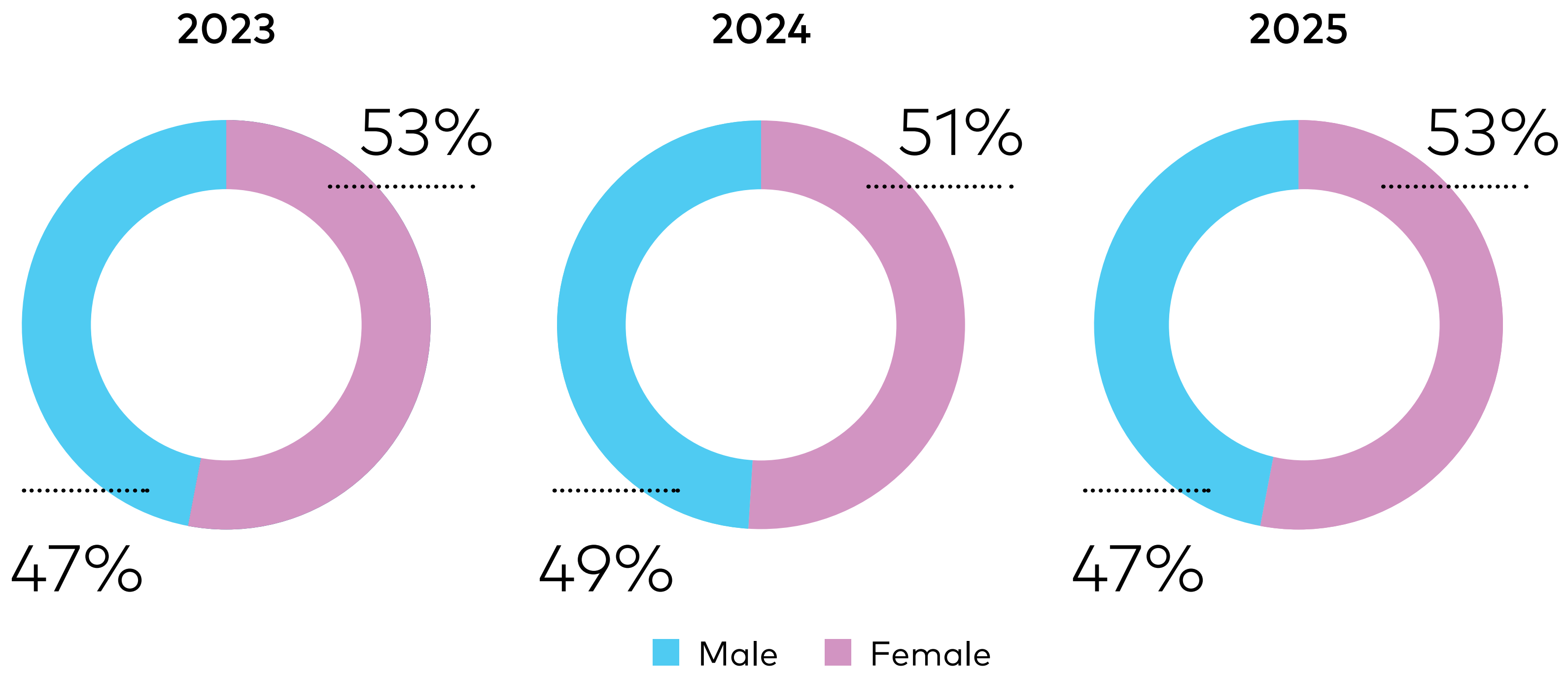


***Figure 18.** Female-to-Male Employee Ratio*

Occupational Health and Safety (OHS) Practices

Protecting the health and safety of our employees constitutes one of the fundamental elements of our human resources approach and sustainable way of doing business. We consider OHS practices not only within the scope of fulfilling legal obligations, but also as a management area that supports employee wellbeing and strengthens a safe working culture. In line with this understanding, we aim to ensure the continuity of safe and healthy working environments by prioritising the prevention of occupational accidents and occupational diseases. As a result of this approach, our OHS activities are carried out within the scope of Law No. 6331 on Occupational Health and Safety. Occupational health and safety processes are monitored under the coordination of our Occupational Safety Specialist, and risks that may arise in the working environment are regularly assessed. In line with the assessments carried out, necessary preventive and corrective measures are taken and practices aimed at maintaining workplace safety are continued. In addition, we regularly review our emergency action plans and continue preparatory work in line with defined duties and responsibilities.

In order to disseminate the OHS culture across the organization, we support employee participation and increase awareness of occupational health and safety through periodic training and information activities. We provide basic occupational health and safety training to newly recruited employees during orientation and conduct regular refresher training to keep existing employees' knowledge up to date. We also carry out information and awareness activities on relevant topics when needed.

The main occupational health and safety trainings provided to employees during the reporting period are listed below.

- Occupational Health and Safety Induction Training
- Refresher Training
- General Occupational Health and Safety Training
- Basic First Aid Training
- Search, Rescue and Evacuation Training

Our occupational health and safety approach is not limited to the prevention of risks, but also includes supporting employee wellbeing. Accordingly, employees' access to healthcare services is supported through health insurance practices, and feedback obtained from occupational health and safety processes is evaluated to identify areas for improvement. Thus, we aim to continuously improve practices that support employee health and safety. The effectiveness of the practices carried out is monitored through occupational health and safety performance indicators. Within the scope of our 2025 occupational health and safety performance, there were no fatal occupational accidents, no occupational disease cases, and 2 minor injury occupational accidents were recorded during the reporting period. Accordingly, we continue to strengthen a safe working culture, reduce risks and continuously improve a healthy working environment for our employees.

Social Responsibility

Contributing to social development and creating sustainable value for our stakeholders are among the fundamental elements of our responsible business approach. In addition to creating economic value, we support initiatives that are responsive to social needs, focused on social benefit and aimed at generating long-term positive impact. We conduct our activities with careful consideration of their effects on society and the environment.

We do not view our social responsibility approach as being limited to donations and sponsorship activities. Instead, we regard the creation of social benefit as an integral part of our corporate culture by encouraging our employees to participate in volunteer initiatives. We support our employees in taking an active role in activities that contribute to social change, raise environmental awareness and help address societal challenges.

Our corporate social responsibility activities are carried out in the areas of environment, education, health and social development. By developing collaborations with non-governmental organization and other stakeholders, we focus on creating long-term social value. We regularly evaluate the outcomes of projects conducted under the coordination of our Sustainability Unit, Sustainability Working Group and Human Resources Department, and continue to enhance our practices based on the achievements and lessons learned.

As part of the Istanbul Marathon, we joined forces with the Koruncuk Foundation and ran for a cause to support girls living in Koruncukköy communities. Through this initiative, we aimed to help ensure that girls can grow up in a safe environment, access their fundamental needs and benefit from quality, uninterrupted education.

As part of our employees' birthday celebrations, we support meeting the needs of children through donations made to Darüşşafaka. In addition, on the occasion of International Women's Day, we contributed to social impact initiatives in the field of education through donations made to Darüşşafaka.

Furthermore, through our Welcome Kit programme prepared for newly hired employees, we include products created by women entrepreneurs, thereby contributing to the support of women's entrepreneurship and the visibility of women's labour and economic participation.

In 2025, in cooperation with the **TEMA Foundation**, we made sapling donations linked to the financial leasing agreements executed during the year, aiming to raise environmental awareness and contribute to the conservation of natural resources.


İŞ LEASING MÜŞTERİLERİ
DEĞERLİ KATKILARINIZ İÇİN
İŞ LEASING
SİZİN ADINIZA
MALATYA TEMÜKLÜ
HATIRA ORMANI'NA
3.000
ADET FİDAN BAĞIŞLAMIŞTIR.
GELECEK KUŞAKLARA DAHA YAŞANABİLİR BİR DÜNYA BIRAKMAK ÜZERE YAPILAN BU KATKIYA VESİLE OLDUĞUNUZ İÇİN TEŞEKKÜR EDERİZ.
DENİZ ATAÇ
YÖNETİM KURULU BAŞKANI


TEŞEKKÜR BELGESİ
Sayın;
İŞ FİNANSAL KİRALAMA A.Ş.
İlçemizde yaşayan sokak hayvanlarına vermiş olduğunuz desteklerden ötürü teşekkür ederiz.
Tolga AKYILDIZ
Veteriner İşleri Müdürü
RIZA AKPOLAT

As part of our commitment to animal welfare, we continue the stray animal food donation programme launched in 2024 to help improve the living conditions of stray animals.

In addition, we contributed to afforestation efforts and supported biodiversity conservation by establishing the İş Leasing Employees Memorial Forest, comprising 5,000 trees planted on behalf of our employees through the Ege Orman Vakfı.

As part of our efforts in the field of education, we continued our support for the Reading Generations Library Project at Muhammet Çalışlar Primary School, located in Kırıkhan, Hatay. Through this initiative, we aim to enhance students' access to knowledge and contribute to the development of more inclusive educational opportunities.

To support research and development activities in alternative energy technologies, we sponsored the ITU Solar Car Team in 2025 by providing equipment support for the development of solar-powered vehicles. Through this initiative, we contributed to the efforts of university students in the fields of renewable energy, engineering, and innovation, while encouraging the advancement of sustainable technologies.

We continuously evaluate our social responsibility initiatives to enhance their effectiveness and long-term impact. By promoting employee participation in volunteering activities and fostering collaboration with our stakeholders, we seek to expand the reach of our social value creation efforts. Through this approach, we strive to deliver lasting and sustainable value for society, our stakeholders, and future generations.

Memberships and Collaborations

In line with our sustainable growth objectives, we closely monitor developments in the sectors in which we operate. We follow good practice examples and focus on creating value in collaboration with our stakeholders. Through the platforms of which we are a member and the collaborations we develop, we support sectoral knowledge sharing and closely monitor current developments in sustainability. Accordingly, we continuously improve our corporate practices and actively participate in activities that contribute to sharing sustainability know-how and sectoral transformation.

Through our collaborations with national and international organizations, we closely monitor developments in sustainability, corporate governance, diversity and inclusion, climate change and responsible financing. We shape our activities in line with global standards and sectoral expectations.

We closely follow activities carried out within Sustainable Development Association (SKD) Türkiye, the Association of Financial Institutions (FKB), İstanbul Chamber of Commerce (ITO), Association of Listed Companies' Executives (KOTEDER) and Corporate Governance Association of Türkiye (TKYD), and actively participate in platforms that contribute to the development of our sector. Through these memberships, we support sectoral knowledge sharing and closely monitor practices and activities developed in line with sustainable development goals.

In line with our commitment to global sustainability principles, we conduct our activities in alignment with international sustainability standards as a signatory of the United Nations Global Compact (UN Global Compact) and the United Nations Women's Empowerment Principles (WEPs). In addition, through our membership in the 30% Club (Growth Through Diversity), we contribute to the development of diversity, inclusion and equal opportunity. We continue to develop our collaborations in the financial sector in a way that contributes to sustainable development goals. In this context, through financing programmes funded by the Development and Investment Bank of Türkiye and the World Bank, we support our customers' access to different financing needs and contribute to the financing of investments that support sustainable development.

List of Association and Initiative Memberships

30% Club GROWTH THROUGH DIVERSITY | koteder Borsaya Kote Ortaklık Yöneticileri Derneği | Association of Financial Institutions

ISTANBUL CHAMBER OF COMMERCE 1882 | skd Türkiye | Türkiye Kurumsal Yönetim Derneği

United Nations Global Compact | WOMEN'S EMPOWERMENT PRINCIPLES Established by UN Women and the UN Global Compact Office

Through our memberships and strategic collaborations, we promote knowledge sharing and contribute to the transformation of our industry. By establishing long-term partnerships with our stakeholders, we closely follow national and international developments and continuously advance our sustainability practices and approach.

Customer Satisfaction

Operating Nationwide	Number of Employees	Number of Customers
16 Branches	**148**	**4.000+**

We believe that the trust-based and long-term relationships we build with our customers are one of the fundamental elements of our sustainable success. Accordingly, we provide services to 4,594 customers. Correctly understanding customer needs and expectations, providing high-quality service and ensuring a consistent customer experience across all touchpoints are among our priorities. As a reflection of this approach, in 2025 we increased the number of customers by 3.1% compared to the previous year and achieved growth of 101.7% in new transaction volume.

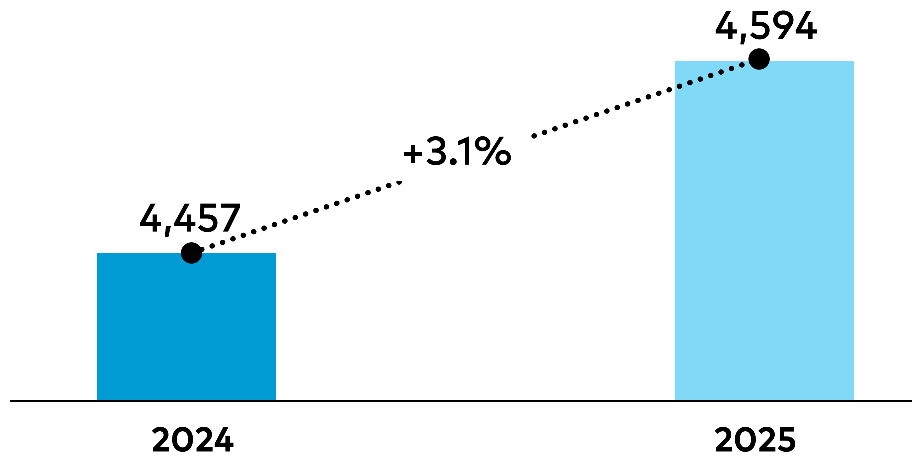


Figure 19. *Total Number of Customers*

We do not consider customer satisfaction solely as a result of the services provided. We also regard it as an important feedback mechanism that supports the continuous improvement of our business processes. We regularly monitor the opinions, suggestions and assessments received from customers and carry out activities to improve service quality and customer experience.

We maintain uninterrupted communication with our customers through different channels. We ensure that requests, suggestions and feedback are managed effectively. Through our After-Sales Services Unit, we evaluate the requests submitted in coordination with our relevant teams and conclude them with a solution-oriented approach. In this process, we do not regard customer feedback merely as an element aimed at meeting current requests, but as an important source of information that contributes to improving our processes. Within the scope of after-sales support processes, we monitor customer requests and notifications through different communication channels. We record opinions, suggestions, objections and other notifications submitted through the feedback areas on our website and the Ecore-Leasing platform, direct them to our relevant teams and ensure effective follow-up of processes. Through this approach, we aim to maintain uninterrupted communication with customers and respond to their needs in a timely manner.

As part of our complaint management processes, we record notifications received, conduct root cause analyses and implement necessary improvement efforts to prevent similar situations from recurring. In this way, we aim to respond more effectively to customer expectations and continuously improve our service quality. We address assessments received through different communication channels with a holistic approach and use the findings to increase the effectiveness of our service processes.

“We regard the feedback obtained from our customers not only as a tool for meeting current demands, but also as an important source of information that contributes to improving our processes and enhancing the long-term customer experience.

Table 11. Customer Feedback and Complaint Management Indicators

Customer Complaint Scores	2023	2024	2025
Number of notifications submitted to the customer contact centre	40	23	33
Number of complaints responded to by the customer contact centre	40	23	33
Number of complaints resolved by the customer contact centre	40	23	33
Response rate for complaints submitted to the customer contact centre (%)	100	100	100

The foundation of our approach that supports customer satisfaction is accessibility, transparency, reliability and a solution-oriented service mindset. We attach importance to responding to customer requests in a timely manner and establishing effective communication in all processes. We consider the interaction we establish with our customers not only as part of service delivery, but also as an important element that supports the development of our long-term business relationships.

We aim to preserve the strong relationships we have established with our customers and adapt to their changing needs and expectations. We continue our efforts to continuously improve service quality and enhance customer experience. Accordingly, we continue to regard customer satisfaction as an integral part of the way we do business.

Responsible Supply Chain Management

We regard our supply chain as an important part of our sustainability approach. We manage our procurement processes in line with ethical, environmental and social responsibility principles. In our relationships with business partners, we base our approach on transparency, trust and mutual value creation, and develop long-term collaborations.

In our supplier selection and assessment processes, we take into account not only the quality of services and products, but also environmental and social impacts. Within the scope of our efforts to improve supplier assessment and monitoring processes, we aim to implement practices for assessing suppliers in line with ethical, environmental and social criteria, developing sustainable procurement practices and including sustainability provisions in supplier contracts. We focus on identifying and managing risks that may arise in our supply chain and expanding practices aligned with sustainability principles. In this context, we observe the compliance of our business partners with relevant legislation, ethical principles and our corporate expectations. We approach risk management holistically and take care to assess financial and non-financial risks that may arise from our supply chain by integrating them into our business processes.

In order to manage environmental and social impacts effectively, we encourage responsible business conduct in our business relationships with suppliers. We attach importance to working with business partners who respect human rights, are committed to ethical values and act with environmental responsibility awareness. We adopt an approach that supports our suppliers in improving their sustainability performance and reflect our expectations in our business relationships accordingly. We do not limit the ethical principles adopted in our business relationships to our own Company activities; we aim to extend them to all stakeholders in our value chain. We aim to expand our sustainability understanding across the entire value chain and encourage our suppliers to adopt practices that respect human rights, observe equal opportunity and act with social responsibility awareness.

We regard contributing to the local economy as an important element of our responsible supply chain approach. During the reporting period, while working with 234 suppliers, we carried out 94% of our procurement expenditures through local suppliers. Through our collaborations with local suppliers, we aim to support regional economic development and strengthen the resilience of our supply chain.

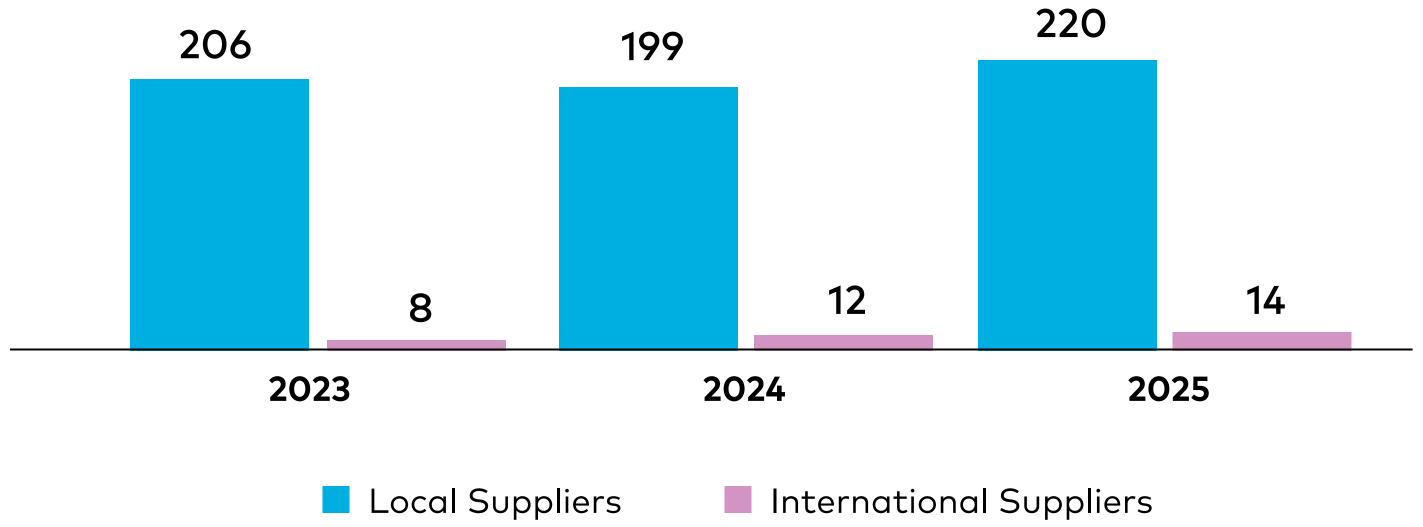
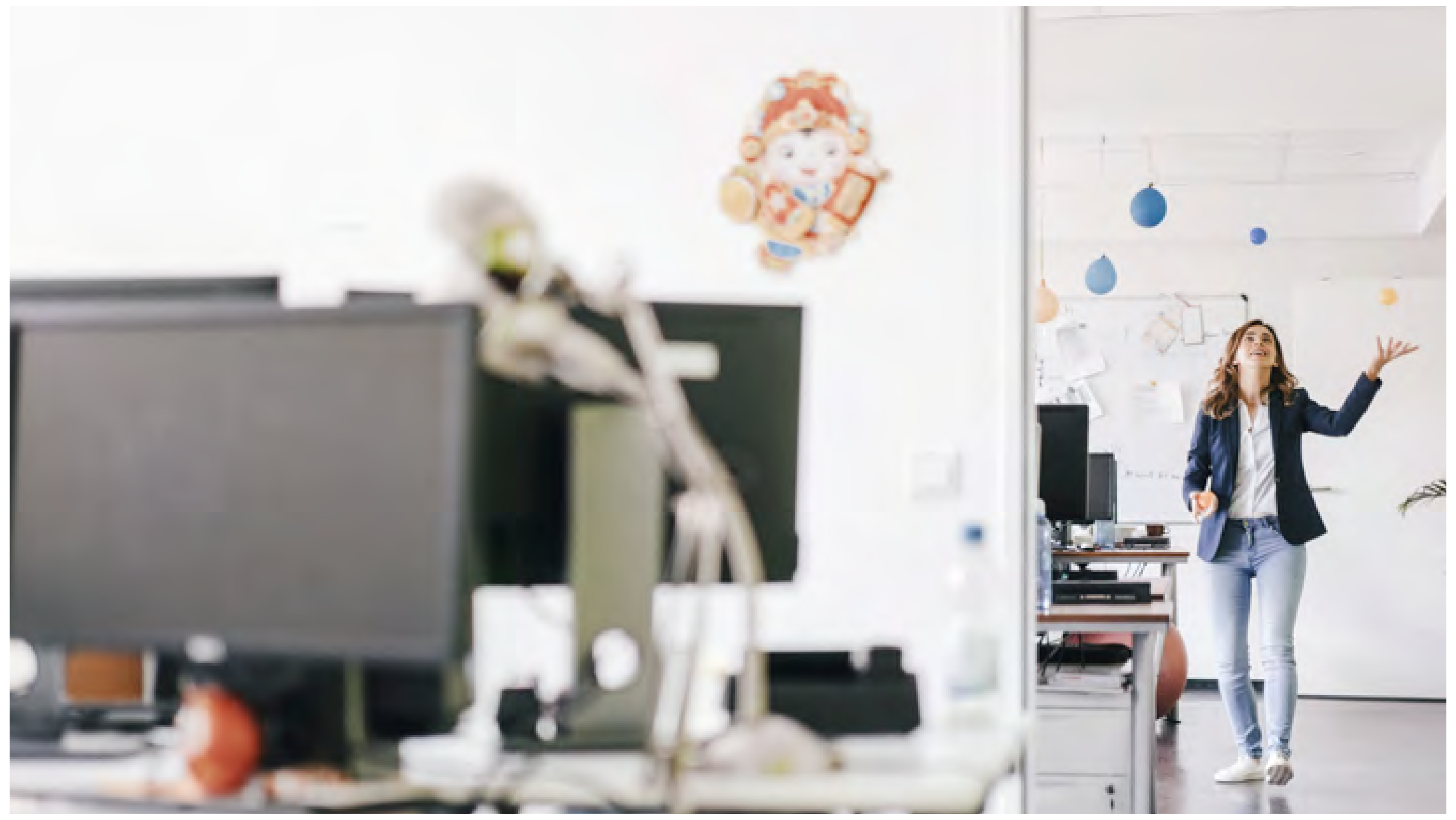


Figure 20. *Total Number of Suppliers*

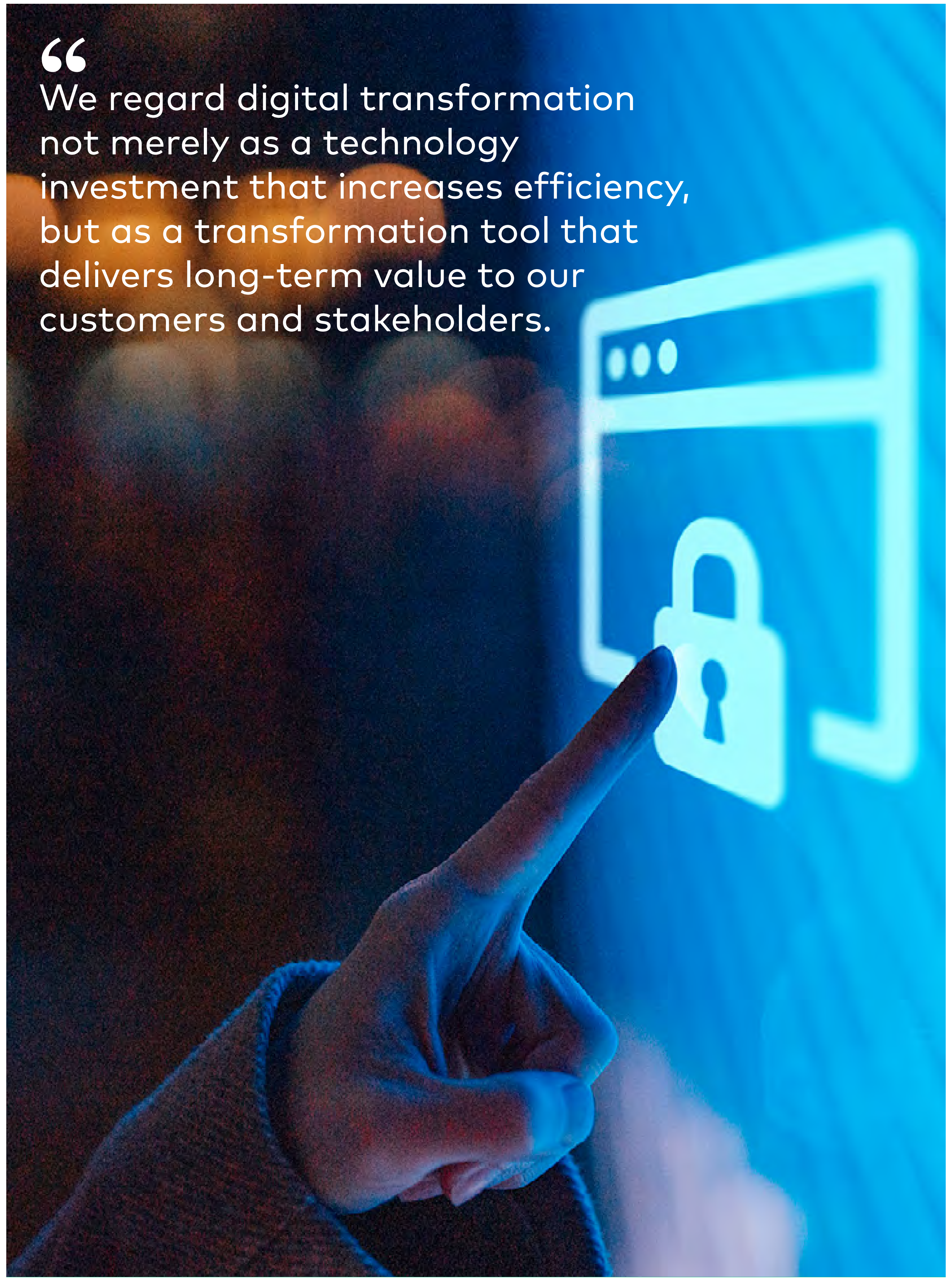
We continue our efforts to expand sustainability-focused practices throughout our supply chain, manage risks effectively and maintain trust-based relationships with our business partners. We regularly review our procurement processes with a continuous improvement approach and develop our practices in line with changing risks, stakeholder expectations and sustainability priorities. Accordingly, we aim to adopt a responsible, transparent and sustainable approach at all stages of our supply chain.



08

Transformation Powered by Data and Technology

Digital Transformation and Innovation 56
Cyber Security and Data Privacy 57



By placing data and technology at the centre of our business model, we consider digital transformation as one of the fundamental elements of sustainable value creation. In line with changing customer expectations, the evolving technology ecosystem and transforming ways of doing business, we use digital technologies to make our processes more agile, efficient and accessible. Accordingly, while strengthening our operational processes, we aim to improve customer experience, support decision-making processes with data-driven approaches and increase our corporate resilience.

In addition, through the İşortağım platform, our suppliers (vendors) can submit offers on behalf of İş Leasing as subsidised (zero-interest), partially subsidised, or standard leasing offers. We provide our customers with various benefits through the offers made on the platform.

In line with these objectives, we do not consider digital transformation solely as the development of technological infrastructure, but adopt a holistic transformation approach extending across all our business processes. Through data-driven approaches and technological competencies, we aim to transform our business processes into a more effective, secure and sustainable structure. In this context, through our practices in digital transformation, innovation and information security, we aim to strengthen our corporate resilience and continuously improve the value we offer to our stakeholders.

In order for this transformation to create long-term and sustainable results, we also prioritise a strong data management and information security approach. While benefiting from the opportunities offered by digitalization, we attach importance to protecting our information assets, ensuring data privacy and effectively managing cyber risks. In this context, we address digital transformation, innovation and information security practices through a holistic approach, strengthening our corporate resilience, supporting our sustainable growth and continuously improving the value we provide to our stakeholders.

Digital Transformation and Innovation

As İş Leasing, we consider digitalization not only as an area of technological development, but also as a strategic lever that supports sustainable growth. While continuously developing our business models in line with changing customer expectations, the evolving technology ecosystem and the transforming needs of the business world, we aim to create a more agile, efficient and sustainable structure by integrating innovative technologies into our operational processes.

Our digital transformation strategy is structured around improving customer experience, increasing operational efficiency, strengthening data-driven decision-making processes and developing digital competencies. In this context, we keep our information technology infrastructure continuously up to date, invest in applications that support the digitalization of our business processes and closely follow technological developments. In 2025, we made a total investment of TRY 51.7 million to improve digitalization processes.

Thanks to our strengthened digital infrastructure, we aim to improve the customer journey end-to-end by benefiting from the opportunities offered by digital technologies, from offer creation to agreement processes, from procurement transactions to the transfer of the leased asset. By supporting our digitalization efforts with our innovation approach, we aim to create added value through the integration of new technologies into our business processes. As of 2025, the number of innovation projects we have carried out reached 9.

Our digital transformation and innovation efforts contribute not only to the improvement of our operational processes, but also to supporting our sustainable financing approach. In this context, by using data analytics, process automation and digital decision-support systems, we aim to contribute to a more effective assessment of our customers' financing needs for technology renewal, energy efficiency, renewable energy and low-carbon production investments.

We also regard the development of our human capital as a priority element for this transformation to create lasting value. By offering practices and learning opportunities aimed at increasing employees' digital competencies, we support the dissemination of the knowledge and skills required by digitalization across the organization. In this way, we aim to create long-term value by complementing our technological investments with a human-centred approach.

Taking into account the environmental impacts of our digitalization efforts, we continuously improve our processes. In line with our sustainability approach, while benefiting from the efficiency opportunities provided by digitalization, we contribute to optimising resource use, reducing paper consumption and managing processes more effectively. We continue our digital transformation and innovation efforts with the aim of creating a future-ready and sustainable business model that will generate long-term value for our customers, employees and other stakeholders. Through our new programme planned to replace the currently used Ecore-Leasing application, we aim to improve leasing processes with artificial intelligence support in leasing applications. Within the scope of our digitalization and artificial intelligence application, we continue our activities in parallel with our targets.

Digitalization and Innovation Projects

Mobile and Web-Based Platforms

In order to ensure uninterrupted access to our services for our customers, we continuously develop our mobile and web-based digital channels. Through these platforms, our customers can carry out their transactions independently of time and location. Our digital solutions, designed with a user-oriented approach, are managed in line with information security requirements and are regularly improved to adapt to changing needs. Thanks to the expansion of digital channels, 90% of our transactions are completed in the digital environment.

Emakin Process Application

We support the digital experience we offer our customers through transformation efforts in our operational processes. In order to increase efficiency in operational processes, we support physical and manual practices with digital solutions. Through the Emakin application, we ensure that processes are managed, monitored and reported more effectively. This application contributes to shortening transaction times while supporting the reduction of operational disruptions; it also helps create a more transparent and controllable structure by increasing visibility into processes.

Data Analytics

Data obtained from digitalised processes plays an important role in strengthening our decision-making mechanisms. By using data analytics applications, we aim to increase the effectiveness of our activities, better understand customer needs and assess changing market conditions more accurately. We use the data obtained to improve business processes and support strategic decision-making mechanisms, thereby ensuring that operational performance is monitored regularly. By supporting decision-making processes with data-based insights, we aim to achieve more effective and sustainable results.

Through the digital transformation and innovation projects implemented in 2025, we achieved significant gains in accelerating our business processes, increasing operational efficiency, improving customer experience and optimising resource use.

Table 12. *Our Approach to Digital Transformation and Innovation*

Strategic Objective	Key Practices
Increase operational efficiency and digitalise processes	Expanding the use of electronic signatures, signing documents digitally, storing insurance policies electronically, using electronic document archives, sharing digital documents in reconciliation processes, digitalising manual processes
Accelerate business processes and strengthen decision-making mechanisms	Use of robotic processes, rapid analyses for warehouse and stock management, digital transaction and recommendation mechanisms for customer requests, automatic reporting through Oracle BI, development of data analyses through integrations with external institutions
Manage financial risks effectively	More detailed credit analyses, automatic scoring systems, rapid assessment processes in financing and foreign trade transactions

Cyber Security and Data Privacy

As part of our digital transformation efforts, we leverage systems and devices equipped with up-to-date technologies to enhance operational efficiency and deliver more effective services to our customers. While continuously strengthening our technological infrastructure, we regard the protection of our customers', employees' and other stakeholders' data as a primary responsibility, and we integrate the principles of information security, cybersecurity and data privacy into all of our business processes.

We carry out activities related to the protection of personal data within the framework of our *Personal Data Protection and Processing Policy* and regularly review our data management practices under our *Information Technology and Information Security Management System*.

To ensure the continuous improvement of our business processes, we regularly review and further develop our activities in the areas of digitalization, information security and risk management. Within this scope, we proactively monitor cyber threats, prioritise identified risks and implement the necessary corrective actions.

To ensure the effective management of risks, we implement the necessary technical and administrative safeguards in line with our information security and data privacy practices in order to protect critical data against unauthorised access, data loss and cyber threats. By managing our business processes through secure and accessible digital platforms, we both enhance operational efficiency and enable our employees to access processes effectively. In addition, we strengthen our cyber resilience through multi-factor authentication, access control mechanisms and data backup practices.

To monitor the effectiveness of the controls we implement and identify improvement areas, our information systems are regularly tested and assessed. Within this framework, penetration tests conducted every two years are used to identify potential security vulnerabilities. Findings are prioritised according to risk levels, and the necessary remediation activities are implemented accordingly. Through this process, we enhance the resilience of our systems, strengthen our capacity to protect against potential cyber threats, and conduct annual penetration tests to verify and maintain our security posture.

The effectiveness of our processes is monitored not only through technical controls but also through corporate governance mechanisms. Activities carried out in the areas of information security, cybersecurity and data privacy, together with the resulting outcomes, are regularly reported to the Information **Security Committee**. Based on the Committee's evaluations, the effectiveness of our processes is continuously reviewed and improved. Through this holistic approach, we aim to strengthen our secure digital infrastructure, maintain the trust of our stakeholders and create sustainable value.

Cybersecurity and Data Protection Practices

Regular Security Audits and Compliance Practices

To ensure the effectiveness and continuity of our Information Security Management System, we subject our processes to regular internal and external audits. In line with our regulatory compliance approach, we conduct annual compliance audits in accordance with the Communiqué on Information Systems Audits of Financial Leasing, Factoring and Financing Companies issued by the Banking Regulation and Supervision Agency (BRSA). Based on the outcomes of these audits, we implement the necessary improvement actions to further strengthen our information security framework.

Data Backup and Business Continuity

A key component of our cybersecurity framework is ensuring business continuity. To protect data integrity and support uninterrupted operations, we maintain comprehensive backup processes. Critical data are securely stored and backed up on a regular basis. This enables the rapid and secure restoration of data in the event of data loss or system disruption, thereby strengthening our operational resilience and ensuring business continuity.

Cybersecurity Infrastructure

Leveraging insights gained through audit and assessment processes, we continuously enhance our cybersecurity infrastructure. To safeguard our information assets and critical systems, we employ a multi-layered cybersecurity approach. Our digital infrastructure is protected through firewalls, encryption technologies, access control mechanisms, and data backup solutions. These measures are complemented by the continuous monitoring of network and system activities, enabling the early detection of potential cyber threats and the proactive management of security risks.

Information Security and Awareness Culture

We believe that cybersecurity and data privacy are strengthened not only through technological safeguards but also through employee awareness. Accordingly, we conduct regular training and awareness programmes to enhance our employees' knowledge of information security, data protection, and cyber risks. In 2025, we achieved 100% employee participation in information security awareness initiatives. Through these efforts, we continue to foster a security-conscious corporate culture and promote information security awareness across the organization.

***Table13.** Our Approach to Cybersecurity and Data Privacy Transformation*

Strategic Objective	Key Practices
Protect information assets, systems and customer data	Preparation of information security policies, information security and data leakage awareness trainings, monitoring of training participation rates
Siber tehditlere karşı dayanıklılığı ve iş sürekliliğini sağlamak	Secure access and password management, use of two-factor authentication and OTP, business continuity and backup activities, protection measures against phishing and ransomware attacks

09

Appendices

List of Memberships in Associations, Initiatives and Awards 59
Social Performance Indicators 60
Environmental Performance Indicators 63
GRI Content Index 64
UNGC Communication on Progress 72
UN Women's Empowerment Principles Progress Statement (UN WEPs) 73
Sustainability Compliance Report 74

List of Memberships in Associations, Initiatives and Awards

İŞ LEASING MEMBERSHIPS	
30% Club (Growth Through Diversity)	
Association of Listed Companies Executives (KOTEDER)	
Financial Institutions Association (FKB)	
Istanbul Chamber of Commerce (ICOC)	
Business Council for Sustainable Development (BCSD)	
Turkish Corporate Governance Association (TKYD)	
United Nations Global Compact (UNGC)	
Women's Empowerment Principles (WEPs)	

İŞ LEASİNG ÖDÜLLERİ	
Women's Equality at Work Certificate	
Most Admired Leasing Company	

Social Performance Indicators

Number of Employees by Gender	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of Employees	70	64	70	69	78	70
Number of Fixed-Term Employees	1	-	2	-	-	-
Percentage of Fixed-Term Employees (%)	0.74	-	1.42	-	-	-
Total Number of Employees	**135**		**141**		**148**	

Number of Employees by Gender and Age Group	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Under 30 Years	4	5	7	5	12	11
Between 30-50 Years	57	48	53	49	65	59
50 Years and Over	10	11	12	15	1	0
Total Number of Employees	**135**		**141**		**148**	

Senior Management Structure (Number of Employees)	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Under 30 Years	-	-	-	-	-	-
Between 30-50 Years	2	3	1	4	1	3
50 Years and Over	-	-	-	-		1
Total Number of Senior Management Employees	**5**		**5**		**5**	

Number of Employees in Management Bodies (Manager Level and Above)	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Under 30 Years	-	-	-	-	-	-
Between 30-50 Years	6	14	5	15	8	15
50 Years and Over	2	-	1	-	1	1
Total Number of Employees in Management Bodies (Manager Level and Above)	**22**		**21**		**25**	

Number of Individuals in Governance Bodies	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Under 30 Years	-	-	-	-	-	-
Between 30-50 Years	8	17	6	19	9	18
50 Years and Over	2	-	1	-	1	1
Total Number of Individuals in Governance Bodies	**27**		**26**		**29**	

Number of New Employee Hires	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Under 30 Years	7	2	5	5	4	4
Between 30-50 Years	1	3	7	5	4	-
50 Years and Over	-	-	-	-	-	-
Total Number of New Employee Hires	**13**		**22**		**12**	

Number of Employee Departures	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of Employee Departures (Voluntary Resignations)	12	7	10	7	5	5
Total Number of Employee Departures	**19**		**17**		**10**	

Employees Taking and Returning from Parental Leave	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of Employees Taking Parental Leave	4	-	2	-	5	-
Number of Employees Returning to Work Following Parental Leave	4	-	2	-	5	-
Number of Employees Remaining Employed 12 Months After Returning from Parental Leave	2	-	2	-	5	-

Employees with Disabilities	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of Employees with Disabilities	3	1	3	1	3	1
Total Number of Employees with Disabilities	**4**		**4**		**4**	

Employee Training	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Number of Participants	71	64	72	69	78	70
Total Number of Training Participants	**135**		**141**		**148**	

Employee Training	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
Total Training Hours (person*hours)	1,491	1,923	1,322	1,357	1,658.90	1,472.80
Total Number of Training Participants	**3,414**		**2,678**		**3,132**	

Training Title	Training Schedule
Overview Training on Law No. 5549 on the Prevention of Laundering Proceeds of Crime and Related Regulations	6
AFKİT Asset Management Training	24
Managing Business in a Changing World	765
Delegation and Transfer of Authority	173
Becoming an Effective Team Manager	585
Accounting Training for Financial Institutions	72
KGK Corporate Sustainability Reporting Training	50
Financial Analysis: 50 Key Ratios	48
Problem Solving and Decision-Making	288
Competition Law Training 2025	169
Training on the Preparation and Review of Contracts, Deeds and Documents, and Key Considerations	42
Current Developments in Combating Money Laundering and Terrorist Financing (AML/CFT) and MASAK Obligations Under Recent Regulations	14
Sustainability and Reporting Training	18
Suspicious Transaction Reporting Process and Case Studies	4
Transactional Analysis and Healthy Relationships	608
Certification Examination Preparation Training for Compliance Officers	12
Data-Driven Decision-Making	255
Total Training Hours	**3.132**

Employee Performance and Career Development Assessments	2023		2024		2025	
	Female	Male	Female	Male	Female	Male
White-Collar Employees Subject to Performance Evaluation (%)	53	47	52	48	53	47

Training Categories and Hours	2023	2024	2025
Sustainability Training - Employees (participants)	135	141	3
Sustainability Training - Employees (person*hours)	1,249	463	85.5
Sustainability Training - Contractor Employees (participants)	1	2	-
Sustainability Training - Contractor Employees (person*hours)	7	7.5	-
Management and Leadership Training (participants)	93	39	33
Management and Leadership Training (person*hours)	1,238	353.5	768.3
Technical Training (participants)	250	141	143
Technical Training (person-hours)	2,177	1,279.50	458.7

Occupational Health and Safety Statistics	2023	2024	2025
Number of Occupational Accidents	2	-	2
Number of Fatal Occupational Accidents	-	-	-
Lost Day Rate Due to Occupational Accidents	-	-	-
Number of Occupational Diseases	-	-	-
Total Recordable Injury Rate (TRIR)	**7.41**	**-**	**6.76**

Occupational Health and Safety Training	2023	2024	2025
Total Number of Participants Receiving OHS Training	13	23	148
Total OHS Training Hours	10	8	8
Total OHS Training (Person-Hours)	130	184	1,184

Customers	2023	2024	2025
Total Number of Customers	4,305	4,457	4,594

Customer Complaint Scorecard	2023	2024	2025
Number of customer feedback and complaints received through the Customer Contact Center	40	23	33
Number of customer feedback and complaints received through the Customer Contact Center	40	23	33
Number of customer complaints responded to through the Customer Contact Center	40	23	33
Customer complaint response rate (%)	100	100	100

Suppliers	2023		2024		2025	
	Local	International	Local	International	Local	International
Number of Suppliers Engaged	206	8	199	12	220	14
Number of Suppliers Engaged	214		214		214	
Local Supplier Ratio (%)	96.2		94.3		94	

Environmental Performance Indicators

Greenhouse Gas Emissions (tCO_2eq)	2023	2024	2025
Scope 1 Emissions	216.74	174.48	210.17
Scope 2 Emissions (Location-based)	50.98	35.90	44.31
Scope 2 Emissions (Market-based)	11.25	13.46	21.65
Scope 3 Emissions	99.75	45.78	158.109
Category 1 - Purchased Goods and Services	-	1.97	1.072
Category 2 - Capital Goods	5.71	7.77	11.71
Category 3 - Fuel- and Energy-Related Activities	47.63	-	48.645
Category 5 - Waste Generated in Operations	0.03	0.01	0.249
Category 6 - Business Travel	14.52	5.29	24.8
Category 7 - Employee Commuting	31.86	30.74	71.633
Total (Scope 1 + Scope 2 Location-based + Scope 3)	**367.47**	**256.16**	**412.59**
Total (Scope 1 + Scope 2 Market-based + Scope 3)	**327.74**	**233.72**	**389.93**

*The increase in Scope 3 emissions compared to 2024 is primarily attributable to the expansion of the reporting boundary to include additional Scope 3 emission categories.

Greenhouse Gas Emissions (tCO_2eq)	2025	Share of Total Emissions
Scope 1 Emissions	210.17	**50.94%**
Scope 2 Emissions (Location-based)	44.31	**10.74%**
Scope 3 Emissions	158.109	**38.32%**

Energy Consumption	Unit	2023	2024	2025
Electricity Consumption	kWh	108,157.25	81,524.97	102,090.38
	GJ	389.37	293.00	368.00
Consumption of Electricity Generated from Renewable Sources (I-REC)*	kWh	84,352.28	50,770.00	52,203.00
	GJ	303.67	182.77	187.93
Natural Gas Consumption	kWh	39,521.00	13,114.08	25,715.24
	GJ	1,479.67	490.99	962.78
Gasoline Consumption	kWh	11,352.37	22,824.98	19,607.40
	GJ	391.25	787.00	675.75
Diesel Consumption	kWh	42,292.69	35,057.84	40,957.02
	GJ	1,542.58	1,278.70	1,493.86
Total Energy Consumption	**GJ**	**3,802.87**	**2,849.69**	**3,500.39**

* As the I-REC certificates cover only the Headquarters' electricity consumption, electricity consumption at branch locations has been excluded from the related calculation.

Water Consumption (m^3)	2023	2024	2025
Total Water Consumption	1,427.32	1,508.79	1,607.68

Waste Generation (kg)	2023	2024	2025
Total Waste Consumption	1,431	1,422	564
Metal	12	15	3
Plastic	4	4	4
Paper	1,401	1,393	547
Glass	9	10	9
Battery Waste	5	0.49	0.35

GRI Content Index

Statement of Use:	İş Leasing has reported in accordance with the GRI Standards for the period from 1 January 2025 to 31 December 2025.
GRI 1 Used:	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s):	Not available.

GRI STANDARD	DISCLOSURE		LOCATION		OMISSIONS		
				Page	Requirement(s) Omitted	Reason	Explanation
GRI 2: General Disclosures 2021	2-1	Organizational details	About This Report	5			
	2-2	Entities included in the organization's sustainability reporting	About This Report	5			
	2-3	Reporting period, frequency and contact point	About This Report	5			
	2-4	Restatements of information	Environmental Performance Indicators Social Performance Indicators	63 60			
	2-5	External assurance	The İş Leasing 2025 Sustainability Report has not been subject to external assurance.				
	2-6	Activities, value chain and other business relationships	About İş Leasing Value Chain Organization Chart Service Areas	10 16 21 12			
	2-7	Employees	Inclusive Workplace Culture and Employee Experience Social Performance Indicators	46 60			
	2-8	Workers who are not employees	As of the reporting period, there were no workers within the Company who were not classified as employees.				
	2-9	Governance structure	Corporate Governance and Business Ethics	20			
	2-10	Nomination and selection of the highest governance body	Corporate Governance and Business Ethics	20			
	2-11	Chair of the highest governance body	Corporate Governance and Business Ethics	20			
	2-12	Role of the highest governance body in overseeing the management of impacts	Corporate Governance and Business Ethics	20			
	2-13	Delegation of responsibility for managing impacts	Corporate Governance and Business Ethics	20			
	2-14	Role of the highest governance body in sustainability reporting	Sustainability Governance Structure	27			

GRI STANDARD	DISCLOSURE		LOCATION	Page	OMISSIONS		
					Requirement(s) Omitted	Reason	Explanation
GRI 2: General Disclosures 2021	2-15	Conflicts of interest	Corporate Governance and Business Ethics Compliance with Legislation and Global Standards	20 24			
	2-16	Communication of critical concerns	Corporate Governance and Business Ethics	20			
	2-17	Collective knowledge of the highest governance body	Corporate Governance and Business Ethics	20			
	2-18	Evaluation of the performance of the highest governance body	Corporate Governance and Business Ethics	20			
	2-19	Remuneration policies	Corporate Governance and Business Ethics	20			
	2-20	Process to determine remuneration	Inclusive Workplace Culture and Employee Experience	46			
	2-21	Annual total compensation ratio	This information has not been disclosed due to confidentiality constraints.				
	2-22	Statement on sustainable development strategy	Our Sustainability Approach and Long-Term Value Creation	25			
	2-23	Policy commitments	Corporate Governance and Business Ethics Compliance with Legislation and Global Standards	20 24			
	2-24	Embedding policy commitments	Corporate Governance and Business Ethics Risk Management and Resilience Compliance with Legislation and Global Standards	20 23 24			
	2-25	Processes to remediate negative impacts	Corporate Governance and Business Ethics Risk Management and Resilience Compliance with Legislation and Global Standards	20 23 24			
	2-26	Mechanisms for seeking advice and raising concerns	Corporate Governance and Business Ethics	20			
	2-27	Compliance with laws and regulations	Compliance with Legislation and Global Standards	24			
	2-28	Membership associations	Inclusive Workplace Culture and Employee Experience	46			
	2-29	Approach to stakeholder engagement	StakeholderEngagement	34			
	2-30	Collective bargaining agreements	There is no collective bargaining agreement in place at İş Leasing.				
Material Topics							
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
	3-2	List of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessmen	25 29			

GRI STANDARD	DISCLOSURE		LOCATION		OMISSIONS		
				Page	Requirement(s) Omitted	Reason	Explanation
Business Ethics and Governance							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 205: Anti-corruption 2016	**205-1**	Operations assessed for risks related to corruption	Corporate Governance and Business Ethics	20			
	205-2	Communication and training about anti-corruption policies and procedures	Corporate Governance and Business Ethics	20			
	205-3	Confirmed incidents of corruption and actions taken	Corporate Governance and Business Ethics	20			
GRI 207: Tax 2019	**207-1**	Approach to tax	Corporate Governance and Business Ethics Tax Governance and Our Tax Compliance Approach	20 23			
	207-2	Tax governance, control and risk managemen	Corporate Governance and Business Ethics Tax Governance and Our Tax Compliance Approac	20 23			
Risk Management and Resilience							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
Compliance with Legislation and Global Standards							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
Financial Performance and Sustainable Profitability							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 201: Economic Performance 2016	**201-1**	Direct economic value generated and distributed	Financial Performance and Sustainable Profitability	37			
Sustainable Finance and Green Investments							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 201: Economic Performance 2016	**201-2**	Financial implications and other risks and opportunities due to climate change	Sustainable Finance and Green Investments	38			
Combating Climate Change							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			

GRI STANDARD	DISCLOSURE	LOCATION		OMISSIONS		
			Page	Requirement(s) Omitted	Reason	Explanation
GRI 102: Climate Change 2025	**102-4** GHG emissions reduction targets and progress	Combating Climate Change Carbon Management Activities Our Sustainability Target	41 41 32			
	102-5 Scope 1 GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	102-6 Scope 2 GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	102-7 Scope 3 GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	102-10 Carbon credits	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
GRI 103: Energy 2025	**103-1** Energy policies and commitments	Combating Climate Change Energy Management Activities	41 42			
	103-2 Energy consumption and self-generation within the organization	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
	103-5 Reduction in energy consumption	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
GRI 302: Energy 2016	**302-1** Energy consumption within the organization	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
	302-2 Energy consumption outside of the organization	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
	302-3 Energy intensity	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
	302-4 Reduction of energy consumption	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			

GRI STANDARD	DISCLOSURE	LOCATION	Page	OMISSIONS Requirement(s) Omitted	Reason	Explanation
GRI 302: Energy 2016	**302-5** Reductions in energy requirements of products and services	Combating Climate Change Energy Management Activities Environmental Performance Indicators	41 42 63			
GRI 303: Water and Effluents 2018	**303-5** Water consumption	Combating Climate Change Water Management Activities Environmental Performance Indicators	41 43 63			
GRI 101: Biodiversity 2024	**102-2** Management of biodiversity impacts	Combating Climate Change Biodiversity Conservation Activities Environmental Performance Indicators	41 45 63			
GRI 304: Biodiversity 2016	**304-2** Significant impacts of activities, products and services on biodiversity	Combating Climate Change Biodiversity Conservation Activities Environmental Performance Indicators	41 45 63			
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	Combating Climate Change Biodiversity Conservation Activities Environmental Performance Indicators	41 45 63			
GRI 305: Emissions 2016	**305-1** Direct (Scope 1) GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	305-2 Energy indirect (Scope 2) GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	305-3 Other indirect (Scope 3) GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
	305-5 Reduction of GHG emissions	Combating Climate Change Carbon Management Activities Environmental Performance Indicators	41 41 63			
GRI 306: Waste 2020	**306-1** Waste generation and significant waste-related impacts	Combating Climate Change Waste Management Activities	41 44			
	306-2 Management of significant waste related impacts	Combating Climate Change Waste Management Activities	41 44			
	306-3 Waste generated	Combating Climate Change Waste Management Activities Environmental Performance Indicators	41 44 63			

GRI STANDARD	DISCLOSURE		LOCATION	Page	OMISSIONS		
					Requirement(s) Omitted	Reason	Explanation
Inclusive Workplace Culture and Employee Experience							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 401: Employment 2016	**401-1**	New employee hires and employee turnover	Inclusive Workplace Culture and Employee Experience Employee Rights Practices Social Performance Indicators	46 47 60			
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Inclusive Workplace Culture and Employee Experience Employee Rights Practices	46 47			
	401-3	Parental leave	Inclusive Workplace Culture and Employee Experience Social Performance Indicators	46 60			
GRI 403: Occupational Health and Safety 2018	**403-1**	Occupational health and safety management system	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices	46 50			
	403-2	Hazard identification, risk assessment, and incident investigation	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices	46 50			
	403-3	Occupational health services	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices	46 50			
	403-4	Worker participation, consultation, and communication on occupational health and safety	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices	46 50			
	403-5	Worker training on occupational health and safety	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicator	46 50 60			
	403-6	Promotion of worker health	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicators	46 50 60			
	403-7	Prevention and mitigation of occupational health and safety impacts	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicators	46 50 60			
	403-8	Workers covered by an occupational health and safety management system	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicators	46 50 60			
	403-9	Work-related injuries	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicators	46 50 60			
	403-10	Work-related ill health	Inclusive Workplace Culture and Employee Experience Occupational Health and Safety (OHS) Practices Social Performance Indicators	46 50 60			

GRI STANDARD	DISCLOSURE		LOCATION	Page	OMISSIONS		
					Requirement(s) Omitted	Reason	Explanation
GRI 404: Training and Education 2016	**404-1**	Average hours of training per year per employee	Inclusive Workplace Culture and Employee Experience Talent Management Social Performance Indicators	46 48 60			
	404-2	Programs for upgrading employee skills and transition assistance programs	Inclusive Workplace Culture and Employee Experience Talent Management	46 48			
	404-3	Percentage of employees receiving regular performance and career development reviews	Inclusive Workplace Culture and Employee Experience Talent Management Social Performance Indicators	46 48 60			
GRI 405: Diversity and Equal Opportunity 2016	**405-1**	Diversity of governance bodies and employees	Inclusive Workplace Culture and Employee Experience Diversity and Inclusion	46 49			
	405-2	Ratio of basic salary and remuneration of women to men	Inclusive Workplace Culture and Employee Experience Diversity and Inclusion Social Performance Indicators	46 49 60			
GRI 406: Non-discrimination	**406-1**	Incidents of discrimination and corrective actions taken	Inclusive Workplace Culture and Employee Experience Social Performance Indicators	46 60			
GRI 413: Local Communities 2016	**413-1**	Operations with local community engagement, impact assessments, and development programs	Inclusive Workplace Culture and Employee Experience Social Responsibility	46 60			
Customer Satisfaction							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
Responsible Supply Chain Management							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 308: Supplier Environmental Assessment 2016	**308-1**	New suppliers that were screened using environmental criteria	Responsible Supply Chain Management	53			
	308-2	Negative environmental impacts in the supply chain and actions taken	Responsible Supply Chain Management	53			
GRI 414: Supplier Social Assessment 2016	**414-1**	New suppliers that were screened using social criteria	Responsible Supply Chain Management	53			
	414-2	Negative social impacts in the supply chain and actions taken	Responsible Supply Chain Management	53			

GRI STANDARD	DISCLOSURE		LOCATION	Page	OMISSIONS		
					Requirement(s) Omitted	Reason	Explanation
Digital Transformation and Innovation							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
Cyber Security and Data Privacy							
GRI 3: Material Topics 2021	**3-3**	Management of material topics	Our Sustainability Approach and Long-Term Value Creation İş Leasing Double Materiality Assessment	25 29			
GRI 418: Customer Privacy 2016	**418-1**	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Our Sustainability Approach and Long-Term Value Creation Cyber Security and Data Privacy	25 57			

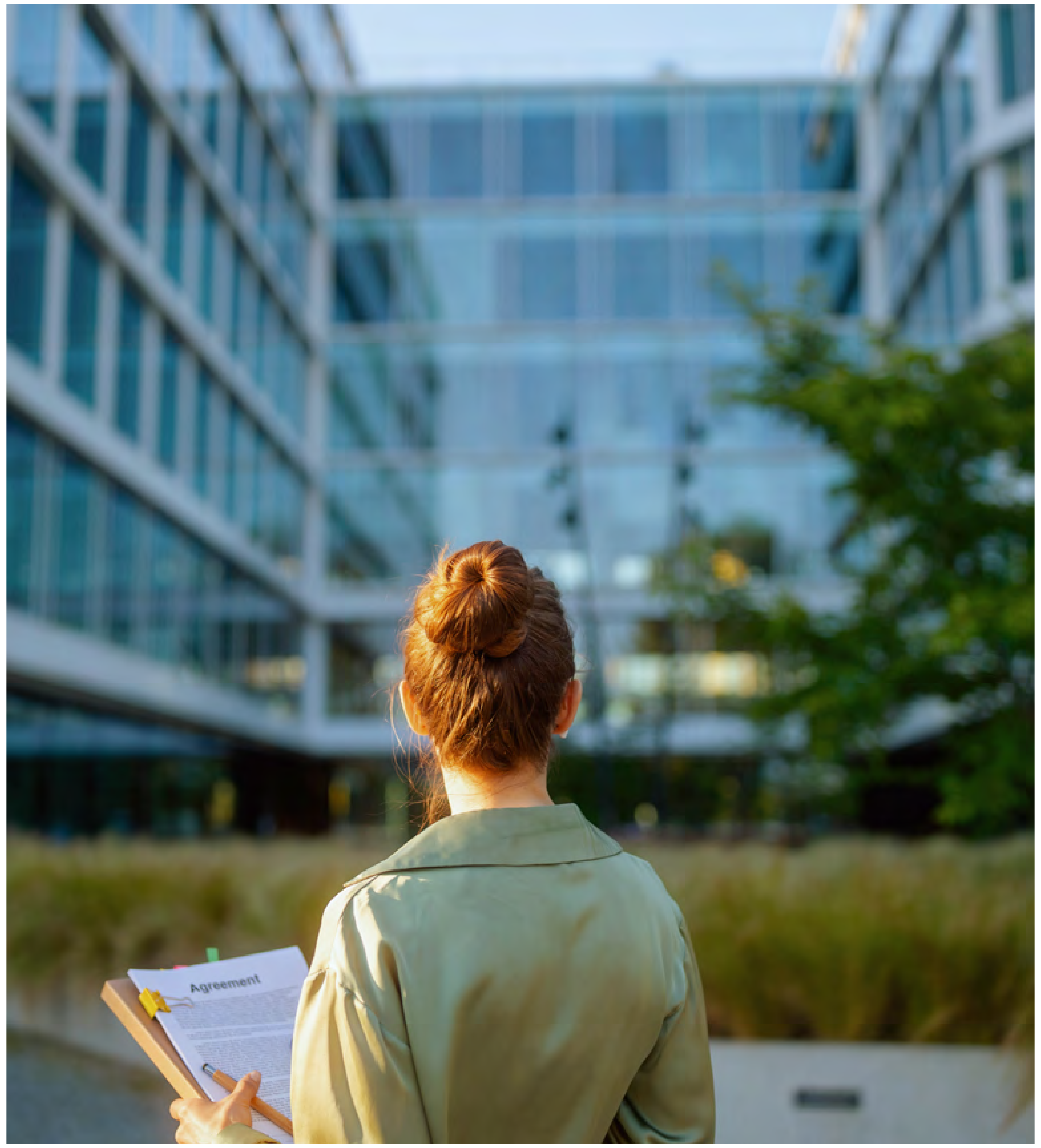
UNGC Communication on Progress

GLOBAL COMPACT PRINCIPLES		RELATED SECTION	Page
Human Rights			
Principle 1:	Businesses should support and respect the protection of internationally proclaimed human rights.	Employee Rights Practices Business Ethics, Reporting Mechanisms and Ethical Culture Diversity and Inclusion	47 23 49
Principle 2:	Businesses should make sure that they are not complicit in human rights abuses.	Environmental and Social Risk Assessment Approach Business Ethics, Reporting Mechanisms and Ethical Culture Responsible Supply Chain Management	39 23 53
Labour Standards			
Principle 3:	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Employee Rights Practices Inclusive Workplace Culture and Employee Experience	47 46
Principle 4:	Businesses should uphold the elimination of all forms of forced and compulsory labour.	Business Ethics, Reporting Mechanisms and Ethical Culture Employee Rights Practices Human Resources Practices	47
Principle 5:	Businesses should uphold the effective abolition of child labour.	Human Resources Practices Employee Rights Practices	47
Principle 6:	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Diversity and Inclusion Human Resources Practices Employee Rights Practices	49 47 47

GLOBAL COMPACT PRINCIPLES		RELATED SECTION	Page
Environment			
Principle 7:	Businesses should support a precautionary approach to environmental challenges.	Environmental and Social Risk Assessment Approach Risk Management and Resilience Biodiversity Conservation Activities	39 23 44
Principle 8:	Businesses should undertake initiatives to promote greater environmental responsibility.	Sustainable Finance and Green Investments Carbon Management Activities Energy Management Activities	38 41 42
Principle 9:	Businesses should encourage the development and diffusion of environmentally friendly technologies.	Sustainable Finance and Green Investments Dijital Dönüşüm ve İnovasyon Energy Management Activities	38 56 42
Principle 10:	Businesses should work against corruption in all its forms, including extortion and bribery.	Business Ethics, Reporting Mechanisms and Ethical Culture Risk Management and Resilience Corporate Governance and Business Ethics	23 23 20

UN Women's Empowerment Principles Progress Statement (UN WEPs)

PRINCIPLES		RELATED SECTION	Page
Principle 1:	Corporate Leadership Supporting Gender Equality	Corporate Governance Structure Diversity and Inclusion Memberships and Collaborations	21 49 51
Principle 2:	Equal Opportunity, Inclusion and Anti-Discrimination	Diversity and Inclusion Employee Rights Practices Corporate Governance and Business Ethics	49 47 23
Principle 3:	Health, Safety and Freedom from Violence	Occupational Health and Safety (OHS) Practices Employee Rights Practices Inclusive Workplace Culture and Employee Experience	50 47 46
Principle 4:	Education and Training	Talent Management Human Resources Practices Diversity and Inclusion	48 47 49
Principle 5:	Business Development, Supply Chain and Marketing Practices	Sustainable Finance and Green Investments Social Responsibility Responsible Supply Chain Management	38 50 53
Principle 6:	Community Leadership and Participation	Social Responsibility Memberships and Collaborations Diversity and Inclusion	50 51 49
Principle 7:	Measurement and Transparent Reporting for Gender Equality	Diversity and Inclusion Inclusive Workplace Culture and Employee Experience Corporate Governance Structure	49 46 21



Sustainability Compliance Report

	Principle / Indicator	Compliance Status Yes √	Partial ◩	No X	N/A ☐	Explanation	Related report/link	Page
						A. GENERAL PRINCIPLES		
A1.	**Strategy, Policy and Goals**							
A1.1.	The prioritized environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	√				ESG topics are available in the Sustainability section of the Company website. Risks and opportunities are included in the 2024 Turkey Sustainability Reporting Standards (TSRS) compliant Sustainability Report which was published in 2025.	https://www.isleasing.com.tr/en/sustainability/#sustainability-in-is-leasing https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	21 22
A1.1.	The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy, etc.) have been created and disclosed to the public by the Company's Board of Directors.	√				It is available in the Sustainability section of the Company website.	https://www.isleasing.com.tr/en/sustainability/#policies-and-documents	
A1.2.	The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	24
A2.	**Implementation/Monitoring**							
A2.1.	The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	√				It is available in the Sustainability section of the Company website.	https://www.isleasing.com.tr/en/sustainability/#policies-and-documents	
A2.1.	The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	√				It is included in the 2024 TSRS compliant Sustainability Report which was published in 2025.	https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	4 10
A2.2.	In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	24 25
A2.3.	The Key ESG Performance Indicators (KPI) and the level of reaching these indicators have been disclosed to the public on yearly basis.		◩			Performance indicators are presented comparatively on a yearly basis in the sustainability report. However, there are no comparable and verifiable local or international sector benchmarks for the indicators shared with the public.It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	31 32
A2.4.	The activities for improving the sustainability performance of the business processes or products and services have been disclosed to the public.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	27 28

	Principle / Indicator	Compliance Status: Yes √	Partial	No X	N/A ☐	Explanation	Related report/link	Page
A3.	**Reporting**							
A3.1.	The information about the sustainability performance, targets and actions have been given in annual reports of the Company an understandable, accurate and sufficient manner.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	24
A3.2.	The information about activities which are related to the United Nations (UN) 2030 Sustainable Development Goals have been disclosed to the public.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	23
A3.3.	The lawsuits filed and/or concluded against the Company about ESG issues which are material in terms of ESG policies and/or will significantly affect the Company's activities, have been disclosed to the public.	√				There are no lawsuits filed and/or finalized against our Company on environmental, social and corporate governance issues.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	48
A4.	**Verification**							
A4.1.	The Company's Key ESG Performance metrics have been verified by an independent third party and publicly disclosed.			X		Environmental and Social performance indicators have not yet been verified by an independent third party organization.		

B. ENVIRONMENTAL PRINCIPLES

	Principle / Indicator	Yes	Partial	No	N/A	Explanation	Related report/link	Page
B1.	The policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs have been disclosed.		◩			It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	18 19
B2.	The environmental reports prepared to provide information on environmental management have been disclosed to the public which is including the scope, reporting period, reporting date and limitations about the reporting conditions.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B4.	The environmental targets within the scope of performance incentive systems which included in the rewarding criteria have been disclosed to the public on the basis of stakeholders (such as members of the Board of Directors, managers and employees).	√				It is included in the 2024 TSRS compliant Sustainability Report which was published in 2025.	https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	38 41
B5.	How the prioritized environmental issues have been integrated into business objectives and strategies has been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	21
B7.	The way of how environmental issues has been managed and integrated into business objectives and strategies throughout the Company's value chain, including the operational process, suppliers and customers has been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	34
B8.	Whether the Company have been involved to environmental related organizations and non governmental organizations' policy making processes and collaborations with these organizations has been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	36

Principle / Indicator		Compliance Status: Yes √	Partial	No X	N/A ☐	Explanation	Related report/link	Page
B9.	In the light of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)), information on environmental impacts is periodically disclosed to the public in a comparable manner.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B10.	Details of the standard, protocol, methodology, and baseline year used to collect and calculate data has been disclosed.	√				It is included in the 2024 TSRS compliant Sustainability Report which was published in 2025.	https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	30 32
B11.	The increase or decrease in Company's environmental indicators as of the reporting year has been comparatively disclosed with previous years.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B12.	The short and long-term targets for reducing the environmental impacts have been determined and the progress compared to previous years' targets has been disclosed.			X		It will be assessed in the following period.		
B13.	A strategy to combat the climate crisis has been created and the planned actions have been publicly disclosed.	√				It is included in the 2024 TSRS compliant Sustainability Report which was published in 2025.	https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	30 32
B14.	The programs/procedures to prevent or minimize the potential negative impact of products and/or services on the environment have been established and disclosed.		◩			A list of "Non-Financed Activities" has been published by our Company and investments for the activities included in this list are not financed.	https://www.isleasing.com.tr/media/faxpaioj/list_of_activities_not_to_be_financed-885.pdf	
B14.	The actions to reduce greenhouse gas emissions of third parties (suppliers, subcontractors, dealers, etc.) have been carried out and disclosed.			X		It will be assessed in the following period.		
B15.	The environmental benefits/gains and cost savings of initiatives/projects that aims reducing environmental impacts have been disclosed.		◩			It is included in the 2024 TSRS compliant Sustainability Report which was published in 2025. Environmental benefits/gains and cost savings will be measured and disclosed in the following period.	https://www.isleasing.com.tr/media/aneidif0/i%C5%9F-leasing-tsrs-raporu-2024.pdf	30 32
B16.	The data related to energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) has been disclosed as Scope-1 and Scope-2.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B17.	The information related to production of electricity, heat, steam and cooling as of the reporting year has been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B18.	The studies related to increase the use of renewable energy and transition to zero/low carbon electricity have been conducted and disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B19.	The renewable energy production and usage data has been publicly disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32

Principle / Indicator		Compliance Status: Yes √	Partial	No X	N/A ☐	Explanation	Related report/link	Page
B20.	The Company conducted projects about energy efficiency and the amount of reduction on energy consumption and emissions achieved through these projects have been disclosed.		◩			It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026. The Company became carbon neutral by zeroing its 2021.2022,2023 and 2024 carbon emissions from operational activities with its contribution to sustainable energy sources. The calculation of emission reduction from leasing activities will be evaluated in the following period.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B21.	The water consumption, the amount, procedures and sources of recycled and discharged water from underground or above ground (if any), have been disclosed.		◩			It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B22.	The information related to whether Company's operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).				☐	It is assessed that carbon pricing is not applicable, considering the Company's current shareholding structure and operational activities.		
B23.	The information related to accumulated or purchased carbon credits within the reporting period has been disclosed.	√				İş Leasing's emissions for 2024 were zeroed by purchasing 321 tons of carbon credits.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	30 32
B24.	If carbon pricing is applied within the Company, the details have been disclosed.				☐	It is assessed that carbon pricing is not applicable, considering the Company's current shareholding structure and operational activities.		
B25.	The platforms where the Company discloses its environmental information have been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	

C. SOCIAL PRINCIPLES

C1.	**Human Rights and Employee Rights**							
C1.1.	The Institutional Human Rights and Employee Rights Policy has been established in the light of the Universal Declaration of Human Rights, ILO Conventions ratified by Turkey and other relevant legislation. The policy and the officials that responsible for the implementation of it have been determined and disclosed.		◩			It is available on our Company's website. The roles and responsibilities regarding the implementation of the policy will be evaluated in the following period.	https://www.isleasing.com.tr/en/human-resources/	
C1.2.	Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race, religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.		◩			It is available on our Company's website.	https://www.isleasing.com.tr/en/investor-relations/corporate-governance/policies/ethical-principles/	

Principle / Indicator		Compliance Status: Yes √	Partial	No X	N/A	Explanation	Related report/link	Page
C1.3.	The measures taken for the minority rights/equality of opportunity or the ones who are sensitive about certain economic, environmental, social factors (low income groups, women, etc.) along the supply chain have been disclosed.		◪			İş Leasing is a member of the United Nations Global Compact (UNGC), the most widely participated corporate sustainability initiative at the global level, and the United Nations Global Compact and Women's Empowerment Principles (WEPs - Women's Empowerment Principles). We aim to increase our membership activities in associations, institutions and organizations that try to develop solutions by focusing on different areas in our sustainability priorities. In this context, İş Leasing became a member of the 30% Club in 2023.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.4.	The developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor have been disclosed		◪			It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026. Reporting of developments regarding preventive and corrective actions will be evaluated in the following period.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.5.	Investments in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.5.	The mechanism for employee complaints and resolution of disputes have been established and related solution processes have been determined.	√				It is available on the Company's website.	https://www.isleasing.com.tr/en/investor-relations/corporate-governance/policies/stakeholders-policy/	
C1.5.	The activities carried out within the reporting period which related to ensure employee satisfaction have been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.6.	The occupational health and safety policies have been established and disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.6.	The measures taken for protecting health, preventing occupational accidents and related statistics have been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C1.7.	The personal data protection and data security policies have been established and disclosed.	√				It is available on the Company's website.	https://www.isleasing.com.tr/en/personal-data-protection-law/	
C1.8.	The ethics policy have been established and disclosed.	√				It is available on the Company's website.	https://www.isleasing.com.tr/en/investor-relations/corporate-governance/policies/ethical-principles/	
C1.9.	The studies related to social investment, social responsibility, financial inclusivity and access to finance have been explained.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41

	Principle / Indicator	Compliance Status: Yes √	Partial ◩	No X	N/A ☐	Explanation	Related report/link	Page
C1.10.	The informative meetings and training programs related to ESG policies and practices have been organized for employees.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	38 41
C2.	**Stakeholders, International Standards and Initiatives**							
C2.1.	The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	18 19
C2.2.	The information about the communication with stakeholders (which stakeholder, subject and frequency) have been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	34
C2.3.	The international reporting standards that adopted in reporting have been explained.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	4
C2.4.	The principles adopted regarding sustainability, the signatory or member international organizations, committees and principles have been disclosed.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	36
C2.5.	The improvements have been made and studies have been carried out in order to be included in the Borsa Istanbul sustainability indices and/or international index providers.		◩			İş Leasing was included in the BIST Sustainability Index on July 1, 2023.		

CORPORATE GOVERNANCE PRINCIPLES

	Principle / Indicator	Yes	Partial	No	N/A	Explanation	Related report/link	Page
D1.	The opinions of stakeholders have been sought in the determination of measures and strategies related to sustainability field.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	18 19
D2.	The social responsibility projects, awareness activities and trainings have been carried out to raise awareness about sustainability and its importance.	√				It is included in the 2024 Sustainability Report. It is also included in the 2025 Sustainability Report, which is planned to be published in 2026.	https://isleasing.com.tr/media/mltpbelp/2024-i%C5%9F-leasing-sustainability-report.pdf	34 36

İŞ LEASING

Contact Information

İş Finansal Kiralama A.Ş.

Address: İş Kuleleri Kule 1 Kat: 6 4. Levent 34330 İstanbul

Investor Relations: yatirimciiliskileri@isleasing.com.tr

Sustainability Unit: surdurulebilirlik@isleasing.com.tr

Telephone: : +90 212 350 74 00   Fax : +90 212 350 74 99