

# INVESTOR PRESENTATION

June 2022

**iŞ LEASING**



# Advantageous



*Opportunity of Operating lease*

*Fixed or variable lease  
payment options*

## Flexible

*Benefits of VAT,  
Stamp Duty and fees*



*Lease payments in  
line with cash flow*

## Foreseeable



*Lease payments  
in Foreign  
Currency*

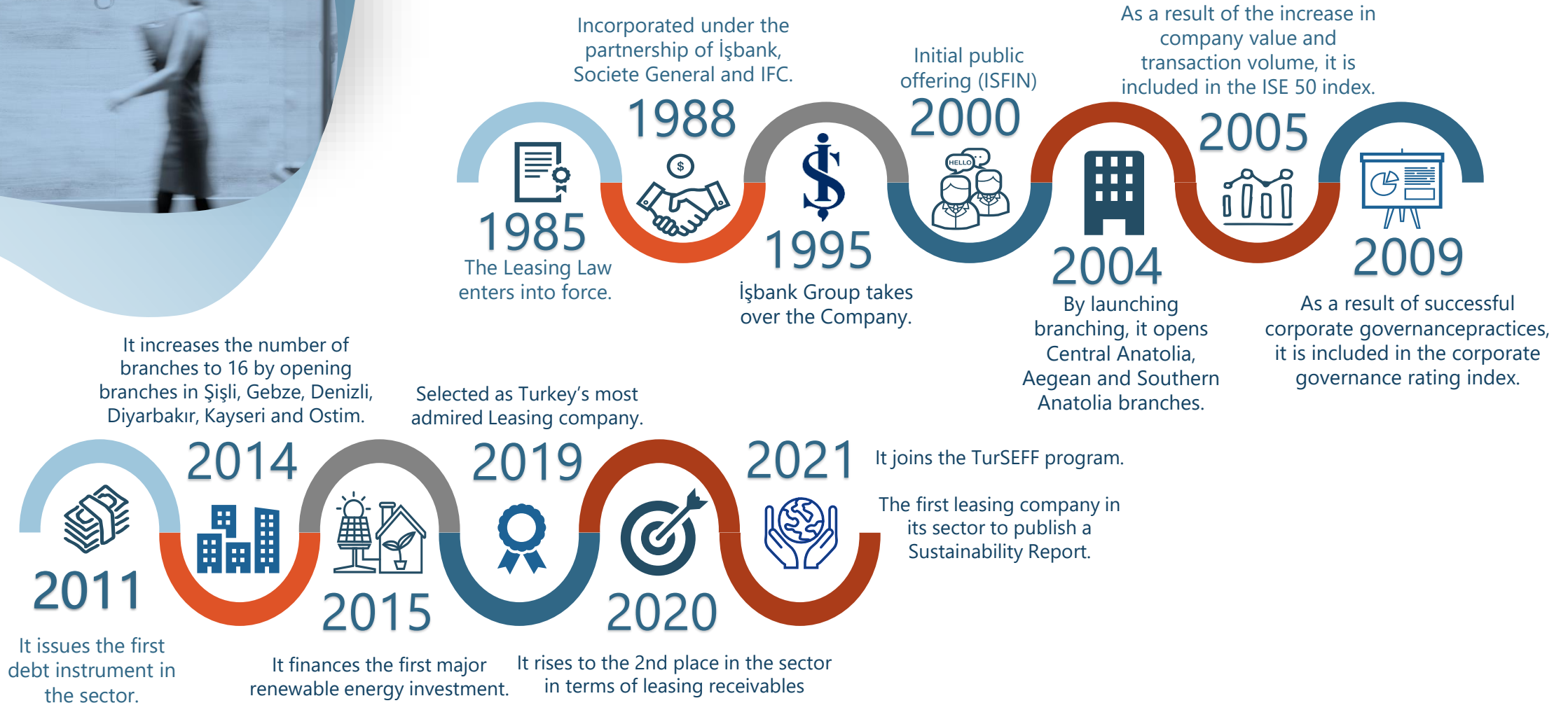


**Company Overview**

**İŞ LEASING**



## Milestones



## Company Overview



With a new transaction volume of USD 290 million and a market share of 14,63%, İş Leasing carried its strong position in the sector one step further.



Leasing receivables amounted to TL 14,5 billion with 14,43% market share on the basis of leasing receivables.



The Company increased its shareholders' equity by 19% to TL 2,5 billion.

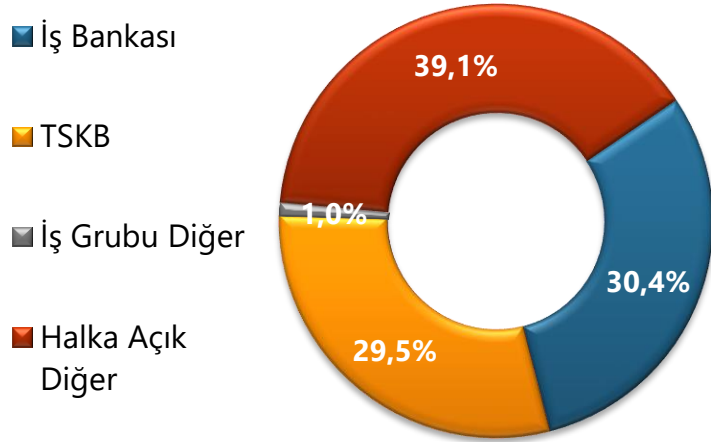


The Company posted a net profit of TL 447 million.



# Company Overview

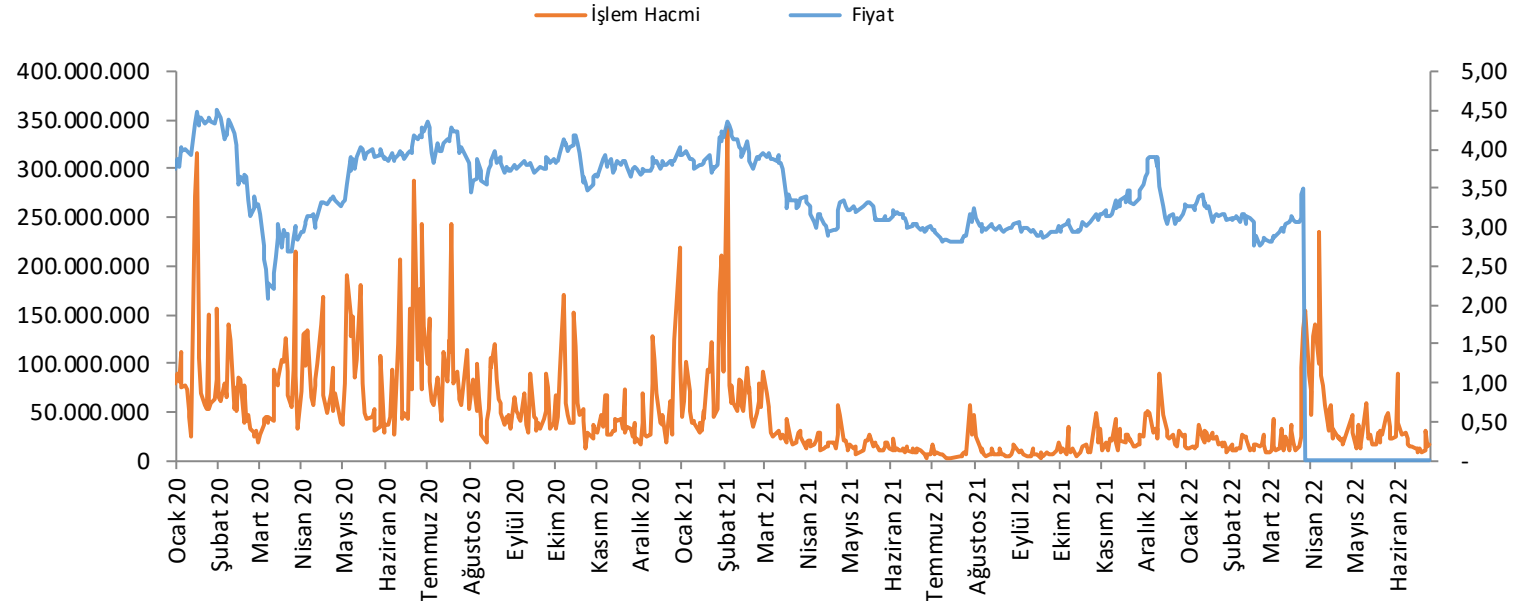
## Share Structure(%)



## Affiliated Partners



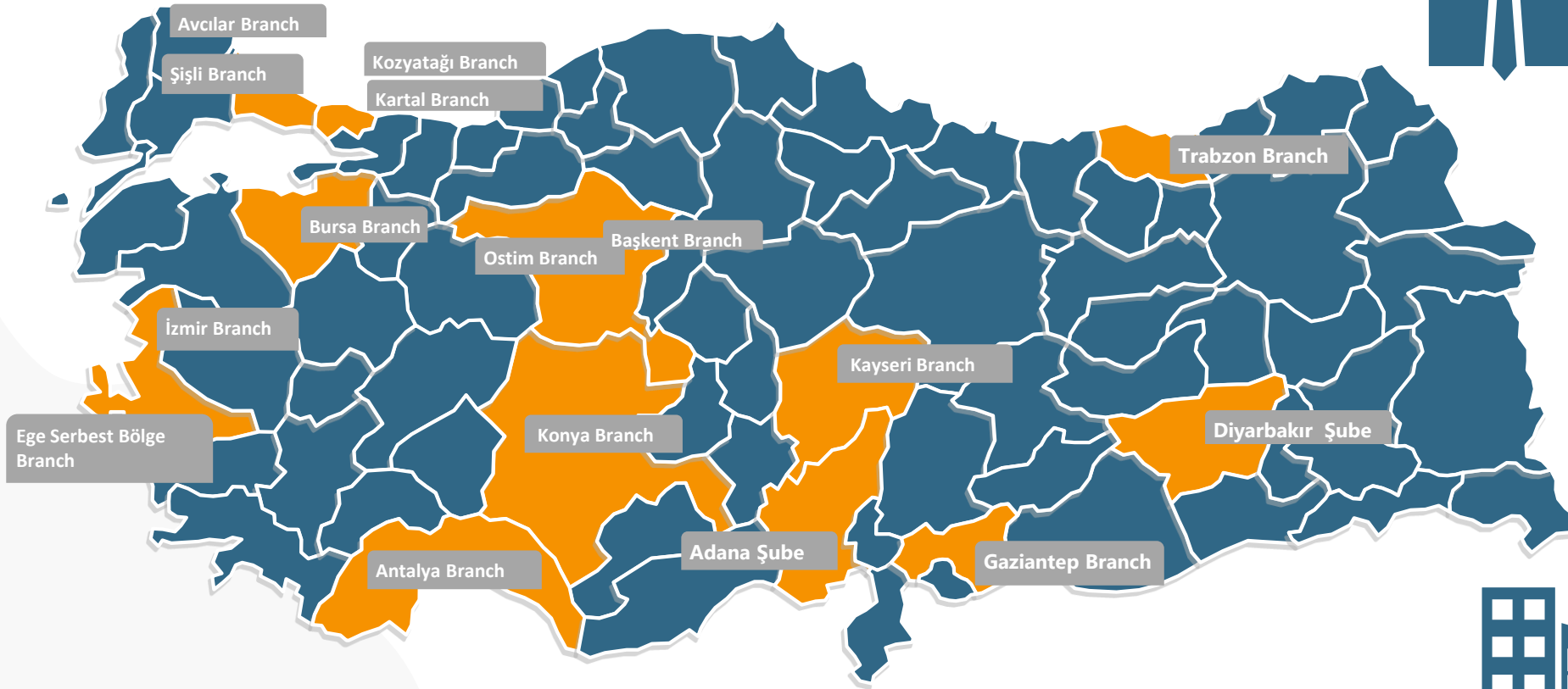
Rating	İş Leasing	TİBAŞ	TSKB
Fitch Long-Term Foreign Currency	B-	B+	B+
SAHA	9,29	-	9,56



## Share Performance



## Company Overview



145

Total Staff



48,28 %



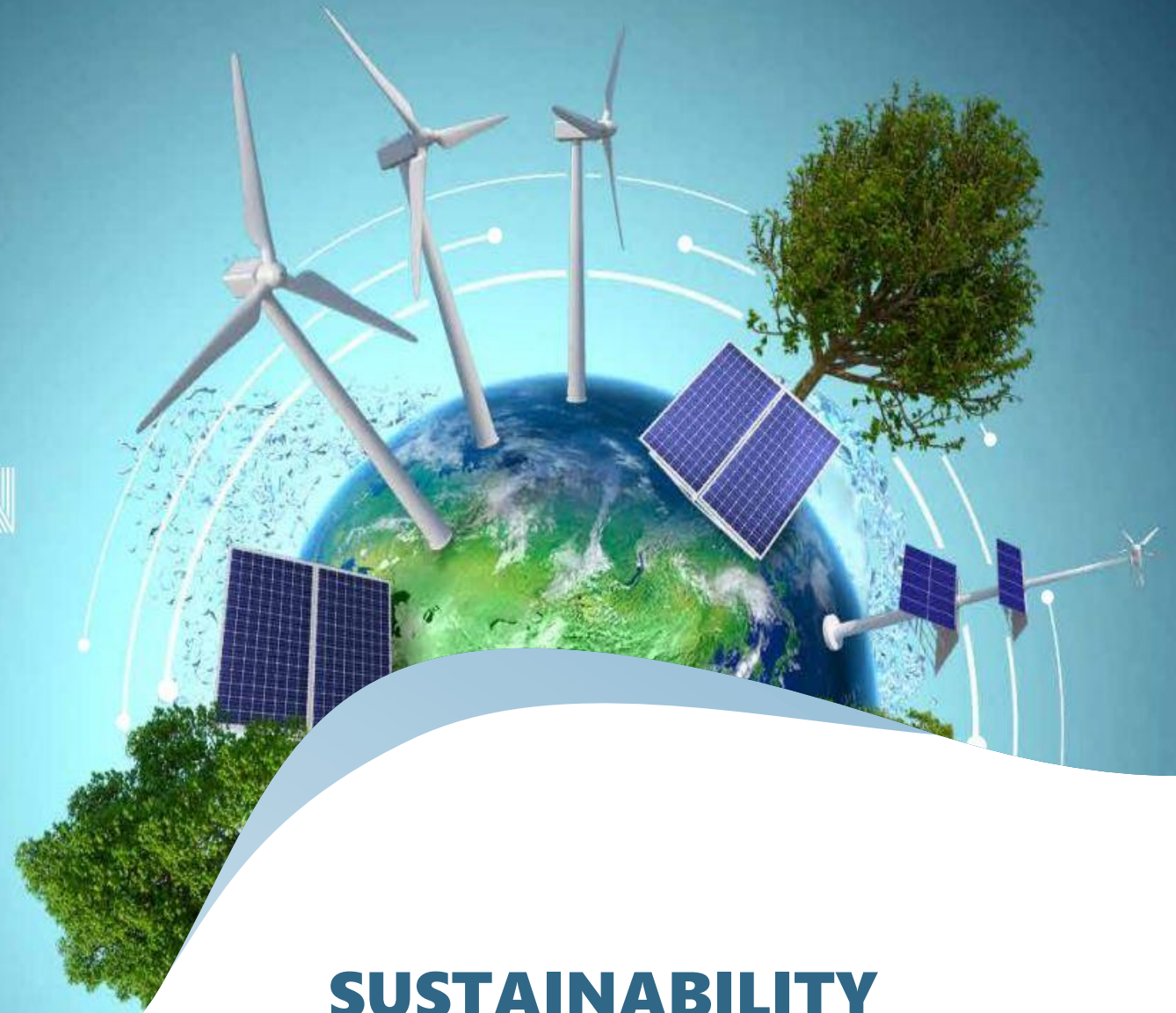
51,72 %

46 Sales  
Staff

16

Branches

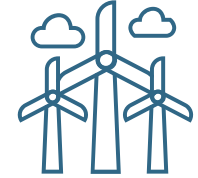
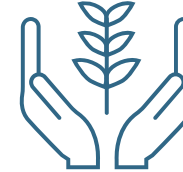
STRONG  
CONTRIBUTION  
TO THE GREEN  
TRANSFORMATION



**SUSTAINABILITY**



# SUSTAINABILITY



İş Leasing offers services for energy efficiency and renewable energy investments in line with its sensitivity to sustainability, society and the environment, and aims to take the measures required for effective resource and energy use in order to help protect the natural balance. İş Leasing is committed to uninterruptedly carrying out its sustainability activities launched in order to contribute to a sustainable and livable future.

# SUSTAINABILITY

**€40  
million**

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

## TURSEFF (TÜRKİYE SUSTAINABLE ENERGY FINANCING FACILITY)

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

Notable  
achievements  
via projects  
supported by  
İş Leasing within  
the scope of  
TurSEFF;



1

40 MILLION EUROS FUNDING IS  
GENERATED

ANNUAL ENERGY SAVINGS  
REACHED 4.6 MILLION EUROS

2



3

12.3 MW OF INSTALLED POWER WAS ADDED IN  
THE FIELD OF RENEWABLE ENERGY

48,777 TONS OF CARBON  
EMISSIONS WERE AVOIDED

4



5

14 THOUSAND MWH ENERGY EFFICIENCY  
WAS ACHIEVED

# SUSTAINABILITY



# SUSTAINABILITY

## COMBATING THE CLIMATE CRISIS AND DECARBONIZATION

İş Leasing funded USD 156.2 million to renewable energy projects.

**216.45**

MW total  
installed power capacity

### Renewable Active Energy Portfolio

BPP

1.47 MW



COGENERATION

14.06 MW



SPP

123.79 MW



WPP

62.5 MW



**201.82 MW**

Projects  
With  
Ongoing  
Risk



Projects  
With  
Finished  
Risk



**60 Projects**

**216.45 MW**

**156,2 Million USD**



## RELATIONSHIP OF İŞ LEASING'S MATERIAL SUSTAINABILITY ISSUES AND SUSTAINABILITY STRATEGY WITH UN SDGs AND UN GLOBAL COMPACT (GC):

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



# MEMBERSHIPS

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



BCSD TÜRKİYE - Business Council for Sustainable Development

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



KOTEDER - Publicly Listed Partnership Executives Association

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



AFI - Association of Financial Institutions

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



ICoC - Istanbul Chamber of Commerce

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

# SUSTAINABILITY

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

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



**FINANCIAL RESULTS**

**İŞ LEASING**



## FINANCIAL RESULTS

**14.452**  
**Million TL**  
Leasing  
Receivables

**8.760**  
**Million TL**  
Factoring  
Receivables

**26.948**  
**Million TL**  
Total Assets

**290**  
**Million USD**  
Transaction  
Volume

**2.549**  
**Million TL**  
Shareholder  
s' Equity

## Financial Highlights

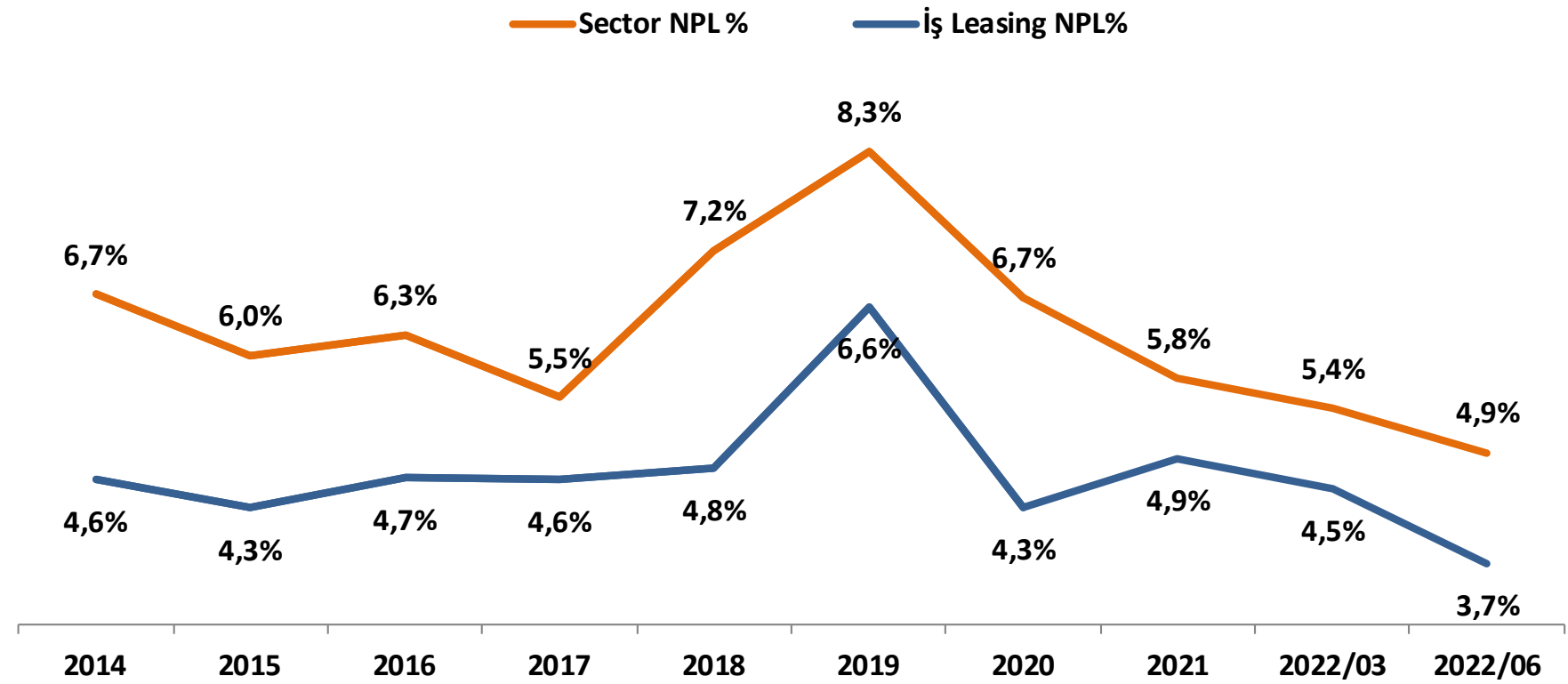
<i>TL Million, consolidated</i>	2021	2022/03	2022/06	Δ
Leasing Receivables, Net	11.373	12.831	14.551	27,9%
Factoring Receivables, Net	6.672	7.480	8.826	32,3%
Non Performing Receivables	806	833	756	-6,1%
Provisions	805	893	923	14,6%
Total Assets	20.377	22.703	26.948	32,2%
Financial Liabilities	17.027	19.196	22.963	34,9%
Equity	2.139	2.210	2.549	19,1%
Net Interest Income	527	225	456	-13,5%
Provisions Expenses	-323	-108	-149	-53,8%
Consolidated net Profit	310	124	447	44,2%
RATIOS				
NPL / Receivables	4,3%	3,9%	3,1%	
Provision Ratio	100,0%	107,3%	122,0%	
Cost / Income	12,8%	-13,3%	-10,8%	
ROE	16,1%	22,8%	38,1%	
ROA	1,9%	2,3%	3,8%	



## Solo Key Figures

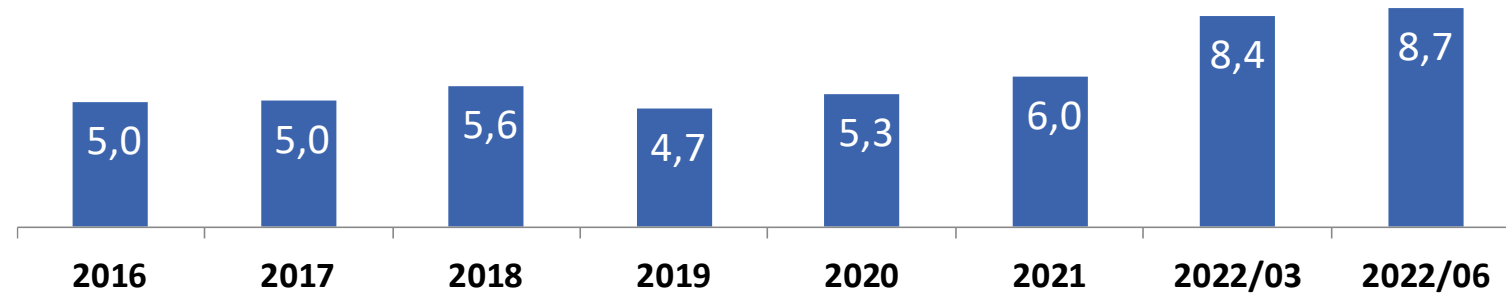
(Million TL)	2021	2022/03	2022/06	Δ	2021	2022/03	2022/06	Δ
Financial Highlights	Sector				İş			
Leasing Receivables	83.203	91.715	100.830	21%	11.373	12.831	14.551	28%
Total Assets	106.048	118.886	134.840	27%	13.481	14.973	17.849	32%
Equity	14.575	17.091	19.151	31%	1.549	1.597	1.839	19%
Net Profit	2.042	1.248	2.929	43%	207	81	326	57%
NPL Ratio	5,8%	5,4%	4,9%		4,9%	4,5%	3,7%	
Debt/Equity	6,3	6,0	6,0		6,0	8,4	8,7	
ROE *	16,1%	20,8%	28,4%		16,5%	17,0%	30,6%	
ROA	2,4%	3,0%	3,8%		2,1%	1,9%	3,3%	

# NPL

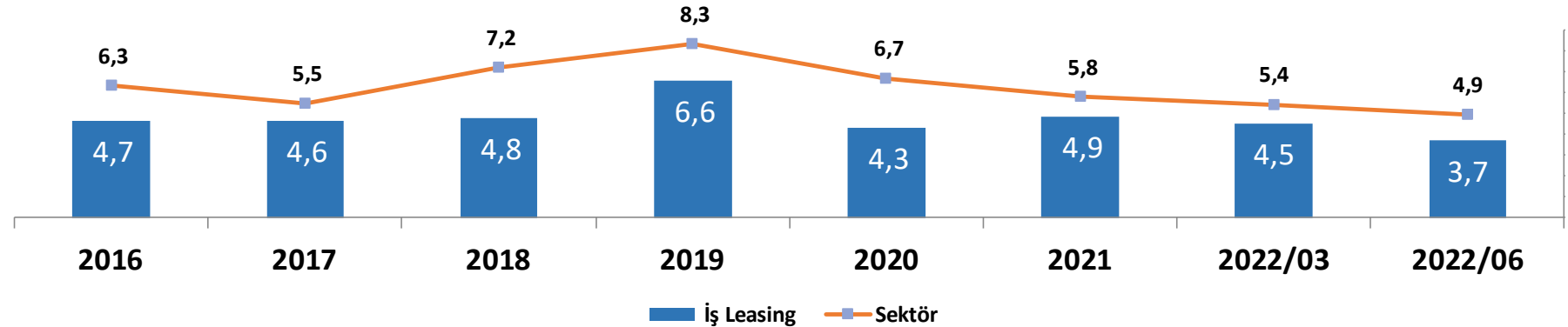


# LEVERAGE

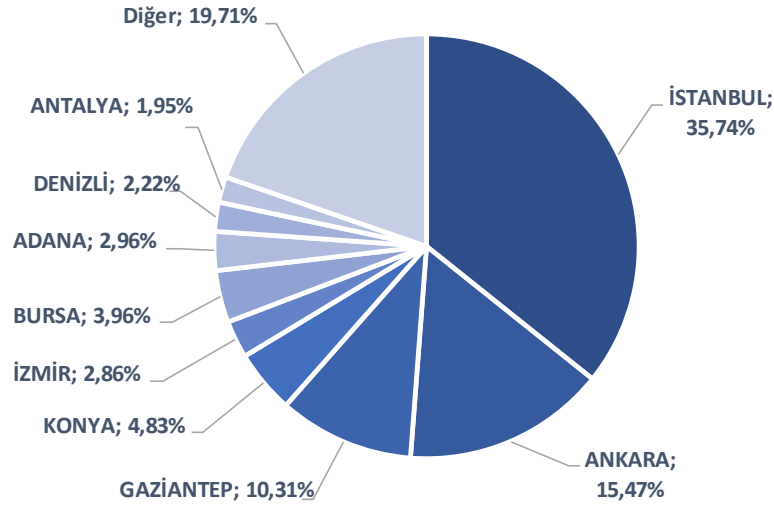
## Leverage



## NPL

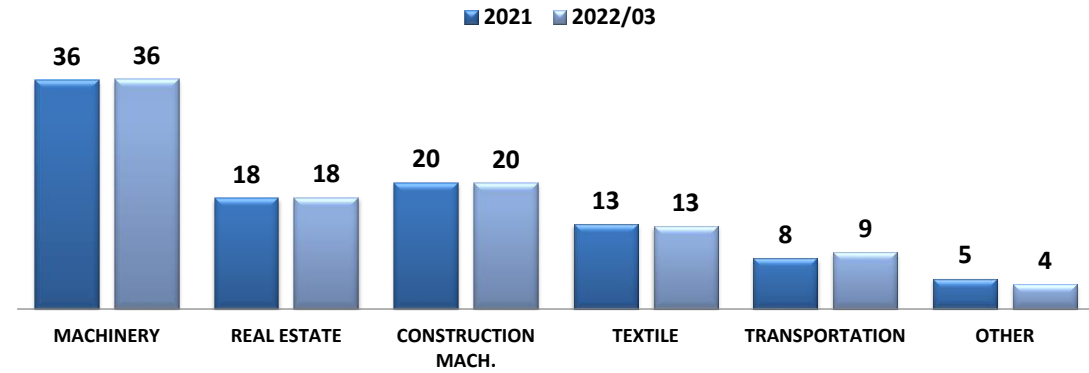


# Industrial & Asset & Geographical Breakdown, %

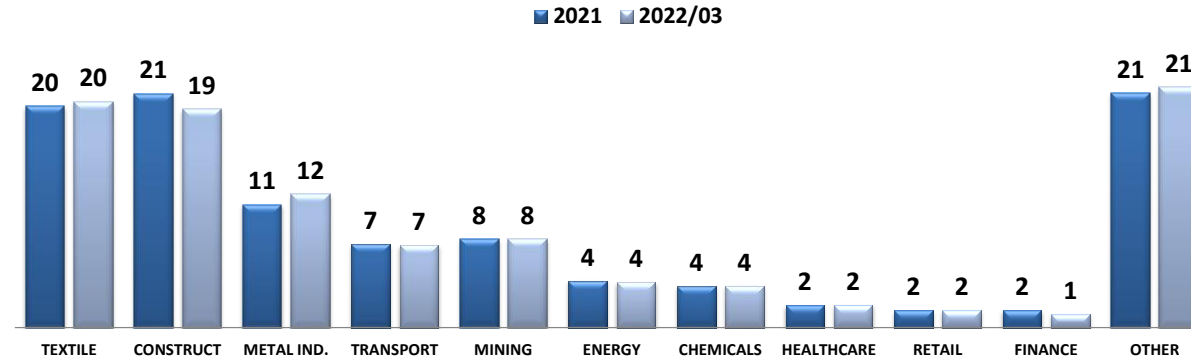


Geographical Distribution (%)  
2022/06

Assets Distribution (%)



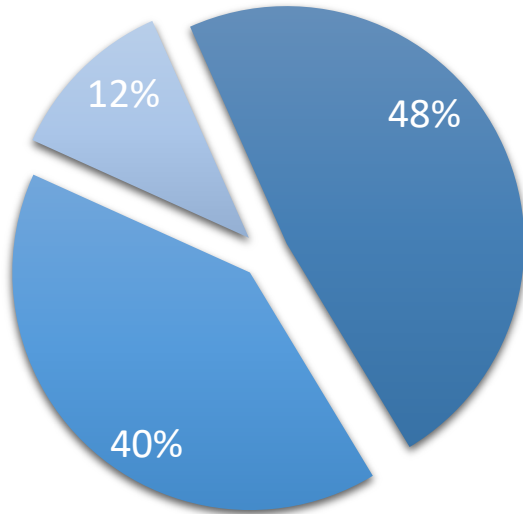
Sectoral Distribution(%)



## Sales Channels

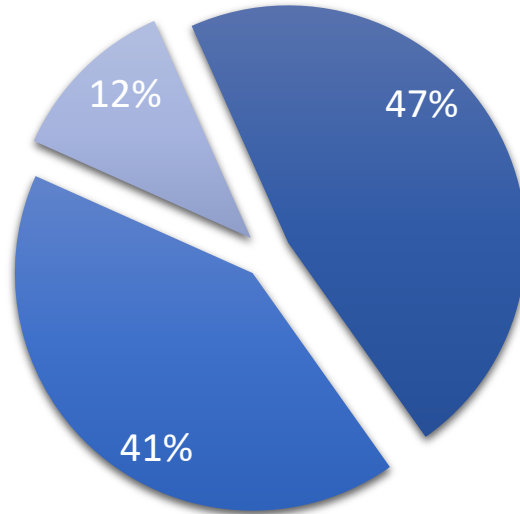
31.12.2021

■ İŞ BANK ■ DIRECT MARKETING ■ VENDORS



30.06.2022

■ İŞ BANK ■ DIRECT MARKETING ■ VENDORS



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



## FINANCIAL RESULTS

Strong relationships  
with both domestic  
and international  
banks



Efficient use  
of capital  
market  
instruments



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

Allocation of  
special loan  
structures



Usage of  
alternative  
funding  
channels



**LEASING SECTOR IN TURKEY**

**İŞ LEASING**

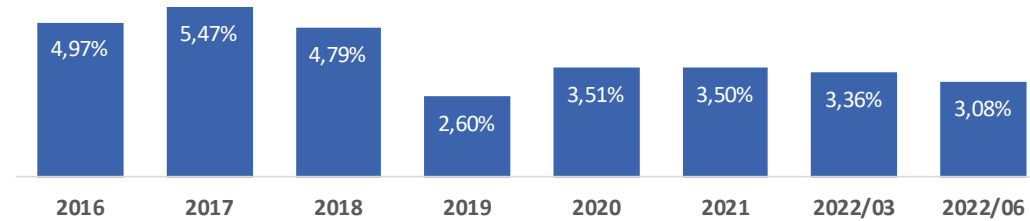


# Number of Leasing Companies and Leasing Penetration

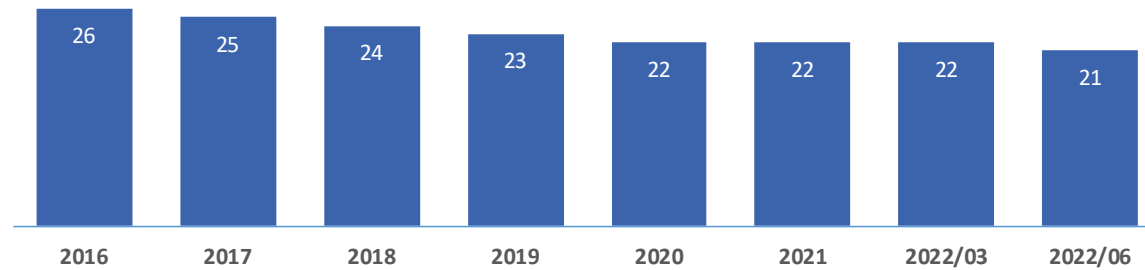
*Penetration:*

*Leasing volume/ Private sector fixed investments*

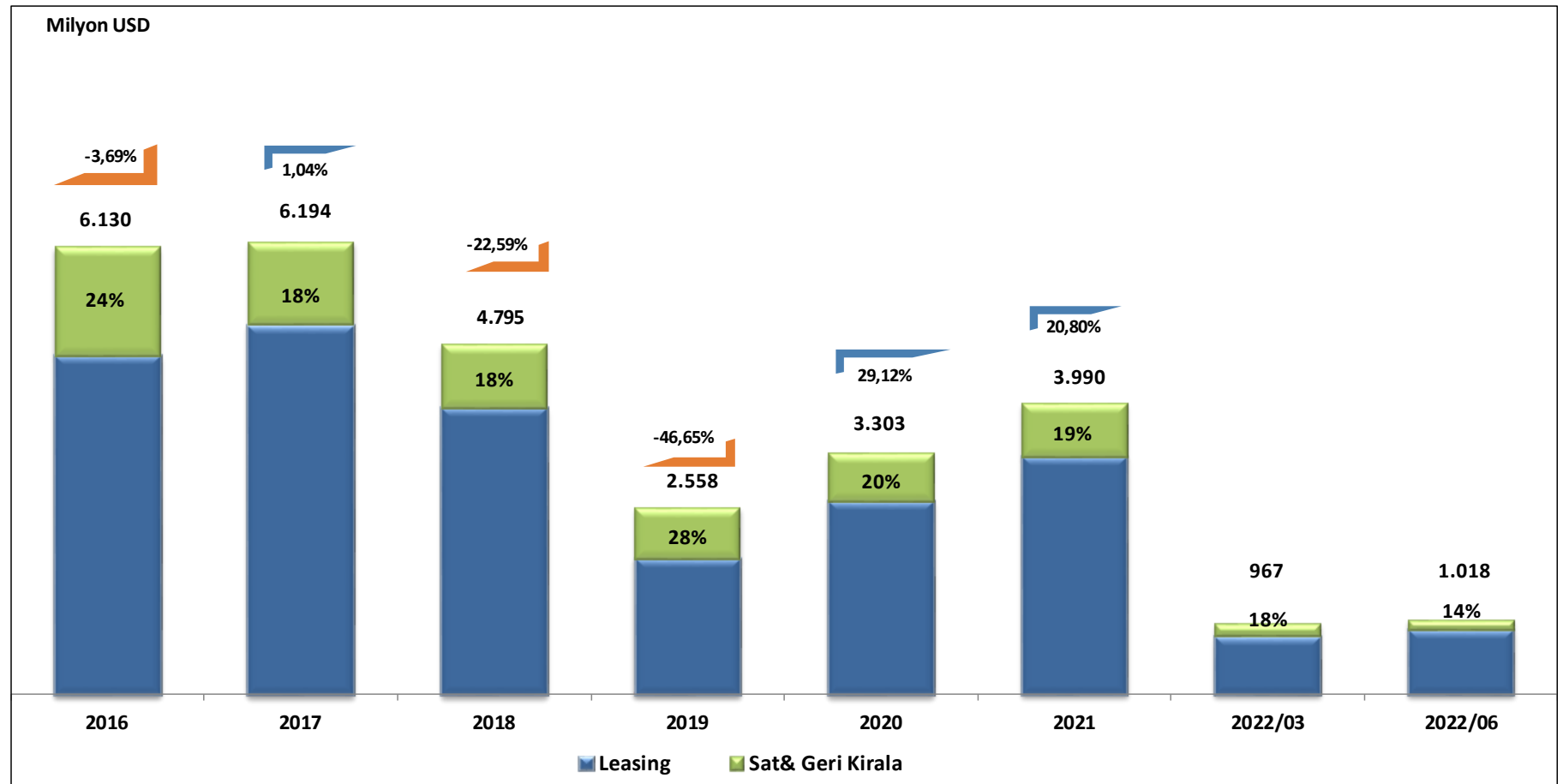
Leasing penetration



Number of Leasing Companies

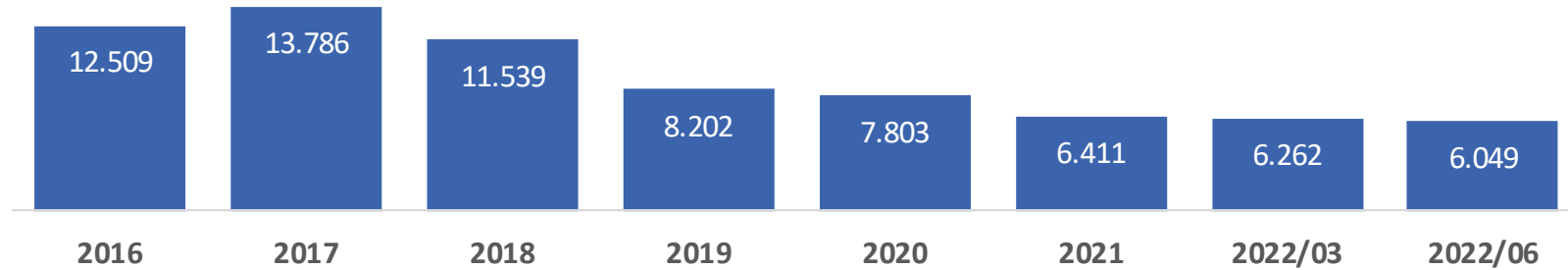


# Leasing Volume

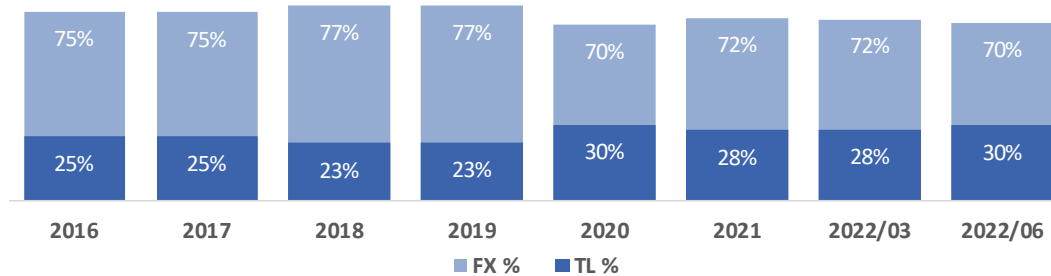


## Portfolio Development

### Leasing Receivables (USD)

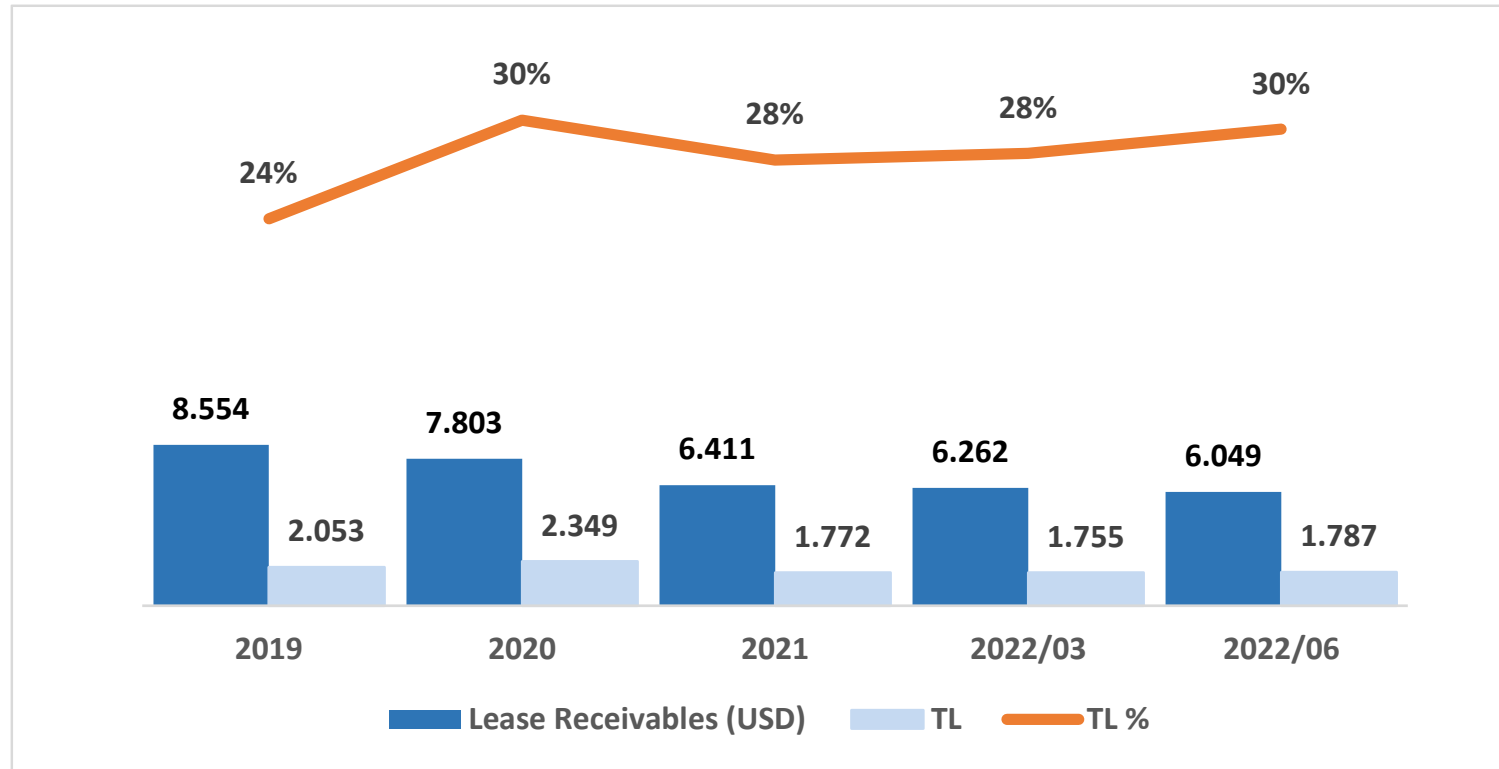


### Currency Distribution



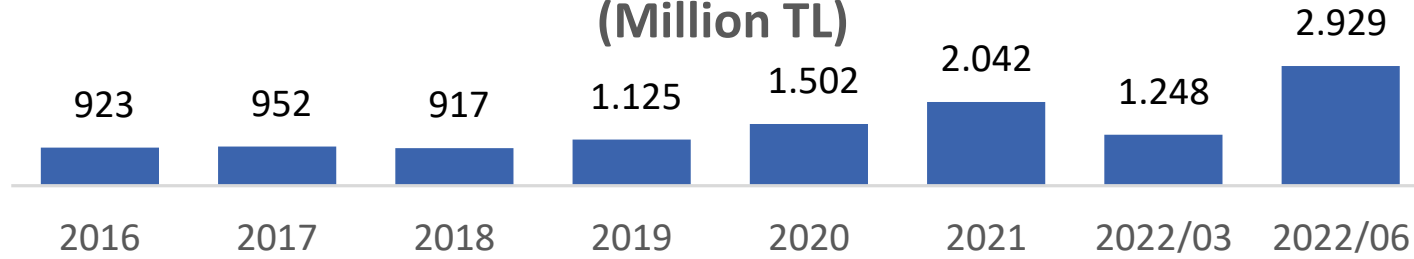


## Portfolio Development

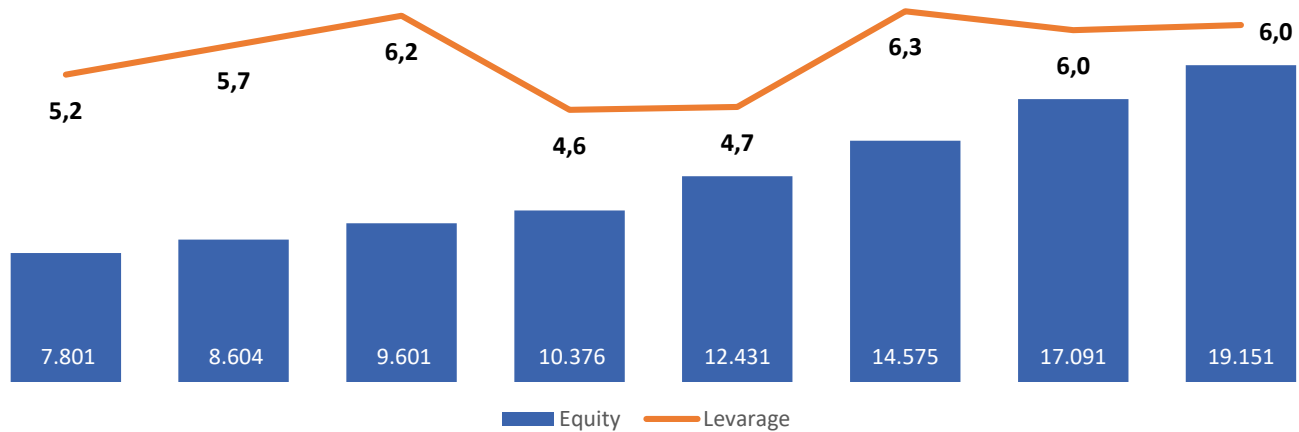


# Profitability

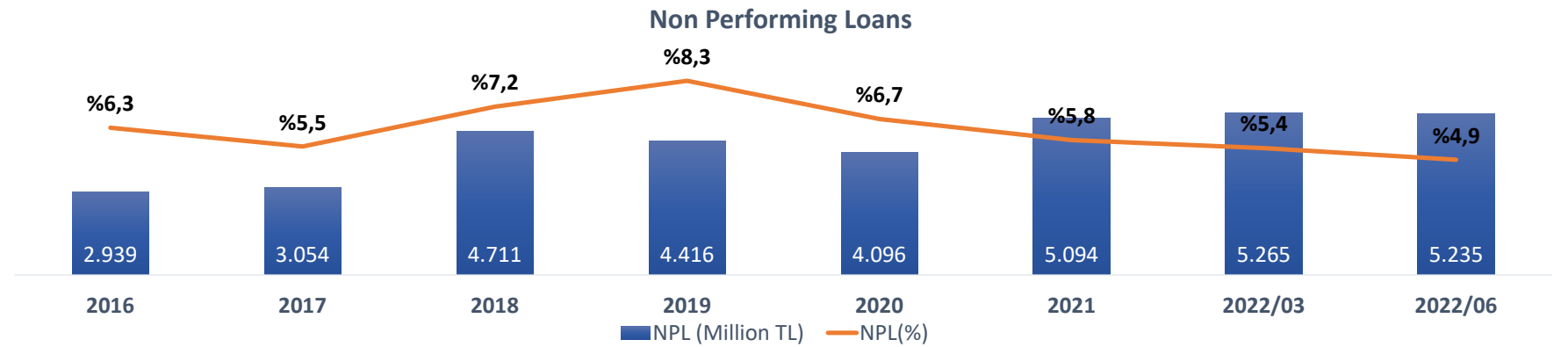
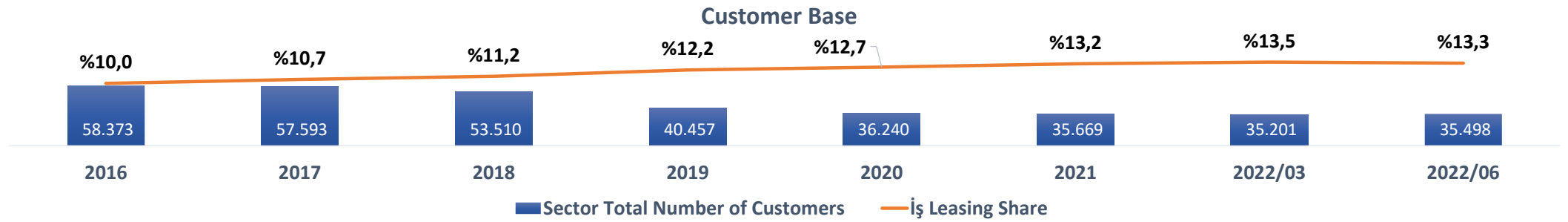
Net Profit of Sector  
(Million TL)



Equity & Leverage



# NPL



## Investor Relations Unit



[yatirimciiliskileri@isleasing.com.tr](mailto:yatirimciiliskileri@isleasing.com.tr)



**Neslihan Oruç**

+90 212 350 74 00



**Mustafa Çilli**

+90 212 350 74 73



**Firuze Kutlu**

+90 212 350 74 72

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