

 Early Warning System

AIIB-001091

Turkiye: Yapi Kredi Leasing Multisector Loan



Quick Facts

Countries	Turkiye
Financial Institutions	Asian Infrastructure Investment Bank (AIIB)
Status	Proposed
Bank Risk Rating	U
Voting Date	2026-10-01
Borrower	Yapi Kredi Finansal Kiralama A.O.
Sectors	Climate and Environment, Energy, Finance, Transport
Investment Type(s)	Loan
Investment Amount (USD)	\$ 50.00 million
Loan Amount (USD)	\$ 50.00 million



Project Description

According to the AIIB, the objective of this investment is to support the Turkiye's climate mitigation efforts through the provision of long-term finance to support the leasing of renewable energy generation, energy storage, energy efficiency, and clean mobility equipment across various eligible sectors.

A term loan facility to Yapi Kredi Finansal Kiralama A.O. (Yapi Kredi Leasing, YKL or the "Borrower") in the amount of USD50 million to support the leasing of equipment for eligible uses and economic activities. Eligible sectors under this loan will primarily include clean energy (i.e., renewable energy such as solar and wind, battery energy storage systems, energy-efficient equipment), and transportation (electric, hydrogen, and plug-hybrid vehicles). The proposed loan is also part of a larger parallel USD365 million package coordinated by the International Finance Corporation (IFC) that includes other development finance institutions (DFIs) that will lend alongside AIIB.

Eligible beneficiaries will include corporations, commercial enterprises, special-purpose entities, and small- and medium-sized enterprises (SMEs). The project responds to a growing demand for long-term financing in the Turkish market through leasing services. The sub-loans or sub-leases under the project will be made in TRY, USD, or EUR currency, as per the beneficiaries' demand and within parameters agreed between AIIB and the Borrower.



Early Warning System Project Analysis

The AIIB categorized the project E&S risk as 'FI'.



Investment Description

- Asian Infrastructure Investment Bank (AIIB)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Yapi Kredi Bankasi](#) (Parent Company) **has unknown relation to** [Yapi Kredi Finansal Kiralama AO](#) (Financial Intermediary)



Private Actors Description

As stated by the AIIB, YKL is the leading leasing company in Turkiye by lease receivables (over 16% of market share by value) and a subsidiary of Yapi ve Kredi Bankasi A.S. (Yapi Kredi Bank, or YKB), Turkiye's fourth-largest private bank, a domestic systemically-important financial institution, and a member of the Koc Group, Turkiye's largest industrial conglomerate.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
Koc Holding AS	Parent Company	Industry and Trade	owns	Yapi Kredi Bankasi	Parent Company	Finance



Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.aiib.org/en/contact/information-request/index.html>

ACCOUNTABILITY MECHANISM OF AIIB

The AIIB has established the Accountability Mechanism for Project-Affected People (PPM). The PPM provides an opportunity for an independent and impartial review of submissions from Project-affected people who believe they have been or are likely to be adversely affected by AIIB's failure to implement the ESP in situations when their concerns cannot be addressed satisfactorily through Project level GRMs or AIIB Management processes. Two or more project-affected people can file a complaint. Under the current AIIB policy, when the bank co-finances a project with another development bank, it may apply the other bank's standards. You can refer to the Project Summary Information document to find out which standards apply. You can learn more about the PPM and how to file a complaint at: <https://www.aiib.org/en/about-aiib/who-we-are/project-affected-peoples-mechanism/how-we-assist-you/index.html>

The complaint submission form can be accessed in Arabic, Bahasa Indonesia, Bengali, Chinese, English, Tagalog, Hindi, Nepali, Russian, Turkish, or Urdu. The submission form can be found at: <https://www.aiib.org/en/about-aiib/who-we-are/project-affected-peoples-mechanism/submission/index.html>



Bank Documents

- [Project Summary \(April 4, 2026\)](#) [Original Source]



Other Related Projects

- IFC-51293 YKL Sustainability Energy Transition