Alternatif Bank Corporate Presentation

OCTOBER 2026



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Who We Are ?

Alternatif Bank At A Glance



in 1992

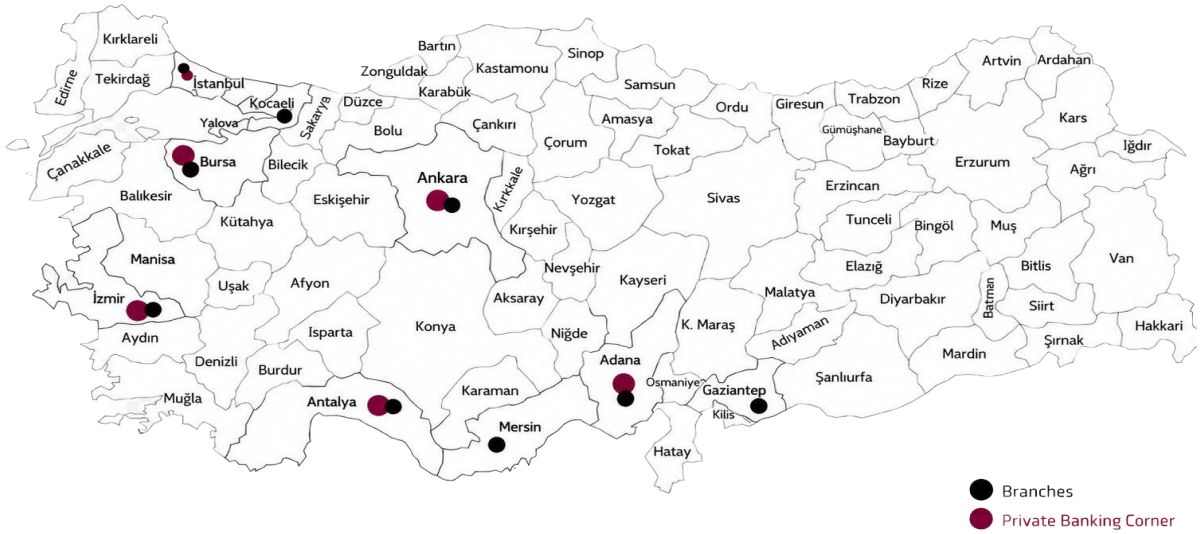
we joined the Turkish banking industry

Commercial Bank, Qatar's first private bank, is the sole shareholder of Alternatif Bank.

We cooperate with all our stakeholders who produce, create jobs, contribute to the economy with our;

- **over a quarter-century of experience in the Turkish banking sector,**
- **advisory branches in Türkiye's industrialized regions,**
- **over 500 employees and excellent service approach,**

and we will continue to share joined success story.



Alternatif Bank At A Glance

Total Asset

159,5

TRY Billion

Deposit Volume

59,1

TRY Billion

Credit Volume

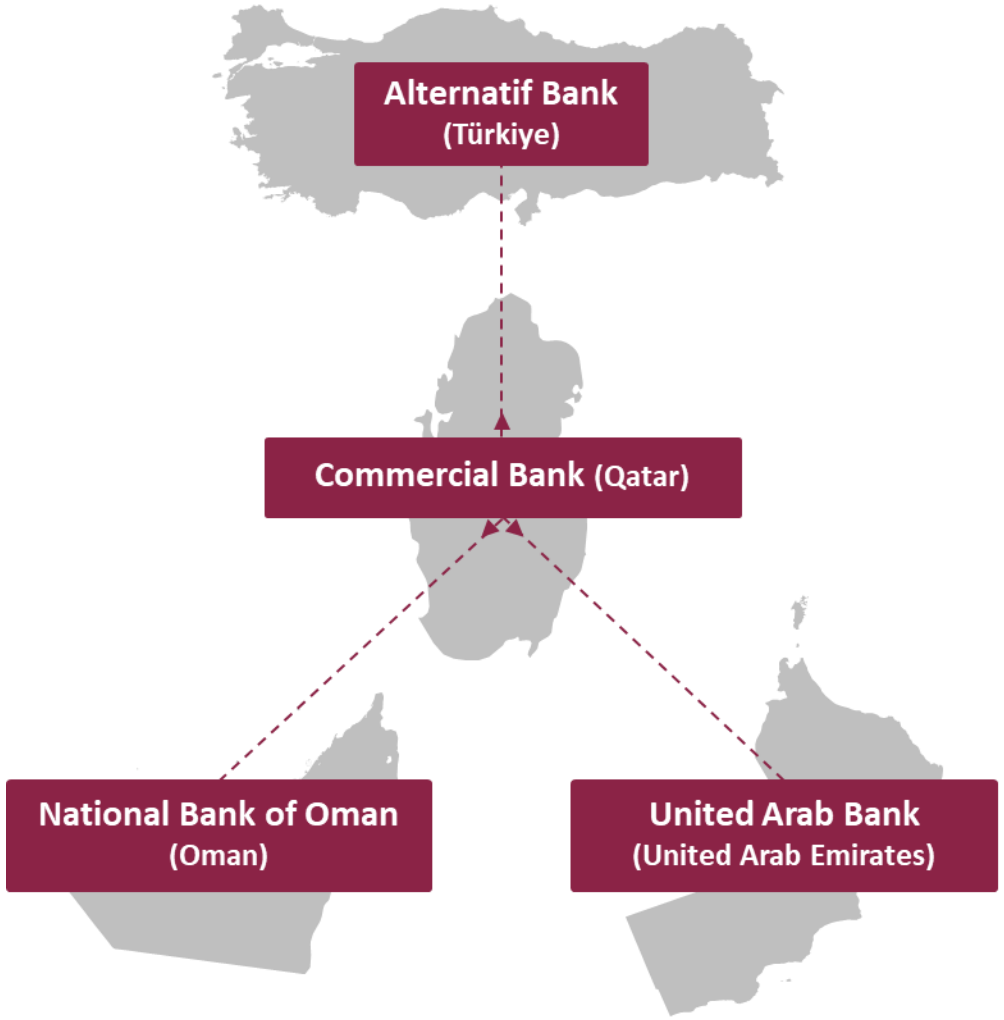
132

TRY Billion



Source: Based on consolidated financial statements as of 30 September 2026 in accordance with BRSA regulations

Commercial Bank (P.S.Q.C.) - Qatar



Incorporated in 1974 as the first private bank in the country, Commercial Bank is today one of the leading financial institutions in Qatar with a profitable track record since inception.

With a distinguished brand reputation in the Middle East, The Commercial Bank holds,

- 34.89% of the shares at National Bank of Oman (S.A.O.G.)
- 40% of the shares at United Arab Bank (P.J.S.C.)

in addition to 100% of the shares at Alternatif Bank, which is the Bank's only wholly-owned bank subsidiary.

These strategic alliances enable Commercial Bank to offer integrated services across the region, including cross-border services for corporate banking and capital markets, trade services for Corporate Banking customers, private banking services and syndicated loans in all our alliance markets.

CBQ At A Glance

Total Asset	Deposit Volume	Credit Volume	Net Profit
50,37	22,80	28,85	422,41
$ Billion	$ Billion	$ Billion	$ Million

In addition to its financial accomplishments, our shareholder is recognized as reputable players in the sector, thanks to its strong credit ratings.

Moody's	Fitch	S&P Global
A3	A	A-



Source: Commercial Bank, September 30, 2026 Financial Report

Our People



523
people



53% women
47% men



Avg. experience
5,9 years



39,2 years old
on avg.



89.7% have a
university degree
or higher

Senior Management



Ozan Kırmızı
Board Member and CEO



Ayşe Akbulut
EVP,
Credit Allocation



Didem Şahin
EVP,
Corporate and Business Banking



Levent Güven
EVP,
Treasury and Financial Institutions



Seçkin Mutlubaş
EVP,
Restructuring and Legal Follow-up

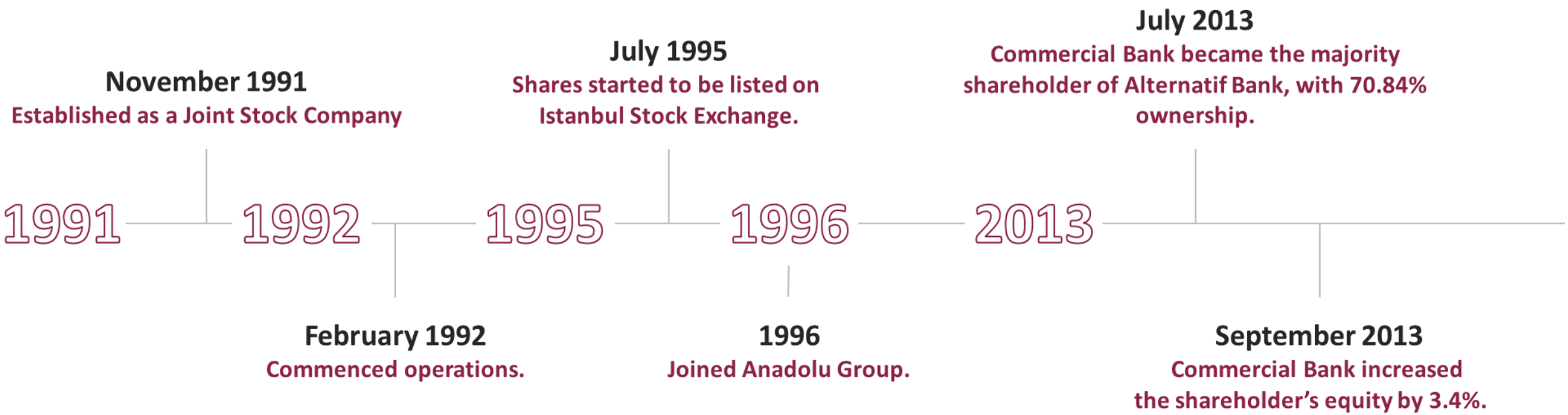


Zafer Vatansever
EVP,
Information Technologies and Operations



Milestones

Milestones


November 1991
Established as a Joint Stock Company
1991
1992
February 1992
Commenced operations.
July 1995
Shares started to be listed on Istanbul Stock Exchange.
1995
1996
1996
Joined Anadolu Group.
2013
July 2013
Commercial Bank became the majority shareholder of Alternatif Bank, with 70.84% ownership.
September 2013
Commercial Bank increased the shareholder's equity by 3.4%.

Milestones

2016

December 2016
Alternatif Bank became a 100% subsidiary of Commercial Bank with the transfer of 25% of shares from Anadolu Endüstri Holding A.Ş. to The Commercial Bank.

2017

February 2017
Commercial Bank announced a capital increase of 210 million TRY.

2018

February 2018
Commercial Bank announced a capital increase of 187 million TRY.

March 2018
As a representation of the synergy with Commercial Bank, the Bank renewed its corporate image and decided to continue its activities under its legal name, Alternatif Bank.

August 2018
Alternatif Bank secured a syndicated loan of USD 135 million with the participation of 11 banks from 11 countries.

Milestones

September 2020
Company of the Year Gold Award from 2020 Stevies IBA And Most Valuable Employer Bronze Award fom Stevies Awards for Great Employers.

May 2022
It was awarded in the 'Best Banking Sector COVID Initiative' category at the 2022 Banking Awards.

2020 2021 2022 2023

September 2018
Bringing all of its employees and subsidiaries together under one roof, the Bank moved to its new head office at Vadistanbul.

September 2021
2 gold awards has been received from Stevies Awards for Great Employers 2021.

February 2023
It was one of the pioneering banks in Turkey to introduce the Rediscount Credit Facility based on SWAP Agreements introduced by the CBRT in a short period of time.

Milestones

August 2023
It brought a new dimension to customer experience with the Digital Branch application launched with the slogan of 'Human Digital Banking‘.

May 2023
Alternatif Bank has been awarded as the "Most Active User in Turkey" under the Trade Facilitation Program of the European Bank for Reconstruction and Development (EBRD).

2024

April 2024
In the field of Accessible Banking conducted the first social impact research in Türkiye.

July 2024
Alternatif Bank was selected as the “Best Bank for Diversity and Inclusion in Turkey” in Euromoney 2024 Awards of Excellence.

August 2024
Alternatif Lease successfully realized the first sukuk issuance in its history.

Milestones

2025

May 2025

According to the assessment conducted by Blindlook, Alternatif Bank Mobile Application achieved an accessibility score of 85, positioning it among the most accessible mobile banking applications in the banking sector.

October 2025

In partnership with Microsoft Türkiye, the Bank organised the Accessible Banking Hackathon, aiming to bring new perspectives to a more inclusive and accessible banking experience.

March 2025

In addition, Alternatif Bank was awarded Bronze in the "Marketing Solution" category at the Stevie Awards for Sales & Customer Service.

September 2025

In collaboration with the Financial Literacy and Access Association, Alternatif Bank adapted its Basic Financial Literacy Training Series to ensure accessibility for individuals with hearing impairments.

December 2025

Alternatif Bank was honoured at the 2025 World Newspaper Social Impact Awards organised by Dünya Gazetesi, receiving an award in the "Projects Creating Value for Societyc category for its Accessible Banking initiatives.

Milestones

2026

February 2026
Alternatif Bank achieved a significant milestone in foreign trade finance by joining the Asian Development Bank's Foreign Trade and Supply Chain Finance Program.

April 2026
Alternatif Bank's sustainable foreign trade approach received the IFC Outstanding Succes award.

October 2026
Alternatif Bank and its principal shareholder, Commercial Bank of Qatar, brought Turkish companies and key regional stakeholders together at "Beyond Borders: Empowering Turkish Business in the Gulf Region," held with the support of the DEİK.

February 2026
Alternatif Bank further stregthened its effectiveness in global capital markets. The Bank succesfully completed the issuance of an additional Tier 1 Eurobond worth USD 200 million, qualifying as supplementary core capital.

April 2026
At the Customer Experience Day organized by Alternatif Bank, the future of customer experience was discussed in light of changing customer expectations and technological developments.

May 2026
Alternatif Bank won a Bronze Stevie Award with its VOV Demand Deposit Account, while also being deemed worthy of the Excellence in Trade Finance and Export Solutions Award by Global Brands Magazine



Our Vision,Strategy & Values

Vision,Strategy & Our Values

VISION

Drawing strength from our shareholder, Commercial Bank, to be an agile bank that creates long-term value for our customers, employees, shareholder and society, and is the first choice in its field.

STRATEGY

With the goal of sustainable growth and strong financial performance, to accelerate Bank's digital and technology-driven transformation, to deliver excellence in customer and employee experience and to maintain a robust risk management framework.

Our Values



We Work as One Team,
We Succeed Together



We Speak Openly,
We Do What Is Right



We Act with Speed,
We Take Ownership of Our Work

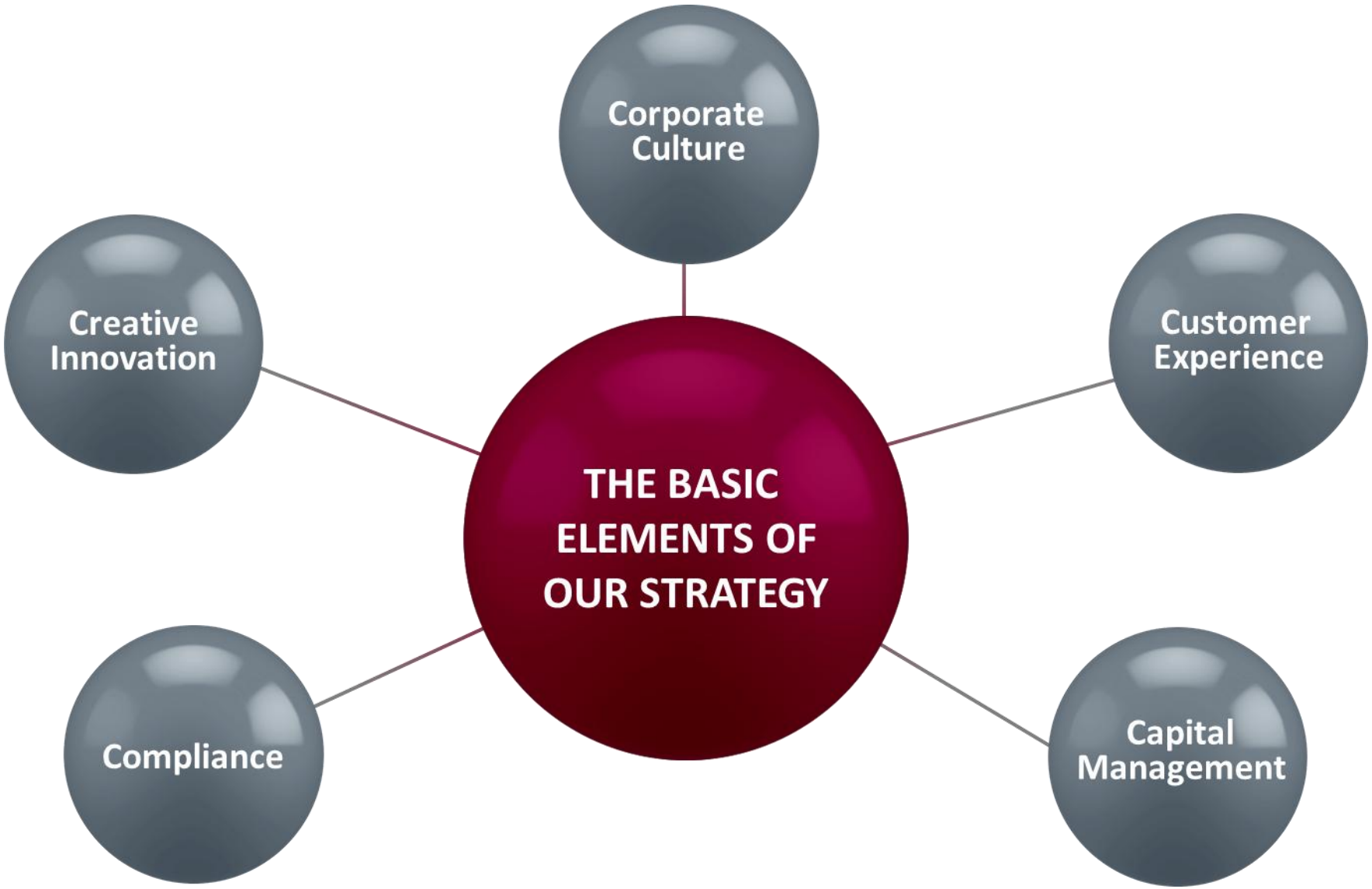


We Support
Bold Ideas



We Lead with
Integrity and Respect

Our Strategy



Our Business Philosophy



We provide advisory banking services to institutions from every sector that produce, create employment, contribute to our economy, and with whom we will continue success stories together, as well as to our customers.

Accordingly, with a people-oriented approach in banking, we aim to establish long-term partnerships with our customers and grow together alongside succesful business activities

Our Business Philosophy



At the core of our corporate culture is practicing prudent and responsible commercial banking.

Keeping our word, maintaining continuity, and valuing customers in both good and difficult times are important to us.

With this philosophy, we aim to build long-term partnerships with the institutions that consult our bank.

Our Banking Services

We offer a broad range of products, services and solutions with high added value to our customers with our experienced and expert teams.



CORPORATE

We aim to become a long-term companion to our customers with our products which are tailor-made to serve their corporate and commercial needs.

- **Structured Finance**
- **Working Capital Solutions**
- **Cash Management**
- **Trade Finance**
- **Hedging Solutions**



BUSINESS

With our competent and expert advisor bankers, we provide guidance to our customers in their financial decisions, and offer them an exclusive service with products designed to address their needs.

- **Deposits & Investments**
- **Cash & Non-Cash Loans**
- **Payment Services**
- **Foreign Trade Advisory**
- **Business Cards**
- **Insurance**



RETAIL

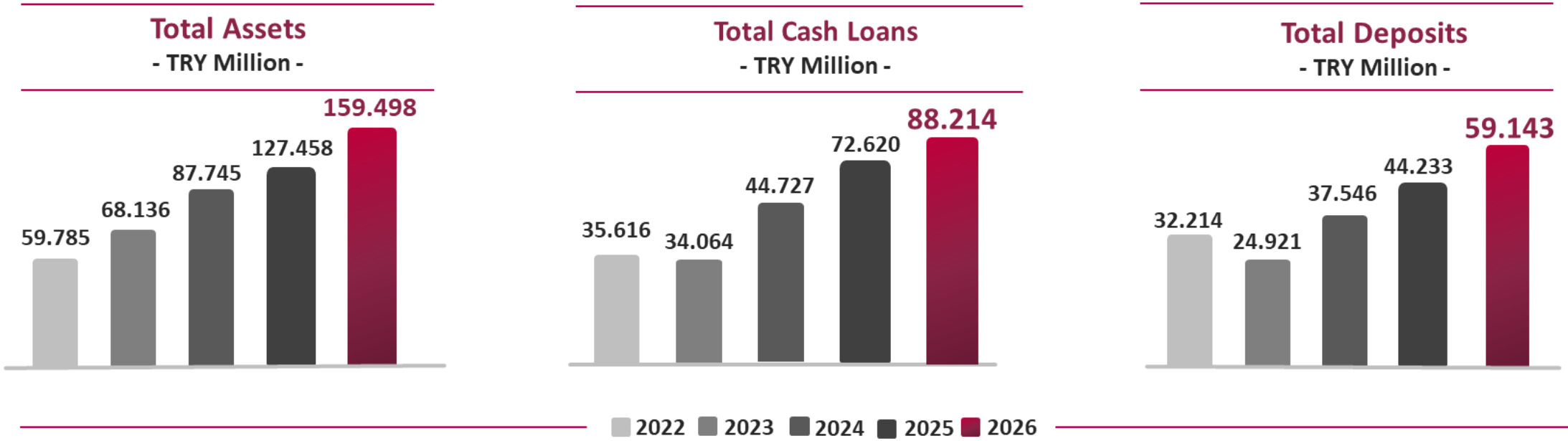
Our extensive financial and non-financial privileges in the areas of personal, private and digital banking set us apart. We continue to invest in digital banking to offer our customers a fast, easy and secure banking experience.

- **High-Yield Deposits**
- **Wealth Management**
- **Investment Advisory Services**
- **Personal Loans**
- **Digital Products**
- **Best Customer Experience**



Strong Financials

Strong Financials



Taking firm steps toward our 5-year business plan and targets, our Bank improves all of its financial indicators day by day.

Source: Based on consolidated financial statements as of 30 September 2026 in accordance with BRSA regulations



Subsidiaries

Subsidiaries

We offer tailor-made solutions to serve our customers' investment and financing needs by means of Alternatif Lease and Alternatif Menkul, our subsidiaries, which are the complementary elements of our banking services.

Delivering alternative solutions for financing in order to increase equipment sales of sellers, distributors and dealers through its channel-specific sales teams.

Alternatif Menkul established in 1997, is one of the leading institutions in the sector, continues its operations with the licence of partially authorized intermediary institution focusing on Equity and Derivative (VİOP) Transactions at Borsa İstanbul, Discretionary Portfolio Management and Corporate Finance.

Awards



COMPANY OF THE YEAR - GOLD MOST VALUABLE
COMPANY OF THE YEAR - BRONZE (2020)
MARKETING SOLUTION CATEGORY – BRONZE (2025)

IFC International Finance Corporation WORLD BANK GROUP

BEST TRADE OPERATIONS BANK PARTNER IN EUROPE AND CENTRAL ASIA
BEST PARTNER BANK IN EUROPE AND CENTRAL ASIA (2020)
BEST PARTNER BANK (2024)

EUROMONEY

BEST BANK FOR DIVERSITY AND INCLUSION IN TÜRKİYE (2024)

European Bank for Reconstruction and Development

MOST ACTIVE ISSUING BANK IN TÜRKİYE (2018, 2019, 2020, 2021, 2022, 2023, 2024)
GREEN TRANSACTION OF THE YEAR *(2023, 2024,2025,2026)*

IDC Analyze the Future

OMNI-CHANNEL BANKING APPLICATION AND DEVELOPMENT INFRASTRUCTURE SOFTWARE AWARD WITH “ALTERNEXT” (2018)

Awards

“YOUTH AWARDS” SOCIAL RESPONSIBILITY CATEGORY BRONZE AWARD *(2025)*

WORLD NEWSPAPER SOCIAL IMPACT AWARDS “PROJECTS CREATING VALUE FOR SOCIETY” CATEGORY (2025)

AT THE STEVIE AWARDS FOR SALES & CUSTOMER SERVICE, ALTERNATIF BANK WAS HONOURED WITH A GOLD AWARD IN THE “ETHICAL USE OF ARTIFICIAL INTELLIGENCE IN SALES” CATEGORY. (2025)

THE BANK ALSO RECEIVED A SILVER AWARD IN THE “BEST USE OF TECHNOLOGY IN SALES” CATEGORY. (2025)

Awards

INTERNATIONAL FINANCE CORPORATION (IFC)
Outstanding Achievement Award (2026)

GLOBAL BRANDS MAGAZINE “Excellence in Trade Finance and Export Solutions” Award Category (2026)

STEVIE AWARDS MIDDLE EAST & NORTH AFRICA Bronze Award in the "Innovation in BUSINESS-TO-BUSINESS Products" Category (2026)

Awards

INTERNATIONAL BUSINESS MAGAZINE

“BEST BANK FOR DIVERSITY AND INCLUSION“
“BEST PARTNER BANK IN EUROPE“ AND “ BEST BANKING PARTNER FOR FOREIGN TRADE OPERATİONS “
(2026)

Global Excellence Chronicle Magazine

“TÜRKİYE’S BEST SME BANK”, “TÜRKİYE’S BEST BANK FOR SUSTAINABLE FINANCE”, AND “TÜRKİYE’S BEST BANK FOR TRADE FINANCE AND EXPORT SOLUTIONS”
(2026)

Global Business Magazine

“TÜRKİYE’S BEST DIGITAL BANKING PLATFORM”, “TÜRKİYE’S BEST COMMERCIAL BANK”, AND “TÜRKİYE’S BEST SUSTAINABLE BANK”
(2026)

Awards

GLOBAL BUSINESS & FINANCE MAGAZINE

“EXCELLENCE IN DIGITAL BANKING”
(2026)

INTERNATIONAL FINANCE AWARDS
Celebrating Excellence

“TÜRKİYE’S BEST NEW SAVINGS BANKING PRODUCT”
(2026)

Global Business Outlook

“MOST INNOVATIVE COMMERCIAL BANKING INITATIVE”
(2026)


We look forward to providing our services to enterprises
in all sectors and scales which have dreams of growth, believe in a better future,
and contribute to employment and production.
We candidly hope that our collaboration with you
in this exciting journey will grow and become stronger.
Alternatif
Bank



Alternatif Bank

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A subsidiary of Commercial Bank - Qatar.

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