






Alternatif Bank Corporate Presentation

November 2025



Table of Contents

-  Who We Are?
-  Milestones
-  Our Vision, Mission and Strategy
-  Strong Financials
-  Subsidiaries



Alternatif Bank



Who We Are?

Alternatif Bank



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.

in **1992**
we joined the Turkish
banking industry



Alternatif Bank At A Glance



— Total Asset —
121,1
— TRY Billion —

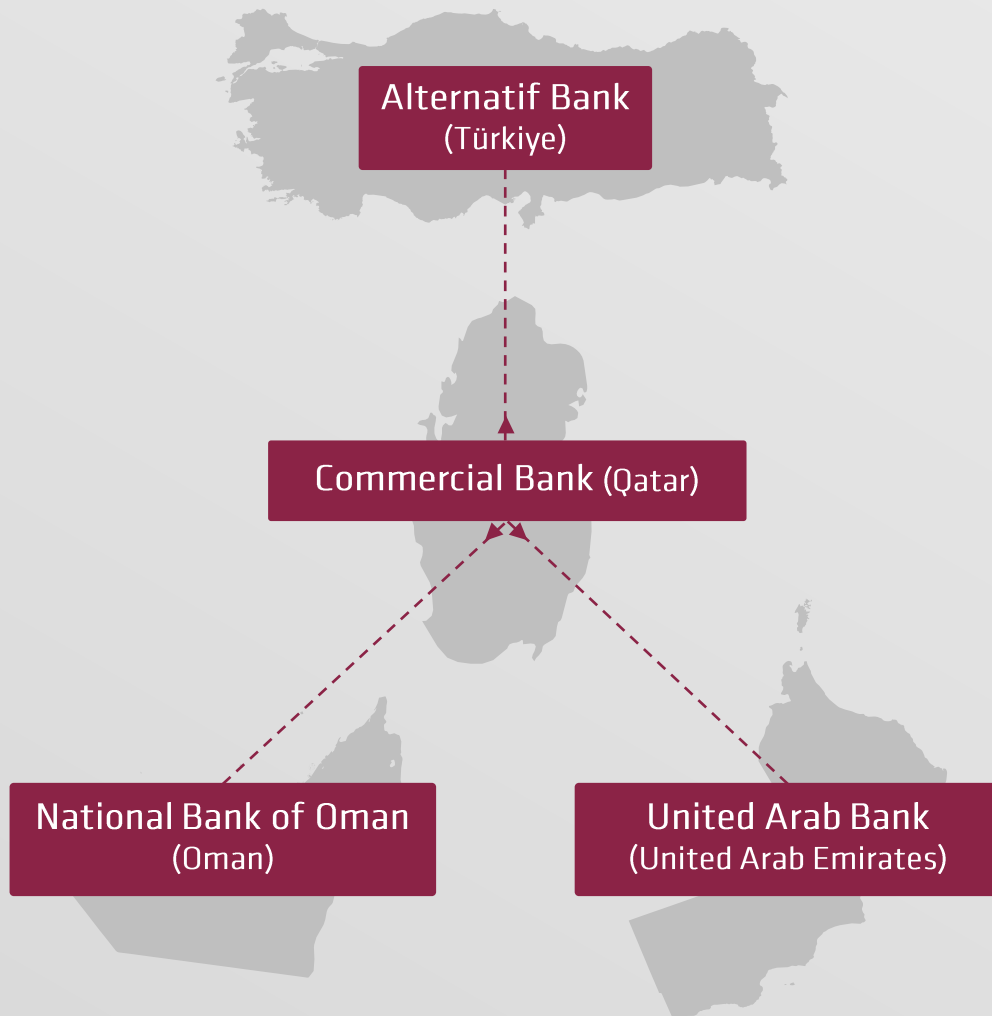
— Deposit Volume —
44,7
— TRY Billion —

— Credit Volume —
67,4
— TRY Billion —

Source: Based on consolidated financial statements as of 30 September 2025 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 —
50,56	22,43	26,84	499,86
— \$ 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
A2	A	A-





**515
people**



**53% women
47% men**



**Avg. experience
5,8 years**



**38,9 years old
on avg.**



**88% have a
university degree
or higher**

Senior Management



Ozan Kirmızı

Board Member and CEO



**Ayşe
Akbulut**

EVP,
Credit Allocation



**Bike
Tarakcı**

EVP,
Human
Resources



**Burcu
Yangaz**

EVP,
Retail, Private
and Digital
Banking



**Didem
Şahin**

EVP,
Corporate and
Business
Banking



**Hamdi İlkey
Girgin**

EVP,
Financial
Affairs and
Planning



**Levent
Güven**

EVP,
Treasury and
Financial
Institutions



**Seçkin
Mutlubaş**

EVP,
Restructuring
and Legal
Follow-up



**Zafer
Vatansever**

EVP,
Information
Technologies
and Operations



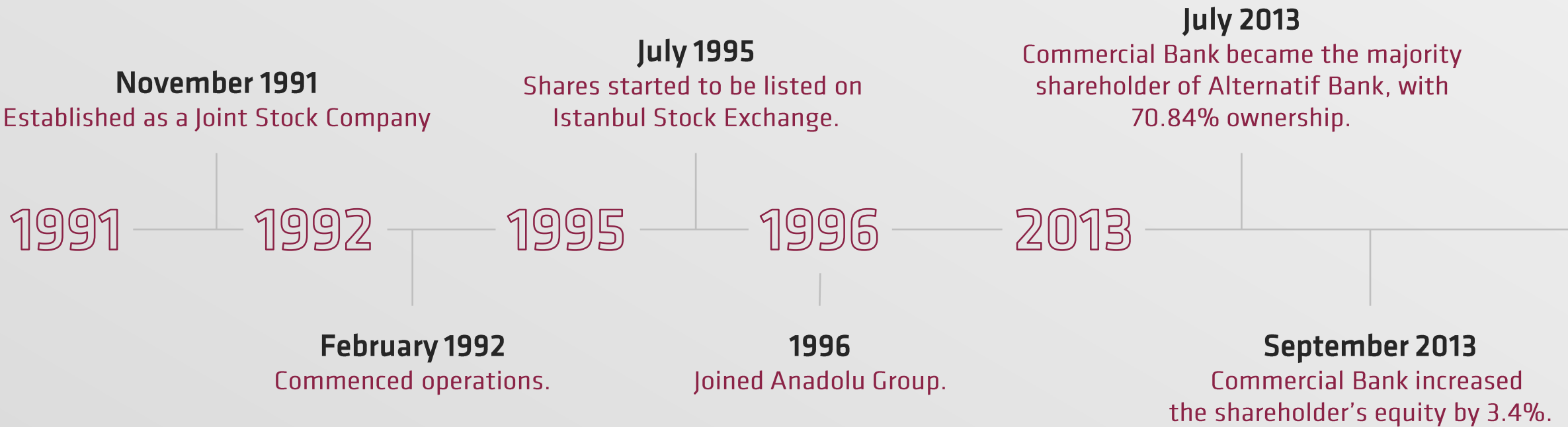
Alternatif Bank



Milestones

Alternatif Bank

Milestones



Milestones



2016

«New Generation Advisory Branch»
concept was launched
in İzmir and İstanbul.

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.

February 2017

Commercial Bank
announced a capital increase
of 210 million TRY.

2017

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.

2018

February 2018

Commercial Bank
announced a capital increase of
187 million TRY.

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 from Stevies Awards for Great Employers.

2020

2021

2022

2023

May 2022

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

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'.

July 2024

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

2024

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).

April 2024

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

August 2024

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



Our Vision & Mission and Strategy



VISION

To be the first choice in Türkiye, as supported by the strength of The Commercial Bank.

MISSION

To create value for our customers on their road to growth with our Insightful Banking approach and Advisory Bankers.

Advisory Bank



Expert
Team



Added
Value



Service
Excellence

Insightful Banking



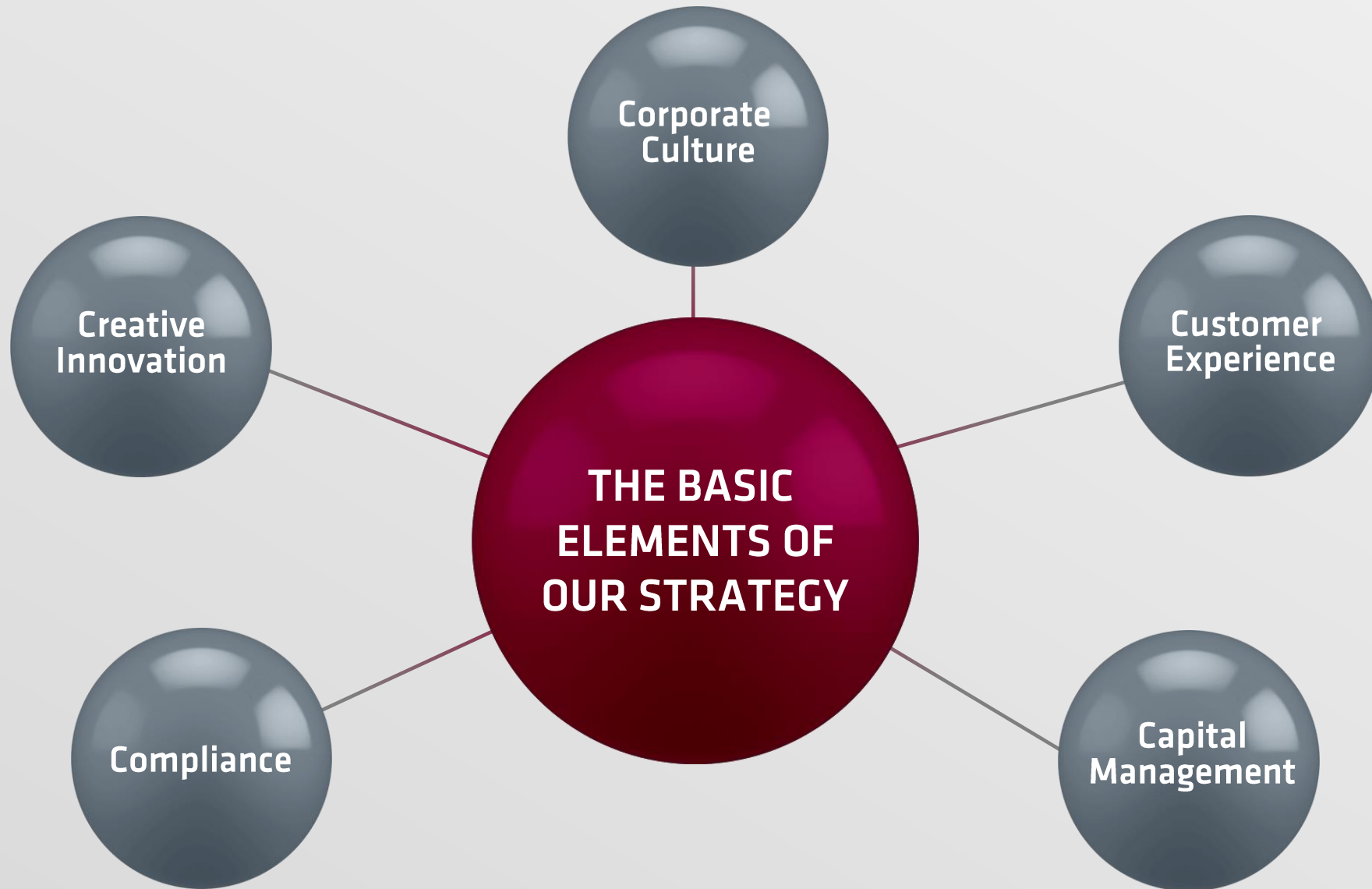
Solution
Oriented



Trustworthy



Human
Centered





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**

Alternatif Bank



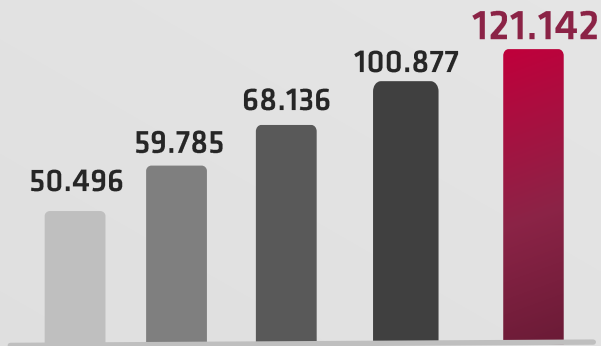
Strong Financials

Alternatif Bank

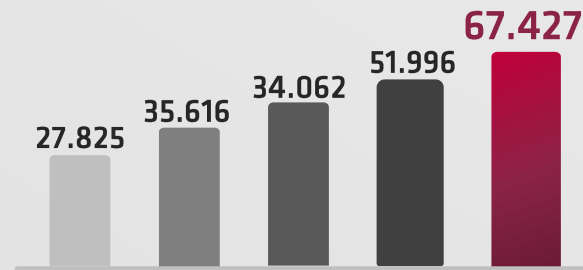
Strong Financials



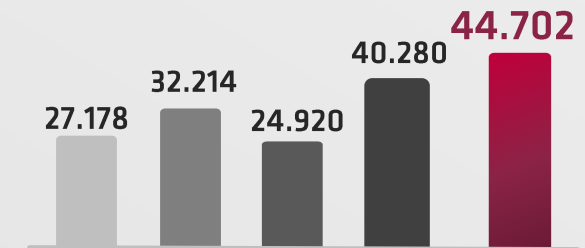
Total Assets
- TRY Million -



Total Cash Loans
- TRY Million -



Total Deposits
- TRY Million -



2021 2022 2023 2024 2025

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

Source: Consolidated BRSA figures



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 (VIOP) Transactions at Borsa İstanbul, Discretionary Portfolio Management and Corporate Finance.

Ödüller



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



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)



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



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

Youthall

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



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** | 



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A subsidiary of Commercial Bank - Qatar.



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