






# Alternatif Bank Corporate Presentation

March 2026



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Alternatif Bank



# Who We Are?

Alternatif Bank



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 —

**127,5**

— TRY Billion —

— Deposit Volume —

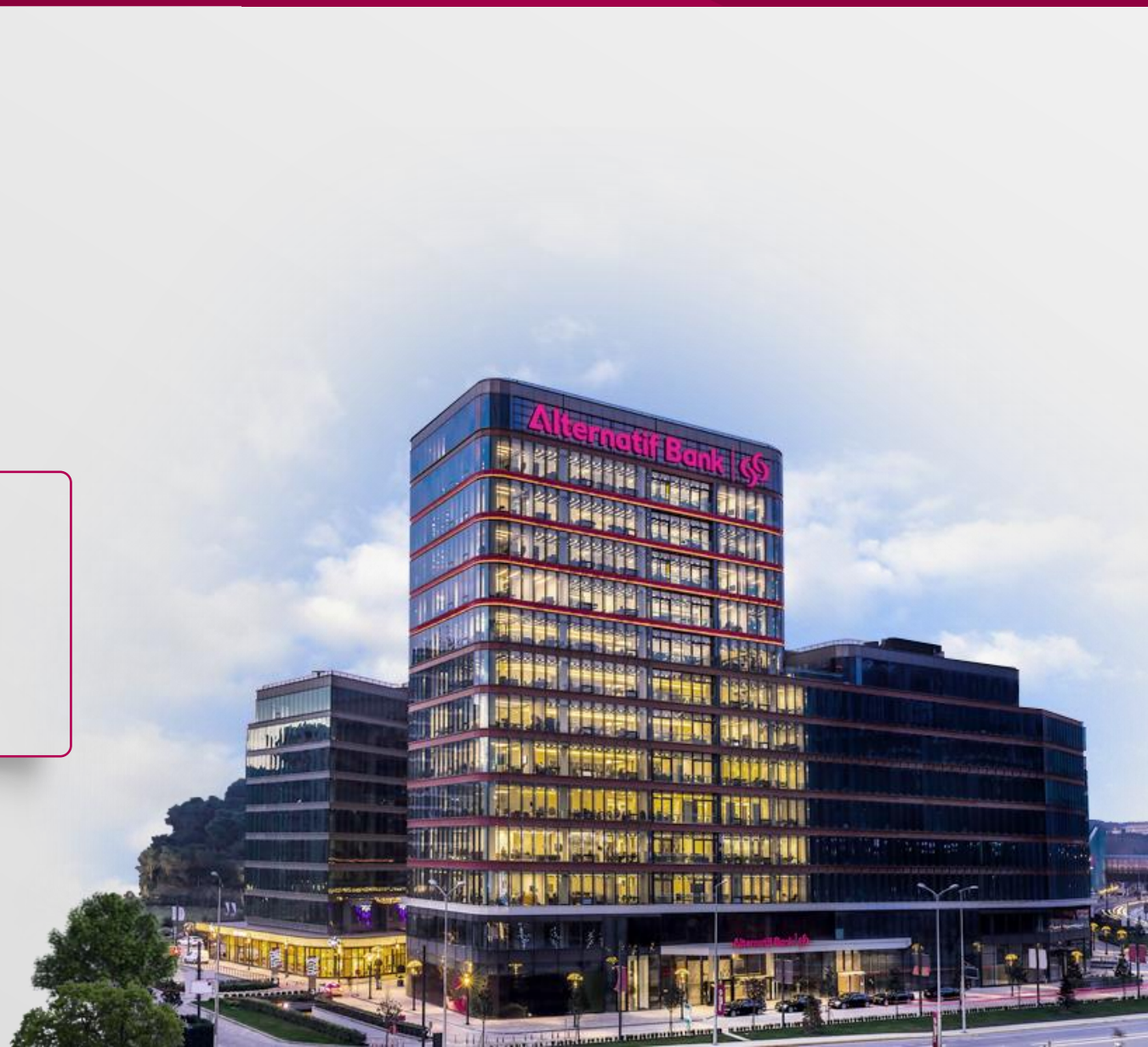
**44,2**

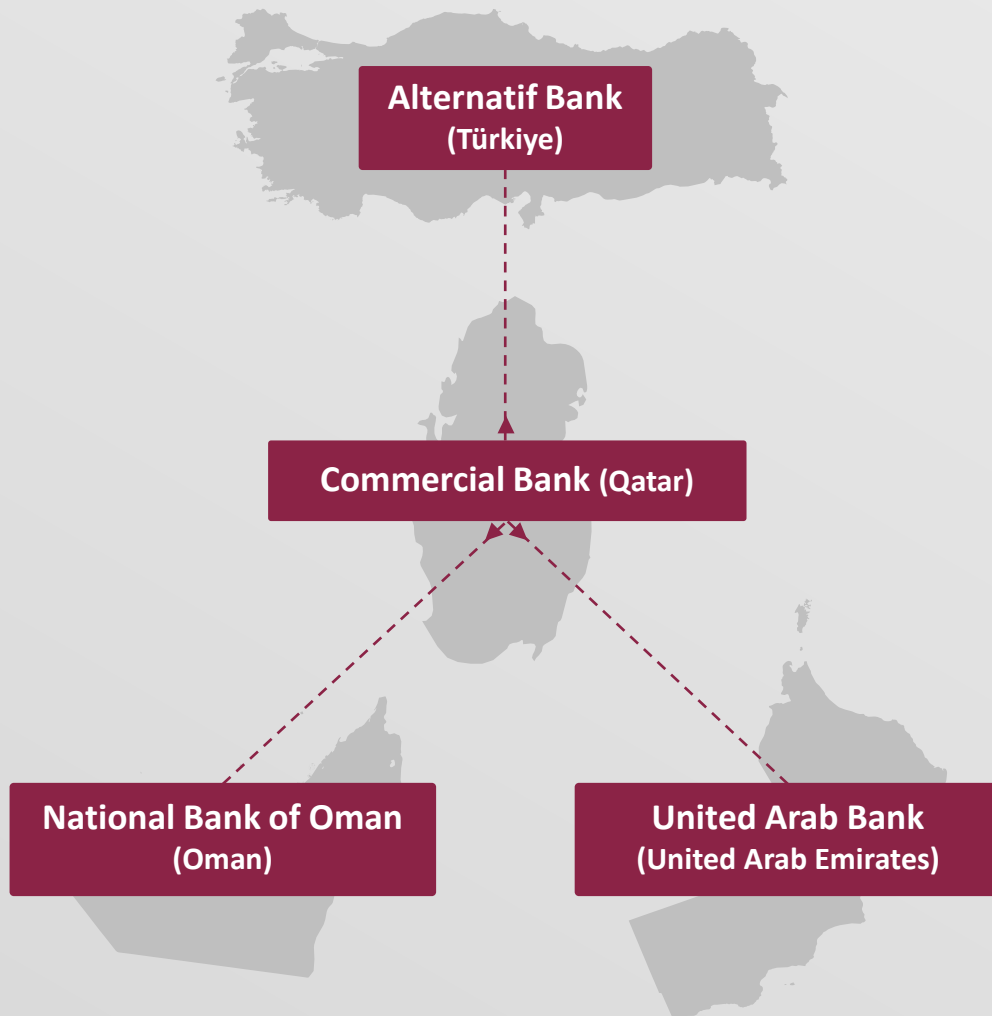
— TRY Billion —

— Credit Volume —

**118,8**

— TRY Billion —





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
<b>52,99</b>	<b>24,56</b>	<b>26,40</b>	<b>605,74</b>
\$ 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  
**A2**

Fitch  
**A**

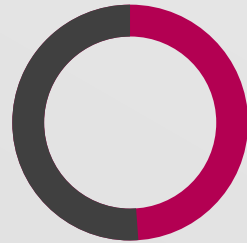
S&P Global  
**A-**



# Our People



**531  
people**



**52% women  
48% men**



**Avg. experience  
5,6 years**



**38,8 years old  
on avg.**



**84% have a  
university degree  
or higher**

# Senior Management



**Ozan Kırmızı**  
Board Member and CEO



**Ayşe  
Akbulut**

EVP,  
Credit Allocation



**Burcu  
Yangaz**

EVP,  
Retail, Private  
and Digital  
Banking



**Didem  
Şahin**

EVP,  
Corporate and  
Business  
Banking



**Hamdi İlkay  
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



# Milestones

Alternatif Bank



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.

**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'.

**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.



## Mayıs 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.

## Ekim 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.

2025

## Mart 2025

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

## Eylül 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.

## Aralık 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 Society” category for its Accessible Banking initiatives.



# Our Vision & Mission and Strategy

Alternatif Bank



Alternatif Bank

## 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



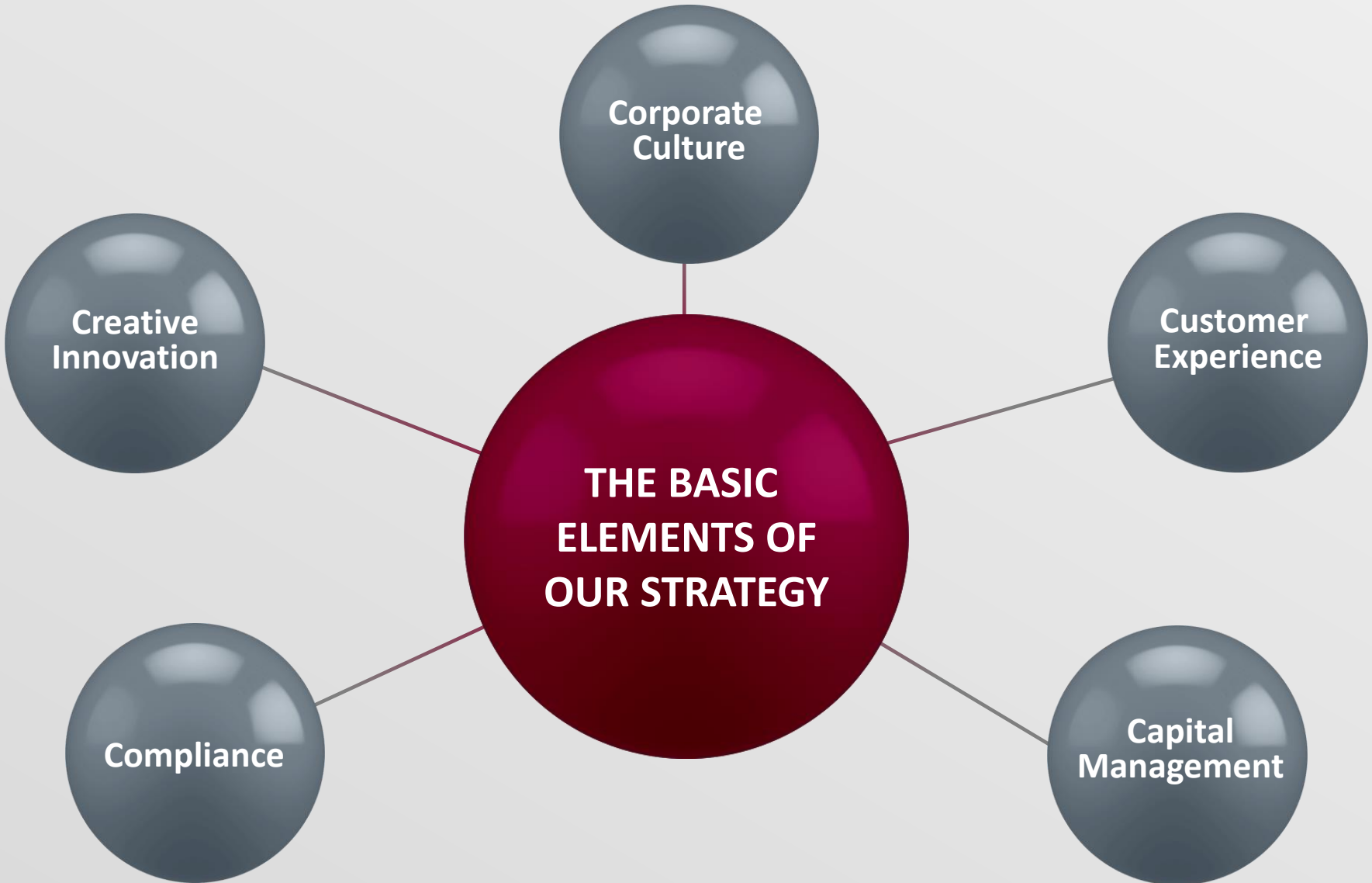
Solution  
Oriented



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**

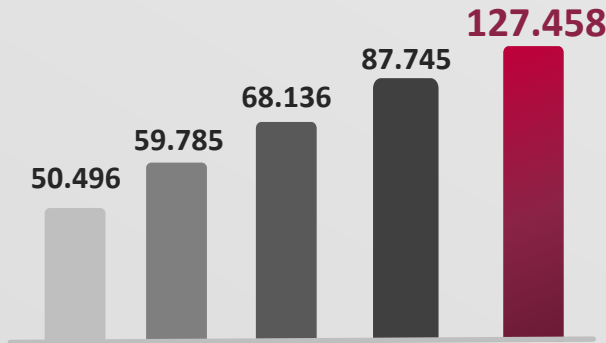
Alternatif Bank



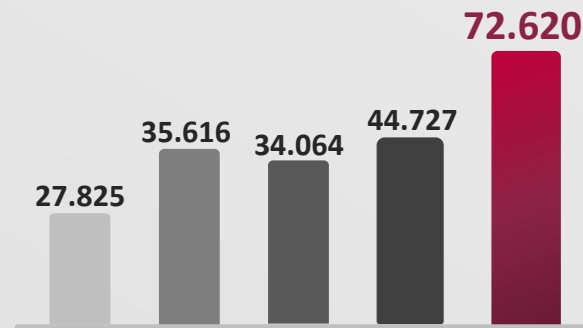
# Strong Financials

Alternatif Bank

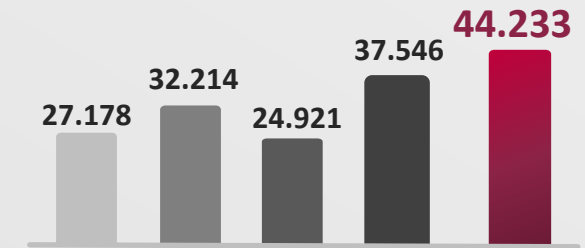
**Total Assets**  
- TRY Million -



**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.**

Alternatif Bank



# Subsidiaries

Alternatif Bank

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.



THE INTERNATIONAL  
BUSINESS AWARDS

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)



**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)**

**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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