






Alternatif Bank Corporate Presentation

April 2026



Table of Contents

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

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 —

138,9

— TRY Billion —

— Deposit Volume —

55,1

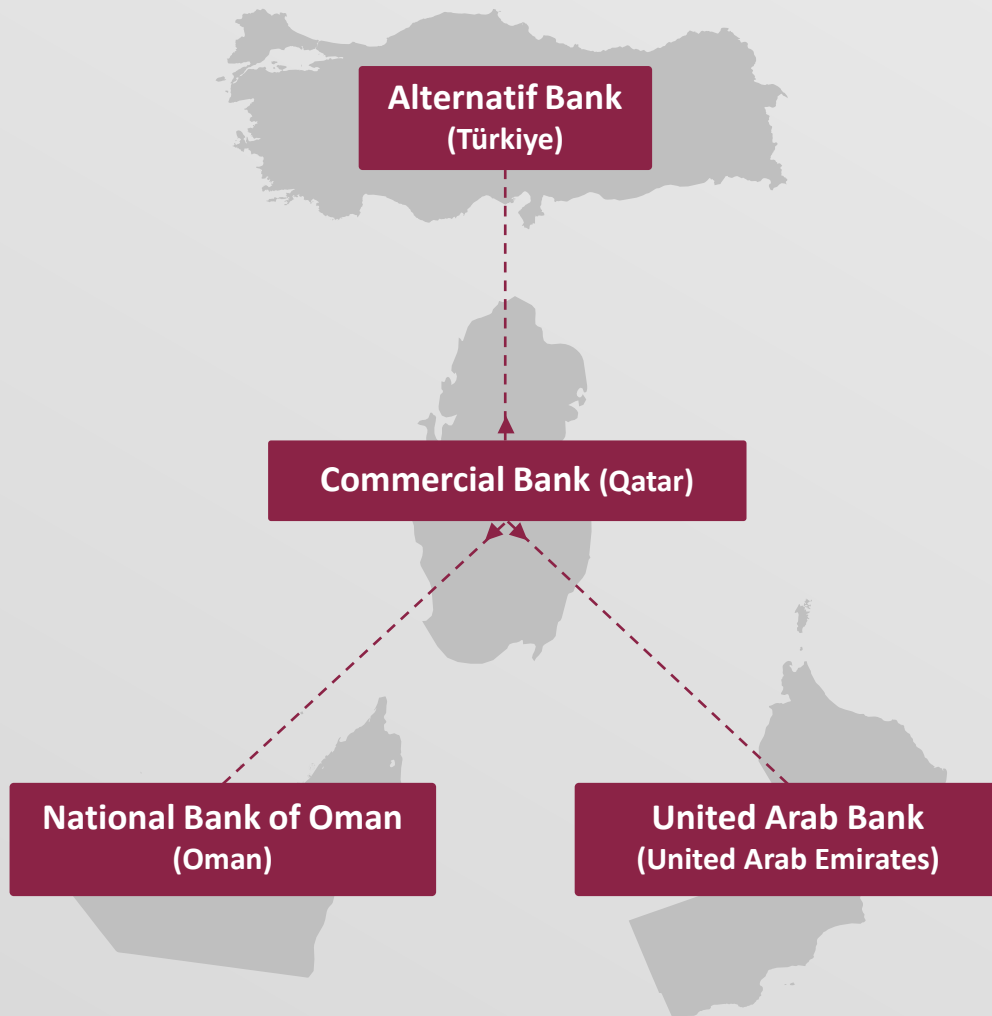
— TRY Billion —

— Credit Volume —

126,4

— 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
52,4	24,4	29,0	137,7
\$ 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
A3

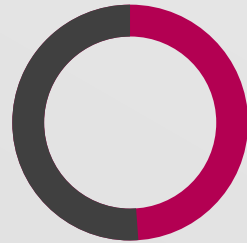
Fitch
A

S&P Global
A-





**520
people**



**52% women
48% men**



**Avg. experience
5,8 years**



**39,4 years old
on avg.**



**87% 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



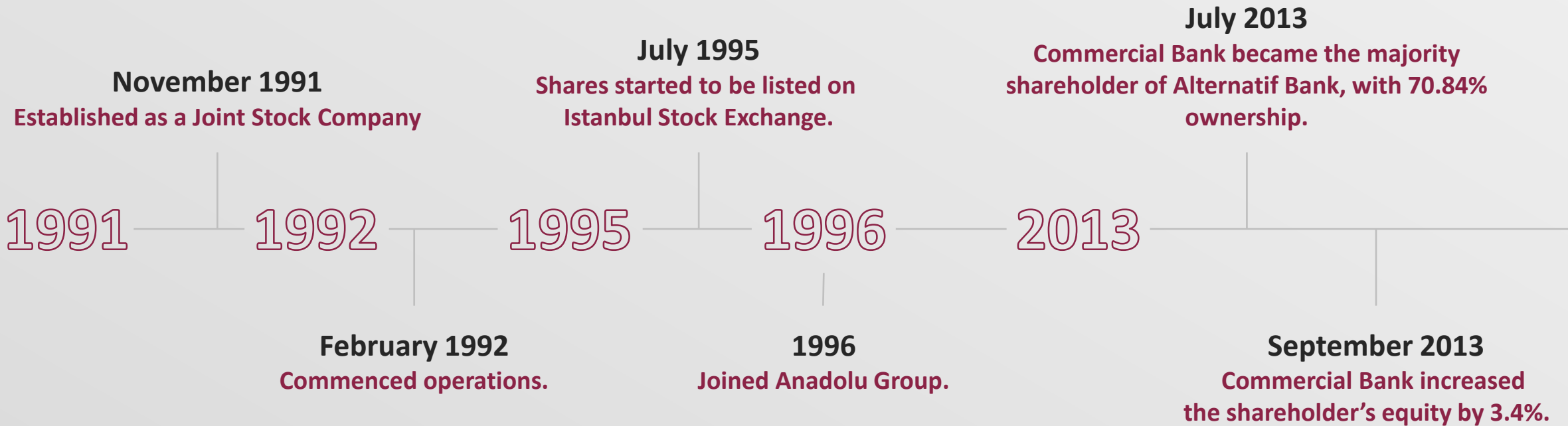
Milestones

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.

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.

2025

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 Society” category for its Accessible Banking initiatives.

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 Success award.

2026

February 2026

Alternatif Bank further strengthened its effectiveness in global capital markets. The Bank successfully 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 & 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



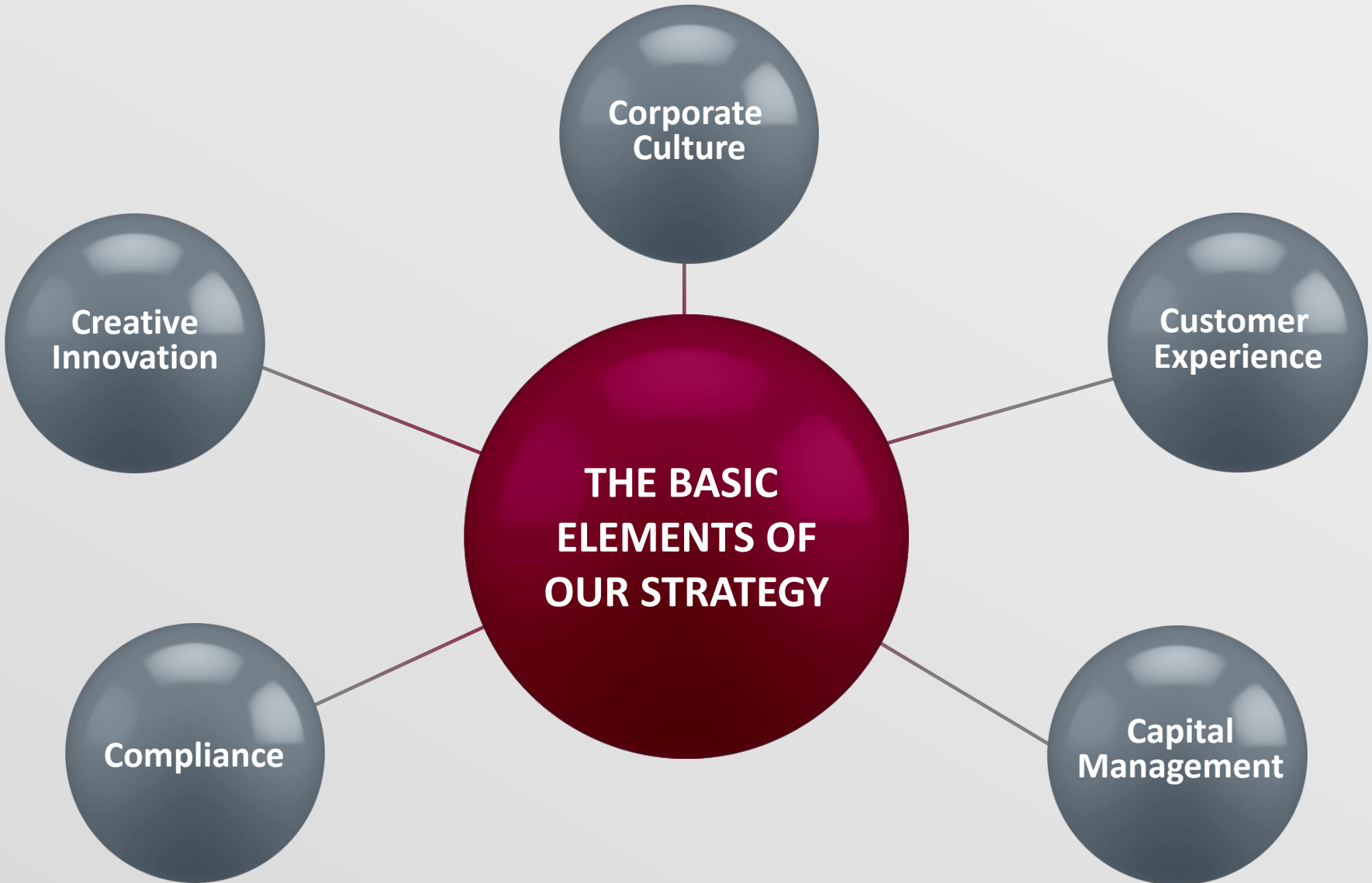
Solution Oriented



Trustworthy



Human Centered





We 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 successful business activities



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.

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**

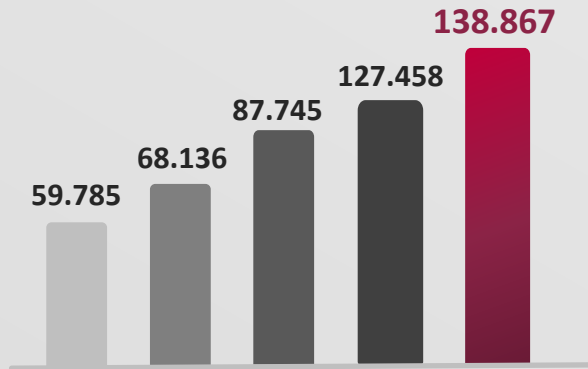
Alternatif Bank



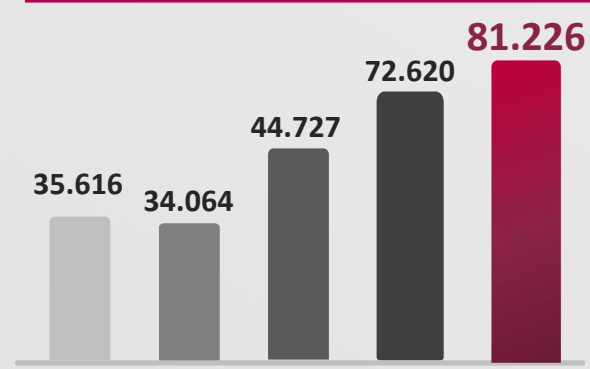
Strong Financials

Alternatif Bank

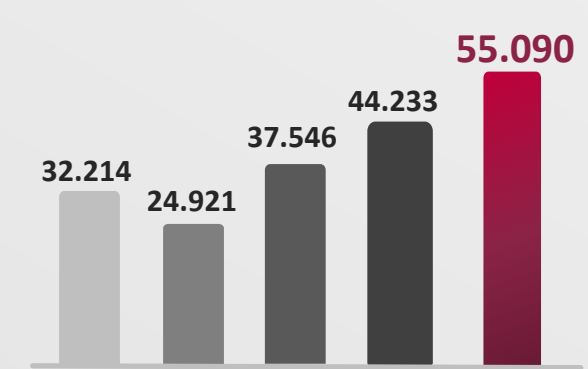
Total Assets
- TRY Million -



Total Cash Loans
- TRY Million -



Total Deposits
- TRY Million -



■ 2022 ■ 2023 ■ 2024 ■ 2025 ■ 2026

**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.

**Alternatif
Lease** 

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

**Alternatif
Menkul** 

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.

Awards



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)

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)**

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



Alternatifbank A.Ş. Head Office
Vadistanbul Bulvar, Ayazağa Mah. Azerbaycan Cad.
No: 109M 2D Blok 34485 Sarıyer, İstanbul

444 00 55

www.alternatifbank.com.tr

A subsidiary of Commercial Bank - Qatar.



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