

PERSONAL BANKING

THANKS TO PARTNERSHIPS ESTABLISHED IN 2021, FIBABANKA'S NUMBER OF CUSTOMERS ROSE TO 3,5 MILLION.

Standing out from the competition by focusing on digital technology and integrating new systems quickly, Fibabanka responded quickly to the changing financial needs of its customers and business partners in 2021.

Thanks to collaborations made with online platforms and stores, Fibabanka is establishing an ecosystem where all customers can meet all their needs.

The Fibabanka Personal Banking segment continued its operations with its products and services aiming to meet all the needs of its customers. Developing its service infrastructure consistently Fibabanka delivers services to its customers via Fibabanka Mobile and Internet Banking channels, website, branches, call center and non-branch sales channels thanks to its ever-expanding portfolio of business partnerships.

Committed to diversification, Fibabanka took major steps forward in Personal Banking in 2021. The Bank significantly expanded its personal customer base thanks to business partnerships, reaching 3,5 million customers, of which 1,1 million is active. Fibabanka has reached 6 thousand customer contact stores/points. Fibabanka aims to further diversify its Personal Banking customer base by establishing new ecosystems with the experience gained from business partnerships.

By focusing on digital technology and integrating new systems quickly, Fibabanka responded quickly to the changing financial needs of its customers and business partners in 2021. Having developed effective projects very quickly after closing deals with its business partners, the Bank has become preferred for both business partners and clients.

Strong Consumer Financing Network

Created with Business Partnerships Despite the negative effects of the coronavirus pandemic In 2021, Fibabanka continued to serve its customers at approximately 6 thousand points throughout the country thanks to the collaborations established with Turkey's leading national brands and the dealers of these brands.

Thanks to collaborations made with online platforms and stores, the Bank is establishing an ecosystem where all customers can meet all their needs. Offering multiple products including instant loans and next-generation payment solutions offered to customers at stores, Fibabanka increased the number of customers and their satisfaction with great momentum.

Reaching a total of approximately 817 thousand active loans in 2021 with a double growth in store platforms and online loans, Fibabanka extended TL 4,4 billion in loans, achieving a growth rate of 98%.



Number of Customer Contact Stores/Points

6 Thousand

Number of Loans Provided via Store Platforms and Online Loans

817 Thousand

With the "Shopping Loan" product that includes different operating models, Fibabanka develops an infrastructure that will respond quickly to the financial needs of both its customers and business partners, and regularly improves its technological infrastructure in order to provide solutions to ever-changing needs.

Instant Shopping Loan service makes it possible for customers to draw a loan only with their ID and mobile numbers. The service accelerates business processes significantly and designs its development procedures in a customer-oriented manner according to customer needs, taking into account customers satisfaction scores.

Continuing to expand the sectors it provides loans to include electronic, retail, clothing, consumer durables and e-commerce sites in 2021, Fibabanka made contact with numerous customers through these services.

Fibabanka continues to respond to the needs of customers with additional products such as Kiraz Account, Overdraft Account and Digital Debit products other than shopping loans.

Taking into consideration the rapidly rising trend of digital transformation projects throughout the world, Fibabanka made technology infrastructure investments to offer innovative solutions and to offer new online sales channels together with its business partners.

Fibabanka aims to improve its financial and digital solution alternatives further and continue its operations in line with its vision of supporting its customers.

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WITH THE AIM TO FACILITATE ACCESS TO PRODUCTS AND SERVICES THROUGH SHOPPING LOANS, FIBABANKA LAUNCHED THE "DIGITAL MARKET" IN THE MOBILE BANKING APPLICATION.

In 2021, Fibabanka continued to stand by its customers whenever and wherever they need it, with the motto, "Agile thinking, agile solutions."

With the new regulation in Turkey regarding digital banking and service banking, the transformation of traditional banking gained momentum.

Innovation and Entrepreneurship Strategy of Fibabanka

Financial Supermarket Services with Fibabanka Service Banking

With the new regulation in Turkey regarding digital banking and service banking, the transformation of traditional banking gained momentum. Introducing numerous successful projects in the field of digital banking by investing in financial technologies, Fibabanka continued to stand by its customers whenever and wherever they need it, with the motto, "Agile thinking, agile solutions."

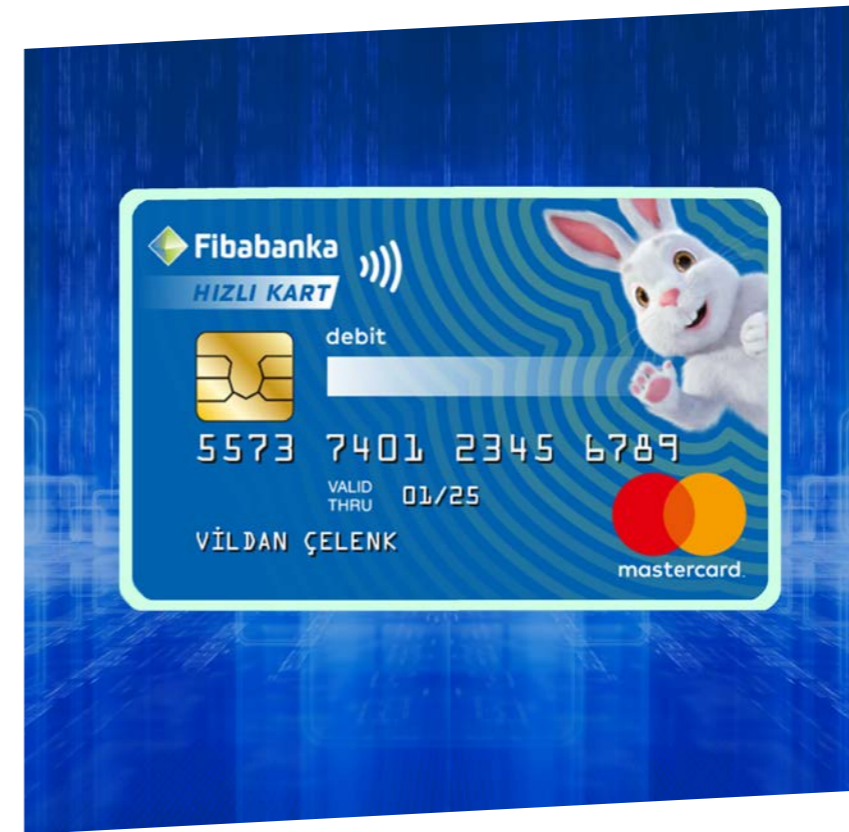
Showing major retail brands that there can be an option other than credit cards for both online and in-store purchases, Fibabanka offered its customers the opportunity to make payments to Turkey's most popular brands and stores via shopping loans.

With the infrastructure it continues to develop for Service Banking, Fibabanka offered the opportunity to institutions, platforms and applications who want to provide financial services to their customers to quickly and securely complete their integration, and offer Fibabanka financial supermarket services to their customers.

Constantly renewing its technological infrastructure, Fibabanka continues working on financial solutions its customers may need.

Digital Market is in Fibabanka Mobile!

Thanks to collaborations with Turkey's leading brands, Fibabanka continues to improve its services via shopping loans. In line with these services, Fibabanka launched new features via the Digital Market such as in-store shopping loans, compulsory traffic insurances and second-hand product purchases with loans in accordance with customer scores.



FibaKredi is the Solution!

Fibabanka focuses on innovative added-value projects in light of current developments in technology. In 2021, the Bank provided effective solutions to quickly meet the cash needs of its customers. The Bank's loans can be accessed via Fibabanka Mobile and Internet Banking channels, fibabanka.com.tr corporate website, Call Center and all branch locations without the need for additional documentation or signature. Fibabanka's business model aims to reach the right customer at the right time by using credit trend models and an analytical perspective.

With pre-approved consumer loans and KrediPlus products, loan offers continued to be offered with different alternatives according to customer preference.

Fibabanka customers can draw loans via Fibabanka Mobile and Internet Banking channels without having to go to the branch. Fibabanka's loan-related communications were consolidated around the slogan "FibaKredi is the Solution!" and positioned with the catchphrase "Find the Loan You Need at Fibabanka."

As of 2021, Fibabanka started to offer the KrediPlus product, which was designed to meet the extra cash needs of customers while providing the chance to make payments from a single point, via Fibabanka Mobile. In 2021, pre-approval loan and KrediPlus utilization reached 1.500 transactions with a volume of approximately TL 51 million on a daily basis and 27 thousand transactions with a volume of TL 750 million on a monthly basis. 74% of these loans were provided via Fibabanka Mobile. In addition to loans provided through business partners, the balance of active consumer loans rose to TL 4,4 billion with 817 thousand active loans. Fibabanka diversified

payment channels by paying attention to customer satisfaction after loan utilization and continued to provide loan installment collection service via business partners' retail stores.

Aiming to maintain its lending momentum from 2022, Fibabanka aims to further boost the number of transactions and loan amounts for its consumer loan products in the coming year. For this purpose, Fibabanka aims to combine the limits offered to its customers using consumer loans in a single limit in the upcoming period. Through all channels including partnerships, it is aimed to make it possible to use these limits want whenever they want as long as these limits are active.

The New Digital Way of Payment 'Fibabanka Hızlı Kart'

Focusing on digital infrastructure investments in 2021, Fibabanka continued to develop innovative products to meet the changing needs of its customers. In this regard, Fibabanka launched the 'Hızlı Kart' product, which is the Bank's first digital card in cooperation with Mastercard.

With Hızlı Kart, which can be used both digitally and physically, banking and shopping transactions can be done quickly and securely. With the Hızlı Kart product, which features Europay, Mastercard and Visa (EMV) chip, Fibabanka customers can make contactless payments and save their card information to the digital payment solution Masterpass. Thus, Hızlı Kart provides users with the opportunity to log in to Fibabanka Mobil from their mobile devices, create a digital card and use it for e-commerce shopping transactions without waiting for a courier. Customers who register their digital debit cards with Masterpass can make transactions quickly and securely with Hızlı Kart on many e-commerce platforms registered with Masterpass.

As of the end of 2021, digital Hızlı Kart holders reached 349 thousand while physical Hızlı Kart holders reached 58 thousand. In 2021, Hızlı Kart holders made a total of TL 35 million shopping transactions.

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FIBABANKA CONTINUES TO OPERATE WITH A VARIETY OF PRODUCTS AND ITS PROFESSIONAL INVESTMENT STAFF.

Total Kiraz Account balance, which was TL 7,7 billion as of the end of 2020, reached TL 14,5 billion with an increase of 89% in 2021.

At the end-2021, Fibabanka launched the Installment Overdraft Account product.

Credit Card with Contactless Capability

Upon the introduction of contactless capability to Fibabanka credit cards in 2021, cardholders can make contactless payments up to TL 350* per transaction, without the need for a password.

* The limit for contactless transactions may vary, the upper limit amount is determined by the Interbank Card Center (BKM) according to the needs of the sector.

Developments in Payment Systems

QR Code Payments

Within the scope of the QR Code Payment Project, the Bank customers can make QR transfers via FAST, QR payments via POS devices and ATM with Fibabanka debit and credit cards and receive QR payments via member merchants and Fibabanka ATMs.



Customers can access Fibabanka's deposit and investment products with different risk distributions and interest rates around-the-clock through digital channels, branches and the call center.

Overdraft Account

With its digital-oriented approach and the mission of providing the fastest banking service that will make life easier for customers, Fibabanka continues to develop loan products through its digital channels. At the end-2021, Fibabanka launched the Installment Overdraft Account product. With the Installment Overdraft account product, customers can withdraw cash for their POS purchases with a QR Code, within Overdraft Account limits, and can use credit in installments of up to 12 months.

Focusing on the pre-approved Overdraft Account product, Fibabanka continues to stand beside its customers in 2022.

Deposit & Investment Products

Fibabanka continues to operate with a variety of products that will meet the investment needs of its customers with its professional investment staff. Customers can access Fibabanka's deposit and investment products with different risk distributions and interest rates around-the-clock through digital channels, branches and the call center.

As the most preferred product among Fibabanka's deposit products, Kiraz Account is an overnight deposit product whereby the customers can perform all their banking transactions from a demand deposit account. Kiraz Account continued to generate profits for customers who evaluate their savings in different investment products in 2021.

Total Kiraz Account balance, which was TL 7,7 billion as of the end of 2020, reached TL 14,5 billion with an increase of 89% in 2021. The total number of active accounts exceeded 370 thousand, rising 60% year-on-year. Focused on reaching its customers through various channels effectively and quickly, Fibabanka visits customers at their location to open Kiraz Accounts on-site.

Kiraz Account can be opened via Fibabanka Mobile and Internet Banking channels, the corporate website fibabanka.com.tr, via Video Banking, the call center, all branches and the SMS channel.

With Kiraz Plus, customers with a deposit amount between TL 1 and 2 million are able to invest 50% of their savings in overnight account, and the remaining 50% in a standard time deposit account with a maturity of 32-60 days. The liquidity convenience offered with the Kiraz Account is now available to high-deposit customers with Kiraz Plus.

Regular Income Account, another deposit product launched by Fibabanka for its personal customers, is preferred by customers who especially want to invest their deposits in the long term. While providing a withholding advantage on 1-year maturity deposits, the Regular Income Account allows customers to earn interest income on a monthly or quarterly basis.

The standard deposit product, e-Deposit, is offered via Fibabanka Mobile and Internet Banking channels as an alternative for customers who want to invest their entire balance as time deposits, with interest rates varying according to the investment amount.

Kiraz Account Balance Growth

89%

Number of Kiraz Accounts

370
Thousand+

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AT THE END-2020, FIBABANKA INTRODUCED ITS NEW SERVICE, "FIBAFX," WHERE FX AND PRECIOUS METAL TRANSACTIONS CAN BE PERFORMED OUT SAFELY AND AT ADVANTAGEOUS RATES.

Fibabanka added FibaBorsa, a platform where stock transactions can be performed safely and easily, to its investment products in mobile and internet banking channels.

In 2021, Fibabanka continued to offer investment products to its customers in different risk groups as an alternative to deposit products. Customers can access the mutual fund products offered by the Bank quickly and easily, either at their branches or through digital channels.

In 2021, Fibabanka continued to offer investment products to its customers in different risk groups as an alternative to deposit products. Customers can access the mutual fund products offered by the Bank quickly and easily, either at their branches or through digital channels. The investment funds offered by Fibabanka reached TL 4,1 billion from TL 1,2 billion with successful efforts in 2021. Among the funds established by Fiba Portfolyo in 2021, "Fiba Portföy 1. Fon Sepeti Fonu" reached a volume of TL 480 million and "Fiba Portföy Meltem Serbest" funds reached a total volume of TL 1,7 billion. On the other hand, the total volume of funds managed by Fiba Portföy A.Ş. reached TL 7,6 billion.

At the end-2020, Fibabanka introduced its new service, "FibAFX," where FX and precious metal transactions can be performed out safely and at advantageous rates via Fibabanka Mobile and Internet Banking channels. Although it is a new service, FibaFX reached 60 thousand customers in a short time. 90% of the total foreign exchange transactions carried out by retail customers were made via FibaFX. With its features renewed in 2021, Fibabanka customers can now trade in precious metals in Silver and Platinum, and in foreign currency in Rubles, Swedish krona, Canadian dollars, Danish krone, via FibaFX.

Features of FibaFX:

- Fibabanka customers can track the exchange rates instantly with the live rate feature and make transactions 24 hours a day on business days.
- With the "Add Alarm" feature of FibaFX, you can receive notifications when the exchange rate reaches the desired level without having to follow the exchange rate.
- FibaFX users can perform transactions when a rate reaches a specified target level using the "Add Order" button even when they are not logged in to the Mobile and Internet Banking channels.
- The latest market news can be viewed in the "News" section of FibaFX. With the "FX Piyasam" service, which was launched in the final quarter of 2021, customers are able to trade in FX and gold 24/7 by creating their own markets.
- With the aim to provide a competitive product for users who want to continue trading at the weekends, FX Piyasam offers Fibabanka customers the opportunity to match their target FX rates mutually.

Number of FibaFX Customers

60 Thousand

FibaFX's Usage Rate for Retail Customers' FX Transactions

90%



Number of FibaKripto Customers

40 Thousand+

FibaKripto Transfer Transaction Volume

TL 12 Billion

Aiming to diversify its customer base in terms of deposits and provide high-quality service to customers of different risk profiles through accurate products, Fibabanka launched FibaBorsa, a platform where stock transactions can be carried out safely and easily through mobile and internet banking channels.

With FibaBorsa, customers can open investment accounts online, transfer money to their investment accounts anytime, trade stocks in Borsa Istanbul and participate in IPOs. Fibabanka customers can monitor stock market news and Borsa Istanbul data live and free of charge via FibaBorsa, even if they do not have an investment account. As of the end of the year, the number of investors in FibaBorsa exceeded 5 thousand.

In 2021, Fibabanka launched FibaKripto, a service that offers 24/7 TL transfer services directly to contracted crypto money platforms. The number of customers making transactions via FibaKripto exceeded 40 thousand and the total amount of money transfers made to crypto money platforms reached TL 12 billion.

Bancassurance Services from Fibabanka

In line with its cooperation with Fiba Emeklilik ve Hayat A.Ş in the Life Insurance and Private Pension segment, and with Sompo Sigorta ve HDI Sigorta in the Non-Life Insurance segment, Fibabanka continued to offer numerous products to its customers in 2021.

The changing customer needs and service approach as a result of Covid-19 pandemic encouraged Fibabanka to provide its customers with different services and solutions. In this context; instead of the unemployment insurance coverage provided in life insurances related to loans, a daily hospital coverage started to be offered. The scope of supplemental health insurance was extended. The range of products related to corporate loans was expanded, and global and corporate solution offers started to be provided to Corporate/Commercial segment customers in line with their non-life insurance needs.

In 2021, high penetration rates in insurance products related to loans were maintained in order to meet the protection needs of its customers. As part of the efforts to increase the number of non-credit-related insurance products and to deliver these products to our customers through every channel, Compulsory Traffic Insurance and Personal Accident Insurance products started to be offered via Fibabanka Mobile and the Call Center.

As a result of these efforts, Fibabanka generated an insurance income of TL 250 million in 2021. The share of the Bank's insurance commission income in net fee and commission income increased from 43% to 54%. According to the sector data for December 2021, life and personal accident insurance premium production grew by 126%, reaching a market share of 2,3% in the Bank's total production volume.

In the coming year; Fibabanka plans to further enhance customer experience and satisfaction by offering insurance and pension products, among the income items, with innovative solutions. The Bank also aims to facilitate digital transformation via various projects, diversify alternative sales channels, and integrate products into all sales channels.