

## RETAIL BANKING

THE FIBABANKA RETAIL BANKING SEGMENT MAINLY FOCUSED ON MICRO CUSTOMERS AND FARMERS. **THE SEGMENT CONTINUED ITS OPERATIONS WITH THE AIM OF GROWING ITS CUSTOMER BASE AND INCREASING LOAN VOLUME AND NON-INTEREST INCOME.**

With improvements and innovations made in Fibabanka Mobile and Internet Banking channels, the Retail Banking segment offered customer onboarding, loan utilization and loan payment functions to its customers.

The Fibabanka Retail Banking segment continued its operations with the aim of growing its customer base and increasing loan volume and non-interest income.

In 2021, the Fibabanka Retail Banking segment mainly focused on micro customers and farmers. The segment continued its operations with the aim of growing its customer base and increasing loan volume and non-interest income.

In 2021, the segment acquired 20 thousand active customers, thus growing in this department by 34%. Achieving a total deposit volume of TL 768 million in 2021, the segment achieved a total loan volume of TL 2,27 billion and a total commission income of TL 25,6 million. The Retail Banking segment completed 2021 successfully with a realization rate above its targets.

Thanks to technology investments made in the micro customer segment, the Bank's evaluation processes accelerated and an improvement was achieved especially in loans against checks.

With improvements and innovations made in Fibabanka Mobile and Internet Banking channels, the Retail Banking segment offered customer onboarding, loan utilization and loan payment functions to its customers. Fibabanka aims to finalize the development process of the Video Banking channel for the acquisition of sole proprietor owners and to increase the number of legal customers through this channel.

The Union Of Sugar Beet Growers Cooperatives became the most important business partner in the agriculture department of the Fibabanka Retail Banking segment in 2021. In line with this partnership, the Bank's loan volume rose by 113% in 2021, thanks to the advantageous loans provided to farmers.

In 2021, the Fibabanka Retail Banking segment made life easier for both micro customers and farmers, and provided them with quick access to financing. Fibabanka introduced SMS loan access to its micro customers via various parent company collaborations and also started to provide services through digital channels.

The Retail Banking segment aims to grow in both digital channels and non-branch channels with new products and services in 2022.

### Increase in Loan Customers

**34%**

### Loan Growth with Advantageous Loans Offered to Farmers

**110%**