



COMMERCIAL BANKING

Fast, Innovative, Proactive Approach

With fast and innovative solutions offered in 2021, Fibabanka's Commercial Banking segment identified the current and potential needs of its customers in a timely manner and displayed a solution-oriented, flexible and proactive approach to its customers. Despite the coronavirus pandemic, the Bank focused on customer satisfaction and continued its activities in line with the principle of establishing long-term cooperation with the necessary support steps and being the first bank that comes to mind for its customers.

Growth Strategy Based on Diversification

The diversification-based growth strategy of the Fibabanka Commercial Banking segment continued in 2021 by increasing efficiency in existing customers and accelerating new customer acquisitions. Despite the

coronavirus pandemic, Fibabanka achieved a growth of 69% in the number of registered customers and a 49% increase in cash loans. During this period, Fibabanka focused on being more active in the cash flow cycles of customers and the amount of Fibabanka checks used by commercial customers for their payments increased by more than 100%.

The Fibabanka Commercial Banking segment adapted to the rapidly changing banking approach and market conditions due to the pandemic period and continued to be the solution partner of its customers. Fibabanka supports its customers with cash management products and services that will make the life of companies easier, such as cash and non-cash loans, treasury transactions for currency and commodity fluctuations, deposits and investment products, and especially credit funding.

Sustainable Growth with Digital Transformation

In line with its sustainable growth target, the Fibabanka Commercial Banking segment implemented analytical methods for early detection of customers' financial needs from open and accessible sources and for identifying potential customers that comply with the Bank's strategy. In 2022, it is aimed to use alternative non-branch financial service channels more effectively in order to increase productivity.