

DIGITAL.
INNOVATIVE.
ROBUST.

OYAK ANKER Bank

OYAK ANKER Bank stands for reliable and cooperative financial services for more than 60 years. From the beginning, the bank has offered a broad variety of credit supplies - corporate, financial institutions and retail - and investment products to its customers and has always been successful in quickly adapting to new technological and other challenges today and in the future.





DIGITAL. INNOVATIVE. ROBUST.

Maximum transparency and flexibility are a natural part of modern banking. In the interests of our customers, we are constantly adapting our products and services to the requirements of the times and aligning them precisely to current needs.

Today's banking system requires a comprehensive understanding and knowledge of digitalisation. Based on state-of-the-art technology, we can offer our customers a whole new dimension of individuality and convenience.





OYAK ANKER Bank's strength is not just based on over 60 years of experience and expertise in Germany and Europe. With the globally linked and operating OYAK Group behind us, we can always rely on additional resources in know-how, networking and synergies.

HISTORY & MILESTONES

The history of OYAK ANKER Bank is closely intertwined with the daily lives of people in Germany. Beyond its products and services, the bank has always maintained a strong connection with its customers. Over the course of 64 years, OYAK ANKER Bank's journey mirrors German history. Well-prepared for future challenges and customer expectations, we are committed to contributing to Germany's prosperity, economic success, and social progress.



- 2022 Digital Transformation: Digital. Innovative. Robust.
- 2018 Successful introduction of Trade Finance / FI
- 2006 New headquarter in Frankfurt/Main
- 1996 Bank becomes part of OYAK Group
- 1989 Renaming "Anker Bank"
- 1981 Member of the Deposit Protection Fund of the Association of German Banks
- 1958 "ATB Bank" was founded

MISSION, VISION & VALUES

MISSION

OYAK ANKER Bank responds to the individual wishes and needs of its customers and strives to always exceed their expectations. With flexible and customer-oriented offers and services the bank accompanies them through all ages and changes of life.

VISION

OYAK ANKER Bank offers its clients, business partners and employees a fundamental and sustainable added value. It provides high-quality products and services to a broad target group. The bank consciously assumes social responsibility and remains true to its values. It wants to be leading, innovative and future-oriented in the diversity of its products and services. The commitment of high professional competence to the bank guarantees an extraordinary level of quality. All actions are always based on customer orientation.

VALUES

OYAK ANKER Bank stands for sincerity and transparency as well as for the highest sense of responsibility and reliability towards both customers and employees. Their satisfaction is the benchmark for any success. Competition and fairness are key parts of our corporate identity, just as much as innovation and perfectionism.

STRATEGY

DIGITALIZATION

Realizing digital transformation to keep up with the developing ecosystem and be a bank that prioritizes “digital approach”

TRADE FINANCING

Focusing on the expansion of trade financing in the Corporate Banking business area

GROWTH IN TREASURY / FINANCIAL INSTITUTIONS

Developing new businesses in Treasury / Financial Institutions areas

ESG

ENVIRONMENTAL

Alignment with Paris Climate Agreement

SOCIAL

Provided a multi-cultural work environment prioritizing diversity

GOVERNANCE

Reorganized risk management policy and procedures according to ESG regulations

BUSINESS AREAS



TREASURY & FINANCIAL INSTITUTIONS

Treasury & Financial Institutions is responsible for the banks asset and liability management and for hedging of interest and currency risks. OYAK ANKER Bank focuses on the expanded correspondent banking network and would like to support exporters and importers in securing and financing their international trade transactions by working with other banks in the Europe, America and the Middle East / North Africa.

CORPORATE BANKING

As experienced bank for “tailored services” for European and International companies, OYAK ANKER Bank offers a wide range of products for trade finance, offers working capital loans and supports the customer’s specific payment requirements.

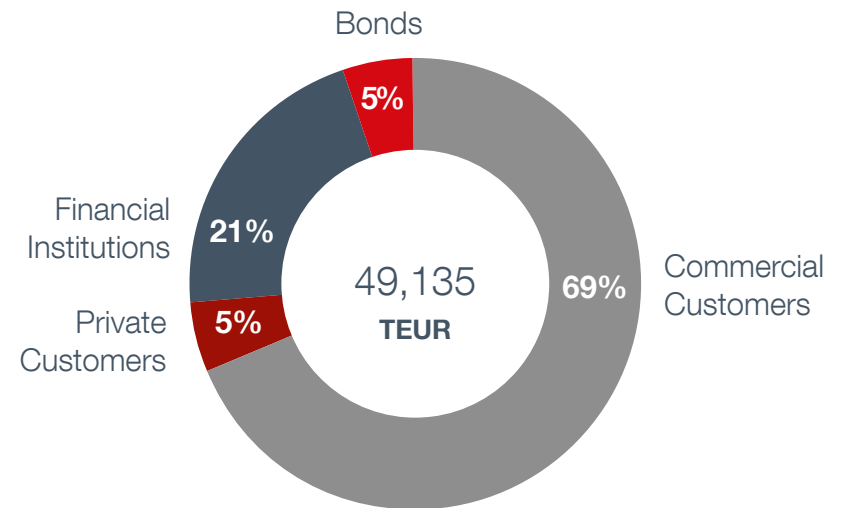
RETAIL BANKING

OYAK ANKER Bank places paramount importance on crafting the ultimate customer experience and bolstering accessibility as well as on curating tailor-made financial products that seamlessly align with the distinctive needs of its customers. Moreover, the resolute dedication to embracing cutting-edge digital financial processes has led to fostering enhanced convenience and empowerment for OYAK ANKER Bank’s valued clientele.

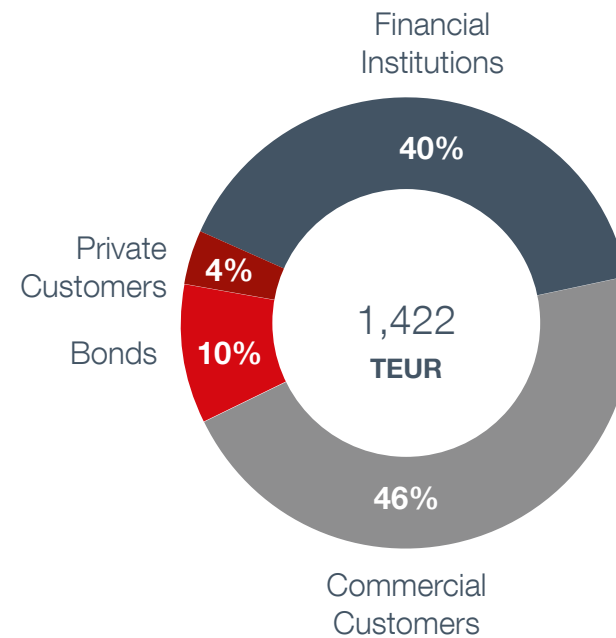
KEY FIGURES

Results according to business areas of OYAK ANKER Bank

INTEREST REVENUES



TOTAL INTEREST BEARING ASSETS



KEY FINANCIAL FIGURES	2022	2021
Balance Sheet Figures	TEUR	TEUR
Cash Funds	9,562	5,484
Financial Institutions	566,911	451,691
Bonds	136,804	160,673
Loans Corporate	662,930	551,025
Loans Retail	56,651	66,518
Total Assets	1,440,682	1,285,301
Risk Weighted Assets	569,003	601,120
Deposits	1,288,153	1,134,969
Total Equity	147,911	146,162
Net Profit	1,749	3,954
Ratios		
ROE	1.20%	2.82%
ROAA	0.13%	0.31%
CIR	67.22%	63.38%
NPL net	0.52%	0.85%
CET-1	23.90%	22.24%
LCR	599.27%	147.61%



OYAK GROUP

Being a part of the worldwide OYAK Group, OYAK ANKER Bank benefits from its sustainable economic power. Founded in 1961 as an independent corporation, OYAK is the first and largest private pension fund in Turkey.

TOTAL REVENUES

Billion USD
22.6

EXPORT

Billion USD
4.9

MEMBERS

460,268

TOTAL ASSETS

Billion USD
25.7

SUSIDIARIES

Countries
25

EMPLOYEES

More than 38 thousand
employees

With their products, sales, exports and taxes paid, OYAK Companies are adding an increasing value to their domestic economies.

INVESTMENTS & INDUSTRIES

AUTOMOTIVE LOGISTICS

Leader in Turkish total automotive production with 30.5% market share / Placed 1st in Turkish export automotive sector / 7 Subsidiaries

CEMENT, CONCRETE & PAPER

Operating in Turkey, Portugal, Cape Verde, Ivory Coast, Romania, Turkish Rep. of Northern Cyprus and African region by ranking as market leader / 10 Subsidiaries

CHEMISTRY

Operating in 5 different regions with 15 integrated plants / 5 Subsidiaries

AGRICULTURE

66 years in the market more than 400 products / 6 Subsidiaries

ENERGY

Covers 2.4% of Turkey's total energy demand / 5 subsidiary

FINANCE

Corporate finance services, financial and Investment consulting, wealth management and insurance & reinsurance brokerage services to the domestic market / And OYAK ANKER Bank GmbH provides Retail and Corporate Banking services in Germany / 5 Subsidiaries

MINING & METALLURGY

Placed 4th in the EU and 9th in the Europe / 24% market share of total Turkish raw steel production / 9 Subsidiaries

CHAIRMAN OF THE BOARD

I. Emrah Silav

MANAGEMENT BOARD

Dr. Süleyman Erol

Ümit Yaman

TREASURY & FINANCIAL INSTITUTIONS

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