



Company Profile

Reliable in Times of Change. Strong for the Future.

With over 65 years of experience, OYAK ANKER Bank combines tradition with a forward-looking mindset. Today, it stands for digital solutions, sustainable financial products, and a clear commitment to customer focus.

As a trusted partner for businesses, financial institutions, and private clients, the bank actively drives innovation, helps shape transformation, and meets dynamic markets with flexibility and responsibility.

Thinking ahead is part of OYAK ANKER Bank's DNA. The bank has consistently adapted to new technological and market challenges – and will continue to do so in the future.




Progress Built on Experience



Transparency and flexibility define our identity as a modern bank – designed for people who expect more than standard solutions. With a strong focus on digital transformation, we create products and services that not only meet today's needs but actively shape the financial world of tomorrow.

Our technologies set new benchmarks for personalization, convenience, and accessibility.

Six Decades of Financial Expertise

A man in a dark suit is seen from behind, standing in a modern glass-walled atrium or lobby, looking out at a city skyline with tall skyscrapers. The scene is bathed in a cool blue light.

We don't see digitalization as a trend, but as a strategic responsibility — for sustainable customer experiences, efficient processes, and a robust, future-proof banking architecture.

OYAK ANKER Bank combines more than six decades of financial expertise with a strong foundation in Germany and across Europe. As part of the globally active OYAK Group, we draw on an extensive network of knowledge, resources, and strategic partnerships.

This blend of local roots and global reach makes us a reliable financial partner with foresight – solid at the core, open to change. In this way, we create solutions that deliver today and stand the test of time tomorrow.

Rooted in History. Shaped for the Future.

For more than six decades, OYAK ANKER Bank has been part of Germany's economic and social landscape. Its close relationship with clients, combined with a deep understanding of their needs, continues to define the bank's identity today.

The bank's journey mirrors Germany's own development – from its beginnings in traditional banking to becoming a modern financial institution in the digital age.

One thing remains clear:
the goal is not just to follow the future, but to actively shape it.

1958

Founded as
„ATB Bank“

1981

Joined the Deposit
Protection Fund

1989

Renamed to
„Anker Bank“

1996

Became part of the
OYAK Group

2006

New headquarters
in Frankfurt am Main

2018

Introduction of Trade
Finance /FI

2024

**Strategic realignment:
focus on ESG and
global connectivity**

With a strong foundation, international network, and a clear vision for the future, OYAK ANKER Bank is committed to contributing to economic success, social progress, and sustainable prosperity.



A full-page background image on the left side of the slide. It depicts a person standing on the peak of a rugged, rocky mountain. The person is silhouetted against a bright, low sun that creates a strong lens flare and casts a warm, golden glow across the sky and the mountain's surface. The landscape is vast, with rolling hills and valleys visible in the distance under a hazy sky.

Our Purpose: Values. Vision. Mission.

OYAK ANKER Bank stands for transparency, integrity, and a strong sense of responsibility toward its clients and employees. Their satisfaction is our measure of success. Competition and fairness are core to our corporate identity – as are our commitment to innovation and excellence.

Our goal is to support people reliably at every stage of life – with tailored financial solutions that deliver genuine value. We listen carefully, think ahead, and act with foresight. Our ambition is not just to meet expectations, but to exceed them – with flexible, bespoke products and services consistently aligned with our clients' needs: sound, forward-looking, and sustainably effective.

OYAK ANKER Bank is committed to creating sustainable value for its clients, business partners, and employees. We offer a broad range of high-quality financial products and embrace our social responsibility. Our actions are guided by long-term values, a focus on product diversity, innovation, and future security. The expertise of our employees forms the foundation for consistently high quality – driven by a culture of genuine customer focus.

Our Strategic Priorities



Digitalisation

Targeted transformation of processes, systems, and services through the use of modern technologies. The focus is on automation, efficiency gains, and customer value.

Digitalisation is seen as a strategic driver – enabling compliance with regulatory requirements, opening up new business opportunities, and safeguarding long-term competitiveness within a dynamic financial ecosystem.



Trade Finance

Strengthening the corporate banking segment through the targeted expansion of trade-finance solutions. The focus is on structured products, securing international transactions, and bespoke financing concepts.

The aim is to support companies effectively in carrying out their trade activities while sustainably consolidating our position in the international corporate banking business.



Treasury / Financial Institutions

Expansion of strategic business areas in Treasury and Financial Institutions with an international focus. Priorities include building global partnerships, efficient liquidity and refinancing management, and strengthening our presence within the institutional network.

The goal is to achieve a sustainable position as a reliable and competent player in the international banking and capital markets environment.

ESG



Environment

Alignment with the goals of the Paris Climate Agreement through the integration of environmental criteria into business processes, credit decisions, and internal control mechanisms.

The objective is to reduce climate-related risks, promote sustainable investments, and actively contribute to the ecological transformation of the financial sector.



Social Responsibility

Promotion of an inclusive, multicultural working environment that embraces diversity as a strength. The aim is to embed equal opportunities, mutual respect, and intercultural collaboration in a sustainable way – as a foundation for innovation, commitment, and a strong corporate culture.



Governance

Further development of risk strategies and control mechanisms in line with ESG regulations. The focus is on transparency, compliance, and responsible corporate management.

The goal is to integrate sustainability-related criteria into all relevant decision-making and management processes to ensure long-term stability and integrity.



Business Area

Treasury & Financial Institutions

Treasury & Financial Institutions stands for precise management and international connectivity. The focus lies on actively managing balance-sheet structure, liquidity, and interest and currency risks – efficiently, securely, and in line with market standards.

At the same time, the global correspondent banking network is being systematically expanded. Close cooperation with partner banks in Europe, North America, and the MENA region creates a robust foundation for supporting international trade activities.

The aim is to make it easier for clients to access global markets and to ensure stable financial structures in international business.



Business Area

Corporate Banking

The corporate banking division of OYAK ANKER Bank focuses on specialised solutions to support international trade activities. We offer targeted instruments such as export and import financing, letters of credit, letter-of-credit discounting, and documentary collections.

These services enable companies to reliably secure and efficiently process cross-border transactions – with flexibility, structure, and risk awareness.

With its expertise and clear focus on trade partners across Europe and beyond, OYAK ANKER Bank positions itself as a strong financing partner for international trade.

A hand in a suit sleeve is shown interacting with a digital interface. The interface features a grid of squares, some of which are highlighted in white. Various financial and technological icons are overlaid on the grid, including a cloud with an up/down arrow, a Wi-Fi symbol, a person icon, a smartphone, a piggy bank, a document, a lightbulb, a shopping cart, and a globe. The word "BANKING" is prominently displayed in white capital letters within the grid.

BANKING



Business Area

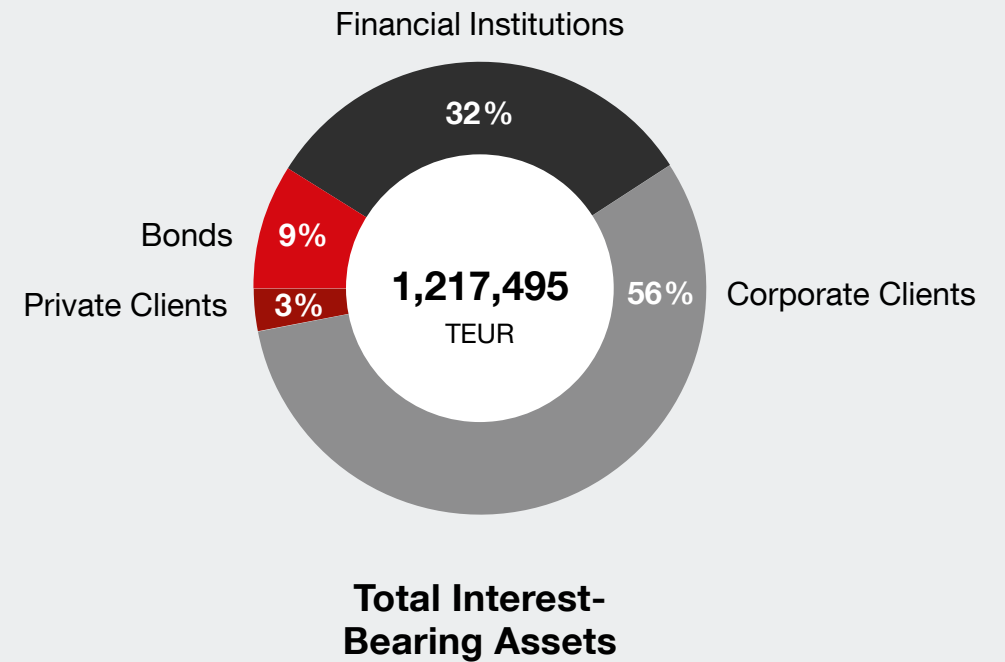
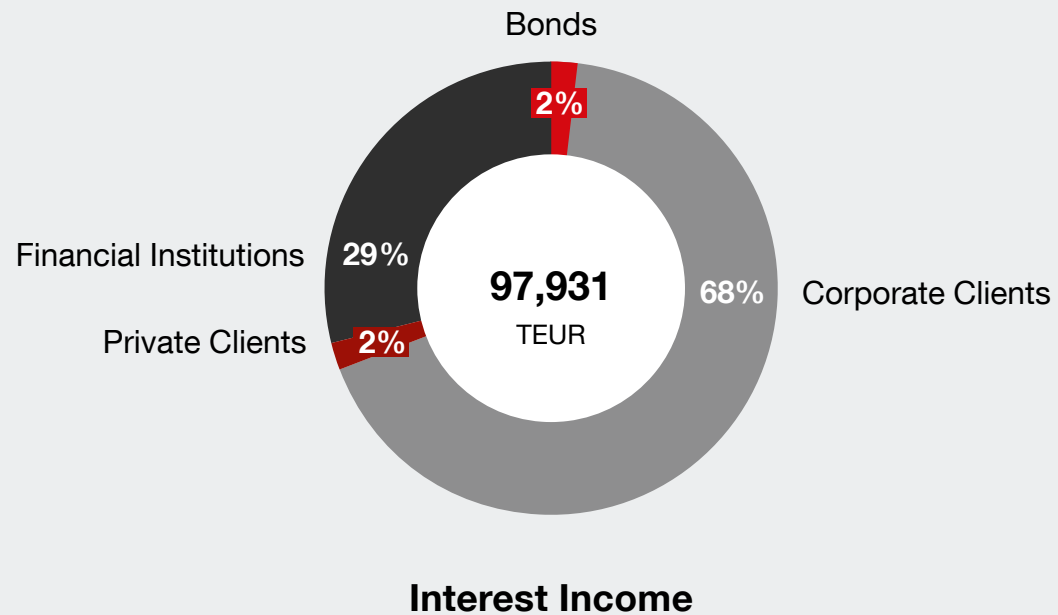
Retail Banking

OYAK ANKER Bank combines more than six decades of financial expertise with a strong foundation in Germany and across Europe. As part of the globally active OYAK Group, we draw on a broad network of knowledge, resources, and strategic partnerships.

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Key Figures

Results by Business Segment



Key Figures

Financial Figures

	2024	2023
Balance sheet figures	TEUR	TEUR
Cash contribution	10,344	10,983
Financial institutions	585,657	444,734
Bonds	80,876	103,538
Loans to corporate clients	700,505	647,280
Loans for private customers	23,457	37,473
Balance sheet total	1,415,509	1,253,798
Risk-weighted assets	528,358	506,269
Deposits	1,241,670	1,092,080
Total capital	163,493	155,307
Net income for the year	8,186	7,396
Ratios		
ROE	5,27%	5,00%
ROAA	0,61%	0,55%
CIR	51,86%	45,25%
NPL net	0,54%	0,30%
CET-1	24,94%	26,35%
LCR	337,97%	528,33%

OYAK Group

18.01*

Billion USD
Total Revenues*

6.0

Billion USD
Exports

34.18**

Billion USD
Total Assets

21

Countries
Subsidiaries

482,318

Number of
Members

38,292

Number of
Employees

As part of the global OYAK Group, OYAK ANKER Bank benefits from its sustainable economic strength.

Established in 1961 as an independent organisation, OYAK is the first and largest private pension fund in Turkey.

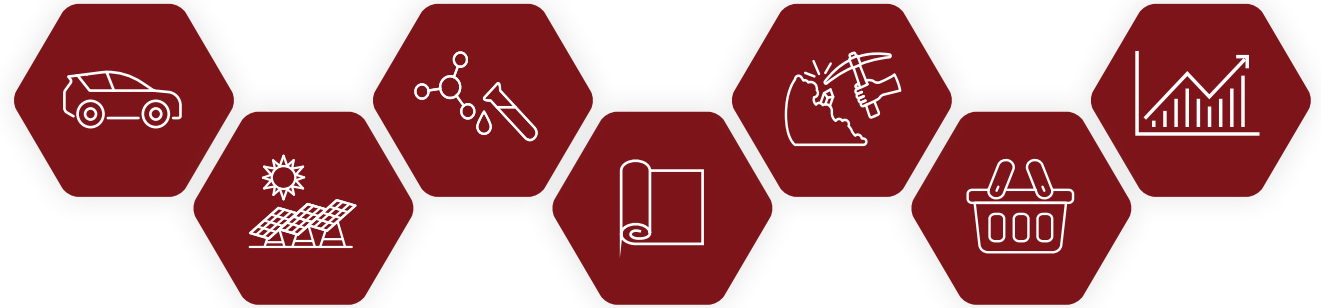
* 637.1 billion TRY / Bloomberg exchange rate as of 31 Dec 2024

** 1.209 trillion TRY / Bloomberg exchange rate as of 31 Dec 2024

OYAK Group

Investments & Industry

As an internationally active corporate group, OYAK makes a significant contribution to the economic value creation and industrial performance of its home markets.



Automotive & Logistics

Leading the entire Turkish automotive production with a 34% market share / Unchallenged No. 1 in Turkish automotive exports / 9 subsidiaries

Energy

Focused on renewable energy / Covers 3% of Turkey's total energy demand / 5 subsidiaries

Chemicals

Active in 5 regions with 14 integrated plants / 9 subsidiaries

Cement, Concrete & Paper

Market leader in Turkey, Portugal, Cape Verde, Côte d'Ivoire, Romania, the Netherlands, the Turkish Republic of Northern Cyprus, and across Africa / 3 subsidiaries

Iron & Steel

Ranked 4th in the EU and 9th in Europe / Exports to 30+ countries worldwide / 13 subsidiaries

Agriculture

68 years in the market with 300+ products / 9 subsidiaries

Finance

Provision of corporate finance services, financial and investment advisory, asset management, as well as insurance and reinsurance brokerage for the domestic market. OYAK ANKER Bank GmbH provides retail and corporate banking services in Germany / 5 subsidiaries

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