



# AKTİF BANK

INTERNATIONAL BANKING GROUP

AFRICA DESK

*aktif* bank

*aktif* bank



# **OVERVIEW ON AKTİF BANK**

**INTERNATIONAL BANKING GROUP**

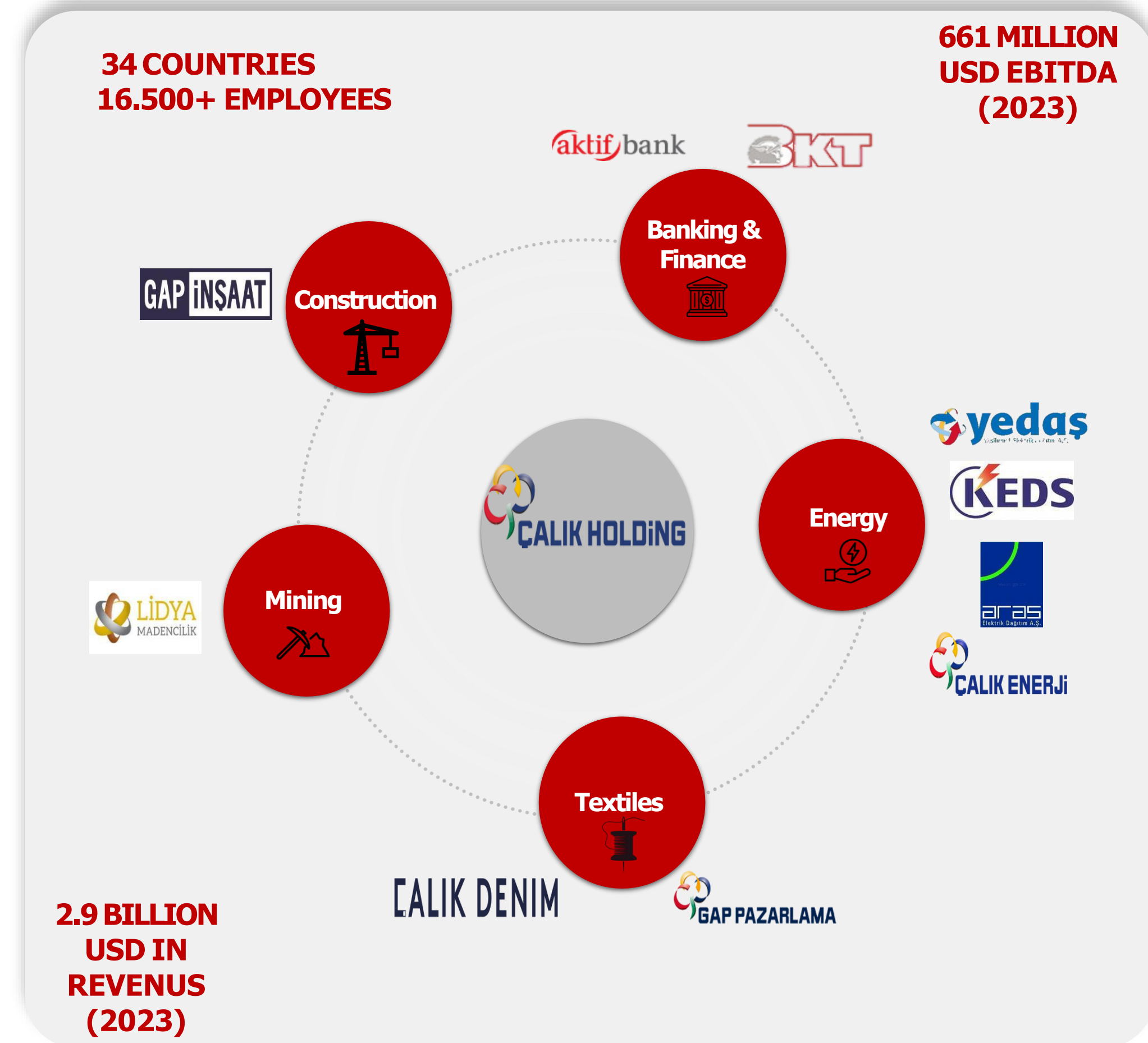
**AFRICA DESK**

# AKTİF BANK

## OUR SHAREHOLDER:ÇALIK HOLDİNG



- ❑ Founded by Mr. Ahmet Çalık in 1981.
- ❑ Has operations in 34 countries across Central Asia, Balkans, Middle East and Africa and employs more than 16,500 people.
- ❑ Çalık Holding is known for its robust financial structure and long-term collaborations (Mitsubishi Corporation, SECOM, SSR Mining, General Electric etc).
- ❑ Operates in 5 sectors:
  - 1. Energy:** Çalık Enerji (38 Completed Projects 10+ GW installed in 12 Countries), YEDAŞ, YEPAŞ, KEDS, ARAS EDAŞ and ARAS EPAŞ in electricity distribution
  - 2. Construction:** GAP İnşaat (137 projects in 3 continents with c. USD 6.4 Billion contract value)
  - 3. Mining:** Lidya Madencilik ( 13 Million Ons Ressource)
  - 4. Textiles:** Çalık Denim and Gap Pazarlama
  - 5. Banking & Finance:** Aktif Bank & BKT (Banka Kombetare Tregtare) Albania ( 22 Branches in Kosovo)



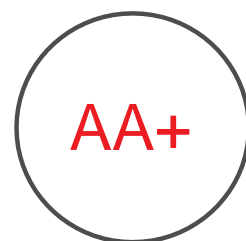
# AKTİF BANK - OVERVIEW

## BUSINESS MODEL

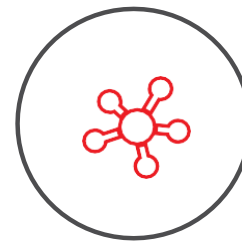
- ❑ Türkiye's largest (privately-owned) investment bank, with a balance sheet size of 2.7 billion USD in 2024-2Q.
- ❑ Founded in 1999 and 100% owned by Çalık Holding, one of Türkiye's largest conglomerates with international operations.
- ❑ Serves 10 million customers in +10 business areas.
- ❑ Innovative approach to products and services through investment in digital channels.
- ❑ Unique "asset-light" business model: customer access via partnerships.
- ❑ Network of 15 agencies in Türkiye and a representative office in Kigali, Rwanda.



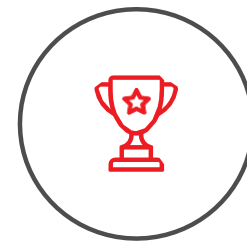
**673** employees  
(Average age 34)



Rated **AA+** by JCR  
(Long-term FX 2024)



More than **10**  
**subsidiaries**



Listed on '**Türkiye's Top 100**  
**Most Valuable Brands**' list by  
Brand Finance

**117 awards** in the last 14 years

## DIFFERENTIATED BUSINESS MODEL

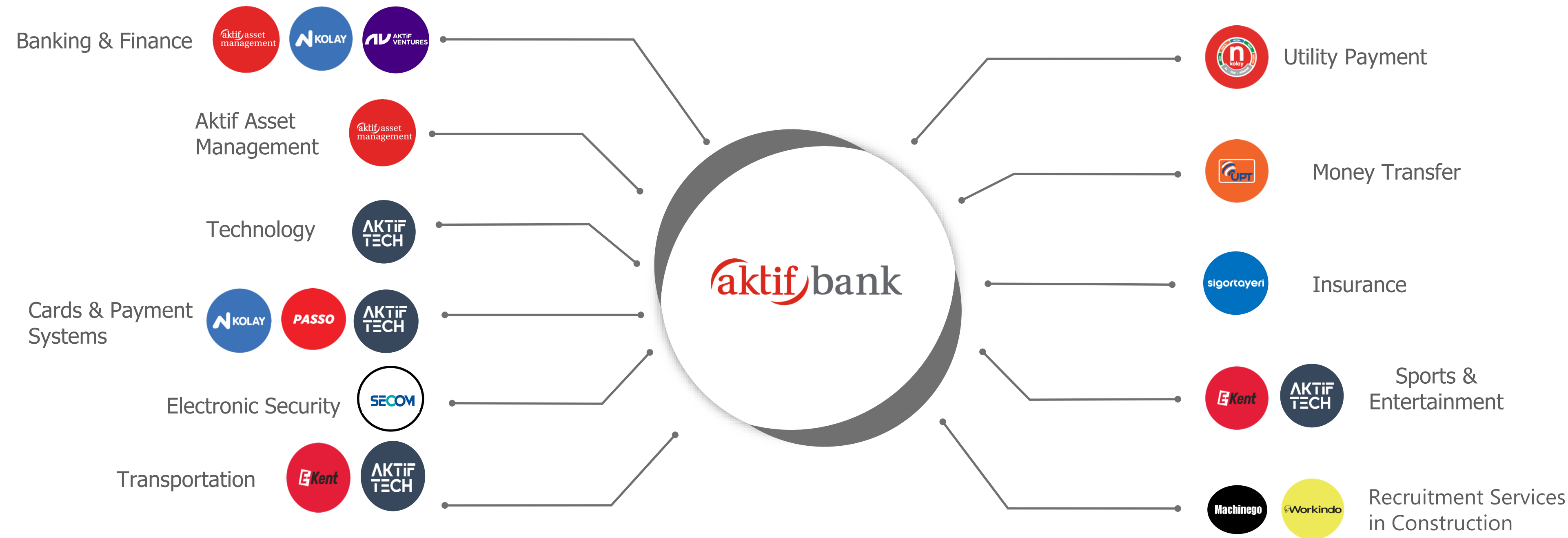
- Private Banking
- Capital Markets
- Corporate Banking
- International Banking



- N Kolay Mobile
- N Kolay Bono
- N Kolay Digital Loans
- N Kolay Retirement Loans
- N Kolay Vehicle Loans
- N Kolay Installment
- N Kolay Easy Pay
- N Kolay Ankara Card

- Passolig
- Passo Mobile
- E-Kent
- UPT
- N Kolay
- Sigortayeri
- Pavo
- Echopos
- Secom
- Aktif Portföy
- Aktif Ventures
- Workindo

# AKTİF BANK - FIELDS OF ACTIVITY



**12 million** customers across  
**10+ business fields**



Partnership service model with  
**15K** client touchpoints.



Reaching **%18** of retail banking  
market in Turkey

# AKTİF BANK - KEY FINANCIALS

Financial Highlights - TRY ('000)	2022	2023	Change (%)	2023-2Q	2024-2Q	Change (%)
Asset Size	48.725	75.278	54%	60.217	88.702	47%
Total Loans	18.338	26.588	45%	23.141	36.130	56%
Securities ( Issued)	14.396	21.110	47%	17.186	28.525	66%
Equity	7.213	13.250	84%	6.055	9.835	62%
Net Interest Income	2.889	4.045	40%	1.538	3.506	128%
Net Fee and Commission Income	291.218	458.381	57%	169.199	347.782	106%
Net Profit	1.900	3.864	103%	1.533	2.088	36%

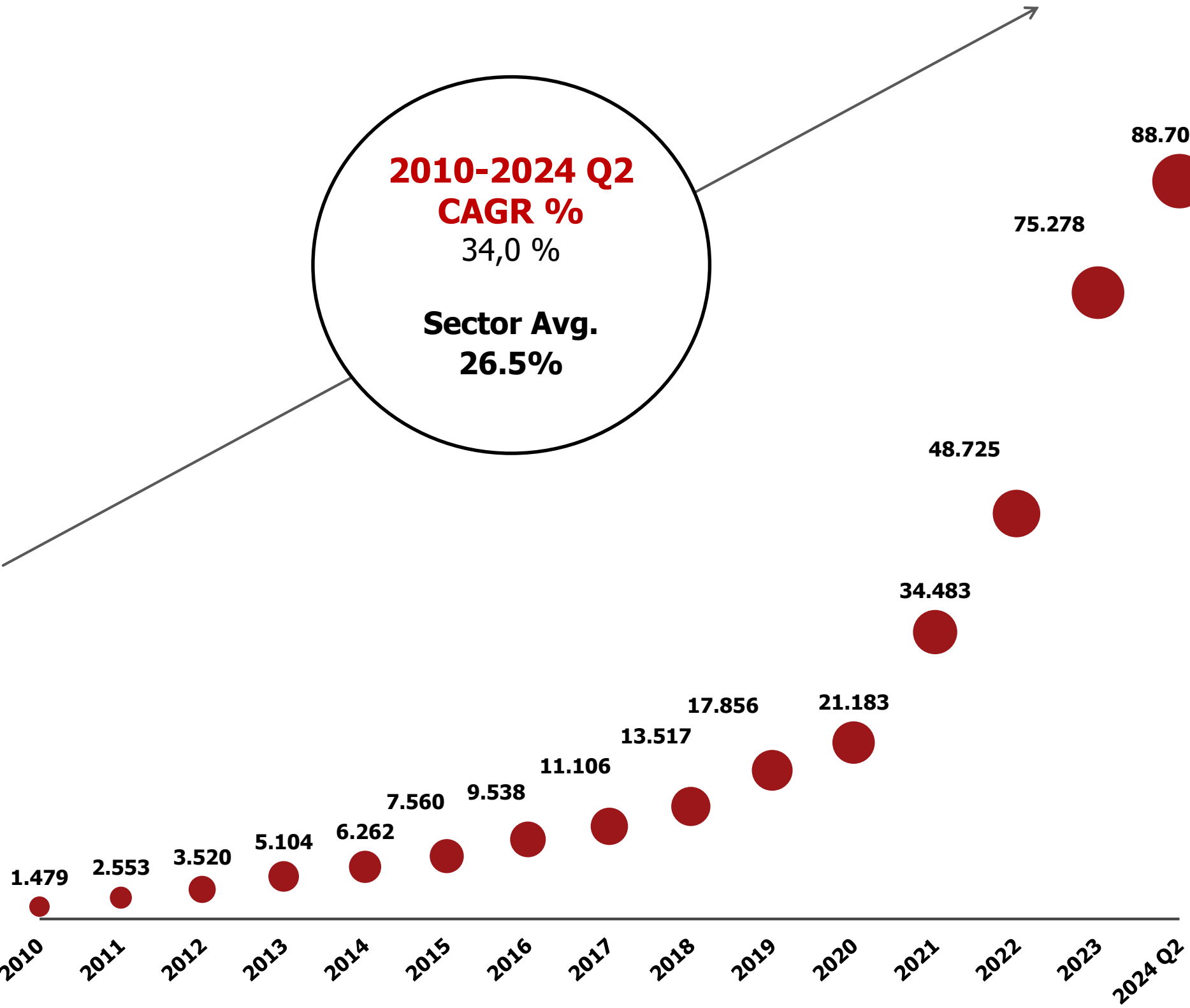
Major Financial Ratios	2022	2023	2023-2Q	2024-2Q
Return on Average Equity (ROAE)	47,58%	56,37%	54,87%	45,35%
Return on Average Assets (ROAA)	4,57%	6,23%	5,63%	5,09%
Non-Performing Loans / Total Loans	2,35%	1,86%	1,86%	1,34%

# AKTİF BANK - IN FIGURES

## SUSTAINABLE GROWTH IN PROFITABILITY

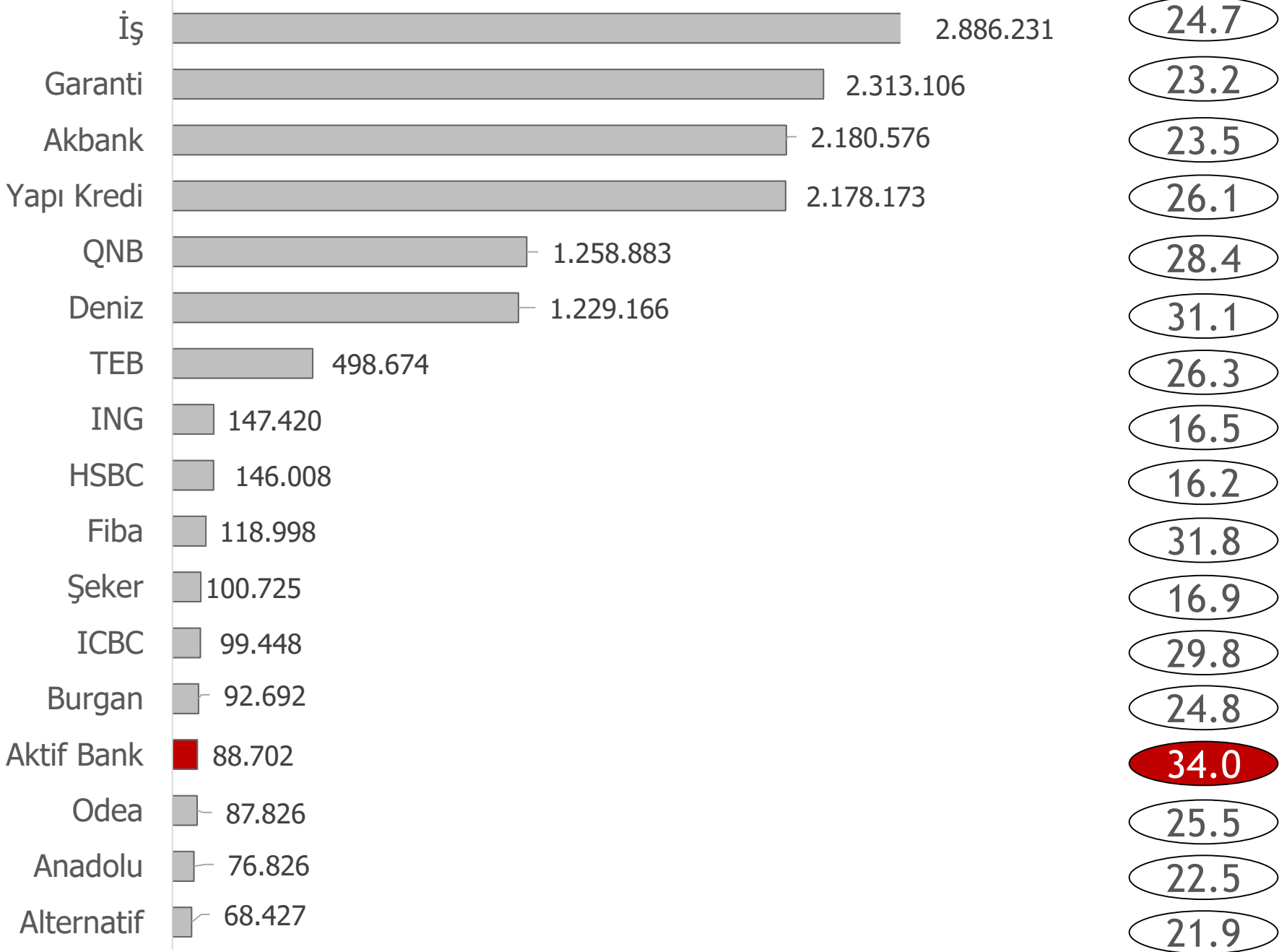


Assets



2024 Q2 Asset size - MioTL

2010-2024 Q2 CAGR %



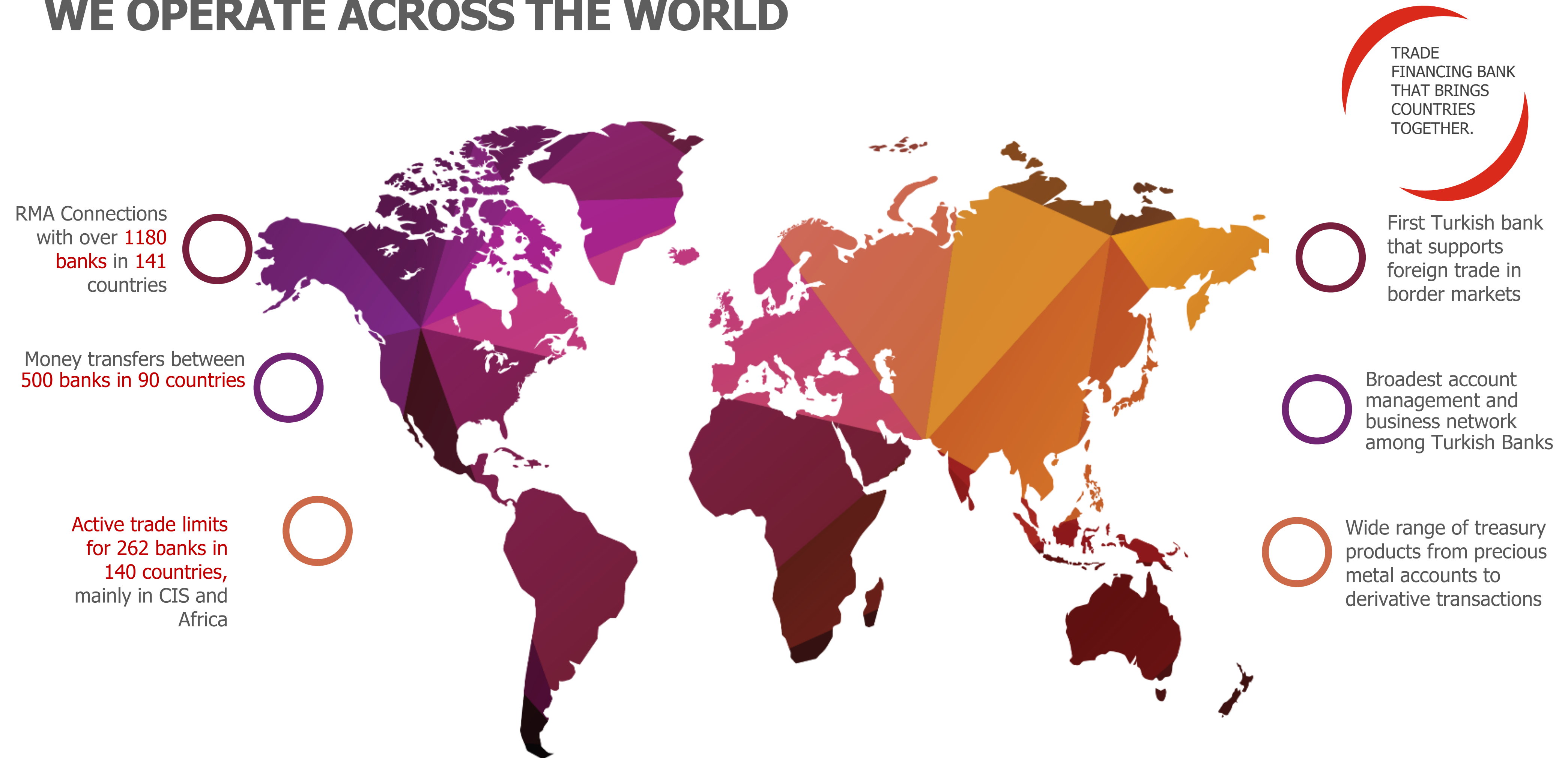
OVERVIEW ON AKTİF BANK

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# WE OPERATE ACROSS THE WORLD



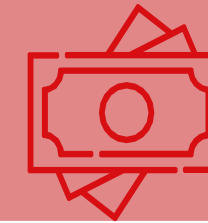
# INTERNATIONAL BANKING SERVICES



## Trade Finance



## Account Management



## Treasury

- ❑ Active trade 193 banks in 75 countries (2023)
- ❑ USD 1.1 billion export volume
- ❑ Facilitating USD 7.2 billion of trade transactions annually
- ❑ With a diverse correspondent network, we can mediate your payments and your foreign trade transactions from Africa to Asia, from CIS to the Middle East.
- ❑ We are involved in all type of trade finance transactions (LCs, LGs, CAD, CAG, Advance Payment, Remittances)

- ❑ Account management services to intermediate MT103 and MT202 transfers in wide range of foreign currencies (USD, EUR, JPY, CNY, AED, INR, SAR, etc.) for Incoming and outgoing transactions worldwide.
- ❑ Easily processible USD MT103 outgoing payments to banks in mainland China & DBS Bank in Singapore.
- ❑ Any account movements can be periodically monitored with MT950-910 statements (on a daily or monthly basis).

- ❑ We can intermediate your FX, swap and forward transactions.
- ❑ Trade 5/24 on G7 pairs and TRY, with minimum spread at no cost. To benefit over dynamic FX prices gathered from global market liquidity providers, you only need a credit balance with us.
- ❑ Gold against FX deals through your XAU account at our counters.

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# AFRICA'S PARTNER IN TÜRKİYE: AKTİF BANK

- ❑ Aktif Bank facilitates trade transactions of up to USD500 per year across Africa.
- ❑ +400 RMAs in 48 countries
- ❑ 214 Banks with 512 accounts



AFIS  
AFRICA FINANCIAL  
INDUSTRY SUMMIT  
TOGO-CASABLANCA

aktifbank



2022,2023,2024

Africa CEO Forum  
Abidjan, Côte d'Ivoire  
Kigali, Rwanda



Gold Partner

2022,2023,2024

SIBOS



aktifbank

Exhibitor

2022, 2023, 2024

IMF  
IMF Annual Meetings

Marrakesh

aktifbank



2023

Intra - African Trade Fair  
Durban - South Africa  
2021



Participant

aktifbank

2021



TURKEY - AFRICA  
III. ECONOMIC AND BUSINESS  
FORUM

aktifbank

Main Sponsor



2021

Representative Office  
Rwanda

Our Bank's Africa Representative  
Office in Kigali has begun its  
operations in March 2022 in order to  
promote the services of Aktif Bank in  
Africa through liaison role.

aktifbank

2022

LG Facility  
EUR 62 mio

300 MW Combined Cycle  
Power Plant - Senegal

aktifbank

Obligor



Guarantor

2021

# OUR NETWORK IN AFRICA

## RMA KEYS BY COUNTRY



433 RMA keys in 48 African countries					
Algeria - 10	Chad - 6	Gabon - 2	Malawi - 3	Sao Tome & Principe - 2	Uganda - 6
Angola - 17	Comoros - 2	Gambia - 8	Mali - 9	Senegal- 16	Zambia - 5
Benin - 8	Congo- 5	Ghana - 13	Mauritania - 15	Sierra Leone - 9	Zimbabwe - 12
Botswana - 3	Cote d'Ivoire - 11	Guinea - 14	Morocco - 4	Somalia - 13	
Burkina Faso - 10	Djibouti - 9	Guinea-Bissau-3	Mozambique - 5	South Africa- 2	
Burundi - 8	DRC - 9	Kenya - 15	Namibia - 2	Sudan - 27	
Cabo Verde-3	Egypt - 18	Liberia - 5	Niger - 9	Tanzania - 10	
Cameroon - 8	Equatorial Guinea- 4	Libya - 11	Nigeria - 18	Togo - 8	
Central African Republic- 1	Ethiopia - 27	Madagascar - 6	Rwanda - 8	Tunisia - 14	

# INTRA AFRICA PAYMENT PLATFORM

## VOSTRO ACCOUNTS BY COUNTRY



- ❑ We manage **519 accounts** of **214 African** Banks in **39** African countries.
- ❑ With our Intra Africa Payment Platform we can easily process your MT103 and MT202 payments book- to - book without using any correspondent bank to our members of the Platform.

519 accounts in 39 African countries				
Algeria - 5	Comoros - 2	Guinea - 22	Nigeria - 4	Uganda -2
Angola - 37	Congo - 10	Guinea-Bissau - 4	Rwanda - 10	Zambia - 6
Benin - 11	Djibouti - 14	Kenya - 11	Sao Tome & Principe - 4	Zimbabwe - 26
Burkina Faso - 10	DRC - 15	Liberia - 4	Senegal - 19	
Burundi - 13	Equatorial Guinea - 6	Libya - 10	Sierra Leone - 9	
Cabo Verde - 6	Ethiopia - 43	Madagascar - 6	Somalia - 30	
Cameroon - 8	Gabon - 2	Mali - 8	Sudan - 75	
Chad - 6	Gambia - 11	Mauritania - 22	Togo - 8	
Cote D'Ivoire -10	Ghana - 10	Niger - 11	Tunisia - 8	



# AKTİF BANK - AFRICA DESK

## OUR TEAM



Multilingual coverage team based in Istanbul with a full focus on 54 countries in Africa:



**Eda SALALI**  
Head of Africa Desk

Languages :    

### North Africa



**Zeynep HATUNOGLU**  
Senior Regional Manager

Languages :   



**Buse DEMİRAY**  
Regional Manager

Languages :   



**Ceren ADIGUZEL**  
Regional Manager

Languages :   



**Pamira NAZAR**  
Regional Manager

Languages :   



**Ceyda Su ERDEN**  
Regional Manager

Languages :   

### Representative office in Rwanda



**Benjamin MANZI**  
Chief Representative  
Kigali/Rwanda

Languages :  





**THANK YOU**

*Sub - Saharan Africa:*  
*[internationalbanking3@aktifbank.com.tr](mailto:internationalbanking3@aktifbank.com.tr)*  
*North Africa:*  
*[internationalbanking4@aktifbank.com.tr](mailto:internationalbanking4@aktifbank.com.tr)*