



**YOUR GATEWAY**  
TO GOING GLOBAL

International Banking  
**2025 Q2 Results**

**aktif**bank

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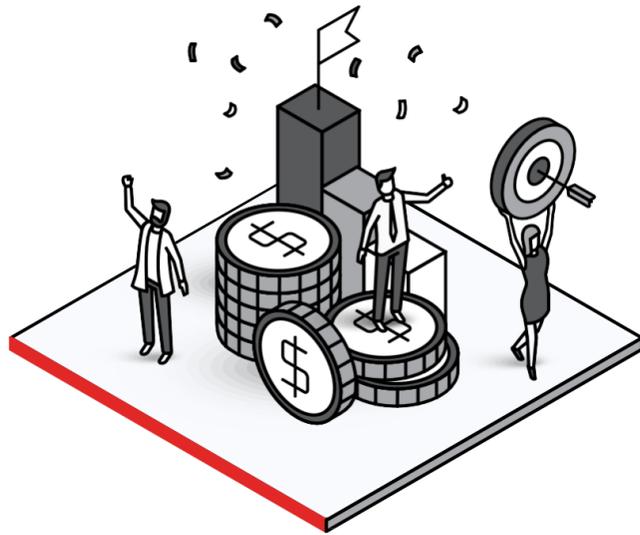
GATEWAY TO NEW MARKETS  
INTERNATIONAL BANKING GROUP



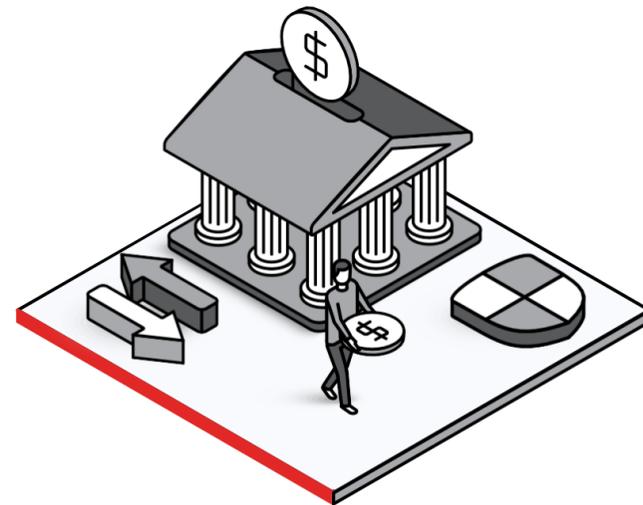
01

# AKTIF BANK AT A GLANCE

# Overview of Aktif Bank



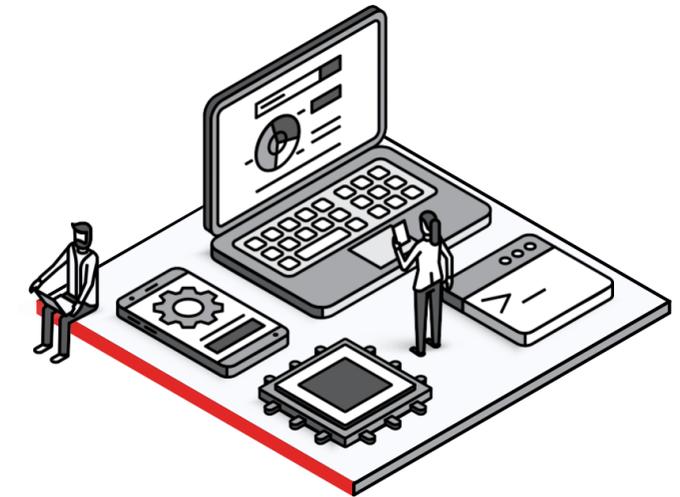
26 years of market presence



Türkiye's largest privately-held investment bank



Serves to over 20 million customers across more than 10 business lines



Offers a branchless and seamless end-to-end Banking experience to retail customers via its digital banking branch

## About us

Aktif Bank, Türkiye's largest privately-held investment bank, continues to serve as the most extensive fintech ecosystem of Türkiye, thanks to its innovative business models and technology investments that redefine investment banking.



## Our Shareholder

Founded by Mr. Ahmet Çalık in 1984.

Has operations in 34 countries across Central Asia, China, Europe, Balkans, Middle East, and Africa and employs more than 16,000 people. Çalık Holding is known for its robust financial structure and long-term collaborations.

Operates in 5 sectors:

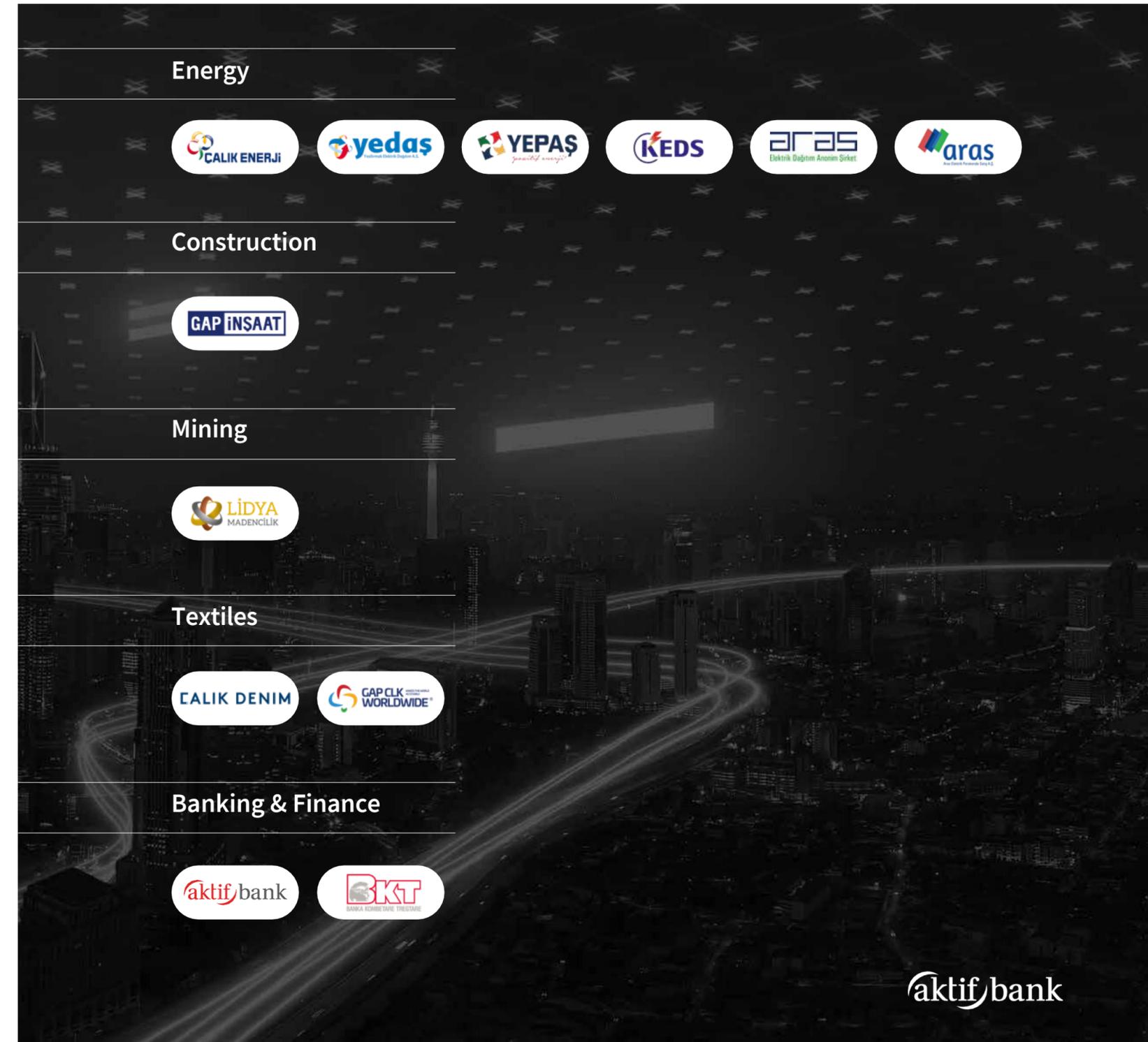
**Energy:** Çalık Enerji (22 Completed Projects 10+ GW installed), YEDAŞ, YEPAŞ, KEDS, ARAS EDAŞ and ARAS EPAŞ in electricity distribution

**Construction:** GAP İnşaat (140 projects in 3 continents with c. USD 7 Billion contract value)

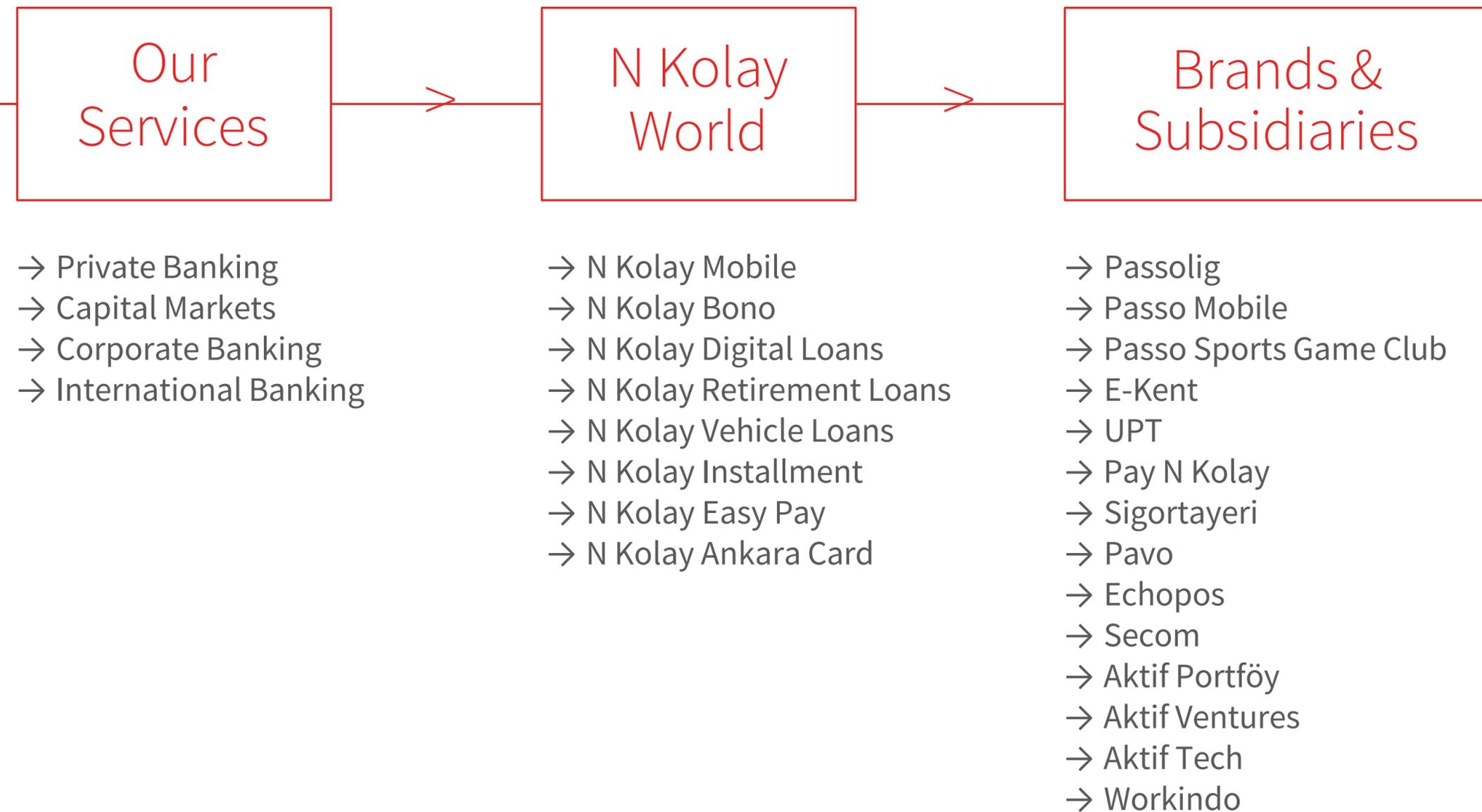
**Mining:** Lidya Madencilik

**Textiles:** Çalık Denim and Gap Pazarlama

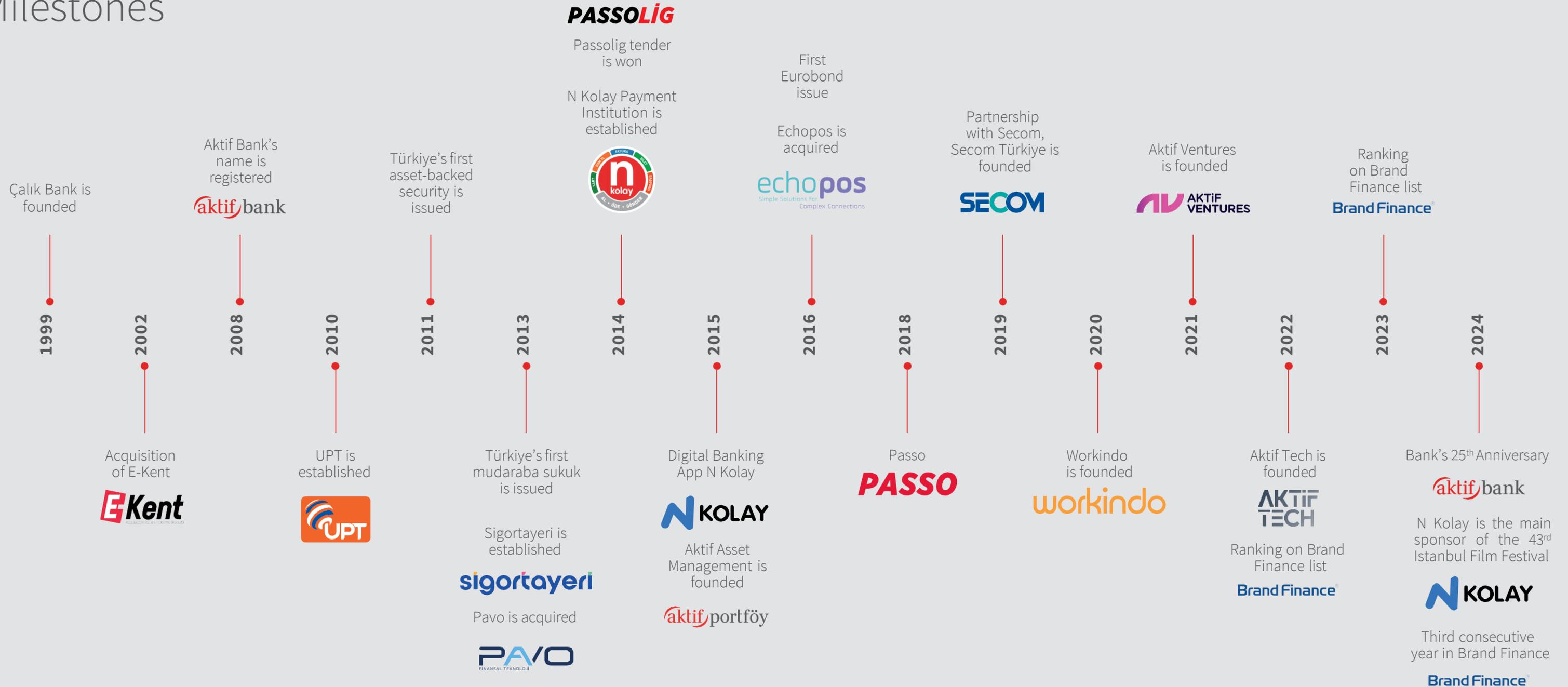
**Banking & Finance:** Aktif Bank, BKT (Banka Kombetare Tregtare) Albania and BKT Kosovo



# Differentiated Business Model



## Milestones



# Aktif Bank Fintech Ecosystem: Sectors We Serve

<p>Banking &amp; Finance</p> 	<p>Asset Management</p> 	<p>Technology</p> 	
<p>Cards &amp; Payment Systems</p> 	<p>Electronic Security</p> 	<p>Transportation</p> 	<p>Utility Payment</p> 
<p>Money Transfer</p> 	<p>Insurance</p> 	<p>Sports &amp; Entertainment</p> 	<p>Recruitment Services in Construction</p> 



Partnership service model with

**15K client touchpoints.**

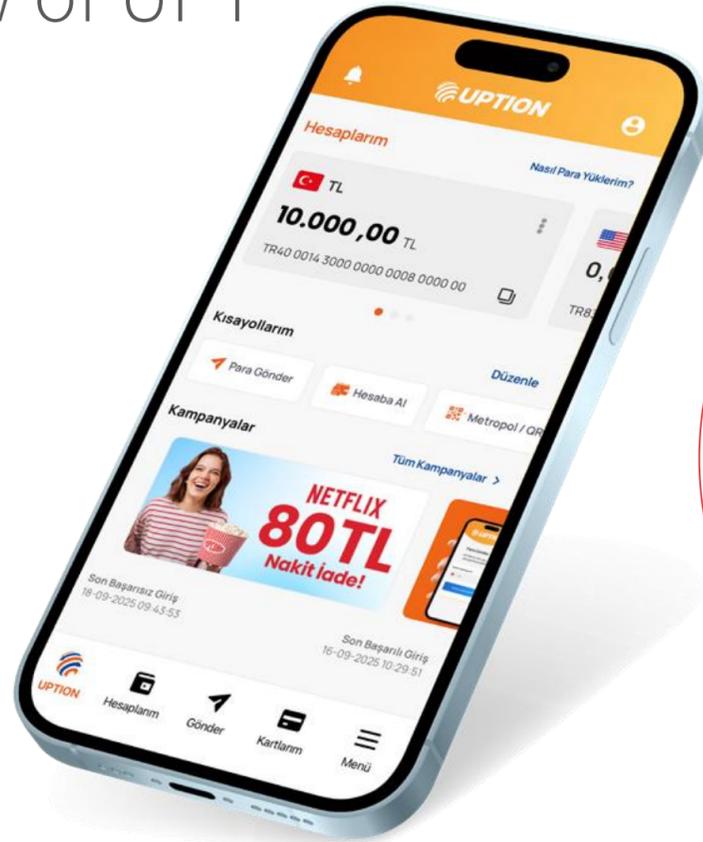


We serve

**18% of the retail market**

customers in Türkiye.

## Overview of UPT



→

UPT started its operations in 2010 as a department of Aktif Bank and was established in 2014 as 100% subsidiary of the Aktif Bank

→

UPT's money transfer system is in use in 14 countries within banks and money transfer companies. Currently we have more than 200 global partners.

→

In 2021 UPT also obtained electronic money license and launched its mobile app "UPTION" in 2022.

UPT is Türkiye's leading money transfer company, recognized as a prominent regional payment institution across CIS, Middle East and Balkan regions.

With a single API integration, UPT provides instant money transfer services to over 176 countries – directed to recipients by name, bank account, debit card, or mobile wallet.

Through its mobile application, UPTION, the Company has reached more than 900,000 users, offering money transfers as well as Financial products such as Accounts and cards.

UPT's strategic vision is to evolve UPTION into a globally recognized financial super app.

## Overview of Passo

# PASSO

### → Sports

- + Mobile Match Tickets
- + E-Ticket Sales
- + Match Seasonal Ticket Sales
- + Ticket Tracking and Information

### → Events

- + Event Tickets
- + Ticket Tracking and Information

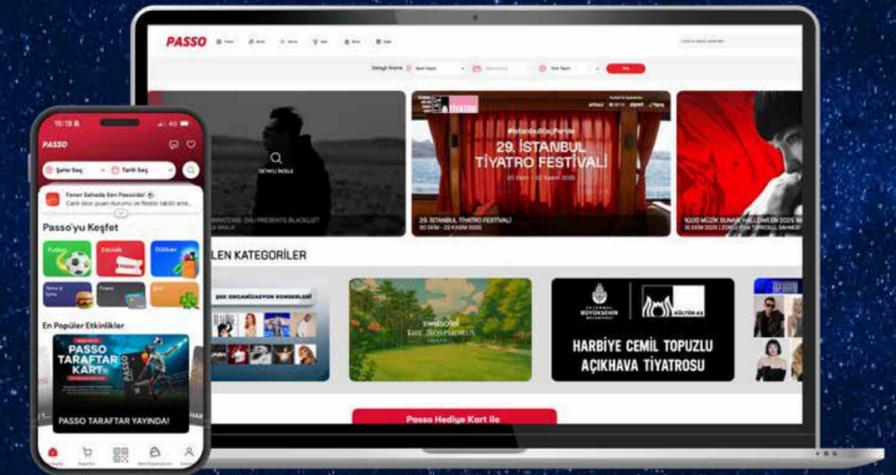
### → Entertainment

- + Food Advantages
- + Betting and Lottery
- + E-Commerce; Electronics and Sports Category Product Sales

### → Embedded Finance

- + Credit Application
- + Card Transactions
- + Shopping Credit
- + Digital Card Application
- + E-Ticket Expiration Extension

Turkiye's most comprehensive entertainment application



21 Mio Downloads

# PASSO Super APP Ecosystem

5M+  
Tickets

12M  
Customers

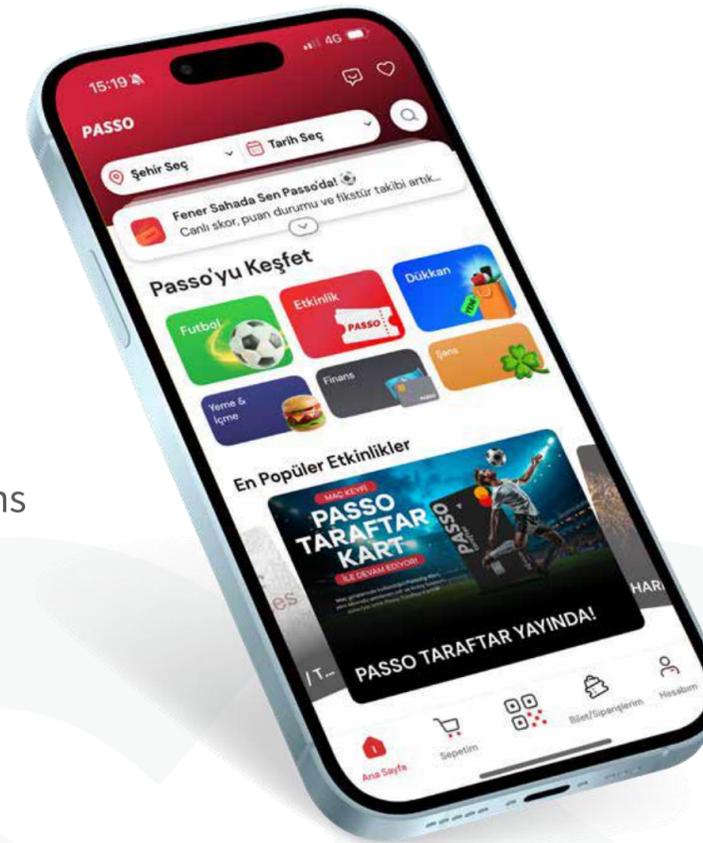
6,5B  
Volume

22M  
APP Users

## Value Added Service

- + Merchant Support Dashboard
- + PASSO Loyalty Club
- + Advertising Solutions
- + Expedited delivery, Frictionless Returns
- + AI Based Campaign Tools

## PASSO New Organization



## New Initiatives Expanded Services

- + PASSO Global International Merchandise & Ticketing
- + PASSO Pay/Finance BAAS
- + Payment Solutions Wallet
- + PASSO Delivery In house last mile delivery network

## PASSO Operations

Stock and Warehouse Management



02

# FINANCIAL HIGHLIGHTS

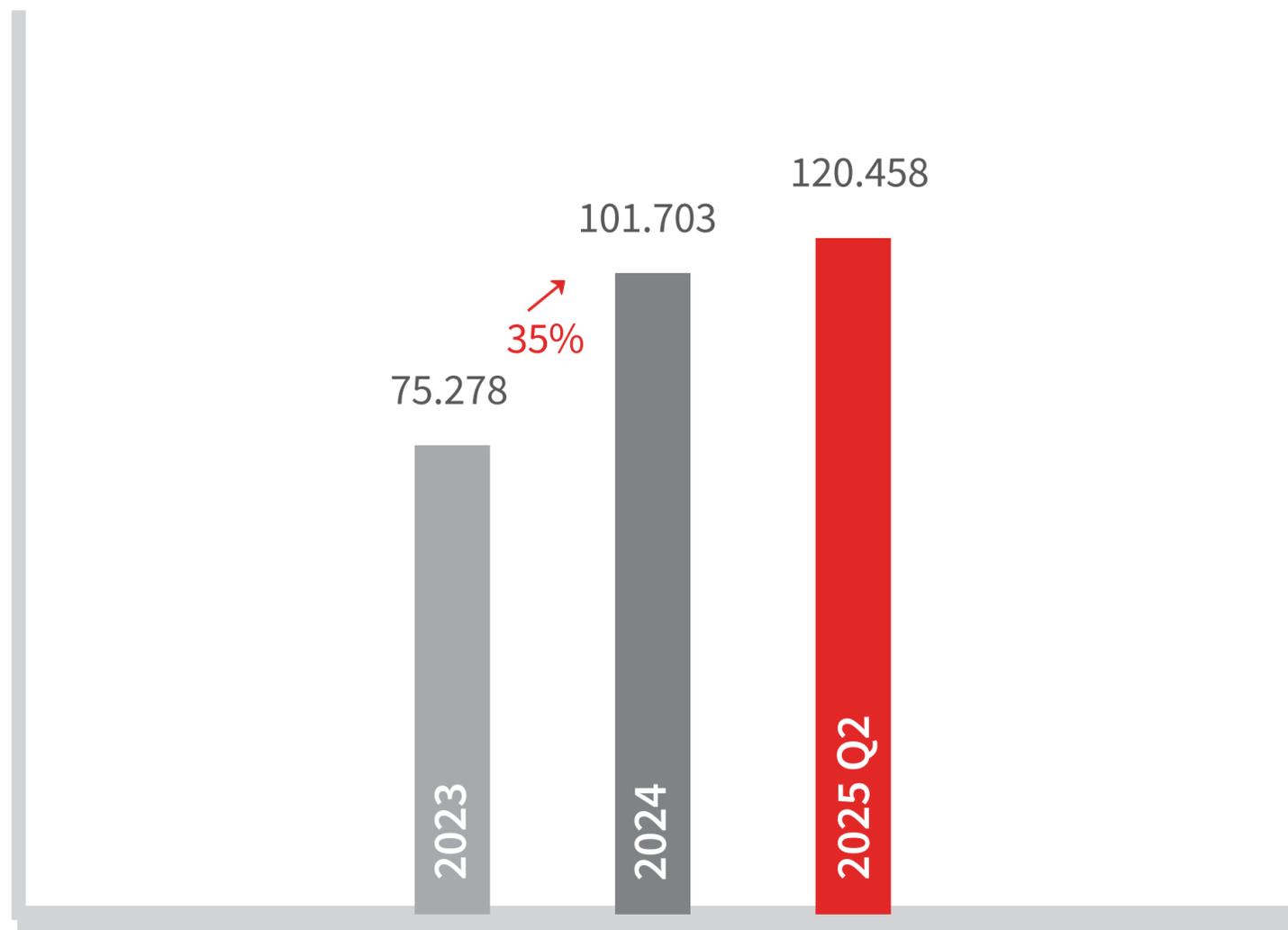
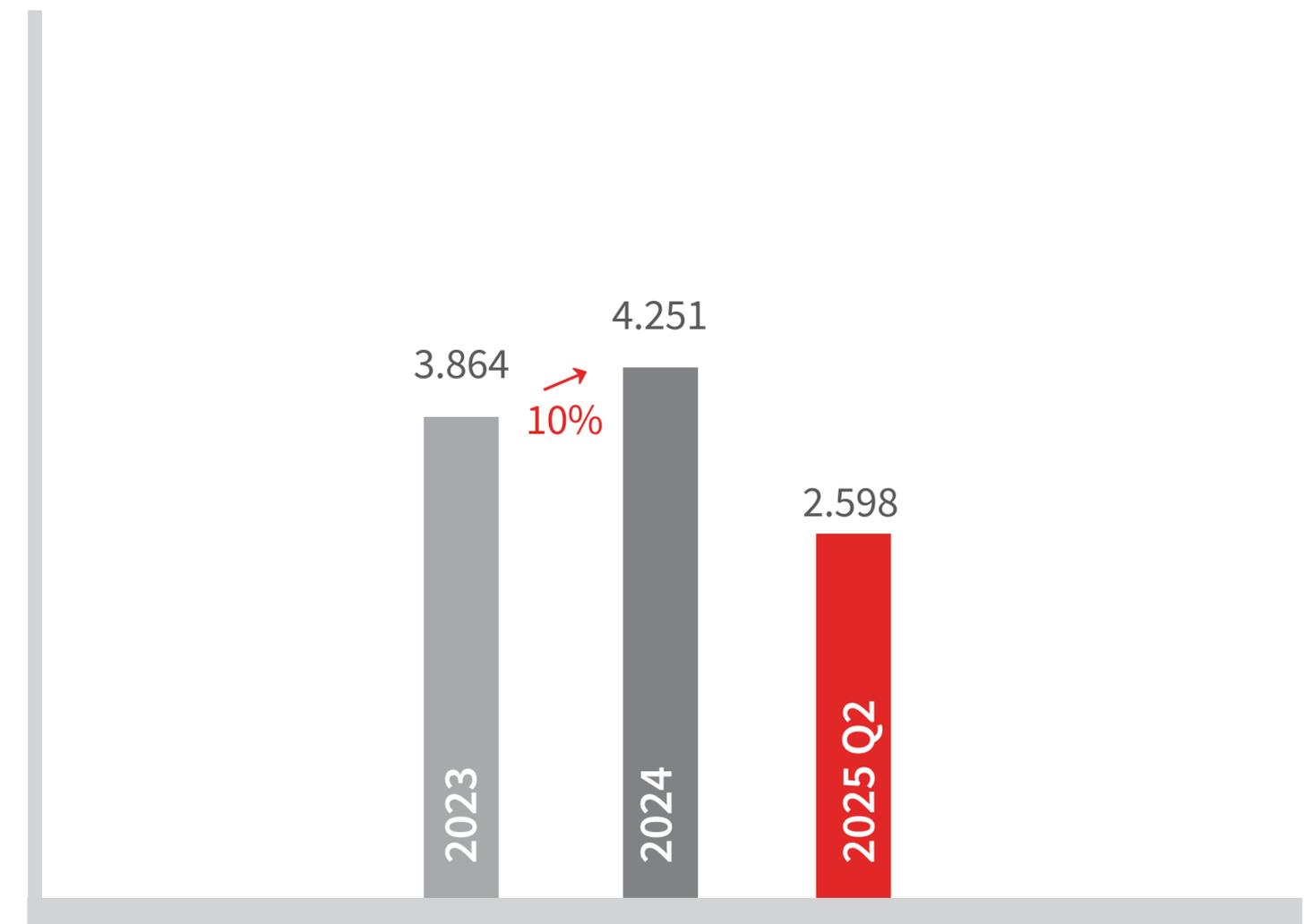
## Balance Sheet

<b>Assets (m TRY)</b>	<b>2025 Q2</b>	<b>2024</b>	<b>2023</b>	<b>+/-%</b>
Cash and Cash equivalents	26.805	22.933	21.369	7,3%
Securities	31.898	30.915	24.550	26%
Loans	54.511	42.039	26.588	58%
Equity Investments	905	818	666	23%
Tangible Assets	1.180	671	351	91%
Intangible Assets	1.470	1.058	502	111%
Other Assets	3.689	3.269	1.252	161%
<b>Total Assets</b>	<b>120.458</b>	<b>101.703</b>	<b>75.278</b>	<b>35%</b>

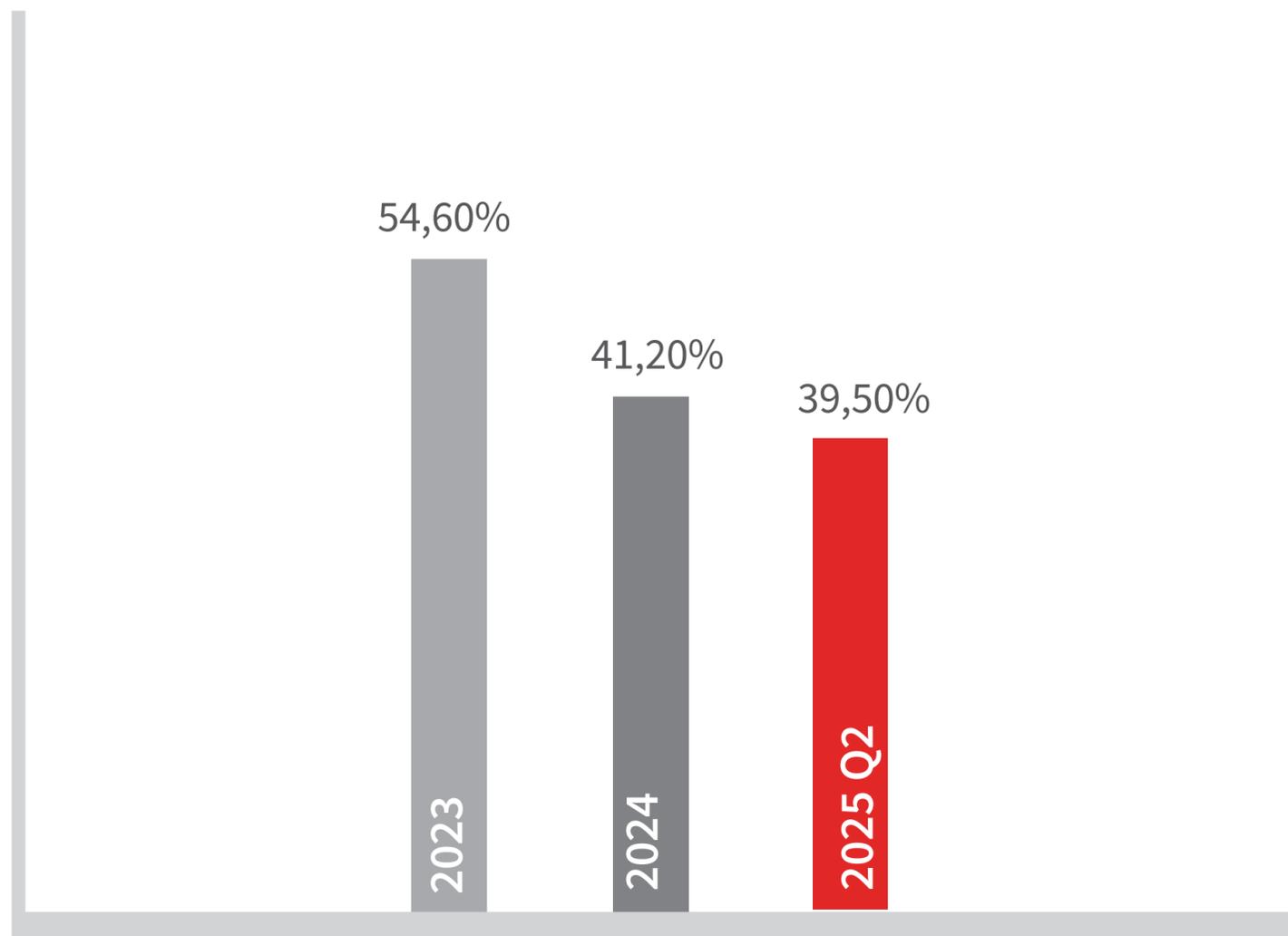
<b>Liabilities (m TRY)</b>	<b>2025 Q2</b>	<b>2024</b>	<b>2023</b>	<b>+/-%</b>
Funds Borrowed	13.088	11.813	7.000	69%
Money Market Borrowing	19.380	16.261	10.479	55%
Securities Issued	30.950	57.563	21.110	31%
Funds	16.667	12.256	14.855	-17,5%
Other Liabilites	26.161	21.741	13.250	64%
Equity	14.211	12.070	8.584	41%
<b>Total Liabilities</b>	<b>120.458</b>	<b>101.703</b>	<b>75.278</b>	<b>35%</b>

# Income Statement

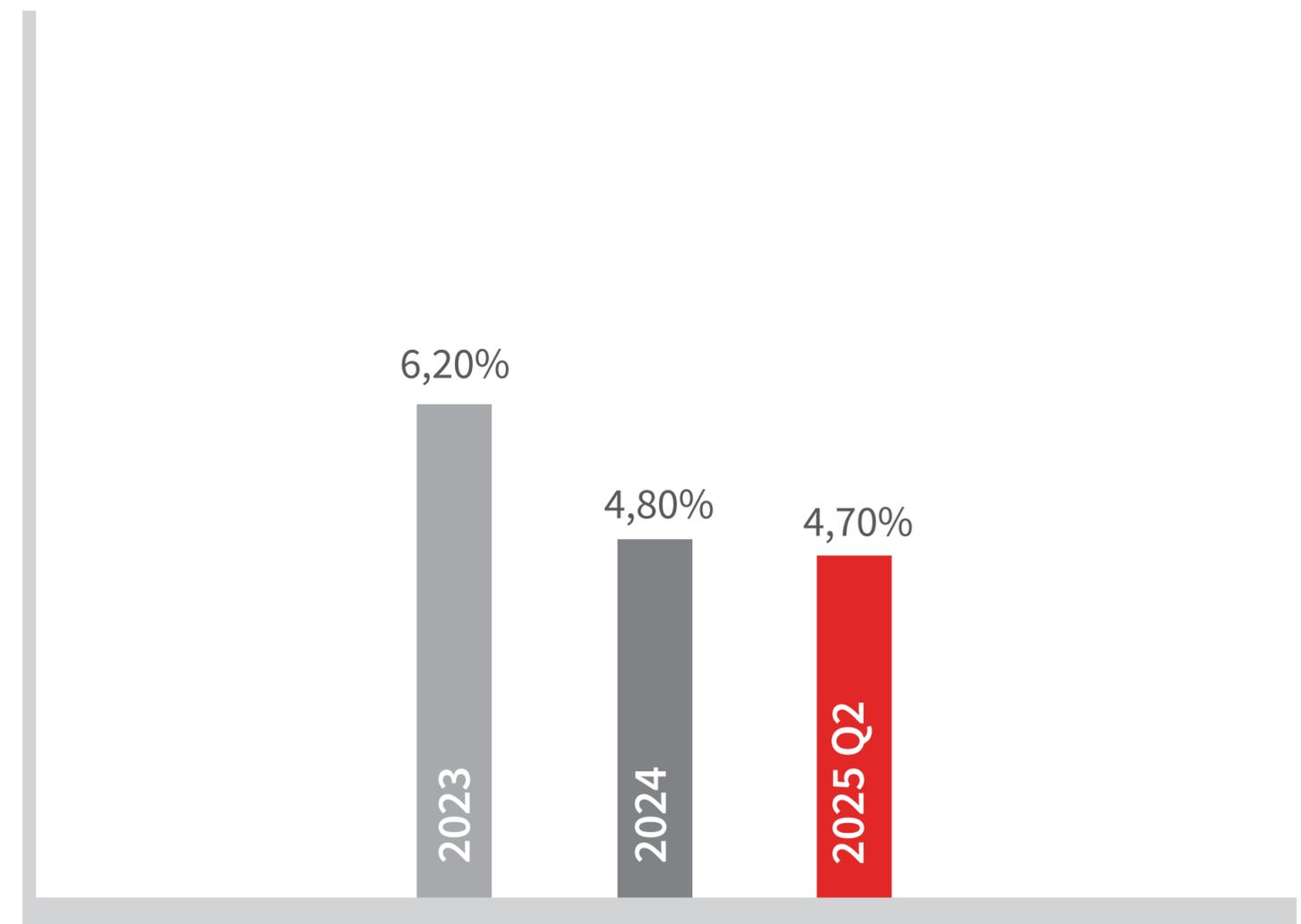
(m TRY)	2025 Q2	2024	2023	+/- %
Net Interest Income	4.014	6.357	4.045	57%
Net Fees and Commission Income	395	663	458	45%
Total Operating Income	6.191	9.250	6.819	36%
Net Operating Income	3.950	6.032	5.007	20,5%
Profit Before Tax	3.019	5.101	4.470	14%
Net Income	2.598	4.251	3.864	10%

Asset Growth (*m TRY*)Net Profit Growth (*m TRY*)

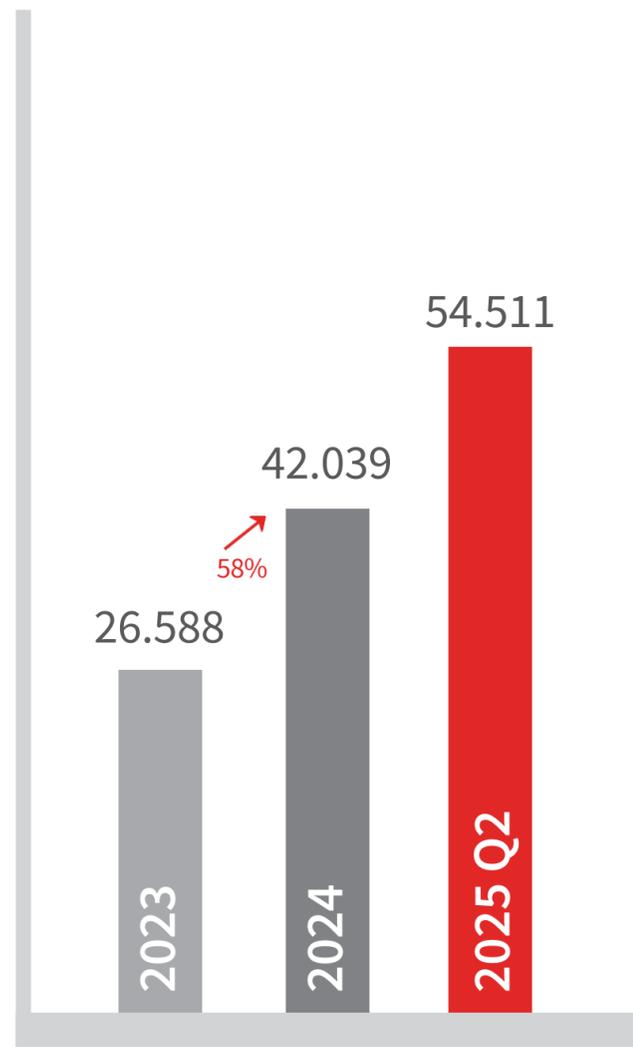
### Return on Average Equity (ROAE)



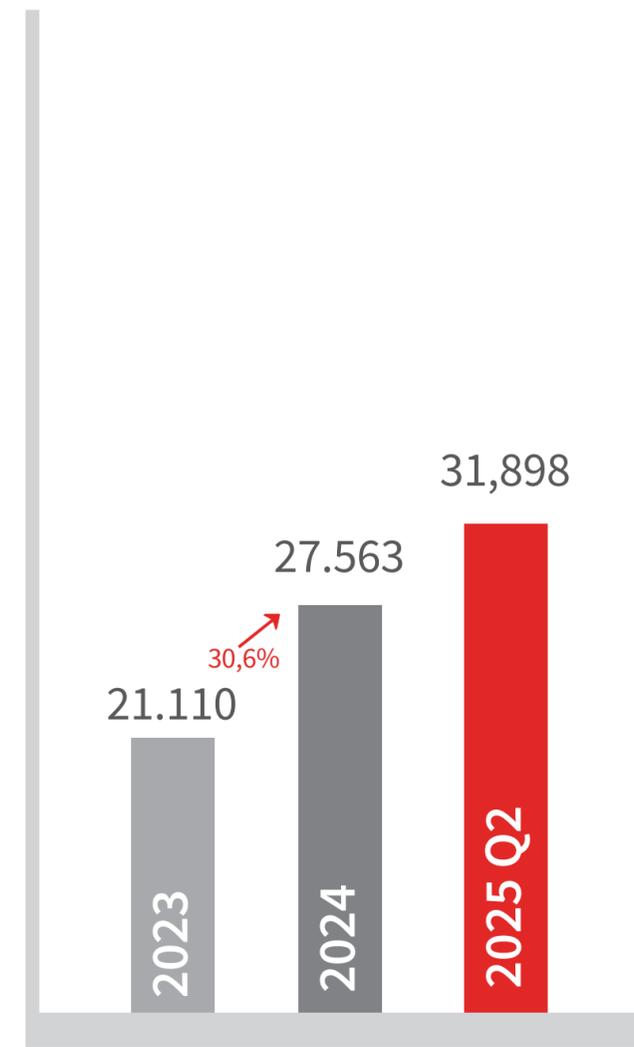
### Return on Average Assets (ROAA)



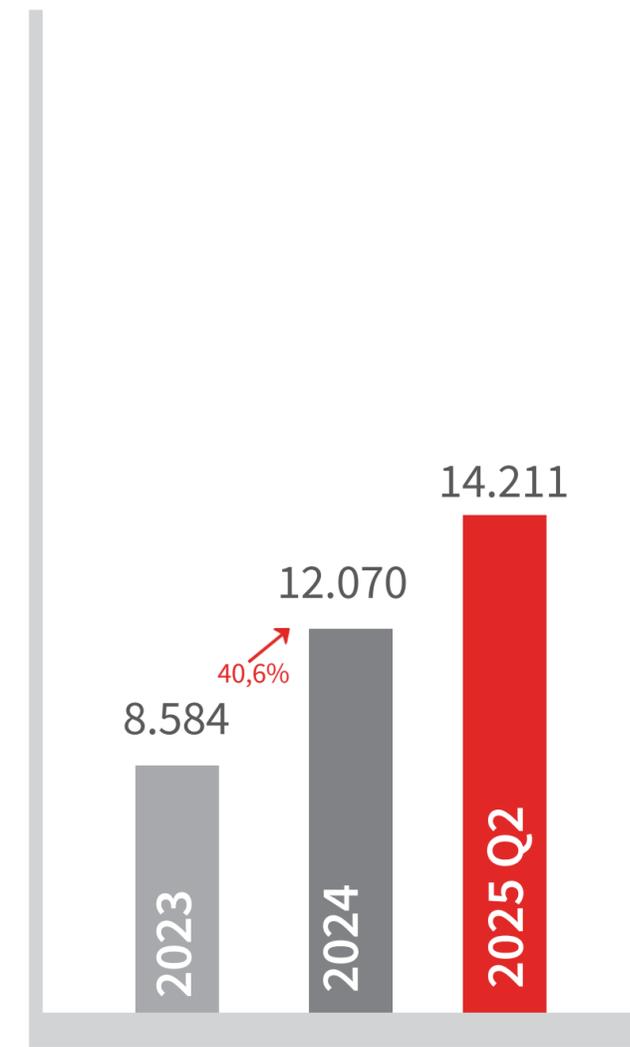
### Loan Portfolio (m TRY)



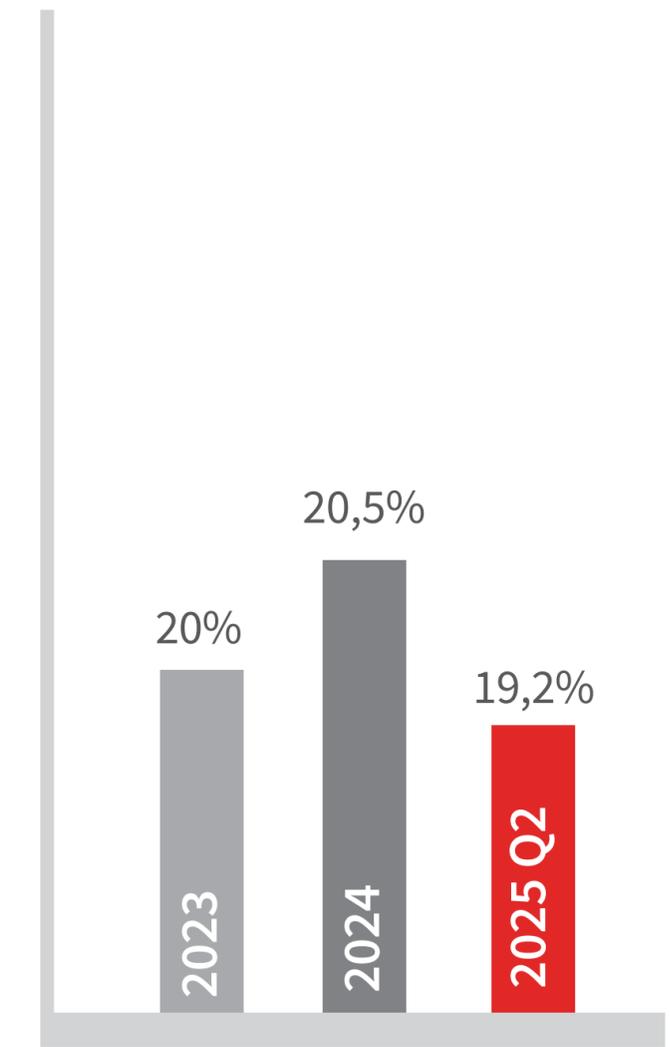
### Securities Portfolio (m TRY)



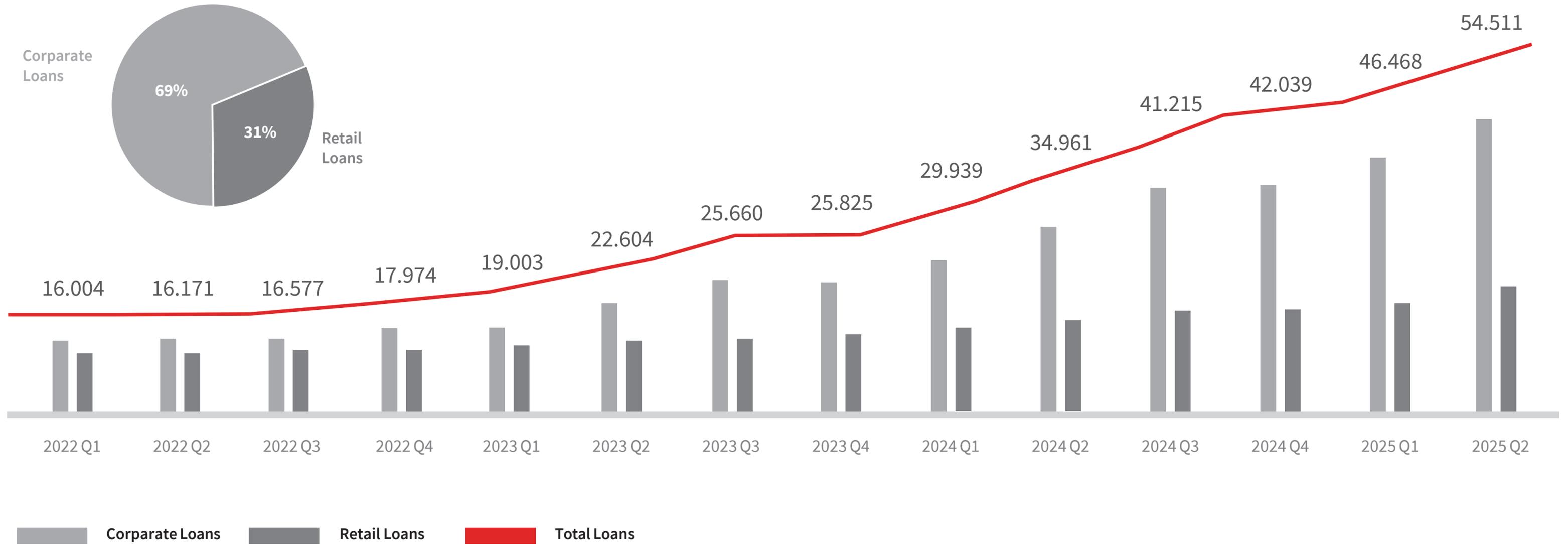
### Capital Growth (m TRY)



### CAR %



## Loan Portfolio (m TRY)

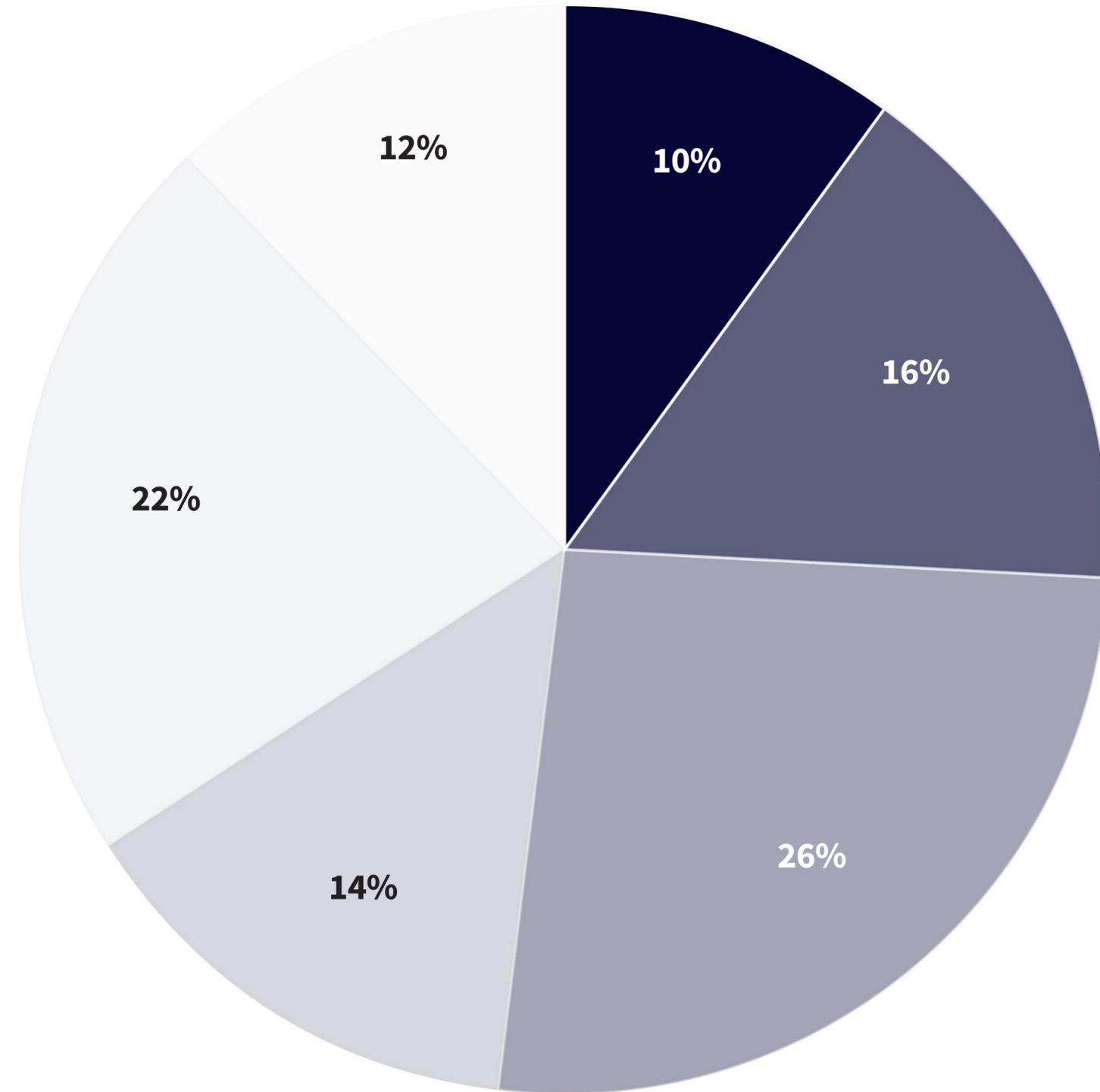


2025 Q2 (m TRY)	Retail Loans Breakdown	Retail Loans Breakdown (%)
Consumer Loans	15.717	93%
Vehicle Loans	1.087	6,7%
Other	46	0,3%
<b>Total Retail Loans</b>	<b>16.851</b>	<b>100%</b>

2025 Q2 (m TRY)	Corporate Loans Breakdown	Corporate Loans Breakdown (%)
Energy	5.000	13%
Agriculture	3.100	8%
Manufacturing Industry	10.000	27%
Factoring	1.000	3%
Finance	2.566	7%
Textile	800	2%
Construction	640	2%
Other	14.544	38%
<b>Total Corporate Loans</b>	<b>37.660</b>	<b>100%</b>

## Liabilities Breakdown (m TRY) 2025 Q1

- Funds Borrowed
- Money Market Borrowing
- Securities Issued
- Funds
- Other Liabilities
- Equity





03

# INTERNATIONAL BANKING GROUP

## The Globe is in Our Scope

**Trade financing bank that brings countries together.**

→ RMA Connections with over 1300 banks in 140 countries

→ Money transfers between 500 banks in 90 countries

→ Active trade limits for 250+ banks in 75 countries, mainly in CIS and Africa

→ Broadest account management and business network among Turkish Banks

→ Wide range of treasury products from precious metal accounts to derivative transactions



THANK YOU.

[www.aktifbank.com.tr](http://www.aktifbank.com.tr)

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