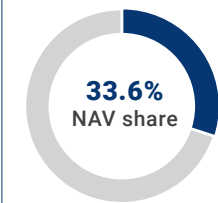


## Bank



37% Combined net sales share

45% Combined EBITDA<sup>(\*)</sup> share

58% Consolidated net income share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**AKBANK**

**EUROMONEY - WORLD'S BEST DIGITAL BANK (2019)**



**EUROMONEY - BEST BANK IN THE EMERGING MARKETS (2020)**

Number of customers  
**~18 million**

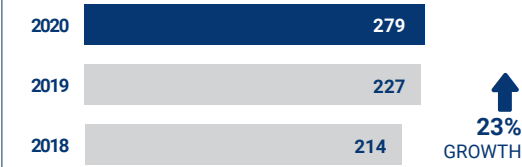
Number of digital customers  
**5.5 million**

Number of branches  
**716**

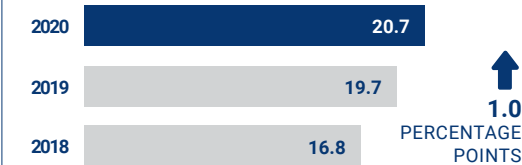
Number of ATMs  
**~5,000**

Number of POS terminals  
**600 thousand+**

Loans<sup>(\*)</sup> (TL billion)

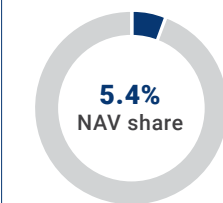


Capital Adequacy Ratio



<sup>(\*)</sup> Gross cash loans

## Financial Services



6% Combined net sales share

5% Combined EBITDA<sup>(\*)</sup> share

6% Consolidated net income share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**AKSigorta**

**LEADER IN DIGITALIZATION AND NON-LIFE INSURANCE**

Market share  
**8.3%**

Number of customers  
**3.3 million**

Number of agencies  
**3 thousand+**

Premium production  
**TL 5.3 billion (18% growth)**

ROE  
**43%**

**AVIVA SA**

**AMONG THE LEADING PLAYERS IN PENSION MARKET**

Market share and position  
**Leader in PPS with 18.6% market share**

Number of total customers  
**2.4 million**

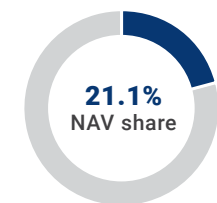
Life insurance premium production  
**TL 1.27 billion (40% growth)**

Assets under management<sup>(\*)</sup>  
**TL 29.4 billion (32% growth)**

ROE  
**36%**

NAV: Net Asset Value  
PPS: Private Pension System  
<sup>(\*)</sup> Excluding auto-enrollment.

## Energy



30% Combined net sales share

33% Combined EBITDA<sup>(\*)</sup> share

19% Consolidated net income share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**ENERJİ SA**  
Türkiye'nin Enerjisi

**INDUSTRY LEADER IN ENERGY DISTRIBUTION**

Market share and position  
**Leader with 23% market share**  
(compared to the total distributed energy)

Regulated asset base  
**TL 9.4 billion (11% annual growth)**  
(Investment Payment (10 years) and Inflation + WACC<sup>(\*)</sup> (12.30%) return on investment)

Distribution network  
**21.6 million people in 14 provinces**

Number of customers  
**10.1 million**

Distribution area  
**109,663 km<sup>2</sup>**

<sup>(\*)</sup> Weighted Average Cost of Capital

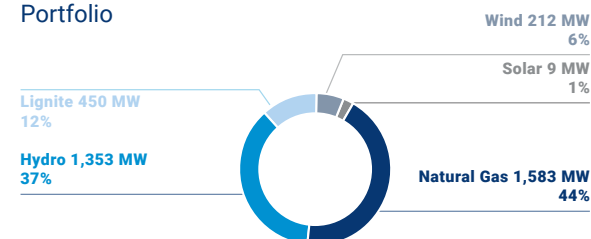
**ENERJİ SA ÜRETİM**

**LEADER IN RENEWABLE GENERATION**

Market share and position  
**Turkey's largest private-sector energy generator with 5%<sup>(\*)</sup> market share considering the total electricity generation**

Installed capacity  
**3,607 MW**

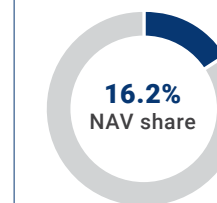
Portfolio



Share of foreign currency based income within EBITDA  
**~70%**

<sup>(\*)</sup> According to the EPIAŞ Transparency Platform data.

## Industrials<sup>(\*\*)</sup>



8% Combined net sales share

8% Combined EBITDA<sup>(\*)</sup> share

8% Consolidated net income share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**BRİSA**

**LEADING TIRE PRODUCER AND EXPORTER OF TURKEY**

Market share and position  
**Leader with 32% market share**  
(Domestic sell-out tire for passenger cars market share)

Production capacity  
**Izmit: 11 million, Aksaray: 2.5 million**

Export share within net sales income  
**36%**

**KORD SA**

**WORLD'S LEADING TIRE REINFORCEMENT PRODUCER**  
Market share and position  
**Leading the international market with 27% in Nylon 6.6 and 9% in Polyester**

Production areas  
**Tire reinforcement in 7 facilities in Turkey, Brazil, Indonesia, Thailand and the USA;**  
**Composite production in 5 facilities in the USA and Turkey**

R&D  
**183 patents**

**TEMSA**  
MOTORLU ARAÇLAR

**TURKEY'S PICKUP MARKET LEADER**

Area of activity  
**Sales, marketing, service and spare part services of Mitsubishi Motors branded passenger and commercial vehicles**

Distribution network  
**27 authorized dealers and 52 authorized services in Turkey**

**TEMSA**

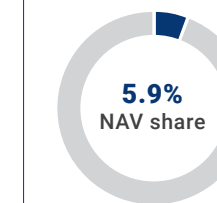
**LEADING INNOVATIVE BUS AND MIDIBUS MANUFACTURER**

Area of activity  
**Bus, midibus, battery package and software, electric bus production**

Areas of Activity  
**Export to 70 countries including the USA, France, UK and Germany**

<sup>(\*\*)</sup> Including Philsa and PMSA.

## Building Materials



4% Combined net sales share

4% Combined EBITDA<sup>(\*)</sup> share

2% Consolidated net income share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**AKÇANS SA**

**TURKEY'S HIGHEST CEMENT EXPORTING COMPANY FROM MULTIPLE PORTS**

Production capacity  
**9.2 million tons of cement**

Production facilities  
**3 integrated plants, 1 grinding plant, 6 domestic terminals, 2 ports**

Export share within net sales income  
**44%**

**ÇİMSA**

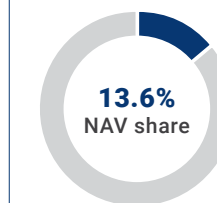
**THE FIRST CEMENT COMPANY ADMITTED TO TURQUALITY PROGRAM**

Production capacity  
**6.9 million tons of cement**  
(1.7 million tons of white cement, including convertible)

Production facilities  
**5 integrated cement plants, 2 grinding plants, 7 international terminals**

Export share within net sales income  
**55%**

## Retail



13% Combined net sales share

5% Combined EBITDA<sup>(\*)</sup> share

<sup>(\*)</sup> Excluding one-off income/ expenses.

**Carrefour SA**

**LEADING FOOD RETAIL COMPANY**

Market share  
**4.52%**  
(Modern Trade FMCG market share)

Number of Stores  
**699 (52 provinces)**

Sales area  
**525 thousand m<sup>2</sup>**

Turnover per square meter  
**TL 15.5 thousand (21.1% growth)**

Number of customers  
**138 million**

**TEKNO SA**

**LEADING PLAYER IN TECHNOLOGY RETAILING**

Market share  
**7 %**  
(Technology products panelmarket)

Number of Stores  
**211 (68 provinces)**

Sales area  
**97 thousand m<sup>2</sup>**

Turnover per square meter  
**TL 42 thousand (23% growth)**

Number of visitors  
**175 million**