

Financial Presentation

March 2026



- Globally heightened volatility driven by the Middle East conflict
- Suspension of the rate cutting cycle
- The course of NIM remained closely linked to the macroeconomic developments and rate cut agenda
- Balanced and selective lending amid tight monetary conditions and macro-prudential measures
- Asset quality remained resilient, with the NPL ratio preserved at 1.7%
- Solid core banking revenues
- Diversified funding strategy - broad-based deposit and international funding
- Strong capital position and comfortable liquidity levels

TL
8,712
bn

Largest and oldest bank in Turkiye
100% owned by public through TWF
USD 198 bn. bank only asset size
~18% market share

#1

Market leadership

- Assets
- Cash & Non-Cash Loans
- Securities
- Deposits
- Non-Deposit Funding

1,770

Widest local and international geographic footprint with 1,770 branches

- Operating in **20** countries with **128** service points ⁽¹⁾
- **24** Foreign Branches
- Only bank in **371** points in Turkiye
- Global service network through foreign branches, rep. offices and subsidiary banks

45⁽²⁾ mn

Extensive customer reach

- Serving more than **45 mn** customers across retail, SME and corporate segments
- Extensive customer acquisition through digital channels

15.3%
CAR

Strong profitability and capital ratios

- Efficient cost management
- Prudent risk management strategy and retained earnings approach to support capitalization and sustainable growth

1.7%
NPL

Robust asset quality

- Contained NPL inflow, ongoing collections
- 60% Stage-3 Coverage Ratio
- Prudent asset quality management

69%
Share

Leading provider of agricultural finance

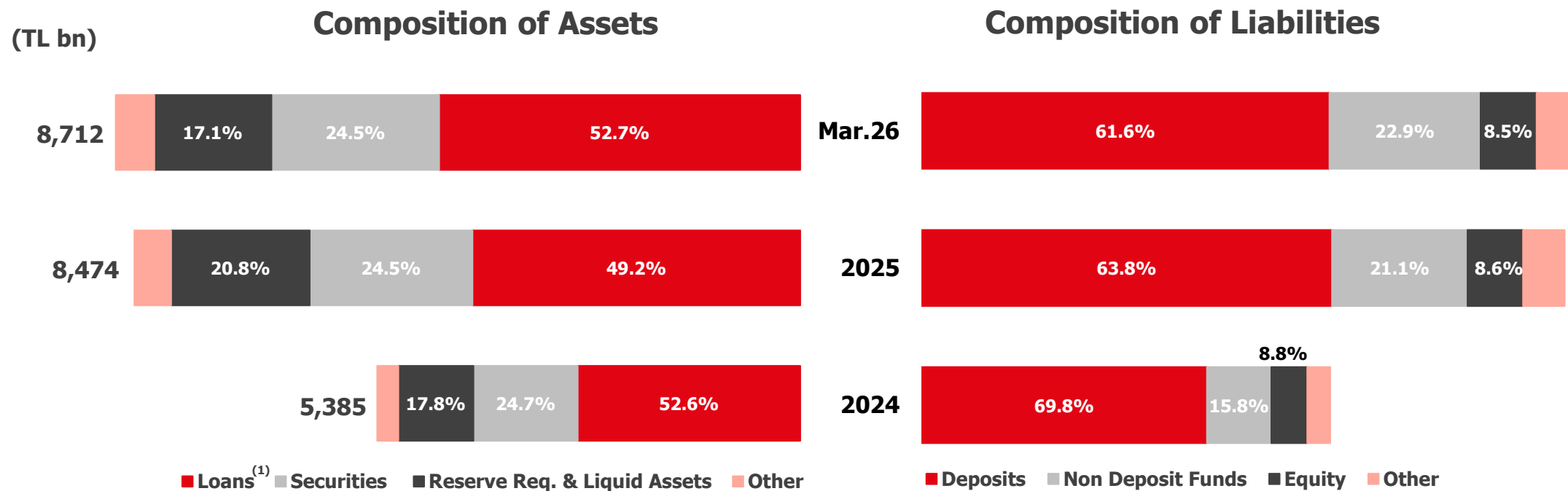
- Only deposit bank authorised for government subsidized agro-lending
- **69%** agro loans market share
- Sustainable agro financing strategy

USD
29 bn

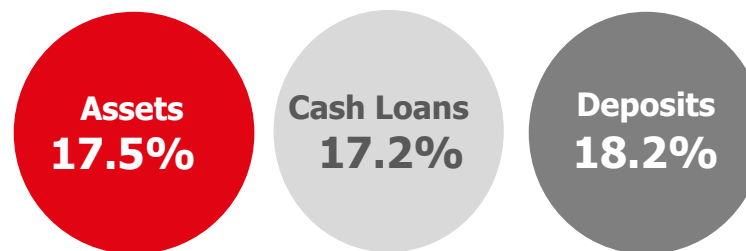
Well managed domestic & international funding

- Granular and sticky deposit base
- Substantial and diversified FX external funding activity
- FX external funding **16%** of total funding

(1) As of March 2026
(2) Number of customers with demand deposits accounts



Market Shares

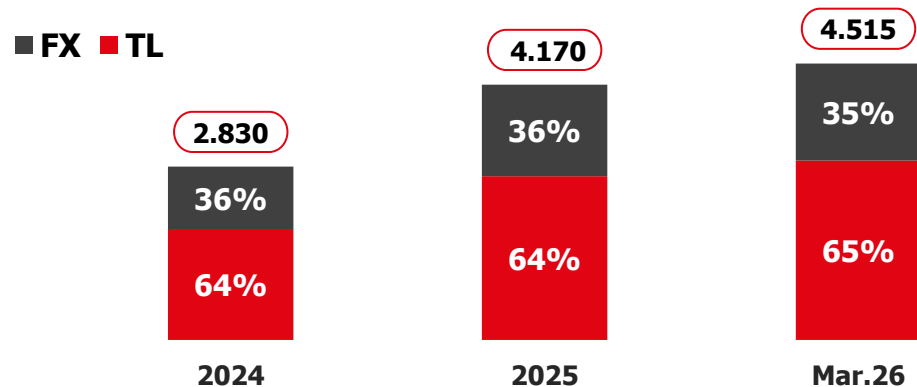


	Assets	Cash Loans	Deposits
QoQ Δ	-53bps	+9bps	-71bps
YoY Δ	+32bps	+28bps	-8bps

(1) Performing loans

Total Loans⁽¹⁾ (TL bn, % share in total)

- Disciplined and selective loan growth in line with our guidances
- TL driven loan growth, balanced among segments
- Optimised mix of retail products
- No major change in the lending mix



Loan Growth

	QoQ Δ	YoY Δ
Total Loans	8.3%	44.0%
Total Loans (FX adj.)	7.0%	36.4%
TL	9.5%	47.5%
FX(\$)	2.5%	17.0%

Cash Loans by Customer Segment⁽²⁾



SME ⁽³⁾	Retail	Corporate
50%	13%	37%

Loan Growth

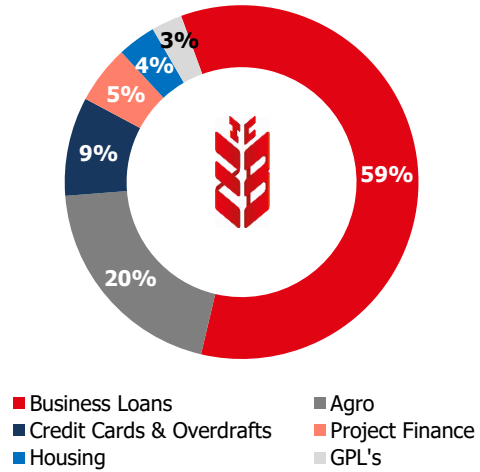
	QoQ Δ	YoY Δ
Corporate	4.9%	44.5%
Corp. (FX adj.)	2.3%	28.5%
SME⁽³⁾	9.8%	44.1%
Retail	12.8%	58.8%
Housing	11.9%	42.4%
GPL	12.9%	57.5%
Credit Cards	13.1%	54.4%
Overdraft	14.1%	130.5%

(1) Performing loans

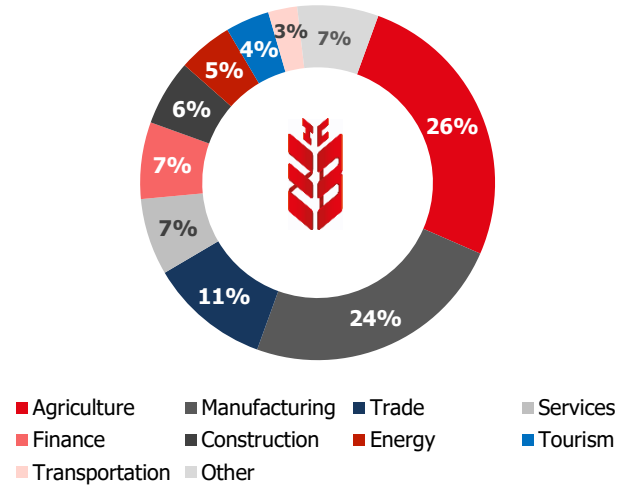
(2) Accruals and overseas branch lending are excluded from segment and/or sector distribution. / Based on customer segmentation criteria, totals may differ due to product classification

(3) SME customers are classified under commercial segment

Cash Loans by Product



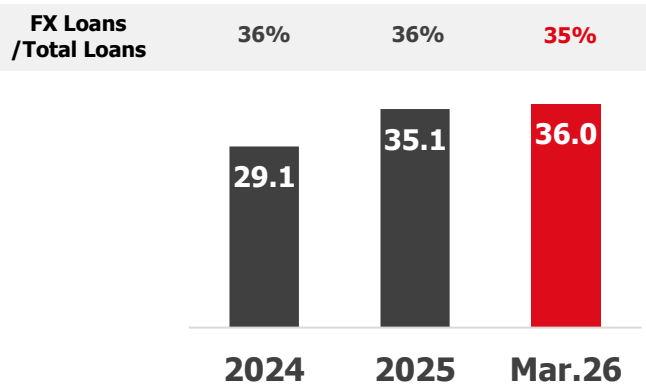
Cash Business Loans by Sector ⁽¹⁾



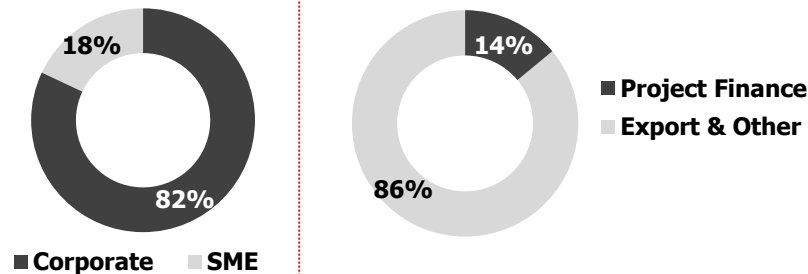
Agro Loans		
TL 895 bn	69% market share	0.6% agro NPL
874k agro customers	90% subsidized	0.3% subsidized agro NPL
GPL		
19% of retail loans	5% market share	23% pensioner
Credit Cards		
42% of retail loans	10% market share ⁽²⁾	14 mn customers
TL 292 bn outstanding		

Housing Loans		
23% of retail loans	22% market share	38% LTV ⁽³⁾

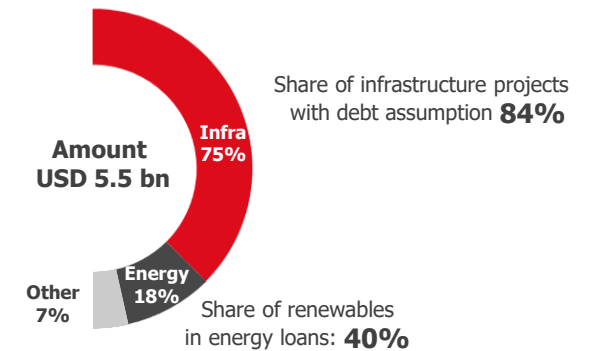
FX Loans (USD bn)



FX Loans Breakdown

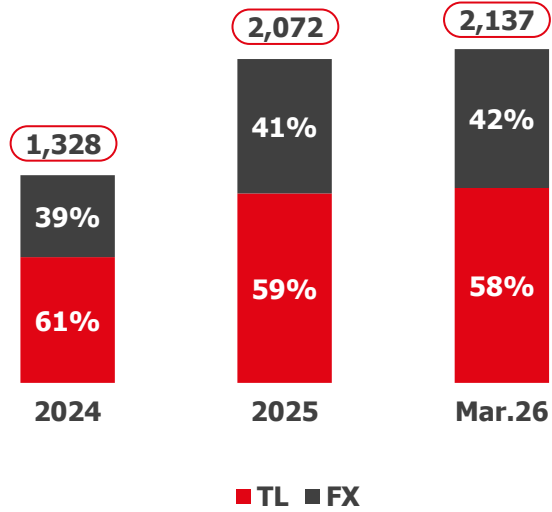


Project Finance Loans

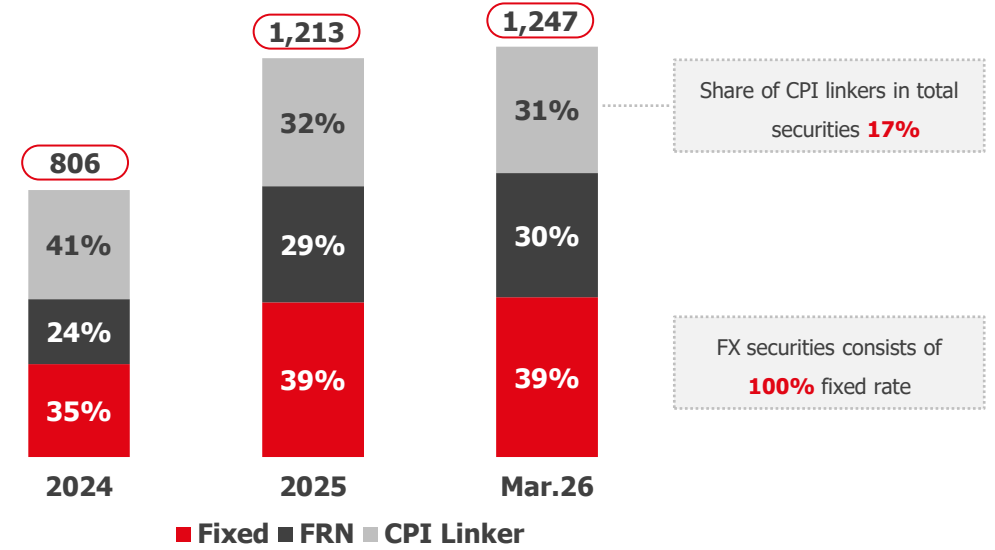


(1) Accruals and overseas branch lending are excluded from segment and/or sector distribution
 (2) Credit cards turnover market share
 (3) Average rate for allocation in last four quarters

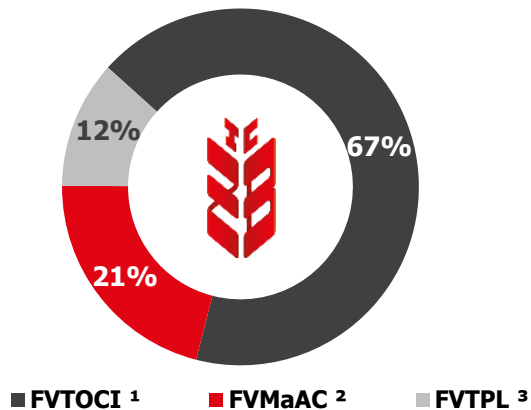
Total Securities (TL bn, % share in total)



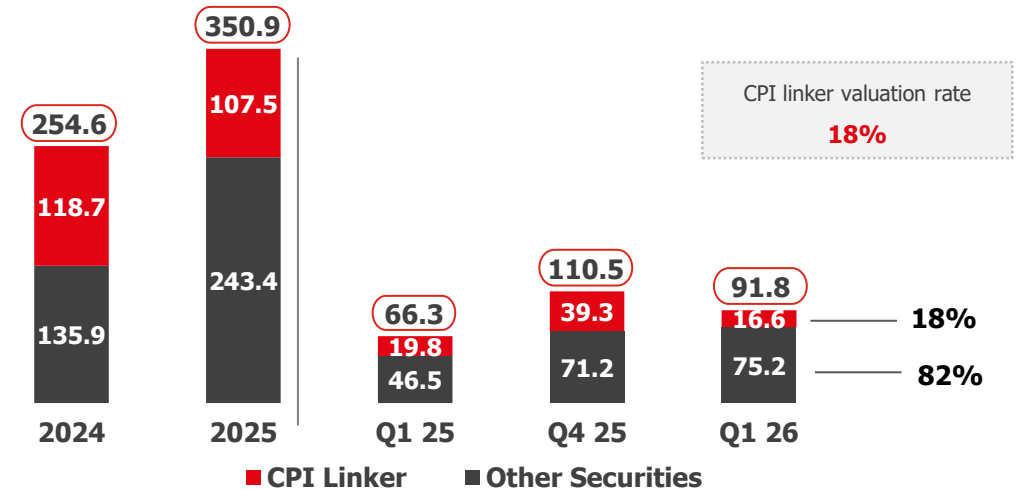
Breakdown of TL Securities ⁽⁴⁾



Breakdown of Total Securities



Interest Income from Securities (TL bn)

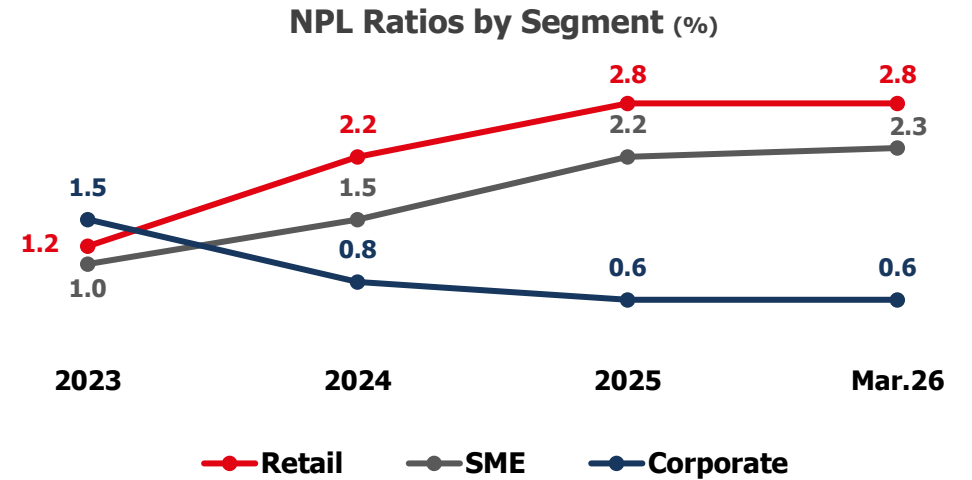
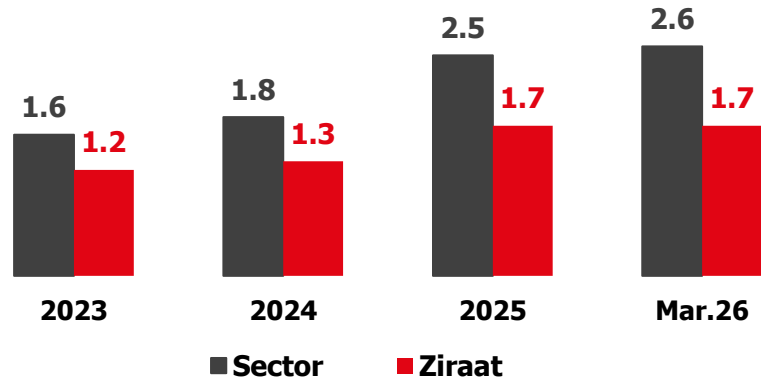


(1) FVTOCI: Financial Assets measured at Fair Value Through Other Comprehensive Income
 (2) FVMaAC: Financial Assets Measured at Amortised Cost
 (3) FVTPL: Financial Assets measured at Fair Value Through Profit or Loss
 (4) Interest accruals included

- Remarkably low NPL ratio among peers - thanks to sound loan book and prudent lending strategies
- Well contained NPL inflow in line with the sector and strong asset quality management

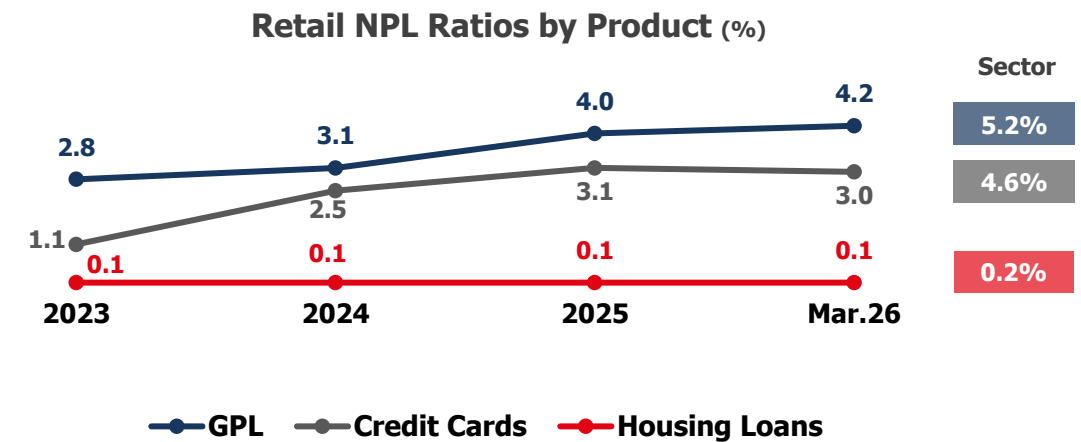
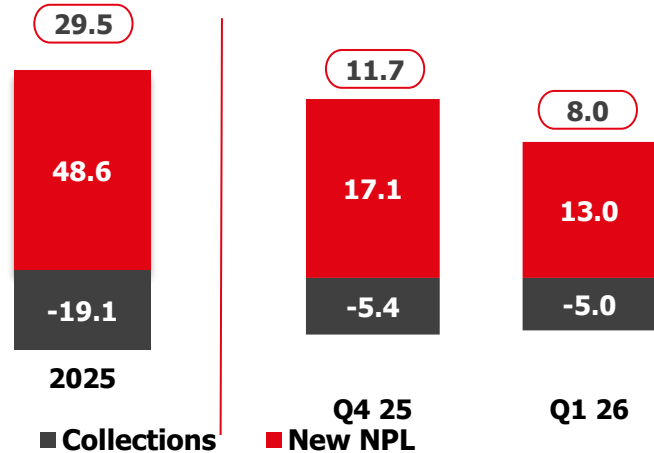
NPL Ratios (%)

No Write-Off or NPL Sale



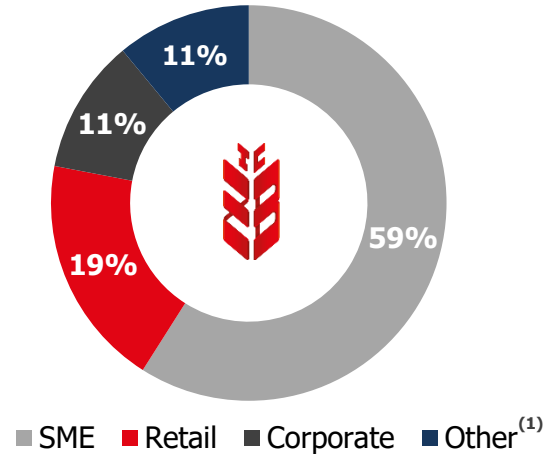
New NPL & Collections (TL bn)

Net NPL Formation

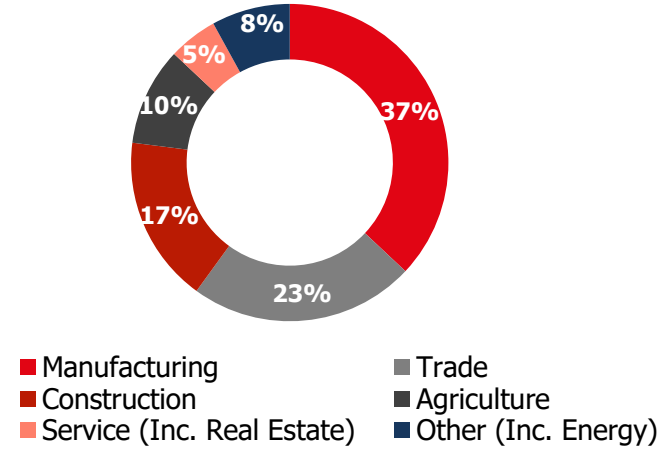


Product	Sector (%)
GPL	5.2%
Credit Cards	4.6%
Housing Loans	0.2%

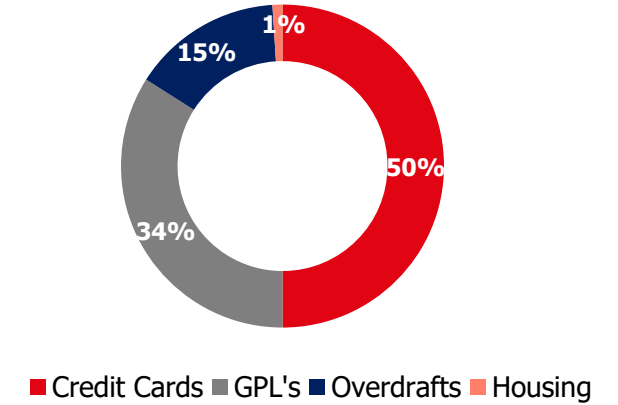
Total NPL's by Segment



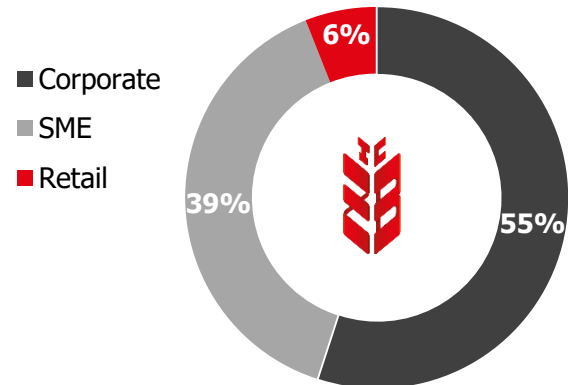
Business NPL's by Sector



Retail NPL's by Product

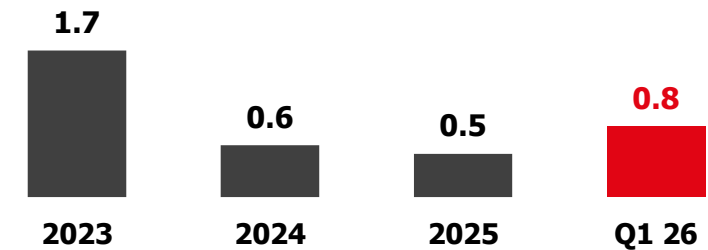


Restructured Loan by Segment



Restructured Loans
in Total Loans: **4.9%**

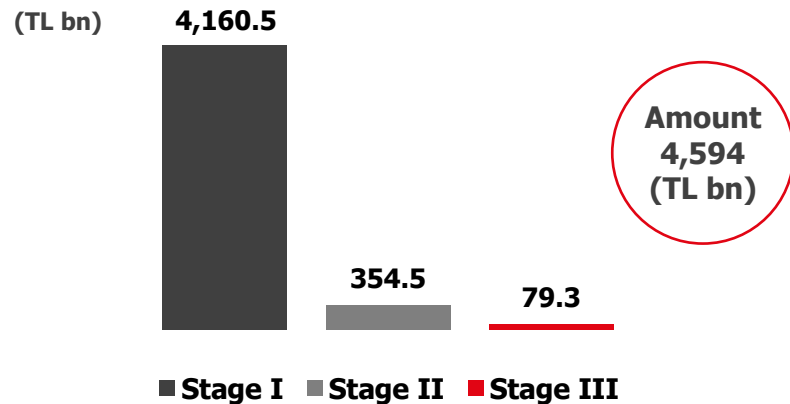
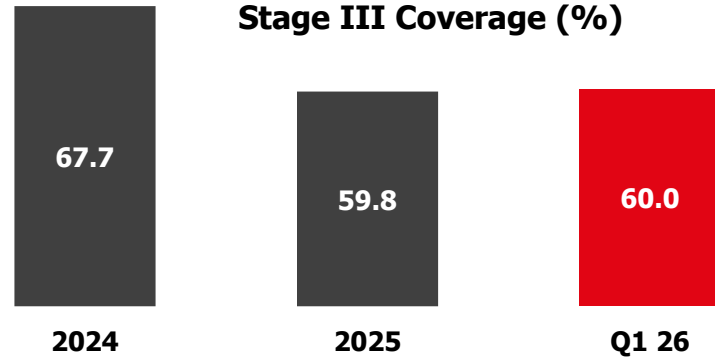
Cost of Risk⁽²⁾⁽³⁾ (%)



(1) Includes loans excluded from segment classification
 (2) CoR: (Expected Credit Loss-Reversals) / Average Loan Amount
 (3) Quarterly periods are annualized

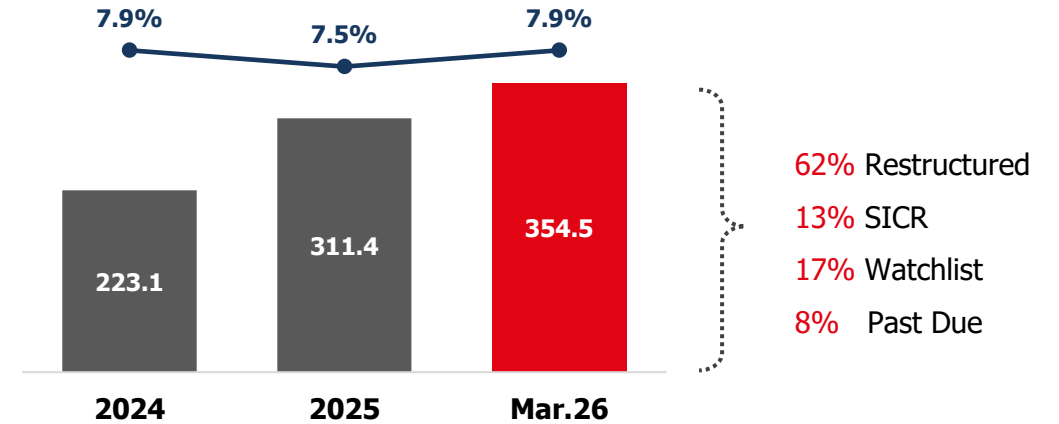
- Asset quality supported by a prudent stance and sufficient buffers

Stage III Coverage (%)

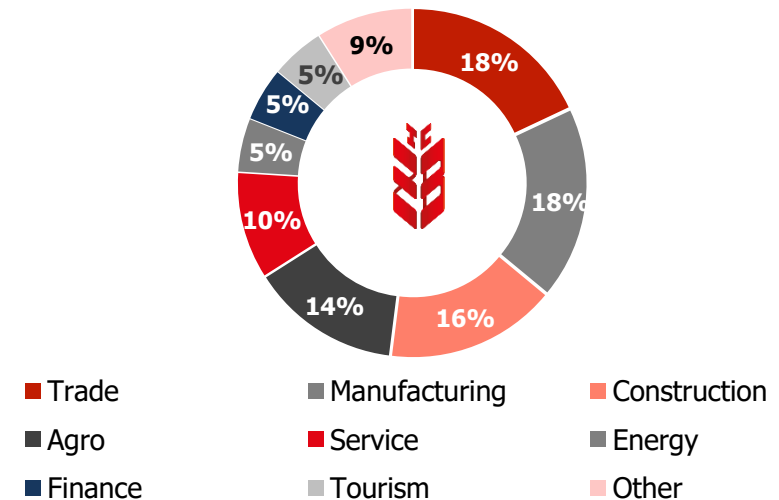


Coverages	Stage I	Stage II	Stage III	Total
	0.3%	15.9%	60.0%	2.5%

Stage II Loans (TL bn, % share in performing loan)



Stage II Business Loans by Sector

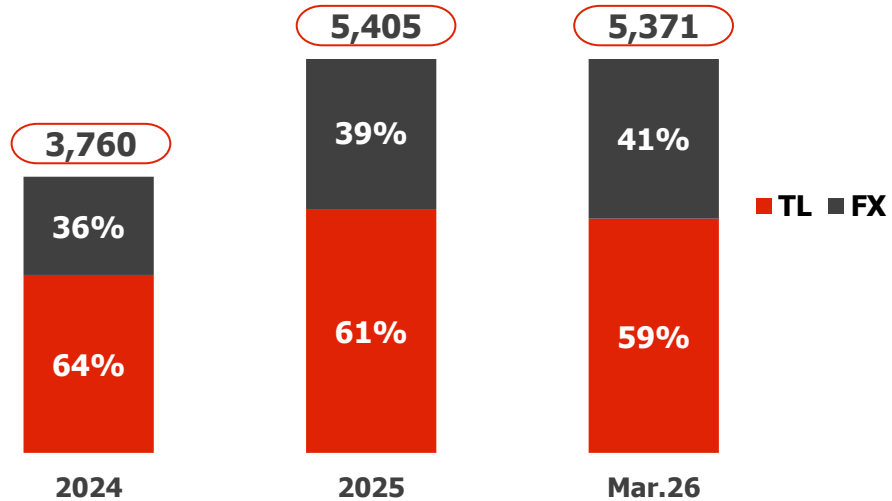


- Granular and well-diversified deposit base
- Structurally high share of widespread retail segment
- Broad-based and stable deposit : High Core Deposit Ratio of **86%**
- Share of Public Deposits in Total Deposits **13%**
- Loan growth slightly outpacing deposit growth resulted in increase in LtD ratio



	SME	Retail	Corporate
	30%	50%	20%

Total Deposits (TL bn, % share in total)

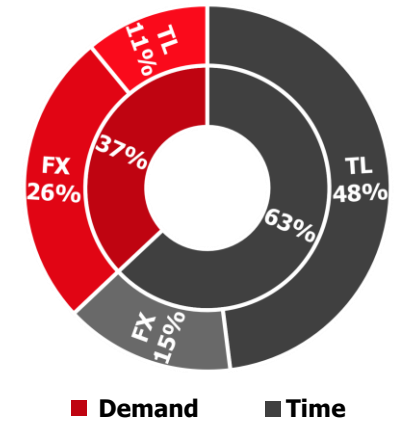


(1) Total deposits excluding bank deposits
 (2) Sector: Deposit Banks
 (3) Performing Loans/Total Deposit

Deposit Growth

	QoQ Δ	YoY Δ
Total Deposits	-0.6%	31.7%
Total Deposit (FX adj.)	-2.0%	23.6%
Customer Deposit ⁽¹⁾	-0.8%	31.9%
TL	-4.0%	27.4%
FX(\$)	1.2%	17.6%
Demand	3.1%	39.4%
Time	-2.7%	27.6%

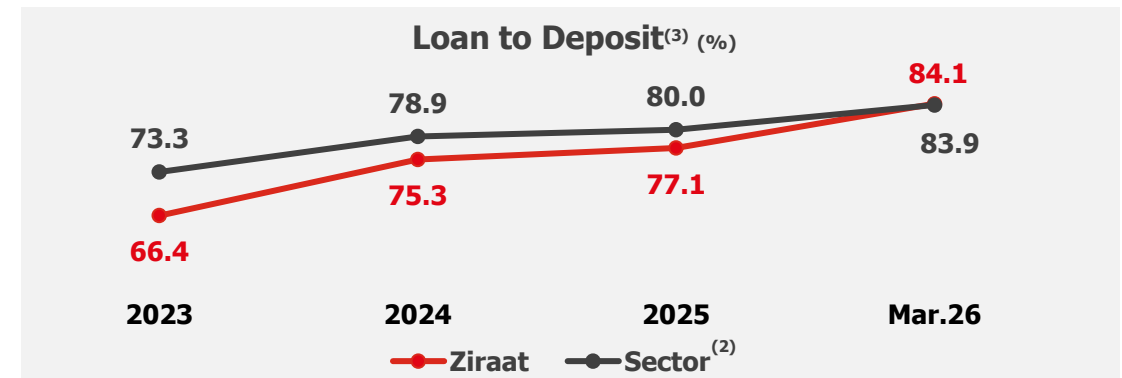
Breakdown (%)



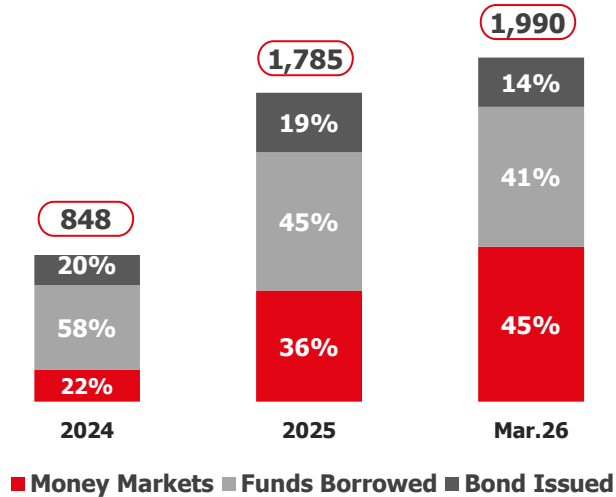
TL Deposit Market Shares⁽²⁾



Loan to Deposit⁽³⁾ (%)

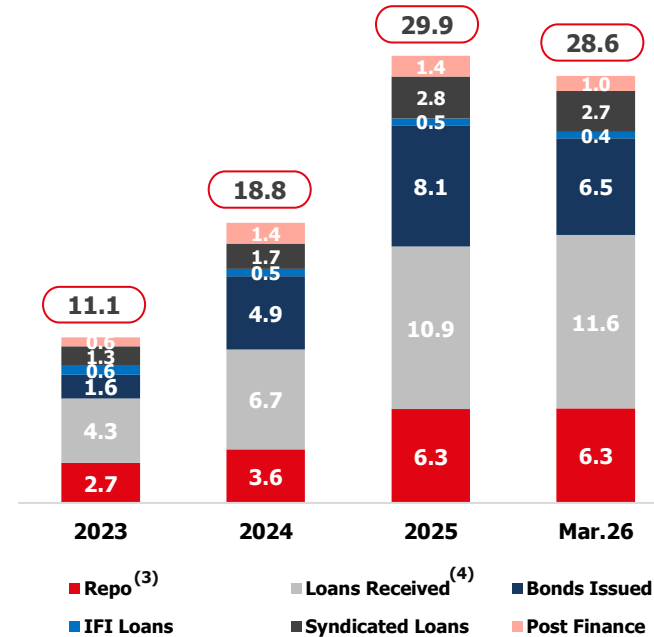


Non-Deposit Funds (TL bn,% share in total)



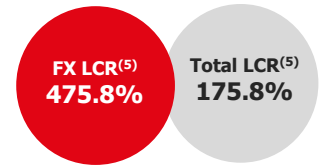
Diversified wholesale funding among regions, instruments and counterparties

FX Non-Deposit Funding (USD bn)



+ USD 3.0 bn
Outstanding subordinated bonds

FX Liquidity USD 23.0 bn
8.0 bn Cash & CBRT
12.8 bn FX swap
2.2 bn Unencumbered Securities



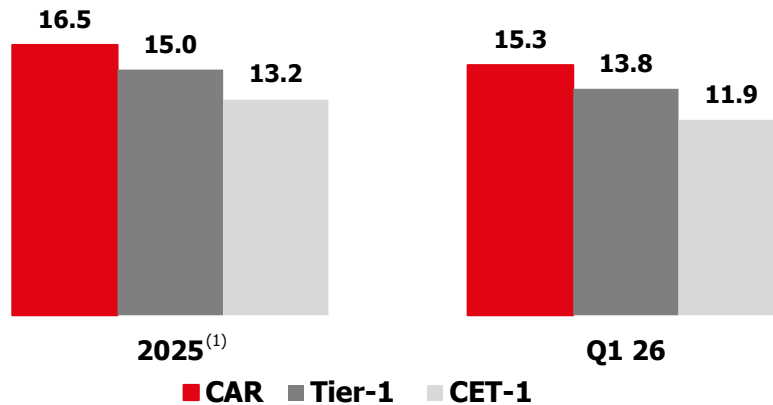
High integration with international financial markets

- Jan.25 **USD 750 mn** 5 years Senior Unsecured **Eurobond Issuance**
- Mar.25 **USD 930 mn** USD 500 mn EUR 400 mn 5-10y funding under **DPR** Programme
- Apr.25 **USD 1.75 bn** 104% R/O Sustainability linked **Syndicated Loan**
- Oct.25 **USD 988 mn** USD 509 mn EUR 413 mn Sustainability linked **Syndicated Loan**
- Nov.25 **USD 600 mn** Inaugural PNC5.5 **AT1 Issuance**

- Jan.26 **USD 1 bn** 12y funding under **DPR** Programme
- Apr.26 **USD 1.75 bn** 100% R/O Sustainability linked **Syndicated Loan**

(1) Performing Loans/Total Deposit
 (2) Sector: Deposit banks
 (3) Including DPR TRS
 (4) Including DPR, Bilateral and Secured Finance loans from International Counterparties
 (5) LCR regulatory minimums; Total: 100%, FX: 80%

Capital Ratios (%)



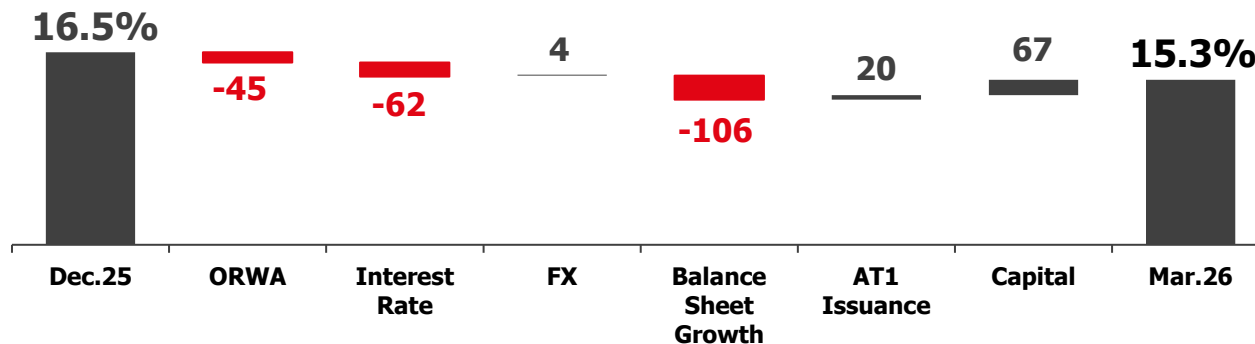
Minimum Capital Ratio Requirements

	Solo	Cons.
CET1	7.1%	9.1%
Tier1	8.6%	10.6%
CAR	10.6%*	12.6%

*BRSA min. requirement is 12%

Basel III Leverage **6.3%** vs regulatory min of **3.0%**

Quarterly Change in CAR (bps)



(1) W/o forbearance

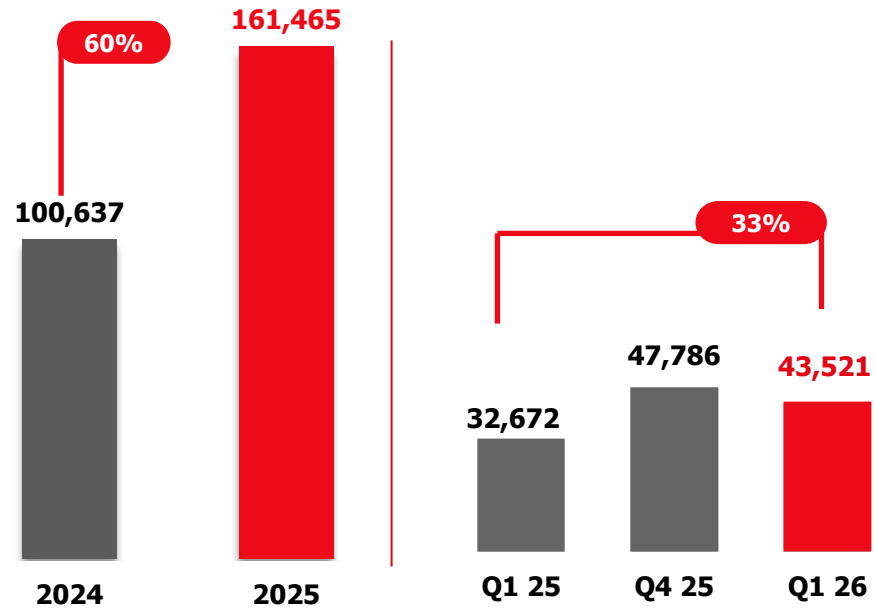
Sensitivity of Solvency Ratios

10% depreciation in TL **-40 bps** impact on CAR

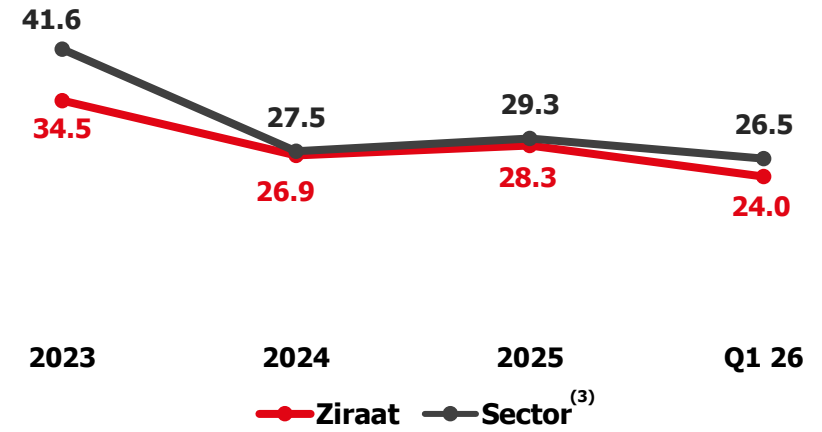
100 bps increase in TL interest rate **-5 bps** impact on CAR

- Strong profitability ratios mirroring the sector wide trends
- Low CPI linker valuation as a buffer

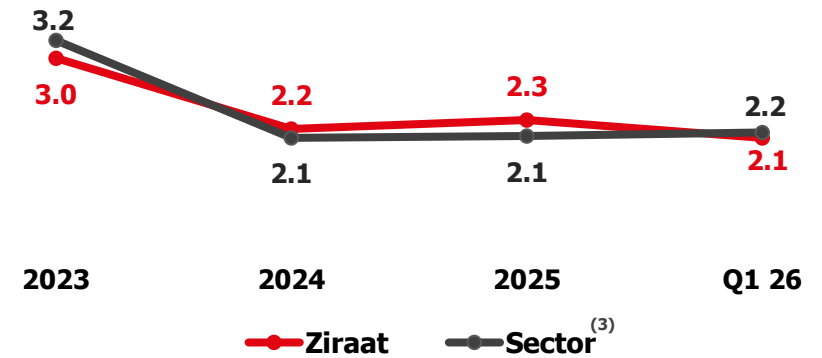
Net Profit (TL mn)



Return on Equity⁽¹⁾ (%)



Return on Assets⁽²⁾ (%)

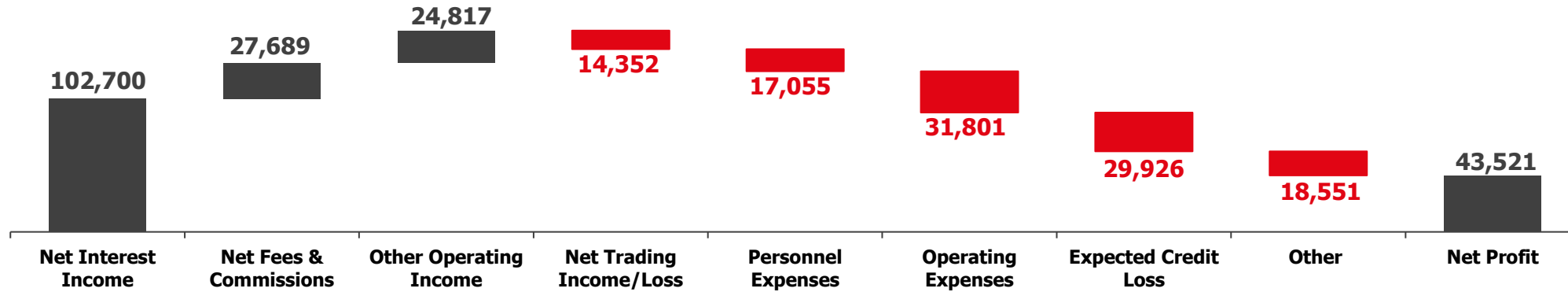


(1) Average shareholders' equity represents weekly averages

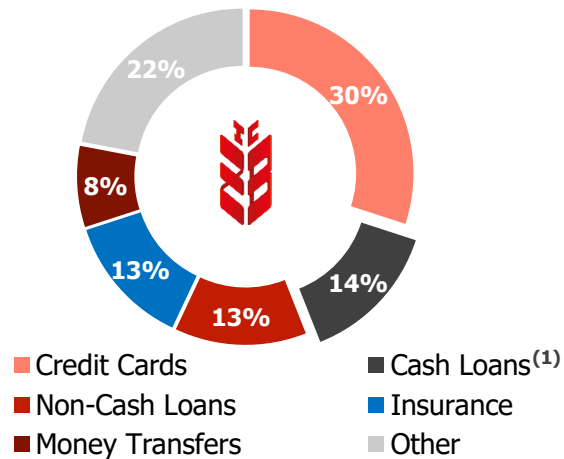
(2) Average total assets represent weekly averages

(3) Sector: Deposit Banks

P&L Breakdown Mar.26 (TL mn)



F&C Income Breakdown



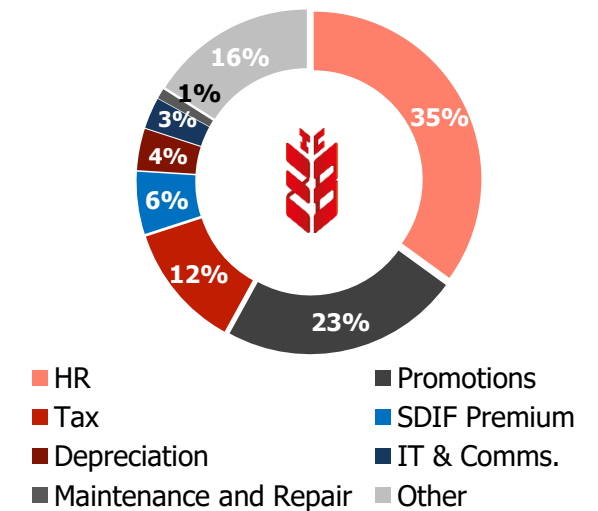
F&C Growth (YoY)

Credit Cards 72%
Cash Loans 68%
Non-Cash Loans 42%
Insurance 65%
Money Transfers 33%

OPEX Growth (YoY)

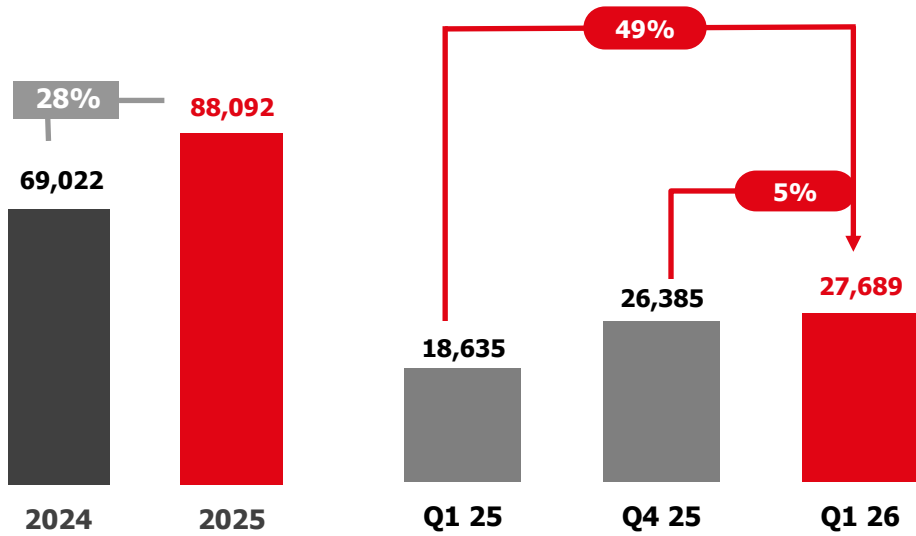
HR 35%
Promotions 153%
Tax 28%
SDIF Premium 26%
Depreciation 60%

OPEX Breakdown

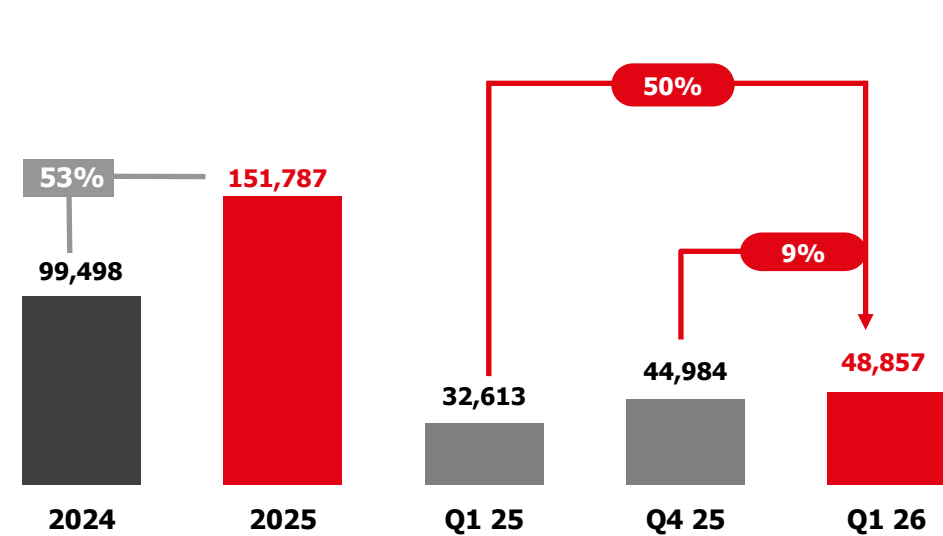


(1) Due to BRSA regulation, Fees & Commissions from cash loans are categorized under interest income

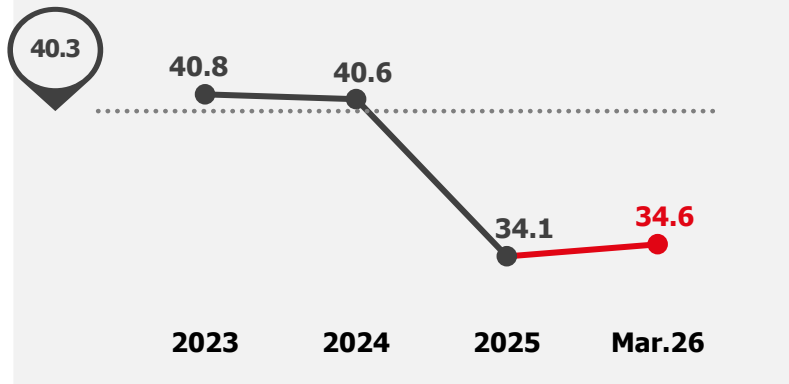
Net F&C (TL mn)



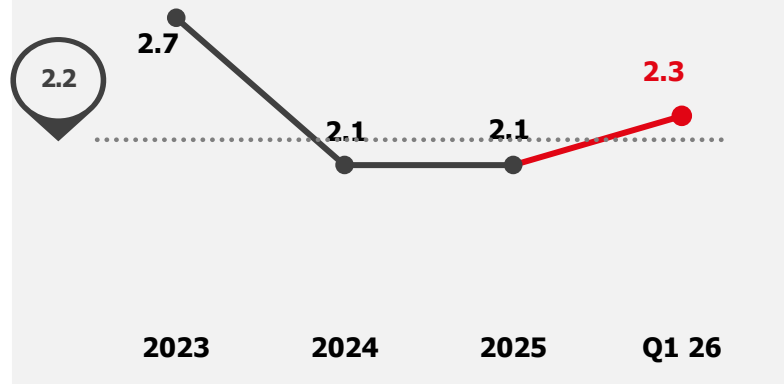
OPEX⁽¹⁾ (TL mn)



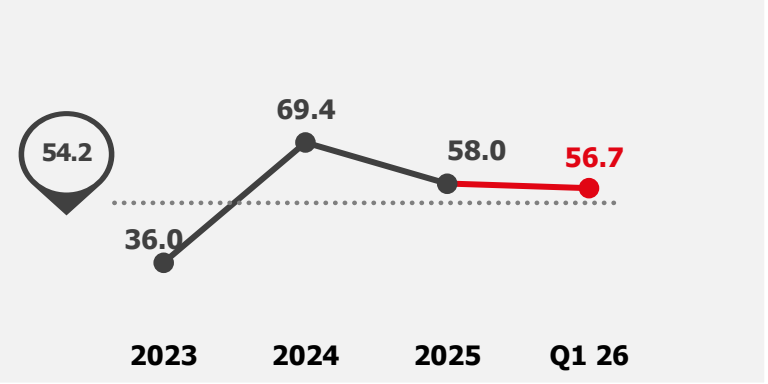
Cost/Income (%)



Cost/Avg. Assets (%)



Fee/OPEX (%)

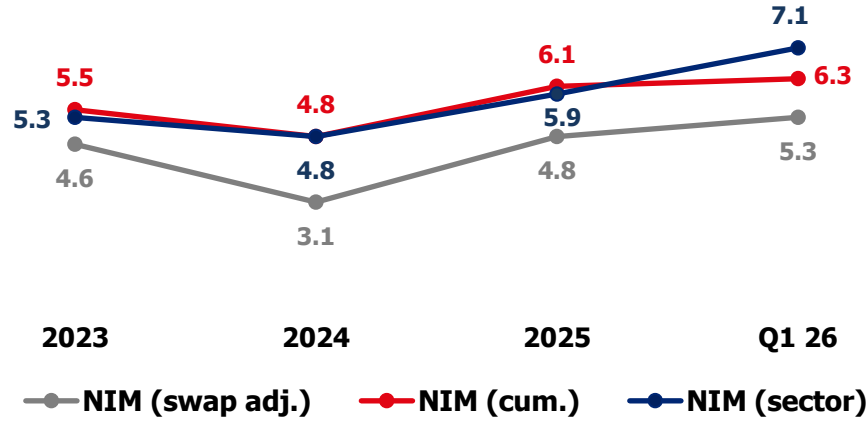


Quarterly Average for Last 5 Years

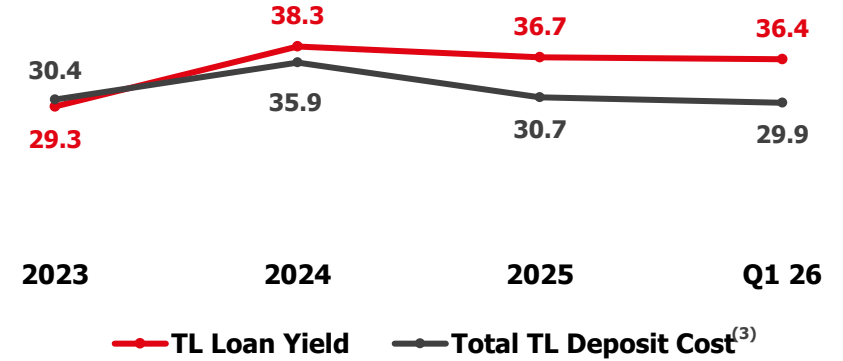
(1) Includes personnel expenses and other provision expenses

Swap Cost
TL 17.3 bn
in Q1 26

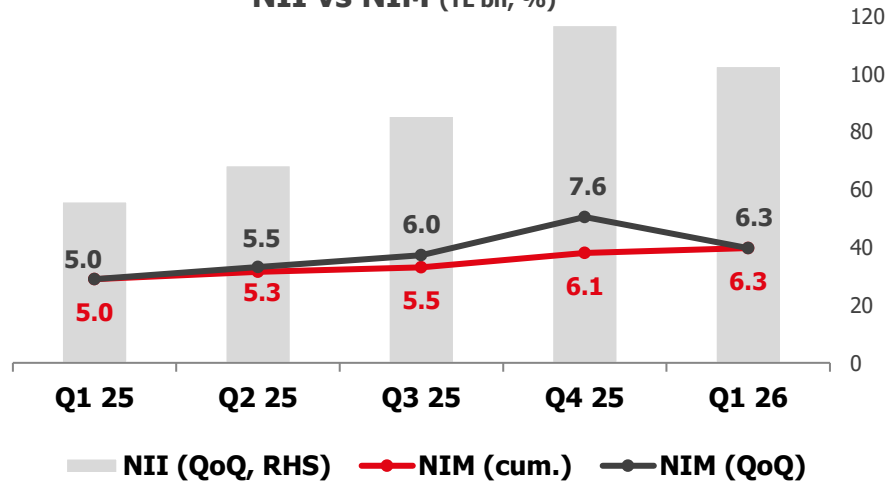
Net Interest Margin (%) ⁽¹⁾⁽²⁾



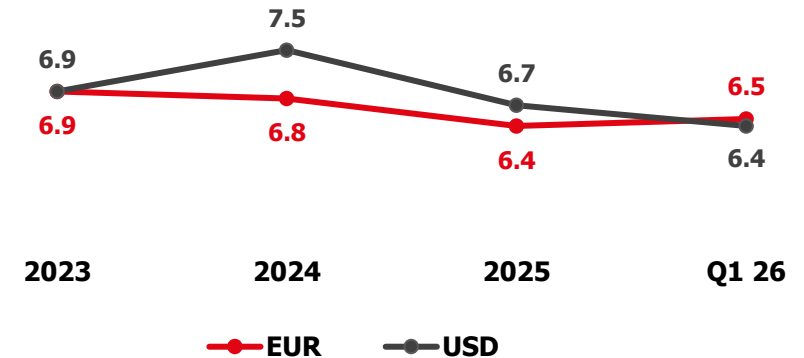
TL Loan Yield and Deposit Costs (%)



NII vs NIM (TL bn, %)



FX Core Spreads⁽⁴⁾ (%)



(1) Sector: Deposit banks
 (2) NIM = Net Interest Income / Avg. IEA
 (3) Including Demand Deposits
 (4) FX Loan - FX Deposit (Total)

APPENDIX

Presence in
20 countries,
128 service points



Local Subsidiaries

-  Ziraat Katılım Bankası (Participation Banking)
-  Ziraat Yatırım (Securities Brokerage & Investment House)
-  Ziraat Portföy (Asset Management)
-  Ziraat GYO (Real Estate Investment Trust)
-  Ziraat Teknoloji (IT)
-  Ziraat Finansal Yatırımlar (Financial Investments)
-  ZiraatPay (Electronic Money)
-  Ziraat Dinamik (Digital Banking)
-  Ziraat Finansal Kiralama (Leasing)

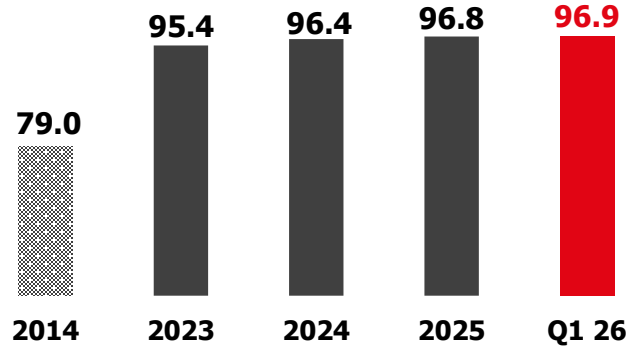
Overseas Subsidiaries

-  Ziraat Bank Int. AG (Germany)
-  ZiraatBank BH d.d. (Bosnia)
-  Ziraat Bank Montenegro AD
-  Ziraat Bank Azerbaijan ASC
-  Ziraat Bank Moscow JSC
-  KZI Bank (Kazakhstan)
-  Turkmen Turkish JSC Bank
-  Ziraat Bank Uzbekistan JSC
-  JSC Ziraat Bank Georgia
-  Ziraat Bank Kosova JSC

Overseas Branches and Representative Offices

-  United Kingdom
-  Greece
-  Bulgaria
-  Iraq
-  Saudi Arabia
-  Bahrain
-  Algeria
-  Turkish Republic of Northern Cyprus
-  Egypt (*Rep. Office*)
-  United Arab Emirates (*Rep. Office*)

Non-Branch Channels Usage (%)



Key Digitalization Achievements



New Version «Ziraat Mobil» Application



New Version «Bankkart Mobil» Application

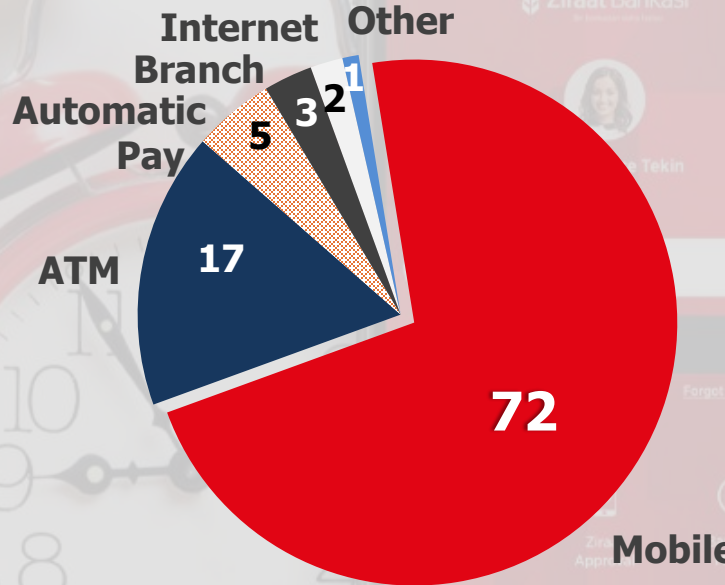


«Ziraat Mobil Yalın» Version



A new mobile app and web platform for SMEs to manage their business operations

Banking Transaction Channel Distribution (%)



Unique Service Delivery

40m
Internet banking customers

25m
Active digital banking customers

20%
Active digital banking customers market share

7,890
ATM

ATM
14%
market share

Digitalization Plans



Platform Banking



Digital (Crypto) Asset Studies



Digital ₺ Studies



Transformation of SMEs «Z-Dönüşüm»

Aware of the responsibility of being "More Than a Bank" Ziraat assumes key roles in the country's sustainable development process.

Ziraat adopted its **Sustainability Policy** in 2014 and has a sustainability structure in place to guide the Policy's implementation.

Ziraat Bank has updated its Sustainability Policy in 2023 in order to contribute to **Türkiye's 2053 Net-Zero emission target, Nationally Determined Contribution,**

and the global goal of keeping the increase in the global temperature below 2°C - or limit to 1.5°C if possible - as set out in the **Paris Climate Agreement,** which Türkiye is a stakeholder of.

Environmental and Social Impact Management Policy in Lending Activities adopted in 2020 and the policy model became fully operational in 2022.

- Activities that will not be financed by the Bank have been determined
 - Investment loan requests related to projects above a certain amount are subject to environmental and social risk assessment.
- Environmental and Social Impact Management Policy in Lending Activities adopted in 2020 and the policy model became fully operational in 2022.

- **Environmental and Social Impact Management Policy in Lending Activities** is updated in **2026 Q1** improving Bank's Environmental and Social Risk Assessment Model with a more comprehensive structure. Within this scope, the investment amount threshold for environmental and social assessment was set at USD 10 million and risk classification was structured under the categories A, B+, B-, and C.
- **Environment Policy,** prepared in accordance with ISO 14001:2015 Environment Management standards, published in Bank's website in **2026 Q1,** reflecting Bank's approach to environmental responsibility and its principles.

• Sustainability-Linked Syndicated Loans

April 2026, USD 1.75 bn

[Sustainability KPIs](#)

Financing Sustainable Agriculture

Increasing the Green Asset Ratio Aligned Financing

October 2025, USD 988 mn

[Sustainability KPIs](#)

Financing Sustainable Agriculture

Contributing to the Transition to a Low-Carbon Economy

• Sustainability Bond Issuances

Jan 21: 600m USD, 5Y

Jan 24: 500m USD, 5Y



In the 2025 **CDP Reporting,** Ziraat Bank achieved **B grade** in the **CDP Climate Change** category while also successfully maintaining its **A grade** in the **CDP Water Security** category.



In 2025, Ziraat Bank obtained **Renewable Energy Guarantees (YEK-G) certificates,** reducing its market-based Scope 2 emissions to **Zero.** This represents a significant step in the Bank's management of indirect emissions.



Ziraat Bank continuously updates its risk management heat maps and stress test parameters to align with current global standards. Additionally, the Bank achieved compliance with **TSRS standards for its sustainability reporting.**

Sustainable Loans Offered by Ziraat

- Carbon Reduction Loan
- Green Export Loan
- Green Mortgage
- Green Car Loan
- Renewable Energy Loans
- Rooftop Solar Energy Loan
- Young Entrepreneur Loan
- Woman Entrepreneur Loan
- Individual/Corporate Energy Efficiency Loan
- Heat Insulation Loan
- Energy Efficiency Management Loans
- Wastewater Treatment And Recovery Loans
- Digital Transformation & Tech-support Loan

Financing Agricultural Ecosystem Loans

- Female Farmer Loan
- Young Farmer Loan
- Agricultural SME Loan
- Farmer Support Loan
- Producing Cooperative Loan
- Producing Women Cooperative Loan
- Golden Hive Loan
- Fishermen Support Loan
- Agricultural Transfer Loan
- Pressurized Irrigation Loan
- Agricultural Renewable Energy Loan
- «I Have Many Reasons to Live in My Village»
- «My Business Is Agriculture» Loan
- «Abundance In The Countryside» Loan

In 2025, Ziraat Bank significantly advanced its green energy transition by launching several renewable energy facilities, namely **Kayseri Pınarbaşı SPP.** By producing over **99,000 MWh of electricity,** the bank successfully covered **93%** of its total power consumption through renewable sources, effectively lowering its carbon emissions and boosting energy efficiency.

Ziraat Towers holds the distinction of being the first and only green building within the IFC (Istanbul Financial Center) campus to achieve the **LEED "Platinum" certification.** The project has been honored with the "Award of Excellence" at the CTBUH 2023 Awards Program and was named "Best Construction Project" at the Autodesk Design & Make Awards 2024.

Ziraat Bank supports sustainable agriculture via its **Farmer Platform,** providing **120,000 users** with free precision tools like water stress mapping and crop monitoring. By combining digital advisory services with specialized mechanization loans, the Bank actively helps farmers mitigate climate change risks.

TL bn	2024	Mar.25	2025	Mar.26	% Change QoQ	% Change YoY
CASH AND CASH EQUIVALENTS	957.2	1,229.7	1,764.6	1,489.9	-16	21
SECURITIES	1,328.0	1,541.1	2,072.5	2,136.5	3	39
LOANS	2,866.2	3,174.4	4,239.8	4,594.4	8	45
Gross NPL	35.8	38.5	70.1	79.3	13	106
Expected Credit Loss (-)	87.0	93.6	108.6	116.5	7	24
OTHERS	233.4	267.9	397.1	491.6	24	84
TOTAL ASSETS	5,384.9	6,213.0	8,474.0	8,712.4	3	40
DEPOSITS	3,759.7	4,078.0	5,405.4	5,371.2	-1	32
FUNDS BORROWED	488.9	659.1	800.0	807.7	1	23
INTERBANK MONEY MARKETS	186.3	353.2	642.2	897.5	40	154
PROVISIONS	30.6	32.4	27.1	29.5	9	-9
OTHERS	447.7	573.5	868.2	869.0	0	52
SHAREHOLDERS' EQUITY	471.7	516.8	731.1	737.6	1	43
TOTAL LIABILITIES	5,384.9	6,213.0	8,474.0	8,712.4	3	40

TL mn	2024	2025	Q1 25	Q4 25	Q1 26	% Change QoQ	% Change YoY
INTEREST INCOME	946,562	1,442,812	314,282	411,438	409,651	0	30
-From Loans	617,014	916,766	193,876	256,027	273,874	7	41
-From Securities	254,644	350,912	66,292	110,511	91,822	-17	39
INTEREST EXPENSE	780,933	1,116,095	258,392	294,504	306,952	4	19
-On Deposits	682,134	896,214	203,298	240,675	240,041	0	18
NET INTEREST INCOME	165,629	326,717	55,890	116,934	102,700	-12	84
NET FEES & COMMISSIONS	69,022	88,092	18,635	26,385	27,689	5	49
OTHER OPERATING INCOME	33,944	71,407	15,125	10,871	24,817	128	64
EXPECTED CREDIT LOSS	27,765	67,857	16,357	16,670	29,926	80	83
-Stage 1 Provisions	4,955	20,393	6,637	4,358	10,797	148	63
-Stage 2 Provisions	9,427	14,933	3,675	2,722	5,481	101	49
-Stage 3 Provisions	13,383	32,532	6,045	9,590	13,648	42	126
OTHER PROVISION EXPENSES	198	197	44	89	236	165	441
OPEX⁽¹⁾	99,498	151,787	32,613	44,984	48,857	9	50
NET OPERATING PROFIT	117,571	225,854	42,201	75,600	62,043	-18	47
NET PROFIT	100,637	161,465	32,672	47,786	43,521	-9	33

Source: Unconsolidated Financial Statements NM: Not meaningful

(1) OPEX includes personnel expenses

(%)	2024	Q1 25	2025	Q1 26
ROA ⁽¹⁾	2.2	2.1	2.3	2.1
ROE ⁽²⁾	26.9	24.9	28.3	24.0
Cost / Income ⁽³⁾	40.6	35.8	34.1	34.6
Fee / OPEX ⁽⁴⁾	69.4	57.1	58.0	56.7
NIM (cum.) ⁽⁵⁾	4.8	5.0	6.1	6.3
Loans ⁽⁶⁾ /Deposits	75.3	76.9	77.1	84.1
Loans ⁽⁶⁾ /Assets	52.6	50.5	49.2	51.8
Securities/Assets	24.7	24.8	24.5	24.5
NPL	1.3	1.2	1.7	1.7
Stage III Coverage	67.7	66.4	59.8	60.0
CoR ⁽⁷⁾	0.6	0.6	0.5	0.8
CAR	18.6	16.7	18.6	15.3
Leverage ⁽⁸⁾ (x)	10.4	11.0	10.6	10.8
# of				
Branches ⁽⁹⁾	1,781	1,779	1,769	1,770
Employees	26,011	25,981	25,743	25,684
ATMs	7,724	7,790	7,894	7,890

(1) Average total assets represent weekly averages

(2) Average shareholders' equity represent weekly averages

(3) Includes dividend income

(4) Includes personnel expenses

(5) Average interest earning assets represent weekly averages

(6) Performing Loans

(7) Annualized figure

(8) Leverage = (Assets/Shareholders' Equity)-1

(9) Including foreign branches

Syndication

November 2025; USD 509 mn & EUR 413 mn; SOFR+ 150 bps & EURIBOR+ 125 bps p.a.; 367 days of maturity (**Sustainability-linked**)

April 2026; USD 849 mn & EUR 767 mn; SOFR+ 125 bps & EURIBOR+ 110 bps p.a.; 367 days of maturity (**Sustainability-linked**) (100 % R/O)

IFIs

- **IBRD loans**; USD 200 mn, 2010, 25y; USD 300 mn and USD 67 mn, 2013, 30y each
- **EIB loan**; EUR 100 mn, 2016, 14y
- **AFD loan**; EUR 100 mn, 2014, 12y

FC Bonds/Bills

- USD 1.75 bn **Eurobonds** outstanding
February 2023; USD 500 mn RegS/144A; 9.5% coupon rate 3.5y
January 2024; USD 500 mn RegS/144A; 8.0% coupon rate 5y (Sustainability Bond)
February 2025; USD 750 mn RegS/144A; 7.25% coupon rate 5y
- USD 4.9 bn **MTN-Private Placements**
- Under **DPR** Programme:
May 2023; USD 800 mn & EUR 200 mn 5y funding
June 2024; USD 250 mn 10y funding
March 2025; USD 930 mn 5-10y funding
January 2026; USD 1.01 bn 12y funding
- April 2019; EUR 1.4 bn AT-1 issuance under GMTN Programme
- April 2024; USD 500 mn Tier-2 issuance under GMTN Programme
- November 2025; USD 600 mn AT-1 issuance under GMTN Programme

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Ziraat Bank

More than a bank