

Investor Presentation June 2019

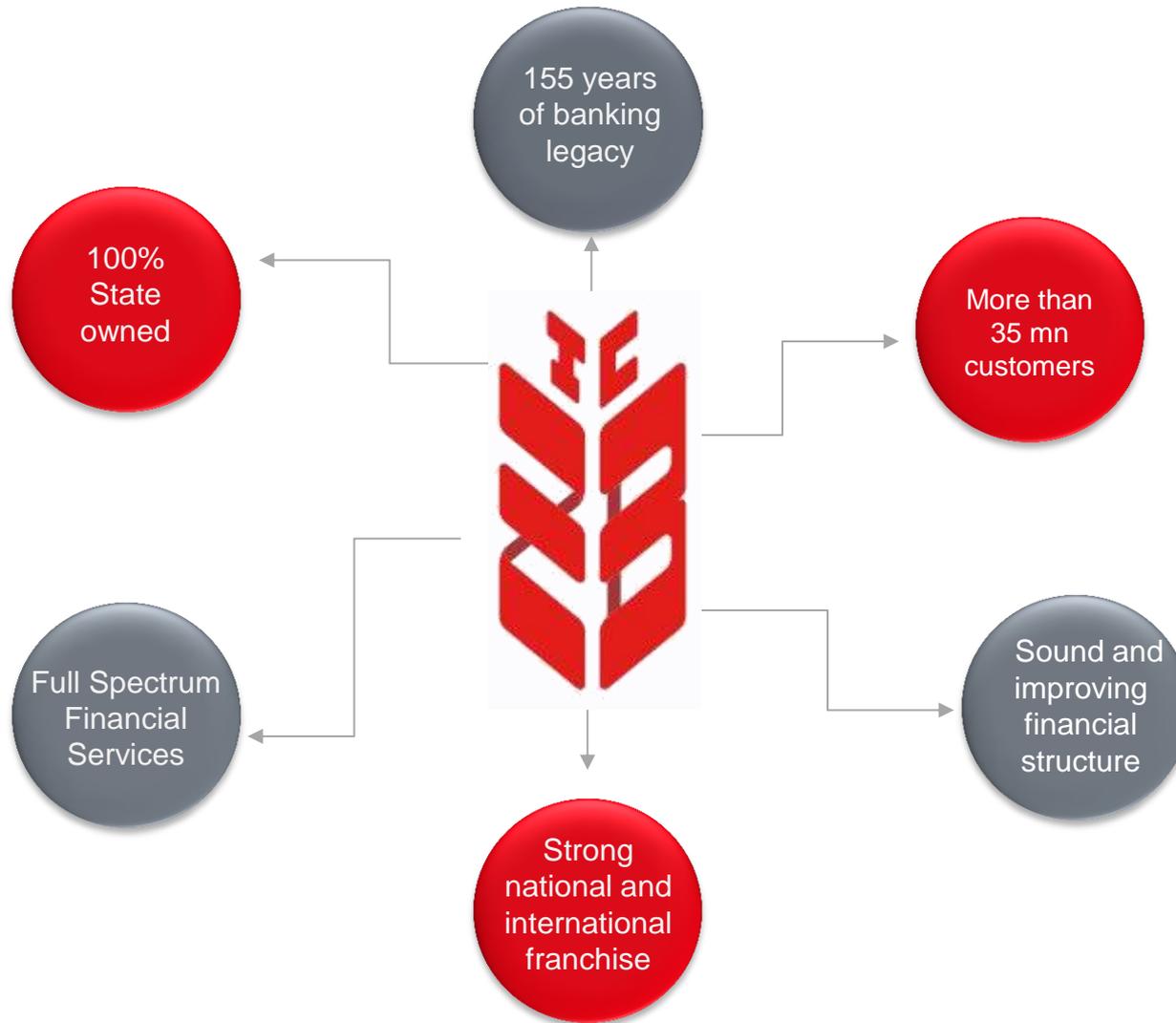


Ziraat Bank

More than a bank

- **Ziraat Bank at a glance**
- Transformation and the business model
- Key financial indicators
- Appendix

More Than a Bank



Undisputed Leadership in Turkish Banking Space

Turkish Economy

| | 2017 | 2018 |
|---------------------------------|-------|--------|
| GDP growth (%) | 7.4 | 2.6 |
| GDP (USD bn) | 851 | 784 |
| Unemployment (annual) (%) | 10.5 | 11.0 |
| CPI (annual) (%) | 11.9 | 20.3 |
| Current Account Balance/GDP (%) | (5.6) | (3.5) |
| Budget Balance/ GDP (%) | (1.5) | (1.96) |

Source: Turkstat, CBRT

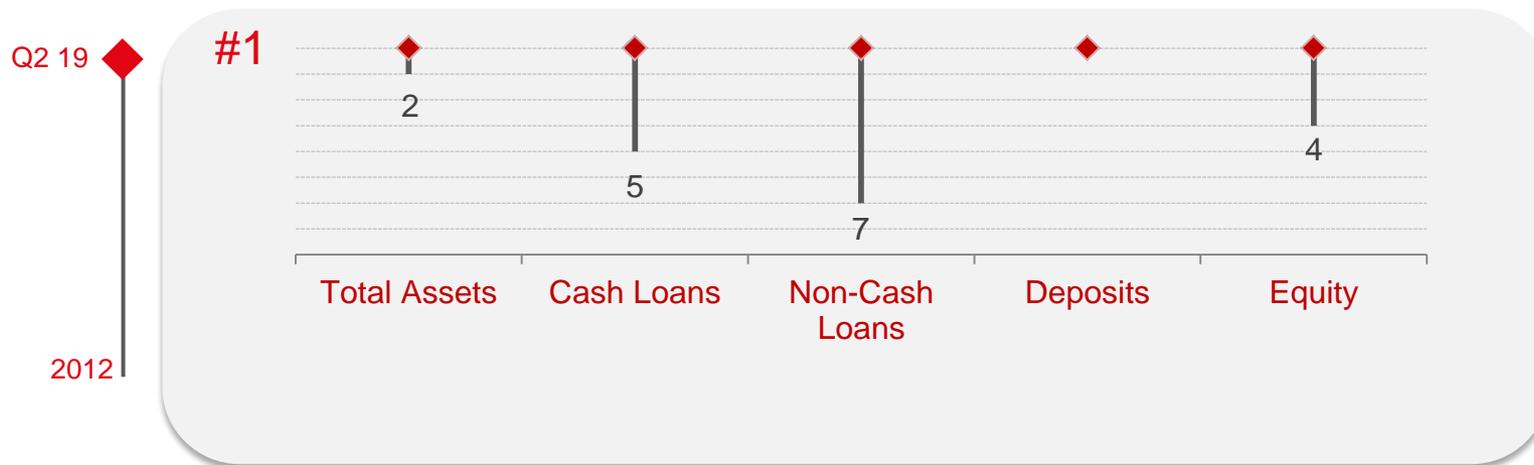
Turkish Banking Sector⁽¹⁾ Q2 19 (TL bn)

| | |
|-------------------------------|-------|
| Total Assets | 3,706 |
| Cash Loans ⁽²⁾ | 2,297 |
| Securities | 578 |
| Total Deposits ⁽²⁾ | 2,225 |
| Shareholders' equity | 390 |
| Net Profit | 10 |
| ROAE | 11.3% |
| ROAA | 1.1% |
| Capital Adequacy Ratio | 17.3% |

Ziraat Market Shares ⁽¹⁾

| | |
|--------------|-----|
| Total Assets | 16% |
| Total loans | 18% |
| Deposits | 18% |

Rankings ⁽³⁾



1) Deposit banks only

2) Loans include accruals and the loans granted to banks, Deposits include accruals, and the banks' deposits, securities include accruals.

3) Rankings are among top 7 Banks. The banks are determined as of unconsolidated assets for March 2019 and include: Ziraat Bank, İş Bank, Garanti Bank, Akbank, Yapı Kredi, Halkbank and Vakıfbank

Source: BRSA, Publicly available Earnings Reports for peer banks

Financial Snapshot

| TL mn | Q2 19 |
|------------------------|----------------|
| Securities | 116,364 |
| Loans ⁽¹⁾ | 412,303 |
| Total Assets | 610,360 |
| Deposits | 392,606 |
| Funds Borrowed | 36,938 |
| Interbank Money Market | 65,097 |
| Shareholder's Equity | 60,367 |

| TL mn | Q2 19 |
|-----------------------------|--------------|
| Interest Income | 17,181 |
| Interest Expense | 11,124 |
| Net Interest Income | 6,057 |
| Net Fees&Commissions | 791 |
| OPEX* | 2,362 |
| Net Operating Profit | 1,949 |
| Net Profit | 1,714 |

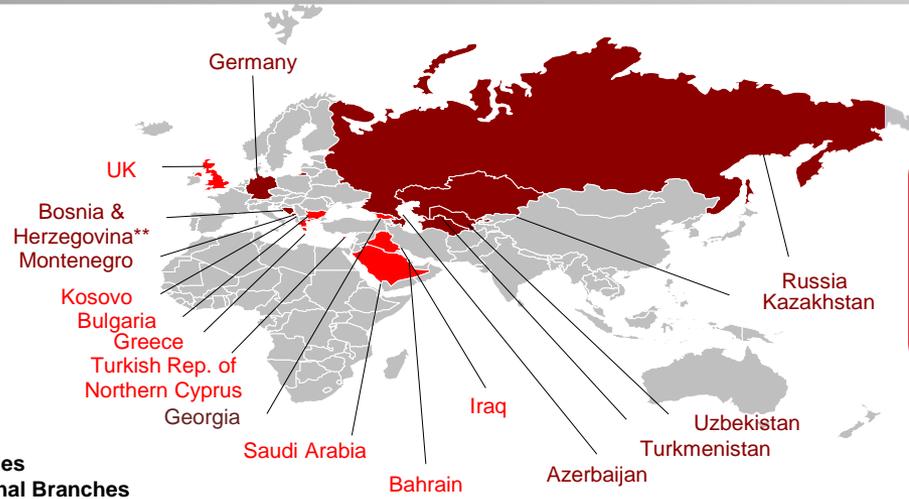
*Including personnel expenses

- (1) Average total assets and average shareholders' equity represent weekly averages
- (2) Includes dividend income
- (3) Average interest earning assets represent weekly averages.
- (4) Performing Loans
- (5) Intermediated loans of public funds are excluded

| (%) | Q2 19 |
|------------------------------------|--------|
| ROAA ⁽¹⁾ | 0.8 |
| ROAE ⁽¹⁾ | 8.1 |
| Cost / Income Ratio ⁽²⁾ | 47.6 |
| NIM (cum.) ⁽³⁾ | 4.5 |
| Loans ⁽⁴⁾⁽⁵⁾ /Deposits | 103.5 |
| Loans/Assets | 67.5 |
| Securities/Assets | 19.1 |
| NPL | 2.1 |
| Total Coverage ⁽⁵⁾ | 113.4 |
| CAR | 16.0 |
| # of | |
| Branches | 1,764 |
| Employees | 24,533 |
| ATMs | 7,206 |

Ziraat Finance Group

Presence in
18 countries,
100 service points



Correspondent banking
relation with
1,800 banks in the world
from more than **140**
countries

Local Subsidiaries

- 🌾 Ziraat Katılım Bankası (Participation Banking)
- 🌾 Ziraat Sigorta (Insurance)
- 🌾 Ziraat Hayat ve Emeklilik (Life & Pension)
- 🌾 Ziraat Yatırım (Securities Brokerage & Investment House)
- 🌾 Ziraat Portföy* (Asset Management)
- 🌾 Ziraat GYO (Real Estate Investment Trust)
- 🌾 Ziraat Teknoloji (IT)
- 🌾 Ziraat GSYO (Venture Capital Investment Trust)

Overseas Subsidiaries

- 🌾 Ziraat Bank Int. AG (Germany)
- 🌾 Ziraat Bank BH. (Bosnia)
- 🌾 Ziraat Bank Montenegro
- 🌾 Ziraat Bank Azerbaycan
- 🌾 Ziraat Bank Moscow
- 🌾 KZI Bank (Kazakhstan)
- 🌾 Turkmen Turk JSC Bank
- 🌾 UT Bank (Uzbekistan)
- 🌾 Ziraat Bank Georgia

Overseas Branches

- 🌾 United Kingdom
- 🌾 Greece
- 🌾 Bulgaria
- 🌾 Iraq
- 🌾 Saudi Arabia
- 🌾 Kosovo
- 🌾 Bahrain
- 🌾 Turkish Republic of Northern Cyprus

**Ziraat Portföy Yönetimi A.S. purchased %100 shares of Halk Portföy Yönetimi A.S. and Vakıf Portföy Yönetimi A.S. as of 28/12/2018 and later, as of 31/01/2019 Halk Portföy Yönetimi A.S. and Vakıf Portföy Yönetimi A.S. merged under Ziraat Portföy Yönetimi A.S. entity

Local Subsidiaries

 Ziraat Katılım

Participation Banking

Started operations on 29 May 2015.

TL 29.0 bn of asset size

TL 19.5 bn of loan book

84 branches

Merged with Ziraat Leasing on 1 March 2019

 Ziraat Yatırım

Securities brokerage

Underwrote TL 6.4 billion private sector bond and bill issues.

Total trading volume of TL 398 billion fixed income and repo

 Ziraat Sigorta

Insurance

TL 1 billion of premium amount. One of the top ten non-life insurers in Turkey in terms of premium production.

 Ziraat Emeklilik

Pension

Leader of the Turkish life insurance industry since its inception, TL 554 millions of premium, 22.6% market share.

 Ziraat Portföy

Asset Management

Manages 24 mutual funds and 79 pension funds. The company has 127 private and 30 corporate customers.

The total volume of assets managed by the company is TL 43.4 billion as of June 2019.

 Ziraat Teknoloji

IT

2nd largest software developer in Turkey (2015). Holding both ISO 9001 Quality Management System and ISO 27001 Information Security Management System certifications

 Ziraat GYO

Real Estate Investment Trust

Founded in November 2016. Istanbul Finance Center premises in the portfolio

 Ziraat GSYO

Venture Capital Investment Trust

Founded in November 2018 with TL 750 mn capital.

| Description | The Bank's Risk Group Share (%) | Total Assets (TL mn) | Shareholders' Equity (TL mn) |
|-------------------------------------|---------------------------------|----------------------|------------------------------|
| Ziraat Hayat ve Emeklilik A.Ş. | 100 | 9,239 | 770 |
| Ziraat Sigorta A.Ş. | 100 | 1,815 | 510 |
| Ziraat Yatırım Menkul Değerler A.Ş. | 99.6 | 216 | 127 |
| Ziraat Portföy Yönetimi A.Ş.** | 99.8 | 83 | 76 |
| Ziraat Katılım Bankası A.Ş.*** | 100 | 28,842 | 2,770 |
| Ziraat GYO | 100 | 2,119 | 1,702 |
| Ziraat GSYO | 100 | 826 | 825 |
| Ziraat Teknoloji A.Ş. | 100 | 61 | 11 |

* As of 30 June 2019

**Ziraat Portföy Yönetimi A.S. purchased %100 shares of Halk Portföy Yönetimi A.S. and Vakıf Portföy Yönetimi A.S. as of 28/12/2018 and later, as of 31/01/2019 Halk Portföy Yönetimi A.S. and Vakıf Portföy Yönetimi A.S. merged as a single entity under the name of Ziraat Portföy Yönetimi A.S.

*** Ziraat Finansal Kiralama A.S. was merged with Ziraat Katılım A.S.

Overseas Subsidiaries

Ziraat Bank Int. AG

Active in Germany for fifty-one years, supplies an extensive array of retail and corporate banking products and services through nine branches.

Ziraat Bank BH.

The first entirely foreign-owned bank in Bosnia-Herzegovina. Serves corporate, small-business, and retail customers through 30 branches/offices

Ziraat Bank Montenegro

Opened its doors for business in July 2015. Headquartered in Montenegro's capital Podgorica, the bank has one branch located in the same city.

Ziraat Bank Azerbaijan

Commenced operations in July 2015. Mainly serves the corporate banking segment, Ziraat Bank Azerbaijan ASC conducts its operations through its headquarters office in Baku and İçerişehir branch.

Ziraat Bank Moscow

Commenced operations in 1993, focusing primarily on the corporate banking segment.

KZI Bank

The country's first foreign-owned financial institution in 1993. The bank serves retail and corporate customers through branches located in the cities of Almaty, Astana, Aktau and Shymkent.

Turkmen Turk JSC Bank

Founded in 1993. Headquartered in Ashgabat, provides services from 5 offices and one exchange office

Ziraat Bank Uzbekistan JSC

Branches in Operu and Yunusabad. Active in both retail and commercial banking

Ziraat Bank Georgia

Established in May 2017 by transforming the branches in Georgia to a new subsidiary.

| Description | (City/ Country) | The Bank's Risk Group Share (%) | Total Assets (TL mn) | Shareholders' Equity (TL mn) |
|---|-------------------------------|---------------------------------|----------------------|------------------------------|
| Ziraat Bank International A.G. | Frankfurt / GERMANY | 100 | 8,602 | 1,580 |
| Ziraat Bank BH d.d. | Sarajevo / BOSNIA HERZEGOVINA | 100 | 3,300 | 577 |
| Ziraat Bank (Moscow) JSC | Moscow / RUSSIA | 100 | 797 | 264 |
| Kazakhstan Ziraat Int. Bank | Almaty / KAZAKHSTAN | 99.6 | 981 | 425 |
| Ziraat Bank Azerbaijan ASC | Baku/ AZERBAIJAN | 100 | 649 | 225 |
| Ziraat Bank Montenegro AD | Podgorica / MONTENEGRO | 100 | 520 | 91 |
| Ziraat Bank Georgia | Tbilisi/ Georgia | 100 | 266 | 108 |
| Turkmen Turkish Joint Stock Commercial Bank | Ashgabat/ Turkmenistan | 50 | 5,296 | 216 |
| Ziraat Bank Uzbekistan JSC | Tashkent/ Uzbekistan | 100 | 419 | 167 |

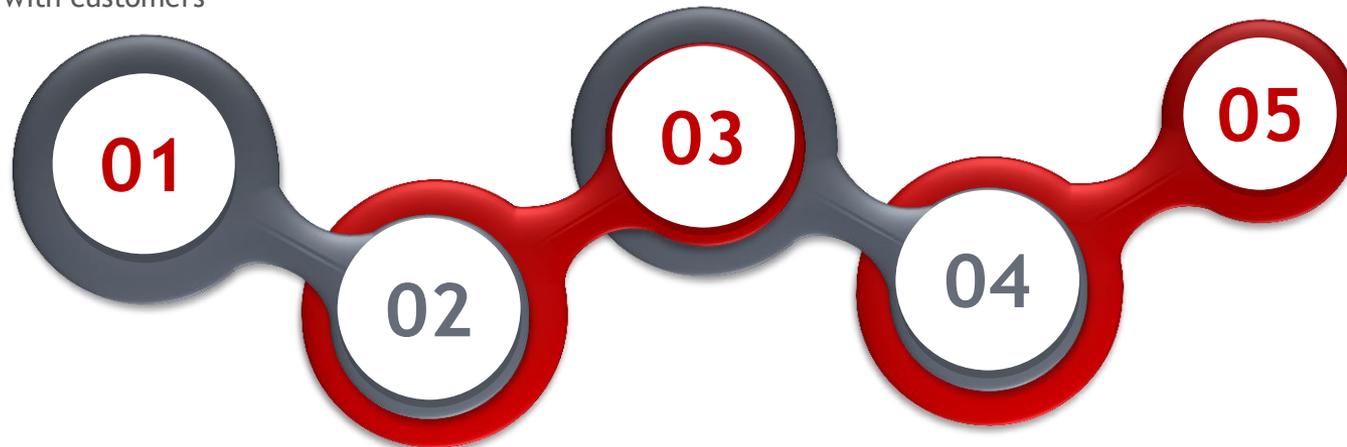
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Strategic Pillars

Customer driven business model
Making customers' life easier and establishing sustainable relationship with customers

Modern IT
Maintaining IT investments for techno-intensive business model

Ziraat Finance Group
Addressing customers' needs through an integrated approach

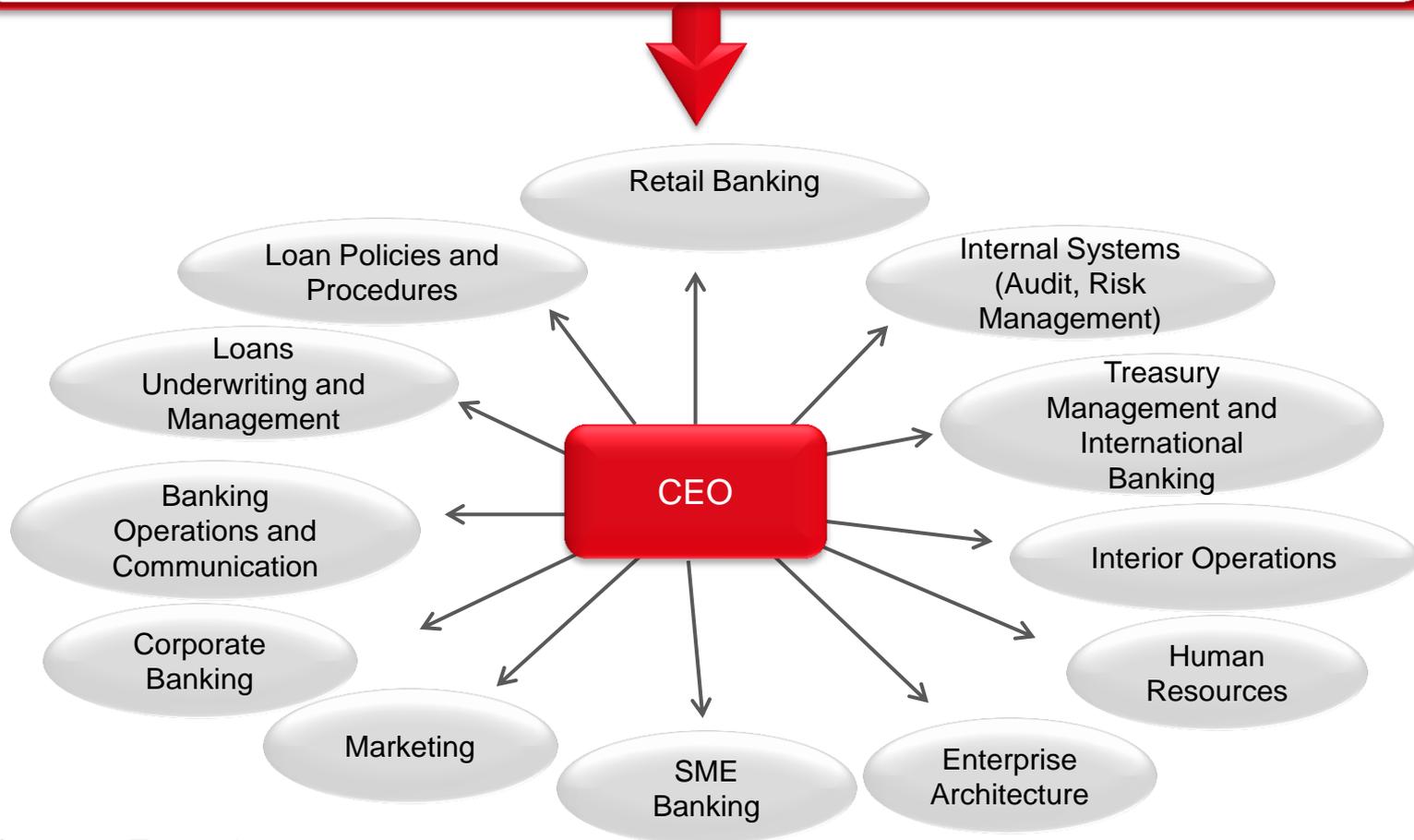


Process excellence
Ensuring increased efficiency through the continuous improvement and development of business processes for value added business model.

Organizational development
Continuous development to improve service quality

Organizational Structure

- Transformation of business model in 2011-2015
 - Segregation of sales and marketing functions
 - Centralized operations
 - Branch and customer segmentation
- Specialized departments for loan allocation process, management of loan portfolio and internal audit
 - Individual Performance System



Digital Transformation

Web site and internet branch upgraded



Mobile branch
App for devices not compatible with iOS and Android

Flexible limits
Transaction limits defined specifically to a segment or a customer



New Corporate Internet Branch

Ziraat Mobile For Corporate Clients

OmniChannel Experience

- Standardization of interface and transaction flows
- Interaction between channels

Money withdrawal by using QR code

Enhancing mobile transactions

Multiple language mobile branch

New Data Center



New Banking Software

New Mobile Branch

New ATM Software

Internet and Mobile Branch Assistant

Loan access through Internet and Mobile Branch

2013

2014

2015

2016

2017

2018

2019

Ziraat Mobile
iOS and Android app

«Ziraat Onay»
Security app providing approval to access internet banking through Ziraat Mobile



Ziraat Tablet
iOS
Android

«E – Devlet»
Integration

Product applications
through channels



POS Platform

Bankkart

- Website
- Mobile
- POS Website

Corporate Website

Ziraat Assistant

Money withdrawal by using QR code



Unique Service Delivery Scale and Efficiency

New credit card brand '**Bankkart**' launched in 2018

- Renewed mobile and internet banking processes
- Increasing digital service diversity
- More efficient use of internet banking for retail loan applications
- Mutual use of ATMs among public banks for cost efficiency

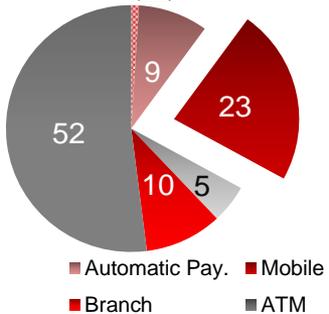
| | | 2016 | | Q2 19 | |
|--------------|--|--------------|---------|--------------|---------|
| | | Market Share | Ranking | Market Share | Ranking |
| Credit Debit |  | | | | |
| | Turnover | 25.2% | 1 | 25.5% | 1 |
| | Ownership | 21.3% | 1 | 21.8% | 1 |
| | Turnover | 3.4% | 8 | 6.4% | 7 |
| | Ownership | 6.9% | 6 | 10.1% | 4 |

90% of banking transactions through non-branch channels

Digital Banking Customer: **11.9 mn**

Internet Banking Customer: **18.4 mn**

Banking Transaction Channel Distribution (%)



Low Credit Card NPL: **2.3%** vs **5.7%** sector average

Mid to Long Term Strategy: Gradual customer acquisition and market share gain

Increase in market share of credit card balance:
From **3.3%** in 2016 to **5.4%** in Q2 2019

30% improvement in transaction costs since 2016

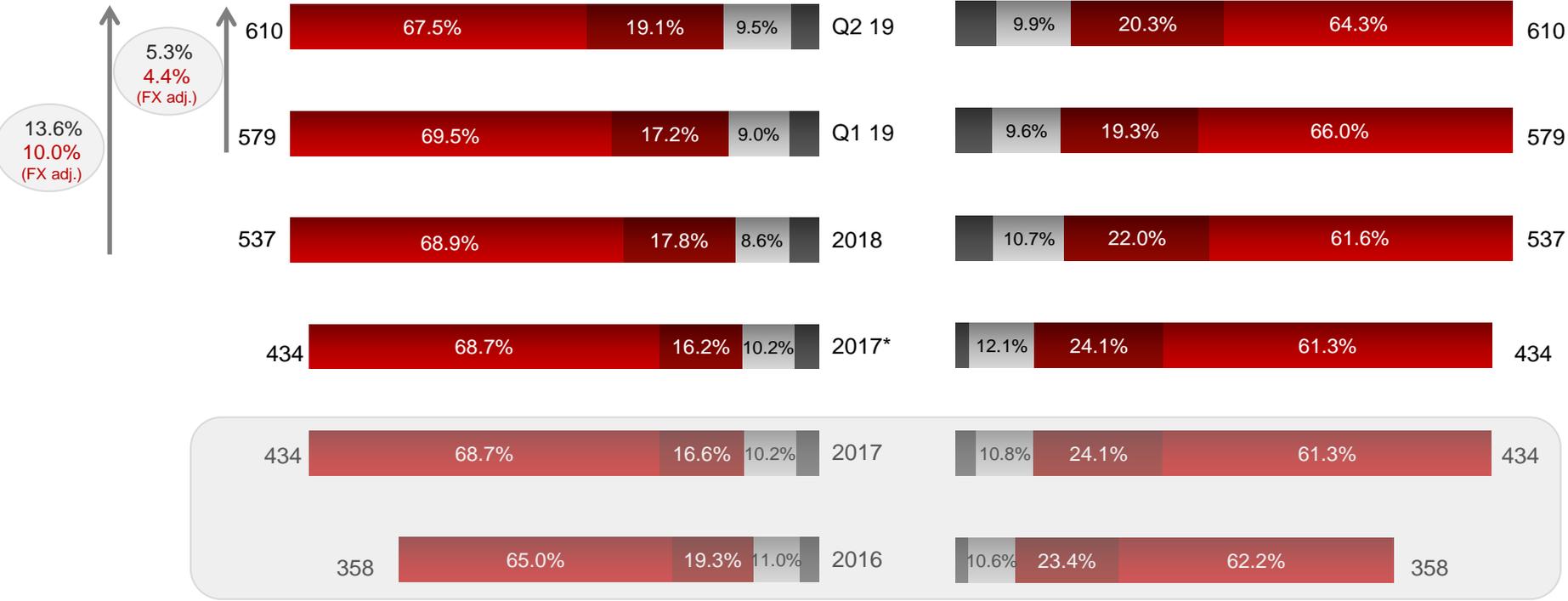
Largest ATM network: **7,202** ATMs **13.7%** market share

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Assets & Liabilities Composition

Assets

Liabilities



- Other Assets
- Reserve Requirement & Liquid Assets
- Securities Portfolio
- Loans(1)

- Other
- Equity
- Non-deposit Funds
- Deposit

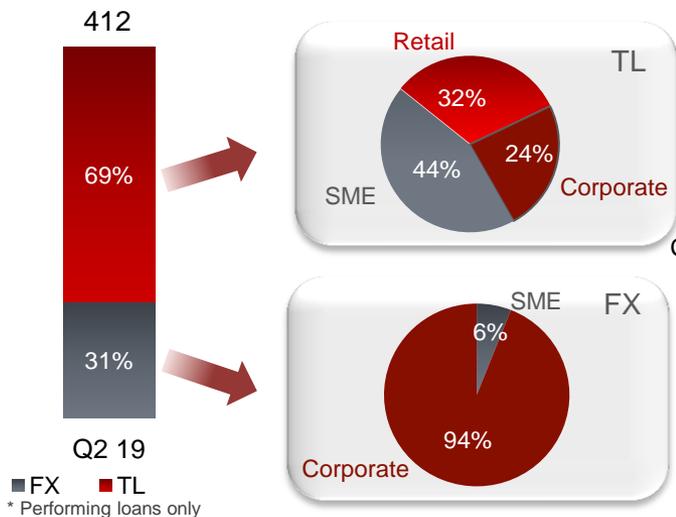
(1) Performing loans only

• 01 Jan 2018 financial figures for comparison purposes

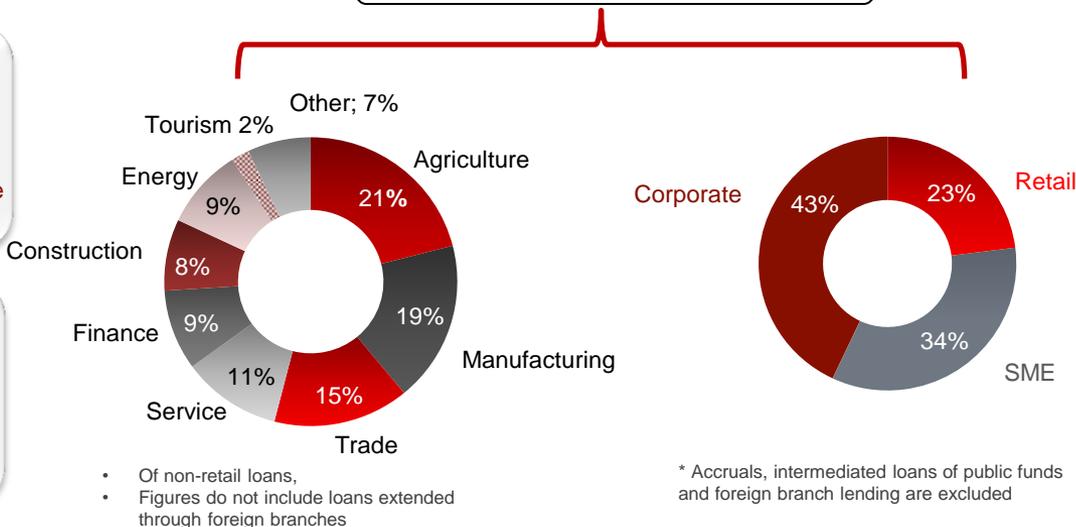


Lending

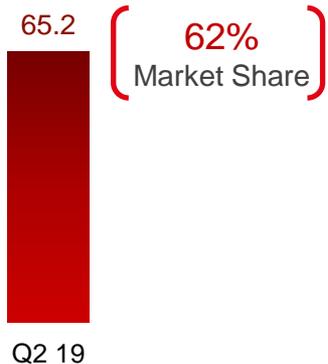
Total Loans (TL bn, % share in total)



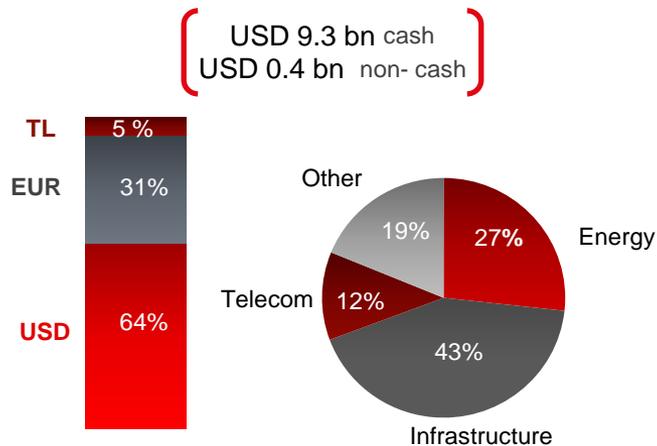
Breakdown of Cash Loans



Agricultural Loans (TL bn)

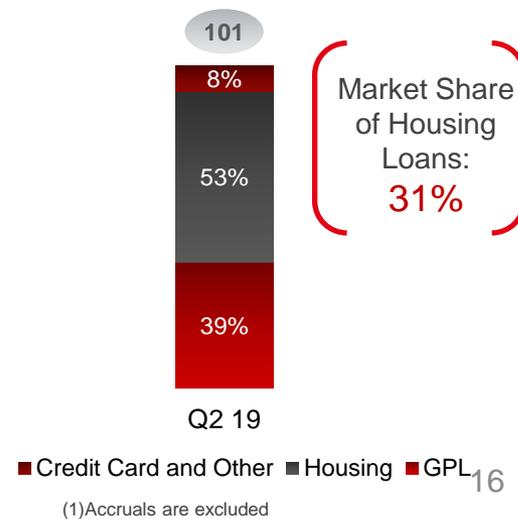


Project Finance Loans



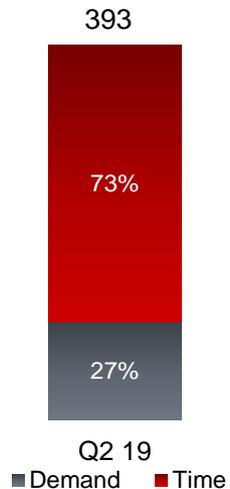
Sector: Deposit banks

Breakdown of Retail Loans⁽¹⁾ (TL bn, % share in total)

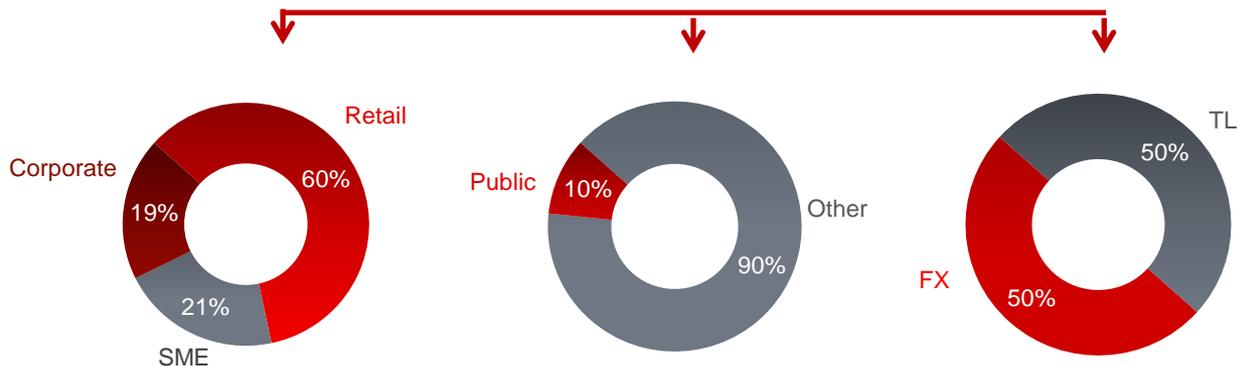


Funding

Total Deposits (TL bn, % share in total)



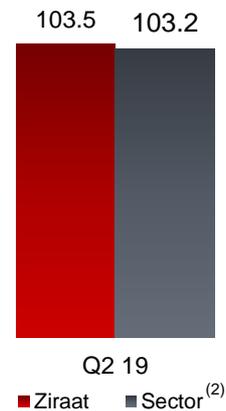
Breakdown of Deposits



Non-deposit funds (TL bn, % share in total)



Loan to Deposit⁽¹⁾ (%)

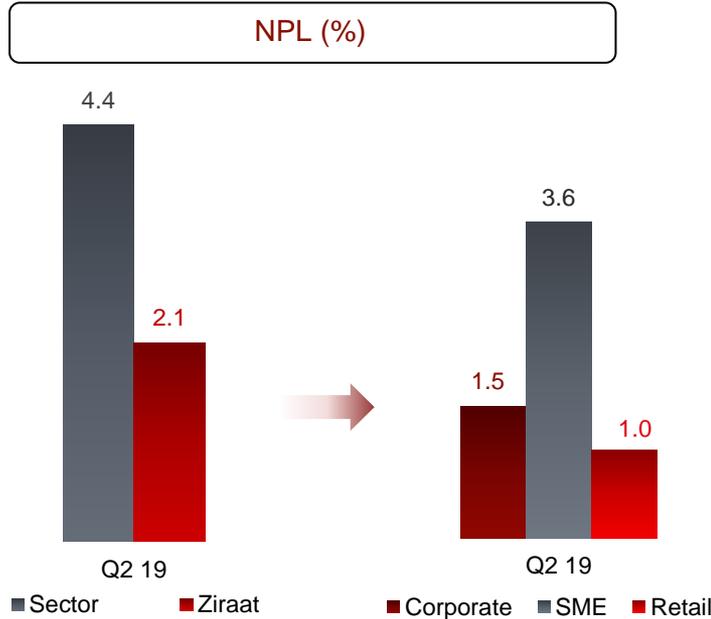


Ziraat Bank

(1) Performing Loans/Total Deposit
Intermediated loans of public funds are excluded

(2) Deposit banks

Asset Quality



Stage III Coverage ratio⁽¹⁾ **71.9%**
 Total coverage ratio⁽¹⁾ **113.4%**
 Total cash coverage ratio⁽²⁾ **124.7%**

CoR⁽³⁾ (%)



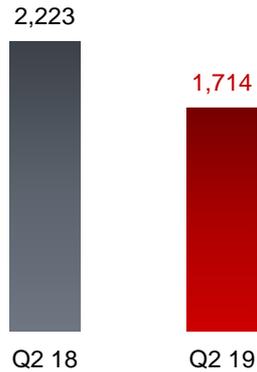
Stage II Loans/Total Loans **5.4%**
 Restructured Loans*/Total Loans **3.8%**

(*) Total figure including restructured loan amount before BRSA regulation published on 2 March 2019. According to regulation defining restructured loans, restructured loan amount between March 2018 to June 2019 is TL 4,966 mn

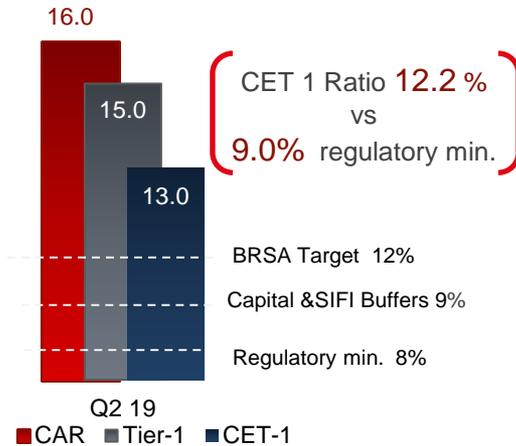
(1) Excluding intermediated loans for public funds
 (2) Excluding intermediated loans for public funds and including TL 952 mn free provisions
 (3) CoR: Expected Credit Loss-Reversals /Average Loan Amount

Profitability & Capitalization

Net Profit (TL mn)



Capital Ratios(%)

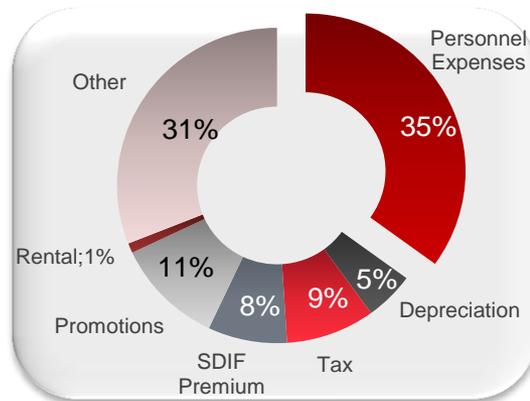


Cost/Income ratio ⁽¹⁾(%)



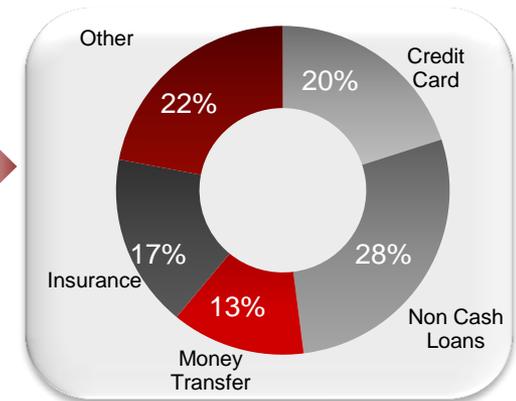
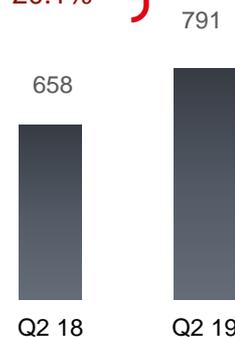
OPEX & HR (TL mn)

YoY OPEX growth: 23.7%



Net Fees & Commissions (TL mn)

YoY growth: 20.1%



(1) Includes dividend income

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Balance Sheet Summary

| TL mn | 2016 | 2017 |
|---|----------------|----------------|
| CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY | 39,167 | 44,269 |
| BANKS | 3,902 | 4,303 |
| SECURITIES | 67,399 | 72,019 |
| LOANS | 232,644 | 298,033 |
| -Gross NPL | 4,217 | 4,774 |
| -Specific Provisions (-) | 3,966 | 4,549 |
| OTHERS | 14,649 | 15,651 |
| TOTAL ASSETS | 357,761 | 434,275 |
| DEPOSITS | 223,019 | 266,384 |
| FUNDS BORROWED | 22,817 | 29,065 |
| INTERBANK MONEY MARKET | 47,212 | 56,258 |
| PROVISIONS | 6,053 | 3,283 |
| SHAREHOLDERS' EQUITY | 38,382 | 52,531 |
| OTHERS | 20,278 | 27,075 |

| TL mn | IFRS9 | | | | | | |
|---------------------------|----------------|----------------|----------------|----------------|----------------|--------------|--------------|
| | 2017* | Q2 18 | 2018 | Q1 19 | Q2 19 | % Change QoQ | % Change YoY |
| CASH AND CASH EQUIVALENTS | 48,571 | 54,549 | 46,238 | 52,006 | 57,659 | 10.9% | 5.7% |
| SECURITIES | 70,628 | 75,151 | 95,374 | 99,602 | 116,364 | 16.8% | 54.8% |
| LOANS | 298,033 | 347,200 | 371,871 | 402,506 | 412,302 | | |
| -Gross NPL | 4,774 | 5,704 | 7,460 | 8,120 | 8,638 | 6.4% | 51.4% |
| -Expected Credit Loss (-) | 4,211 | 5,284 | 8,385 | 8,975 | 9,543 | 6.3% | 80.6% |
| OTHERS | 17,364 | 20,674 | 23,673 | 25,263 | 24,035 | -4.9% | 16.3% |
| TOTAL ASSETS | 434,596 | 497,574 | 537,156 | 579,377 | 610,360 | 5.4% | 22.7% |
| DEPOSITS | 266,384 | 314,103 | 331,066 | 382,434 | 392,606 | 2.7% | 25.0% |
| FUNDS BORROWED | 29,065 | 37,608 | 34,172 | 35,904 | 36,938 | 2.9% | -1.8% |
| INTERBANK MONEY MARKET | 56,258 | 60,007 | 68,351 | 59,697 | 65,098 | 9.1% | 8.5% |
| PROVISIONS | 3,283 | 3,246 | 2,832 | 3,054 | 2,952 | -3.3% | -9.1% |
| SHAREHOLDERS' EQUITY | 52,531 | 52,749 | 57,401 | 55,748 | 60,367 | 8.3% | 14.4% |
| OTHERS | 27,075 | 29,861 | 43,334 | 42,540 | 52,399 | 23.2% | 75.5% |

Income Statement Summary

| TL mn | 2016 | 2017 | 2018 | Q2 18 | Q4 18 | Q1 19 | Q2 19 | % Change YoY |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------------|
| INTEREST INCOME | 27,291 | 35,463 | 53,054 | 11,339 | 16,474 | 15,584 | 17,181 | 51.5% |
| -From Loans | 21,512 | 28,357 | 41,028 | 9,385 | 11,830 | 12,198 | 13,458 | 43.4% |
| -From Securities | 5,488 | 6,193 | 10,977 | 1,736 | 4,323 | 3,098 | 3,434 | 97.8% |
| INTEREST EXPENSE | 13,342 | 18,561 | 31,138 | 6,212 | 11,031 | 10,662 | 11,124 | 79.1% |
| -On Deposits | 9,911 | 12,249 | 19,675 | 4,016 | 6,956 | 7,199 | 7,651 | 90.5% |
| NET INTEREST INCOME | 13,948 | 16,902 | 21,916 | 5,126 | 5,444 | 4,922 | 6,057 | 18.2% |
| NET FEES & COMMISSIONS | 1,643 | 2,217 | 2,638 | 658 | 725 | 822 | 791 | 20.2% |
| -Fees and Commissions Received | 2,023 | 2,673 | 3,558 | 828 | 1,099 | 1,253 | 1,328 | 60.4% |
| -Fees and Commissions Paid | 380 | 456 | 920 | 169 | 372 | 432 | 537 | 217.8% |
| OTHER OPERATING INCOME | 1,555 | 1,378 | 1,434 | 12 | 778 | 448 | 379 | N/M |
| OPEX* | 5,303 | 6,490 | 7,691 | 1,922 | 2,016 | 2,380 | 2,363 | 22.9% |
| NET OPERATING PROFIT | 8,569 | 10,287 | 10,034 | 2,780 | 2,774 | 1,423 | 1,949 | -29.9% |
| NET PROFIT | 6,576 | 7,940 | 7,961 | 2,223 | 2,318 | 1,102 | 1,714 | -22.9% |

Source: Unconsolidated Financial Statements

*OPEX includes personnel expenses and other provision expenses

Key Financial Ratios

| (%) | 2016 | 2017 | 2018 | Q1 19 | Q2 19 |
|------------------------------------|--------|--------|--------|--------|--------|
| ROAA ⁽¹⁾ | 2.0 | 2.0 | 1.6 | 0.8 | 0.8 |
| ROAE ⁽²⁾ | 18.6 | 18.4 | 15.2 | 7.7 | 8.1 |
| Cost / Income Ratio ⁽³⁾ | 30.8 | 32.5 | 34.3 | 49.8 | 47.6 |
| NIM (cum.) ⁽⁴⁾ | 4.9 | 4.8 | 5.0 | 4.2 | 4.5 |
| Loans ⁽⁵⁾⁽⁶⁾ /Deposits | 101.7 | 109.7 | 110.6 | 103.7 | 103.5 |
| Loans/Assets | 65 | 68.7 | 68.9 | 69.5 | 67.5 |
| Securities/Assets | 18.8 | 16.3 | 17.8 | 17.2 | 19.1 |
| NPL | 1.8 | 1.6 | 2.0 | 2.0 | 2.1 |
| Coverage ⁽⁶⁾ | 100 | 100 | 115.9 | 113.7 | 113.4 |
| CoR | 1.6 | 0.8 | 1.2 | 0.7 | 0.7 |
| CAR | 14.6 | 15.2 | 14.8 | 13.2 | 16.0 |
| Leverage ⁽⁷⁾ | 8.3 | 8.2 | 8.4 | 9.4 | 9.1 |
| # of | | | | | |
| Branches | 1,814 | 1,781 | 1,773 | 1,766 | 1,764 |
| Employees | 25,015 | 24,554 | 24,647 | 24,650 | 24,533 |
| ATMs | 6,869 | 7,085 | 7,155 | 7,189 | 7,206 |

- (1) Average total assets represent monthly averages until 2017 and weekly averages since Q1 18
(2) Average shareholders' equity represent monthly averages until 2017 and weekly averages since Q1 18
(3) Includes dividend income
(4) Average interest earning assets represent weekly averages.
(5) Performing Loans
(6) Intermediated loans of public funds are excluded
(7) Leverage = (Assets/Shareholders' Equity)-1

Non-deposit Funding

Syndication

- April 2019; USD 469,5 mn & EUR 848,5 mn; LIBOR+ 250 & EURIBOR+ 240 bps p.a.; 367 days of maturity,

IFIs

- IBRD loans; 2010&2013; USD 200 mn, USD 67 mn and USD 300 mn
- EIB loans; 2012-2017; 7 loans; each EUR 100 mn and IPARD EUR 100 mn
- KfW loan; 2014; EUR 150 mn
- AFD loan; 2014; EUR 100 mn
- CEB loan; 2014; EUR 100 mn

FC Bonds/Bills

- USD 1.6 bn Eurobonds outstanding
 - April 2016; USD 500 mn RegS/144A; 4.75% coupon rate; 5y
 - April 2017; USD 600 mn RegS/144A; 5.125% coupon rate; 5y
 - September 2017; USD 500 mn RegS/144A; 5.125% coupon rate; 6y
- USD 49.4 mn outstanding private placements under GMTN Programme
- April 2019; EUR 1.4 bn AT-1 issuance under GMTN Programme

TRY Bonds/Bills

- April.19; TRY 512,5 mn 23,64%; 84 days maturity ; TRY 280 mn 23,94%; 84 days maturity
- May.19; TRY 80 mn; 24,94%; 70 days maturity ; TRY 266 mn 25,61%; 63 days maturity
- June.19; TRY 95 mn; 25,24%; 70 days maturity ;
- Rates are compound
- Dec. 18; Inaugural TRY 1 bn Covered Bond in local markets

Corporate Social Responsibility

Ziraat Bank conducts enduring social responsibility projects whose aims are to protect cultural values, to contribute to the communal heritage, and to uphold traditions and customs.

Ziraat Bankası Banking Museum

Turkey's first museum devoted to banking, the Ziraat Bankası Banking Museum opened its doors to the public on 20 November 1981. Occupying the ceremonial hall of the Bank's original headquarters building in the Ulus district of Ankara, the museum provides a look at the Bank's 151-year history. Besides being an important source of information about Imperial- and Republican-period history, the Ziraat Bankası Banking Museum also houses examples of objects used in the Turkish banking industry together with peerless examples of Turkish art. Also on display is a panoramic view of the progress and development of banking in Turkey



Ziraat Bank the Turkish Cup name sponsor

Both in keeping with its efforts to support sports in general and in recognition of their contributions both to social wellbeing and the Bank's public face, Ziraat Bank once again served as the Turkish Cup name sponsor for the 2016/2017 season. Ziraat Bank has been the Turkish Cup name sponsor since the 2009/2010 season and will remain so until the end of the 2018/2019 season.

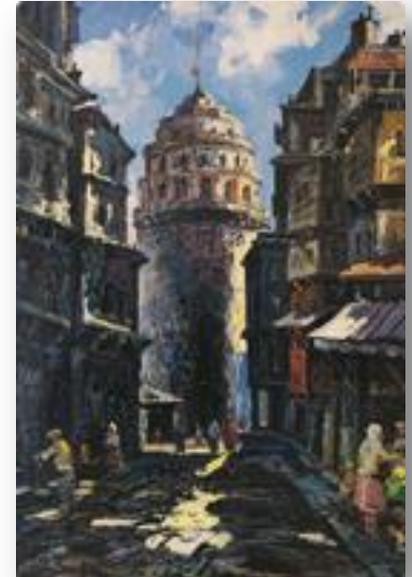


Ziraat Bank Sports Club

Ziraat Bank has been supporting volleyball as a sport in Turkey for years through the Ziraat Bank Sports Club. The club has launched a campaign to make the sport appealing to children all over the country. In the first stage of this program, the club attracted four hundred children through free-of-charge "volleyball schools" in the ten provinces of Adana, Bartın, Diyarbakır, Eskişehir, Hatay, Kahramanmaraş, Konya, Kocaeli, Mersin, and Tekirdağ. In the second stage of the program, Ziraat Bank has set its eye on the goal of nurturing volleyball players who are talented enough to wear the national colors through its "Ten National Athletes in Ten Provinces" project.

The Ziraat Bank Art Collection

The Ziraat Bank art collection consists of more than 2,500 works, the majority of which are oil paintings but which also include watercolors, gouaches, pastels, prints, ceramics, and sculptures. The collection continues to be enriched through acquisitions from among works exhibited by artists at Ziraat Bank's galleries.



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