

# 2021 Key Performance Indicators

## FINANCIAL HEALTH

### LEADING NET PROMOTER SCORE

Among peer group

**HIGHEST IN SME**  
**2ND HIGHEST IN RETAIL**

**5,381**

DISABLED FRIENDLY ATMS

99.6% of all ATMs

**947,276**

CUSTOMERS THAT STARTED  
USING SAVING PRODUCTS

**37%**

THE RATE OF INTERACTION  
WITH THE MOBILE BANKING  
"MY STATUS" AREA, WHICH FOCUSES  
ON FINANCIAL HEALTH

## SUSTAINABILITY

### TL 60 BILLION

(to date)

CONTRIBUTION TO SUSTAINABLE  
DEVELOPMENT

THE FIRST BANK TO ANNOUNCE  
ITS COMMITMENT TO

### EXIT COAL

**TL 43.6 MILLION**  
INVESTMENT IN COMMUNITY  
PROGRAMS

**100%**

COMMITMENT TO COMPLY WITH  
ESG PRINCIPLES IN CUSTOMER'S  
LOAN AGREEMENTS

## REACHING MORE CUSTOMERS

CHOICE OF  
**MORE THAN 20 MILLION**  
CUSTOMERS AND THE LARGEST  
DIGITAL AND MOBILE CUSTOMER BASE

**780 MILLION**  
YEARLY TRANSACTIONS PERFORMED  
THROUGH INTERNET AND MOBILE  
BANKING CHANNELS

**MORE THAN 66 MILLION**  
INTERACTIONS  
WITH TÜRKİYE'S FIRST  
AI ASSISTANT UGI

### PIONEER IN PAYMENT SYSTEMS

2x increase in contactless  
POS transactions

## OPERATIONAL EXCELLENCE

**2.0%**

RETURN ON AVERAGE ASSETS

**19.0%**

RETURN ON AVERAGE EQUITY

**3.6%**

NON-PERFORMING LOANS RATIO

**14.0%**

CAPITAL ADEQUACY RATIO

**34%**

COST / INCOME

**57.5%**

DIGITAL SALES (SHARE IN TOTAL  
SALES BASED ON PRODUCT RELATIVE  
VALUE) (RETAIL)

**97.7%**

DIGITAL TRANSACTIONS IN NON-CASH  
FINANCIAL TRANSACTIONS (RETAIL)

### CUSTOMER COMMUNICATION CENTER

leader in sector calls with a share of 12.7%  
with 60.6 million customer contacts

## DATA AND TECHNOLOGY

**17**

PROGRAMS TO RAISE AWARENESS  
ON CUSTOMER PRIVACY AND  
INFORMATION SECURITY

**108**

EDUCATIONAL OR INFORMATION  
ACTIVITIES GIVEN WITHIN THE SCOPE  
OF FOREIGN FRAUD

**62**

VALUE-ADDED PROJECTS USING BIG  
DATA AND MACHINE LEARNING

**42**

NUMBER OF ROBOTIC PROCESS  
AUTOMATION IN PRODUCTION  
MEDIUM

**484 THOUSAND**

NUMBER OF QUESTIONS  
ANSWERED WITH BİLGE AND  
KOBİLGE EMPLOYEE BOTS

## THE BEST AND MOST ENGAGED TEAM

**4.22/5**

EMPLOYEE ENGAGEMENT  
SCORE

**11**

PROGRAMS RELATED TO  
EMPLOYEE WELL-BEING

**40%**

WOMEN RATIO IN SENIOR/MIDDLE  
LEVEL MANAGEMENT

**37.4**

HOURS TRAINING  
PER FTE

Note: Explanations about the data are given in the relevant sections.