

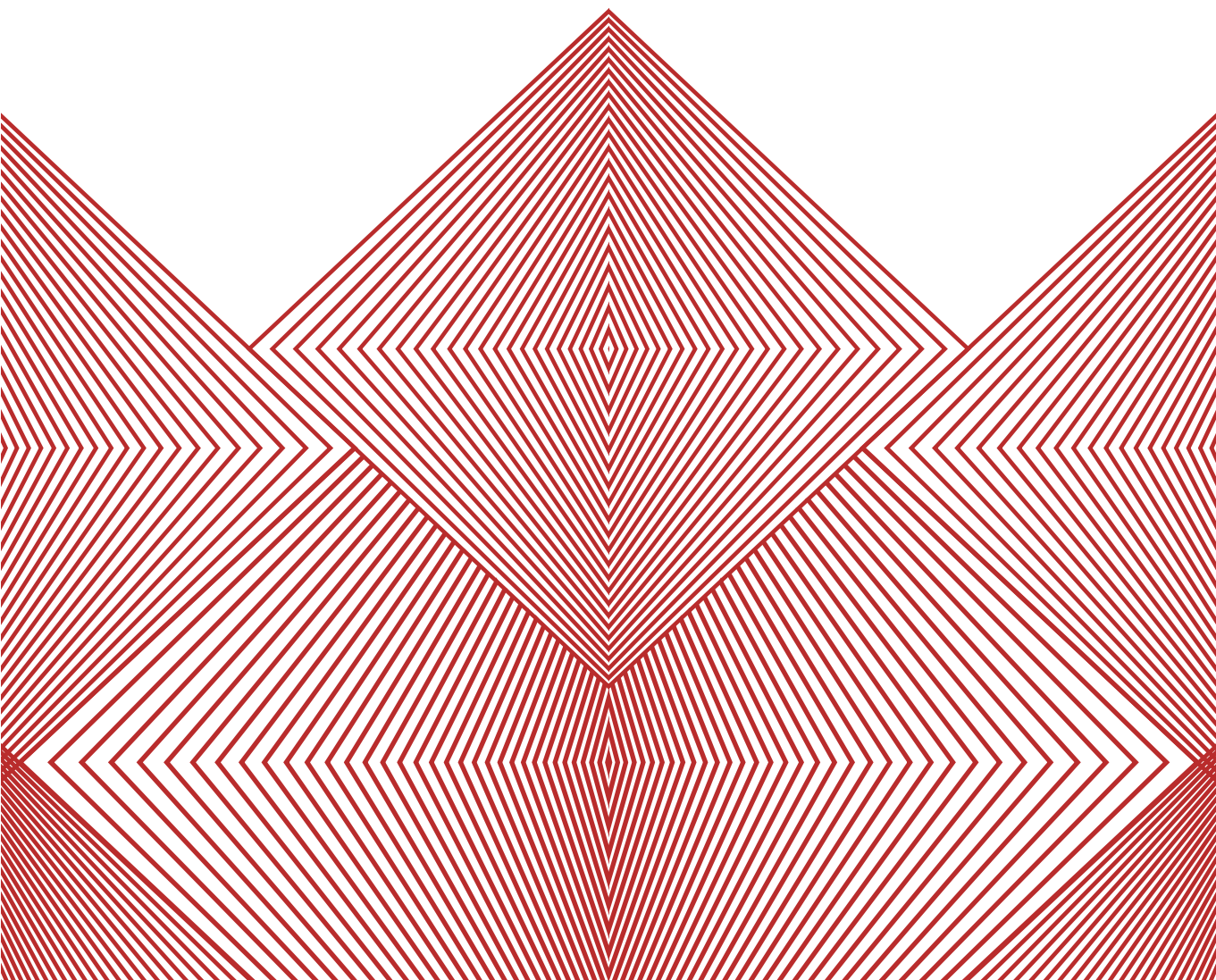


ICBC

2019

FIRST HALF

HIGHLIGHTS REPORT





CONTENTS

2 CORPORATE PROFILE

Profile of the Bank
Shareholding Structure

4 KEY FINANCIALS OF THE HALF YEAR OF 2019

8 HIGHLIGHTS OF BUSINESS LINES

Corporate and
Commercial Banking
Project and Cross Border Finance
ICBC Securities &
Investment Banking
Financial Institutions Business
International Business
(Trade Finance)
Treasury
Retail Banking

22 CONTACTS

CORPORATE PROFILE

PROFILE OF THE BANK

ICBC Turkey Bank A.Ş. (formerly named as Tekstil Bankası A.Ş.) was incorporated as a privately owned bank and authorized to accept deposits, on April 29th, 1986 and started its operations on October 13th, 1986.

Shares of the Bank have started publicly traded and listed on Borsa İstanbul (İstanbul Stock Exchange - BIST) as of May 23rd, 1990.

The Bank belonged to GSD Group until May 21st, 2015. With its resolution dated April 2nd, 2015 and numbered 6262, the Banking Regulation and Supervision Agency (the BRSA) authorized the transfer of all of the shares owned by GSD Holding A.Ş. corresponding to 75.5% of the Tekstil Bankası A.Ş.'s shares, to Industrial and Commercial Bank of China Limited (ICBC), domiciled at the People's Republic of China.

Share transfer was realized on the date of May 22nd, 2015 by Extraordinary General Assembly.

The trade name of our Bank has been changed from "Tekstil Bankası A.Ş." to "ICBC Turkey Bank A.Ş." pursuant to the general assembly resolution taken on November 5th, 2015.

ICBC has been incorporated in the People's Republic of China in 1984 and it provides a broad range of financial products and services to its customers. By cross markets, an international and integrated business model has been formed. Shares of ICBC have been listed on Hong Kong Stock Exchange and Shanghai Stock Exchange concurrently, in October 2006.

Our Bank conducts its operations through its Head Office located in İstanbul and 44 branches nationwide. Aside from its branches, the Bank also provides

banking services through its retail and corporate internet banking and mobile banking.

On the other hand, ICBC Turkey Yatırım Menkul Değerler A.Ş., 99.998% of which is owned by the Bank, provides capital markets and investment banking services out of the banking services. Tekstil Portföy Yönetimi A.Ş., 100% of the share capital of which is held by ICBC Turkey Yatırım A.Ş., has been incorporated on the date of April 21st, 2015 and by the resolution taken at the extraordinary general assembly meeting held on November 5th, 2015, its trade name has been changed as "ICBC Turkey Portföy Yönetimi A.Ş.". Main field of activities of the company is to establish and manage investment funds.

SHAREHOLDING STRUCTURE

Shareholding structure of our Bank as of the date of 30.06.2019 is mentioned below.

Trade Name of the Shareholder	Shareholding Amount (TL)	Share (%)
Industrial and Commercial Bank of China Limited (ICBC)	798,428,227	92.84
Public	61,571,773	7.16
Grand Total	860,000,000	100.00



KEY FINANCIALS OF THE HALF YEAR OF 2019

CONSOLIDATED SELECTED FINANCIAL INDICATORS

Financial Indicators (TL Million)

Total Assets

30.06.2019

17,025

31.12.2018
15,8527%
increase

Deposits⁽¹⁾

30.06.2019

8,174

31.12.2018
6,70022%
increase

Loans

30.06.2019

8,551

31.12.2018
7,8759%
increase

Shareholders' Equity

30.06.2019

1,260

31.12.2018
1,1678%
increase

Net Profit

30.06.2019

47.6

31.12.2018
83.543%
decrease

Financial Ratios %

Return on Assets

30.06.2019

0.6

31.12.2018
0.330bp
increase

Return on Equity

30.06.2019

7.9

31.12.2018
3.3460bp
increase

Capital Adequacy Ratio

30.06.2019

23.9

31.12.2018
30.2630 bps
decrease

Cost/Income ratio

30.06.2019

50.2

31.12.2018
49.750bp
increase

Deposits/Total Assets⁽¹⁾

30.06.2019

48.0

31.12.2018
42.3570bp
increase

NPL Ratio

30.06.2019

1.1

31.12.2018
1.210bp
decrease

FINANCIAL INFORMATION SUMMARY FOR A PERIOD OF FIVE YEARS (CONSOLIDATED):

TL Thousand	30 June 2019	31 December 2018	31 December 2017	31 December 2016	31 December 2015
Total Assets	17,024,764	15,852,490	13,315,560	8,308,619	6,670,222
Total Deposits ⁽¹⁾	8,173,654	6,699,689	3,273,860	2,850,077	2,134,512
Total Loans	8,551,051	7,874,592	7,680,821	5,098,106	4,150,620
Shareholders' Equity	1,259,905	1,166,569	1,112,294	607,007	597,194
Net Profit	47,639	83,549	48,283	18,749	(13,542)

(1) Excluding deposits from banks

ASSESSMENT OF THE BANK'S POSITION IN THE SECTOR

Compared with the data (as of December 2018 and May 2019) released by Banking Regulation and Supervision Agency (BRSA) in its "Banking Sector Monthly Bulletin", our Bank's position in the sector is as follows:

- Total securities portfolio of our Bank increased by 3.2% whereas the total securities portfolio of the sector increased by 24.4%.
- Total deposits and funds of our Bank increased by 10.4% whereas the total deposits and funds of the sector increased by 13.7%.
- Total loans of our Bank increased by 8.8% whereas the total loans of the sector increased by 6.8%.
- Non-cash loans of our Bank increased by 92.5% whereas the total non-cash loans of the sector increased by 5.1%.
- Total non-performing loans (gross) of our Bank decreased by 2.0% whereas the total non-performing loans of the sector increased by 21.3%.
- The cash equivalents of our Bank increased by 8.0% whereas the CBRT and cash equivalents of the sector increased by 15.6%.

(1) Excluding deposits from banks

TL Million	30 June 2019		31 December 2018		Change	
	ICBC Turkey	Sector ¹	ICBC Turkey	Sector ¹	ICBC Turkey	Sector ¹
Cash Equivalents and the CBRT	1,952	258,826	1,807	223,971	8.0%	15.6%
Placements with the Banks and Receivables from the Money Markets	1,686	196,624	2,023	183,366	(16.6)%	7.2%
Securities Portfolio	3,985	588,788	3,860	473,219	3.2%	24.4%
Loans	8,515	2,548,020	7,829	2,385,194	8.8%	6.8%
Loans (Including Non-performing Loans)	8,528	2,582,950	7,844	2,413,211	8.7%	7.0%
Non-performing Loans (Gross)	91	111,416	93	91,845	(2.0)%	21.3%
Special Provision for the Non-performing Loans	78	76,485	78	63,828	(0.6)%	19.8%
Total of Deposits and Funds	9,059	2,268,835	8,208	1,995,199	10.4%	13.7%
Non-Cash Loans	4,564	821,164	2,371	782,122	92.5%	5.1%
Total Assets	16,186	4,269,772	15,525	3,842,639	4.3%	11.1%

¹ Based on the data taken from BRSA's May 2019 Monthly Sector Bulletin dated 4 July 2019.

	30 June 2019		31 December 2018		Change	
	ICBC Turkey	Sector ¹	ICBC Turkey	Sector ¹	ICBC Turkey	Sector ¹
Total Loans/Total Assets	53%	60%	50%	62%	4.3%	(3.9)%
Total Deposits/Total Liabilities	56%	53%	53%	52%	5.9%	2.3%
Securities/Total Assets	25%	14%	25%	12%	(1.0)%	12.0%
Non-performing Loans Ratio	1%	4%	1%	4%	(9.8)%	13.0%
Liquid Assets/Total Assets	22%	11%	25%	11%	(8.9)%	0.6%
Non-cash Loans/Total Cash Loans	54%	32%	30%	32%	77.0%	(1.9)%

¹ Assessments are on solo basis.



INFORMATION ON THE FINANCIAL POSITION, PROFITABILITY AND SOLVENCY OF THE BANK

As of June 2019, based on the consolidated financial statements prepared in accordance with the regulations of BRSA;

- The Bank's consolidated asset size reached approximately TL 17 billion.

- Total consolidated loans were approximately TL 8.5 billion and constituted 50% of the balance sheet.
- Total consolidated deposits were TL 8.9 billion.
- The share of our consolidated deposits in consolidated total assets is 52%.
- The consolidated return on assets was 0.6% in this period whereas it was 0.3% at the end of 2018; the consolidated return on equity was 7.9% in this period whereas it was 3.3% at the end of 2018.
- Consolidated capital adequacy ratio was 23.9%.
- The consolidated net profit for the first six months of 2019 was TL 47.6 million.

CORPORATE AND COMMERCIAL BANKING

In the first half of 2019, the main focus of ICBC Turkey Corporate Banking is long lasting, strong business relationship with the customer-oriented service approach.

ICBC Turkey, in Corporate Banking Business Segment, have adhered to strong comprehensive strength and advanced risk management approach, created brilliant performance, and significantly promoted market-oriented bank status in development of corporate business.

Corporate Banking takes it as a duty to assist its esteemed companies in further expanding financing channels, optimizing financing structure, and improving financing efficiency. In this sense, it is aimed to increase resource allocation, ensure financing service time based on customers' specific financing needs, fully support them in domestic and foreign currency financing rate and conditions, and guarantee their capital needs.

Cash Management Unit adopted dissemination policy as its priority goal in 2019 while providing innovative products and platforms to customers. To gain market share in the sector, collections have started with additional institutions. In addition, online account statement service was launched through Web Service Agreements with new various institutions.

LEADING ROLE BETWEEN TURKISH AND CHINESE COMPANIES

Corporate Banking takes a leading role about bringing Turkish corporate companies together with Chinese companies which would like to operate in Turkey or invest in Turkey through mergers and acquisitions. As a Chinese financial institution, it is

very important to support Chinese enterprises in Turkish market and become their main bank in Turkey. ICBC Turkey also promotes Turkish investors in many aspects from RMB transfers to participation in China Expo Fair with information and relationship support.

SUCCESSFUL RESULTS

Tax collection volume increased 327% and Batch Bank Transfers and EFT volume increased 120% compared to the same period of the previous year while the number of active companies in internet banking was up by 13%. The income of tax collection, SSI collection and Bill Payment Collections are increased by more than 100%.

The target as Corporate Banking is to improve and strengthen its

Net fees & commissions of Corporate Banking increased by 191%

relationship with ICBC Group Entities for providing service quality and differentiating service to customers. For the first time, asset transfer of a bilateral loan was achieved successfully.

The Corporate Banking maintains an effective risk management approach with constant risk monitoring practices. NPL ratio of Corporate Banking is 0.93%, which is the lowest NPL ratio in the sector.

In 2019, main focus of Corporate Banking Business Line is on income earning side. Thus, net fees&commissions of Corporate Banking increased by 191% for the related period compared to the same period of previous year.

PROJECT AND CROSS BORDER FINANCE

Based on the fact that the private sector investments are concentrated around energy and infrastructure sectors in the first half of 2019, ICBC Turkey has followed the market dynamics.

ICBC Turkey, which entered the Turkish banking sector in 2015, aims to develop and grow local experience using its international know-how and global network in the Turkish banking market. In line with this target, the cooperation with international financial institutions like EBRD, IFC and international banks like BofAML and Standard Chartered on large-scale project finance transactions in renewable energy and infrastructure sectors has been continuously increasing.

ICBC Turkey has also conducted studies with these organizations in the first half of 2019 to follow up both Turkish and Chinese companies' investments and business activities in Turkey and the neighboring region. In this sense, it can be said that the Bank's cooperation with these international financial

institutions has both domestic and international aspects.

With its portfolio-based and customer-oriented service approach Project and Cross Border Finance provides services in the area of developing project finance strategies that are in line with the Bank's overall strategies and market targets.

Based on the fact that the private sector investments are concentrated around energy and infrastructure sectors in the first half of 2019, ICBC Turkey has followed the market dynamics. Since risk mitigation is always ICBC Turkey's priority, all transactions to be added to the loan portfolio have been prudently selected after careful consideration. That is to say the Team has focused on balance between risk and income while meeting the market demand.

Having a balanced energy portfolio which consists of coal-fired, wind, hydro, solar and geothermal power plant financings; and focusing on energy projects either backed by the government via FIT mechanism or having risk coverage mechanisms like Sinosure, or infrastructure projects backed by the government via traffic or passenger guarantees, or financing needs of state-owned companies providing Treasury guarantee have served to this end.

Thanks to the strategic partnership with EBRD, Railport is the first private inland terminal in Turkey that was financed with equal share by EBRD and ICBC. ICBC Turkey was involved in this landmark transaction since the project leads to material quality improvements of the current infrastructure services between and within regions that are currently inadequately

integrated. The project will play a key role in new "Silk Road" route. Having a Signing Ceremony on May 9, 2019 at the EBRD's Annual Meeting taken place at Sarajevo was also a part of this excitement.

Energy is one of the most highlighted sectors for boosting bilateral economic partnerships between Turkey and China, in addition to transportation. Since foreign direct investment to the Turkish energy sector has been on the rise for more than a decade, totaling USD 15 billion in the 2002-2017 period, because of the favorable investment climate and political support, Chinese energy companies have also increased their presence in the country's energy industry. EMBA Elektrik's Hunutlu Coal Fired Power Plant Project to be located in Yumurtalik district of Adana, at the Iskenderun Bay area,

is one of the most recent and most important examples of this presence.

Having a total investment of USD 1.8 Billion, the Hunutlu Project is China's largest ever direct investment in Turkey.

EMBA Elektrik is a joint venture company established by Chinese Shanghai Electric Power Co. Ltd., Avic-Intl Project Engineering Company, and two Turkish local investors to invest in the 1,320 MW Hunutlu Project. Having a total

investment of USD 1.8 billion, the Project is China's largest ever direct investment in Turkey. The Signing Ceremony of the USD 1.3 billion of Sinosure-covered financing has taken place in Shanghai on March 29, 2019. ICBC Turkey is very proud of being a part of this landmark transaction together with China Development Bank and Bank of China.

ICBC SECURITIES & INVESTMENT BANKING

Our focus will remain on innovation to maintain our sustainable growth, while we will emphasize compliance and efforts to maintain good relations with local counterparties.

During 1H 2019 ICBC Securities continued to develop its investment banking business further both on the corporate client segments and on the retail and institutional brokerage segments. During this period major ongoing projects were;

- Refinancing of 3rd Bosphorus Bridge
- Northern Marmara Highway financing
- Syndications for Akbank and YapıKredi
- Enlarging OTC client base and income
- Developing international brokerage client business further

According to 1Q 2019 ranking results announced by CMB, ICBC Securities ranked;

- 2nd in investment banking income
- 14th largest in shareholders'

equity

- 11th in net profit
- 7th in ROE among 66 peer companies.

During 1H 2019, ICBC Securities arranged EUR 1 billion syndication for Turkey Wealth Fund as lead bookrunner and coordinator with the participation of 10 leading global banks where ICBC participated with EUR 300 million.

We also arranged and participated in the financing of Tatlıpınar WPP project with a total commitment of USD 15 million and arranged a club including Vakıfbank and Halkbank for the privatisation financing of TKD HPP with a total commitment of EUR 50 million cash and TL 75 million non cash facility.

OTC client income showed a remarkable progress and surpassed TL 9 million in the first

half of 2019.

In order to promote Yuan as a reserve currency in Turkey, we have developed Yuan/TL futures in cooperation with Borsa Istanbul. Trading volume of contracts realized as 200 million Yuan in 2018 and reached 120 million Yuan in 1H2019.

ICBC Asset Management subsidiary managed 6 mutual funds and 1 pension fund successfully, reaching total AUM size of TL 490 millions at the end of 1H2019 with a 10% increase in 6 months.



FINANCIAL INSTITUTIONS BUSINESS

In the first half of 2019, despite the slowdown in the Turkish market, ICBC Turkey has continued its strategy as being the bank of banks.

In the first half of 2019, ICBC Turkey disbursed bilateral loans to Türk Eximbank and Fibabanka, for the amount of USD 350 million with 3 years tenor and USD 50 million with 2 years tenor, respectively.

Thereafter the total amount of Turkish financial institutions' assets invested in the first half of 2019 reached around USD 450 million.

In addition to the existing rewarding relationships that the Bank has enjoyed since the acquisition, the Financial Institutions Business team meticulously considers adding new names to its portfolio of selected clients to cooperate with them on the fields of syndication, bilateral loan, trade finance, treasury and other DCM businesses to offer cross-selling to other ICBC Group banks for the benefit of all parties.

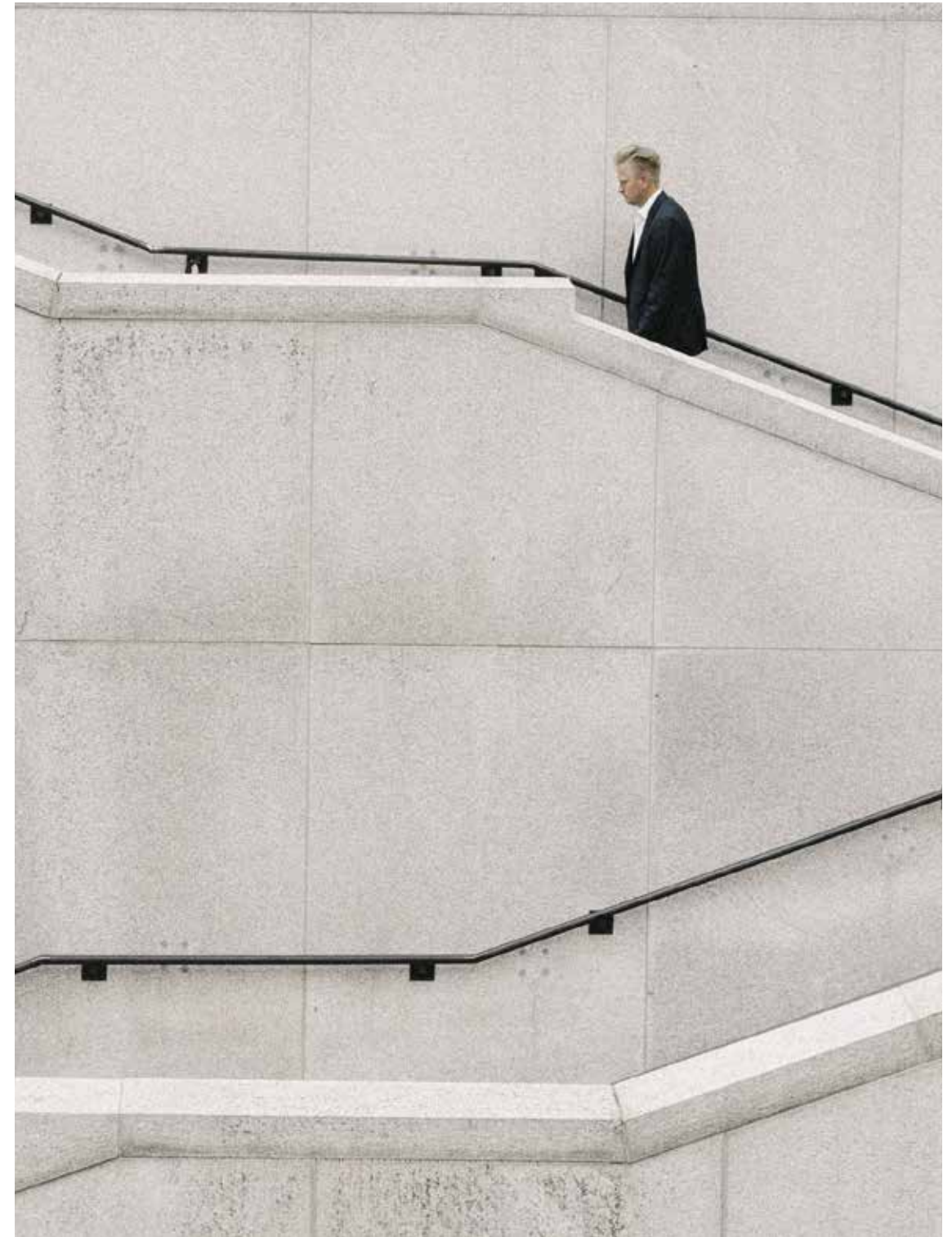
As the largest bank in China and indeed the world, ICBC operates in 47 countries and territories through its internationalized and diversified operating model and international operations. Additionally, ICBC Group operates in 20 African countries through its shares in the Standard Bank of South Africa.

ICBC Turkey offers the influence of its parent's extensive network of services and experience in international trade and settlements, providing wide access to global resources and competitive advantages in the trade finance avenues, while also providing its customers with the opportunity not only to have their transactions executed flawlessly but also to obtain structured funding facilities in international markets.

ICBC Turkey follows the footprints and operations of its selected

customers and their projects in the countries assigned by ICBC HQ as well as neighboring countries and regions, and supports them with various financing models, risk sharing programs, innovative business solutions and ICBC's global network.

The total amount of Turkish financial institutions' assets invested in the first half of 2019 reached around USD 450 million.



INTERNATIONAL BUSINESS

In the first half of 2019, International Business maintained the role of being the most important player for foreign trade between China and Turkey.

ICBC Turkey's International Business team makes use of ICBC Group's wide global coverage. Smooth communication network of the group enables an efficient money transfer workflow. Working with ICBC's "One ICBC" service approach, we are providing our clients and counterparties solutions on trade finance business.

In the first six months, ICBC Turkey maintained the role of being the most important player for foreign trade between China and Turkey. This was achieved this by focusing on:

Supporting trade settlement between China and Turkey with direct remittance which provides high efficiency and low cost.

Offer a wide range of Trade Finance products including letter of guarantee, LC issuance, pre-shipment loan, packing loan, discounting, forfaiting covering all stages of international trade life-cycle.

Supporting Chinese companies' participation in Turkish projects or Turkish companies' participation in China with "One ICBC" principle.

ICBC pays utmost attention to customer satisfaction and creating added value. With that in mind, International Business we aimed to offer tailor made business specific financial solutions for our clients.



TREASURY

A quality-oriented service approach in financial markets management is the main pillar behind ICBC Turkey's popularity in treasury transactions.

In the US, the markets have priced in interest rate cuts due to increasing downside risks from slowing global growth, trade tensions and sluggish inflation outlook. In EU, indicators of economic activity pointed to a slowdown in the region's economy, which forces EU to keep its expansionary stance. The expansionary monetary policies of the developed countries' central banks led to increasing global risk appetite and positive impact on emerging markets.

Turkey, on the other hand, decoupled from other emerging markets in the first half of 2019 due to negative factors such as local elections, renewal of local elections, concerns about monetary policy transparency of CBRT, an anomaly in offshore TL swaps market targeting to cap the Lira's fall prior to March municipality election, concerns

about level of central bank FX reserves, new regulations related to FX markets, etc.

In addition to economic risks, Turkish markets were also affected by deteriorating international relations with the US due to purchasing of S-400 Russian missile defense system and associated threat of US sanctions, US and EU's probable sanctions on Turkey related to its natural gas and oil drilling activities in the Eastern Mediterranean.

ASSET AND LIABILITY MANAGEMENT

Asset and Liability Management (ALM) acts in line with the Bank's overall prudent growth strategy to achieve sustainable profitability by managing interest and exchange rate risks and exercising dynamic pricing strategies in local

and international markets. ALM's responsibilities include management of liquidity for all currencies in use with money market transactions, bond transactions and performing the Fund Transfer Pricing function and allocation of funds for the ICBC Turkey's other business units, in order to manage the currency, interest rate and maturity sensitivities during the process of loan disbursement and deposit collection. Following the increased market volatility in 2018, in early 2019 Turkish markets have gone through an episode of recovery. In the latter part of the first half of the year, increased risks caused volatility to slightly rise. Making full use of ICBC's global network, ALM continued to raise funds with favorable maturity and cost structure so that contributions to the Bank's balance sheet remains elevated. ALM also acted in line with CBRT's monetary policy actions, to utilize

TL and foreign currency markets, and fulfilling the ICBC Turkey's TL and foreign currency denominated reserve requirements.

On the global front, the expectations of a new easing cycle by central banks in developed markets stand as an opportunity for emerging markets including Turkey to boost liquidity and capital inflows. In local markets, the tight financial conditions could start to loosen in the second half of the year given the relative retreat in inflation and a start of an easing cycle by the CBRT. ICBC Turkey's current liquidity condition will enable the Bank to meet the demands of the Bank's business lines smoothly. Furthermore, in order to widen the range of our funding channels, ALM will seek opportunities to tap into Turkish private sector bond market.

FINANCIAL MARKETS

Financial Markets Team (FMT) serves customers in all segments in three main areas—spot foreign exchange (FX), bond and derivative businesses—via branches, alternative delivery channels or by direct contact with clients. Since 2015, in line with ICBC Turkey's strategy FMT focused its business mainly on large corporates. The team also informs clients about the developments and expectations in their financial markets and aims to structure products tailored to risk management needs and business conduct of clients.

While managing the risks arising from local and global economic conditions, FMT kept its cautious stance in the first half of 2019. In the first half of 2019, the ongoing trade talks between US-China,

the monetary policy decisions of developed countries' central banks and the concerns about global growth dominated the direction of global financial markets. As the monitoring and managing FX position of the balance sheet including the trading and banking book, FMT maintains a policy of not carrying any overnight FX exposure arising from agency business by covering all transactions back-to-back in interbank markets on the same day. Despite challenging market conditions, FMT has managed to increase its number of clients by 87% and its client business volume by 44% in the first half of 2019 compared to the first half of 2018.

RETAIL BANKING

In this economic environment, ICBC Turkey Retail Banking focused on increasing deposit volume (especially demand deposit), number of active customers, asset quality and number of digital banking customers.

Retail Banking business has been prioritized at ICBC Turkey since acquisition. Main strategy of ICBC Turkey Retail Banking is; due to being a smaller bank in the Turkish market arena to seek to be an attractive bank in selected areas where a niche market can be exploited. ICBC Turkey aims at laying the fundamentals for a good retail banking business infrastructure, diversifying its sales and service channels with digital banking, while enjoying the lower cost structure of having small number of branches.

Main goals of ICBC Turkey until the end of 2020 are the enhancements of;

- Number of active customers
- Income share in total of the Bank
- Adequate deposit volume for funding needs

Due to reasons of current economic environment of Turkey such as fluctuation in exchange rates and decrease in consumer

confidence index, retail customers prefer not to take any risks and do not plan to invest in short term. Decreasing domestic consumption and the pricing policy of the State Banks have also been effective in decreasing the loan share of Private Banks.

In this economic environment, ICBC Turkey Retail Banking is focused on increasing deposit volume (especially demand deposit), number of active customers, asset quality and number of digital banking customers:

- Total Retail Deposit balance increased by 25%.
- One open product customer number increased by 4%.
- Active customer number increased by 14%.
- Car Loan NPL decreased from 3.4% to 2.2%.
- Mobile Branch active customer number increased by 118%.

*The changes are calculated by comparing December 2018 and June 2019 figures.

NEW PRODUCTS AND SERVICES

Daily time deposit account (an innovative product which combines demand and time deposit) is launched in order to increase active retail customer number and deposit volume.

In order to increase customer satisfaction and reduce operational work for branches, Account Opening Documents and Procedures were simplified for both local and foreign customers.

ICBC Turkey mobile banking has leaped forward in the first half of 2019 with an increase of 118% in active user number. The ratio of financial transactions realized over mobile banking has increased from 7% to 32% in the first half of 2019.

All necessary processes and developments regarding citizenship applications for foreigners have been completed in February 2019 and application

acceptance has started. Mobile Banking Campaign (for branches) was designed and launched in February 2019. In order to increase branch personnel efficiency, Piece by Piece Incentive Model has been revised and published. The model has been optimized with the measures taken.

Retail Banking started to serve SME segment customers. In this context, necessary workflows and documents were prepared and announced to all branches.

To increase the marketing ability and competitiveness of branches;

- Operational process and workflow of mortgage loan with pre-interest payments have been revised and announced to all branches.
- School Payments Implementation Instruction has been updated. In addition, School Payments proposal has been prepared for branches in order to acquire customers and institutions easily.



CONTACTS

ADDRESS AND PHONE NUMBERS OF HEAD OFFICE AND BRANCHES

Branch Name	Address	Telephone
Head Office	Maslak Mah. Dereboyu/2 cad. No:13 Sarıyer/İSTANBUL	0 212 335 53 35
Adana Branch	Cemalpaşa Mah. Atatürk Caddesi Ceyhan Apt No:72/A Seyhan/ADANA	0 322 459 58 70
Ankara Branch	Aziziye Mah. Cinnah Caddesi No:100/A Çankaya/ANKARA	0 312 440 69 80
Necatibey Branch	Korkutreis Mah. Necatibey Caddesi No:40/A Çankaya/ANKARA	0 312 232 17 60
Ostim Branch	Ostim OSB Mah. Uzun Çayırı Caddesi No:82/A-2 Yenimahalle/ANKARA	0 312 386 04 50
Antalya Branch	Şirinyalı Mahallesi, İsmet Gökşen Caddesi Elif Apartmanı No:14A Muratpaşa/ANTALYA	0 242 316 42 30
Aydın Branch	Zafer Mah. Doğu Gazi Bulvarı No:55/C Efeler/AYDIN	0 256 215 27 71
Balıkesir Branch	Eski Kuyumcular Mah., Bankalar Sokak No:5 Karesi/BALIKESİR	0 266 249 37 61
Bursa Branch	Ahmetpaşa Mah. Fevzi Çakmak Caddesi No:69/B Osmangazi/BURSA	0 224 250 41 00
Denizli Branch	Saraylar Mah. Gazi Mustafa Kemal Bulvarı No:50A Merkezefendi/DENİZLİ	0 258 242 12 04
Eskişehir Branch	Sakarya Cad. No 22/A Tepebaşı/ESKİŞEHİR	0 222 221 67 21
İskenderun Branch	Çay Mah. 5 Temmuz Caddesi 5 Temmuz Apt. No:11/A İskenderun/HATAY	0 326 614 08 88
Antakya Branch	Haraparası Mah. Yavuz Sultan Selim Caddesi H. Çuhadaroğlu İş Merkezi No:11/D Antakya/HATAY	0 326 225 37 40
Merter Branch	Merter Tekstil Merkezi Fatih Caddesi M.Nesih Özmen Mahallesi No:31 Merter Güngören/İSTANBUL	0 212 637 41 31
Kadıköy Branch	Caddebostan Mah. Bağdat Caddesi İl-Ör Apt. No:258/A Göztepe Kadıköy/İSTANBUL	0 216 418 01 13
Etiler Branch	Etiler Mah. Nispetiye Caddesi No: 61 Beşiktaş/İSTANBUL	0 212 257 76 04
Ümraniye Branch	Atatürk Mah. Alemdağ Caddesi No:48/A Ümraniye/İSTANBUL	0 216 316 70 72
Bayrampaşa Branch	Yenidoğan Mah. Abdi İpekçi Caddesi No:26 Bayrampaşa/İSTANBUL	0 212 501 67 00
Moda Branch	Caferağa Mah. Moda Caddesi No:180/A Kadıköy/İSTANBUL	0 216 349 81 85
Bakırköy Branch	İstanbul Cad. 36/A No:1 Bakırköy/İSTANBUL	0 212 660 01 60
E-5 Küçükyalı Branch	Aydınevler Mah., Kaptan Rifat Sokak No:3 Küçükyalı Maltepe/İSTANBUL	0 216 518 00 90
Teşvikiye Branch	Teşvikiye Mah. Hüsvrev Gerede Caddesi Sema Apt No:92A Şişli/İSTANBUL	0 212 259 17 63
Avcılar Branch	Merkez Mah. E-5 Yanyol No:159 A Avcılar/İSTANBUL	0 212 593 42 70

Branch Name	Address	Telephone
Merkez Branch	Maslak Mah. Dereboyu/2 Caddesi No:13 Sarıyer/İSTANBUL	0 212 335 53 35
Güneşli Branch	Evren Mah. Koçman Caddesi No:54/B Bağcılar/İSTANBUL	0 212 630 80 52
Levent Branch	Levent Mah. Levent Caddesi No:4 Beşiktaş/İSTANBUL	0 212 284 08 04
Tekstilent Branch	Oruç Reis Mah. Tekstilent Cad. No: 10-T İş Hanı Blok No: 11 Esenler/İSTANBUL	0 212 438 04 44
Maltepe Branch	Bağlarbaşı Mah. Bağdat Caddesi. No:382/B Maltepe/İSTANBUL	0 216 383 35 60
Dalyan Branch	Fenerbahçe Mah. Dr. Faruk Ayanoğlu Caddesi Çağdaş Apt No:15/B Kadıköy/İSTANBUL	0 216 411 14 90
İkitelli Branch	İkitelli Organize Sanayi Bölgesi Mah. Bağcılar-Güngören Sanayi Sitesi Metro AVM B Blok No:1/B, İç Kapı No: 11 Başakşehir/İSTANBUL	0 212 458 98 98
Pangaltı Branch	Halaskargazi Cad. Badur İşhanı No:20/A Şişli/İSTANBUL	0 212 343 97 50
Beşiktaş Branch	Cihannuma Mah. Barbaros Bulvarı No:85/A Beşiktaş/İSTANBUL	0 212 236 73 07
Kozyatağı Branch	Sahrayıcedit Mah. Atatürk Cad. No:32/1-2 Kadıköy/İSTANBUL	0 216 363 17 25
Taksim Branch	Abdülhakhamit Caddesi No : 25 Beyoğlu/ İSTANBUL	0 212 250 61 51
İstanbul Endüstri ve Ticaret Serbest Bölge Branch	İstanbul Endüstri ve Ticaret Serbest Bölgesi Hakkı Matraş Cad. No:18 Tuzla/İSTANBUL	0 216 394 26 19
İzmir Branch	Akdeniz Mah. Cumhuriyet Bulvarı No:116 Konak/İZMİR	0 232 489 40 51
Bostanlı Branch	Bostanlı Mah. Cengiz Topel Caddesi No:36/B Karşıyaka/İZMİR	0 232 330 98 00
Bornova Branch	Manavkuyu Mah. Sakarya Cad. No:72 Bayraklı/İZMİR	0 232 342 89 12
Kayseri Branch	Cumhuriyet Mah. Millet Caddesi No:33/D Melikgazi/KAYSERİ	0 352 221 12 42
Konya Branch	Büyük Sinan Mah. Ankara Cad. No:124 Karatay/KONYA	0 332 238 57 29
Mersin Branch	Çankaya Mah. İsmet İnönü Bulvarı Canatan İş Merkezi No:112/B Akdeniz/MERSİN	0 324 237 82 84
Bodrum Branch	Yeniköy Mah. Kıbrıs Şehitleri Caddesi No:102/A,B,1 Bodrum/MUĞLA	0 252 313 58 50
Samsun Branch	Kale Mah. İstiklal Caddesi No:21/19 İlkadım/SAMSUN	0 362 435 02 42
Trabzon Branch	Kahramanmaraş Cad. No:31 Ortahisar/TRABZON	0 462 326 51 91
Uşak Branch	İslicce Mah. İsmetpaşa Caddesi No:43/A Merkez/UŞAK	0 276 227 74 90

ICBC TURKEY CONTACT PERSONS

Name-Surname	Department	E-Mail Address	Phone Number
Özge AKCAN	Corporate Banking	ozge.akcan@icbc.com.tr	0 212 335 55 37
Mine KEÇELİ	Project and Cross Border Finance	mine.keceli@icbc.com.tr	0 212 335 51 93
F. Evrim ÇEBİ	Retail Banking	evrim.cebi@icbc.com.tr	0 212 335 55 23
M. Türker TUNBIŞ	Digital Banking	turker.tunbis@icbc.com.tr	0 212 335 51 56
Semin DÜLEK	Financial Markets	semin.dulek@icbc.com.tr	0 212 335 51 82
Guang LI	Financial Institutions Business	guang.li@icbc.com.tr	0 212 335 52 25
Jun DING	International Business	jun.ding@icbc.com.tr	0 212 335 52 89
Chuanling Zhang	Investment Banking	zhang.chuanling@icbc.com.tr	0 212 335 50 28

ICBC SECURITIES CONTACT PERSONS

Name-Surname	Department	E-Mail Address	Phone Number
Cemil AKINÇ	Domestic Sales and Marketing	cemil.akinc@icbcyatirim.com.tr	0 212 276 27 27
Hakan BOZYİĞİT	Corporate Finance	hakan.bozyigit@icbcyatirim.com.tr	0 212 276 27 27
Ahmet Can YAKAR	Project Finance	ahmetcan.yakar@icbcyatirim.com.tr	0 212 276 27 27



ICBC

icbc.com.tr

