

Company: HALKBANK, Istanbul, Umraniye
Nomination Submitted by: Business Awards Consulting
Company Description: Halkbank, established in 1938 with mission of supporting artisans and SMEs and accelerating sustainable economic development in Türkiye, has become one of the prominent, stable, pioneering, and reputable brands in the rising country. For 87 years, Halkbank has been leading the development of the Turkish banking sector.
Nomination Category: Individual Categories
Nomination Sub Category: Finance Professional of the Year
Nomination Title: Mr. Osman Arslan, Halkbank CEO



1. In bullet-list form (up to 150 words), provide a brief summary of up to ten (10) of the nominee's chief achievements since 1 January 2023:

Total 91 words used.

- More than financial growth, Mr. Arslan’s leadership is defined by impact. He led the creation of Türkiye’s first dedicated **Women Entrepreneurship Banking Department** and launched the first **Entrepreneur Loan Package**. He also championed the first **Green Energy Loan Package** and the first independent **Gender Equality Report**. Thanks to his advocacy, Halkbank became the only Turkish bank included in the **Bloomberg Gender Equality Index**. With his vision, Halkbank introduced Türkiye’s first wearable credit card, **Paraf RingPay**, and received the Zero Waste Certificate for all service points, setting benchmarks in sustainable banking.

2. Provide an essay of up to 650 words describing the worthy activities and achievements of the nominated individual since the beginning of 2023:

Total 612 words used.

Halkbank, established in 1938 with mission of supporting artisans and SMEs and accelerating sustainable economic development in Türkiye, has become one of the most stable, pioneering, and respected institutions in Turkish banking sector.

Since his appointment as General Manager on June 8, 2017, Osman Arslan has been the architect of Halkbank’s transformation into a future-focused, inclusive, and impact-oriented financial institution. Under his visionary leadership, the Bank has maintained its founding mission while boldly embracing innovation, sustainability, and digitalization across all operation areas.

In 2024, despite widespread global inflationary pressures and tightening financial conditions, Halkbank achieved outstanding growth reaching TL 3 trillion in total assets (up 37%), increasing cash loans by 15%, and deposits by 27.2%. The Bank created an economic value of TL 75.3 billion, further solidifying its central role in Türkiye’s economic resilience and development.

Thanks to Mr. Arslan’s unwavering commitment to SMEs, 56.9% of commercial loans were allocated to SME customers. Halkbank retained its market leadership with a 15.9% share in SME lending.

Mr. Arslan personally leads all strategic focus areas and represents the Bank in every major initiative, policy dialogue, and stakeholder platform, ensuring Halkbank’s values, vision, and mission are reflected consistently across every project and touchpoint.

Halkbank’s 2024 achievements demonstrate not only operational excellence but also a series of sectoral “firsts” under the visionary leadership of Osman Arslan. Rather than following trends, the Bank has consistently set new standards in Turkish banking especially in gender equality, entrepreneurship, digitalization, and environmental responsibility.

Halkbank became the **first Turkish bank to be included in the Bloomberg Gender Equality Index**, an achievement driven by Mr. Arslan’s strong belief in social equity. This was supported by the Bank’s launch of Türkiye’s **first independent Gender Equality Report**, offering full transparency on gender-related policies.

Taking inclusive banking further, Halkbank established the country’s **first Women Entrepreneurship Banking Department**, a structural innovation ensuring sustainable support for women-led businesses. Mr. Arslan personally championed this initiative and also led the development of **entrepreneurship loans tailored for young entrepreneurs**, another industry-first in Türkiye.

In the environmental domain, Halkbank introduced Türkiye’s **first Green Energy Loan Package**, incentivizing sustainable investments. Mr. Arslan also oversaw the creation of **Paraf Doğal**, a green credit card aligned with eco-conscious lifestyles. The Bank earned **Zero Waste Certification at 1109 service points**, a nationwide milestone in sustainable banking.

Digital innovation was also prioritized, with the launch of **Paraf RingPay**, Türkiye’s **first ring-shaped wearable payment system**, revolutionizing contactless finance. These forward-thinking projects reflect Mr. Arslan’s leadership where technology, sustainability, and inclusion converge to form a cohesive, future-ready strategy.

Each of these accomplishments is the result of Mr. Arslan’s hands-on involvement, strategic foresight, and commitment to making banking more responsible and inclusive.

Since his appointment, Osman Arslan has transformed the Bank into a national champion of inclusive finance, social responsibility, and innovation. Under his leadership, the Bank’s total assets grew from TL 305.4 billion in 2017 to TL 3 trillion in 2024. The number of branches increased from 963 to 1,092, and number of personnel exceeded 27,000. Halkbank’s market share in SME loans increased from 14.5% to 15.9%, maintaining its leadership in SME financing.

He personally represents the Bank in all major initiatives. In addition to his role as General Manager and Board Member, Mr. Arslan serves as a Board Member of the Banks Association of Türkiye, Chairman of the DEİK Türkiye-Serbia Business Council, Board Member of the Economic Research Foundation, and President of Halkbank Sports Club.

Mr. Arslan’s visionary, hands-on, value-driven leadership has redefined the role of a bank leader in Türkiye. He is not only guiding the Bank’s growth, but also shaping the future of socially conscious banking.

Attachments/Videos/Links:

[Mr. Osman Arslan, Halkbank CEO](#)

[REDACTED FOR PUBLICATION]