

Albaraka Türk Achieved a Net Profit of TL 11.180 Billion in the First Nine Months of 2025

Türkiye's first and pioneering participation bank, Albaraka Türk, announced its consolidated financial results for the first nine months of 2025. Albaraka Türk achieved a net profit of TL 11.180 billion in the first nine months of 2025.

A strong balance sheet supported by a high-quality asset structure

Albaraka Türk substantially increased its financing support to the real sector during the first nine months of the year. According to the bank's consolidated financial results, the funded credits volume rose by 43% compared to the end of 2024. Albaraka Türk's total assets reached TL 421.4 billion.

The bank continues to take firm steps to maintain the quality of its assets. The NPL ratio, which was 1.36% at the end of 2024, stood at 1.58% as of September 2025, in line with year-end expectations. The coverage ratio for non-performing credits was maintained at 83%, reflecting the bank's strong risk management approach.

As of the end of the third quarter, total funds collected through special current accounts and participation accounts reached TL 256 billion. In a period when high funding costs remain a key issue in the sector, the fact that special current accounts accounted for 50% of total collected funds supported the bank's solid funding structure.

Strong profitability growth supported capital structure

Albaraka Türk's General Manager and Board Member, Malek Temsah, shared the following remarks regarding the financial results:

"While maintaining our commitment to the principles of participation banking, we achieved a remarkable growth compared to last year, despite the tight monetary policy. Our consolidated net profit reached TL 11.180 billion in the first nine months of 2025, marking a 145% increase compared to the same period of the previous year."

Temsah emphasized that they continue to grow through customer-focused strategies and investments in digitalization, adding:

"In 2025, in line with our vision and mission, we continue to strengthen customer experience and offer products aligned with the principles and values of participation finance. Thanks to our investments in digitalization, we are making our financial services more accessible and innovative. At the same time, we continue to fulfill our responsibilities toward society and the environment through our sustainability-oriented projects."

Regarding the outlook for the upcoming period, Malek Temsah stated:

"We anticipate that the CBRT's interest rate cut cycle will improve our net profit margin by reducing funding costs. Although there was a tightening trend in September inflation data, we believe that the ongoing disinflation policy in the coming months will have a positive impact on our net profit share margin."

2025 THIRD QUARTER CONSOLIDATED FINANCIAL RESULTS



NET PROFIT TL 11.2 BILLION

145% INCREASED COMPARED TO PREVIOUS YEAR



TOTAL ASSETS TL 421.4 BILLION

35% INCREASED COMPARED TO 2024



FUNDED CREDITS TL 212.3 BILLION

43% INCREASED COMPARED TO 2024



CAPITAL ADEQUACY RATIO 20%



NPL RATIO 1.58%

alBaraka
PIONEER BANKING

About Albaraka Turk:

Albaraka Turk was established in 1984 as Turkey's first participation bank. Established in 1985 under the leadership of Al Baraka Group B.S.C. (C), the leader of the Middle East finance sector, the Islamic Development Bank (IDB) and a local industrial group that has been serving the Turkish economy for more than half a century, Albaraka Turk adds value to the national economy and the sector with the products developed in the corporate, commercial, retail and digital banking sectors by adhering to interest-free banking principles and continues to provide reliable financial services. The bank, which has 223 branches in Turkey and 2 branches abroad, aims to provide the best service to its customers, employees, partners and society as the innovative and digital pioneer of participation finance. Albaraka Turk has received many important national and international awards in categories such as banking, human resources, technology and customer experience with the services and solutions it has developed with its pioneering banking vision.

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