

Albaraka Türk Provided TL 363 Billion in Funded and Non-Funded Financing Support to the Real Economy

Albaraka Türk announced its first-half 2026 financial results through KAP. The pioneering Turkish participation bank, Albaraka Türk, earned a TL 4 billion profit in the first half of 2026 based on consolidated figures.

Total Assets Surpassed TL 540 Billion, With Balance Sheet Quality Preserved

Financial statements show that Albaraka Türk provided TL 363 billion in total funded and non-funded financing provided to the real economy in the first half of the year. Total assets grew to TL 541.7 billion by the end of June, with the bank maintaining its solid asset quality. Albaraka Türk's NPL ratio for June 2026 was 1.93%, which is below the sector average, confirming its high asset quality. Its capital adequacy ratio reached 17.05%.

Funds collected via participation and special current accounts grew to TL 330 billion. Albaraka Türk continued to grow steadily through robust funding resource management and effective financial control, despite rising market funding costs. Special current accounts accounted for a high 46.7% of the total collected funds.

Effective Management Delivers Growth in Financing Support

Albaraka Türk General Manager and Board Member Malek K. Temsah commented on the financial results: “We are continuing to support the real economy despite tough market conditions caused by inflation and tight monetary policies. In the first half of 2026, our funded financing growth was higher than the banking sector average. We increased our funded financing by 20% compared to the end of 2025, reaching TL 284.3 billion. Our sustainable income growth and solid financial structure are showing positive results. Our consolidated net profit for the first half of 2026 grew by 48% compared to the same period in 2025, reaching TL 4 billion (excluding the TL 7 billion free provisions reversed in the first quarter last year), while our average return on equity was 34.2%.”

He added “We are maintaining our momentum in 2026, aligned with our Bank's vision and mission. Adhering to participation finance principles, we are further evolving our customer-centric approach to optimize customer satisfaction. By scaling up our investments to enhance our Bank's technological capabilities, we continue to deliver more accessible, innovative, and user-friendly financial services. Furthermore, by broadening our sustainability initiatives, we are meeting our social and environmental responsibilities, ensuring that we prioritize social impact alongside economic value creation.”

About Albaraka Türk:

Albaraka Türk was established in 1984 as Turkey's first participation bank. The bank, which began operations in 1985, is a participation bank founded under the leadership of Al Baraka Group B.S.C.(C)—a leader in the Middle Eastern financial sector— the Islamic Development Bank (IDB), and a local industrial group that has served the Turkish economy for over half a century. Adhering to the principles of interest-free banking, Albaraka Türk adds value to the national economy and the sector through the products it has developed in the corporate, commercial, retail, and digital banking sectors, and continues to provide reliable financial services. With 223 branches in Turkey and 2 abroad, the bank aims to provide the best service to its customers, employees, partners, and the community as an innovative and digital pioneer in participatory finance. With the services and solutions it has developed through its pioneering banking vision, Albaraka Türk has been recognized with numerous prestigious national and international awards in categories such as banking, human resources, technology, and customer experience. By actively engaging in social responsibility and sustainability initiatives, the bank has succeeded in making a positive impact on people's lives across all areas.

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