

Albaraka Türk Reports Consolidated Net Profit of TL 1.34 Billion for Q1 2026

Albaraka Türk has announced its financial results for the first quarter of 2026 via the Public Disclosure Platform (KAP). As Turkey's first and pioneering participation bank, Albaraka Türk achieved a consolidated profit of TL 1.34 billion in the first quarter of 2026.

Total Assets Surpassed TL 500 Billion While Maintaining High Asset Quality

By the end of the first quarter, the bank's funded and non-funded credit support provided to the real sector rose to TL 328.5 billion. As of March 2026, the bank's total assets reached TL 504.8 billion while Maintaining High Asset Quality. Albaraka Türk's non-performing loan (NPL) ratio stood at 1.84% as of the end of March 2026, remaining below the industry average and confirming the bank's high asset quality. The capital adequacy ratio was realized at 17.3%, providing a strong capital buffer well above the legal requirement of 12%.

In the first quarter of the year, the volume of funds collected through special current accounts and participation accounts exceeded TL 300 billion. During a period when high funding costs have become a top priority across the sector, Albaraka Türk sustained its growth through strategic resource management and a strong funding base. The share of funds collected through special current accounts within the total funds rose to 52.4%, once again confirming the resilience of the bank's balance sheet structure and its liquidity strength.

Support for the Real Economy Continues

Sharing his views on the financial results, Albaraka Türk CEO and Member of the Board of Directors Malek K. Temsah stated: "Despite challenging market conditions, we continue to support the real economy. The growth of our funded credits portfolio in the first quarter of 2026 exceeded the averages of both the banking sector and the participation banking sector. In the first quarter of 2026, our funded credit growth increased by 8.6% from the end of 2025, reaching TL 257.2 billion. We are seeing the positive effects of our sustainable income growth and strengthening financial structure. In the first quarter of 2026, our consolidated net profit, excluding the TL 7 billion of free provisions reversed last year, increased by 19.8% compared to the same period of 2025, reaching TL 1.339 billion; while our average return on equity reached 33.1%.

In line with our participation finance principles and customer-centric approach, we continue our digitalization and sustainability-oriented projects without hesitation. In the upcoming period, we aim to advance our services with a focus on digitalization and customer experience, enriching this experience through data-driven solutions and strategic collaborations. In 2026, as the pioneer of participation banking, we will resolutely continue to add value to our customers and contribute to the Turkish economy."

Albaraka Türk aims to maintain its leading position in the field of participation banking through its robust financial structure and innovative products.

2026 FIRST QUARTER CONSOLIDATED FINANCIAL RESULTS



NET PROFIT TL 1.34 BILLION

19.8% INCREASE COMPARED TO THE SAME QUARTER OF THE PREVIOUS YEAR*



NET PROFIT SHARE INCOME TL 3.2 BILLION

190.1% INCREASE COMPARED TO THE SAME QUARTER OF THE PREVIOUS YEAR



FUNDED CREDITS TL 257.1 BILLION

8.6% INCREASE COMPARED TO YEAR-END 2025



COLLECTED FUNDS TL 301.1 BILLION

8.3% INCREASE COMPARED TO YEAR-END 2025



CAPITAL ADEQUACY RATIO 17,3%



NPL RATIO 1,8%



RETURN ON EQUITY 33,1%

*TL 7 Billion of free provisions reversed in the first quarter of 2025 have been excluded.

alBaraka
PIONEER BANKING

Albaraka Türk Hakkında:

Albaraka Türk, Türkiye'nin ilk katılım bankası olarak 1984 yılında kurulmuştur. 1985 yılında hizmet vermeye başlayan banka, Orta Doğu finans sektörünün lideri Albaraka Grubu B.S.C. (ABG), İslam Kalkınma Bankası (IKB) ve Türk sanayisinin köklü bir temsilcisi olan yerli bir grup tarafından desteklenmektedir. Kurumsal, ticari, bireysel ve dijital bankacılık alanlarında faizsiz bankacılık prensiplerine bağlı kalarak geliştirdiği ürünleriyle ülke ekonomisine ve sektöre değer katan Albaraka Türk, güvenilir finans hizmetleri sunmaya devam etmektedir. Yurt içinde 223 ve yurt dışında 2 şubesi bulunan banka, katılım finansın yenilikçi ve dijital öncüsü olarak, müşterilerine, çalışanlarına, ortaklarına ve topluma en iyi hizmeti sunmayı amaçlamaktadır. Öncü bankacılık vizyonuyla geliştirdiği hizmet ve çözümleriyle, bankacılık, insan kaynakları, teknoloji ve müşteri deneyimi gibi kategorilerde ulusal ve uluslararası birçok önemli ödüle layık görülen Albaraka Türk, sosyal sorumluluk ve sürdürülebilirlik konularında da etkin çalışmalar yaparak her alanda insan hayatına dokunan bir banka olmayı başarmıştır.

Albaraka Türk Katılım Bankası A.Ş.

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