

## **Albaraka Türk Concludes 2025 with Robust Growth and Profitability**

Albaraka Türk Participation Bank announced its 2025 financial results. The bank achieved a successful year in terms of both profit generation and asset quality with its strong performance. According to consolidated financial results, total assets increased by 51% compared to the previous year, reaching TL 471 billion, while net profit increased by 191.1% to TL 15 billion. The bank's funding support to the economy amounted to TL 237 billion in funded credit and TL 67 billion non-cash credit, bringing the total credit support to over TL 300 billion. Despite challenging market conditions, Albaraka Türk maintained its strong asset quality, with funds collected increasing by 36% to reach TL 278 billion, while the capital adequacy ratio stood at 21.2%, the NPL ratio at 1.70%, and the return on average equity at 65.4%.

### **Albaraka Türk CEO Malek Khodr Temsah: “Growth Focused on Digitalization and Sustainability Will Continue”**

Albaraka Türk CEO Malek K. Temsah emphasized that 2025 was a challenging period marked by heightened uncertainties and inflation in both the global and local economies. He noted, however, that the bank's strong financial results demonstrated its commitment to the core principles of participatory banking and its customer-centric approach. Temsah said, “These successful results are confirmed by a 51% growth in assets and a 191% increase in net profit compared to the previous year. Thanks to the decisive steps taken by the economic administration, the decline in inflation was an important development in terms of financial stability, and we contributed to the growth of the Turkish economy through our support to the real sector during this process.”

Temsah stated that digitalization is among Albaraka Türk's priorities, adding that innovations in mobile and internet banking platforms have enabled a large share of financing and investment transactions to be carried out through digital channels. He noted that, as a first in the participatory banking sector, the issuance of Asset-Backed Securities in line with participatory finance principles had been successfully completed. He also noted that by joining the payment ecosystem with Valenspara Payment Institution, Albaraka Türk had become the first participation bank in Türkiye with a licensed payment institution. He stated that thanks to the digital onboarding model and marketing strategies that simplify customer acquisition processes, approximately 50% of new customers are acquired through digital channels.

Strategic steps were taken in 2025 to add depth to the capital markets. On the international stage, an international sukuk fund was established in partnership with Albaraka Asset Management and SICO BSC, integration into a global network for foreign trade financing was achieved by joining the International Finance Corporation's (IFC) Global Trade Finance program, and a murabaha agreement was signed with the International Islamic Trade Finance Corporation (ITFC).

Temsah added that in the coming period, Albaraka Türk will strengthen digitalization, data-driven decision-making processes, and open banking collaborations, increase investments in green finance, and aim to play a more effective role in international markets. Temsah said, “In 2026, we will continue to add value to our customers, contribute to the Turkish economy, and build a sustainable future as a pioneer in participation banking.”

# 2025 CONSOLIDATED FINANCIAL RESULTS



**NET PROFIT TL 15 BILLION**

**191% INCREASED** COMPARED TO PREVIOUS YEAR



**TOTAL ASSETS TL 471 BILLION**

**51% INCREASED** COMPARED TO 2024



**FUNDED CREDITS TL 236.8 BILLION**

**59% INCREASED** YTD



**CAPITAL ADEQUACY RATIO 21.2%**



**NPL RATIO 1.7%**



**TOTAL FREE PROVISIONS TL 1.85 BILLION**



**RETURN ON EQUITY 65.4%**