

# **Albaraka Türk Katılım Bankası Anonim Şirketi**

**Consolidated financial statements  
and related disclosures at March 31, 2026  
together with limited review report**

(Convenience translation of the limited review report and  
financial statements originally issued in Turkish – see section three Note I.b



## AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

**(Convenience translation of the independent auditor's review report originally issued in Turkish, See Note I.b of Section Three)**

To the General Assembly of Albaraka Türk Katılım Bankası Anonim Şirketi;

### *Introduction*

We have reviewed the consolidated balance sheet of Albaraka Türk Katılım Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 31 March 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the three-month period then ended. The Group management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim consolidated financial information based on our review.

### *Scope of Review*

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Limited Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an opinion.



### *Basis for the Qualified Conclusion*

As explained in Section Five Part II.6.b of the Explanations and Notes to the Consolidated Financial Statements, a portion of the free provision amounting to TL 230.000 thousand is reversed in the current period out of the total free provision of TL 1.850.000 thousand, which was provided by the Group management in prior years outside of the requirements of BRSA Accounting and Financial Reporting Legislation, the remaining free provision classified under other provisions amounts to TL 1.620.000 thousand. If the mentioned free provision had not been provided in prior years and had not been partially reversed in the current period, other provisions would have decreased by TL 1.620.000 thousand, and net profit and shareholders' equity would have decreased by TL 230.000 thousand and increased by TL 1.620.000 thousand, respectively, for the period ended 31 March 2026.

### *Qualified Conclusion*

Based on our review, except for the effects of the matter on the interim consolidated financial statements described in the basis for the qualified conclusion paragraph above, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial information do not present fairly in all material respects the consolidated financial position of Albaraka Türk Katılım Bankası Anonim Şirketi and its consolidated subsidiaries at 31 March 2026 and its consolidated financial performance and its consolidated cash flows for the three-month period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

### *Report on other regulatory requirements arising from legislation*

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section Seven, is not consistent with the reviewed consolidated financial statements and disclosures in all material respects.

### *Additional Paragraph for Convenience Translation:*

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 March 2026. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

PwC Bağımsız Denetim ve  
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM  
Independent Auditor

Istanbul, 8 May 2026

**CONSOLIDATED FINANCIAL REPORT OF ALBARAKA TÜRK KATILIM BANKASI A.Ş.  
AS OF AND FOR THE THREE-MONTH MARCH 31, 2026**

Parent Bank's headquarter address : İnkılap Mah. Dr. Adnan Büyükdeniz Cad. No:6  
34768 Ümraniye/İstanbul  
Parent Bank's phone number and facsimile : 00 90 216 666 01 01 – 00 90 216 666 16 00  
Parent Bank's website : www.albaraka.com.tr  
Electronic mail contact info : albarakaturk@albarakaturk.com.tr

The consolidated interim financial report prepared in accordance with the Communiqué on Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by the Banking Regulation and Supervision Agency is comprised of the following sections.

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE ACCOUNTING PRINCIPLES APPLIED IN THE RELATED PERIOD
- INFORMATION ON CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

Investments in subsidiaries and joint ventures whose financial statements have been consolidated in this consolidated financial report are as follows:

	<b>Subsidiaries</b>	<b>Joint Ventures</b>
1.	Bereket Varlık Kiralama A.Ş.	Katılım Emeklilik ve Hayat A.Ş.
2.	Değer Varlık Kiralama A.Ş.	-
3.	Albaraka Portföy Yönetimi A.Ş.	-

Bereket One Ltd, Albaraka Sukuk Ltd, Albaraka CT One Ltd and Albaraka Mtn Ltd which are not subsidiaries of the Bank but over which the Bank has 100% controlling power, have been included in the consolidation due to the reason that these companies are "Structured Entity".

The consolidated financial statements and related disclosures and footnotes; presented in **thousands of Turkish Lira** unless otherwise indicated; have been prepared in accordance with the Communiqué on Accounting Applications of Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related appendices and interpretations and in compliance with the records of our Bank, have been reviewed and presented as attached.

<b>Housseem BEN HAJ AMOR</b>	<b>Malek Khodr TEMSAH</b>	<b>Yasin KAYNAR</b>
Chairman of the Board of Directors	General Manager	Financial Reporting and Budget Manager
<b>Bekir PAKDEMİRLİ</b>	<b>Khaled A. Mohamed ATEEQ</b>	<b>Ömer ÇEKİÇ</b>
Chairman of the Audit Committee	Member of the Audit Committee	Member of the Audit Committee

"The Parent Bank, as of the relevant period approval from BRSA is awaited for the appointment to the position of Assistant General Manager Responsible for Finance, responsibilities related to finance team are currently being fulfilled by the General Manager."

Contact information of the personnel in charge of the addressing of questions about this financial report:  
Name-Surname/Title : Tugay BİNGÜL / Financial Reporting and Budget Management/ Vice Manager  
Telephone : 00 90 216 666 07 32  
Fax: : 00 90 216 666 16 11

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**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**SECTION ONE**

**General Information**

**I. History of the Parent Bank including its incorporation date, initial legal status and amendments to legal status:**

Albaraka Türk Katılım Bankası Anonim Şirketi ("The Parent Bank") was incorporated on November 5, 1984 with the name of Albaraka Türk Özel Finans Kurumu A.Ş., based on the decision of the Council of Ministers numbered 83/7506 and dated December 16, 1983 regarding establishments of Special Finance Houses and obtained the operating permission from the Central Bank of Türkiye with the letter numbered 10912 and dated January 21, 1985.

Special Finance Houses, operating in accordance with the Communiqués of Under Secretariat of Treasury and the Central Bank of Türkiye based on the decision of Council of Ministers numbered 83/7506, have been subjected to the provisions of the Banking Law numbered 4389 with the change of law dated December 17, 1999 and numbered 4491. Special Finance Houses have been subjected to the provisions of "Communiqué Related to the Incorporation and Activities of Special Finance Houses" published in the Official Gazette dated September 20, 2001 numbered 24529 by the Banking Regulation and Supervision Agency ("BRSA"). "Communiqué Related to the Incorporation and Activities of Special Finance Houses" has been superseded by the "Communiqué Related to Credit Operations of Banks" published in the Official Gazette dated November 1, 2006 numbered 26333 and the Parent Bank operates in accordance with the Banking Law numbered 5411 published in the Official Gazette dated November 1, 2005 numbered 25983.

The decision regarding the change in the title of the Parent Bank, in relation with the provisions of the Banking Law numbered 5411, was agreed in the Extraordinary General Meeting dated December 21, 2005 and the title of the Parent Bank was changed as "Albaraka Türk Katılım Bankası A.Ş.". The change in the title was registered in Istanbul Trade Registry on December 22, 2005 and published in the Trade Registry Gazette dated December 27, 2005, numbered 6461.

The Parent Bank together with its consolidated ownerships is referred to as the "Group" in the accompanying consolidated financial statements.

The Parent Bank's head office is located in Istanbul and is operating through 223 (December 31, 2025: 223) local branches and 3 (December 31, 2025: 2) foreign branches and with 2.787 (December 31, 2025: 2.815) staff as of March 31, 2026. The Group has 2.835 (December 31, 2025: 2.858) staff as of March 31, 2026.

**II. Shareholding structure, shareholders having direct or indirect, joint or individual control over the management and supervision of the Parent Bank and the disclosures on related changes in the current year, if any:**

As of March 31, 2026, 53,39% (December 31, 2025: 45,09%) of the Parent Bank's shares are owned by Albaraka Group, 42,03% (December 31, 2025: 42,02%) of the shares are publicly traded and quoted at Borsa İstanbul. Rest belongs to different real persons and corporate entities. Dallah Albaraka Holding, a partner of the Parent Bank, has transferred its shares in the Bank's capital to the current majority shareholder, Albaraka Group, during the current period. This transaction does not result in any change in the Bank's ownership structure.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

(Thousand of Turkish Lira (TL) unless otherwise stated)

**III. Explanation on the chairman and members of board of directors, members of audit committee, general manager and assistant general managers, their areas of responsibility and their shares in the Parent Bank, if any:**

<b>Title</b>	<b>Name and Surname</b>	<b>Administrative Function and Responsibility</b>	<b>Educational Degree</b>	<b>Ownership Percentage (%)</b>
<b>Chairman of the Board of Directors (BOD):</b>	Housseem BEN HAJ AMOR	Chairman of BOD	Bachelor	-
<b>Members of BOD:</b>	Dr. Bekir PAKDEMİRLİ <sup>(*)</sup>	Deputy Independent Member of BOD / Independent Member of Audit Committee	Doctorate	-
	Dr. Khaled A. Mohamed ATEEQ	Independent Member of BOD / Independent Member of Audit Committee	Doctorate	-
	Ömer ÇEKİÇ <sup>(*)</sup>	Independent Member of BOD / Independent Member of Audit Committee	Bachelor	-
	Turgut SİMİTÇİOĞLU <sup>(**)</sup>	Member of BOD	Master	-
	Azhar Aziz DOGAR	Member of BOD	Master	-
	Dalia Hazem G. KHORSHID <sup>(*)</sup>	Member of BOD	Bachelor	-
	Akram YASSIN	Member of BOD	Master	-
<b>General Manager:</b>	Malek Khodr TEMSAH	Member of BOD/ General Manager	Master	-
<b>Assistant General Managers:</b>	Önder ÇINAR	Assistant General Manager Responsible for Credits	Master	-
	Mehmet Emin ÇONKAR	Assistant General Manager Responsible for Credit Monitoring and Legal Follow-Up	Bachelor	-
	Serhan YILDIRIM	Assistant General Manager Responsible for Treasury and International Banking	Bachelor	-
	Muzaffer ÇÖLMEK	Assistant General Manager Responsible for IT & Operations	Bachelor	-
	Serhan AKYILDIZ	Assistant General Manager Responsible for Institutional Banking	Bachelor	-
	Yasemin AYDIN	Assistant General Manager Responsible for Digital and Retail Banking	Master	-
<b>Audit Committee:</b>	Dr. Bekir PAKDEMİRLİ <sup>(*)</sup>	Chairman of Audit Committee	Doctorate	-
	Dr. Khaled A.Mohamed ATEEQ	Independent Member of Audit Committee	Doctorate	-
	Ömer ÇEKİÇ <sup>(*)</sup>	Independent Member of Audit Committee	Bachelor	-

\* Following the outcome of the Ordinary General Meeting held on March 27, 2026, Mr. Bekir Pakdemirli has been appointed as Chairman of the Audit Committee, and Mr. Omer Cekic as a Member of the Audit Committee. Ms. Dalia Hazem G. Khorshid has been appointed as a Member of the Board of Directors.

\*\* Mr. Turgut Simitcioglu, who was serving as Deputy General Manager, has resigned from his current position effective March 26, 2026, in accordance with his request for retirement, and has been appointed as a Member of the Board of Directors.

\*\*\*In accordance with the Board of Directors' decision dated March 26, 2026, Mr. Ömer Emeç, Deputy General Manager for Strategy and Transformation, and Mr. Mehmet Uludağ, Deputy General Manager for Retail and Private Banking, have resigned from their positions.

**IV. Information on the Parent Bank's qualified shareholders:**

The Parent Bank's paid in capital amounting to TL 2.500.000 consists of 2.500.000.000 number of shares with a nominal value of TL 1 (full) for each share. TL 1.334.860 of the paid in capital is owned by qualified shareholders who are listed below:

<b>Name/Commercial Name</b>	<b>Share amount (nominal)</b>	<b>Share ratio</b>	<b>Paid shares</b>	<b>Unpaid shares</b>
Albaraka Group	1.334.860	53,39%	1.334.860	-

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**V. Summary on the Parent Bank’s service activities and field of operations:**

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. The Parent Bank mainly collects funds through current accounts and participation accounts based on profit and loss sharing agreements and investment agency agreements, which are only for legal entities. The Parent Bank lends such funds through corporate finance support, retail finance support, profit/loss sharing investment, finance lease, financing commodity against document and joint investments.

The Parent Bank classifies current and profit-sharing accounts separately from other accounts in accordance with their maturities. Profit sharing accounts are classified under six different maturity groups; up to one month, up to three months (three months included), up to six months (six months included), up to one year (one year included), one year and more than one year (with monthly, quarterly, semi-annual and annual profit share payment) and accumulated participation accounts. The Parent Bank may determine the profit rate following operating the participation accounts or estimated rates for investment agencies. The rate of participation accounts’ participation to the loss is one hundred percent. The Parent Bank constitutes specific fund pools with minimum maturities of one month, to be allocated to individually predetermined projects for financing purposes. Profit sharing accounts, which are part of the funds collected for project financing purpose, are managed in accordance with their maturities and independently from other accounts and transfers from these accounts to any other maturity groups are not executed. Specific fund pools are liquidated at the end of the financing period.

In addition to its ordinary banking activities, the Parent Bank operates as an insurance agency, as a private pension insurance agency, and as a brokerage agency through its branches, engages in purchase and sale of precious metals, provides intermediary services in quick money transfers, credit card and member business (P.O.S.) services. Moreover, the Parent Bank is involved in providing non-cash loans that mainly comprise letters of guarantee, letters of credit and acceptances.

Transactions, which can be carried out by the Parent Bank, are not limited to the clauses listed above. If any activities other than those mentioned are considered as beneficial to the Parent Bank, the application must be recommended by the Board of Directors, approved by the General Assembly and authorized by relevant legal authorities, which then needs to be approved by the Ministry of Trade since such applications, are amendments in nature to the Article of Association. The application is included in the Article of Association after all necessary approvals are obtained.

**VI. Differences between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards with respect to consolidation and short explanation about the institutions subject to full or proportional consolidation and institutions, which are deducted from equity or not included in these three methods:**

The Parent Bank consolidates its joint venture Katılım Emeklilik ve Hayat A.Ş. in its consolidated financial statements using the equity method, the Parent Bank consolidates the financial statements of its subsidiaries Bereket Varlık Kiralama A.Ş., Değer Varlık Kiralama A.Ş., Albaraka Portföy Yönetimi A.Ş. with full consolidation method in accordance with the definition of control based on the legal entity. “Bereket One Ltd.”, “Albaraka Sukuk Ltd.”, “Albaraka CT One Ltd.” and “Albaraka Mtn Ltd.” which are not subsidiaries of the Parent Bank but over which the Parent Bank has 100% controlling power have been included in the consolidation due to the reason that these companies are “Structured Entity”. Katılım Finans Kefalet A.Ş., which is the associate of the Parent Bank, has not been consolidated as it is a non-financial entity, as well.

**VII. The existing or potential, actual or legal obstacles on immediate transfer of equity or reimbursement of liabilities between the parent bank and its subsidiaries:**

There is no immediate transfer of equity between the Parent Bank and its subsidiaries. There is no existing or potential, actual or legal obstacle to the reimbursement of liabilities between the Parent Bank and its subsidiaries.

## **SECTION TWO**

### **The consolidated financial statements**

- I. Consolidated balance sheet (Statement of financial position)
- II. Consolidated statement of off-balance sheet
- III. Consolidated statement of profit or loss
- IV. Consolidated statement of profit or loss and other comprehensive income
- V. Consolidated statement of changes in shareholders' equity
- VI. Consolidated statement of cash flows

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

ASSETS	Notes (Section Five-I)	CURRENT PERIOD March 31, 2026			PRIOR PERIOD December 31, 2025		
		TL	FC	Total	TL	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>78.437.031</b>	<b>112.492.749</b>	<b>190.929.780</b>	<b>81.824.843</b>	<b>101.541.324</b>	<b>183.366.167</b>
<b>1.1 Cash and Cash Equivalents</b>	(1)	<b>32.783.188</b>	<b>95.396.540</b>	<b>128.179.728</b>	<b>38.260.932</b>	<b>83.369.946</b>	<b>121.630.878</b>
1.1.1 Cash and Balances with Central Bank		21.735.095	64.797.015	86.532.110	28.167.505	58.984.319	87.151.824
1.1.2 Banks		11.103.979	30.726.891	41.830.870	10.195.268	24.519.887	34.715.155
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4. Expected Credit Losses (-)		55.886	127.366	183.252	101.841	134.260	236.101
<b>1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)</b>	(2)	<b>22.298.206</b>	<b>8.762.754</b>	<b>31.060.960</b>	<b>20.497.306</b>	<b>8.186.529</b>	<b>28.683.835</b>
1.2.1 Government Securities		303.312	7.682.688	7.986.000	275.961	7.452.253	7.728.214
1.2.2 Equity Securities		-	166.534	166.534	-	186.166	186.166
1.2.3 Other Financial Assets		21.994.894	913.532	22.908.426	20.221.345	548.110	20.769.455
<b>1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)</b>	(3)	<b>23.348.160</b>	<b>8.328.055</b>	<b>31.676.215</b>	<b>23.034.228</b>	<b>8.018.239</b>	<b>31.052.467</b>
1.3.1 Government Securities		23.142.747	7.049.031	30.191.778	23.026.561	7.135.497	30.162.058
1.3.2 Equity Securities		7.667	59.846	67.513	7.667	57.729	65.396
1.3.3 Other Financial Assets		197.746	1.219.178	1.416.924	-	825.013	825.013
<b>1.4 Derivative Financial Assets</b>	(5)	<b>7.477</b>	<b>5.400</b>	<b>12.877</b>	<b>32.377</b>	<b>1.966.610</b>	<b>1.998.987</b>
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		7.477	5.400	12.877	32.377	1.966.610	1.998.987
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)</b>		<b>161.293.032</b>	<b>124.048.216</b>	<b>285.341.248</b>	<b>142.719.790</b>	<b>119.618.478</b>	<b>262.338.268</b>
<b>2.1 Loans</b>	(6)	<b>140.858.934</b>	<b>90.240.374</b>	<b>231.099.308</b>	<b>123.841.975</b>	<b>88.866.679</b>	<b>212.708.654</b>
<b>2.2 Lease Receivables</b>	(7)	<b>7.653.446</b>	<b>18.384.142</b>	<b>26.037.588</b>	<b>7.653.305</b>	<b>16.453.610</b>	<b>24.106.915</b>
<b>2.3 Financial Assets Measured at Amortised Cost</b>	(4)	<b>16.681.858</b>	<b>18.063.005</b>	<b>34.744.863</b>	<b>14.738.736</b>	<b>16.841.713</b>	<b>31.580.449</b>
2.3.1 Government Securities		16.681.858	18.063.005	34.744.863	14.738.736	16.841.713	31.580.449
2.3.2 Other Financial Assets		-	-	-	-	-	-
<b>2.4 Expected Credit Losses (-)</b>	(6)	<b>3.901.206</b>	<b>2.639.305</b>	<b>6.540.511</b>	<b>3.514.226</b>	<b>2.543.524</b>	<b>6.057.750</b>
<b>III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(8)	<b>847.459</b>	<b>11.901</b>	<b>859.360</b>	<b>776.550</b>	<b>11.398</b>	<b>787.948</b>
3.1 Asset Held for Resale		847.459	-	847.459	776.550	-	776.550
3.2 Assets of Discontinued Operations		-	11.901	11.901	-	11.398	11.398
<b>IV. OWNERSHIP INVESTMENTS (Net)</b>	(9)	<b>1.217.053</b>	<b>-</b>	<b>1.217.053</b>	<b>1.140.797</b>	<b>-</b>	<b>1,140.797</b>
<b>4.1 Associates (Net)</b>		<b>90.000</b>	<b>-</b>	<b>90.000</b>	<b>90.000</b>	<b>-</b>	<b>90.000</b>
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90.000	-	90.000	90.000	-	90.000
<b>4.2 Subsidiaries (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
<b>4.3 Joint Ventures (Net)</b>		<b>1,127.053</b>	<b>-</b>	<b>1,127.053</b>	<b>1,050.797</b>	<b>-</b>	<b>1,050.797</b>
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		1,127.053	-	1,127.053	1,050.797	-	1,050.797
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	(10)	<b>6.346.967</b>	<b>172.595</b>	<b>6.519.562</b>	<b>6.140.318</b>	<b>92.767</b>	<b>6.233.085</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	(11)	<b>1.383.239</b>	<b>-</b>	<b>1.383.239</b>	<b>1.265.175</b>	<b>-</b>	<b>1.265.175</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		1,383,239	-	1,383,239	1,265,175	-	1,265,175
<b>VII. INVESTMENT PROPERTY (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>231.286</b>	<b>-</b>	<b>231.286</b>	<b>196.774</b>	<b>-</b>	<b>196.774</b>
<b>IX. DEFERRED TAX ASSET</b>	(12)	<b>2.274.834</b>	<b>-</b>	<b>2.274.834</b>	<b>1.722.655</b>	<b>-</b>	<b>1,722.655</b>
<b>X. OTHER ASSETS</b>	(13)	<b>11.641.960</b>	<b>4.395.656</b>	<b>16.037.616</b>	<b>10.231.281</b>	<b>3.716.550</b>	<b>13.947.831</b>
<b>TOTAL ASSETS</b>		<b>263.672.861</b>	<b>241.121.117</b>	<b>504.793.978</b>	<b>246.018.183</b>	<b>224.980.517</b>	<b>470.998.700</b>

The accompanying explanations and notes are an integral part of these consolidated financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD March 31, 2026			PRIOR PERIOD December 31, 2025		
		TL	FC	Total	TL	FC	Total
<b>I. FUNDS COLLECTED</b>	(1)	140.688.194	160.388.433	301.076.627	129.199.081	148.839.830	278.038.911
<b>II. FUNDS BORROWED</b>	(2)	27.757.350	63.422.336	91.179.686	23.298.305	60.565.695	83.864.000
<b>III. BORROWINGS FROM MONEY MARKETS</b>		14.626.225	-	14.626.225	14.021.469	-	14.021.469
<b>IV. SECURITIES ISSUED (Net)</b>	(3)	21.769.869	-	21.769.869	23.384.494	-	23.384.494
<b>V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS</b>		-	-	-	-	-	-
<b>VI. DERIVATIVE FINANCIAL LIABILITIES</b>	(4)	205.065	2.224.246	2.429.311	279.332	1.583	280.915
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		205.065	2.224.246	2.429.311	279.332	1.583	280.915
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
<b>VII. LEASE PAYABLES</b>	(5)	1.583.749	121.293	1.705.042	1.544.602	72.227	1.616.829
<b>VIII. PROVISIONS</b>	(6)	3.032.941	259.479	3.292.420	4.390.867	473.681	4.864.548
8.1 Restructuring Reserves		-	-	-	-	-	-
8.2 Reserve for Employee Benefits		1.174.632	-	1.174.632	2.182.198	-	2.182.198
8.3 Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.4 Other Provisions		1.858.309	259.479	2.117.788	2.208.669	473.681	2.682.350
<b>IX. CURRENT TAX LIABILITY</b>	(7)	2.084.335	69.205	2.153.540	1.383.708	105.749	1.489.457
<b>X. DEFERRED TAX LIABILITY</b>		-	-	-	-	-	-
<b>XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(8)	-	7.748	7.748	-	6.445	6.445
11.1 Assets Held for Sale		-	-	-	-	-	-
11.2 Assets of Discontinued Operations		-	7.748	7.748	-	6.445	6.445
<b>XII. SUBORDINATED LOANS</b>	(9)	-	19.042.724	19.042.724	-	18.624.498	18.624.498
12.1 Loans		-	19.042.724	19.042.724	-	18.624.498	18.624.498
12.2 Other Debt Instruments		-	-	-	-	-	-
<b>XIII. OTHER LIABILITIES</b>	(10)	13.382.351	4.688.744	18.071.095	11.503.954	4.622.591	16.126.545
<b>XIV. SHAREHOLDERS' EQUITY</b>	(11)	29.285.524	154.167	29.439.691	28.305.088	375.501	28.680.589
14.1 Paid-In Capital		2.500.000	-	2.500.000	2.500.000	-	2.500.000
14.2 Capital Reserves		916.664	-	916.664	899.208	-	899.208
14.2.1 Share Premium		23.278	-	23.278	23.278	-	23.278
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserves		893.386	-	893.386	875.930	-	875.930
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		2.928.104	-	2.928.104	2.928.104	-	2.928.104
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		2.580.020	154.167	2.734.187	2.361.691	375.501	2.737.192
14.5 Profit Reserves		15.787.921	-	15.787.921	9.795.494	-	9.795.494
14.5.1 Legal Reserves		728.413	-	728.413	639.465	-	639.465
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		14.188.318	-	14.188.318	8.357.233	-	8.357.233
14.5.4 Other Profit Reserves		871.190	-	871.190	798.796	-	798.796
14.6 Profit or Loss		4.572.815	-	4.572.815	9.820.591	-	9.820.591
14.6.1 Prior Years Profit/(Loss)		3.234.186	-	3.234.186	(5.196.849)	-	(5.196.849)
14.6.2 Current Year Profit/(Loss)		1.338.629	-	1.338.629	15.017.440	-	15.017.440
14.7 Minority Shares		-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>254.415.603</b>	<b>250.378.375</b>	<b>504.793.978</b>	<b>237.310.900</b>	<b>233.687.800</b>	<b>470.998.700</b>

The accompanying explanations and notes are an integral part of these consolidated financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET**  
**AS OF MARCH 31, 2026**

(Thousand of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD March 31, 2026			PRIOR PERIOD December 31, 2025		
		TL	FC	Total	TL	FC	Total
<b>A. OFF BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>73.313.815</b>	<b>104.021.490</b>	<b>177.335.305</b>	<b>70.354.030</b>	<b>94.187.248</b>	<b>164.541.278</b>
<b>I. GUARANTEES AND SURETIES</b>	(1)	<b>38.594.332</b>	<b>32.786.625</b>	<b>71.380.957</b>	<b>37.187.038</b>	<b>29.805.782</b>	<b>66.992.820</b>
1.1. Letters of Guarantees		38.517.280	15.755.448	54.272.728	37.092.882	15.424.657	52.517.539
1.1.1. Guarantees Subject to State Tender Law		2.005.397	193.843	2.199.240	1.798.911	187.260	1.986.171
1.1.2. Guarantees Given for Foreign Trade Operations		11.440	5.344.193	5.355.633	18.340	5.446.746	5.465.086
1.1.3. Other Letters of Guarantee		36.500.443	10.217.412	46.717.855	35.275.631	9.790.651	45.066.282
1.2. Bank Loans		-	306.731	306.731	-	438.906	438.906
1.2.1. Import Letter of Acceptances		-	306.731	306.731	-	438.906	438.906
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letter of Credits		41.373	16.701.337	16.742.710	48.177	13.896.897	13.945.074
1.3.1. Documentary Letter of Credits		-	-	-	-	-	-
1.3.2. Other Letter of Credits		41.373	16.701.337	16.742.710	48.177	13.896.897	13.945.074
1.4. Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	23.109	23.109	-	45.322	45.322
1.7. Other Collaterals		35.679	-	35.679	45.979	-	45.979
<b>II. COMMITMENTS</b>	(1)	<b>23.581.611</b>	<b>4.802.835</b>	<b>28.384.446</b>	<b>24.629.119</b>	<b>12.031.856</b>	<b>36.660.975</b>
2.1. Irrevocable Commitments		23.537.111	4.802.835	28.339.946	24.584.619	12.031.856	36.616.475
2.1.1. Asset Purchase and Sale Commitments		949.293	4.802.835	5.752.128	4.670.964	12.031.856	16.702.820
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		628.892	-	628.892	626.556	-	626.556
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6. Payment Commitment for Cheques		3.747.133	-	3.747.133	2.989.701	-	2.989.701
2.1.7. Tax And Fund Liabilities from Export Commitments		499.663	-	499.663	351.166	-	351.166
2.1.8. Commitments for Credit Card Expenditure Limits		17.706.911	-	17.706.911	15.942.138	-	15.942.138
2.1.9. Commitments for Promotions Related with Credit Cards and Banking Activities		4.664	-	4.664	3.537	-	3.537
2.1.10. Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11. Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		555	-	555	557	-	557
2.2. Revocable Commitments		44.500	-	44.500	44.500	-	44.500
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		44.500	-	44.500	44.500	-	44.500
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>11.137.872</b>	<b>66.432.030</b>	<b>77.569.902</b>	<b>8.537.873</b>	<b>52.349.610</b>	<b>60.887.483</b>
3.1. Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1. Fair Value Hedge		-	-	-	-	-	-
3.1.2. Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held for Trading Transactions		11.137.872	66.432.030	77.569.902	8.537.873	52.349.610	60.887.483
3.2.1. Forward Foreign Currency Buy/Sell Transactions		65.512	2.703.071	2.768.583	8.794	7.765	16.559
3.2.1.1. Forward Foreign Currency Transactions-Buy		28.105	1.355.277	1.383.382	-	7.765	7.765
3.2.1.2. Forward Foreign Currency Transactions-Sell		37.407	1.347.794	1.385.201	8.794	-	8.794
3.2.2. Other Forward Buy/Sell Transactions		11.072.360	63.728.959	74.801.319	8.529.079	52.341.845	60.870.924
3.3. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>1.134.202.493</b>	<b>327.565.054</b>	<b>1.461.767.547</b>	<b>1.023.073.523</b>	<b>299.528.361</b>	<b>1.322.601.884</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>39.229.329</b>	<b>238.241.350</b>	<b>277.470.679</b>	<b>38.160.040</b>	<b>216.972.573</b>	<b>255.132.613</b>
4.1. Assets Under Management		20.615.728	-	20.615.728	19.274.185	-	19.274.185
4.2. Investment Securities Held in Custody		4.986	46.251.245	46.256.231	6.679	45.878.099	45.884.778
4.3. Cheques Received for Collection		14.165.555	1.114.303	15.279.858	14.390.811	1.657.934	16.048.745
4.4. Commercial Notes Received for Collection		4.105.878	1.467.602	5.573.480	4.143.683	1.540.682	5.684.365
4.5. Other Assets Received for Collection		103	-	103	103	-	103
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		211.126	6.739.429	6.950.555	218.626	6.534.463	6.753.089
4.8. Custodians		125.953	182.668.771	182.794.724	125.953	161.361.395	161.487.348
<b>V. PLEDGED ITEMS</b>		<b>1.094.973.164</b>	<b>89.323.704</b>	<b>1.184.296.868</b>	<b>984.913.483</b>	<b>82.555.788</b>	<b>1.067.469.271</b>
5.1. Marketable Securities		47.039.116	15.226.843	62.265.959	42.391.992	13.897.822	56.289.814
5.2. Guarantee Notes		15.939.098	1.043.826	16.982.924	14.581.393	768.420	15.349.813
5.3. Commodity		186.526.407	12.883.945	199.410.352	168.463.502	11.933.381	180.396.883
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		820.723.779	51.427.874	872.151.653	733.155.802	47.390.812	780.546.614
5.6. Other Pledged Items		24.148.636	8.697.065	32.845.701	25.749.663	8.528.590	34.278.253
5.7. Pledged Items-Depository		596.128	44.151	640.279	571.131	36.763	607.894
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
<b>TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)</b>		<b>1.207.516.308</b>	<b>431.586.544</b>	<b>1.639.102.852</b>	<b>1.093.427.553</b>	<b>393.715.609</b>	<b>1.487.143.162</b>

The accompanying explanations and notes are an integral part of these financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
**AS OF MARCH 31, 2026**

(Thousand of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- March 31, 2026	PRIOR PERIOD January 1- March 31, 2025
<b>I.</b>	<b>PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>19.510.754</b>	<b>12.659.250</b>
1.1	Profit Share on Loans		13.367.114	8.945.987
1.2	Income Received from Reserve Deposits		1.672.354	1.251.129
1.3	Income Received from Banks		6	-
1.4	Income Received from Money Market Placements		7.417	10.923
1.5	Income Received from Marketable Securities Portfolio		3.291.542	2.018.085
1.5.1	Financial Assets at Fair Value Through Profit and Loss		93.876	117.824
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		2.070.264	991.360
1.5.3	Financial Assets Measured at Amortised Cost		1.127.402	908.901
1.6	Finance Lease Income		1.164.997	428.188
1.7	Other Profit Share Income		7.324	4.938
<b>II.</b>	<b>PROFIT SHARE EXPENSE</b>	<b>(2)</b>	<b>16.308.426</b>	<b>11.555.286</b>
2.1	Expense on Profit Sharing Accounts		10.537.365	8.311.658
2.2	Profit Share Expense on Funds Borrowed		2.179.761	1.206.563
2.3	Profit Share Expense on Money Market Borrowings		1.087.913	468.715
2.4	Profit Share Expense on Securities Issued		2.417.879	1.515.991
2.5	Finance Lease Expense		65.076	48.668
2.6	Other Profit Share Expense		20.432	3.691
<b>III.</b>	<b>NET PROFIT SHARE INCOME (I – II)</b>		<b>3.202.328</b>	<b>1.103.964</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>		<b>1.621.665</b>	<b>1.261.421</b>
4.1	Fees and Commissions Received		2.092.421	1.453.215
4.1.1	Non-Cash Loans		225.383	146.261
4.1.2	Other	<b>(3)</b>	1.867.038	1.306.954
4.2	Fees and Commissions Paid (-)		470.756	191.794
4.2.1	Non-Cash Loans		3.443	1.028
4.2.2	Other	<b>(3)</b>	467.313	190.766
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(4)</b>	<b>313</b>	<b>196</b>
<b>VI.</b>	<b>TRADING INCOME/LOSS(net)</b>	<b>(5)</b>	<b>786.887</b>	<b>638.408</b>
6.1	Capital Market Transaction Income/(Loss)		670.380	601.019
6.2	Profit/(Loss) from Derivative Financial Instruments		(4.795.295)	198.533
6.3	Foreign Exchange Income/(Loss)		4.911.802	(161.144)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(6)</b>	<b>2.538.278</b>	<b>9.485.989</b>
<b>VIII.</b>	<b>TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>8.149.471</b>	<b>12.489.978</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSS (-)</b>	<b>(7)</b>	<b>1.067.747</b>	<b>257.064</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>	<b>(7)</b>	<b>91.990</b>	<b>340.635</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>3.252.410</b>	<b>2.089.369</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(8)</b>	<b>2.207.822</b>	<b>1.542.659</b>
<b>XIII.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>1.529.502</b>	<b>8.260.251</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER</b>		-	-
<b>XV.</b>	<b>PROFIT/(LOSS) ON EQUITY METHOD</b>		<b>83.382</b>	<b>66.019</b>
<b>XVI.</b>	<b>PROFIT/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)</b>	<b>(9)</b>	<b>1.612.884</b>	<b>8.326.270</b>
<b>XVIII.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(10)</b>	<b>272.273</b>	<b>208.461</b>
18.1	Provision for Current Taxes		762.617	53.169
18.2	Deferred Tax Expense Effect (+)		2.549.756	698.156
18.3	Deferred Tax Income Effect (-)		3.040.100	542.864
<b>XIX.</b>	<b>NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)</b>	<b>(11)</b>	<b>1.340.611</b>	<b>8.117.809</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>	<b>(11)</b>	-	<b>(202)</b>
20.1	Income from Assets Held for Sale		-	-
20.2	Income from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
20.3	Income from Other Discontinued Operations		-	(202)
<b>XXI.</b>	<b>LOSS FROM DISCONTINUED OPERATIONS (-)</b>		<b>1.961</b>	<b>243</b>
21.1	Loss from Assets Held for Sale		-	-
21.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
21.3	Loss from Other Discontinued Operations		1.961	243
<b>XXII.</b>	<b>PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)</b>		<b>(1.961)</b>	<b>(445)</b>
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		<b>21</b>	-
23.1	Provision for Current Taxes		21	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>	<b>(11)</b>	<b>(1.982)</b>	<b>(445)</b>
<b>XXV.</b>	<b>NET PROFIT/LOSS (XIX+XXIV)</b>	<b>(12)</b>	<b>1.338.629</b>	<b>8.117.364</b>
25.1	Group's Income/Loss		1.338.629	8.117.364
25.2	Minority Shares Profit/Loss (-)		-	-
	Earnings Per Share		0,53545	3,24695

The accompanying explanations and notes are an integral part of these financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

<b>PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>	<b>CURRENT PERIOD</b> January 1- March 31, 2026	<b>PRIOR PERIOD</b> January 1- March 31, 2025
<b>I. CURRENT PERIOD PROFIT/LOSS</b>	<b>1.338.629</b>	<b>8.117.364</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>	<b>(3.005)</b>	<b>477.459</b>
<b>2.1 Other Income/Expense Items not to be Recycled to Profit or Loss</b>	<b>-</b>	<b>(5.042)</b>
2.1.1 Revaluation Surplus on Tangible Assets	-	(5.042)
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4 Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
2.1.5 Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	-	-
<b>2.2 Other Income/Expense Items to be Recycled to Profit or Loss</b>	<b>(3.005)</b>	<b>482.501</b>
2.2.1 Exchange Rate Conversion Differences	143.104	516.837
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Financial Assets Measured at Fair Value through Other Comprehensive Income	(215.170)	(49.051)
2.2.3 Gains/losses from Cash Flow Hedges	-	-
2.2.4 Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5 Other Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.6 Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	69.061	14.715
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>1.335.624</b>	<b>8.594.823</b>

The accompanying explanations and notes are an integral part of these financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellati on Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders ' Equity
<b>CURRENT PERIOD</b>																	
<b>(January 1 – March 31, 2026)</b>																	
I. Closing balance		2.500.000	23.278	-	875.930	3.288.134	(360.030)	-	2.462.983	274.209	-	9.795.494	(5.196.849)	15.017.440	28.680.589	-	28.680.589
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning Of Period (I+II)		2.500.000	23.278	-	875.930	3.288.134	(360.030)	-	2.462.983	274.209	-	9.795.494	(5.196.849)	15.017.440	28.680.589	-	28.680.589
IV. Total Comprehensive Income		-	-	-	-	-	-	-	143.104	(146.109)	-	-	-	1.338.629	1.335.624	-	1.335.624
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	17.456	-	-	-	-	-	-	108.392	6.585.150	(6.633.015)	77.983	-	77.983
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	5.884.035	1.845.885	(8.384.425)	(654.505)	-	(654.505)
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	(654.505)	(654.505)	-	(654.505)
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	5.884.035	(5.884.035)	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	7.729.920	(7.729.920)	-	-	-
<b>Balances at end of the period (III+IV...+X+XI)</b>		<b>2.500.000</b>	<b>23.278</b>	<b>-</b>	<b>893.386</b>	<b>3.288.134</b>	<b>(360.030)</b>	<b>-</b>	<b>2.606.087</b>	<b>128.100</b>	<b>-</b>	<b>15.787.921</b>	<b>3.234.186</b>	<b>1.338.629</b>	<b>29.439.691</b>	<b>-</b>	<b>29.439.691</b>

1. Tangible and Intangible Assets Revaluation Reserve,
2. Accumulated Gains/Losses on Remeasurements of Defined Benefit Plans,
3. Others (Other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will not be reclassified to profit or loss)
4. Exchange rate conversion differences,
5. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,
6. Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

The accompanying explanations and notes are an integral part of these financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves (*)	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Before Minority Shares	Minority Shares	Total Shareholders' Equity
<b>PRIOR PERIOD</b>																	
<b>(January 1 - March 31, 2025)</b>																	
I. Closing balance		2.500.000	23.278	-	2.665.252	2.477.178	(366.182)	-	1.489.755	212.167	-	6.732.113	(948.641)	5.159.309	19.944.229	-	19.944.229
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning Of Period (I+II)		2.500.000	23.278	-	2.665.252	2.477.178	(366.182)	-	1.489.755	212.167	-	6.732.113	(948.641)	5.159.309	19.944.229	-	19.944.229
IV. Total Comprehensive Income		-	-	-	-	(5.042)	-	-	516.837	(34.336)	-	-	-	8.117.364	8.594.823	-	8.594.823
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	(2.655.020)	-	-	-	-	-	-	(5.070.565)	-	-	(7.725.585)	-	(7.725.585)
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	3.865.701	862.563	(5.159.309)	(431.045)	-	(431.045)
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	(431.045)	(431.045)	-	(431.045)
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	3.865.701	-	(3.879.403)	(13.702)	-	(13.702)
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	862.563	(848.861)	13.702	-	13.702
<b>Balances at end of the period (III+IV...+X+XI)</b>		<b>2.500.000</b>	<b>23.278</b>	<b>-</b>	<b>10.232</b>	<b>2.472.136</b>	<b>(366.182)</b>	<b>-</b>	<b>2.006.592</b>	<b>177.831</b>	<b>-</b>	<b>10.597.814</b>	<b>(5.156.643)</b>	<b>8.117.364</b>	<b>20.382.422</b>	<b>-</b>	<b>20.382.422</b>

1. Tangible and Intangible Assets Revaluation Reserve,

2. Accumulated Gains/Losses on Remeasurements of Defined Benefit Plans,

3. Others (Other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will not be reclassified to profit or loss)

4. Exchange rate conversion differences,

5. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,

6. Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

The accompanying explanations and notes are an integral part of these financial statements.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED FINANCIAL STATEMENT OF CASH FLOWS**  
**AS OF MARCH 31, 2026**  
*(Thousand of Turkish Lira (TL) unless otherwise stated)*

STATEMENT OF CASH FLOWS	Notes (Section Five-VI)	CURRENT PERIOD January 1- March 31, 2026	PRIOR PERIOD January 1- March 31, 2025
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1 Operating Profit Before Changes In Operating Assets And Liabilities</b>		<b>(1.014.374)</b>	<b>(345.432)</b>
1.1.1 Profit Share Income Received		18.821.361	13.114.203
1.1.2 Profit Share Expense Paid		(16.288.444)	(11.589.958)
1.1.3 Dividend Received		313	196
1.1.4 Fees and Commissions Received		1.489.879	1.057.467
1.1.5 Other Income		653.828	560.859
1.1.6 Collections from Previously Written Off Loans	(V-I-6,h2)	307.893	111.834
1.1.7 Payments to Personnel and Service Suppliers		(3.598.413)	(2.323.693)
1.1.8 Taxes Paid		(424.142)	(356.510)
1.1.9 Others	(V-VI-3)	(1.976.649)	(919.830)
<b>1.2 Changes In Operating Assets And Liabilities</b>		<b>3.916.981</b>	<b>(878.728)</b>
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(3.119.478)	(3.049.618)
1.2.2 Net (Increase) Decrease in Due From Banks and Other Financial Institutions		(194.304)	(3.718.767)
1.2.3 Net (Increase) Decrease in Loans		(9.573.116)	(15.594.471)
1.2.4 Net (Increase) Decrease in Other Assets		(5.728.918)	(1.264.965)
1.2.5 Net Increase (Decrease) in Bank Deposits		(1.837.486)	(2.559.987)
1.2.6 Net Increase (Decrease) in Other Deposits		15.871.271	5.804.905
1.2.7 Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8 Net Increase (Decrease) in Funds Borrowed		-	7.938.111
1.2.9 Net Increase (Decrease) in Matured Payables		-	-
1.2.10 Net Increase (Decrease) in Other Liabilities	(V-VI-3)	8.499.012	11.566.064
<b>I. Net Cash Flow From Banking Operations</b>		<b>2.902.607</b>	<b>(1.224.160)</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II. Net cash flow from investing activities</b>		<b>(4.435.905)</b>	<b>(1.923.624)</b>
2.1 Cash Paid For Acquisition of Investments, Associates and Subsidiaries		-	(22.500)
2.2 Cash Obtained From Disposal of Investments, Associates and Subsidiaries		-	-
2.3 Purchases of Property and Equipment		(1.259.704)	(809.131)
2.4 Disposals of Property and Equipment		63.085	217.408
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1.550.526)	(4.459.456)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		439.933	3.150.055
2.7 Purchase of Financial Assets Measured at Amortised Cost	(V-I-4)	(2.642.673)	-
2.8 Sale of Financial Assets Measured at Amortised Cost	(V-I-4)	513.980	-
2.9 Other		-	-
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net Cash Flow From Financing Activities</b>		<b>2.605.939</b>	<b>12.022.781</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued		465.730.615	188.803.903
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		(463.018.535)	(176.707.782)
3.3 Issued Capital Instruments		-	-
3.4 Dividends Paid		-	-
3.5 Leases Paid		(106.141)	(73.340)
3.6 Other		-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	(V-VI-3)	<b>(700.804)</b>	<b>2.016.150</b>
<b>V. Net (Decrease) Increase in Cash and Cash Equivalents</b>		<b>371.837</b>	<b>10.891.147</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the Period</b>	(V-VI-a)	<b>54.328.388</b>	<b>39.723.087</b>
<b>VII. Cash and Cash Equivalents at the End of the Period</b>	(V-VI-b)	<b>54.700.225</b>	<b>50.614.234</b>

The accompanying explanations and notes are an integral part of these financial statements

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**SECTION THREE**

**Accounting Policies**

**I. Explanations on basis of presentation:**

**a) The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks' Accounting Application and Safeguarding of Documents:**

The Parent Bank has prepares its financial statements in accordance with the "Regulation on Principles and Procedures Regarding Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette dated 1 November 2006 and numbered 26333, as well as other regulations regarding the accounting and recording systems of banks published by the Banking Regulation and Supervision Agency ("BRSA"), circulars, interpretations, and the "BRSA Accounting and Financial Reporting Legislation" which includes provisions of Interim Financial Reporting Standards and the Turkish Financial Reporting Standards ("TFRS") issued by the Public Oversight Accounting and Auditing Standards Authority ("POA") for matters not covered by these regulations. Additionally, the Communiqué on Financial Statements to be Announced to the Public by Banks and the Related Explanations and Footnotes" and the "Communiqué on Disclosures to be Made to the Public by Banks on Risk Management" published in the Official Gazette dated 28 June 2012 and numbered 28337, as well as the communiqués supplementing and amending these, have been considered in the preparation of the financial statements."

The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements", published in Official Gazette numbered 28337, dated June 28, 2012, and amendments to this Communiqué. The Parent Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation.

The financial statements have been prepared in TL, under the historical cost convention except for the financial assets, liabilities and revalued real estates carried at fair value.

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated 23 November 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2023 should be prepared in accordance with the Financial Reporting in Hyperinflationary Economies ("TAS 29"), however, institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the applying of TAS 29. Based on this announcement of POA, BRSA, with its decision dated December 12, 2023 and numbered 10744, decided that the financial statements dated December 31, 2023 of banks and financial leasing, factoring, financing, savings financing and asset management companies should not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated January 11, 2024 and numbered 10825, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will be applied inflation accounting as of January 1, 2025. Finally, BRSA's decision dated January 5, 2024 and numbered 11021 and December 18, 2025 and numbered 11340, it has been decided that banks and financial leasing, factoring, financing, savings financing and asset management companies would not apply inflation accounting in 2025. Accordingly, the Parent Bank has not applied the inflation accounting required by TAS 29 in its consolidated financial statements for the year ended March 31, 2026.

The TFRS 17 Insurance Contracts standard, published by the Public Oversight, Accounting and Auditing Standards Authority (POA) on February 16, 2019, to be applied for financial periods starting after December 31, 2022, establishes the principles for the recognition, measurement, presentation, and disclosure of insurance contracts within its scope. The aim of TFRS 17 is to ensure that businesses present these contracts in a way that reflects their true nature. POA has decided that TFRS 17 will be applied in the consolidated and individual financial statements of companies starting from January 1, 2024. However, according to POA's letter dated February 15, 2024, and numbered 22667, the effective date of TFRS 17 has been postponed to January 1, 2025. With POA's latest announcement, the mandatory effective date of the standard has been further postponed to financial periods beginning on or after January 1, 2027.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**I. Explanations on basis of presentation (continued):**

**b) Accounting policies and valuation principles applied in the preparation of consolidated financial statements:**

The accounting policies and valuation principles applied in the preparation of consolidated financial statements, are determined and applied in accordance with regulations, communiqués, explanations and circulars on accounting and financial reporting principles published by the BRSA, and in case where there is no special regulation made by the BRSA, in accordance with principles in the context of TFRS.

The preparation of the consolidated financial statements according to BRSA Reporting and Accounting Legislation requires the Group's management to make estimates and assumptions related to assets and liabilities in the balance sheet and contingent issues as of the balance sheet date. Such estimates and assumptions include the fair value calculations of the financial instruments, provisions for the lawsuits, deferred tax assets and liabilities, impairment of the financial assets and revaluation of immovables and reviewed periodically and when adjustments are considered necessary, they are reflected in the financial statements. The assumptions and estimates used are explained in the related notes. Accounting policies and evaluation principles in preparing Financial statements are determined and applied as per the principles stated in "BRSA Accounting and Financial Reporting Legislation" and consistent with the accounting policies applied for December 31, 2024 financial statements.

As of March 31, 2026, the subsidiary investment accounted for by equity method is Katılım Emeklilik ve Hayat A.Ş. Subsidiaries accounted for using the full consolidation method consist of Bereket Varlık Kiralama A.Ş., Değer Varlık Kiralama A.Ş. and Albaraka Portföy Yönetimi A.Ş.

**c) Restatement of the financial statements according to the current purchasing power of money:**

Accompanying financial statements are subjected to TAS 29 "Financial Reporting in Hyperinflationary Economies" until December 31, 2004 and with regard to this the BRSA explained with its decision numbered 1623 and dated April 21, 2005 and its circular dated April 28, 2005 that the conditions for applying inflation accounting was no longer applicable and accordingly inflation accounting has not been applied in the accompanying financial statements starting from January 1, 2005.

**d) Comparative information and classifications:**

The changes in accounting policies are applied retrospectively and previous period financial statements are restated. The Financial statements of the Parent Bank are prepared comparative to the previous term in order to determine its financial position and performans trends. If appropriate, the comparative information are restated in order to provide comparativeness to the statements of current period financial statements.

In accordance with the BRSA Consalidation Communique, the Group does not include investment funds in the scope of consolidation. This is because definition of control, as regulated under Article 3 of Banking Law No. 5411, requires legal entities, and Article 52/1 of the Capital Markets Law explicitly states that investment funds are assets without legal entities (and therefore not considered companies or partnerships).

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**II. Explanations on strategy of using financial instruments and foreign currency transactions:**

The Group creates its strategies on financial instruments considering its sources of financing. The main financing sources consist of current and profit-sharing accounts. Other than current and profit-sharing accounts, the Parent Bank's most important funding sources are its equity and borrowings from foreign financial institutions. The Parent Bank sustains its liquidity to cover matured liabilities by holding adequate level of cash and cash equivalents.

The Parent Bank's transactions in foreign currencies are accounted in accordance with the TAS 21 "Accounting Standard on the Effect of Changes in Foreign Currency Rates", and converted with the exchange rate ruling at the transaction date into Turkish Lira. Foreign currency assets and liabilities have been converted into Turkish Lira at the rate of exchange rates ruling at the balance sheet date announced by the Parent Bank. Gains or losses arising from foreign currency transactions and conversion of foreign currency assets and liabilities are reflected in the income statement as foreign exchange gain or loss.

If the loans recognized in the foreign currency accounts are switched to non-performing, they are continued to be recognized in the foreign currency accounts and evaluated with the current exchange rates.

The foreign currency exchange differences resulting from the conversion of debt securities issued and monetary financial assets into Turkish Lira are included in the income statement.

The balance sheet items of the foreign branches and foreign discontinued operation of the Parent Bank included in the financial statements are converted into Turkish lira at the exchange rate ruling at the balance sheet date announced by the Parent Bank. Income statement items are converted into Turkish lira by exchange rate ruling at the transaction date and all exchange differences arising from the translation are accounted for in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account under equity in accordance with TAS 21.

Precious metals (gold and silver) accounted under assets and liabilities, which do not have fixed maturity, are converted into Turkish lira by using the buying rate at the balance sheet date announced by the Parent Bank and resulting evaluation differences are reflected as foreign exchange gain or loss.

There are no foreign currency differences capitalized by the Group.

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**III. Information on consolidated associates:**

Consolidated financial statements are prepared in accordance with the decrees, notes and explanations set forth in Communiqué on "Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette dated November 8, 2006, numbered 26340 and "Turkish Accounting Standard for Consolidated Financial Statements".

**a) Consolidation principles on joint ventures:**

The joint venture is an entity in which the Parent Bank participates in its capital and has joint control and whose main operation is private pension and insurance and operates according to special legislation with permission and license and is established in Türkiye. The related joint venture has been consolidated through equity method. Where necessary, accounting policies of the joint venture have been harmonized to ensure consistency with the policies adopted by the Parent Bank.

Equity method is an accounting method which foresees the increase or decrease of the book value of capital share in a joint venture from the changes in the participated joint venture's shareholders' equity during the period attributable to the portion of the investor and the deduction of the dividend received from the associate from the revised value of the joint venture amount.

The joint venture included in consolidation, its title, its place of incorporation, main activities and effective shareholding rates are as follows:

Title	Operation Center (City/Country)	Main Activities	Effective Rates (%)	Direct and Indirect Rates (%)
Katılım Emeklilik ve Hayat A.Ş.	İstanbul/Türkiye	Private pension and insurance	50,00	50,00

**b) Consolidation principles on subsidiaries:**

Subsidiaries are the entities controlled directly or indirectly by the Parent Bank. Subsidiaries are consolidated using the full consolidation method considering materiality principle, taking account the operation results, size of asset and shareholders' equity. Financial statements of related subsidiaries are consolidated from the date when the control is transferred to the Parent Bank.

Control is accepted as when Parent Bank has power over its investee, or exposed to, or has rights to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

As of the current period, the Bank has no subsidiaries that are not included in the scope of consolidation in accordance with the "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette No. 26340 dated November 8, 2006.

In the full consolidation method, 100% of subsidiaries' assets, liabilities, income, expense and off-balance sheet items are combined with the Parent Bank's assets, liabilities, and income, expense and off-balance sheet items. The carrying amount of the Group's investment in each subsidiary and the Group's portion of the cost value of the capital of each subsidiary is eliminated. Intragroup balances and intragroup transactions and resulting unrealized profits and losses are eliminated.

Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Parent Bank.

The subsidiaries included in consolidation, its title, place of incorporation, main activities and effective shareholding rates are as follows:

Title	Operation Center (City/Country)	Main Activities	Effective Partnership Rates (%)	Direct and Indirect Rates (%)
Bereket Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issue	100,00	100,00
Değer Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issue	100,00	100,00
Albaraka Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Fund Foundation and Management	100,00	100,00

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**III. Information on consolidated associates (continued):**

**c) Presentation of consolidated subsidiaries, associates and joint ventures in consolidated financial statements:**

The associates and subsidiaries which are not under the scope of consolidation are accounted at cost value, less any impairment, in accordance with "Turkish Accounting Standards for Individual Financial Statements ("TAS 27")" in the consolidated financial statements.

In the consolidated financial statements, credit institutions, which are not included in consolidation, or subsidiaries, which are not financial institutions, are accounted at cost value, less any impairment in the consolidated financial statements.

If the cost amount exceeds the recoverable amount (the higher of an asset's fair value less costs of disposal and its value in use) the value of the related associates and subsidiaries is equal to the recoverable amount.

**IV. Explanations on forward, option contracts and derivative instruments:**

The derivative financial instruments of the Group generally consist of forward foreign currency, forward security and swap agreements. Derivative transactions portfolio may change as per market conditions in related terms. The Group records the spot foreign currency transactions in asset purchase and sale commitments.

The liabilities and receivables arising from the derivative transactions are recorded as off-balance sheet items at their contract values. Derivative transactions are initially recorded at their fair values. In the periods following the recognizing of derivative transactions, depending on whether the fair value is positive or negative, the portion which is reflected to Income Statement for derivative assets and derivative liabilities are represented in Balance Sheet. Differences in fair values as a result of the valuation are recognized in trading income/loss line in the Income Statement as profit (loss) from derivative financial instruments and foreign exchange income (loss)

**V. Explanations on profit share income and expenses:**

*Profit share income*

Profit share income is accounted in accordance with the internal rate of return method, which is equal to the net present value of the future cash flows of the financial asset determined in TFRS 9 and reflected to the accrual basis.

Profit-loss Investment projects are recognized under the "Loans" account in the balance sheet. Profit and loss investment projects are subject to valuation periodically every year and positive differences related to valuation are represented under "Profit Share on Loans".

The Parent Bank has begun to calculate accrual for non-performing loans as of January 1, 2018. Net book value of non-performing receivables (Gross Book Value- Expected Loss Provision) is accounted at the gross book value of accruals with effective profit share rate.

*Profit share expense*

The Parent Bank records profit share expenses on accrual basis. The profit share expense accrual calculated in accordance with the unit value method on profit sharing accounts has been included under the account "Funds Collected" in the balance sheet.

**VI. Explanations on fees, commission income and expenses:**

Other than commission income and fees and expenses for various banking services that are reflected as income/expense when collected/paid, fees and commission income and expenses are reflected to income statement depending on the term of the related transaction.

The commissions and fees other than those whose amortised costs are integral part of their effective profit rate, are accounted for in accordance with the TFRS 15 Revenue from Contracts with Customers Standard.

In accordance with provisions of TFRS, the portion of the commission and fees which are related to the reporting period and collected in advance for cash and non-cash loans granted is reflected to the income statement by using the internal rate of return method and straight line methods, respectively over the commission period of the related loan, respectively. Fees and commissions collected in advance which are related to the future periods are recorded under the account "Unearned Revenues" and included in "Other Liabilities" in the balance sheet. The commission received from cash loans corresponding to the current period is presented in "Profit Share from Loans" in the statement of profit or loss.

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**VI. Explanations on fees, commission income and expenses (continued):**

In the correspondence of BRSA dated June 8, 2012 and numbered B.02.1.BDK.0.13.00.0-91.11-12061, it has been stated that there is no objection to recording the commissions received from long term cash and non-cash loans collected in quarterly periods or periods less than a quarter directly as income. Consequently, the Parent Bank records the related cash and non-cash loans commissions directly as income.

**VII. Explanations on financial assets:**

Financial assets are recognized or derecognized according to TFRS 9 section three: "Recognition and Derecognition". Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value. They are included in the balance sheet of the Parent Bank, if the Parent Bank is a legal party to these instruments.

On which category financial instruments shall be classified at initial recognition depends on both the business model for managing the financial assets and the contractual cash flow characteristics of the financial asset.

**Assessment of business model:**

As per TFRS 9, the Parent Bank's business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular business objective.

The Parent Bank's business model does not depend on management's intentions for an individual instrument. Accordingly, this condition is not a classification approach on the basis of a financial instrument but an evaluation by combining financial assets.

The Parent Bank's business models are divided into three categories. These categories are defined below:

**a) The Business model whose objective is to hold assets in order to collect contractual cash flows:**

A business model whose objective is to hold assets of the Parent Bank in order to collect contractual cash flows over the life of the instrument. The financial assets that are held within the scope of this business model are measured at amortised cost when the contractual terms of the financial asset meet the cash flow test that includes profit share payments arising only from principal and principal amount at specific dates.

**b) The Business model whose objective is achieved by both collecting contractual cash flows and selling financial assets:**

The Parent Bank may hold financial assets in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Fair value changes of the financial assets that are held within the scope of this business model are accounted under other comprehensive income when the contractual terms of the financial asset meet the cash flows test that includes profit share payments arising only from principal and principal amount at specific dates.

**c) Other business models:**

Financial assets are measured at fair value through profit or loss if they are not held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

**Contractual cash flows that contains solely payments of principal and profit share:**

As per TFRS 9, the Parent Bank classifies a financial asset on the basis of its contractual cash flow characteristics if the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

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**VII. Explanations on financial assets (continued):**

**Financial assets at the fair value through profit or loss:**

Financial assets at fair value through profit/loss are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and profit share at certain date; that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement. The Parent Bank recognizes profit and loss investments under "loans" as per BRSA uniform chart of accounts and measures them at fair value considering TFRS 9 provisions. The fair value measurements of profit and loss investments are based on the valuation reports prepared by the valuation experts.

In evaluating profit share investment projects various assumptions and estimations have been used. Work projects, discount rates and fair value parameters may fluctuate and sensitive to economical conjuncture, sectoral position and other market conditions.

Sukuk (lease certificates) which are represented under Financial Assets Measured at Fair Value through Profit/Loss are evaluated with the weighted average clearing prices in Istanbul Stock Exchange and which are not quoted in Istanbul Stock Exchange evaluated with their prices determined in Central Bank of Türkiye.

As per the correspondence by BRSA numbered E-43890421-101.02.02-7182, the accounting of outright repurchase and sales of investment funds under Financial Assets Measured at Fair Value through Profit/Loss are approved Parent Bank's Advisory Committee in accordance with its decisions on condition that there is no agreement and/or condition with the customer regarding repurchase/resale and there is not even a custom that there is an obligation to repurchase/resale. Profits or losses arising from buying and selling are accounted in Capital Market Transaction Income/(Loss) under Trading income/ loss.

**Financial assets at fair value through other comprehensive income:**

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and profit share at certain dates, they are classified as fair value through other comprehensive income. Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value.

Profit share income calculated with effective profit share rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

"Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the value corresponding to the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated Other Comprehensive Income or Expense to be Reclassified Through Profit or Loss" under shareholders' equity. The accumulated fair value differences that are reflected in shareholders' equity are reflected in the income statement when the stated securities are collected or disposed.

Equity securities, which are classified as financial assets at fair value through other comprehensive income are accounted for at fair value when they are traded in an organized market and / or the fair value can be reliably measured and these financial assets are not subject to expected losses recognition. The valuation differences of the mentioned securities are accounted under the "Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss" in shareholders' equity

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**VII. Explanations on financial assets(continued):**

**Financial assets measured at amortized cost:**

Financial assets that are held for collection of contractual cash flows within the scope of business model where those cash flows represent solely payments of principal and profit share on certain dates are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs, which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective internal rate of return method. Profit share income obtained from financial assets measured at amortized cost is accounted in income statement.

**Loans:**

Loans are non derivative financial assets that have fixed or determinable payments terms and are not quoted in an active market. Stated loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Profit Share Rate (internal rate of return) Method".

The Parent Bank's all loans including profit and loss investments are recorded under the "Measured at Amortized Cost" account. As per BRSA uniform chart of accounts, the Parent Bank recognizes profit and loss investments under "loans" and considering TFRS 9 provisions, measures them at fair value.

Granted cash loans are accounted by using the relevant accounts in accordance with the principles set out in the "Uniform Chart of Accounts to be Applied by the Participation Banks" and published in the Official Gazette dated September 20, 2017 and numbered 30186.

The Parent Bank periodically evaluates the provisions allocated for loans and other receivables as per TFRS 9 retrospectively and as a result of those evaluations, if appropriate, updates the classification rules and parameters on allocation of provisions.

**VIII. Explanations on expected credit losses:**

The Parent Bank allocates impairment for expected loss on financial assets measured at amortized cost and measured at fair value through other comprehensive income. As of January 1, 2018, the Parent Bank recognizes provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750. In this framework, as of January 1, 2018, method of provisions for impairment as set out in accordance with the related legislation of BRSA is changed by applying the expected credit loss model under TFRS 9.

The provisions written back are credited to "provision expenses", and if such write backs are arising from previous year they are accounted under "other operating income". The expected credit loss model includes instruments that are recorded at amortized cost or at fair value in other comprehensive income tables (such as bank deposits, loans and finance lease receivables) and, in addition, financial lease receivables that are not measured at fair value through profit or loss, credit commitments and financial guarantee contracts.

As stated in the note of significant estimates and assumptions in preparing financial statements, The Parent Bank has reflected the estimations and judgments used in the calculation of credit losses as of March 31, 2026, using the best estimation method with the maximum effort principle.

-In provisioning parameters, base scenario rate has been updated as 80% negative condition scenario rate has been updated as 20% and positive condition scenario has been revoked.

-In order to calculate the impact of macroeconomic developments on lifetime expected credit losses, a model was established using approximately 8 years of data from the first quarter of 2017 to the third quarter of 2025. In this model NPL rates of the banks operating in the same sector has been used and supportive data from previous terms have been received. As a result of model update studies, the parameters of the annual change rate of the dollar exchange rate in macroeconomic scenarios, the monthly domestic producer price index value of the previous year, the annual change rate of the housing price index, and the quarterly change rate of the real monthly interest rate have been found meaningful.

Under this context, the approach used through 2025 has been maintained and will be reviewed in the coming reporting periods by considering the changes in credit portfolio and expectations related to the future.

The guiding principle of the expected credit loss model is to reflect the increase in credit risk of financial instruments or the general view of the recovery. The amount of allowance for the loss depends on the extent of the increase in credit risk since the initial issuance of the loan.

Expected credit loss is an estimate of the expected credit losses over the life of a financial instrument also the following aspects are important for the measurement.

- Probability-weighted and neutral amount determined by taking into account possible outcomes,
- Reasonable and supportable information on past events, current conditions and forecast of future economic conditions, at the time of reporting, without excessive cost and effort.

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**VIII. Explanations on expected credit losses(continued):**

Provisions for these financial assets are calculated using two different approaches: 12-month expected loss and expected lifetime loss. Credit risk parameters used in the calculations are as follows:

**Parameters used when calculating expected credit losses:**

**Probability of Default (PD):**

PD refers to the likelihood that a loan will default within a specified time horizon. Based on TFRS 9, the Parent Bank uses two different PDs in order to calculate expected credit losses:

- 12-Months PD: As the estimated probability of default occurring within the next 12 months following the reporting date.

- Lifetime PD: As the estimated probability of default occurring over the remaining life of the financial instrument.

The default probability parameters used are updated as a result of calibration studies conducted based on current portfolio data.

**Loss Given Default (LGD):**

If a loan default occurs, it represents the economic loss incurred on the loan. It is expressed as a percentage.

THK estimates are calculated based on the Bank's historical collection data and non-performing loan balances, taking into account the related expense items.

**Exposure at Default (EAD):**

For cash loans, it corresponds to the amount of loan granted as of the reporting date. For non-cash loans and commitments, it is the value calculated through using credit conversion factors. Credit conversion rate corresponds to the factor which adjust the potential increase of the exposure between the current date and the default date.

Financial Assets are divided into the following three categories depending on observable increases in their credit risks:

**12 Month Expected Credit Losses (Stage 1):**

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition and the delay days do not exceed 30 days. Impairment for credit risk is recorded in the amount of 12-month expected credit losses. It is valid for all assets unless there is a significant deterioration in the quality of the loan. The expected 12 month loss values (within 12 months after the reporting date or within a shorter period if the life of a financial instrument is shorter than 12 months) are part of the estimation of loss of life expectancy.

**Significant Increase in Credit Risk (Stage 2):**

In the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

The Parent Bank classifies financial assets as Level 2 by considering the following criteria:

- Loans with a delay over 30 days but not exceed 90 days

- The data obtained from the early warning system and the evaluation that the Parent Bank will make in this case

- The Parent Bank management's conclusion that there is significant increase in credit risk. At this point the Parent Bank compares probability of default of the loan in its origination with current status.

- Loans for which the repayment amount is fully collateralized and the collateral falls below the net realizable value.

**Default (Stage 3/Specific Provision):**

If the following conditions exist in accordance with the Parent Bank's internal procedures, the related financial asset is evaluated as default:

-Loans past 90 days from the last installment date

- Loans restructured and classified as performing receivables and restructured in the 1-year monitoring period at least once again and & or loans whose principal / profit payment is 30 days overdue.

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**VIII. Explanations on expected credit losses(continued):**

The collective assessment of financial instruments is performed by building on homogeneous group assets arising from portfolio segmentation based on similar credit risk and product characteristics. This section provides an overview of the risk parameter estimation methods associated with the expected loss calculation approach for each stage on a common basis.

Loans whose cash flows differ or have different characteristics from other loans can be evaluated individually instead of collectively. Expected credit loss can be defined as the difference between all contractual cash flows due as per the whole contract and cash flows expected to be collected that have been discounted with the original effective profit ratio. When measuring expected credit losses, the Parent Bank shall consider the risk or probability that a credit loss occurs by reflecting the possibility that a credit loss occurs and the possibility that no credit loss occurs, even if the possibility of a credit loss occurring is very low. The Parent Bank makes such assessment by reflecting the estimate of expected credit loss which is unbiased and probability-weighted determined by evaluating a range of possible outcomes.

The following situations are taken into account when estimating cash flows.

- The conditions of the contract during the expected life of the financial instrument,
- Cash flows expected to be obtained from collateral sales.

**Behavioral Maturity Calculation Methodology**

Expected loss provision is calculated until end of the maturity for stage one loans whose remaining maturity is less than one year and calculated yearly for stage one loans whose remaining maturity is more than one year. For second group loans, it is calculated lifelong (until the end of maturity). In this calculation, the remaining maturity information of the loan is taken as basis for each loan. While this information is used for products with real maturity information, for products without real maturity information, behavioral maturity is calculated by analyzing historical data. Expected loss provision calculations are made over these maturities, depending on the type of loan.

**Write-Off Policy**

Within the framework of the provisions of the " Regulation Amending the Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside for them" published in the Official Gazette dated July 6 ,2021 and numbered 31533, the portion of the loans that are classified under "Fifth Group-Loans with a Loss Qualification" and for which a lifetime expected loan loss provision or special provision is made due to the default of the borrower, for which there are no reasonable expectations for the recovery of the loans, as of the first reporting period following their classification in this Group, are written off from the records in an appropriate time determined by the bank, taking into account the situation of the debtor within the scope of TFRS 9. Writing off loans from the records is an accounting practice and does not result in waiving the right to the receivable, but the legal process continues.

**IX. Explanations on offsetting of financial instruments:**

Financial instruments are offset when the Group has a legally enforceable right to net off the recognized amounts, and there is an intention to settle on net basis or realize the asset and settle the liability simultaneously. The sukuk certificates issued by the Group which are repurchased has been offset in financial assets measured at fair value through other comprehensive income and subordinated loan accounts.

**X. Explanations on sale and repurchase agreements and lending of securities:**

Securities subject to repurchase agreement are classified as "Financial Assets Measured at Fair Value through Profit/Loss", "Financial Assets Measured at Fair Value through Other Comprehensive Income" and "Financial Assets Measured at Amortised Cost" according to the investment purposes of the Group and measured according to the portfolio to which they belong. Funds obtained from the related agreements are accounted under "Borrowings from Money Markets" in liabilities and the difference between the sale and repurchase price is accrued over the life of the agreements using the internal rate of return method. Profit share expense on such transactions is recorded under "Profit Share Expense on Money Market Borrowings" in the income statement.

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**XI. Explanations on assets held for sale and discontinued operations and liabilities related to these assets:**

Assets held for sale (or disposal group) are measured at the lower of the carrying amount of assets and fair value less any cost to be incurred for disposal and the amortising for these assets is stopped. In order to classify an asset as held for sale, the possibility of sale should be highly probable and the asset (or disposal group) should be available for immediate sale in its present condition. Highly saleable condition requires a plan designed by an appropriate level of management regarding the sale of the asset to be disposed of together with an active program for the determination of buyers as well as for the completion of the plan. Also, the asset shall be actively marketed in conformity with its fair value.

In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan.

The Group has assets that are possessed due to receivables and debtors' obligations to the Parent Bank and classified as assets held for sale. In the case that the Group has not disposed of such assets within a year of receipt or failed to produce a solid plan for sale of the assets, they are reclassified as other assets. The Group transfers such assets from assets held for sale and discontinued operations to other assets.

A discontinued operation is a part of the Group's business which has been disposed of or classified as held for sale. The operating results of the discontinued operations are disclosed separately in the income statement.

**XII. Explanations on goodwill and other intangible assets:**

Goodwill and other intangible assets are recorded at cost in accordance with TAS 38 "Turkish Accounting Standards for Intangible Assets". As of the balance sheet date, there is no goodwill in the financial statements of the Group. The Group's intangible assets consist of softwares, capitalized information technology services and intangible rights.

The costs of the intangible assets purchased before December 31, 2004 have been restated from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. Intangible assets purchased after this date have been recorded at their historical costs. Intangible assets are amortised by the Parent Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the Parent Bank's software have been determined as 3 to 4 years and other intangible assets' useful lives have been determined as 15 years.

If there is objective evidence of group impairment, the asset's recoverable amount is estimated in accordance with the TAS 36 "Turkish Accounting Standard for Impairment of Assets" and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

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**XIII. Explanations on tangible assets:**

The cost of the tangible assets purchased before December 31, 2004 have been restated by inflationary index from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. The tangible assets purchased after this date are recorded at their historical costs. Tangible assets are recorded at cost less accumulated depreciation and provision for impairment, if any in compliance with the ("TAS 16") "Turkish Accounting Standards for Tangible Assets" in the financial statements.

As of March 31, 2009, the Parent Bank has made a change in accounting policy and adopted revaluation model for real estates in accordance TAS 16 and reflected the results of appraisal reports prepared by an authorized real estate appraisal firm to the financial statements.

As of December 31, 2025, the Parent Bank has revalued its immovables and reflected the results of appraisal reports prepared by an independent real estate appraiser firms using comparison of similar items method to the financial statements. The revaluation fund mentioned cannot be distributed as dividend to shareholders. Current period depreciation charge relating to the revaluation has been recorded under revaluation surplus account.

There are no restrictions such as pledges, mortgages or any other restriction on tangible assets.

There are no changes in the accounting estimates which are expected to have an impact in the current or subsequent periods.

Depreciation is calculated on a straight-line basis. Depreciation rates used are determined by considering the estimated economic useful life of the assets. The annual rates used are as follows:

	<b>Depreciation Rate %</b>
Buildings	2
Motor vehicles	20 – 25
Furniture, fixture and office equipment	4 – 33
Safe-deposit boxes	2 – 20
Operational lease improvement costs (Leasehold improvements)	Leasing period - 5 years
Leased assets	1- 10 years

The depreciation of an asset held for a period less than a full financial year is calculated as a proportion of the full year depreciation charge from the date of acquisition to the financial year end. Leasehold improvements are depreciated over their estimated economic useful lives in equal amounts. The estimated economic useful lives cannot exceed the leasing period. In cases where the leasing period is not certain, the useful life is determined as five years. After January 1, 2010 in cases where leasing period is more than five years, the useful life is determined as five years.

If there is an indication for impairment, the Group estimates the recoverable amount of the tangible asset in accordance with TAS 36 "Turkish Accounting Standard for Impairment of Assets" and if the recoverable amount is less than its carrying value, provides for an impairment loss. Fixed assets which are carried at fair value in the financial statements are revalued by independent Capital Markets Board licensed firms in accordance with TFRS 13.

Gain or loss resulting from disposals of the tangible assets is calculated as the difference between the net proceeds from the sale and the net book value of the related asset.

The repair and maintenance costs of the tangible assets are capitalized, if the expenditure increases the economic life of the asset. Other repair and maintenance costs are expensed.

In accordance with TFRS 16, right-of-use asset is represented under tangible assets in the balance sheet.

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**XIV. Explanations on investment property:**

Investment properties are retained in order to benefit for administrative purposes and production and supply of goods or services either or both obtain rental income or appreciation gain instead of selling them in ordinary workflow. Investment properties are accounted initially at cost then at fair value for the coming periods and changes are recognized in statement of profit or loss.

The cost includes the expenses directly associated with the purchase.

If the investment property is sold, all profits and losses incurred (referring the difference between sale price and carrying value of the asset) are recognized in statement of profit or loss. If the investment properties

which are recognized as fixed assets beforehand are sold, their revaluation differences (if there are any) under equity are transferred to prior year profits.

If a real estate's intended purpose amended and it is recognized again under fixed assets, the fair value at the date of the amendment becomes the cost for the next accounting transaction.

**XV. Explanations on leasing transactions:**

Assets acquired under finance lease contracts are recorded both as an asset and as a liability at the beginning date of the lease. The basis for the determination of the balances recorded in the balance sheet as asset and liability is the lower of fair value of the leased asset at the inception of the lease and the present value of the lease payments. Finance charges arising from lease contracts are expensed in the related periods taking into consideration the internal rate of return over the period of the lease.

Assets acquired under finance lease contracts are depreciated over their useful lives and impairment provision is provided in case a decrease in recoverable amount has been determined. The Parent Bank, as a participation bank, acts as a lessor in finance leasing transactions. The Parent Bank presents finance leased assets as a receivable equal to the net investment in the lease. Financial income is based on a pattern reflecting a constant periodic rate of return on the net investment outstanding.

With the "IFRS 16 Leases" standard, which became effective as of January 1, 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognised under "Tangible Fixed Assets" as an asset (tenure) and under "Lease Payables" as a liability.

IFRS 16 Leases standard abolishes the dual accounting model currently applied for lessees through recognizing finance leases in the balance sheet whereas not recognizing operational lease. Instead, it is set forth a single model similar to the accounting of finance leases (on balance sheet). For lessors, the accounting remains almost the same.

The Parent Bank has the exemption for not applying this standard to short-term leaseings (leases with a rental period of 12 months or less) or to leases where the underlying asset is of low value (eg personal computers, some office equipment, etc.). At the effective date of the lease, the Parent Bank measures its leasing liability at the present value of the lease payments not paid at that time and depreciates the existence of the right to use as of the same date and is amortized over the lease term. If this ratio can be determined easily, lease payments are discounted using the Parent Bank's average profit rate.

If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate. The profit share expense on the lease liability and the depreciation charge of the right to use is recorded separately. The lessee re-measures the lease obligation if certain events occur (for example, changes in lease duration, forward lease payments due to changes in a particular index or rate, etc.). In this case, the lessee records the reassignment effect of the lease obligation as a correction on the right to use.

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**XV. Explanations on leasing transactions (continued):**

**Right to use asset:**

The right to use asset is first recognized by cost method and includes:

- The initial measurement amount of the lease obligation,
- The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;
- All initial direct costs incurred by the Parent Bank and

When applying the cost method, the existence of the right to use:

- Accumulated depreciation and accumulated impairment losses are deducted and
- Measures the restatement of the lease obligation at the restated cost.

While the Parent Bank is depreciating the right- to- use asset it utilizes the provisions for depreciation in TAS 16 Tangible Assets Standard.

**The lease liabilities:**

At the effective date of the lease, the Parent Bank measures its leasing liability at the present value of the lease payments not paid at that time. If this ratio can be determined easily, lease payments are discounted using the Parent Bank's average profit rate. If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Parent Bank measures the leasing liability as follows:

- Increases the book value to reflect the profit share rate on the lease obligation,
- Reduces the book value to reflect the lease payments made,
- Measures the book value to reflect reassessments and restructuring, or reflect the fixed lease payments, which is revised but inherently fixed. The profit rate on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic profit rate to the remaining balance of the lease liability.

**XVI. Explanations on provisions and contingent liabilities:**

Provisions and contingent liabilities, excluding the expected loss provisions for loans, are accounted in accordance with TAS 37: "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets".

Provisions are recognized when the Parent Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made.

In accordance with the eighth paragraph of Article 6 of the Regulation on Procedures and Principles Regarding the Acceptance, Withdrawal, and Expiration of Deposits, Participation Funds, Deposits, and Receivables, the Bank allocates a profit equalization reserve. This reserve is accounted for and reflected in the financial statements to ensure that profit shares to be distributed to participation account holders are realized in a stable manner over periods and to mitigate the impact of fluctuations that may occur in the returns to be obtained from participation accounts.

A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the cut-off principle.

A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Parent Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

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**XVII. Explanations on liabilities regarding employee rights:**

i) Defined benefit plans:

Provision for employee severance benefits has been accounted for in accordance with TAS 19 "Employee Benefits".

In accordance with the existing social legislation in Türkiye, the Group is required to make lump-sum termination indemnities including retirement and notice payments to each employee whose employment is terminated for reasons other than misconduct or due to resignation. The retirement pay is calculated for every working year within the Group over salary for 30 days or the official ceiling amount per year of employment and the notice pay is calculated for the relevant notice period time as determined based on the number of years worked for the Group.

The Group has reflected the retirement pay liability amount, which was calculated by an independent actuary, in the accompanying financial statements. According to TAS 19, The Bank recognizes all actuarial gains and losses immediately through other comprehensive income. As of March 31, 2026, there is a total actuarial loss of TL 514.329 before deferred tax under equity (December 31, 2025: TL 514.329 actuarial loss).

Provision for the employees' unused vacations have been booked in accordance with TAS 19 and reflected to the financial statements.

There are no foundations, pension funds or similar associations of which the Group's employees are members.

ii) Defined contribution plans:

The Group pays defined contribution plans to publicly administered Social Security Funds for its employees. The Group has not any further payment obligations other than this contribution share. The contributions are recognized as personnel expenses when they accrue.

iii) Short term benefits to employees:

In accordance with TAS 19, the Group measures the expected costs of the cumulative annual leaves as additional amounts anticipate to pay accumulated and unused rights as of reporting period.

**XVIII. Explanations on taxation:**

**Current tax:**

The Group is subject to tax laws and legislation effective in Türkiye.

In the financial statements as of March 31, 2026, the corporate tax rate is applied 30%. The corporate tax rate has been permanently increased to 25% for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in accordance with the publication of the Law No. 7394 in the Official Gazette dated April 15, 2022.

However, with the Law No. 7456 published on July 15, 2023, the rate has been increased to 30% in order to be applied to the cumulative bases included in the declarations to be submitted as of October 1, 2023; the corporate tax rate is applied as 30% as of this date.

Dividends paid to the resident institutions are not subject to withholding tax in Türkiye. Withholding tax rate on the dividend payments other than these is 15%. Appropriation of the retained earnings to capital is not considered as profit distribution and accordingly is not subject to withholding tax.

Corporations calculate advance tax with their current rate on quarterly profits and pay until the evening of the same day by declaring until the 17th day of the second month following that period. The prepaid taxes can be deducted from the annual corporate tax calculated on the annual corporate income. The remaining prepaid tax, if any after deduction, can be refunded in cash or deducted from other financial liabilities to the government.

75% portion of the capital gains derived from the sale of equity investments and 50% portion of the capital gains derived from the sale of immovable properties held for at least two years is tax exempt, if such gains are added to paid-in capital or held in a special fund account under liability for five years. However, with the Law No. 7456 published on July 15, 2023, this exception has been abolished for real estate to be acquired after the publication date of the decision; If the real estates acquired before this date are sold after the effective date of the decision, 25% of the real estate sales revenue will be exempt from corporate tax.

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**XVIII. Explanations on taxation (continued):**

**Current tax (continued):**

In accordance with the tax legislation, tax losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

In Türkiye, there is no procedure for a final and definite agreement on tax assessments. Companies file their tax returns until the last day of the following fourth month after the closing of the accounting year to which they relate. Tax returns are open for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue reassessments based on their findings and carry out sectorial investigations.

Considering the participation accounts' part in general loan loss provision as expense for tax calculation, Finance Ministry initiated a sector-specific review. The relevant documents and calculations have been requested from the Parent Bank. As of report date, there is no information or written report transmitted to the Parent Bank.

Within the framework of the provision of Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in the corporate tax calculation have been met as of the end of the 2021 calendar year. However, with the regulation made by Law No. 7352 dated January 20, 2022, the inflation adjustment application in the corporate tax calculation was postponed to 2023. Accordingly, The TPL financial statements for the 2021 and 2022 accounting periods have not been subject to inflation correction. Financial statements dated December 31, 2023, the profit/loss difference resulting from the inflation correction will be shown in the previous years' profit/loss account and will not be subject to tax.

With the law number 7491 published in the Official Gazette numbered 32413 dated December 28, 2023, banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies will be subject to inflation adjustments in the 2024 accounting period. It is regulated that the resulting profits or losses will not be considered in determining the corporate tax base.

Within the scope of the temporary article 32 of the Tax Procedure Law Numbered 213, depreciable assets were revalued and additional tax amount of 2% is levied over the revaluation difference. Assets that are included in the scope pursuant to duplicate article 298 are valued with the revaluation rate announced in the relevant year and no tax is levied over this revaluation increase.

**Domestic Minimum Corporate Tax Regulation:**

Türkiye has implemented the Domestic Minimum Corporate Tax through the laws published in the Official Gazette on August 2, 2024. This tax will be applied starting from the 2025 fiscal year. With the Law No. 7524, the Minimum Corporate Tax system has been introduced, and it stipulates that the calculated corporate tax, before deductions and exemptions, cannot be less than 10% of the corporate income. The regulation will come into effect on the publication date and will apply to corporate profits for the 2025 tax period. Additionally, the Corporate Tax General Communiqué No. 23 has been published on the subject.

**Deferred tax:**

The Group calculates and accounts for deferred income taxes for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with TAS 12 "Turkish Accounting Standard for Income Taxes". Deferred tax asset is calculated on all temporary differences to the extent that is probable that taxable profit will be available and deferred tax liability is calculated for all temporary differences. Deferred tax asset and liabilities are represented in the accompanying financial statements on a net basis. In the deferred tax calculation, the enacted tax rate is used as of the balance sheet date by estimating when the temporary differences will be taxable / deductible in accordance with the current tax legislation.

Deferred tax asset had not been provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004. However, deferred tax rate calculation has started to be measured over temporary expected provision losses differences according to TFRS 9 articles from 1 January 2018. Deferred tax calculation is not made for free provisions.

As explained in detailed note under "XIX Additional explanations on borrowings", deferred tax is calculated for exchange difference and coupon payment for Tier 1 under equity and deferred tax expenses. If loss occurs in the income statement prepared as per Turkish Tax Legislation, The Parent Bank recognizes deferred tax. While making this calculation, The Parent Bank's growth projections in its budget, reinforceable estimates on income statement and expectations on inflation, currency and interest rates by Central Bank of Türkiye are considered.

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**XVIII. Explanations on taxation (continued):**

**Deferred Tax (continued):**

Law No. 7491 on the Amendment of Certain Laws and Decree Laws The profit / loss due to the inflation adjustment to be made in the differences of the 2024 and 2025 accounting periods will be excluded from the determination of earnings. In accordance with the TPL General Communiqué No. 560 published in the Official Gazette dated 30 April 2024 and numbered 32532, it has been declared that it is appropriate not to implement inflation adjustment in the temporary tax period of the first accounting period of 2024 In accordance with the temporary Article 33 of the Tax Procedure Law, in the financial statements dated April 30, 2024, tax effects arising from the inflation adjustment of corporate tax are included in the deferred tax calculation as of March 31 2026. As of March 31, 2026, deferred tax calculation has been made for assets and liabilities at a rate of 30%.

**Transfer pricing:**

Transfer pricing is regulated through the article 13 of Corporate Tax Law titled "Disguised Profit Distribution by way of Transfer Pricing". Detailed information for the practice regarding the subject is found in the "General Communiqué on Disguised Profit Distribution by way of Transfer Pricing".

According to the related regulation, in the case of making purchase or sales of goods or services with related persons/corporations at a price that is determined against "the arm's length principle", the gain is considered to be distributed implicitly through transfer pricing and such distribution of gains is not deductible in calculation of corporate tax.

**Global Minimum Complementary Corporate Tax**

In September 2023, POA issued amendments to TAS 12, which introduce a mandatory exception in TAS 12 from recognizing and disclosing deferred tax assets and liabilities related to Pillar Two income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organization for Economic Cooperation and Development (OECD). The amendments also introduced targeted disclosure requirements for entities affected by the tax laws. The temporary exception from recognition and disclosure of information about deferred taxes and the requirement to disclose the application of the exception apply immediately and retrospectively upon issue of the amendments.

The exception regarding the non-recognition and non-disclosure of deferred taxes within this scope, as well as the provision that the exception has been applied, will be implemented with the publication of the change in the regulation

Türkiye has begun to adopt the OECD's Global Minimum Corporate Tax regulations with a Law Proposal submitted to the Grand National Assembly of Türkiye on July 16, 2024. These regulations entered into force with Law No. 7524, published in the Official Gazette dated August 2, 2024, No. 32620. The relevant law was prepared based on the OECD regulations and is consistent with the said regulations. According to the law, two separate declarations must be made: the Local Minimum Corporate Tax declaration and the Global Minimum Corporate Tax declaration. The local and global minimum corporate tax rates are set at 15% in the aforementioned law. It is stipulated that the local minimum supplementary corporate tax must be declared and paid between the first and last days of the twelfth month following the month in which the tax period ends. The 2024 Local Minimum Supplementary Corporate Tax has been declared and does not give rise to any additional liability. The global minimum corporate tax is to be declared and paid by the last day of the fifteenth month following the month in which the accounting period closes, as stipulated. for the 2024 accounting period, returns shall be filed by the last day of the eighteenth month following the month in which the accounting period closes, and the taxes accrued shall be paid by the last day of the filing period. The Local and Global Minimum Supplementary Corporate Tax Implementation Circular regarding the relevant tax regulation was published on December 26, 2025. Declarations related to the aforementioned taxes shall be made on a country-by-country basis and shall include companies subject to consolidation, taking into account the exemptions, exemptions, and safe harbor regulations set forth in the law. It is believed that the relevant regulations will not have a significant impact on the Bank's financial position or performance.

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**XIX. Additional explanations on borrowings:**

The Group accounts its debt instruments in accordance with TFRS 9 "Financial Instruments". In the following periods, all financial liabilities are carried at amortized cost by using the internal rate of return method. The Parent Bank has no borrowings that require hedging techniques for accounting and revaluation of debt instruments and liabilities representing the borrowings.

There are no debt securities issued by the Parent Bank. The Parent Bank has issued borrowings through its subsidiary Bereket Varlık Kiralama A.Ş. and its structured entities Bereket One Ltd., Albaraka Sukuk Ltd., Albaraka CT One Ltd and Albaraka Mtn Ltd.

The Parent Bank has subordinated loans borrowed through sukuk issuance, which has unconvertible nature to the shares.

**Additional tier 1 capital borrowings:**

Undated sukuk transaction in foreign currency is issued and included in the additional capital account by the Parent Bank's structured entity "Bereket One Ltd.". Stated transaction evaluated as non-monetary item and accounted over historical cost in Turkish Lira under equities in the "other capital reserves" accordance with TAS 32.

**XX. Explanations on issued share certificates:**

Share issuance related to costs is recognized as expenses. Dividend income related with the equity shares are determined by the General Assembly of the Shareholders.

Weighted average number of shares outstanding is taken into account in the calculation of earnings per share. In case the number of shares increases by way of bonus issues as a result of the capital increases made by using the internal sources, the calculation of earnings per share is made by adjusting the weighted average number of shares, which were previously calculated as at the comparable periods. The adjustment means that the number of shares used in calculation is taken into consideration as if the bonus issue occurred at the beginning of the comparable period. In case such changes in the number of shares occur after the balance sheet date, but before the ratification of the financial statements to be published, the calculation of earnings per share are based on the number of new shares. The Bank's earnings per share calculations taking place in the income statements are as follows:

	<b>Current Period</b>	<b>Prior Period</b>
Net profit/(loss) distributable to ordinary shareholders	1.338.629	8.117.364
Weighted average number of ordinary shares in issue (in thousands)	2.500.000	2.500.000
<b>Earnings per share (full TL)</b>	<b>0,53545</b>	<b>3,24695</b>

**XXI. Explanations on acceptances and availed drafts:**

Acceptances and availed drafts are realized simultaneously by the Parent Bank with the payment dates of the customers and they are presented as commitments in the off-balance sheet accounts.

**XXII. Explanations on government grants:**

As of the balance sheet date, there are no government grants received by the Group.

**XXIII. Explanations on segment reporting:**

Business segment is a component of the Parent Bank that engages in business activities from which the Group may earn revenues and incur expenses, whose operating results are regularly reviewed by the Parent Bank's chief operating decision makers to make decisions about resources to be allocated to the segment and assess its performance, and for which discrete financial available.

Segment reporting is disclosed in Section Four, Note XI.

**XXIV. Explanations on other matters:**

None.

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**SECTION FOUR**

**Information on Consolidated Financial Structure and Risk Management of the Group**

**I. Explanations on consolidated capital adequacy standard ratio:**

Total capital and capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". As of March 31, 2026, the Parent Bank's total capital has been calculated as TL 47.784.097 and capital adequacy standard ratio is 17,26%. As of December 31, 2025, the Parent Bank's total capital amounted to TL 46.811.158 and capital adequacy ratio was 21,24%. The Parent Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation.

**a. Information on consolidated capital:**

	Current Period	Prior Period
<b>COMMON EQUITY TIER 1 CAPITAL</b>		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	2.500.000	2.500.000
Share issue premiums	23.278	23.278
Reserves	15.787.921	4.598.645
Gains recognized in equity as per TAS	6.925.908	6.922.403
Profit	4.572.815	15.017.440
Current Period Profit	1.338.629	15.017.440
Prior Period Profit	3.234.186	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Minority Share	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>29.809.922</b>	<b>29.061.766</b>
<b>Deductions from Common Equity Tier 1 Capital</b>	<b>-</b>	<b>-</b>
Common Equity as per the 1 <sup>st</sup> clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	335.941	337.771
Improvement costs for operating leasing	105.593	84.761
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	1.223.977	1.103.366
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	208.378	349.940
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	27.740	27.740
Shares obtained contrary to the 4 <sup>th</sup> clause of the 56 <sup>th</sup> Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	555.826	86.638
Amount exceeding 15% of the common equity as per the 2 <sup>nd</sup> clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
<b>Total Deductions From Common Equity Tier 1 Capital</b>	<b>2.457.455</b>	<b>1.990.216</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>27.352.467</b>	<b>27.071.550</b>

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**I. Explanations on consolidated capital adequacy standard ratio (continued):**

**a. Information on consolidated capital (continued):**

	Current Period	Prior Period
<b>ADDITIONAL TIER I CAPITAL</b>		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	9.036.400	8.705.530
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the Additional Tier I capital	-	-
Third parties' share in the Additional Tier I capital (Temporary Article 3)	-	-
<b>Additional Tier I Capital before Deductions</b>	<b>9.036.400</b>	<b>8.705.530</b>
<b>Deductions from Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	<b>-</b>	<b>-</b>
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
<b>Total Deductions From Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
<b>Total Additional Tier I Capital</b>	<b>9.036.400</b>	<b>8.705.530</b>
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>36.388.867</b>	<b>35.777.080</b>
<b>TIER II CAPITAL</b>	<b>-</b>	<b>-</b>
Debt instruments and share issue premiums deemed suitable by the BRSA	9.697.600	9.342.520
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Third parties' share in the Tier II Capital	-	-
Third parties' share in the Tier II Capital (Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	1.697.748	1.691.784
<b>Tier II Capital Before Deductions</b>	<b>11.395.348</b>	<b>11.034.304</b>
<b>Deductions From Tier II Capital</b>	<b>-</b>	<b>-</b>
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier II Capital</b>	<b>11.395.348</b>	<b>11.034.304</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>47.784.215</b>	<b>46.811.384</b>
<b>The sum of Tier I Capital and Tier II Capital (Total Capital)</b>	<b>-</b>	<b>-</b>
Deductions from Capital Loans granted contrary to the 50 <sup>th</sup> and 51 <sup>th</sup> Article of the Law	-	-
Net Book Values of Movable and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	118	226

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**  
**AS OF MARCH 31, 2026**

(Thousand of Turkish Lira (TL) unless otherwise stated)

**I. Explanations on consolidated capital adequacy standard ratio (continued):**

**a. Information on consolidated capital (continued):**

	Current Period	Prior Period
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
<b>Total Capital (Total Core Capital and Supplementary Capital)</b>	<b>47.784.097</b>	<b>46.811.158</b>
<b>Total risk weighted amounts</b>	<b>276.798.399</b>	<b>220.359.798</b>
<b>Capital Adequacy Ratios</b>		
Consolidated Core Capital Adequacy Ratio (%)	9,88	12,29
Consolidated Tier 1 Capital Adequacy Ratio (%)	13,15	16,24
Consolidated Capital Adequacy Ratio (%)	17,26	21,24
<b>BUFFERS</b>		
The total additional capital requirement ratio (a + b + c)	2,50	2,50
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	-	-
c) Systemic significant bank buffer ratio (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	5,38	7,79
<b>Amounts below the Excess Limits as per the Deduction Principles</b>	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	2.790.829	2.715.819
<b>Limits related to provisions considered in Tier II calculation</b>	-	-
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	1.697.748	1.691.784
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	1.697.748	1.691.784
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)</b>	-	-
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

(Thousand of Turkish Lira (TL) unless otherwise stated)

**I. Explanations on consolidated capital adequacy standard ratio (continued):**

In calculating credit risk as per Regulation on Measurement and Evaluation of Capital Adequacy of Banks, it is possible that Central Bank buying exchange rates of June 28, 2024 can be used in calculating the revalued amounts of monetary and non monetary items and their specific provisions. The items which are carried at cost is out of scope. As of March 31, 2026, the Parent Bank has utilized this facility in calculating capital adequacy ratio.

**b. Details on subordinated liabilities:**

Issuer	Albaraka CT One Ltd.	Albaraka MTN Ltd.	Bereket One Ltd.
Unique Identifier (CUSIP, ISIN etc.)	XS2594992914	XS2930602409	XS17 72390628
Governing Law(s) of the Instrument	English Law	English Law	English Law
<b>Special Consideration in the Calculation of Equity</b>			
As of January 1, 2015, consideration to be subject to a 10% reduction application status	No	No	No
Eligible at Unconsolidated/Consolidated	Unconsolidated/Consolidated	Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Sukuk Wakala	Sukuk Wakala	Sukuk Mudaraba
Amount recognized in regulatory capital (as of most recent reporting date)	4.408.000 TL	5.289.600 TL	9.036.400 TL
Par Value of Instrument	4.408.000 TL	5.289.600 TL	9.036.400 TL
Accounting Classification	Subordinated Loan	Subordinated Loan	Equity
Original date of Issuance	February 28, 2023	October 30, 2024	February 20, 2018
Perpetual or dated	Dated	Dated	Undated
Maturity date	February 28, 2033	October 30, 2034	Undated
Issuer call subject to prior supervisory (BRSA) approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Last Payment Date: February 28, 2033 Total Repayment Amount of Profit Share: USD 50.000.000 (first 5 years), USD 50.000.000 (second 5 years) Coupon Repayment Period: 6 months Principal Payment: USD 100.000.000	Last Payment Date: October 30, 2034 Total Repayment Amount of Profit Share: USD 42.000.000 (first 5 years), USD 42.000.000 (second 5 years) Coupon Repayment Period: 6 months Principal Payment: USD 120.000.000	Last Payment Date: None First refund option date: February 20, 2023 Total Repayment Amount of Profit Share: USD 102.500.000 (First 5 year) USD 117.075.500 (Second 5 year) Coupon Repayment Period: 6 months Principal Payment: USD 205.000.000
Subsequent call dates	-	-	-
<b>Profit Share/Dividends</b>			
Fixed or floating profit share/dividend	Fixed	Fixed	Fixed
Profit share rate and any related index	%10	%7	11,42 % (first 5 years:10%)
Existence of a dividend stopper	As per BRSA regulations and Communiqués it is payable	As per BRSA regulations and Communiqués it is payable	As per BRSA regulations and Communiqués it is payable
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Optional
Existence of step up or other incentive to redeem	-	-	-
Noncumulative or cumulative	Cumulative	Cumulative	Noncumulative
<b>Convertible or Non-convertible</b>			
If convertible, conversion trigger	Not Convertible	Not Convertible	Not Convertible
If convertible, fully or partially	Not Convertible	Not Convertible	Not Convertible
If convertible, conversion rate	Not Convertible	Not Convertible	Not Convertible
If convertible, mandatory or optional conversion	Not Convertible	Not Convertible	Not Convertible
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
<b>Write-down feature</b>			
If write-down, write-down trigger(s)	Non-sustainability	Non-sustainability	Non-sustainability-The ratio of Core Capital to below 5,125%
If write-down, full or partial	Full or Partial	Full or Partial	At least to ensure that the core capital ratio exceeds 5,125%
If write down, permanent or temporary	Permanent	Permanent	Permanent and Temporary
If temporary write-down, description of write-up mechanism	-	-	In case of the ratio of core capital exceeds 5,125%
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all creditors and participation fund owners	After all creditors and participation fund owners	After participation fund owners, other borrowers and the debt instruments included in the Tier II capital calculation
In compliance with article number 7 and 8 of "Own fund regulation"	No	No	No
Details of incompliances with article number 7 and 8 of "Own fund regulation"	No	No	No

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

*(Thousand of Turkish Lira (TL) unless otherwise stated)*

**I. Explanations on consolidated capital adequacy standard ratio (continued):**

**c. Information on reconciliation of total capital and equity:**

The difference between Consolidated Total Capital and Equity in the consolidated balance sheet mainly arises from Stage 1 and Stage 2 expected credit losses, debt instruments and share issue premiums deemed suitable by the BRSA. In the calculation of Total Capital, Stage 1 and Stage 2 expected credit losses up to 1,25% of the credit risk is taken into consideration as Tier II Capital. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities and other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

**II. Explanations on consolidated credit risk:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**III. Explanations on consolidated currency risk:**

Foreign currency risk arises from the Group’s possible exposure to the changes in foreign currencies.

- a.** The Parent Bank is exposed to currency risks as a market risk and tries to balance the currency risks by avoiding to keep any long or short positions. The currency risk of the Parent Bank is monitored on a daily basis. Net foreign currency position/shareholders’ equity ratio is also controlled on a daily basis. All foreign currency assets, liabilities and foreign currency forward transactions are taken into consideration while capital requirement to be employed for foreign currency risk is calculated. Standard Method used in legal reporting and amount subject to risk is calculated on a monthly basis.
- b.** The Group does not have any derivative financial instruments held for hedging purposes.
- c.** As a result of the uncertainty and volatility in the markets, foreign currency position is kept at a balance, and accordingly, no currency risk is anticipated. The Parent Bank takes necessary measures to keep the currency risk at a minimum level.
- ç.** Foreign exchange buying rates of the last five working days before the balance sheet date as publicly announced by the Parent Bank are as follows:

	USD	EUR
As of March 31, 2026 - Balance sheet evaluation rate	44,080	50,788
As of March 30, 2026	44,070	50,521
As of March 27, 2026	44,059	50,791
As of March 26, 2026	43,964	50,765
As of March 25, 2026	43,957	50,919
As of March 24, 2026	43,947	50,925

- d.** The simple arithmetical average of the major foreign exchange buying rates of the Parent Bank for the thirty days before the balance sheet date is TL 44,080 for 1 USD (December 2025: TL 42,466), TL 50,788 for 1 EUR (December 2025: TL 49,804). The Parent Bank is mainly exposed to EUR and USD currency risks.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
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**III. Explanations on consolidated currency risk (continued):**

**Information on currency risk of the Group:**

	EUR	USD	Other FC <sup>(*)</sup>	Total
<b>Current Period</b>				
<b>Assets</b>				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	11.466.451	27.930.928	25.399.636	64.797.015
Banks	1.015.152	4.771.056	24.813.317	30.599.525
Financial assets at fair value through profit and loss <sup>(**)</sup>	6.177.272	2.588.184	2.698	8.768.154
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	107.869	8.194.963	25.223	8.328.055
Loans and financial lease receivables <sup>(***)</sup>	40.559.434	64.271.793	1.188.177	106.019.404
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	17.424.035	638.970	18.063.005
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	172.595	172.595
Intangible assets	-	-	-	-
Other assets <sup>(****)</sup>	1.948.819	439.831	2.027.222	4.415.872
<b>Total assets</b>	<b>61.274.997</b>	<b>125.620.790</b>	<b>54.267.838</b>	<b>241.163.625</b>
<b>Liabilities</b>				
Current account and funds collected from banks via participation accounts	1.030.287	1.322.807	63.986	2.417.080
Other current and profit sharing accounts	26.682.035	59.814.939	71.474.379	157.971.353
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	12.645.791	69.819.269	-	82.465.060
Marketable securities issued	-	-	-	-
Miscellaneous payables	561.397	1.220.535	2.906.812	4.688.744
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	1.839.836	765.439	76.696	2.681.971
<b>Total liabilities</b>	<b>42.759.346</b>	<b>132.942.989</b>	<b>74.521.873</b>	<b>250.224.208</b>
<b>Net balance sheet position</b>	<b>18.515.651</b>	<b>(7.322.199)</b>	<b>(20.254.035)</b>	<b>(9.060.583)</b>
<b>Net off balance sheet position</b>	<b>(19.445.094)</b>	<b>2.968.551</b>	<b>23.690.612</b>	<b>7.214.069</b>
Derivative financial instruments assets <sup>(*****)</sup>	183.803	13.757.611	25.283.053	39.224.467
Derivative financial instruments liabilities <sup>(*****)</sup>	19.628.897	10.789.060	1.592.441	32.010.398
Non-cash loans <sup>(*****)</sup>	6.547.325	23.543.690	2.695.610	32.786.625
<b>Prior Period</b>				
Total assets	58.610.968	125.183.055	41.226.441	225.020.464
Total liabilities	40.512.357	133.648.684	59.151.258	233.312.299
<b>Net balance sheet position</b>	<b>18.098.611</b>	<b>(8.465.629)</b>	<b>(17.924.817)</b>	<b>(8.291.835)</b>
<b>Net off balance sheet position</b>	<b>(15.951.765)</b>	<b>2.925.872</b>	<b>22.978.349</b>	<b>9.952.456</b>
Derivative financial instruments assets	3.035.683	10.587.940	23.543.338	37.166.961
Derivative financial instruments liabilities	18.987.448	7.662.068	564.989	27.214.505
Non-cash loans <sup>(*****)</sup>	7.029.267	20.192.838	2.583.677	29.805.782

(\*) TL 24.583.405 (December 31, 2025: TL 16.884.970) of the balance in Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye in other FC column represent precious metals, TL 19.998.065 (December 31, 2025: TL 15.142.131) of the balance in Banks in other FC column represent precious metals accounts with banks, TL 64.384.256 (December 31, 2025: TL 55.207.704) of the balance in Other current and profit sharing accounts in other FC column represent precious metals deposits accounts.

(\*\*) Derivative financial instruments are included.

(\*\*\*) The balance includes foreign currency indexed loans and financial lease receivables of TL 34.193 (December 31, 2025: TL 34.182).

(\*\*\*\*) Includes foreign currency indexed receivables from letter of guarantee costs and commissions amounting to TL 8.315 (31 December 2025: TL 5.765). Includes the balance of Getinsha GMBH amounting to TL 11.901, which has ceased operations.

(\*\*\*\*\*) In the current period, derivative financial instruments assets include foreign currency purchase commitment in the amount of TL 1.985.618 (December 31, 2025: TL 6.550.099) and derivative financial instruments liabilities include foreign currency sale commitment in the amount of TL 2.817.217 (December 31, 2025: TL 5.481.757).

(\*\*\*\*\*) Does not have any effect on the net off-balance sheet position.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
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**IV. Explanations on consolidated position risk of equity securities in banking book:**

The Parent Bank does not have any associate and subsidiary quoted at Borsa İstanbul.

The Parent Bank's equity securities which are not quoted at Borsa İstanbul are recognized at fair values and if the fair values are not measured reliably, they are recognized at cost.

The equity securities under banking book calculated as per credit risk standard method amount to TL 1.284.566. 100% risk weight is applied to related whole amount (December 31, 2025: TL 1.192.835).

**V. Explanations on consolidated liquidity risk:**

Liquidity risk is managed by Asset and Liability Committee ("ALCO") in line with risk management policies and risk appetite approved by the Board of Directors in order to take the necessary measures in a timely and correct manner against possible liquidity shortages that may result from market conditions and balance sheet structure of the Parent Bank. Under stressed conditions, liquidity risk is managed within the Contingency Funding Plan framework.

The Board of Directors reviews the liquidity risk management strategy, policy and practices and approves the liquidity strategy and policies within the framework of risk management strategy and policies, ensures the effective of practice of policies and integrations with Parent Bank's risk management strategy. The Board of Directors determines the basic metrics in liquidity risk measurement and monitoring. The Board of Directors establishes risk appetite of the Parent Bank in liquidity risk management, identifies the risk limits in accordance with the risk appetite, and reviews it regularly.

ALCO takes necessary decisions which will be executed by related departments by assessing the liquidity risk that the Parent Bank is exposed to and considering the Parent Bank's strategy and conditions of competition and pursues the implementations.

Risk Management Department defines the Parent Bank's liquidity risk, measures and monitors the risks with liquidity risk measurement methods that are in compliance with legal legislation, presents measurement results periodically to related departments, committees and senior management. Risk Management Department coordinates related parties in order to ensure compliance of risk management process in accordance with the Parent Bank's risk profile, operation environment and strategic plan with regulations. The liquidity risk analysis and the important early warning signals are reported periodically to related senior management. Additionally, analysis and monitored internal reserve limit ratios related to liquidity risk are presented in ALCO report. Reserve limit ratios and alert levels approved by the Board of Directors are monitored and reported regularly to related parties.

The Parent Bank's funding management is carried out in compliance with the ALCO decisions in the direction of the Fund Transfer Pricing (FTP) committee. Funding and placement strategies are developed by assessing liquidity of the Parent Bank. In liquidity risk management actions that will be taken and procedures are determined by considering normal economic conditions and stress conditions.

Diversification of assets and liabilities is assured to be able to continuously meet the obligations, also considering the relevant currencies. Funding sources are monitored actively during identification of concentration risk related to funding. The Parent Bank's funding base of funds collected and other borrowing transactions are diversified in order to prevent the concentration of a particular funding source. Factors that could trigger the sudden and significant run off in funds or impair the accessibility of the funding sources are analyzed.

In the context of TL and foreign currencies liquidity management, the Parent Bank monitors the cash flows regarding assets and liabilities and forecasts the required liquidity in future periods. In cash flow analysis, stress is applied to items that affect the liquidity by volume and rate of change from a liquidity management point of view. Liquidity risk exposed by the Parent Bank is managed by establishing risk appetite, effective control environment and closely monitoring by limits.

The results of liquidity risk stress testing are taken into consideration in the assessment of liquidity adequacy and identification of strategy, policy and procedures regarding liquidity risk and contingency funding plan is prepared within this framework. There exists "Liquidity Risk Management Contingency Funding Plan" in the Parent Bank including mechanisms to prevent increase in liquidity risk during normal and liquidity crisis scenarios for different conditions and levels. Available liquidity sources are determined by considering the liquidity squeezes. Within the framework of this plan, the Parent Bank monitors liquidity risk in terms of early warning indicators in each stress.

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**  
**AS OF MARCH 31, 2026**

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**V. Explanations on consolidated liquidity risk (continued):**

**Consolidated liquidity coverage ratio:**

	Current Period	Rate of "Percentage to be taken into account" not Implemented Total Value (*)		Rate of "Percentage to be taken into account" Implemented Total Value (*)	
		TL+FC	FC	TL+FC	FC
	<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>				
1	HIGH QUALITY LIQUID ASSETS			94.309.390	62.893.251
	<b>CASH OUTFLOWS</b>				
2	Retail and Small Business Funds Collected	164.779.130	116.991.927	15.543.198	11.699.193
3	Stable Funds Collected	18.694.287	-	934.714	-
4	Less stable Funds Collected	146.084.843	116.991.927	14.608.484	11.699.193
5	Unsecured Funding other than Retail and Small Business Customers Deposits	132.488.197	52.067.247	105.463.894	26.929.861
6	Operational Funds Collected	49.470.959	36.491.539	12.367.740	9.122.885
7	Non-Operational Funds Collected	47.772.792	3.078.688	40.611.576	1.282.718
8	Other Unsecured Funding	35.244.446	12.497.020	52.484.578	16.524.258
9	Secured funding			-	-
10	Other Cash Outflows	31.317.006	24.518.614	31.317.006	24.518.614
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	31.317.006	24.518.614	31.317.006	24.518.614
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	89.241.728	31.736.887	9.007.261	4.476.618
16	<b>TOTAL CASH OUTFLOWS</b>			<b>161.331.359</b>	<b>67.624.286</b>
	<b>CASH INFLOWS</b>				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	76.027.995	46.085.272	60.454.610	40.226.908
19	Other contractual cash inflows	32.577.855	26.866.190	32.577.855	26.866.190
20	<b>TOTAL CASH INFLOWS</b>	<b>108.605.850</b>	<b>72.951.462</b>	<b>93.032.465</b>	<b>67.093.098</b>
				<b>Upper limit applied amounts</b>	
21	<b>TOTAL HQLA</b>			<b>94.309.390</b>	<b>62.893.251</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>			<b>68.298.894</b>	<b>16.906.072</b>
23	<b>Liquidity Coverage Ratio (%)</b>			<b>138,08</b>	<b>372,02</b>

(\*) Calculated from the average amounts of the last three months (calculated as of end of the months).

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months are as follows:

Liquidity Coverage Ratio (%)	Current Period	
	TL+FC	FC
Lowest	111,03	295,62
Date	March 31, 2026	January 31, 2026
Highest	173,30	470,66
Date	February 28, 2026	March 31, 2026
Average	138,08	372,02

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**V. Explanations on consolidated liquidity risk (continued):**

**Consolidated liquidity coverage ratio (continued):**

	Prior Period	Rate of "Percentage to be taken into account" not Implemented Total Value (*)		Rate of "Percentage to be taken into account" Implemented Total Value (*)	
		TP+YP	YP	TP+YP	YP
<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>					
1	HIGH QUALITY LIQUID ASSETS			103.642.645	59.197.809
<b>CASH OUTFLOWS</b>					
2	Retail and Small Business Funds Collected	146.711.960	99.273.620	13.783.754	9.927.362
3	Stable Funds Collected	17.748.840	-	887.442	-
4	Less stable Funds Collected	128.963.120	99.273.620	12.896.312	9.927.362
5	Unsecured Funding other than Retail and Small Business Customers Deposits	141.245.786	58.766.564	111.291.375	37.241.403
6	Operational Funds Collected	47.418.305	33.144.147	11.854.576	8.286.037
7	Non-Operational Funds Collected	53.771.754	3.094.909	44.592.734	1.338.970
8	Other Unsecured Funding	40.055.727	22.527.508	54.844.065	27.616.396
9	Secured funding			-	-
10	Other Cash Outflows	33.813.998	29.436.454	33.813.998	29.436.454
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	33.813.998	29.436.454	33.813.998	29.436.454
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	80.422.488	28.755.444	7.580.332	3.778.970
16	<b>TOTAL CASH OUTFLOWS</b>			<b>166.469.459</b>	<b>80.384.189</b>
<b>CASH INFLOWS</b>					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	59.418.390	32.068.420	47.241.946	28.653.747
19	Other contractual cash inflows	34.919.505	28.236.762	34.919.505	28.236.762
20	<b>TOTAL CASH INFLOWS</b>	<b>94.337.895</b>	<b>60.305.182</b>	<b>82.161.451</b>	<b>56.890.509</b>
				<b>Upper limit applied amounts</b>	
21	<b>TOTAL HQLA</b>			<b>103.642.645</b>	<b>59.197.809</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>			<b>84.308.008</b>	<b>23.493.680</b>
23	<b>Liquidity Coverage Ratio (%)</b>			<b>122,93</b>	<b>251,97</b>

(\*) Calculated from the average amounts of the last three months (calculated as of end of the month).

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months for 2024 are as follows:

Liquidity Coverage Ratio (%)	Prior Period	
	TL+FC	FC
Lowest	108,06	155,18
Date	October 31, 2025	October 31, 2025
Highest	140,12	315,48
Date	December 31, 2025	December 31, 2025
Average	122,93	251,97

Consolidated liquidity coverage ratio is calculated by comparing the high-quality liquid assets owned by the Parent Bank to net cash outflow in 30 days maturity. Balance sheet accounts that are significant on the ratio can be listed as reserve requirements maintained at CBRT, marketable securities that are not subject to repurchase agreements or not given as collateral, banks receivables, funds collected, funds borrowed. The effect of these accounts on the liquidity coverage ratio is higher than other accounts, since these accounts have a higher share in liquid assets and net cash outflows.

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**V. Explanations on consolidated liquidity risk (continued):**

High quality liquid assets consist of cash, deposits in central banks and securities considered as high quality liquid assets. Reserve deposits are included in high quality liquid assets, limited by the amount that is allowed by central bank to use in liquidity shortages. Group's high quality liquid assets are composed of 4,28% cash, 80,64% deposits in central banks and 15,08% securities considered as high-quality liquid assets.

Group's main funding sources are funds collected, funds borrowed, borrowings from money market, issued securities and subordinated loans. Funding source composition in report date is 67,25% funds collected, 32,75% funds borrowed, borrowings from money market, subordinated loans and securities issued.

Cash flows of derivatives that will take place within 30 days are considered in calculation of liquidity coverage ratio. Cash outflows of derivatives that arise from margin obligations, are reflected to the results in accordance with the methodology articulated in the related legislation.

The Parent Bank manages all the transactions with its foreign branches and subsidiaries consolidated in the framework of central bank, markets and related legislation of the country in which the institutions are located. Consolidated liquidity risk of the Parent Bank, its foreign branches and subsidiaries that are to be consolidated are managed within the regulatory limits and in accordance with group strategies. The liquidity positions of consolidated subsidiaries are continuously monitored by the Parent Bank.

In addition to Liquidity Coverage Ratio (LCR), the Parent Bank has also measures the Net Stable Funding Rate (NSFR), which is considered another complementary element and provides another important medium/long-term liquidity risk measurement. In accordance with the Regulation on Calculation of Banks' Net Stable Funding Ratio, published in the Official Gazette dated May 26, 2023 and numbered 32202, the relevant metric has started to be followed up within the framework of legal regulations.

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**VI. Explanations on consolidated liquidity risk (continued):**

**Presentation of assets and liabilities according to their remaining maturities:**

	Demand <sup>(*)</sup>	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated <sup>(****)(*****)</sup>	Total
<b>Current Period</b>								
<b>Assets</b>								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye Banks	28.669.772 29.281.960	57.862.338 10.999.899	- 1.365.759	- -	- -	- -	- -	86.532.110 41.647.618
Financial Assets at Fair Value Through Profit and Loss <sup>(**)</sup>	1.132.204	97.092	7.128.027	701.781	72.469	21.942.264	-	31.073.837
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	67.513	2.617.027	2.017.472	4.042.474	22.277.394	654.335	-	31.676.215
Loans <sup>(***)</sup>	779.597	49.099.866	38.068.118	93.490.117	66.431.977	1.592.193	1.134.517	250.596.385
Financial Assets Measured at Amortised Cost	-	836.754	10.500.256	12.429.206	7.186.464	3.792.183	-	34.744.863
Other Assets	-	-	24.530	50.759	1.154.157	775.253	26.518.251	28.522.950
<b>Total Assets</b>	<b>59.931.046</b>	<b>121.512.976</b>	<b>59.104.162</b>	<b>110.714.337</b>	<b>97.122.461</b>	<b>28.756.228</b>	<b>27.652.768</b>	<b>504.793.978</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	2.221.304	93	222.133	-	-	-	-	2.443.530
Other current and profit-sharing accounts	155.486.265	108.309.007	15.819.668	18.902.229	115.928	-	-	298.633.097
Funds provided from other financial institutions and subordinated loans	-	19.060.495	17.587.939	21.742.931	44.111.472	7.719.573	-	110.222.410
Money Market Borrowings	-	14.626.225	-	-	-	-	-	14.626.225
Marketable securities issued	-	4.875.752	13.000.429	3.893.688	-	-	-	21.769.869
Miscellaneous payables	4.571	2.809.265	321.193	81.352	-	-	14.854.714	18.071.095
Other liabilities	-	-	12.494	10.423	885.194	796.932	37.322.709	39.027.752
<b>Total Liabilities</b>	<b>157.712.140</b>	<b>149.680.837</b>	<b>46.963.856</b>	<b>44.630.623</b>	<b>45.112.594</b>	<b>8.516.505</b>	<b>52.177.423</b>	<b>504.793.978</b>
<b>Net Liquidity Gap</b>	<b>(97.781.094)</b>	<b>(28.167.861)</b>	<b>12.140.306</b>	<b>66.083.714</b>	<b>52.009.867</b>	<b>20.239.723</b>	<b>(24.524.655)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>(2.382.058)</b>	<b>(448.742)</b>	<b>(205.190)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3.035.990)</b>
Financial Derivative Assets	-	29.272.529	6.010.827	1.983.600	-	-	-	37.266.956
Financial Derivative Liabilities	-	31.654.587	6.459.569	2.188.790	-	-	-	40.302.946
<b>Non-Cash Loans</b>	<b>35.407.607</b>	<b>2.255.047</b>	<b>6.213.372</b>	<b>20.594.750</b>	<b>6.808.655</b>	<b>101.526</b>	<b>-</b>	<b>71.380.957</b>
<b>Prior Period</b>								
Total Assets	62.562.174	109.785.288	44.702.602	113.216.541	96.731.189	19.869.839	24.131.067	470.998.700
Total Liabilities	151.647.631	147.898.019	32.562.757	42.850.755	46.937.902	756.904	48.344.732	470.998.700
<b>Net Liquidity Gap</b>	<b>(89.085.457)</b>	<b>(38.112.731)</b>	<b>12.139.845</b>	<b>70.365.786</b>	<b>49.793.287</b>	<b>19.112.935</b>	<b>(24.213.665)</b>	<b>-</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>1.782.814</b>	<b>(423.742)</b>	<b>(1.029)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.358.043</b>
Financial Derivative Assets	-	25.309.422	5.805.576	7.765	-	-	-	31.122.763
Financial Derivative Liabilities	-	23.526.608	6.229.318	8.794	-	-	-	29.764.720
<b>Non-Cash Loans</b>	<b>32.506.217</b>	<b>1.641.374</b>	<b>4.531.029</b>	<b>21.789.211</b>	<b>6.416.753</b>	<b>108.236</b>	<b>-</b>	<b>66.992.820</b>

(\*) Loans include accruals, other liabilities include undated additional Tier 1 Capital accounted under Shareholders' Equity.

(\*\*) Derivative financial instruments are included.

(\*\*\*) Leasing receivables are included under loans. Unallocated amount represents the net non-performing loans

(\*\*\*\*) Certain assets in the balance sheet that are necessary for the banking operations but cannot be readily convertible into cash in the near future, such as tangible assets, right of use of movables and real estates, investments in associates and subsidiaries, stationary supplies, prepaid expenses are included here.

(\*\*\*\*\*) The unallocated other liabilities column consists of equity, provisions and (if any) deferred tax liabilities.

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**V. Explanations on liquidity risk (continued):**

**Net Stable Funding Ratio:**

Net stable funding ratio (NSFR) is calculated by dividing the available stable funding amount by the required stable funding amount. Available stable funding includes the portion of banks' liabilities and capital that are expected to be permanent; and required stable funding refers to the portion of banks' on balance sheet assets and off-balance sheet liabilities that are expected to be refunded.

Available stable funding amount is calculated by summing the amounts to be found after applying the relevant consideration rates determined within the scope of the legislation to the amounts of banks' liabilities and capital items valued in accordance with IFRS. Required stable funding amount will be found after applying the relevant consideration rates determined within the scope of the legislation to the value calculated by deducting the special provisions set aside in accordance with the Regulation on the Procedures and Principles on the Classification of Loans and the Provisions from the amounts of the banks' on-balance sheet assets and off-balance sheet liabilities valued in accordance with IFRS.

The three-month simple arithmetic average of the consolidated and unconsolidated NSFR calculated monthly as of capital calculation periods as of March, June, September and December cannot be less than one hundred percent.

As of March 31, 2026, NSFR is calculated as 139,89% (previous period: 153,19%) Considering the amounts to which the consideration rate is applied, Capital items correspond to 16,11% of Available Stable Funding amount (previous period: 18,93%) and Real Person and Retail Customer Deposits corresponds to 49,88% of Available Stable Funding amount (previous period: 48,82%), where those two refers to items to which the highest consideration rates are applied within the scope of the legislation. Performing Receivables, which have the largest share in Required Stable Funding, constitute 50,47% (previous period: 55,76%) of Required Stable Fund amount.

Factors such as the development of major balance sheet items such as Loans and Deposits, the change in balance sheet maturity structure and asset encumbrance are effective in the development of the ratio between the periods.

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**V. Explanations on liquidity risk (continued):**

**Net Stable Funding Ratio (continued):**

		a	b	c	ç	d
<b>Current Period</b>		<b>Unweighted Amount According to Residual Maturity</b>				<b>Total Weighted Amount</b>
		<b>Non Maturity</b>	<b>Residual maturity of less than 6 months</b>	<b>Residual maturity of six months and longer but less than one year</b>	<b>Residual maturity of one year or more</b>	
<b>Available stable funding</b>						
1	Capital Instruments	50.213.930	-	-	-	50.213.930
2	Tier 1 Capital and Tier 2 Capital	50.213.930	-	-	-	50.213.930
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	105.936.608	-	65.428.035	151.577	155.441.725
5	Stable Deposits	7.119.122	-	14.354.306	69.145	20.465.444
6	Less Stable Deposits	98.817.486	-	51.073.729	82.432	134.976.281
7	Other Obligations	-	-	133.408.510	-	66.704.255
8	Operational deposits	-	-	55.419.978	-	27.709.989
9	Other Obligations	-	-	77.988.532	-	38.994.266
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	32.861.029	2.427.653	12.828.852	-	39.275.455
12	Derivative liabilities			2.427.653		
13	All other equity not included in the above categories	32.861.029	-	12.828.852	-	39.275.455
14	<b>Available stable funding</b>					<b>311.635.365</b>
<b>Required stable funding</b>						
15	High Quality Liquid Assets					-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	192.802.141	91.912.382	-	14.501.138	112.439.760
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	47.258.985	-	2.309.263	9.398.111
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	192.567.183	44.653.397	-	-	94.917.216
21	Loans with a risk weight of less than or equal to 35%	3.312.458	-	-	-	2.153.098
22	Residential mortgages	-	-	-	12.191.875	7.924.719
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	12.191.875	7.924.719
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	234.958	-	-	-	199.714
25	Assets equivalent to interconnected liabilities					
26	Other Assets	106.485.815	-	-	-	105.638.658
27	Physical traded commodities, including gold	5.647.715				4.800.558
28	Initial margin posted or given guarantee fund to central counterparty					-
29	Derivative Assets					-
30	Derivative Liabilities before the deduction of the variation margin					-
31	Other Assets not included above	100.838.100	-	-	-	100.838.100
32	Off-balance sheet commitments		94.013.280	-	-	4.700.664
33	<b>Total Required stable funding</b>					<b>222.779.082</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>139,89</b>

NSFR ratio development in the first quarter of 2026 is shown in the table below:

<b>Current Period</b>	<b>Ratio</b>
January 31, 2026	148,89
February 28, 2026	149,53
March 31, 2026	139,89
<b>3 Month Average</b>	<b>146,10</b>

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**V. Explanations on liquidity risk (continued):**

**Net Stable Funding Ratio (continued):**

Prior Period	Unweighted Amount According to Residual Maturity				Total Weighted Amount	
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more		
<b>Available stable funding</b>						
1	Capital Instruments	57.479.390	-	-	-	57.479.390
2	Tier 1 Capital and Tier 2 Capital	57.479.390	-	-	-	57.479.390
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	98.697.035	-	64.759.883	161.451	148.271.086
5	Stable Deposits	7.065.764	-	13.163.361	61.937	19.276.509
6	Less Stable Deposits	91.631.271	-	51.596.522	99.514	128.994.577
7	Other Obligations	-	-	119.796.800	-	59.898.400
8	Operational deposits	-	-	57.137.238	-	28.568.619
9	Other Obligations	-	-	62.659.562	-	31.329.781
10	Liabilities equivalent to interconnected assets	-	-	-	-	-
11	Other Liabilities	28.653.059	-	18.766.390	-	38.036.254
12	Derivative liabilities	-	-	-	-	-
13	All other equity not included in the above categories	28.653.059	-	18.766.390	-	38.036.254
14	<b>Available stable funding</b>					<b>303.685.130</b>
<b>Required stable funding</b>						
15	High Quality Liquid Assets	-	-	-	-	-
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	197.119.394	79.855.296	-	14.416.584	110.538.311
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	42.981.433	-	2.224.709	8.671.924
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	196.883.702	36.873.863	-	-	93.741.330
21	Loans with a risk weight of less than or equal to 35%	3.312.458	-	-	-	2.153.098
22	Residential mortgages	-	-	-	12.191.875	7.924.719
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	12.191.875	7.924.719
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	235.692	-	-	-	200.338
25	Assets equivalent to interconnected liabilities	-	-	-	-	-
26	Other Assets	79.032.256	4.661.039	-	-	83.353.596
27	Physical traded commodities, including gold	2.078.836	-	-	-	1.767.011
28	Initial margin posted or given guarantee fund to central counterparty	-	-	-	-	-
29	Derivative Assets	-	-	1.684.567	-	1.684.567
30	Derivative Liabilities before the deduction of the variation margin	-	-	2.976.472	-	2.976.472
31	Other Assets not included above	76.953.420	-	-	-	76.925.546
32	Off-balance sheet commitments	-	86.950.980	-	-	4.347.549
33	<b>Total Required stable funding</b>					<b>198.239.456</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>153,19</b>

NSFR ratio development in the ended 3 months of 2025 is shown in the table below:

Prior Period	Ratio
October 31, 2025	153,89
November 30, 2025	156,85
December 31, 2025	153,19
<b>3 Month Average</b>	<b>154,64</b>

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**VI. Explanations on consolidated leverage ratio:**

	Current Period <sup>(*)</sup>	Prior Period <sup>(**)</sup>
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards <sup>(*)</sup>	499.719.996	452.686.673
The difference between total assets prepared in accordance with Turkish Accounting Standards and total assets in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements"	-	-
The difference between the amounts of derivative financial instruments and credit derivatives in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such instruments	82.548.820	69.852.011
The difference between the amounts of securities or commodity financing transactions in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such instruments	52.245.543	38.923.916
The difference between the amounts of off-balance items in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such items	(40.050)	(40.050)
Other differences between the amounts in consolidated financial statements prepared in accordance with the communiqué "Preparation of Consolidated Financial Statements" and risk amounts of such items	(19.585.549)	(1.404.902)
<b>Total Risk Amount</b>	<b>614.888.760</b>	<b>560.017.648</b>

<sup>(\*)</sup> Consolidated financial statements prepared in compliance with the paragraph 6 of article 5 of the communiqué "Preparation of Consolidated Financial Statements".

<sup>(\*\*)</sup> Represents average of the three months.

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**VI. Explanations on consolidated leverage ratio (continued):**

As of March 31, 2026, consolidated leverage ratio of the Group calculated from the arithmetic average of the last three months is 5,89% (December 31, 2025: 5,82%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. The reason for the difference in leverage ratio between current and previous period is that increase in average capital amount is lower than increase in average total risk amount.

	Current Period (*)	Prior Period (*)
<b>Balance sheet assets</b>		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	500.642.017	453.841.680
2 (Assets deducted from Core capital)	(1.739.633)	(1.939.660)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	498.902.384	451.902.020
<b>Derivative financial assets and credit derivatives</b>		
4 Cost of replenishment for derivative financial assets and credit derivatives	2.313.458	1.518.867
5 Potential credit risk amount of derivative financial assets and credit derivatives	429.022	362.656
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	2.742.480	1.881.523
<b>Financing transactions secured by marketable security or commodity</b>		
7 Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	6.714.083	4.309.087
8 Risk amount arising from intermediary transactions	-	-
9 Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	6.714.083	4.309.087
<b>Off-balance sheet transactions</b>		
10 Gross notional amount of off-balance sheet transactions	106.569.863	101.965.068
11 (Correction amount due to multiplication with credit conversion rates)	(40.050)	(40.050)
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	106.529.813	101.925.018
<b>Capital and total risk</b>		
13 Core Capital	36.210.596	32.567.125
14 Total risk amount (sum of lines 3, 6, 9 and 12)	614.888.760	560.017.648
<b>Leverage ratio</b>		
15 Leverage ratio (%)	5,89	5,82

(\*) The average of the last three months in the related periods

**VII. Explanations on presentation of consolidated financial assets and liabilities at fair value:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**VIII. Explanations regarding the activities carried out on behalf and account of other persons:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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**IX. Explanations on consolidated risk management:**

Notes and explanations in this section have been prepared in accordance with the Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks that have been published in Official Gazette numbered 29511 dated October 23, 2015 and became effective as of March 31, 2016. Due to usage of standard approach for the calculation of capital adequacy ratio by the Parent Bank, tables which have to be prepared within the scope of Internal rating-based (IRB) approach have not been presented.

**a. Consolidated risk management strategy and risk weighted amounts:**

**a.1. Risk management strategy**

Not prepared in compliance with the "Regulation on Calculation of Risk Management Disclosures".

**a.2. Risk weighted amounts:**

	Risk Weighted Amount		Minimum capital requirement
	Current Period	Prior Period	Current Period
1 Credit risk (excluding counterparty credit risk) (CCR)	197.404.065	151.715.832	15.792.325
2 Standardised approach (SA)	197.404.065	151.715.832	15.792.325
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	613.676	628.598	49.094
5 Standardised approach for counterparty credit risk (SA-CCR)	613.676	628.598	49.094
6 Internal model method (IMM)	-	-	-
7 Basic risk weight approach to internal models equity position in the banking account	-	-	-
8 Investments made in collective investment companies – look-through approach	-	-	-
9 Investments made in collective investment companies – mandate-based approach	-	-	-
10 Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
11 Settlement risk	-	-	-
12 Securitization positions in banking accounts	-	-	-
13 IRB ratings-based approach (RBA)	-	-	-
14 IRB Supervisory Formula Approach (SFA)	-	-	-
15 SA/simplified supervisory formula approach (SSFA)	-	-	-
16 Market risk	42.927.437	41.075.390	3.434.195
17 Standardised approach (SA)	42.927.437	41.075.390	3.434.195
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	35.853.221	26.939.978	2.868.258
20 Basic Indicator Approach	35.853.221	26.939.978	2.868.258
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
<b>25 Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>276.798.399</b>	<b>220.359.798</b>	<b>22.143.872</b>

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**X. Explanations on consolidated business segments:**

The Parent Bank operates in retail, commercial and corporate banking segments via profit/loss sharing method in accordance with its mission.

<b>Current Period</b>	<b>Retail</b>	<b>Commercial and Corporate</b>	<b>Treasury</b>	<b>Undistributed</b>	<b>Total</b>
Operating Income	3.644.350	13.088.196	10.747.332	2.490.331	29.970.209
Operating Expenses	(3.630.139)	(12.595.497)	(10.909.078)	(1.224.572)	(28.359.286)
Operating Income/Expenses	14.211	492.699	(161.746)	1.265.759	1.610.923
Profit/(Loss) Before Tax	14.211	492.699	(161.746)	1.265.759	1.610.923
Tax Income (Expense)	-	-	-	(272.294)	(272.294)
<b>Current Year Profit/(Loss)</b>	<b>14.211</b>	<b>492.699</b>	<b>(161.746)</b>	<b>993.465</b>	<b>1.338.629</b>
<b>Total Assets</b>	<b>19.149.228</b>	<b>247.189.935</b>	<b>215.650.726</b>	<b>22.804.089</b>	<b>504.793.978</b>
<b>Total Liabilities</b>	<b>169.893.545</b>	<b>153.682.993</b>	<b>145.989.755</b>	<b>35.227.685</b>	<b>504.793.978</b>

<b>Prior Period</b>	<b>Retail</b>	<b>Commercial and Corporate</b>	<b>Treasury</b>	<b>Undistributed</b>	<b>Total</b>
Operating Income	2.238.876	8.716.713	4.465.537	9.390.733	24.811.859
Operating Expenses	(3.721.651)	(8.217.299)	(3.792.655)	(754.429)	(16.486.034)
Operating Income/Expenses	(1.482.775)	499.414	672.882	8.636.304	8.325.825
Profit/(Loss) Before Tax	(1.482.775)	499.414	672.882	8.636.304	8.325.825
Tax Income (Expense)	-	-	-	(208.461)	(208.461)
<b>Current Year Profit/(Loss)</b>	<b>(1.482.775)</b>	<b>499.414</b>	<b>672.882</b>	<b>8.427.843</b>	<b>8.117.364</b>
<b>Total Assets</b>	<b>17.529.869</b>	<b>228.442.024</b>	<b>205.185.174</b>	<b>19.841.633</b>	<b>470.998.700</b>
<b>Total Liabilities</b>	<b>162.050.976</b>	<b>136.824.701</b>	<b>139.869.128</b>	<b>32.253.895</b>	<b>470.998.700</b>

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**SECTION FIVE**

**Explanations and notes on the consolidated financial statements**

**I. Explanations and notes related to consolidated assets:**

**1. a. Cash and balances with the Central Bank of Republic of Türkiye (CBRT):**

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Foreign currency	452.594	4.032.222	511.069	3.719.616
CBRT	20.923.571	52.536.148	27.064.751	50.025.384
Other (*)	358.930	8.228.645	591.685	5.239.319
<b>Total</b>	<b>21.735.095</b>	<b>64.797.015</b>	<b>28.167.505</b>	<b>58.984.319</b>

(\*) Includes precious metals amounting to TL 4.800.558 (December 31, 2025: TL 1.767.011) and cash in transit amounting to TL 3.787.017 (December 31, 2025: TL 4.063.993) as of March 31, 2026.

**b. Information related to CBRT:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit	9.347.540	6.249.841	15.957.156	5.453.665
Unrestricted time deposit	-	-	-	-
Restricted time deposit (*)	11.576.031	46.286.307	11.107.595	44.571.719
<b>Total</b>	<b>20.923.571</b>	<b>52.536.148</b>	<b>27.064.751</b>	<b>50.025.384</b>

(\*) As of March 31, 2026, the reserve requirement held in standard gold is TL 19.782.847 (December 31, 2025: TL 15.117.959).

In accordance with the "Communiqué Regarding the Reserve Requirements numbered 2005/1", banks operating in Türkiye are required to maintain reserves in CBRT for TL and foreign currency liabilities. According to the Communiqué Regarding the Reserve Requirements, reserve requirements can be maintained in TL, USD and/or EURO and standard gold.

As of March 31, 2026, the Parent Bank's applicable rates for Turkish lira required reserves excluding accounts receiving exchange rate/price protection support from the Central Bank, between 0% and 20% (December 31, 2025: between 0% and 18%); for accounts receiving exchange rate/price protection support from the Central Bank, between 22% and 40% (December 31, 2025: between 22% and 40%); depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 3% and 30%, depending on the maturity structure of participation funds and other liabilities (December 31, 2025: 5% to 32%).

**c.1. Information on banks:**

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic (*)	11.102.818	199.655	10.193.782	302.133
Abroad	1.161	30.527.236	1.486	24.217.754
Foreign head offices and branches	-	-	-	-
<b>Total</b>	<b>11.103.979</b>	<b>30.726.891</b>	<b>10.195.268</b>	<b>24.519.887</b>

(\*) Includes blockaged amount TL 10.999.859 (December 31, 2025: TL 10.092.266) booked under TL accounts arising from POS transactions.

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**I. Explanations and notes related to consolidated assets (continued):**

**c.2. Information on foreign bank accounts:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**2. Information on financial assets measured at fair value through profit/loss:**

**a. Information on financial assets measured at fair value through profit/loss subject to repurchase transactions and given as collateral or blocked:**

As of March 31, 2026, the nominal investment amount subject to repurchase agreements TL 111.454 (December 31, 2025: 111.454).

As of March 31, 2026, the collateralized /blocked nominal investment amount is TL 5.149.726 (December 31, 2025 TL 3.630.188).

**b. Information on financial assets measured at fair value through profit/loss:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Investment Fund Participation Certificates (Net)	21.945.565	903.640	20.188.590	509.592
Sukuk	352.641	7.683.180	308.716	7.480.263
Representing Shares in the Capital Securities	-	166.534	-	186.166
Others	-	9.400	-	10.508
<b>Total</b>	<b>22.298.206</b>	<b>8.762.754</b>	<b>20.497.306</b>	<b>8.186.529</b>

**3. Information on financial assets measured at fair value through other comprehensive income:**

**a. Information on financial assets measured at fair value through other comprehensive income subject to repurchase transactions, given as collateral or blocked:**

As of March 31, 2026, the Parent Bank has a nominal investment amount subject to repurchase agreements is TL 8.268.688 (December 31, 2025: 7.385.791).

As of March 31, 2026, the collateralized /blocked nominal investment amount is TL 14.912.962 (December 31, 2025: TL 11.071.807).

**b. Detailed table of financial assets measured at fair value through other comprehensive income:**

	Current Period	Prior Period
<b>Debt securities</b>	<b>31.665.892</b>	<b>30.997.416</b>
Quoted on a stock exchange	31.665.892	30.997.416
Unquoted	-	-
<b>Investment Funds</b>	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
<b>Share certificates</b>	<b>67.513</b>	<b>65.396</b>
Quoted on a stock exchange	-	-
Unquoted	67.513	65.396
<b>Impairment provision (-)</b>	<b>57.190</b>	<b>10.345</b>
<b>Total</b>	<b>31.676.215</b>	<b>31.052.467</b>

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**I. Explanations and notes related to consolidated assets (continued):**

**4. Information on financial assets measured at amortised cost:**

**a. Information on financial assets measured at amortised cost subject to repurchase transactions, given as collateral or blocked:**

As of March 31, 2026, the nominal investment amount subject to repurchase agreements TL 3.871.666 (December 31, 2025: 3.339.310)

As of March 31, 2026, the collateralized/blocked nominal investment amount is TL 22.405.875 (December 31, 2025: TL 20.418.089).

**b. Information on related to debt securities measured at amortised cost:**

	Current Period	Prior Period
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	34.744.863	31.580.449
Other Debt Securities	-	-
<b>Total</b>	<b>34.744.863</b>	<b>31.580.449</b>

(\*) Consists of Sukuk certificates issued by Ministry of Treasury and Finance of Türkiye.

**c. Information related to financial assets measured at amortised cost:**

	Current Period	Prior Period
Debt Securities	34.744.863	31.580.449
Quoted on a stock exchange	34.744.863	31.580.449
Unquoted	-	-
Impairment provision (-)	-	-
<b>Total</b>	<b>34.744.863</b>	<b>31.580.449</b>

**ç. Movements of the financial investments measured at amortised cost:**

	Current Period	Prior Period
Balance at beginning of period	31.580.449	26.773.327
Foreign currency differences on monetary assets	633.378	3.075.459
Purchases during period (*)	2.642.673	2.158.419
Disposals through sales and redemptions (*)	(513.980)	(1.648.625)
Impairment provision (-)	-	-
Reclassifications	-	-
Increases (decreases) in income accruals	402.343	1.221.869
<b>Closing balance</b>	<b>34.744.863</b>	<b>31.580.449</b>

(\*) Represented on nominal values.

**5. Information on derivative financial assets:**

**a. Table of positive differences related to derivative financial assets:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	1.658	-	-	-
Swap Transactions	-	-	6.991	1.958.492
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	5.819	5.400	25.386	8.118
<b>Total</b>	<b>7.477</b>	<b>5.400</b>	<b>32.377</b>	<b>1.966.610</b>

(\*) Spot transaction rediscount amount.

The Parent Bank has not any derivative financial assets for hedging purposes (December 31, 2025: None).

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**I. Explanations and notes related to consolidated assets (continued):**

**6. Information on loans:**

**a. Information on all types of loans and advances given to shareholders and employees of the Parent Bank:**

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders	1.370.258	176.844	795.261	53.872
Corporate shareholders	1.365.639	176.844	794.771	53.872
Real person shareholders	4.619	-	490	-
Indirect loans granted to shareholders	315.553	189.141	401.085	295.735
Loans granted to employees	478.941	-	218.780	31
<b>Total</b>	<b>2.164.752</b>	<b>365.985</b>	<b>1.415.126</b>	<b>349.638</b>

**b. Information on standard loans and loans under close monitoring including restructured or rescheduled loans:**

**b1. Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans:**

Current Period	Loans Under Close Monitoring			
	Cash Loans	Standard loans	Not under the scope of restructuring or rescheduling	Restructured
				Amendments to the Terms of Contracts
<b>Loans</b>				
Export loans	35.629.415		310.787	-
Import loans	13.961.662		64.478	-
Business loans	84.443.216		2.236.035	3.634.928
Consumer loans	16.555.485		373.202	12.207
Credit cards	5.717.168		147.031	5.001
Loans given to financial sector	2.805.345		-	-
Other <sup>(*)</sup>	53.235.171		1.617.666	494.980
Other receivables	-		-	-
<b>Total</b>	<b>212.347.462</b>		<b>4.749.199</b>	<b>4.147.116</b>
				<b>5.112.798</b>

<sup>(\*)</sup> Details of other loans are provided below:

Commercial loans with installments	30.164.973
Other investment credits	5.946.478
Loans given to abroad	6.627.552
Profit and loss sharing investments <sup>(**)</sup>	11.901.137
Loans for purchase of marketable securities for customer	429.372
Other	338.219
<b>Total</b>	<b>55.407.731</b>

<sup>(\*\*)</sup> As of March 31, 2026, the related balance consists of funds provided through three (3) profit and loss sharing investment projects. All of these projects are real estate development initiatives located in various regions of Istanbul. Income sharing of the profit and loss sharing projects is made at the end of the project or at the end of the stage/section, after netting the related cost accounts and calculating the net profit, within the framework of the profit and loss sharing agreement signed between the parties. Profit and loss partnership investments are treated as financial assets at fair value through profit or loss, and the net valuation gain amounting to TL 4.655.237 for 2025 between the project-based bank's risk and the assets based on independent valuation reports for that project is reflected in the statement of profit or loss. Total cumulative increase in value of investments in profit and loss partnerships amounting to TL 8.344.270.

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**I. Explanations and notes related to consolidated assets (continued):**

**b. Information on standard loans and loans under close monitoring including restructured or rescheduled loans (continued):**

**b1. Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans (continued):**

Prior Period	Loans Under Close Monitoring			
	Cash Loans	Standard Loans	Not Under the Scope of	Restructured
Restructuring or Rescheduling			Amendments to the Terms of Contracts	Refinancing
<b>Loans</b>				
Export loans	29.871.588	417.465	8.807	-
Import loans	18.120.369	84.634	-	-
Business loans	75.135.378	2.265.867	2.956.439	4.657.566
Consumer loans	15.339.553	314.328	11.634	-
Credit cards	5.339.130	149.149	2.302	-
Loans given to financial sector	3.307.670	-	-	-
Other (*)	49.023.299	1.075.228	410.465	192.693
<b>Other receivables</b>	-	-	-	-
<b>Total</b>	<b>196.136.987</b>	<b>4.306.671</b>	<b>3.389.647</b>	<b>4.850.259</b>

(\*) Details of other loans are provided below:

Commercial loans with installments	25.843.981
Other investment credits	5.843.117
Loans given to abroad	6.597.798
Profit and loss sharing investments (**)	11.842.968
Loans for purchase of marketable securities for customer	262.749
Other	311.072
<b>Total</b>	<b>50.701.685</b>

(\*\*) As of December 31, 2025, the related balance consists of funds provided through three (3) profit and loss sharing investment projects. All of these projects are real estate development initiatives located in various regions of Istanbul. Revenue sharing of profit and loss sharing investment projects is done within the framework of the signed contract between the Bank and the counterparty after the cost of the projects is clarified and net profit of projects is determined once the project/stages of the project are completed. In case the transaction subject to the profit and loss sharing investment project results in a loss, the Bank's share of loss is limited with the funds invested in the project by the Bank. The profit and loss partnership investments are evaluated as financial assets measured at fair value through profit or loss, and the net profit amounts to TL 4.655.237 for 2025 between the total risk of the Bank and independent valuation reports of the related projects is reflected to the profit and loss statement. Total cumulative valuation profit is TL 8.344.270 for profit and loss sharing investments.

**b2. Information on expected credit losses for standard loans and loans under close monitoring:**

Current Period	Standard Loans	Loans under close monitoring
12 Month Expected Credit Losses	1.173.489	-
Significant Increase in Credit Risk	-	1.758.806
Prior Period	Standard Loans	Loans under close monitoring
12 Month Expected Credit Losses	965.214	-
Significant Increase in Credit Risk	-	1.845.588

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**I. Explanations and notes related to consolidated assets (continued):**

**c. Maturity analysis of cash loans:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**ç. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards:**

<b>Current Period</b>	<b>Short-term</b>	<b>Medium and long-term</b>	<b>Total</b>
<b>Consumer loans-TL</b>	<b>802.251</b>	<b>15.721.111</b>	<b>16.523.362</b>
Housing loans	16.848	14.267.127	14.283.975
Vehicle loans	150.322	529.862	680.184
Consumer loans	635.081	924.122	1.559.203
Other	-	-	-
<b>Consumer loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	-	<b>6.269</b>	<b>6.269</b>
Housing loans	-	3.773	3.773
Vehicle loans	-	-	-
Consumer loans	-	2.496	2.496
Other	-	-	-
<b>Retail credit cards-TL</b>	<b>2.226.653</b>	-	<b>2.226.653</b>
With installment	471.490	-	471.490
Without installment	1.755.163	-	1.755.163
<b>Retail credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	<b>363.444</b>	<b>47.819</b>	<b>411.263</b>
Housing loans	-	43.216	43.216
Vehicle loans	1.057	3.795	4.852
Consumer loans	362.387	808	363.195
Other	-	-	-
<b>Personnel loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	<b>67.678</b>	-	<b>67.678</b>
With installment	23.612	-	23.612
Without installment	44.066	-	44.066
<b>Personnel credit cards-FC</b>	-	-	-
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (real person)</b>	-	-	-
<b>Overdraft account-FC (real person)</b>	-	-	-
<b>Total</b>	<b>3.460.026</b>	<b>15.775.199</b>	<b>19.235.225</b>

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**I. Explanations and notes related to consolidated assets (continued):**

**ç. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards (continued):**

<b>Prior Period</b>	<b>Short-term</b>	<b>Medium and long-term</b>	<b>Total</b>
<b>Consumer loans-TL</b>	<b>823.478</b>	<b>14.677.248</b>	<b>15.500.726</b>
Housing loans	26.660	13.251.701	13.278.361
Vehicle loans	155.994	533.881	689.875
Consumer loans	640.824	891.666	1.532.490
Other	-	-	-
<b>Consumer loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	-	<b>9.817</b>	<b>9.817</b>
Housing loans	-	5.827	5.827
Vehicle loans	-	-	-
Consumer loans	-	3.990	3.990
Other	-	-	-
<b>Retail credit cards-TL</b>	<b>2.006.247</b>	-	<b>2.006.247</b>
With installment	405.172	-	405.172
Without installment	1.601.075	-	1.601.075
<b>Retail credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	<b>108.461</b>	<b>46.511</b>	<b>154.972</b>
Housing loans	-	41.730	41.730
Vehicle loans	1135	3.525	4.660
Consumer loans	107.326	1.256	108.582
Other	-	-	-
<b>Personnel loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	<b>63.808</b>	-	<b>63.808</b>
With installment	21.646	-	21.646
Without installment	42.162	-	42.162
<b>Personnel credit cards-FC</b>	-	-	-
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (Real Person)</b>	-	-	-
<b>Overdraft account-FC (Real Person)</b>	-	-	-
<b>Total</b>	<b>3.001.994</b>	<b>14.733.576</b>	<b>17.735.570</b>

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**I. Explanations and notes related to consolidated assets (continued):**

**d. Information on commercial loans with installments and corporate credit cards:**

<b>Current Period</b>	<b>Short-term</b>	<b>Medium and long-term</b>	<b>Total</b>
<b>Commercial installment loans-TL</b>	<b>3.333.474</b>	<b>20.968.467</b>	<b>24.301.941</b>
Business loans	210.721	3.094.332	3.305.053
Vehicle loans	2.920.514	16.656.486	19.577.000
Consumer loans	202.239	1.217.649	1.419.888
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	<b>-</b>	<b>246</b>	<b>246</b>
Business loans	-	246	246
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>146.176</b>	<b>5.716.610</b>	<b>5.862.786</b>
Business loans	53.710	1.558.892	1.612.602
Vehicle loans	92.466	3.411.402	3.503.868
Consumer loans	-	746.316	746.316
Other	-	-	-
<b>Corporate credit cards-TL</b>	<b>3.574.869</b>	<b>-</b>	<b>3.574.869</b>
With installment	23.668	-	23.668
Without installment	3.551.201	-	3.551.201
<b>Corporate credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft account-FC (legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>7.054.519</b>	<b>26.685.323</b>	<b>33.739.842</b>

<b>Prior Period</b>	<b>Short-term</b>	<b>Medium and long-term</b>	<b>Total</b>
<b>Commercial installment loans-TL</b>	<b>3.298.047</b>	<b>17.057.961</b>	<b>20.356.008</b>
Business loans	216.803	2.234.926	2.451.729
Vehicle loans	2.826.977	13.756.877	16.583.854
Consumer loans	254.267	1.066.158	1.320.425
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	<b>-</b>	<b>706</b>	<b>706</b>
Business loans	-	246	246
Vehicle loans	-	460	460
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>200.430</b>	<b>5.286.837</b>	<b>5.487.267</b>
Business loans	52.435	1.146.319	1.198.754
Vehicle loans	147.995	3.301.937	3.449.932
Consumer loans	-	838.581	838.581
Other	-	-	-
<b>Corporate credit cards-TL</b>	<b>3.420.526</b>	<b>-</b>	<b>3.420.526</b>
With installment	40.652	-	40.652
Without installment	3.379.874	-	3.379.874
<b>Corporate credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft account-FC (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>6.919.003</b>	<b>22.345.504</b>	<b>29.264.507</b>

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
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**i. Explanations and notes related to consolidated assets (continued):**

**e. Allocation of loans by customers:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**f. Breakdown of domestic and foreign loans:**

	Current Period	Prior Period
Domestic loans	219.729.023	202.085.766
Foreign loans	6.627.552	6.597.798
<b>Total</b>	<b>226.356.575</b>	<b>208.683.564</b>

**g. Loans granted to subsidiaries and associates:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Direct Loans Granted to Subsidiaries and Associates	-	-	-	-
Indirect Loans Granted to Subsidiaries and Associates	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**ğ. Specific provisions for loans or provisions for default loans (stage 3):**

	Current Period	Prior Period
Loans with limited collectability	1.078.427	1.082.479
Loans with doubtful collectability	986.969	876.766
Uncollectible loans	1.542.820	1.287.703
<b>Total</b>	<b>3.608.216</b>	<b>3.246.948</b>

Specific provisions in the amount of TL 3.608.216 (December 31, 2025: TL 3.246.948) comprise TL 2.331.355 (December 31, 2025: TL 2.137.364) of participation account share of loans provided from participation accounts.

**h. Information on non-performing loans (net):**

**h.1. Information on non-performing and restructured loans:**

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current period</b>			
Gross amount before specific provisions	541	11.885	30.572
Restructured loans	541	11.885	30.572
<b>Prior period</b>			
Gross amount before specific provisions	1.935	15.289	35.665
Restructured loans	1.935	15.289	35.665

**ALBARAKA TÜRK KATILIM BANKASI A.Ş.**  
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**I. Explanations and notes related to consolidated assets (continued):**

**h.2. Movements of total non-performing loans:**

Current Period	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Closing balance of prior period</b>	<b>1.461.963</b>	<b>1.116.258</b>	<b>1.446.869</b>
Additions in the current period (+)	937.813	42.022	70.810
Transfers from other categories of non-performing loans (+)	-	636.428	437.244
Transfers to other categories of non-performing loans (-)	636.428	437.244	-
Collections in the current period (-)	75.536	108.232	124.125
Transfers to standard loans and write off (-) <sup>(*)</sup>	6.086	-	19.023
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
<b>Closing balance of the current period</b>	<b>1.681.726</b>	<b>1.249.232</b>	<b>1.811.775</b>
Provisions (-)	1.078.427	986.969	1.542.820
<b>Net balance at the balance sheet</b>	<b>603.299</b>	<b>262.263</b>	<b>268.955</b>

<sup>(\*)</sup> According to "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated November 27, 2019 numbered 30961, the amount which has been carried to performing loans is TL 7.301. Since there is no reasonable expectation regarding its recovery, TL 17.808 has been deleted from the accounting records in the scope of the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" together with its 100% specific provision. The impact of the write-off under TFRS 9 on the NPL ratio is 1 basis points.

Non-performing loans in the amount of TL 4.742.733 comprise TL 3.057.871 of participation account share of loans provided from participation accounts.

Prior Period	Group III Loans and receivables with limited collectability	Group IV Loans and receivables with doubtful collectability	Group V Uncollectable loans and receivables
<b>Closing balance of prior period</b>	<b>479.357</b>	<b>269.843</b>	<b>1.270.469</b>
Additions in the current period (+)	2.929.253	146.440	114.907
Transfers from other categories of non-performing loans (+)	-	1.817.204	900.524
Transfers to other categories of non-performing loans (-)	1.817.204	900.524	-
Collections in the current period (-)	125.192	216.661	171.166
Transfers to standard loans and write off (-) <sup>(*)</sup>	4.251	44	667.865
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
<b>Closing balance of the current period</b>	<b>1.461.963</b>	<b>1.116.258</b>	<b>1.446.869</b>
Specific provisions (-)	1.082.479	876.766	1.287.703
<b>Net balance at the balance sheet</b>	<b>379.484</b>	<b>239.492</b>	<b>159.166</b>

<sup>(\*)</sup> According to "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated November 27, 2019 numbered 30961, the amount which has been carried to performing loans is TL 2.790. Since there is no reasonable expectation regarding its recovery, TL 669.370 has been deleted from the accounting records in the scope of the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" together with its 100% specific provision. The impact of the write-off under TFRS 9 on the NPL ratio is 34 basis points.

Non-performing loans in the amount of TL 4.025.090 comprise TL 2.631.226 of participation account share of loans provided from participation accounts.

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**I. Explanations and notes related to consolidated assets (continued):**

**h.3. Non-performing loans and other receivables in foreign currencies:**

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current period:</b>			
Period end balance	122.181	115.539	401.607
Provision (-)	91.145	89.678	377.010
<b>Net balance</b>	<b>31.036</b>	<b>25.861</b>	<b>24.597</b>
<b>Prior period:</b>			
Period end balance	135.169	94.975	347.080
Provision (-)	102.068	77.980	334.032
<b>Net balance</b>	<b>33.101</b>	<b>16.995</b>	<b>13.048</b>

**h.4. Gross and net amounts of non-performing loans according to user groups:**

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current period (net)</b>			
Loans to individuals and corporates (gross)	1.681.726	1.249.232	1.811.775
Provision (-)	1.078.427	986.969	1.542.820
<b>Loans to individuals and corporates (net)</b>	<b>603.299</b>	<b>262.263</b>	<b>268.955</b>
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans (net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior period (net)</b>			
Loans to individuals and corporates (gross)	1.461.963	1.116.258	1.446.869
Provision (-)	1.082.479	876.766	1.287.703
<b>Loans to individuals and corporates (net)</b>	<b>379.484</b>	<b>239.492</b>	<b>159.166</b>
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other loans (gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans (net)</b>	<b>-</b>	<b>-</b>	<b>-</b>

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**I. Explanations and notes related to consolidated assets (continued):**

**h.5. Information on accruals, valuation differences and related provisions calculated for non-performing loans for Banks which are providing expected credit loss according to TFRS 9:**

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
<b>Current Period (Net)</b>	<b>57.173</b>	<b>54.653</b>	<b>61.934</b>
Profit Share Accruals and Valuation Differences	145.901	190.058	278.031
Provision (-)	88.728	135.405	216.097
<b>Prior Period (Net)</b>	<b>19.032</b>	<b>75.134</b>	<b>39.331</b>
Profit Share Accruals and Valuation Differences	64.552	205.879	210.555
Provision (-)	45.520	130.745	171.224

**i. Liquidation policy for uncollectable loans:**

Loans determined as uncollectable are liquidated through starting legal follow up and by converting the guarantees into cash.

**i. Information on “Write-off” policies:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**7. Information on lease receivables (net):**

**a. Presentation of remaining maturities of funds lent under finance lease method:**

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	7.310.943	6.909.265	5.940.291	5.550.250
1 to 4 years	21.200.387	17.057.900	20.514.269	16.192.539
More than 4 years	2.673.780	2.070.423	2.974.091	2.364.126
<b>Total</b>	<b>31.185.110</b>	<b>26.037.588</b>	<b>29.428.651</b>	<b>24.106.915</b>

**b. Information on net investments through finance lease:**

	Current Period	Prior Period
Financial lease receivables (Gross)	31.185.110	29.428.651
Unearned financial lease receivable (-)	5.147.522	5.321.736
<b>Net receivable from financial leases</b>	<b>26.037.588</b>	<b>24.106.915</b>

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**I. Explanations and notes related to consolidated assets (continued):**

**c. General explanation on finance lease contracts:**

Finance lease contracts are realized in accordance with the related articles of Finance Lease, Factoring and Financing Companies Act numbered 6361. There are no restrictions due to finance lease contracts, no renewals or contingent rent payments that materially affect the financial statements.

Information on leasing receivables:

	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured Loans with Revised Contract Terms	Refinancing
<b>Current Period</b>				
Financial lease receivables (Net)	24.836.957	1.200.631	-	-
<b>Prior Period</b>				
Financial lease receivables (Net)	23.298.860	808.055	-	-

**8. Information on assets held for sale and assets of discontinued operations:**

Assets held for sale consist of tangible assets, which have been acquired due to non-performing loans.

	Current Period	Prior Period
Opening Balance	787.948	4.135.554
Additions (*)	225.078	790.029
Disposals	(47.201)	(11.807)
Transfers (**)	(103.700)	(4.125.563)
Impairment Provision (-)/Reversal of Impairment Provision	(2.765)	(265)
<b>Net closing balance</b>	<b>859.360</b>	<b>787.948</b>

(\*) The transfers and impairments related to the transfers (if any) have been moved to assets held for sale under other assets.

As of March 31, 2026, assets held for sale consist of tangible assets amounting to TL 847.459 (December 31, 2025: TL 776.550) consist of real estates acquired due to receivables. TL 11.901 (December 31, 2025: TL 11.398) is comprised of discontinued operations.

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**I. Explanations and notes related to consolidated assets (continued):**

**8. Information on assets held for sale and assets of discontinued operations (continued):**

**b. Explanations on discontinued operations:**

As stated in the Public Disclosure Platform(PDP) material event disclosure dated April 3, 2024, with the initiation of the liquidation process of Getinsha GMBH, Group's subsidiary, the related subsidiary has been classified as discontinued operations. Getinsha GmbH has been established in Berlin (Germany) in 2018 in order to provide digital participation banking services through the banking license of Solarisbank AG to collect funds through mentioned license (mudaraba method) and to evaluate funds in accordance with the interest-free finance principles of the signed contract. The statement of assets, liabilities and profit/loss from discontinued operations is presented below:

	<b>Current Period</b>
Banks	11.901
<b>Assets Related to Discontinued Operations</b>	<b>11.901</b>
	<b>Current Period</b>
Other Liabilities	7.748
<b>Liabilities Related to Discontinued Operations</b>	<b>7.748</b>
	<b>Current Period</b>
Gross Profit/(Loss)	(1.961)
Operational expenses (-)	-
<b>Profit/(Loss) from Discontinued Operations</b>	<b>(1.961)</b>

**Profit/(Loss) Per Share from Discontinued Operations:**

	<b>Current Period</b>	<b>Prior Period</b>
Paid-In Capital	2.500.000	2.500.000
Profit/(Loss) attributable to the Parent Bank	(1.982)	(445)
Earnings Per Share	(0,00079)	(0,00178)

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**I. Explanations and notes related to consolidated assets (continued):**

**9. Ownership investments:**

**a. Associates:**

**a.1. Information on unconsolidated associates:**

On April 30, 2023, the Bank became a shareholder in Katılım Finans Kefalet A.Ş., which was established to establish a surety system in accordance with the principles and principles of Participation Banking. The total capital of the company is TL 600.000 and the Bank's total participation amount is TL 90.000 corresponding to 15%. There is a board member representing the Bank's shares in the company.

<b>Name</b>	<b>Address (City/Country)</b>	<b>Parent Bank's share percentage-If different voting percentage (%)</b>	<b>Risk share percentage of other shareholders (%)</b>
Katılım Finans Kefalet A.Ş.	İstanbul/Türkiye	15%	85%

**a.2. Information on consolidated associates:**

None (December 31, 2025: None).

**b. Information on subsidiaries (net):**

**b.1. Information on unconsolidated non-financial subsidiaries:**

None (December 31, 2025: None).

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**I. Explanations and notes related to consolidated assets (continued):**

**b. Information on subsidiaries (net) (continued):**

**b.2. Information on consolidated subsidiaries:**

i). Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. which are subject to consolidation by the Parent Bank, the purpose of which are to obtain rental income by taking over the assets of the source institution and leasing them back to the source institution, issue rent certificates based on said rental income and pass on the related assets to source institution by the end of the rental period. Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. have been founded to operate according to rulings of Turkish Trade Law about foundations of incorporations and complying with Communiqué on “Principles Related to Rent Certificates and Asset Leasing Companies” dated April 1, 2010 and numbered 27539 serial: 3 no:43 published in Official Gazette by Capital Markets Board of Türkiye and other related regulations. The founding capital of each company is TL 50. As of March 31 2026, the capital of each company is TL 50. Bereket Varlık Kiralama A.Ş. and Değer Varlık Kiralama A.Ş. are consolidated using full consolidation method as of March 31, 2026.

The balances of Bereket Varlık Kiralama A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of March 31, 2026.

Name	Address (City/Country)	Parent Bank's share percentage-If different voting percentage (%)	Risk share percentage of other shareholders (%)
Bereket Varlık Kiralama A.Ş.	Istanbul/Türkiye	100,00	-

Total assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period profit/loss	Prior years profit/loss	Fair value
20.714.049	45	-	-	-	(260)	244	-

ii) The balances of Değer Varlık Kiralama A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of March 31, 2026.

Name	Address (City/Country)	Parent Bank's share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
Değer Varlık Kiralama A.Ş.	İstanbul / Türkiye	100,00	-

Total assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period profit/loss	Prior years profit/loss	Fair value
1.606.734	45.503	-	-	-	13.107	32.336	-

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**I. Explanations and notes related to consolidated assets (continued):**

**b. Information on subsidiaries (net) (continued):**

**b.2. Information on consolidated subsidiaries (continued):**

iii) In the Board of Directors meeting dated February 25, 2015, the Parent Bank has taken a resolution on establishment a real estate portfolio management company with the name of "Albaraka Gayrimenkul Portföy Yönetimi A.Ş." whose capital is TL 5.000. The company is registered on June 3, 2015 and the foundation of the company is published on Trade Registry Gazette dated June 9, 2015 numbered 8837. The title of the company was changed to "Albaraka Portföy Yönetimi A.Ş." upon the decision of "2018 Extraordinary General Assembly" dated December 20, 2017. As of March 31, 2026, the capital of the company is TL 400.000. The balances of Albaraka Portföy Yönetimi A.Ş. presented in the table below have been obtained from unreviewed and TAS 29 not applied limited financial statements as of March 31, 2026.

<b>Name</b>	<b>Address (City/Country)</b>	<b>The Parent Bank's share percentage- If different voting percentage (%)</b>	<b>Risk share percentage of other shareholders (%)</b>
Albaraka Portföy Yönetimi A.Ş.	Istanbul/Türkiye	100,00	-

<b>Total assets</b>	<b>Shareholders' equity</b>	<b>Total fixed assets</b>	<b>Dividend or profit share income</b>	<b>Income from marketable securities</b>	<b>Current period profit/loss</b>	<b>Prior years profit/loss</b>	<b>Fair value</b>
2.949.362	2.824.969	5.222	4.379	-	340.594	1.866.179	-

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**I. Explanations and notes related to consolidated assets (continued):**

**9. Ownership investments (continued):**

**b.2. Information on consolidated subsidiaries (continued):**

**v) Movement and Sectoral Information on consolidated subsidiaries:**

	Current Period	Prior Period
Amount at the beginning of the period	5.100	5.100
Movements inside the term	-	-
Purchases/new incorporations/capital increases/capital decreases (-)	-	-
Bonus shares	-	-
Profit received from current year share	-	-
Sales / Capital Deductions (-) (*)	-	-
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	5.100	5.100
Capital commitments	-	-

Share of the capital at the end of the period (%)	100	100
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(\*) As stated in the Public Disclosure Platform (PDP) material event disclosure dated April 3, 2024, with the initiation of the liquidation process of Getinsha GMBH, a subsidiary of the Parent Bank, the related subsidiary has been classified as discontinued operations.

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	5.100	5.100

**c. Information on investments in joint- ventures:**

**c.1. Information on unconsolidated investments in joint-ventures:**

The Group does not have unconsolidated investments in joint-ventures as of the balance sheet date.

**c.2. Information on consolidated investments in joint- ventures:**

The Parent Bank founded Katılım Emeklilik ve Hayat A.Ş. ("Company") a private pension and insurance company through equal partnership with Kuveyt Turk Katılım Bankası A.Ş. in the form of joint venture in accordance with Board of Directors' decision dated May 10, 2013 numbered 1186, and permission of BRSA dated September 24, 2013 numbered 4389041421.91.11-24049. The Company was registered on December 17, 2013 and noticed in Trade registry gazette dated December 23, 2013 and numbered 8470. The financial data from unreviewed and TAS 29 not applied limited financial statements as of March 31, 2026 are below:

Joint-Ventures	The Parent Bank's shareholding percentage (%)	Group's shareholding percentage (%)	Current Assets	Non-Current Assets	Long Term Debts	Income	Expense
Katılım Emeklilik ve Hayat A.Ş.	%50	%50	6.464.322	72.886.918	72.723.734	1.859.518	1.696.432

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**I. Explanations and notes related to consolidated assets (continued):**

**10. Information on tangible assets:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**11. Information on intangible assets:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**12. Information related to deferred tax asset:**

As of March 31, 2026, the Group calculated net deferred tax asset of TL 4.329.736 (December 31, 2025: TL 3.924.553) by netting off deferred tax asset of TL 2.054.902 (December 31, 2025: TL 2.201.898) and deferred tax liability of TL 2.274.834 (December 31, 2025 TL 1.722.655) on all tax deductible/taxable temporary differences arising between the carrying amounts and the tax base of assets and liabilities in the financial statements that will be considered in the calculation of taxable earnings in the future periods.

	<b>Current Period</b>	<b>Prior Period</b>
Rediscount on profit share and prepaid fees and commission income and unearned revenues	589.678	512.101
Provisions for retirement premium and vacation pay liabilities	632.033	811.189
Difference between carrying value and tax base of tangible assets (amortization differences)	368.525	343.542
Provisions for cases on trial	26.716	24.533
Provisions	563.337	627.326
Leasing profit share expenses	231.158	212.024
Other <sup>(*)</sup>	1.918.289	1.393.838
<b>Deferred tax asset</b>	<b>4.329.736</b>	<b>3.924.553</b>
Revaluation difference of property	570.164	579.878
Rediscount on profit share	899.899	454.432
Right of use assets	457.103	415.543
Derivative financial liabilities	497	589.645
Investment funds	-	-
Other <sup>(**)</sup>	127.239	162.400
<b>Deferred tax liability</b>	<b>2.054.902</b>	<b>2.201.898</b>
<b>Deferred tax asset (net)</b>	<b>2.274.834</b>	<b>1.722.655</b>

<sup>(\*)</sup> As per Tax Procedure Law As of 2026, inflation indexation of non monetary assets has been discontinued and cancelled. Includes TL 933.964 arising from adjustment of non monetary assets in 2026 as per Tax Procedure Law calculated using inflation index.

<sup>(\*\*)</sup> Includes TL 65.434, the deferred tax liability of securities revaluation at fair value through other comprehensive income (December 31, 2025: TL 127.268).

**13. Information on other assets:**

As of the balance sheet date, the Group's other assets balance is TL 16.037.616 (December 31, 2025: TL 13.947.831) and does not exceed 10% of total assets.

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**II. Explanations and notes related to consolidated liabilities:**

**1. Information on funds collected:**

**a. Information on maturity structure of funds collected:**

Current Period	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current Accounts Non-Trade TL</b>	<b>10.028.576</b>	-	-	-	-	-	-	-	<b>10.028.576</b>
<b>II. Real Persons Participation Accounts Non-Trade TL</b>	-	<b>8.494.171</b>	<b>30.347.546</b>	<b>644.364</b>	-	<b>81.317</b>	<b>947.215</b>	<b>54.841</b>	<b>40.569.454</b>
<b>III. Current Account other-TL</b>	<b>14.567.737</b>	-	-	-	-	-	-	-	<b>14.567.737</b>
Public Sector	167.701	-	-	-	-	-	-	-	167.701
Commercial Institutions	13.268.754	-	-	-	-	-	-	-	13.268.754
Other Institutions	1.084.892	-	-	-	-	-	-	-	1.084.892
Commercial and Other Institutions	20.033	-	-	-	-	-	-	-	20.033
Banks and Participation Banks	26.357	-	-	-	-	-	-	-	26.357
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	6	-	-	-	-	-	-	-	6
Foreign Banks	26.318	-	-	-	-	-	-	-	26.318
Participation Banks	33	-	-	-	-	-	-	-	33
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts-TL</b>	-	<b>42.127.570</b>	<b>15.045.891</b>	<b>210.657</b>	-	<b>5.161.932</b>	<b>12.952.651</b>	<b>795</b>	<b>75.499.496</b>
Public Sector	-	-	1.877	-	-	-	-	-	1.877
Commercial Institutions	-	41.682.069	14.051.866	111.919	-	3.470.803	12.950.105	262	72.267.024
Other Institutions	-	445.343	990.127	98.737	-	1.691.129	2.546	533	3.228.415
Commercial and Other Institutions	-	158	1.928	1	-	-	-	-	2.087
Banks and Participation Banks	-	-	93	-	-	-	-	-	93
<b>V. Real Persons Current Accounts Non-Trade FC</b>	<b>38.549.149</b>	-	-	-	-	-	-	-	<b>38.549.149</b>
<b>VI. Real Persons Participation Accounts Non-Trade FC</b>	-	<b>9.099.632</b>	<b>8.823.031</b>	<b>728.795</b>	-	<b>51.774</b>	<b>1.312.175</b>	<b>31.772</b>	<b>20.047.179</b>
<b>VII. Other Current Accounts FC</b>	<b>33.435.632</b>	-	-	-	-	-	-	-	<b>33.435.632</b>
Residents in Türkiye-Corporate	19.792.532	-	-	-	-	-	-	-	19.792.532
Residents Abroad-Corporate	11.448.152	-	-	-	-	-	-	-	11.448.152
Banks and Participation Banks	2.194.948	-	-	-	-	-	-	-	2.194.948
Central Bank of Türkiye	384.816	-	-	-	-	-	-	-	384.816
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	1.809.520	-	-	-	-	-	-	-	1.809.520
Participation Banks	612	-	-	-	-	-	-	-	612
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation Accounts other-FC</b>	-	<b>2.476.603</b>	<b>856.009</b>	<b>628.835</b>	-	<b>181</b>	<b>9.396</b>	<b>1.193</b>	<b>3.972.217</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	2.429.157	832.897	404.715	-	181	9.396	1.193	3.677.539
Other institutions	-	32.231	20.597	1.988	-	-	-	-	54.816
Commercial and Other Institutions	-	15.215	2.515	-	-	-	-	-	17.730
Banks and Participation Banks	-	-	-	222.132	-	-	-	-	222.132
<b>IX. Precious Metals Deposits</b>	<b>61.126.475</b>	<b>645.562</b>	<b>949.413</b>	<b>1.216.400</b>	-	<b>165.616</b>	<b>272.254</b>	<b>8.536</b>	<b>64.384.256</b>
<b>X. Participation Accounts Special Fund Pools TL</b>	-	-	-	<b>22.931</b>	-	-	-	-	<b>22.931</b>
Residents in Türkiye	-	-	-	22.931	-	-	-	-	22.931
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts Special Fund Pools – FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+.....+IX+X+XI)</b>	<b>157.707.569</b>	<b>62.843.538</b>	<b>56.021.890</b>	<b>3.451.982</b>	-	<b>5.460.820</b>	<b>15.493.691</b>	<b>97.137</b>	<b>301.076.627</b>

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**II. Explanations and notes related to consolidated liabilities (continued):**

**1. Information on funds collected (continued):**

**a. Information on maturity structure of funds collected (continued):**

Prior Period	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current Accounts Non-Trade TL</b>	<b>10.437.136</b>	-	-	-	-	-	-	-	<b>10.437.136</b>
<b>II. Real Persons Participation Accounts Non-Trade TL</b>	-	<b>8.581.114</b>	<b>29.556.340</b>	<b>795.927</b>	-	<b>138.368</b>	<b>835.828</b>	<b>52.511</b>	<b>39.960.088</b>
<b>III. Current Account other-TL</b>	<b>19.814.916</b>	-	-	-	-	-	-	-	<b>19.814.916</b>
Public Sector	635.825	-	-	-	-	-	-	-	635.825
Commercial Institutions	18.098.660	-	-	-	-	-	-	-	18.098.660
Other Institutions	890.864	-	-	-	-	-	-	-	890.864
Commercial and Other Institutions	166.097	-	-	-	-	-	-	-	166.097
Banks and Participation Banks	23.470	-	-	-	-	-	-	-	23.470
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	6	-	-	-	-	-	-	-	6
Foreign Banks	23.431	-	-	-	-	-	-	-	23.431
Participation Banks	33	-	-	-	-	-	-	-	33
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts-TL</b>	-	<b>21.474.482</b>	<b>14.090.724</b>	<b>5.826.910</b>	-	<b>8.047.100</b>	<b>9.516.019</b>	<b>782</b>	<b>58.956.017</b>
Public Sector	-	-	1.747	-	-	-	-	-	1.747
Commercial Institutions	-	21.202.178	13.342.420	5.737.851	-	6.570.487	9.513.905	288	56.367.129
Other Institutions	-	272.158	744.659	89.058	-	1.476.613	2.114	494	2.585.096
Commercial and Other Institutions	-	146	1.812	1	-	-	-	-	1.959
Banks and Participation Banks	-	-	86	-	-	-	-	-	86
<b>V. Real Persons Current Accounts Non-Trade FC</b>	<b>38.127.479</b>	-	-	-	-	-	-	-	<b>38.127.479</b>
<b>VI. Real Persons Participation Accounts Non-Trade FC</b>	-	<b>9.072.038</b>	<b>9.175.721</b>	<b>756.758</b>	-	<b>49.121</b>	<b>1.382.934</b>	<b>31.869</b>	<b>20.468.441</b>
<b>VII. Other Current Accounts FC</b>	<b>31.233.077</b>	-	-	-	-	-	-	-	<b>31.233.077</b>
Residents in Türkiye-Corporate	22.345.440	-	-	-	-	-	-	-	22.345.440
Residents abroad-Corporate	6.008.686	-	-	-	-	-	-	-	6.008.686
Banks and Participation Banks	2.878.951	-	-	-	-	-	-	-	2.878.951
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	2.878.036	-	-	-	-	-	-	-	2.878.036
Participation Banks	915	-	-	-	-	-	-	-	915
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation Accounts other- FC</b>	-	<b>2.467.611</b>	<b>714.331</b>	<b>611.201</b>	-	<b>174</b>	<b>8.656</b>	<b>1.156</b>	<b>3.803.129</b>
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	2.429.677	688.735	396.285	-	174	8.656	1.156	3.524.683
Other Institutions	-	34.997	23.183	1.939	-	-	-	-	60.119
Commercial and Other Institutions	-	2.937	2.413	-	-	-	-	-	5.350
Banks and Participation Banks	-	-	-	212.977	-	-	-	-	212.977
<b>IX. Precious Metals Deposits</b>	<b>52.023.016</b>	<b>645.837</b>	<b>943.244</b>	<b>1.182.601</b>	-	<b>153.235</b>	<b>251.791</b>	<b>7.980</b>	<b>55.207.704</b>
<b>X. Participation Accounts Special Fund Pools TL</b>	-	-	-	<b>30.924</b>	-	-	-	-	<b>30.924</b>
Residents in Türkiye	-	-	-	30.924	-	-	-	-	30.924
Residents abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts Special Fund Pools – FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+.....+IX+X+XI)</b>	<b>151.635.624</b>	<b>42.241.082</b>	<b>54.480.360</b>	<b>9.204.321</b>	-	<b>8.387.998</b>	<b>11.995.228</b>	<b>94.298</b>	<b>278.038.911</b>

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**II. Explanations and notes related to consolidated liabilities (continued):**

**b. Information on participation fund under the guarantee of insurance:**

**b.1. Under the guarantee of Insurance and Exceeding the limit of insurance fund (\*):**

Information on real persons' current and participation accounts not subject to trading transactions under the guarantee of insurance and exceeding the limit of Insurance Fund:

	Under the guarantee of Insurance	Under the guarantee of Insurance	Exceeding the guarantee of Insurance	Exceeding the guarantee of Insurance
	Current Period	Prior Period	Current Period	Prior Period
Real persons' current and participation accounts not subject to trading transactions				
Turkish Lira accounts	21.885.389	20.371.122	28.734.838	30.057.028
Foreign currency accounts	40.496.251	34.153.675	74.944.237	73.620.141
Foreign branches' deposits subject to foreign authorities' insurance	70.420	72.744	181.516	194.125
Off-shore deposits under foreign authorities' insurance	-	-	-	-

(\* In accordance with the "Regulation on Amending the Regulation on the Insurable Deposit and Participation Funds and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated August 27, 2022 and numbered 31936, all deposit and participation funds have been insured except official institutions in the presence of credit institutions, credit institutions and financial institutions. In this context, commercial current and participation accounts covered by the insurance amount to TL 12.743.083 (December 31, 2025: TL 11.506.812), amount exceeding the insurance limit is TL 54.986.264 (December 31, 2025: TL 60.363.698) and the mentioned amounts is not included in the footnote.

Funds collected by Participation Banks (except belonging to official institutions, credit institutions and financial institutions) from current and participation accounts denominated in Turkish Lira or foreign currency up to a limit of maximum TL 1.200 (December 31, 2025: TL 950) (including both principal and profit shares) for each real person or legal person is under the guarantee of Saving Deposit Insurance Fund in accordance with the Banking Law numbered 5411.

**b.2. Funds collected which are not under the guarantee of insurance fund:**

Funds collected of real persons, which are not under the guarantee of insurance fund:

	Current Period	Prior Period
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board Of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	30.734	29.380
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated September 26, 2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

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**II. Explanations and notes related to consolidated liabilities (continued):**

**2. Information on borrowings:**

**a.1. Information on banks and other financial institutions:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	11.236.128	39.202.635	10.759.697	39.053.949
Loans from foreign banks, institutions and funds	16.521.222	24.219.701	12.538.608	21.511.746
<b>Total</b>	<b>27.757.350</b>	<b>63.422.336</b>	<b>23.298.305</b>	<b>60.565.695</b>

**a.2. Maturity analysis of funds borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	27.757.350	10.265.691	23.298.305	20.159.531
Medium and Long-Term	-	53.156.645	-	40.406.164
<b>Total</b>	<b>27.757.350</b>	<b>63.422.336</b>	<b>23.298.305</b>	<b>60.565.695</b>

**b. Additional disclosures on concentration areas of The Parent Bank's liabilities:**

The Parent Bank does not have concentration on customer or sector group providing funds (December 31, 2025: None).

**3. Information on securities issued:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Sukuk issued	21.769.869	-	23.384.494	-
<b>Total</b>	<b>21.769.869</b>	<b>-</b>	<b>23.384.494</b>	<b>-</b>

**4. Information on derivative financial liabilities:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	1.994	1.083	55	-
Swap transactions	203.071	2.223.163	279.277	1.583
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>205.065</b>	<b>2.224.246</b>	<b>279.332</b>	<b>1.583</b>

The Parent Bank has not any derivative financial liabilities for hedging purposes (December 31, 2025: None).

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**II. Explanations and notes related to consolidated liabilities (continued):**

**5. Lease payables:**

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	27.107	22.917	30.082	25.140
1 to 4 years	673.012	534.285	595.626	468.629
Over 4 years	1.755.245	1.147.840	1.743.451	1.123.060
<b>Total</b>	<b>2.455.364</b>	<b>1.705.042</b>	<b>2.369.159</b>	<b>1.616.829</b>

**6. Information on provisions:**

**a. Information on provisions for employee rights:**

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 1.010.964 (December 31, 2025: TL 920.964), vacation pay liability amounting to TL 163.668 (December 31, 2025: TL 111.234) totaling to TL 1.174.632 (December 31, 2025: TL 2.182.198). The Group's has calculated the reserve for employee termination benefits using actuarial valuation methods as indicated in TAS 19. Accordingly, following actuarial assumptions were used in the calculation of the total liability.

	Current Period	Prior Period
Discount rate (%)	29,00	29,00
Estimated increase rate of salary ceiling (%)	25,75	27,75

Movement of the reserve for employment termination benefits in the balance sheet is as follows:

	Current Period	Prior Period
Prior period ending balance	920.964	695.600
Allocation in the period	90.000	234.152
Actuarial (gain)/loss	-	(8.788)
<b>Balance at the end of the period</b>	<b>1.010.964</b>	<b>920.964</b>

**b. Other provisions:**

	Current Period	Prior Period
Non-cash loans first and second stage expected loss provisions	142.066	410.647
Provisions allocated from profit shares to be distributed to profit sharing accounts	201.814	187.819
Third stage expected loss provision for unindemnified letter of guarantees	41.579	38.582
Third stage expected loss provision for cheques commitments	10.462	8.831
Provision for promotions related with credit cards and promotion of banking services	8.550	6.387
Provisions for cases on trial	89.054	81.776
Accrual for purchase and sale commitments	3.422	97.498
Free provisions allocated for possible losses <sup>(*)</sup>	1.620.000	1.850.000
Other	841	810
<b>Total</b>	<b>2.117.788</b>	<b>2.682.350</b>

(\*) This amount includes 1.620.000 TL in free provisions, all of which were set aside in 2025 by the group's management in addition to the requirements of the BRSA Accounting and Financial Reporting Regulations. (December 31, 2025: TL 1.850.000).

**c. Information on provisions for foreign exchange losses on foreign currency indexed loans and financial lease receivables:**

As of March 31, 2026, there is no provision for exchange losses in foreign currency indexed loans and financial lease receivables (December 31, 2025: None).

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**II. Explanations and notes related to consolidated liabilities (continued):**

**7. Information on taxes payable:**

**a. Explanations on current tax liability:**

**a.1. Explanations on tax provisions:**

As of March 31, 2026, the Group's remaining tax liability after deducting the temporary taxes paid from corporate tax amounts to TL 813.202 (December 31, 2025: TL 127.240).

**a.2. Information on taxes payable:**

	<b>Current Period</b>	<b>Prior Period</b>
Corporate taxes payable	813.202	127.240
Banking insurance transaction tax	362.818	416.780
Taxation on securities income	280.135	446.699
Value added tax payable	37.424	30.023
Taxation on real estate income	7.486	6.683
Foreign exchange transaction tax	22.732	27.681
Income tax deducted from wages	143.722	104.410
Other	9.404	10.252
<b>Total</b>	<b>1.676.923</b>	<b>1.169.768</b>

**a.3. Information on premiums:**

	<b>Current Period</b>	<b>Prior Period</b>
Social security premiums-employee	91.531	49.593
Social security premiums-employer	135.086	63.195
Bank pension fund premium-employee	-	-
Bank pension fund premium-employer	-	-
Pension fund membership fees and provisions-employee	-	-
Pension fund membership fees and provisions-employer	-	-
Unemployment insurance-employee	6.238	3.376
Unemployment insurance-employer	12.476	6.751
Other	-	-
<b>Total</b>	<b>245.331</b>	<b>122.915</b>

**8. Liabilities for assets held for sale and discontinued operations:**

The Group has no liabilities related to non-current assets held for sale (December 31, 2024: None).

Getinsha GMBH, a subsidiary of the Group, has payables amounting to TL 7.748 related to discontinued operations (December 31, 2025: 6.445).

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**II. Explanations and notes related to consolidated liabilities (continued):**

**9. Detailed explanations on number, maturity, profit share rate, creditor and option to convert to share certificates; if any; of subordinated loans:**

**Information on subordinated loans:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt instruments to be included in calculation of	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in calculation of Tier II	-	19.042.724	-	18.624.498
Subordinated loans	-	19.042.724	-	18.624.498
Subordinated debt instruments	-	-	-	-
<b>Total</b>	<b>-</b>	<b>19.042.724</b>	<b>-</b>	<b>18.624.498</b>

The Parent Bank has obtained subordinated loan on February 28, 2023 from the investors not resident in Türkiye through its structured entity Albaraka CT One Ltd amounting to USD 100.000.000 with 10 years maturity with a grace period of 5 years. The profit rate of the Subordinated Loan is 10%.

On October 30, 2024, the Parent Bank has completed the issuance of USD 120.000.000 Tier 2 Sukuk (Tier 2) in Tier 2 format from international markets through its structured entity Albaraka MTN Ltd. The total maturity of the issuance is 10 years with a call option at the end of 5 years and the coupon dividend rate is set at 7%.

The Parent Bank, through its structured entity "Bereket One Ltd.", issued a non-maturity sukuk transaction amounting to USD 205,000,000 in accordance with the Basel III criteria listed on the Irish Stock Exchange, which was evaluated as a non-monetary item within the framework of TAS 32 and approved by the BRSA to be included in the additional tier 1 capital account as of February 20, 2018. The total maturity of the issuance is 10 years, the first call date of the sukuk transaction is February 20, 2023, with an annual dividend payment of 11,42% (10% per annum for the first 5 years, payable semi-annually). As of December 31, 2024, the Bank has started to monitor the Tier 1 sukuk transaction at historical cost under "other capital reserves" in equity, but after February 24, 2025, based on the BRSA's letter dated February 10, 2025 and numbered 9196, the Bank started to monitor the Tier 1 sukuk transaction in foreign currency under the Subordinated Loan item under liabilities.

**10. Breakdown of items in other liabilities, which excFeed 10% of the balance sheet total, and breakdown of items, which constitute at least 20% of grand total:**

As of the balance sheet date, the Group's other liabilities balance is TL 18.071.095 (December 31, 2025: TL 16.126.545) and does not exceed 10% of total liabilities.

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**II. Explanations and notes related to consolidated liabilities (continued):**

**11. Information on shareholders' equity:**

**a. Presentation of paid-in capital:**

	Current Period	Prior Period
Common stock	2.500.000	2.500.000
Preferred stock	-	-

**b. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at the Parent Bank and if so, amount of the registered share capital ceiling:**

In the Boards of Directors dated November 30, 2022, it has been decided that authorized share capital is TL 5.000.000 between 2023 and 2027 (5 years). Following the applications to legal authorities and their approval, The Bank's text of amendment to the main contract has been approved in the General Assembly dated March 27, 2023.

Share Capital System	Paid-in Capital	Ceiling
Registered Capital	2.500.000	5.000.000

**c. Information on the share capital increases during the period and their sources; other information on increased capital in the current period:**

There is no share capital increase in the current period.

**ç. Information on share capital increases from capital reserves during the current period:**

There is no share capital increase from capital reserves during the current period.

**d. Capital commitments in the last fiscal year and by the end of the following interim period, general purpose of these commitments and projected resources required to meet these commitments:**

There are no capital commitments until the end of the last fiscal year and following interim period.

**e. Estimated effects on the shareholders equity of the Parent Bank, of predictions to be made by taking into account previous period indicators regarding the Parent Bank's income, profitability and liquidity, and uncertainties regarding such indicators:**

The Parent Bank continues its operations in a profitable manner and majority of the profits are kept in shareholders' equity through transfer to reserves. Moreover, the Parent Bank's shareholders' equity is invested in liquid and earning assets.

**f. Information on privileges given to stocks representing the capital:**

There is no privilege given to stocks representing the capital.

**g. Information on marketable securities valuation reserve:**

	Current Period		Prior Period	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference (*)	(26.067)	154.167	(101.292)	375.501
Foreign exchange difference	-	-	-	-
<b>Total</b>	<b>(26.067)</b>	<b>154.167</b>	<b>(101.292)</b>	<b>375.501</b>

(\*) The amount represents the net balance after deferred tax calculation.

**ğ. Information on other capital reserves:**

As of December 31, 2024, the Bank has started to monitor the Tier 1 sukuk transaction amounting to USD 205.000.000 under "other capital reserves" in equity at historical cost and after February 24, 2025, the Bank has started to monitor it in foreign currency under the Subordinated Loan item under liabilities in accordance with the approval of the BRSA.

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**II. Explanations and notes related to consolidated liabilities (continued):**

**11. Information on shareholders' equity (continued):**

**h. Information on minority shares:**

As of March 31, 2026, there is no minority interest amount calculated for fully consolidated non-controlling interests (December 31, 2025: None).

**i. Information on profit distribution:**

At the Ordinary General Assembly meeting held on March 27, 2026, the Parent Bank decided to set aside TL 119.553 as first tier I. reserves and TL 52.951 as tier II legal reserves from the net profit for the period in accordance with Article 519/1 of the Turkish Commercial Code No. 6102, to distribute gross TL 125.000 and TL 529.505 to the shareholders as the first and second cash dividends, respectively, and the remaining net profit amounting to TL 5.831.085 to be transferred to the Extraordinary Reserves account in order to support capital adequacy, and the dividend distribution was realized on April 15, 2026.

**III. Explanations and notes related to consolidated off-balance sheet:**

**1. Explanations on consolidated off-balance sheet:**

**a. Type and amount of irrevocable loan commitments:**

	<b>Current Period</b>	<b>Prior Period</b>
Commitments for credit card limits	17.706.911	15.942.138
Payment commitments for cheques	3.747.133	2.989.701
Asset purchase and sale commitments	5.752.128	16.702.820
Loan granting commitments	628.892	626.556
Subsidiaries and Associates Commitments	-	-
Tax and funds liabilities arising from export commitments	499.663	351.166
Commitments for promotions related with credit cards and banking activities	4.664	3.537
Other irrevocable commitments	555	557
Other revocable commitments	44.500	44.500
<b>Total</b>	<b>28.384.446</b>	<b>36.660.975</b>

**b. Type and amount of possible losses and commitments arising from off-balance sheet items:**

**b.1. Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letters of credit:**

	<b>Current Period</b>	<b>Prior Period</b>
Letters of guarantees	54.272.728	52.517.539
Bank loans	306.731	438.906
Letters of credit	16.742.710	13.945.074
Other guaranties and sureties	58.788	91.301
<b>Total</b>	<b>71.380.957</b>	<b>66.992.820</b>

**b.2. Revocable, irrevocable guarantees and other similar commitments and contingencies:**

	<b>Current Period</b>	<b>Prior Period</b>
Letters of guarantees	54.272.728	52.517.539
Long standing letters of guarantees	43.266.657	41.155.269
Temporary letters of guarantees	2.034.818	2.831.761
Advance letters of guarantees	2.863.374	2.614.196
Letters of guarantees given to customs	3.233.459	3.037.283
Letters of guarantees given for obtaining cash loans	2.874.420	2.879.030
Sureties and similar transactions	58.788	91.301
<b>Total</b>	<b>54.331.516</b>	<b>52.608.840</b>

**c. Within the non-cash loans:**

**c.1. Total amount of non-cash loans:**

	<b>Current Period</b>	<b>Prior Period</b>
Non-cash loans given against cash loans	2.874.420	2.879.030
With original maturity of 1 year or less	1.273.855	868.549
With original maturity of more than 1 year	1.600.565	2.010.481
Other non-cash loans	68.506.537	64.113.790
<b>Total</b>	<b>71.380.957</b>	<b>66.992.820</b>

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**III. Explanations and notes related to consolidated off-balance sheet (continued):**

**1. Explanations on consolidated off-balance sheet (continued):**

**c.2. Sectoral risk concentration of non-cash loans:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**c.3. Information on the non-cash loans classified in Group I and Group II:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**2. Explanations on derivative transactions:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**3. Explanations on contingent assets and liabilities:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

**4. Explanations on services rendered on behalf of third parties:**

The Group has not any operations like money placements on behalf of real persons or legal entities, charitable foundations, retirement insurance funds and other institutions.

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**IV. Explanations and notes related to the consolidated statement of profit or loss:**

**1. Information on profit share income:**

**a. Information on profit share income received from loans:**

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Profit share received from loans (*)</b>				
Short Term Loans	4.819.027	593.294	3.321.622	481.579
Medium and Long-Term Loans	6.526.025	1.286.033	4.204.591	835.218
Profit Share on Non-Performing Loans	138.143	4.592	102.189	788
Premiums Received from Resource Utilization Support Fund	-	-	-	-
<b>Total</b>	<b>11.483.195</b>	<b>1.883.919</b>	<b>7.628.402</b>	<b>1.317.585</b>

(\*) Includes fees and commission income on cash loans.

**b. Information on profit share income received from banks:**

	Current Period		Prior Period	
	TL	FC	TL	FC
CBRT	1.672.354	-	1.251.129	-
Domestic Banks	6	-	-	-
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
<b>Total</b>	<b>1.672.360</b>	<b>-</b>	<b>1.251.129</b>	<b>-</b>

**c. Information on profit share income received from marketable securities:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss	10.795	83.081	27.723	90.101
Financial Assets Measured at Fair Value through Other				
Comprehensive Income	1.947.281	122.983	895.371	95.989
Financial Assets Measured at Amortised Cost	842.905	284.497	664.994	243.907
<b>Total</b>	<b>2.800.981</b>	<b>490.561</b>	<b>1.588.088</b>	<b>429.997</b>

**ç. Information on profit share income received from associates and subsidiaries:**

None (December 31, 2025: None).

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**2. Explanations on profit share expenses:**

**a. Distribution of profit share expense on funds collected based on maturity of funds collected:**

Current Period		Profit sharing accounts						Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
<b>TL</b>									
Funds collected from banks through current and profit-sharing accounts	-	7	-	-	-	-	-	7	
Real persons' non-trading profit sharing accounts	675.917	2.496.395	58.378	-	8.552	74.934	4.000	3.318.176	
Public sector profit-sharing accounts	-	135	-	-	-	-	-	135	
Commercial sector profit sharing accounts	3.862.089	1.692.997	300.826	-	1.063.191	4.769	19	6.923.891	
Other institutions profit sharing accounts	27.176	62.971	10.342	-	110.270	188	-	210.947	
<b>Total</b>	<b>4.565.182</b>	<b>4.252.505</b>	<b>369.546</b>	<b>-</b>	<b>1.182.013</b>	<b>79.891</b>	<b>4.019</b>	<b>10.453.156</b>	
<b>FC</b>									
Funds collected from banks through current and profit-sharing accounts	-	-	1092	-	-	-	-	1092	
Real persons' non-trading profit sharing accounts	33.442	33.002	2.219	-	178	4.097	104	73.042	
Public sector profit-sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	7.260	1.910	625	-	1	42	4	9.842	
Other institutions profit sharing accounts	137	88	8	-	-	-	-	233	
Precious metals deposits	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>40.839</b>	<b>35.000</b>	<b>3.944</b>	<b>-</b>	<b>179</b>	<b>4.139</b>	<b>108</b>	<b>84.209</b>	
<b>Grand total</b>	<b>4.606.021</b>	<b>4.287.505</b>	<b>373.490</b>	<b>-</b>	<b>1.182.192</b>	<b>84.030</b>	<b>4.127</b>	<b>10.537.365</b>	
Prior Period		Profit sharing accounts						Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
<b>TL</b>									
Funds collected from banks through current and profit sharing accounts	-	5	-	-	-	-	-	5	
Real persons' non-trading profit sharing accounts	495.148	2.022.857	62.520	-	5.242	721.212	1.683	3.308.662	
Public sector profit sharing accounts	-	51	-	-	-	-	-	51	
Commercial sector profit sharing accounts	3.611.325	804.193	176.807	-	178.070	52.898	29	4.823.322	
Other institutions profit sharing accounts	18.931	66.884	33.308	-	20	4.413	-	123.556	
<b>Total</b>	<b>4.125.404</b>	<b>2.893.990</b>	<b>272.635</b>	<b>-</b>	<b>183.332</b>	<b>778.523</b>	<b>1.712</b>	<b>8.255.596</b>	
<b>FC</b>									
Funds collected from banks through current and profit sharing accounts	72	-	-	-	-	-	-	72	
Real persons' non-trading profit sharing accounts	25.263	19.569	2.364	-	153	4.050	77	51.476	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	1.289	1.080	1.904	-	1	16	10	4.300	
Other institutions profit sharing accounts	109	95	10	-	-	-	-	214	
Precious metals deposits	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>26.733</b>	<b>20.744</b>	<b>4.278</b>	<b>-</b>	<b>154</b>	<b>4.066</b>	<b>87</b>	<b>56.062</b>	
<b>Grand total</b>	<b>4.152.137</b>	<b>2.914.734</b>	<b>276.913</b>	<b>-</b>	<b>183.486</b>	<b>782.589</b>	<b>1.799</b>	<b>8.311.658</b>	

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**b. Information on profit share expense paid to funds borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	1.199.038	282.424	662.220	109.496
CBRT	-	-	-	-
Domestic banks	-	1.458	-	157
Foreign banks	1.199.038	280.966	662.220	109.339
Head offices and branches abroad	-	-	-	-
Other institutions	232.706	465.593	2.116	432.731
<b>Total</b>	<b>1.431.744</b>	<b>748.017</b>	<b>664.336</b>	<b>542.227</b>

**c. Profit share expense paid to associates and subsidiaries:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share paid to investments in associates and subsidiaries		11.464	1.182.985	-
<b>Total</b>		<b>11.464</b>	<b>1.182.985</b>	<b>-</b>

**ç. Profit share expenses paid to marketable securities issued:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expenses paid to marketable securities issued	2.071.380	346.499	1.221.204	294.787
<b>Total</b>	<b>2.071.380</b>	<b>346.499</b>	<b>1.221.204</b>	<b>294.787</b>

**3. The Other Items in Net Fees and Commission Income / Expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement:**

	Current Period	Prior Period
<b>Other Fees and Commissions Received</b>		
Clearing room fees and commissions	496.034	265.673
Member firm-POS fees and commissions	327.539	250.480
Commissions on money orders	84.412	70.426
Prepaid import commissions	13.626	43.794
Loan Limit Allocation Fees	73.249	34.190
Insurance and brokerage commissions	166.767	92.884
Service pack commissions	189.455	128.407
Appraisal fees	108.093	71.813
Export credit commissions	6.061	6.614
Advocacy service commissions and counsel fees	6.031	4.890
Checks and bills commissions	6.757	5.035
Fees and commissions from correspondent banks	15.459	2.935
Safe deposit box commissions	6.663	4.136
Pledge Put and Mortgage Release Fees	5.322	2.620
Enquiry fees received	919	2.330
Portfolio management commissions	291.060	216.974
Collection and Payment Commissions	2.280	4.659
Export Price Acceptance Certificate Transaction Fees	4.315	4.246
Commissions Received from Cash against Draft Export Transactions	2.025	2.496
Other	60.971	92.352
<b>Total</b>	<b>1.867.038</b>	<b>1.306.954</b>

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**3. The Other Items in Net Fees and Commission Income / Expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement (continued):**

<b>Other Fees and Commissions Paid</b>	<b>Current Period</b>	<b>Prior Period</b>
Required Reserves Commissions for CBRT in Foreign currency	-	-
Fees and commissions for Swift, EFT and money orders	75.720	50.788
Member firm-POS fees and commissions	79.232	40.675
Credit cards fees and commissions	166.348	61.829
Funds borrowed fees and commissions	10.688	5.577
Other	135.325	31.897
<b>Total</b>	<b>467.313</b>	<b>190.766</b>

**4. Information on dividend income:**

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	-	313	-	196
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>-</b>	<b>313</b>	<b>-</b>	<b>196</b>

**5. Explanations on trading income/loss (net):**

	<b>Current Period</b>	<b>Prior Period</b>
<b>Income</b>	<b>35.028.247</b>	<b>11.641.576</b>
Income from capital market transactions	688.723	629.458
Income from derivative financial instruments	330.536	627.133
Foreign exchange income	34.008.988	10.384.985
<b>Loss (-)</b>	<b>34.241.360</b>	<b>11.003.168</b>
Loss on capital market transactions	18.343	28.439
Loss on derivative financial instruments	5.125.831	428.600
Foreign exchange losses	29.097.186	10.546.129
<b>Trading Income/Loss (net)</b>	<b>786.887</b>	<b>638.408</b>

(\*) The amount of TL 485.296 includes investment fund sales and valuation income. (March 31, 2025: 502.243).

**6. Explanations related to other operating income:**

	<b>Current Period</b>	<b>Prior Period</b>
Reversal of prior year provisions (*)	2.103.937	9.087.977
Income from sale of assets	83.858	15.702
Communication income	22.518	21.495
Cheque book charges	4.655	3.162
Operating Lease Income	51.033	44.909
Fund Management Fees	186.512	186.980
Other income	85.765	125.764
<b>Total</b>	<b>2.538.278</b>	<b>9.485.989</b>

(\*) Of the total amount, 230,000 TL is due to the cancellation in the current period of free provisions set aside in prior periods for potential risks (March 31, 2025: 7.000.000).

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**7. Informations on Expected Credit Losses and Other Provision Expenses:**

	<b>Current Period</b>	<b>Prior Period</b>
<b>Expected Credit Loss</b>	<b>877.882</b>	<b>213.772</b>
12 month expected credit loss (stage 1)	201.713	(27.894)
Significant increase in credit risk (stage 2)	28.133	27.183
Non-performing loans (stage 3)	648.036	214.483
<b>Marketable Securities Impairment Expense</b>	<b>-</b>	<b>-</b>
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
<b>Impairment Provision for Associates, Subsidiaries and Joint Ventures</b>	<b>-</b>	<b>-</b>
Associates	-	-
Subsidiaries	-	-
Joint ventures	-	-
<b>Miscellaneous Provisions</b>	<b>189.865</b>	<b>43.292</b>
Expected credit losses for 1st and 2nd group non-cash loans	29.774	4.978
Third stage expected loss provision for unindemnified non cash loans	4.892	3.385
Expected credit losses (stage 1) for banks	-	-
Profit and loss sharing investments' fair value provision.	-	-
Expected credit losses (stage 1) for other financial assets.	132.143	24.237
Expected credit losses for financial assets measured at amortized cost	23.056	10.692
<b>Total</b>	<b>1.067.747</b>	<b>257.064</b>

Expected credit losses amount to TL 1.067.747 (March 31, 2025: TL 257.064) includes TL 254.995 (March 31, 2025: TL 137.770) representing participation account share of expected credit losses of loans provided from participation accounts.

**8. Information on other provision expenses:**

	<b>Current Period</b>	<b>Prior Period</b>
Performance bonus expense	-	-
Vacation pay provision expenses (Provision expense reversal)	52.434	66.448
Impairment on financial assets measured at fair value through profit/loss	22.483	-
Provisions for cases on trial	7.279	2.378
Free provisions allocated for possible losses	-	-
Provisions allocated from profit shares to be distributed to profit sharing accounts	9.794	271.809
<b>Total</b>	<b>91.990</b>	<b>340.635</b>

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**8. Information on other operating expenses (continued):**

	Current Period	Prior Period
Provision for retirement pay liability	90.000	72.000
Deficit provision for pension fund	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	206.182	140.876
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	181.786	103.754
Impairment provision for investments accounted for under equity method	-	-
Impairment expenses of assets to be disposed	-	-
Depreciation expenses of assets to be disposed	-	-
Impairment expenses of assets held for sale and assets of discontinued operations	2.500	-
Other business expenses	838.939	500.234
Leasing Expenses on TFRS 16 Exceptions	4.457	2.036
Maintenance and repair expenses	46.862	29.291
Advertisement expenses	107.963	50.567
Other expenses <sup>(1)</sup>	679.657	418.340
Loss on sale of assets	57.375	340
Other <sup>(2)</sup>	831.040	725.455
<b>Total</b>	<b>2.207.822</b>	<b>1.542.659</b>

<sup>(1)</sup> The details of the "Other Expenses" balance under Other Operating Expenses are as follows:

	Current Period	Prior Period
Communication Expenses	58.548	53.171
Donations	57.883	15.793
Cleaning expenses	111.115	75.836
Heating, lighting and water expenses	28.553	26.006
Representation and Hosting expenses	26.978	28.795
Vehicle expenses	15.753	12.933
Lawsuit and court expenses	14.256	3.431
Movables Insurance Expenses	15.055	23.095
Stationery Expenses	5.967	2.993
Expense Share for Common Expenses	6.929	4.700
Subcontractor security service expenses	109.415	75.265
Cash and banknote group transportation service expenses	28.427	20.189
Credit Cards and Banking Services Promotion Expenses	56.931	26.240
Nonallowable Expenses	46.131	18.837
Other	97.716	31.056
<b>Total</b>	<b>679.657</b>	<b>418.340</b>

<sup>(2)</sup> Details of "other" balance are provided as below:

	Current Period	Prior Period
Taxes, Duties, Charges and Funds	424.142	356.510
Saving Deposit Insurance Fund	172.243	140.086
Expertise and Information Expenses	116.693	78.355
Audit and Consultancy Fees	41.515	22.669
Institution and Union Participation Share Expense	59.347	28.386
Other	17.100	99.449
<b>Total</b>	<b>831.040</b>	<b>725.455</b>

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**IV. Explanations and notes related to the consolidated statement of profit or loss (continued):**

**9. Explanations on income/loss from continued operations before taxes:**

Not prepared in compliance with the Article 25 of the Communiqué "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

**10. Explanations on tax provision for continued and discontinued operations:**

Since the Parent Bank has a tax provision of TL 21 for the discontinued operations.

As of March 31, 2026, the Parent Bank has deferred tax income of TL 3.040.100 (March 31, 2025: TL 542.864) and deferred tax expense of TL 2.549.756 (March 31, 2025: TL 698.156). The current tax provision is TL 762.638 (March 31, 2025: TL 53.169).

**11. Explanations on net income/loss from continued and discontinued operations:**

Not prepared in compliance with the Article 25 of the Communiqué "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

**12. Explanations on net income/loss:**

**a. The nature and amount of certain income and expense items from ordinary operations; if the disclosure for nature, amount and repetition rate of such items is required for a complete understanding of the Parent Bank's performance for the period:**

None. (31.03.2025: None)

**b. The effect of the change in accounting estimates to the net income/loss; including the effects on the future period:**

None. (31.03.2025: None)

**c. Income/loss of minority shares:**

None. (31.03.2025: None)

**V. Explanations and notes related to the consolidated statement of changes in shareholders' equity:**

Not prepared in compliance with the Article 25 of the Communiqué "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

**VI. Explanations and notes related to the consolidated statement of cash flows:**

Not prepared in compliance with the Article 25 of the Communiqué "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

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**VII. Explanations related to the risk group of the Group:**

**1. Information on the volume of transactions relating to the Group's risk group, outstanding loans and funds collected and income and expenses related to the period:**

**a. Current period:**

Risk Group of the Group <sup>(*)</sup>	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-Cash
	<b>Loans</b>					
Balance at the beginning of the period	28	19.133	23.301	63.782	1.174.032	1.027.234
Balance at the end of the period	-	68.764	26.840	105.946	1.287.042	903.181
<b>Profit share and commission income received</b>	-	<b>164</b>	<b>16.829</b>	<b>283</b>	<b>168.719</b>	<b>4.701</b>

**b. Prior period:**

Risk Group of the Group <sup>(*)</sup>	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
	<b>Loans and other receivables</b>					
Balance at the beginning of period	15	13.437	2.435.037	20.985	3.808	88.660
Balance at end of period	28	19.133	23.301	63.782	1.174.032	1.027.234
<b>Profit share and commission income received</b>	-	<b>56</b>	<b>24.010</b>	<b>57</b>	<b>60</b>	-

<sup>(\*)</sup> Defined under Banking Law numbered 5411 in article 49 and "Communiqué Related to Credit Operations of Banks" in article 4 published on November 1, 2006.

**c.1. Information on current and profit sharing accounts of the Group's risk group:**

Risk Group of the Group <sup>(*)</sup>	Investment in associates, subsidiaries and joint ventures (Business Partnerships)		Direct and indirect Shareholders of the Group		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
	<b>Current and profit sharing accounts</b>					
Balance at the beginning of period	9.665	31.642	501.629	242.780	84.636	17.711
Balance at the end of period	5.360	9.665	594.377	501.629	55.580	84.636
<b>Profit share expense</b>	-	-	<b>1.059</b>	-	<b>294</b>	<b>109</b>

<sup>(\*)</sup> As of March 31, 2026, wakala borrowings obtained from risk group of the Parent Bank through investment purpose wakala contracts amount to USD 21.408.322 and EUR 8.705.024 (December 31, 2025: USD 24.345.745 and EUR 8.666.002). The profit share expense relating to such borrowings for the period between January 1, 2025- March 31, 2025 is TL 1.289.370 (March 31, 2025: TL 7.479).

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**VII. Explanations related to the risk group of the Parent Bank (continued):**

**c.1 Information on current and profit-sharing accounts of the Group's risk group (continued):**

USD 155 million of the additional Tier I capital amounting to USD 205 million, which was realized on February 20, 2018, belongs to Albaraka Group, the main shareholder of the Parent Bank. The related amount is accounted under other capital reserves in the financial statements.

**c.2. Information on forward, option agreements, and other similar agreements with related parties:**

The Group does not have forward and option agreements with the risk group of the Parent Bank.

As of March 31, 2026, the Group has paid gross TL 187.103 (March 31, 2025: TL 109.925) to top management.

**VIII. Explanations related to consolidated domestic, foreign and offshore branches or investments and foreign representative offices:**

Not prepared in compliance with the Article 25 of the Communiqué "Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks".

**IX. Explanations related to subsequent events:**

None.

**X. Other issues that have significant effect on the balance sheet or that are ambiguous and/or open to interpretation and require clarification:**

None.

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**SECTION SIX**

**Limited review report**

**I. Explanations on limited review report:**

The Group's consolidated financial statements as of and for the period ended March 31, 2026 have been reviewed by "PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the reviewed report dated May 8, 2026 is presented at the beginning of the financial statements and related notes.

**II. Other notes and explanations prepared by the independent auditors:**

None.

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**CHAPTER SEVEN**

**Information on Interim Report**

**I. General Information**

**1. January 1, 2026-March 31, 2026 amendments to the articles of association:**

There has not been any change in the Articles of Association of the Bank on the relevant dates.

**2. Committee and committee members formed after the distribution of duties among the members of the Board of Directors:**

Details of the Board Committees can be found in the Investor Relations section of the Albaraka Türk website.

<https://www.albaraka.com.tr/en/investor-relations/committees>

**II. Financial information and evaluations about the bank:**

**1. Major financial indicators:**

<b>ASSETS</b>	<b>Current Period</b>	<b>Previous Period</b>
Cash and Balances with Central Bank	86.532.110	87.151.824
Banks	41.830.870	34.715.155
Government Debt Securities	72.922.641	69.470.721
Credits	231.099.308	212.708.654
Financial Leasing Receivables	26.037.588	24.106.915
Other	46.371.461	42.845.431
<b>TOTAL ASSETS</b>	<b>504.793.978</b>	<b>470.998.700</b>
<b>LIABILITIES</b>	<b>Current Period</b>	<b>Previous Period</b>
Funds Collected	301.076.627	278.038.911
Funds Borrowed	91.179.686	83.864.000
Subordinated Debt Instruments	19.042.724	18.624.498
Equities	29.439.691	28.680.589
Other	64.055.250	61.790.702
<b>TOTAL LIABILITIES</b>	<b>504.793.978</b>	<b>470.998.700</b>
<b>INCOME AND EXPENSE ITEMS</b>	<b>Current Period</b>	<b>Previous Period</b>
Profit Share Income	19.510.754	12.659.250
Profit Share Expense	16.308.426	11.555.286
Net Profit Share Income / Expenses	3.202.328	1.103.964
Net Fee and Commission Income / Expenses	1.621.665	1.261.421
Trading Income /Loss (Net)	786.887	638.408
Other Operating Income	2.538.278	9.485.989
Net Operating Income / Loss	1.529.502	8.260.251
Tax Provisions for Continuing Operations (-+)	272.273	208.461
<b>NET PROFIT/LOSS FOR THE PERIOD</b>	<b>1.338.629</b>	<b>8.117.364</b>
Earnings/Loss per Share	0,53545	3,24695

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**Explanations on the interim activity report (continued):**

**2. Message from the Chairman of the Board:**

Dear Stakeholders,

In the first quarter of 2026, the global economy faced a volatile outlook amid rising geopolitical tensions and volatility in energy markets. The uncertainties created by the conflict environment have complicated economic decision-making processes not only regionally but globally; fragility in energy markets has kept Brent crude oil prices high. This significant surge in energy costs has amplified production and logistics costs worldwide, intensifying inflationary pressures.

Under these conditions, major central banks have maintained contractionary monetary policies in line with the goal of preserving price stability; the persistence of tight financial conditions has limited global liquidity and weakened risk appetite. The increasing environment of uncertainty has led to fluctuations in precious metal prices and occasional sharp movements in emerging market assets. In light of these developments, the International Monetary Fund (IMF) has revised the global growth outlook downward, forecasting that global growth will decline from 3.4% in 2025 to 3.1% in 2026. This scenario indicates that the global economy is proceeding on a more cautious path driven by geopolitical tensions.

In this challenging global conjuncture, the Turkish economy has resolutely maintained its tight monetary policy stance; the balancing of domestic demand, exchange rate stability, and macro-prudential measures have supported the disinflation process. Combating inflation has remained at the core of economic policies; as a result of the implemented policies, annual inflation receded to 30.87% as of March 2026, whereas it rose to 32.4% in April 2026 due to the impact of rising energy costs driven by geopolitical developments and the increase in food inflation. The revision of Türkiye's 2026 growth forecast from 3.7% to 3.4% in the International Monetary Fund's (IMF) April 2026 World Economic Outlook report reflects the pressure of rising global energy prices and war-induced supply disruptions on economic activity. Nevertheless, the IMF emphasizes that stability in the medium-term outlook is being preserved, forecasting that Türkiye will return to a 3.5% growth trajectory in 2027.

The banking sector, which is one of the key drivers of growth in the Turkish economy, continues to support it in 2026. Participation banking, one of the vital stakeholders of this support, accounted for 9.5% of the banking sector as of March 2026.

While our Bank takes the necessary steps to maintain high asset quality and sustainable profitability during this period, it also continues to invest resolutely in the domain of digitalization, which is becoming increasingly significant. As Albaraka Türk, with the awareness and responsibility of being Türkiye's first and pioneering participation bank, we continue to meet our customers' financial needs under all conditions. With our vision to "be the reliable, innovative, and digital pioneer of participation finance," we will continue to take firm steps through further growth.

As Albaraka Türk, we will continue our mission of contributing to sustainable growth and development with the same determination in the future. On this occasion, I would like to express my heartfelt gratitude to my colleagues, our shareholders, and all our other stakeholders for their contributions to our success.

Sincerely,

**Housseem BEN HAJ AMOR**

**Chairman of Board Member**

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**Explanations on the interim activity report (continued):**

**3. Message from the General Manager:**

Dear Stakeholders,

In the first quarter of 2026, the global economy presented an outlook characterized by intensifying geopolitical tensions and increased volatility in energy markets. Uncertainties regarding energy supply and regional conflicts exerted upward pressure, particularly on oil and natural gas prices; the fact that average energy costs exceeded projections at the beginning of the year has become one of the fundamental elements reshaping the global inflation outlook and macroeconomic expectations.

During this period, the European Central Bank (ECB) maintained its cautious monetary policy stance despite inflation having converged toward the medium-term target, as annual inflation was recorded at 2.6% in March. The US Federal Reserve (FED) also maintained its tight monetary policy stance as inflation remained above the target; expectations for interest rate cuts have been postponed to a later period. Under this outlook, global financial conditions remained tight, and the weakening of risk appetite led to volatility in emerging market assets.

The Turkish economy has continued its balancing process against external uncertainties during the first quarter of the year. The cautious stance exhibited by the Central Bank of the Republic of Türkiye (CBRT), which kept the policy rate steady at 37%, has contributed to preserving the disinflation path. The limited decline in annual inflation, which stood at 30.87% at the end of March 2026 compared to year-end levels, combined with the balancing of domestic demand, has supported a gradual normalization in pricing behaviors. Due to the high trend in food inflation and the impact of rising energy prices, annual inflation was announced as 32.4% in April, showing an upward trend. The implementation of the "eşel mobil" (sliding scale) system by the public sector, aimed at limiting the impact of rising global energy costs on domestic dynamics, has emerged as a step that mitigates distortions in pricing behaviors. While PMI data indicates that the weakness in the manufacturing sector persists, the increasing energy costs in the current account balance remain a factor that needs to be closely monitored in the upcoming period.

The Turkish banking sector, the largest stakeholder in the economy, continues to show higher growth rates in 2026 than in the previous year, following moderate growth in 2025. In March 2026, total funded credits granted in the sector reached TL 26.3 trillion, an increase of 7.8% compared to the end of 2025, while participation banking reached TL 2.4 trillion with a 7.5% increase in the same period. The non-performing loan (NPL) ratio in the banking sector rose slightly due to tight monetary policy and a more moderate outlook for economic activity, rising 65 basis points from the same period last year to 2.49% as of March 2026.

Our Bank's total assets reached TL 504.8 billion in the first quarter of 2026, an increase of 7.2% from the end of 2025. During the same period, the total of our funded credits and financial lease receivables increased by 8.6% to TL 257.2 billion. Funds collected through participation accounts and special current accounts reached TL 301.1 billion as of March 2026. As of March 2026, our Bank's net profit, excluding free provisions set aside in the first quarter of 2025, increased by 19.8% to TL 1.3 billion compared to the same period last year. In the first quarter of 2026, we continued to reflect the success we demonstrated in profitability figures in our asset quality and capital ratios. Our non-performing loan ratio diverged positively from the banking sector average to 1.84% in March 2026, and our capital adequacy ratio reached 17.3% as of March 2026.

In line with our Bank's vision and mission, we continue our operations in 2026 without slowing down. We are strengthening our customer-centric approach to better meet our customers' needs, in line with the principles and values of participatory finance. On this journey, by increasing our investments in digitalization, we remain determined to make our financial services more accessible, innovative, and user-friendly. At the same time, by expanding our sustainability-oriented projects, we continue to fulfill our responsibility toward society and the environment; we adopt an approach that seeks social benefit while creating economic value. I would like to thank all my teammates and our valued stakeholders for building our successes together, and I offer my sincerest regards.

Sincerely,

**Malek Khodr TEMSAH**

**General Manager and Board Member**

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**Explanations on the interim activity report (continued):**

**4. Activities in the First Quarter of 2026:**

- In the first quarter of 2026, our Total Assets amounted to TL 504.793.978.
- In the first quarter of 2026, the funds collected by our Bank through "Special Current Accounts" and "Profit and Loss Participation Accounts" amounted to TL 301.076.627. As of the first quarter, participation accounts are realized as TL 143.369.058 and current accounts are TL 157.707.569.
- Our Bank's fund collection activities are carried out through its branches throughout the country and correspondent banks abroad.

TL and USD Equivalent	Current period		Previous period		Change (%)	
	TL Equivalent	USD Equivalent	TL Equivalent	USD Equivalent	TL	USD
<b>TL Funds</b>	<b>140.688.194</b>	<b>3.191.656</b>	<b>129.199.081</b>	<b>3.042.412</b>	<b>8,89</b>	<b>4,91</b>
Current accounts	24.596.313	557.993	30.252.052	712.383	(18,70)	(21,67)
Participation Accounts	116.091.881	2.633.663	98.947.029	2.330.029	17,33	13,03
<b>FC Funds</b>	<b>160.388.433</b>	<b>3.638.576</b>	<b>148.839.830</b>	<b>3.504.918</b>	<b>7,76</b>	<b>3,81</b>
Current accounts	133.111.256	3.019.765	121.383.572	2.858.371	9,66	5,65
Participation Accounts	27.277.177	618.811	27.456.258	646.547	(0,65)	(4,29)
<b>TOTAL</b>	<b>301.076.627</b>	<b>6.830.232</b>	<b>278.038.911</b>	<b>6.547.330</b>	<b>8,29</b>	<b>4,32</b>

TL and USD Equivalent	Current period		Previous period		Change (%)	
	TL Equivalent	USD Equivalent	TL Equivalent	USD Equivalent	TL	USD
Credits (*)	252.394.163	5.725.820	232.790.479	5.481.808	8,42	4,45
Non-performing Loans	4.742.733	107.594	4.025.090	94.784	17,83	13,51
Provisions	(6.540.511)	(148.378)	(6.057.750)	(142.649)	7,97	4,02
<b>TOTAL</b>	<b>250.596.385</b>	<b>5.685.036</b>	<b>230.757.819</b>	<b>5.433.943</b>	<b>8,60</b>	<b>4,62</b>

(\*)Including financial leasing and joint venture projects.

The rates in the preparation of the tables are as follows:

Balance Sheet Period	USD/TL
As of March 31, 2026	44,080
As of December 31, 2025	42,466

**5. Evaluation of Financial Status, Profitability and Solvency:**

- Our net fees and commissions income increased by 29% compared to the same period of the previous year and reached to TL 1.621.665.
- Our net profit share income reached 3.202.328 TL, and increased by 190% compared to the same period last year.
- Our net profit decreased by 84% compared to the same period of the previous year, reaching 1.338.629 TL, due to the base effect resulting from the reversal of a 7.000.000 TL free provision in the first quarter of last year.
- Our performing credits grew by 8% year-to-date and reached to TL 252.394.163.
- As of March 31, 2026, our capital adequacy ratio was 17.26% above the legal obligation level.

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**Explanations on the interim activity report (continued):**

**6. Explanations on Significant Developments in the Period 1 January 2026 - 31 March 2026:**

Matters occurring between January 1, 2026 and March 31, 2026 have been disclosed to the public and uploaded to the Public Disclosure Platform as a notification. All of these announcements are posted on the Investor Relations section of the Albaraka Türk website.

[Kamuyu Aydınlatma Platformu'na Gönderilen Açıklamalara Ulaşın - Albaraka Türk](#)