KUVEYT TÜRK
CORPORATE PRESENTATION

KuveytTürk



INDEX

3 KUVEYT TÜRK AT A GLANCE

5 KUWAIT FINANCE HOUSE (KFH)

7 OUR VISION
OUR MISSION
OUR STRATEGY

9 OUR QUALITY POLICY

11 "THE RIGHT WAY" BY KUVEYT TÜRK

13 BOARD OF DIRECTORS

15 KUVEYT TÜRK
Correspondent Banks

17 KUVEYT TÜRK
GEOGRAPHIC COVERAGE

19 SUBSIDIARIES & ASSOCIATE COMPANIES

21 KUVEYT TÜRK'S MILESTONES

25 KUVEYT TÜRK'S STRATEGIC EDGES
Gold Banking & Sukuk

27 KUVEYT TÜRK SUPPORTS SMEs

29 KUVEYT TÜRK'S STRATEGIC EDGES
Private Banking

31 KUVEYT TÜRK'S STRATEGIC EDGES
XTMs

33 KUVEYT TÜRK'S STRATEGIC COMPETITIVE EDGE
Lonca Entrepreneurship Center

35 AWARDS

37 KUVEYT TÜRK SOCIAL RESPONSIBILITY

39 PEOPLE: OUR PRIMARY RESPONSIBILITY

45 KUVEYT TÜRK'S POSITION IN THE BANKING SECTOR

47 SECTORAL POSITIONING

49 KEY FINANCIAL INDICATORS AND RATIOS

53 KUVEYT TÜRK FINANCIALS Asset Size

55 KUVEYT TÜRK FINANCIALS Funds Collected

57 KUVEYT TÜRK FINANCIALS Net Profit

KUVEYT TÜRK AT A GLANCE

Currency: 46,61281

August 2026

$31.536 / 1.472.314 TL
TOTAL ASSETS

10TH LARGEST BANK WITH A 2.88% MARKET SHARE, LEADING PARTICIPATION BANK

$2.976 / 138.730 TL
EQUITY

SOLID CAPITAL STRUCTURE

38.32%
ROAE

4th in Equity Profitability Among the Top 20 Banks

%3.66
ROAA

4th among the top 20 banks in terms of average return on assets.

90%
GEOGRAPHICAL COVERAGE RATIO

~9.78 MILLION CUSTOMERS AND 451 BRANCHES WITH AN EXTENSIVE COVERAGE NETWORK

~3.4 MILLION
#DIGITAL CUSTOMERS

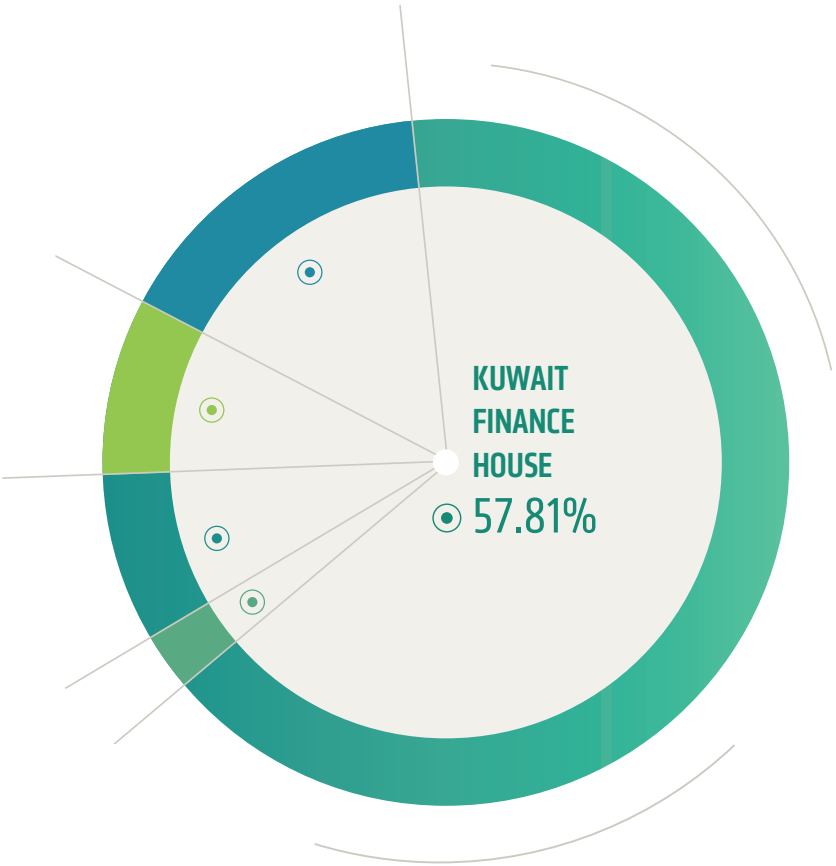
RISING DIGITAL CUSTOMER PENETRATION





KUVEYT TÜRK
PARTNERSHIP STRUCTURE

- **T.C. FOUNDATIONS GENERAL DIRECTORATE**
  24.49%
- **ISLAMIC DEVELOPMENT BANK**
  8.36%
- **WAFRA INTERNATIONAL INVESTMENT**
  8.36%
- **OTHER REAL AND LEGAL SHAREHOLDERS**
  0.98%



KUWAIT FINANCE HOUSE (KFH)

Global Integrated Operations Network

A pioneer in Islamic finance, KFH Group has 600 branches as of 2024. With 2,048 ATMs and approximately 17,500 employees, it offers its customers an extensive service network.

01 **KT Bank AC**
Germany

02 **Kuwait Finance House PLC – UK**
United Kingdom

03 **Kuveyt Türk Participation Bank**
Türkiye

04 **Commercial Islamic Bank of Iraq P.S.C**
Iraq

05 **Kuwait Finance House K.S.C.P**
Kuwait

06 **Kuwait Finance House - Egypt**
Egypt

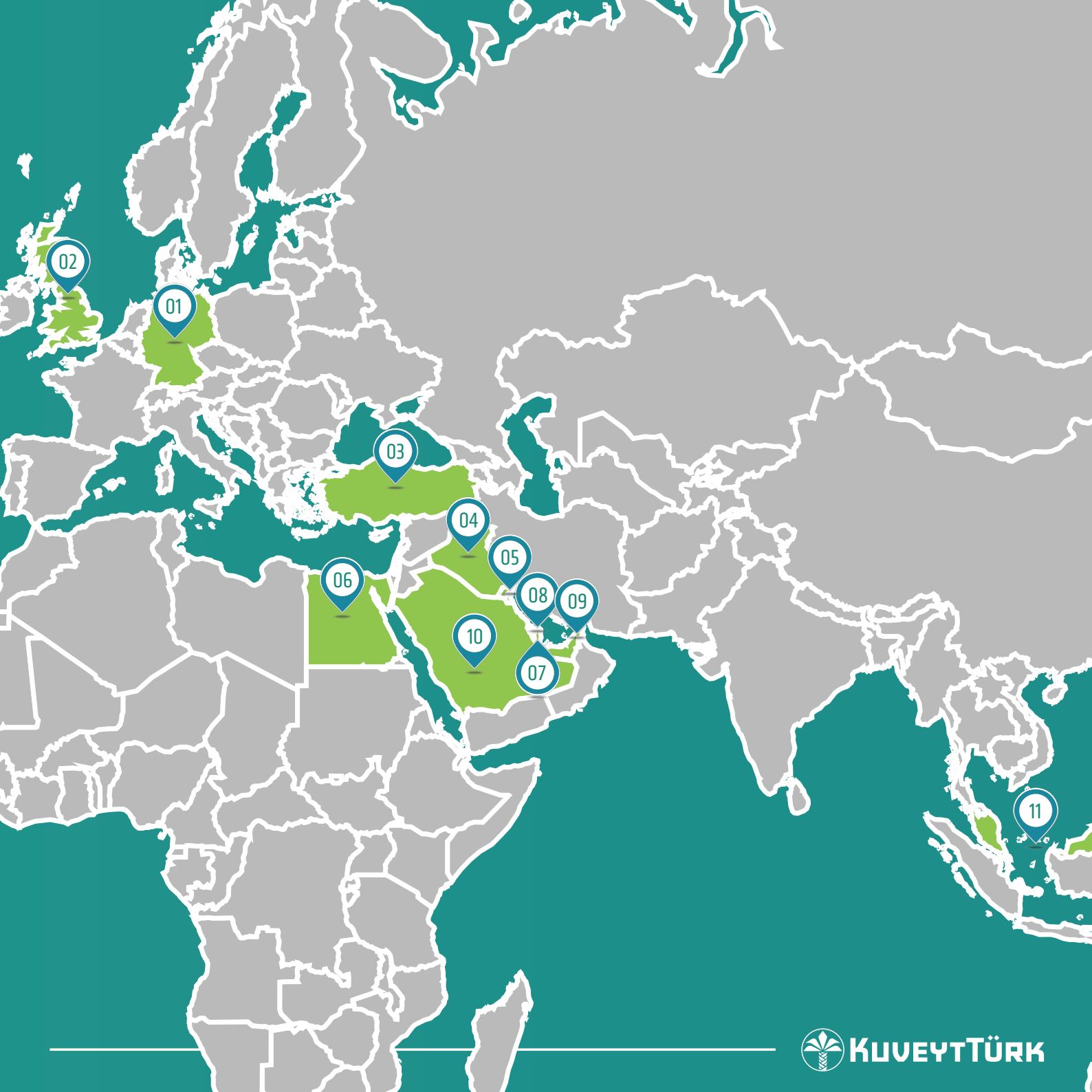
07 **Ahli United Bank B.S.C.(c) - Bahrain**
Bahrain

08 **Kuveyt Turk Participation Bank - Bahrain Whole Sale Branch**
Bahrain

09 **Ahli United Bank B.S.C (c) (DIFC Branch)**
UAE

10 **Saudi Kuwaiti Finance House SSC**
Saudi Arabia

11 **Kuwait Finance House (Malaysia) Berhad**
Malaysia


02
01
03
04
05
06
08
09
10
07
11
KUVEYTTÜRK


OUR VISION
OUR MISSION
OUR STRATEGY



OUR VISION

To be the preferred banking partner.

OUR MISSION

To be a bank that carries its values into the future.

OUR STRATEGY

To be the solution partner that customers think of first, consult without hesitation, and turn to with peace of mind for all their financial needs.



OUR QUALITY POLICY

In line with the principles of participatory banking and total quality management...

Always working to improve service quality and customer satisfaction

Leading the banking sector



Under the leadership of senior management

With the voluntary participation of employees

... We aim to be a value-creating institution.

KUVEYTTÜRK



THE RIGHT THING TO DO

KUVEYT TÜRK



- We do not charge any account maintenance fees from our customers' accounts.
- We do not charge transaction fees for transactions made by our customers via internet banking and mobile banking, including EFT and wire transfers.
- We ensure that all banking information we provide to our customers is clear and transparent.
- We do not use unethical sales tactics to deceive consumers.
- We support our customers in saving money and do not seek to profit by over-indebting them.
- We do not promote the sale of a product or service without providing detailed information.

BOARD OF DIRECTORS

Hamad A H D ALMARZOUQ
Chairman of the Board

Nadir ALPASLAN
Vice Chairman of the Board of Directors

Khaled Yousef AL-SHAMLAN
Board Member

Shadi Ahmed YACOUB ZAHRAN
Board Member

Gehad Mohamed ELBENDARY ANANY
Board Member

Sinan AKSU
Board Member

Boualem HAMMOUNİ
Board Member

Jabr SH J M A M ALJALAHMAH
Board Member

Ufuk UYAN
Board Member / General Manager

KUVEYT TÜRK PARTICIPATION BANK SENIOR MANAGEMENT

Ufuk UYAN
Board Member and CEO

Dr. R. Ahmet ALBAYRAK
Executive Vice President,
Corporate and Commercial Banking

Abdurrahman DELİPOYRAZ
Executive Vice President,
SME Banking

Ahmet KARACA
Executive Vice President,
Financial Affairs

Aslan DEMİR
Executive Vice President,
Treasury and International Banking

Bahattin AKCA
Chief Internal Auditor,
Internal Audit Group

Bilal SAYIN
Executive Vice President, Loans

Hüseyin Cevdet YILMAZ
Executive Vice President,
Chief Risk Officer

İrfan YILMAZ
Executive Vice President,
Banking Services Group

Mehmet ORAL
Executive Vice President,
Retail Banking

Nurettin KOLAÇ
Executive Vice President,
Law and Risk Follow-up

Dr. Okan ACAR
Executive Vice President,
Digital Banking and
Payment Systems

Semih SEL
Executive Vice President,
Human Resources and Strategy

KUVEYT TÜRK Correspondent Bank Network

Kuveyt Türk offers its customers the best and fastest service at a reasonable cost for international transactions through its extensive correspondent network and expert staff.

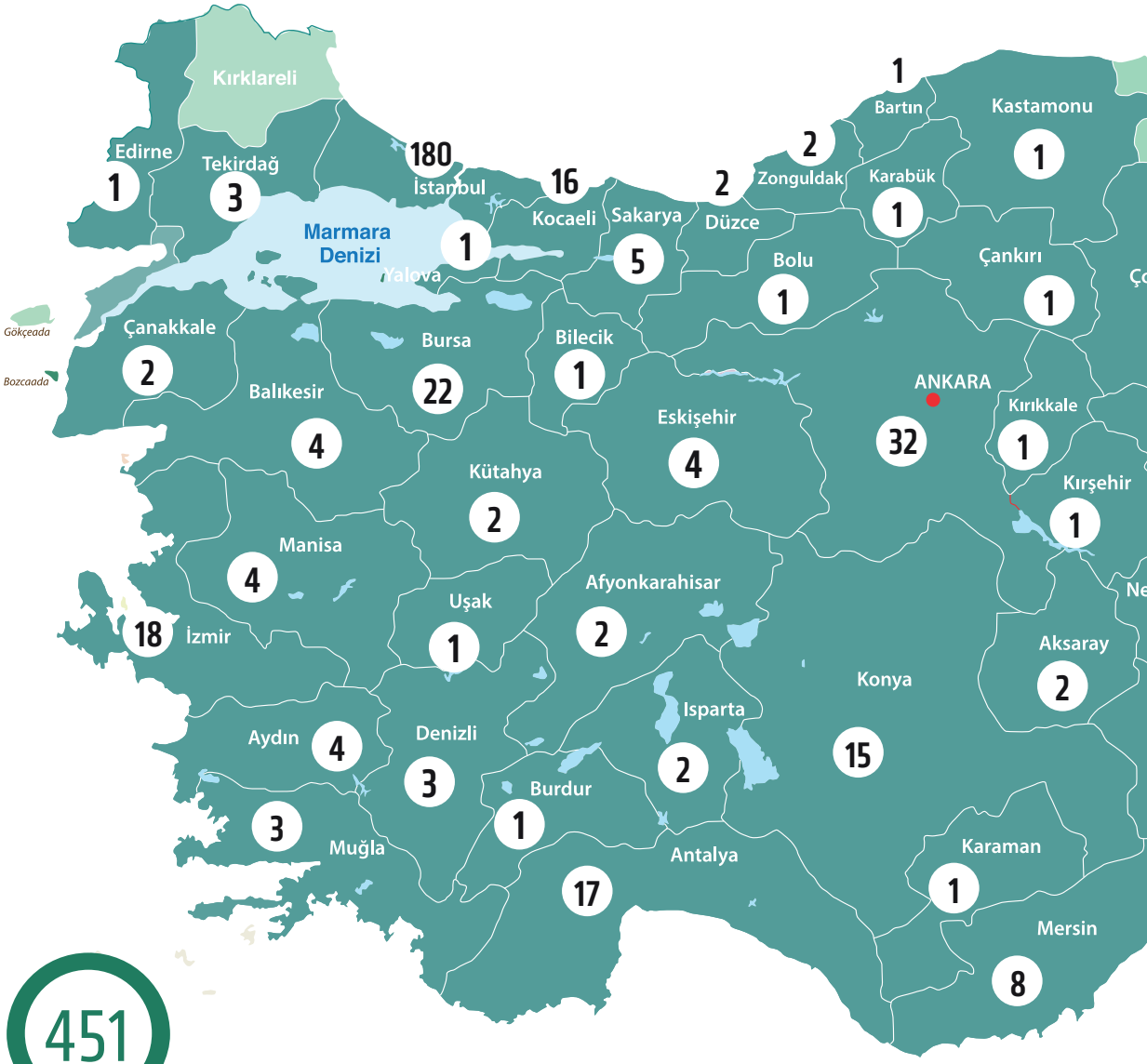


Number of Countries

197

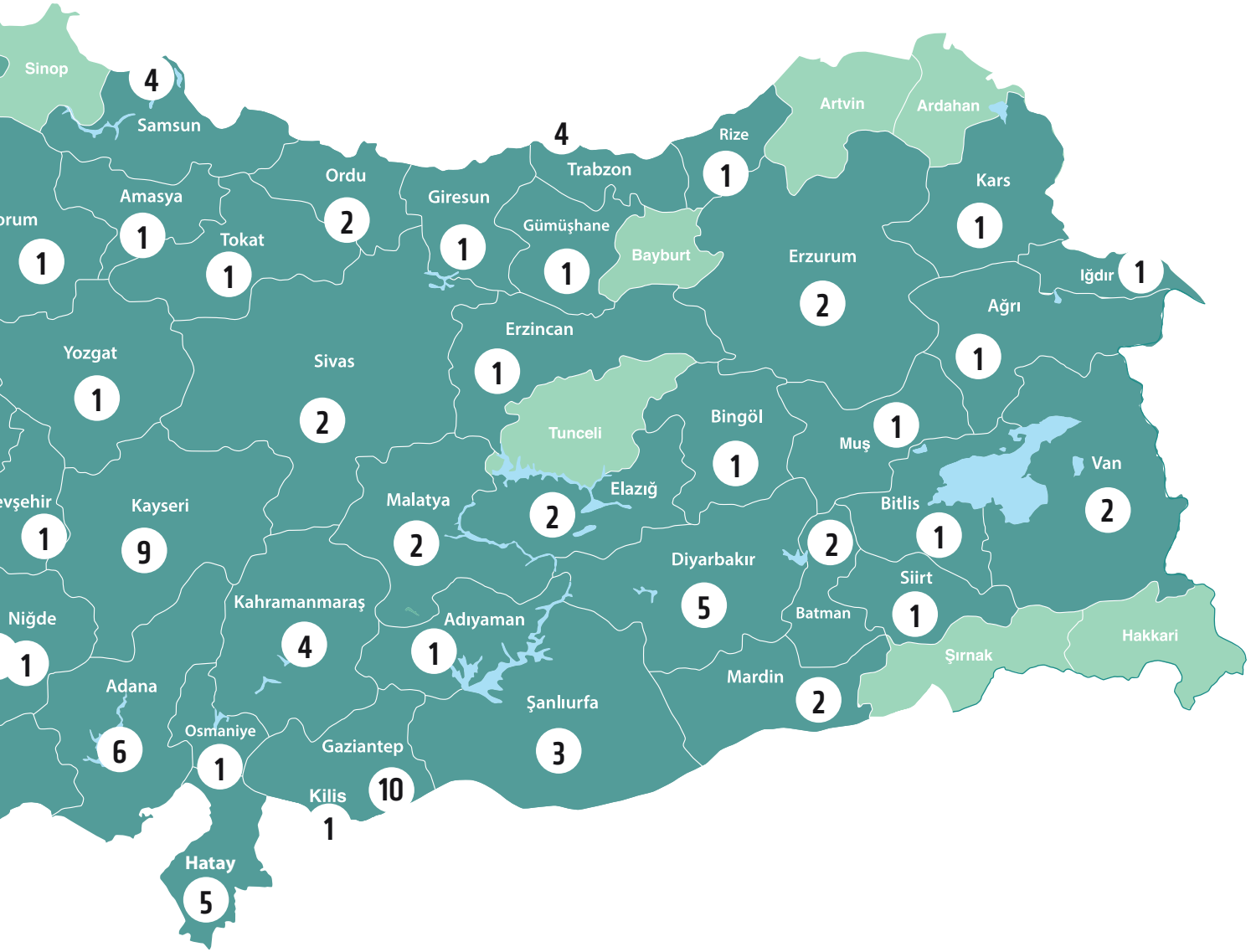

KUVEYTTÜRK

KUVEYT TÜRK GEOGRAPHIC COVERAGE



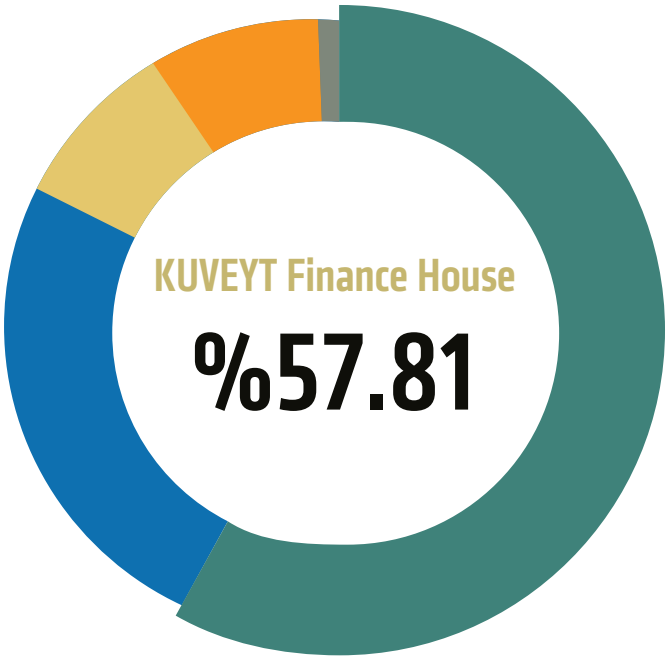
Total Number of Domestic Branches

451


Sinop
4
Samsun
4
Trabzon
Rize
1
Artvin
Ardahan
Ordu
2
Giresun
1
Gümüşhane
1
Bayburt
Amasya
1
Tokat
1
1
Kars
1
Erzurum
2
Iğdır
1
Ağrı
1
Erzincan
1
Yozgat
1
Sivas
2
Tunceli
Bingöl
1
Muş
1
Van
2
Bitlis
1
2
Elazığ
2
Malatya
2
Kayseri
9
1
Diyarbakır
5
Siirt
1
Batman
Şırnak
Hakkari
Niğde
1
Kahramanmaraş
4
Adıyaman
1
Mardin
2
Şanlıurfa
3
Adana
6
Osmaniye
1
Gaziantep
10
Kilis
1
Hatay
5

KUVEYTTÜRK

SUBSIDIARIES AND PARTNERSHIPS



Kuwait Finance House
%57.81

General Directorate of Foundations of the Republic of Turkey
%24.49

Islamic Development Bank
%8.36

Wafra International Investment Company
%8.36

Other Real and Legal Partners
%0.98



KT Bank AG, Germany
100% subsidiary of Kuveyt Türk
(Paid-in Capital: 190 Million EUR)



Architecht Information Systems and Marketing Inc.
100% KUVEYT TÜRK subsidiary
(Paid-in Capital: 200 Million TL)



Pension Fund Company,
Katilim Pension and Life Insurance Inc.
KUVEYT TÜRK Share: 50%
(Paid-in Capital: 72 Million TL)

Architecht Bilişim Sistemleri ve Pazarlama A.Ş.
200.000.000 TL

Katılım Emeklilik ve Hayat A.Ş.
1.000.000.000 TL

Körfez Tatil Beldesi Turistik Tesisler ve Devremülk İşletmeciliği A.Ş.
200.000.000 TL

KT Bank AG
190.000.000 EURO

KT Kira Sertifikalari Varlık Kiralama A.Ş.
50.000 TL

KT Sukuk Varlık Kiralama A.Ş.
50.000 TL

Katılım Finans Kefalet A.Ş.
%15 Kuveyt Türk İştiraki / 90.000.000 TL

Kuveyt Türk Yatırım Menkul Değerler A.Ş.
1.000.000.000 TL

KT Sağlam Gayrimenkul
8.000.000.000 TL

Sağlam Ödeme ve Elektronik Para Hizmetleri A.Ş.
450,000,000 TL



Kuveyt Türk Portfoy Yönetimi A.Ş.
250.000.000 TL



Körfez Gayrimenkul İnşaat Taah.Turizm San.ve Tic. A.Ş.
990.000.000 TL



Neova Sigorta Katılım Sigorta A.Ş.
3.150.000.000 TL

KUVEYT TÜRK'S MILESTONES

1989
The first day of "Sound Banking" was March 31, 1989

1998
First interest-free credit card

1999
First individual banking service

2002
First private financial institution to become a direct member of Visa

2007
First gold sale by the gram on the Istanbul Gold Exchange

2008
Gold Swap, Gold for Gold, and Gold Check innovations

2010
First sukuk transaction in Turkey

2010
First R&D center in Turkish banking sector

2011
First participation bank to have "expert/associate" status in the London Bullion Market Association (LBMA)

2011
First bank to organize "Gold Collection Days"

2014
The world's first digital bank branch offering live video support: XTM

2014
First interest-free private pension by: Katılım Emeklilik

2015
First participation-based portfolio management firm: KT Portföy

2015
First participation bank in Germany: KT Bank AG

2015
The first private banking activity in participatory banking

2015
An investment that takes technological expertise to the next level: Architecht A.Ş.

2015
The first branchless bank in participatory banking digital banking platform in participatory banking: Your Bank

2016
20th taxpayer in the taxation period of 2015

2017
Only bank with two R&D centers

2017
Support platform for technology entrepreneurs: **Lonca Entrepreneurship Center**

2018
Chosen by Great Place to Work Institute as one Best Employers in Turkey

2018
15% of Solar Power Plant (SPP) projects have been financed.

2018
Best Islamic Financial Institution of Europe:
KT Bank AG

2018
Financing in an amount of 200 million Euros for Çanakkale 1915 Bridge and 100 million Euros for Niğde-Ankara Motorway

2018
The Technogirişim Venture Capital Investment Fund has been established.

KUVEYT TÜRK'S MILESTONES

2018
First sukuk transaction in Turkey

2018
IBRA's Award for Turkey's Strongest Islamic Bank

2018
Kuveyt Türk's banking software has begun to be used in more than 20 banks in countries including Nigeria, Malaysia, Indonesia, and Egypt.

2019
Great Place to Work Institute's Best Employer in Turkey and Best Employer in Finance Awards

2019
World's Best Banks Awards: Turkey's Best Islamic Financial Institution Award

2019
Kuveyt Türk received the Best Islamic Asset Management Award at the GIFA Championship Awards.

2020
"Digital Explorer" products were launched for children who are financially savvy and love to explore.

2020
Neova Insurance, one of the key players in the insurance sector, became a wholly owned subsidiary of Kuveyt Türk.

2020
The innovation center Innhouse, distinguished by its unique and functional architectural design, has been launched.

2021
The first Turkish company to be selected as Europe's best employer by ranking first in GPTW: Kuveyt Türk

2021
Sukuk alanında bir ilke imza atılarak gerçekleştirilen "Global Sürdürülebilir Tier 2 Sermaye Benzeri Sukuk İhracı"

2022
Kuveyt Türk became the first participation finance institution to launch remote video call account opening services for farmers and sole proprietorships.

2022
Kuveyt Türk, the first participation finance institution from Turkey to be accepted as a member of FCI, the umbrella organization of financial institutions providing guarantee and collection services for export receivables against goods, carried out its first transaction within FCI in 2022. The International Supply Chain Finance transaction carried out is the first of its kind in the field of participation finance in Turkey and worldwide.

2022
Kuveyt Türk became the first participation finance institution to offer its customers the medium and long-term leasing financing service indexed to the Turkish Lira Overnight Participation Reference Rate of Return (TLREFK), which was created in line with the principles of interest-free finance by TKBB and Borsa Istanbul.

2022
Kuveyt Türk has pioneered in Turkey by launching its "Digital Vehicle Financing" service, which allows those wishing to own a new or used vehicle to complete all stages of the process via Kuveyt Türk Mobile.

KUVEYT TÜRK'S MILESTONES

2022
Kuveyt Türk, which carried out Turkey's and the world's first sustainable capital-like sukuk issuance in 2021, established Turkey's first participation-based sustainability fund in 2022 within KT Portföy, which is 100% owned by Kuveyt Türk.

2023
Kuveyt Türk has announced that, as a first in the participation finance sector, Export Proceeds Acceptance Certificate (EPAC) transactions can now be carried out online via the "internet branch" without the need to visit a physical branch.

2023
Architecht, a 100% subsidiary of Kuveyt Türk, has introduced its new product BOACard, which provides end-to-end services in the payment systems field, to the financial world's usage.

2023
Kuveyt Türk as enabled corporate customers to apply for letters of guarantee not only through the internet branch but also through the Kuveyt Türk Mobile application.

2023
Kuveyt Türk was recognized as the financial institution with the best open banking APIs in Turkey in Global Finance's "World's Best Digital Banks 2023" awards.

2023
Kuveyt Türk's 2022 Activity Report, based on the "New Generation Participation Banking" concept, was awarded in 5 separate categories at the LACP Vision Awards, one of the world's most prestigious activity report competitions.

2023
As part of the "World's Best Digital Banks 2023" awards by Global Finance, Kuveyt Türk has been honored as the financial institution with the best open banking APIs in Türkiye.

2023
Kuveyt Türk API Market has become the sole financial institution from Türkiye's to be listed in the "Masters in Openness" category, representing the highest level of functional sophistication and experience in the INNOPAY Open Banking Monitor 2023.

2023
Kuveyt Türk supported the "Solidarity of the Century Summer Scout Camp" organized by the Turkish Scouting Federation for earthquake-affected students aged 10-15.

2024
Kuveyt Türk, Eximbank'ın leasing programını devreye aldı. Türk Eximbank ile imzaladığı protokolle "Katılım Bankaları Finansal Kiralama İşlemlerine Yönelik Kredi Programı"nı devreye alan Kuveyt Türk, program kapsamında finansal kiralama taleplerini kabul edip ödemeleri başlatan ilk katılım finans kuruluşu oldu.

2024
Kuveyt Türk'ün CDP İklim Değişikliği notu B'ye yükseldi. Kuveyt Türk, uluslararası raporlama platformu olan Karbon Saydamlık Projesi (CDP) İklim Değişikliği anketine ilk kez katılarak, bankacılık sektöründe en iyi notlardan biri olan B skorunu aldı.

2024
Kuveyt Türk, şirketler için mobilden evraksız hesap açılışı hizmetini başlattı. Kuveyt Türk, bankacılık sektöründe bir ilke imza atarak anonim ve limited şirketlere yönelik evrak, kaşe ve imzaya gerek olmaksızın mobil şube üzerinden firma hesabı açma hizmeti başlattı.

2024
Kuveyt Türk's CDP Climate Change rating rose to B. Kuveyt Türk participated in the Climate Change survey of the Carbon Disclosure Project (CDP), an international reporting platform, for the first time and received a B score, one of the best scores in the banking sector.

2024
Kuveyt Türk Investment, Turkey's first and only participation-based investment company, received an operating license from the Capital Markets Board (SPK). Kuveyt Türk added a new link to its end-to-end service network by establishing Turkey's first participation finance-based investment company.

2025
Sağlam Ödeme ve Elektronik Para A.Ş. was established. KUVEYT TÜRK established a new company, Sağlam Ödeme ve Elektronik Para Hizmetleri A.Ş., which will operate in the field of payment systems. It is the first payment and electronic money services institution in the participation finance sector.

THE PIONEER INSTITUTION OF *Gold Banking*

46.6
Tons of Gold Have Been Added to the Turkish Economy.

Gold Banking

Kuveyt Türk, which started gold banking in 2007 and gold collection by organizing gold days in 2011, has contributed 46.6 tons of gold from under mattresses to the economy as of the end of December 2025. The Bank holds an 8.7% market share in the banking sector and a 51.8% market share among participation banks in precious metal accounts, maintaining its leadership in this field.

With its high trading volume on the Istanbul Stock Exchange (BIST) Precious Metals and Precious Stones Market, Kuveyt Türk has been a pioneer among banks in physical gold trading since 2011. It is also the first and only bank from Turkiye to be an affiliate member of the London Bullion Market Association (LBMA) and Shanghai Gold Exchange International (SGEI) member bank from Turkiye, successfully maintaining this position as of 2024.

Gold collected in 2025/12: 1.7 tons
2025/12 KM sector market share: 8.7%
2025/12 KM participation banking market share: 51.8%

THE BANK THAT INTRODUCED SUKUK TO TURKEY'S CAPITAL MARKETS...

Sukuk

SUKUK

Pioneering sukuk (lease certificates) markets in Turkey in 2010, Kuveyt Türk has maintained its leading position in the deepening and development of the sukuk market, issuing 16 sukuk worth a total of TL 12.55 billion domestically by the end of 2025. Kuveyt Türk's sukuk issuances to date are listed as follows: 362 domestic and 1 foreign issuance totaling 109.82 billion TL in Turkish lira, US dollars (USD), and Malaysian ringgit (MYR); 12 international issuances worth 2.53 billion US dollars, and 3 international issuances worth 800 million MYR.

Kuveyt Türk completed the world's first Sustainable Capital-Like Sukuk issuance in 2021, with a 5-year maturity and a value of USD 350 million. The transaction attracted demand from over 150 investors across a wide geographical area, including the Gulf, Asia, Europe, and America. The demand, which reached 12.3 times the issuance amount, reflected the Bank's strong credibility with both international and local financial institutions, while also earning the issuance the title of the transaction with the highest demand and lowest pricing in the Turkish market since 2017. Due to its ESG (Environmental, Social, and Governance) structure, the issuance also attracted significant interest from European and UK-based green funds. Our Bank was honored with three separate international awards in 2022 for this issuance:



IFN 2022 Deal of the Year Award;
Bonds, Loans&Sukuk Middle East 2022 IFN 2022 Deal of the Year Award,
Bonds, Loans & Sukuk Middle East 2022 Islamic Finance Deal of the Year Award,
Bonds, Loans & Sukuk Turkey 2022 Islamic Finance Deal of the Year Award.
Kuveyt Türk made another first in Turkey in 2024 by issuing TL 600 million worth of bonds in foreign markets under the CP Program.

KUVEYT TÜRK STRATEGIC COMPETITIVE ADVANTAGES SMEs

As Kuveyt Türk, we stand by our artisans, SMEs, and farmers on their growth journey with our Advisory Banking vision.

As an industry first, we offer the ability to open a corporate account without the need for documents or signatures through our mobile branch; we save businesses time with our digital allocation, e-invoice integration, CebimPOS, and tender notification services.
We are always there for our customers, speeding up their business processes by making it easy to use financing and obtain letters of guarantee via the internet and mobile branch without having to visit a branch.

We offer export support packages to boost exports and increase foreign currency inflows to our country, providing strategic solutions to companies seeking to enhance their competitiveness in global trade. Our Export Support Financing and Participation-Based Receivables Insurance products help businesses trade with confidence.

Thanks to our financial leasing solutions, we contribute to the smooth implementation of investments. We facilitate access to sustainable energy in order to increase energy efficiency and accelerate the transition to renewable sources. Through the guarantee support provided by our partner Katılım Finans Kefalet A.S., we work to find solutions for the working capital and investment financing needs of businesses experiencing collateral insufficiency.

As Kuveyt Türk, we support sustainable economic development by standing alongside our customers operating in the agriculture and livestock sectors.

With our innovative approaches in the agricultural sector, we continue to develop solutions tailored to the needs of farmers. With products such as our Harvest-Payable Seed Card, we offer financing models that align with the cash flow of our farmers.

Considering the added value that the tourism sector brings to our country, we aim to continue our support in this area with determination. Focusing on the needs of agencies, merchants, suppliers, and hotels, we develop solutions for all stakeholders in the tourism ecosystem. Our customers can create payment plans according to the season in which they operate with the Saglam Business Tourism Card.

We launched the multi-user CebimPOS service, a first in the banking sector, which allows merchants and SMEs to collect payments easily and cost-effectively by turning their smartphones into POS terminals. Business owners can convert as many employees' or salespeople's mobile phones as they wish into POS devices.

With **the "Customized SME Package,"**
Your business has an advantage at Kuveyt Türk.

FLEXIBLE TERMS

PRODUCTS TAILORED TO YOUR NEEDS

COMPETITIVE PRICES

With the Robust Business Practical Card, your POS sales are on your card the next day! This innovative solution transfers the amounts of your single-transaction POS purchases to your credit card the next day, accelerating your business's cash flow while eliminating commission fees. We offer a wide payment ecosystem, from physical POS to virtual POS, QR payments to digital slip applications.

With our Sağlam Business and Sağlam Business Finance Card products, we enable businesses to manage their cash flow securely, while our Miles&Smiles Kuveyt Türk Business Card offers them the opportunity to both pay in installments and earn Miles as they spend.

From the moment we first engage with our customers, we develop tailored recommendations to meet their specific needs, building long-term business partnerships through our mobile loyalty app and advantageous campaigns.

As Kuveyt Türk, we are taking our merchants, SMEs, and farmers into the future with our robust solutions and sustainable approach.



KOBİ'NİN GELECEĞİ SAĞLAM BANKASI SAĞLAM

KUVEYTTÜRK



KUVEYT TÜRK STRATEGIC COMPETITIVE ADVANTAGES *Private Banking*

KUVEYT TÜRK Private Banking is a privileged service model that offers personalized solutions through our experienced customer representatives. We aim to provide this privileged service at all our branches in Turkey. In particular, our Istanbul Private Banking Branch provides you with a dedicated customer representative through a total of 34 Private Customer Representatives across 4 commercial branches and 19 branches.

Privileged Service Model

Consulting Services

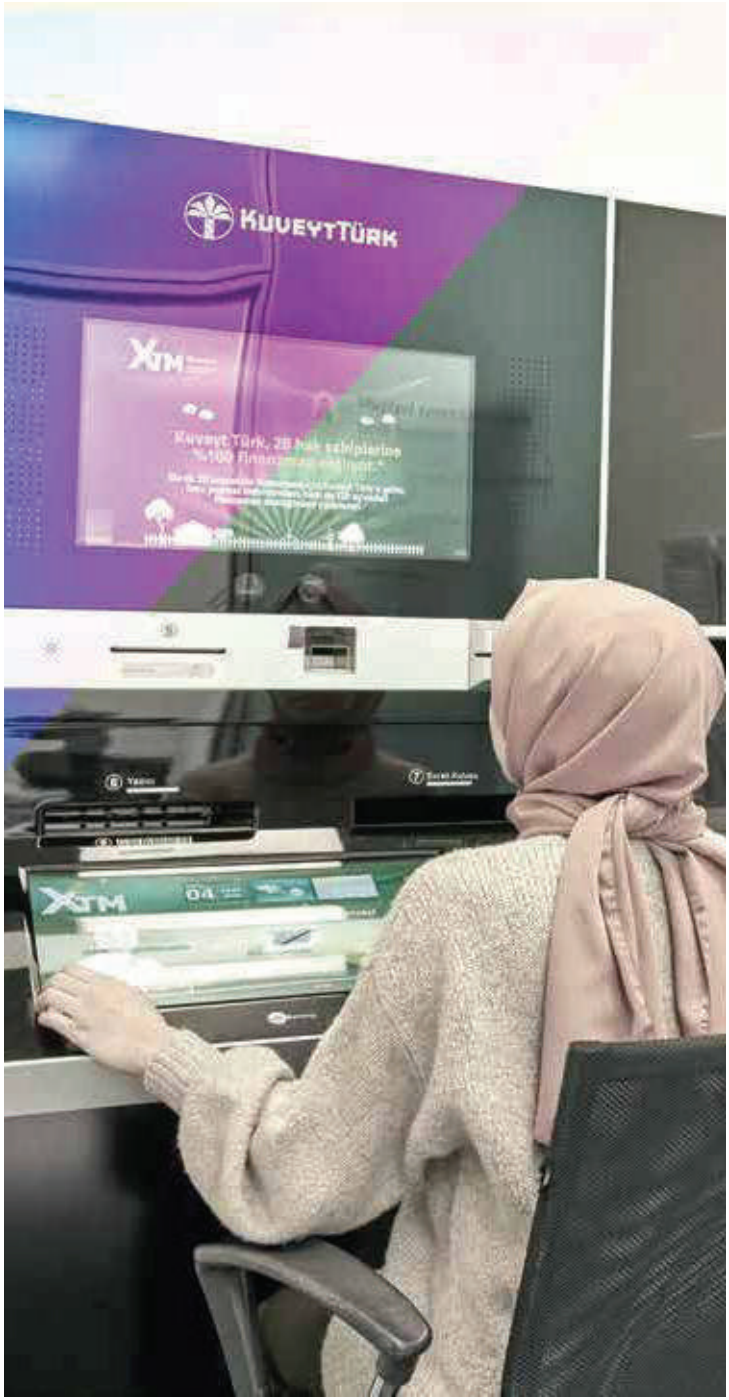
Asset Management



We recognize that the needs of our Private Banking customers are also unique. Accordingly, as the Private Banking and Asset Management Group Directorate, we offer our customers value-added services, exclusive investment products, and special advisory opportunities in line with participation banking principles. We deliver our high service quality and customer experience to our customers with seamless accessibility through our private banking branches, internet branch, and mobile application.

PRIVATE BANKING

KUVEYTTÜRK



KUVEYT TÜRK STRATEGIC COMPETITIVE ADVANTAGES

XTMs

Say hello to an extraordinary banking experience! With Kuveyt Türk's new generation video banking solution XTM, you can easily handle your banking transactions.

Developed entirely with local resources, XTM is as practical as an ATM and as rich as a branch with its high-security interactive private digital device.

Additionally, you can make video calls in English, Arabic, and sign language, allowing you to conduct your banking transactions comfortably in your own language.

XTM



KUVEYTTÜRK

KUVEYT TÜRK STRATEGIC COMPETITIVE ADVANTAGES

Lonca Entrepreneurship Center

The dreams of the future come to life with Lonca.

Kuveyt Türk established the Lonca Entrepreneurship Center in 2017 to support the growth of technology-driven startups and create sustainable value for the national economy. Open to technology-based, scalable, and high-potential ventures, the Lonca Acceleration Program contributes to entrepreneurs' growth journeys by offering a comprehensive range of opportunities, including training, mentorship, cash grants, open office space, R&D support, and API integration.

In addition to these resources, Lonca enables startups to collaborate directly with Kuveyt Türk, giving entrepreneurs the opportunity to benefit from the bank's expertise, experience, and strong ecosystem.

Over the course of its 11 cohorts to date, Lonca has received nearly 4,000 applications and graduated 110 startups. Through its multifaceted support model, the program accelerates the scaling processes of participating ventures while making a significant contribution to the development of Türkiye's entrepreneurship ecosystem.

Through the Lonca Global Program, which aims to strengthen the international presence of its alumni startups, Lonca connects entrepreneurs with some of the world's leading technology and investment events. To date, the program has provided more than USD 500,000 in cash grant support, while 32 Lonca alumni startups have secured investments exceeding USD 20 million from various investors, successfully advancing their growth journeys.



- Grant Support Up to 400,000 TL
- Open Office Support
- Opportunities for Collaboration with Kuveyt Türk and Its Network.
- Mentoring and Training Support
- Product and Business Development Consulting
- Global Market Access

KUVEYTTÜRK

OUR AWARDS 2023

Sixth consecutive year as "Turkey's Best Employer" in the "5000+ Employees" category

Awarded "Turkey's Best Bank" by Global Finance Magazine in the "Best Open Banking APIs" category

IFN Awards' "Turkey's Best Islamic Bank," "Turkey's Best Retail Bank," and "Turkey's Most Innovative Bank" awards

International Finance Awards' "Best Customer Service" award

The only financial institution from Turkey in the "Masters in Openness" category, the highest category in the "Open Banking Monitor 2023" matrix developed by INNOPAY





OUR AWARDS 2023

Gold award from LACP Awards with a score of 98 out of 100 in the "World-Class Banks in Their Size Category"

Bronze award in the "Special Achievement Award: Best Agency Report" category in the EMEA/Europe-Middle East and Africa region, and the "Technical Achievement" award presented for overall excellence in communication art and method

First place award in its class (IRC2) at the "Presidential 4th International Yacht Races Republic 100th Anniversary Cup"

The "SocialBrands Data Analytics" award from Social Brands

OUR AWARDS 2024

IFN "Turkey's Best Islamic Bank" award: Kuveyt Türk was honored at the IFN Awards organized by Islamic Finance News. Kuveyt Türk won the "Turkey's Best Islamic Bank" award.

Kuveyt Türk Portfolio: Awarded the "Participation Investment Funds Portfolio Size Leader" award by the Turkish Capital Markets Association (T5PB)

FINTR Digital Finance Pioneers "Most Open Bank to Collaboration" award: KUVEYT TÜRK was honored with the "Most Open Bank to Collaboration" award as part of the Digital Finance Pioneers organized by FINTR with KPMG Turkey.

6 gold awards from Brandon Hall for HR applications: Kuveyt Türk won gold awards in the categories of "Best Selection and Hiring of Interns," "Best Talent Acquisition Process," "Best Corporate Culture Transformation," "Best Benefits, Health, and Wellness Program," "Best Use of Blended Learning Programs," and "Best Corporate Training University."

WBO "Turkey's Most Innovative Participation Bank" award: KUVEYT TÜRK was honored with the "Turkey's Most Innovative Participation Bank 2024" award by World Business Outlook, one of the prestigious publications in the business world.

Stevie Awards For Great Employers, awarded bronze in the categories of "Success in Workplace Health and Well-being" and "Marketing Team of the Year."

Kuveyt Türk was awarded the "Most Innovative Bank" award in Western Europe and Turkey in the corporate category at the "World's Best Digital Banks 2024" awards organized by Global Finance.

Kuveyt Türk was awarded the "Strongest Islamic Bank in Turkey" award by IRBA.

Kuveyt Türk was awarded in the "UNICEF Campaigns Bringing Hope to Children" category of the PRIDA Communication Awards for its "Writing to the Future" project.





AWARDS 2023

Kuveyt Türk Academy received the "The Best" award from ATD, joining the ranks of the world's best.

Kuveyt Türk and its technology affiliate Architect were awarded the "Corporate Collective AI-Powered Employee Assistant Transformation Award" at the EX Awards Turkey 2025 for their AI-powered internal communication assistant Palmiile.

Silver Award in the Youth Marketing Campaign of the Year category at the 2025 Stevie Awards.

International Finance Awards: Turkey's Most Innovative Islamic Bank Award.

Global Finance's Best Islamic Financial Institution in Turkey Award in the World's Best Islamic Financial Institutions 2025 Category.

Project Management Institute PMO Global Awards: Second Best Project Management Office in Europe.

Bosphorus Cup Yacht Races 2025 IRC2 Category Second Place Award.

BRANDON HALL
Best Advance in AI for Business Impact Silver Award

BRANDON HALL
Best Advance in Generative AI for Business Impact Bronze Award

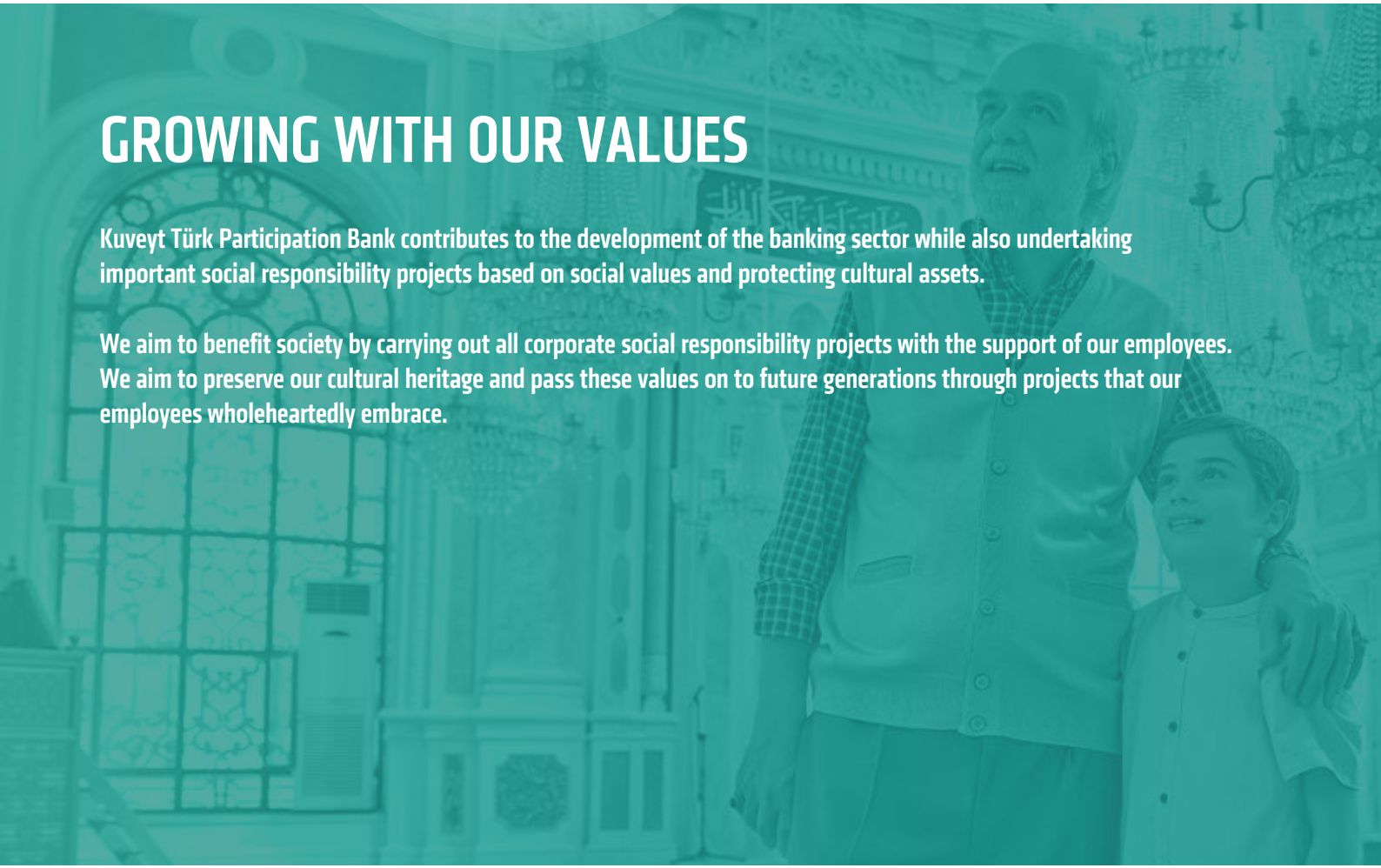
BRANDON HALL
Best Advance in Business Automation Bronze Award

Mastercard PSM
Awards Most Innovative Product Bronze Award

Stevie International
Business Awards Achievement in Science or Technology Silver Award

KUVEYTTÜRK

KUVEYT TÜRK
SOCIAL RESPONSIBILITY



GROWING WITH OUR VALUES

Kuveyt Türk Participation Bank contributes to the development of the banking sector while also undertaking important social responsibility projects based on social values and protecting cultural assets.

We aim to benefit society by carrying out all corporate social responsibility projects with the support of our employees. We aim to preserve our cultural heritage and pass these values on to future generations through projects that our employees wholeheartedly embrace.

Preserving Cultural Heritage

Kuveyt Türk has undertaken numerous restoration projects aimed at preserving Turkey's historical and cultural heritage and has published many lasting works such as books and documentaries. Among the restoration projects it has carried out with a sense of responsibility to "preserve the city's iconic structures and traces of history" are

- Ortaköy Grand Mosque and Mecidiye Mosque, which hold a very special place among the historical structures that form Istanbul's unique silhouette,
- The tomb of Buhûrîzâde Mustafa Itrî Efendi in Istanbul,
- The Azapkapı Saliha Sultan Fountain and Watering Place in Istanbul,
- The Bursa Kozahan Fountain.

Leaving Books as a Legacy for the Future

Kuveyt Türk supports its efforts to preserve cultural heritage with published books. Two large-format prestige books, "Lost Professions" and "Lost Fountains," were the first products of this idea. Subsequently, the work "Introduction to Participation Banking" was published, addressing the development, functioning, and methods of the interest-free financial system. The book "Evliya Çelebi Hajj Route" was conceived simultaneously with a documentary film and photo exhibition of the same name, creating a rich reference source in this field. The book "The Grand Mecidiye Mosque and Ortaköy" was prepared to preserve the traces revealed after the restoration. In 2016, KUVEYT TÜRK presented the book "The Song of the Birds" to children, followed by the publication of "The Anatolian Industrial Revolution" by Prof. Dr. Ahmet Kala.

Finally, the works of composer Hafız Amir Ateş and Kazasker Mustafa İzzet, the emblem of Hagia Sophia, were brought to life.

The work "Composer Hafız Amir Ateş," which chronicles the life of composer Hafız Amir Ateş, also features his important compositions in the form of a 2-CD album of hymns and songs.

The work titled "The Emblem of Hagia Sophia - Kazasker Mustafa Izzet" covers the life, ideas, and works of the great calligrapher, musician, ney player, and Sufi Kazasker Mustafa Izzet Efendi.

OUR GREATEST RESPONSIBILITY IS PEOPLE

"Africa Is Not Alone" Project

Support was provided to the "Africa Is Not Alone" campaign, which fights drought and hunger in Somalia and across Africa. Donations were collected with the support of employees and customers to meet the needs of those affected.



Kuveyt Türk, Turkey's leading participation finance institution, contributes to the development of the participation finance sector with its innovative products and services. In addition, with its "growing with our values" approach, it implements numerous corporate social responsibility projects to protect, develop, and preserve social values and cultural assets.

Software for the Future

Considering the increasing need for technology in education, we are taking important steps to reduce inequality of opportunity. Our goal in this project, carried out with our technology partner Architecht, is not only to introduce children to technology, but also to encourage them to create, think, wonder, and transform. Launched in 2018 with the understanding of "Let's Code the Future with Our Values" and expanded in scope in 2023 under the name "Software for the Future," this project establishes computer labs in schools in need across Turkey, enabling children to engage productively with technology at an early age through robotics and coding initiatives. To date, we have brought over 2,400 computers to students through the computer labs we have established in 174 schools. With the expanding scope of the project, we indirectly reached over 50,000 students last year alone.

Entrepreneurial Explorer

The Entrepreneurial Explorer Program aims to equip children with entrepreneurship, problem-solving, teamwork, and presentation skills at an early age. The program offers an inspiring learning environment where students can develop and share their own ideas through seminars, tasks carried out via a digital platform, and a final Demo Day. This year, 6,980 students attended the "My First Idea" seminar, and 3,719 students applied to the Entrepreneurial Explorer Program. Following evaluations, 325 students were included in the program, and 135 students successfully completed the process. There was also intense interaction on the online platform during the program. A total of 3,945 new registrations were received, 3,429 students completed their first task, and most tasks were completed in the "idea development" course. In addition, events held every two weeks supported the children's imagination. Throughout the year, students undertook tasks that supported their idea development, problem-solving, and presentation skills through the Entrepreneurial Explorer app, and had the opportunity to develop their imagination through events held every two weeks.

Kuveyt Türk Book Collection / Leaving Lasting Works for Future Generations

As a financial institution that values preserving social and cultural values through art, we prioritize leaving lasting works of art for future generations.

Two large-format prestige books, titled "Lost Professions" and "Lost Fountains," were the first products of this idea. Subsequently, the book "Introduction to Participation Banking" was published, addressing the development, functioning, and methods of the interest-free financial system. The book "Evliya Çelebi Hajj Route" was conceived simultaneously with a documentary film and photo exhibition of the same name, creating a rich reference source in this field. The book "The Grand Mecidiye Mosque and Ortaköy" was also prepared to preserve the traces revealed after the restoration. In 2016, Kuveyt Türk presented the book Kuşların Şarkısı (Song of the Birds) to children, and later published the work Anadolu Sanayi Devrimi (Anatolian Industrial Revolution) by Prof. Dr. Ahmet Kala. The works of composer Hafız Amir Ateş and Ayasofya'nın Nişanesi Kazasker Mustafa izzet were brought to life.
The life of composer Hafız Amir Ateş was chronicled in the work "Composer Hafız Amir Ateş," and his important compositions were compiled into a 2-CD album of hymns and songs. The work titled "The Seal of Hagia Sophia - Kazasker Mustafa Izzet" covers the life, ideas, and works of the great calligrapher, musician, ney player, and Sufi Kazasker Mustafa Izzet Efendi. Finally, we shared our work with the scientific community and our readers in the footsteps of art and artists.

Book lovers can access all our works for free in e-book or PDF format via
www.kuveytturk.com.tr/hakkimizda/kuveyt-turk-hakkinda/degerlerimizle-buyuyoruz.

Restoration of Ortaköy Büyük Mecidiye Mosque

The Grand Mecidiye Mosque, which made a significant contribution to Istanbul's identity and was built in the late Ottoman period, i.e., in the mid-19th century, was restored with the support of Kuveyt Türk after three years of work and opened for worship in 2014. The restoration of the mosque was carried out meticulously and carefully in line with its purpose, and it was renovated in a manner appropriate to its historical fabric. The restoration work not only renovated the existing structure but also brought to light the traces of the history and culture of the Grand Mecidiye Mosque and the communities it has witnessed since its construction.
Following the completion of the restoration work in 2014, the book "Büyük Mecidiye Mosque and Ortaköy" was published, edited by Mehmet Baha Tanman. The book revealed the historical and cultural structure of a civilization by conveying information about the structures located in the Bosphorus and its surroundings. It became an important resource on Ottoman period architectural works. At the same time, this book, which focused on the architectural details of the Grand Mecidiye Mosque, added the findings and documents that emerged during the renovation work to the community's archives.

Worth Talking About Podcast

Kuveyt Türk, which continues to implement cultural and artistic projects to preserve social values through art and pass them on to future generations, has released two seasons of the "Worth Talking About" podcast series, which inspires listeners with topics ranging from visual arts to music, literature, and architecture, bringing traditional arts together with modern interpretations. Moderated by writer and screenwriter Tarık Tufan, the "Worth Talking About" podcast series featured seven distinguished artists specializing in different art forms in its first season, sharing their knowledge, experience, and expertise alongside their life stories. In its second season, it hosted young and talented artists from various fields of art.
Aiming to carry the timeless beauty of tradition into the future, the series shares the knowledge, experience, and expertise of valuable artists specializing in different art forms with listeners, accompanied by their life stories. The Worth Talking About podcast series can be listened to on platforms such as Spotify, Apple Podcasts, Google Podcasts, YouTube, SoundCloud, and Turkcell Dergilik.

Preserving Cultural Heritage

Kuveyt Türk has undertaken numerous restoration projects aimed at preserving Turkey's historical and cultural heritage, publishing many lasting works such as books and documentaries. Its restoration work, carried out with a sense of responsibility to "preserve the city's iconic structures and traces of history," includes the Ortaköy Grand Mosque and Mecidiye Mosque, which hold a very special place among the historic structures that make up Istanbul's unique skyline, the tomb of Buhûrîzâde Mustafa Itrî Efendi in Istanbul, the Azapkapı Saliha Sultan Sabil and Fountain in Istanbul, and the Bursa Kozahan Fountain. Most recently, Kuveyt Türk undertook the restoration of the Adıyaman Ulu Mosque, which was destroyed in the Kahramanmaraş earthquake.

Restoration of the Ortaköy Büyük Mecidiye Mosque

The Grand Mecidiye Mosque, which made a significant contribution to Istanbul's identity and was built in the late Ottoman period, i.e., in the mid-19th century, was restored with the support of Kuveyt Türk after three years of work and reopened for worship in 2014. The restoration of the mosque was carried out meticulously and carefully in line with its purpose, and it was renovated in a manner appropriate to its historical fabric.
The restoration work not only renewed the existing structure but also brought to light the traces of the history and culture of the Grand Mecidiye Mosque and the communities it has witnessed since its construction. Following the completion of the mosque's restoration work, the book "Grand Mecidiye Mosque and Ortaköy," edited by Mehmet Baha Tanman, was published in 2014. The book revealed the historical and cultural structure of a civilization by conveying information about the structures located on the Bosphorus and its surroundings. It became an important resource on Ottoman period architectural works. At the same time, this book, which focused on the architectural details of the Büyük Mecidiye Mosque, added the findings and documents that emerged during the renovation work to the community's archives.

Beşiktaş Sinanpaşa Mosque Restoration

In order to provide sustainable support for culture and art, we established an art workshop in 2018 in collaboration with the Women, Family, and Youth Center (KACEM) within the Turkish Religious Foundation. As part of the project, we restored and furnished 12 rooms in the courtyard of the Sinan Paşa Mosque in Beşiktaş, Istanbul. At the venue, which we named TDV KACEM - Kuveyt Türk Art Workshops, we offer training in traditional arts such as calligraphy, illumination, miniature painting, ceramics, and ebru, as well as in abstract painting, calligraphy, and music. In addition to courses for adults, the art workshop also organizes courses for children and young people. The "Süleymannâme Exhibition," one of the workshop's projects, was displayed at the Ankara National Library in 2019.

Culture and Arts

Kuveyt Türk, which attaches importance to preserving social and cultural values through art, prioritizes leaving lasting works of art for future generations. To this end, it acquires and preserves the works of artists who continue their work in the field of Turkish-Islamic arts. Kuveyt Türk exhibits more than 500 works of art from many art forms, including calligraphy, illumination, ebru, kat'ı, miniature, and tombak, at its headquarters, banking center buildings, and branches.

The World Should Not Be a Desert Exhibition

In our cultural and artistic endeavors, we make it our principle to bring traditional arts to young people and continue our work in this direction. We strive to hold our exhibitions in highly central locations where young people frequently spend time. As a financial institution taking new steps in digitalization every day, we see digitalization as an important tool for bringing art to young people. We presented our exhibition "Don't Let the World Become a Desert," which features the collection of our esteemed ebru artist Hikmet Barutçugil, who draws attention to environmental sustainability, to art lovers digitally, including on the metaverse platform.

"Gılaf-ı Reyya: Perfume Bottles from the Ottoman Era to Today" exhibition

The exhibition "Gılaf-ı Reyya: Perfume Bottles from the Ottoman Era to Today," created by collector Bekir Kantarcı with a focus on Ottoman-era perfumes, opened to visitors at the Museum of Turkish and Islamic Arts with the contribution of Kuveyt Türk.

Bringing the "Ottoman Traces in Rumelia" Exhibition to Art Lovers

The "Ottoman Traces in Rumelia" exhibition, prepared with the contribution of Kuveyt Türk, consists of 35 original works by veteran miniature artist Cülçin Anmaç, who reinterpreted Ottoman works in the Balkan geography in line with historical sources. The "Ottoman Traces in Rumelia" exhibition presents a distinguished collection that brings to life numerous examples of religious and civil architecture, from mosques to bridges, madrasas to bazaars, through the refined style of Rumelia miniature art.

KAÇUV Support for Hope

Kuveyt Türk has been supporting the Support for Hope project run by KAÇUV since 2013, with the aim of raising awareness about cancer, one of the most significant diseases of our time, whose impact is growing, and giving hope to children undergoing cancer treatment. Kuveyt Türk made a meaningful gesture of solidarity by running in this year's Istanbul Marathon for the benefit of the Hope for Children with Cancer Foundation (KAÇUV). Kuveyt Türk raised donations for the Hope for Children with Cancer Foundation's (KAÇUV) 'My Hope Education Scholarship Program' with a running team of 83 employees. The KUVEYT TÜRK running team achieved significant success by reaching 400 supporters through an individual campaign organized to support children and young people who have completed cancer treatment or are continuing treatment remotely to return to their education. With this strong solidarity shown during the marathon, Kuveyt Türk also ranked second in the categories of Institutions with the Most Donors and Institutions with the Highest Donation Amount. Kuveyt Türk's solidarity within the scope of the marathon did not stop there. The institution helped 100 children and their families meet their basic needs for a year, particularly food and hygiene products, through its support for KAÇUV's "Hopeful Card" project.

Our Greatest Responsibility is People

Kuveyt Türk, which implements numerous social responsibility projects to protect, develop, and sustain all of Turkey's assets, continues to support civil society organizations and humanitarian aid campaigns.

The "Support for Hope" Project with KAÇUV

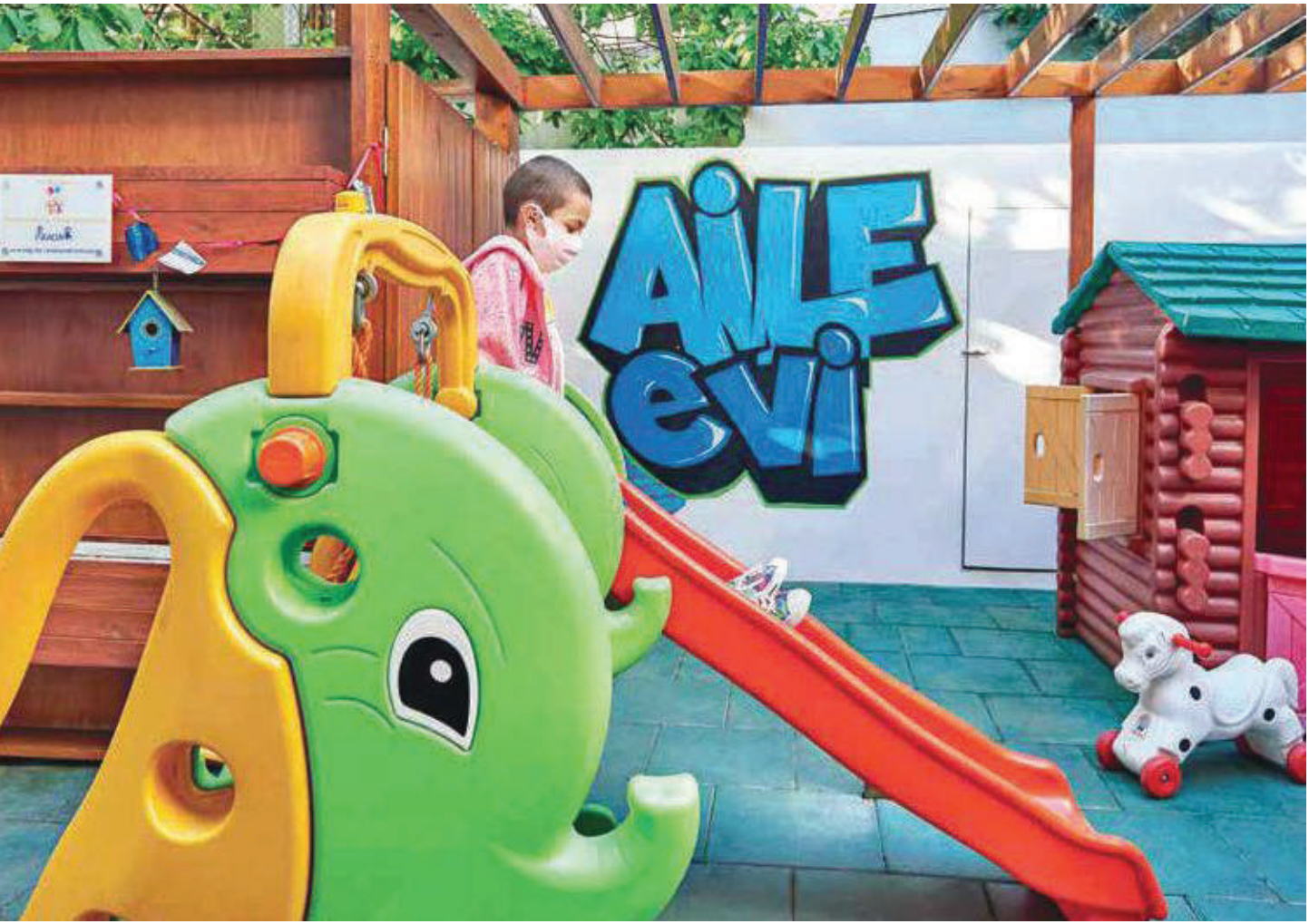
Kuveyt Türk has been supporting the Support for Hope project run by KAÇUV since 2013 with the aim of raising awareness about cancer, one of the most important diseases of our time, whose impact is increasing, and giving hope to children undergoing cancer treatment.

As part of the project, which continues throughout National Sovereignty and Children's Day Week every year, KUVEYT TÜRK makes donations equal to the number of transactions made with all of the bank's cards during the specified dates, providing support for the "Family House" built for children with cancer.

The annual expenses of the Family Home, which provides accommodation and social life opportunities free of charge to cancer-stricken children and their families in need during treatment, are covered by donations collected under the Support for Hope Project each year.

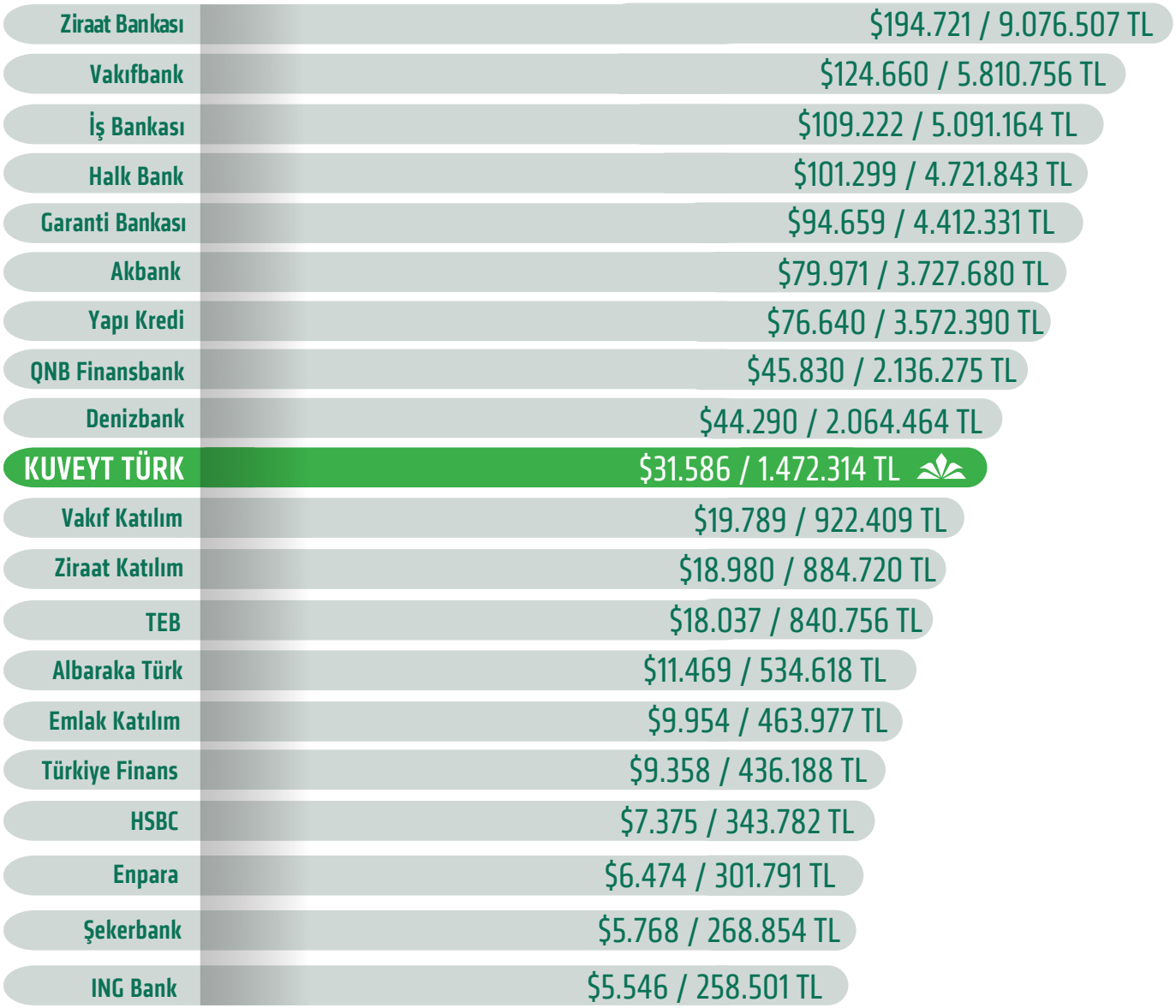
Thanks to the campaign carried out in 2019 as part of the project, 691,000 TL was donated, bringing the total amount donated over 6 years to 2,805,000 TL.



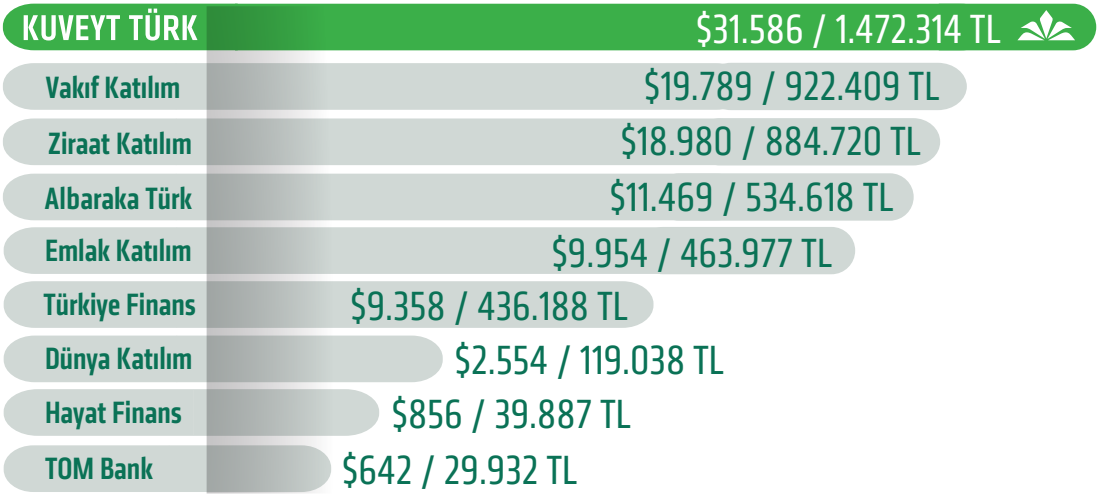

AİLE
evi

KUVEYT TÜRK'S POSITION IN THE BANKING SECTOR

Top 20 banks by asset size (2026/06, Million USD/TL)



Participation Banks' Ranking (2026/06, Million TL)



Participation Banking
Leading Bank in the Sector

Participation Banking Market Shares in Selected Products (2026/06)

Product	Market Share	Rank	Kuveyt Türk	Total
Total Assets	%29,9	1st	1.472.314 TL $31.586	4.920.187 TL $105.554
Funds Utilized	%27,3	1st Rank	758.027 TL $16.262	2.774.979 TL $59.533
Non-Interest-Bearing Deposits	%46,6	1st	594.465 TL $12.753	1.274.869 TL $27.350
Total Deposits	%30,4	1st Place	983.866 TL $21.107	3.237.113 TL $69.447
Service	**Market Share**	**Rank**	**Kuveyt Türk**	**Total**
Number of Branches	%30,0	1st	451	1.508
Number of Employees	%28,2	1st Place	6.431	22.776

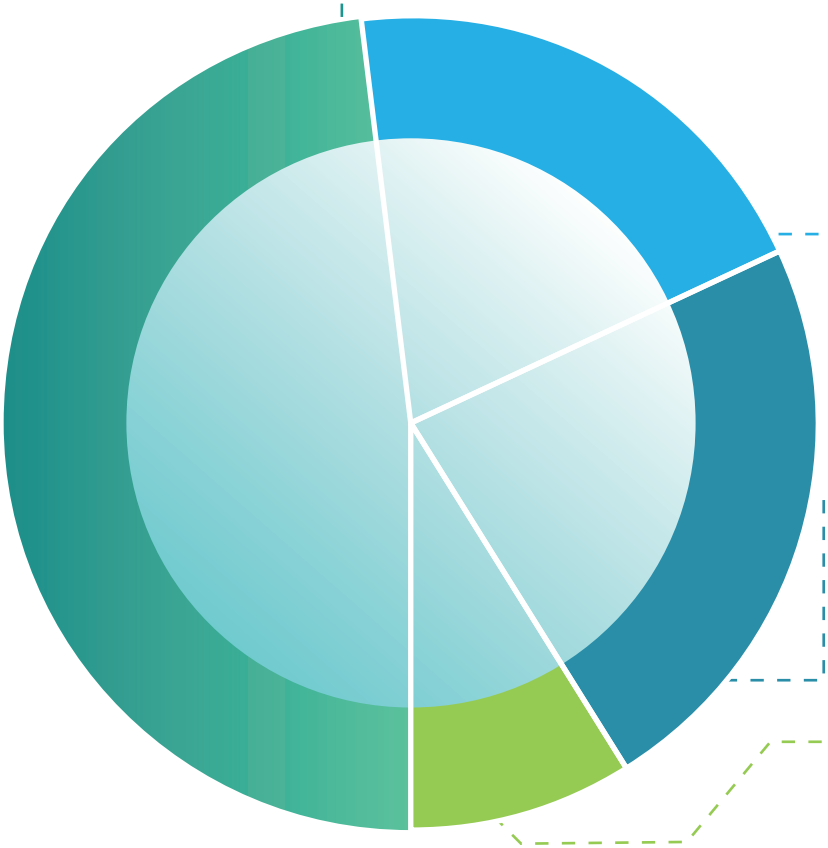
* Loans and Financial Leasing Receivables/Receivables from leasing transactions are included in this item.

KUVEYTTÜRK


KUVEYTTÜRK

ASSET AND LIABILITY STRUCTURE

ASSET STRUCTURE (2026/06)



- **Funds Utilized (Net)** 50,4%
- **Cash & Cash Equivalents** 29,1%
- **Securities;** 17,8%
- **Other Assets** 2,7%



Strategically managed asset allocation



Disciplined selective growth while maintaining sound asset quality



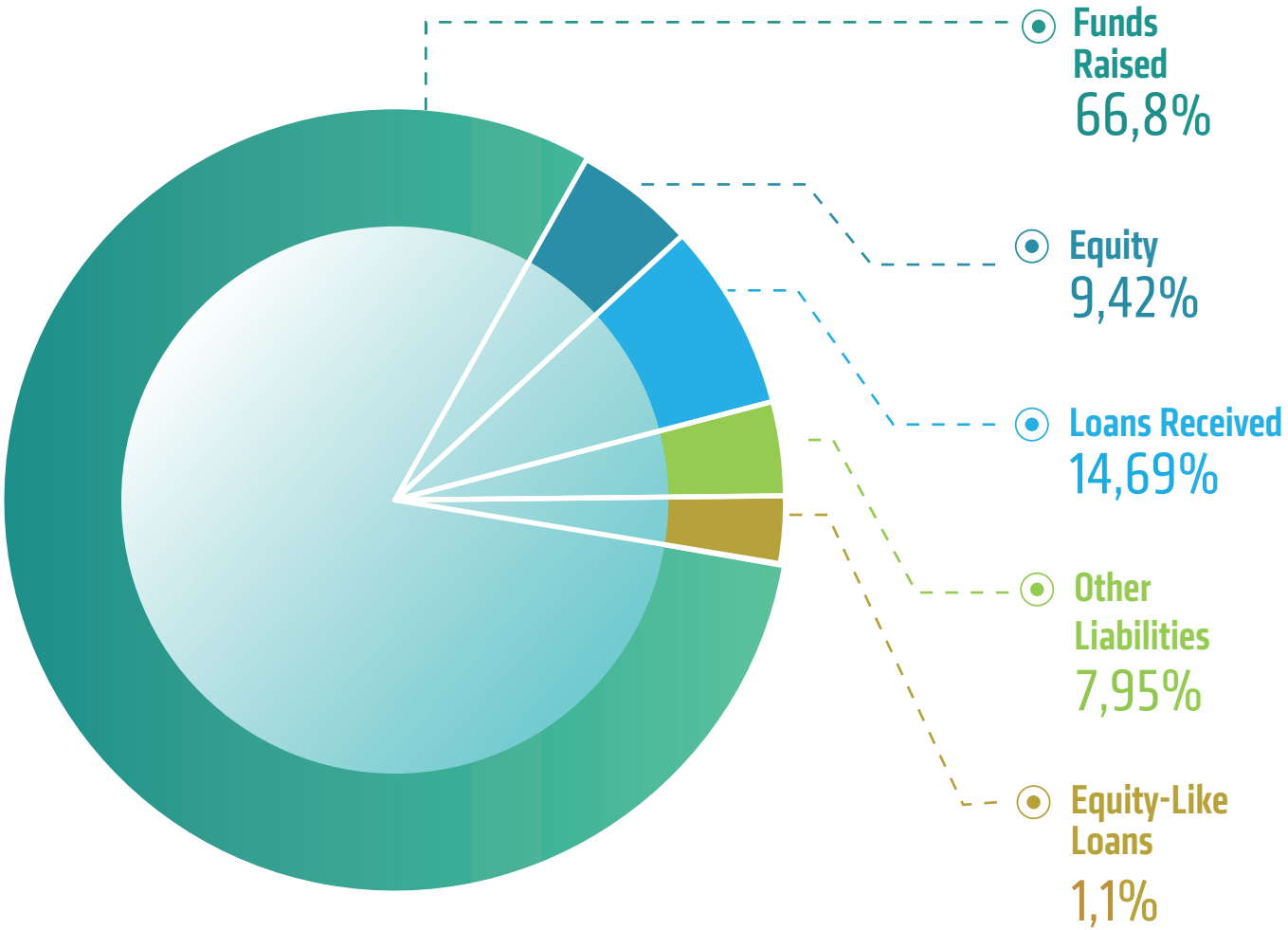
Customer-centric growing asset structure



High liquidity level

ASSET AND LIABILITY STRUCTURE

LIABILITY STRUCTURE (2026/06)





High deposit ratios supported by long-term alternative funding sources



High current deposit share in collected funds



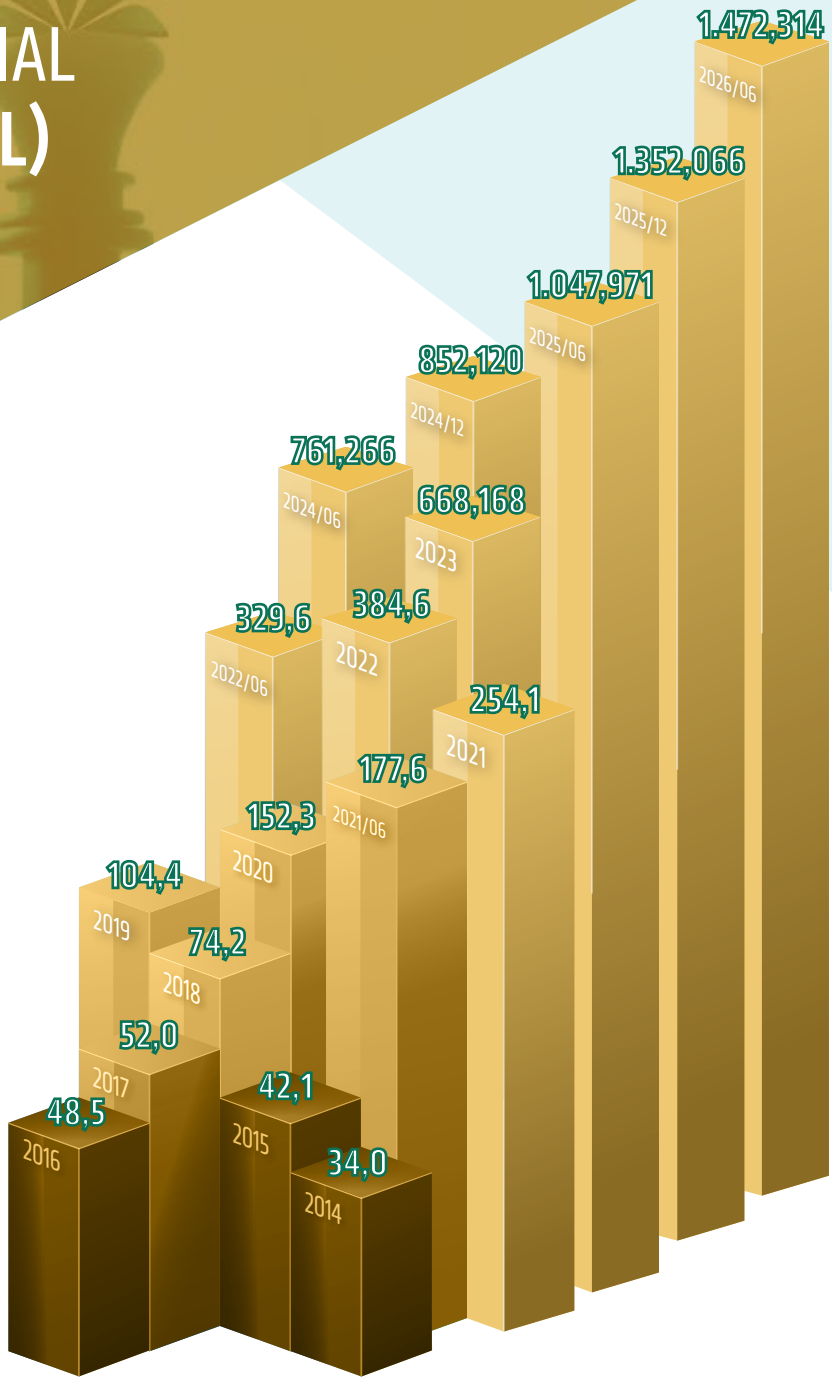
Alternative domestic and foreign sources through sukuk issuance



Capital strength supporting long-term sustainable growth

KUVEYT TÜRK FINANCIAL
ACTIVE SIZE (Billion TL)

CACR (2019-2026/06)
42.1%



MARKET SHARE %29,9

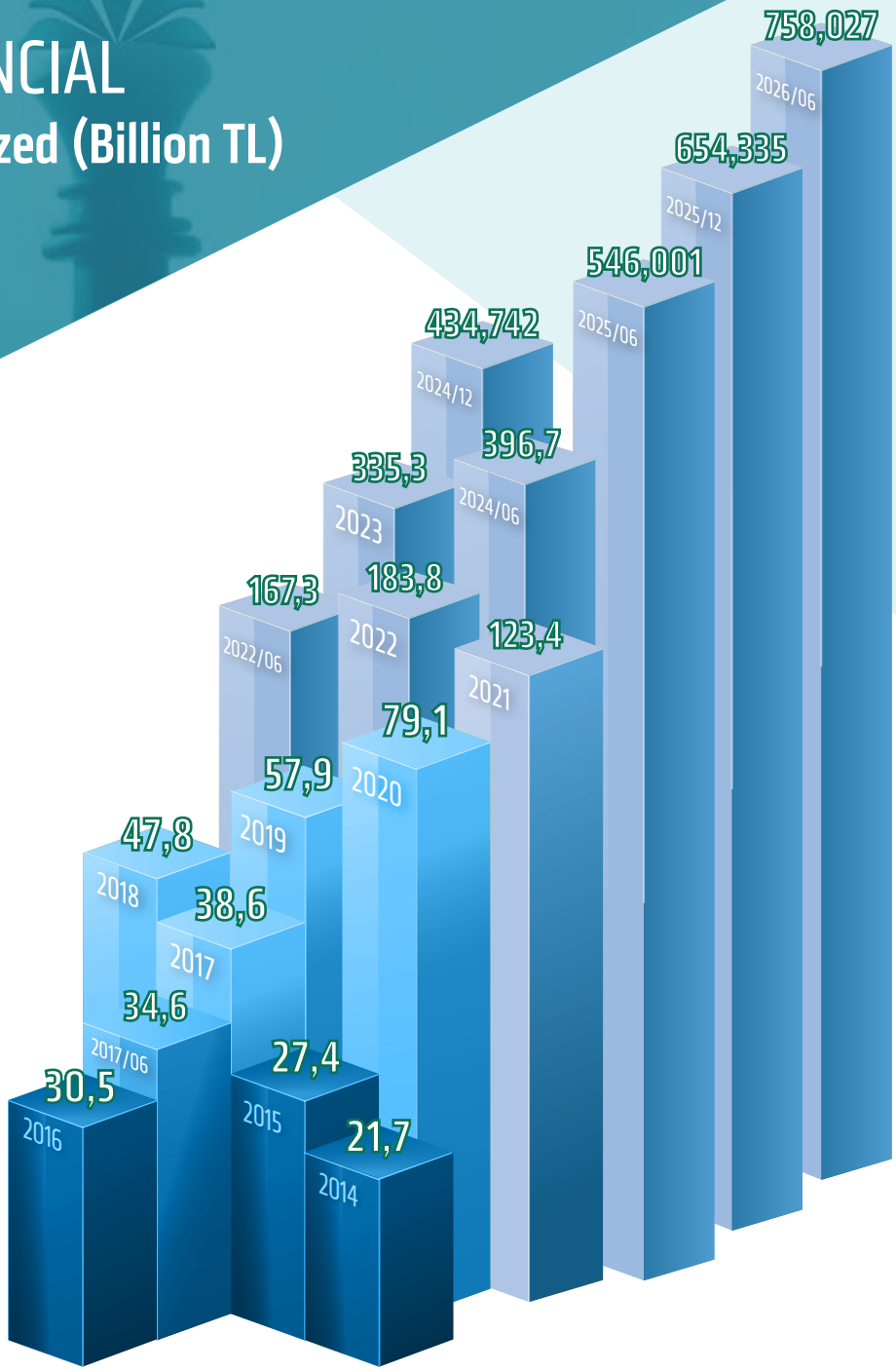
SECTOR MARKET SHARE %2,79

KUVEYTTÜRK

KUVEYT TÜRK FINANCIAL

INSTITUTIONS Funds Utilized (Billion TL)

CACR (2019-2026/06)
43.8

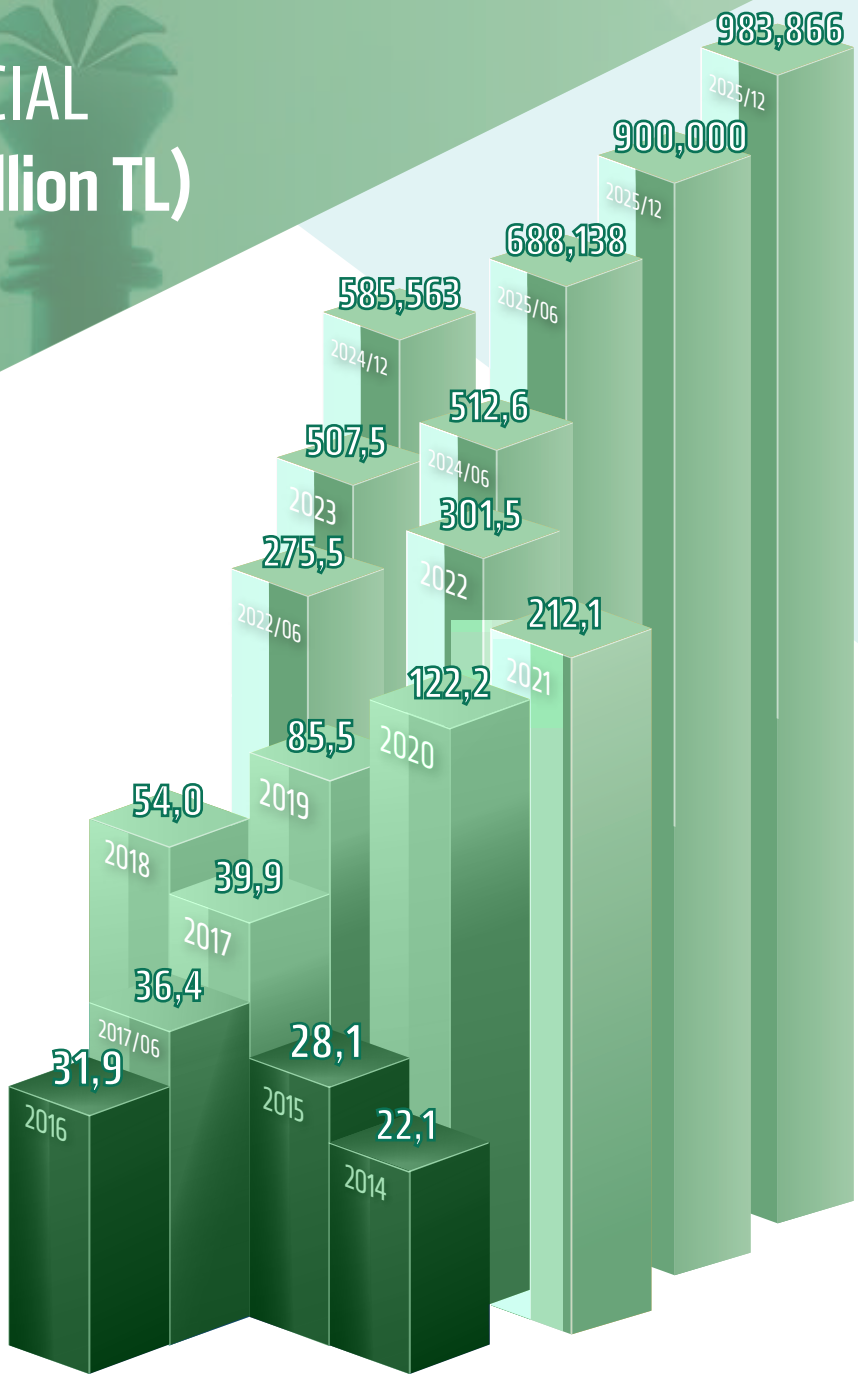


PARTICIPATION MARKET SHARE
%27,3

SECTOR MARKET SHARE
%2,58

KUVEYT TÜRK FINANCIAL
COLLECTED FUNDS (Billion TL)

CACR (2019-2026/06)
35,9



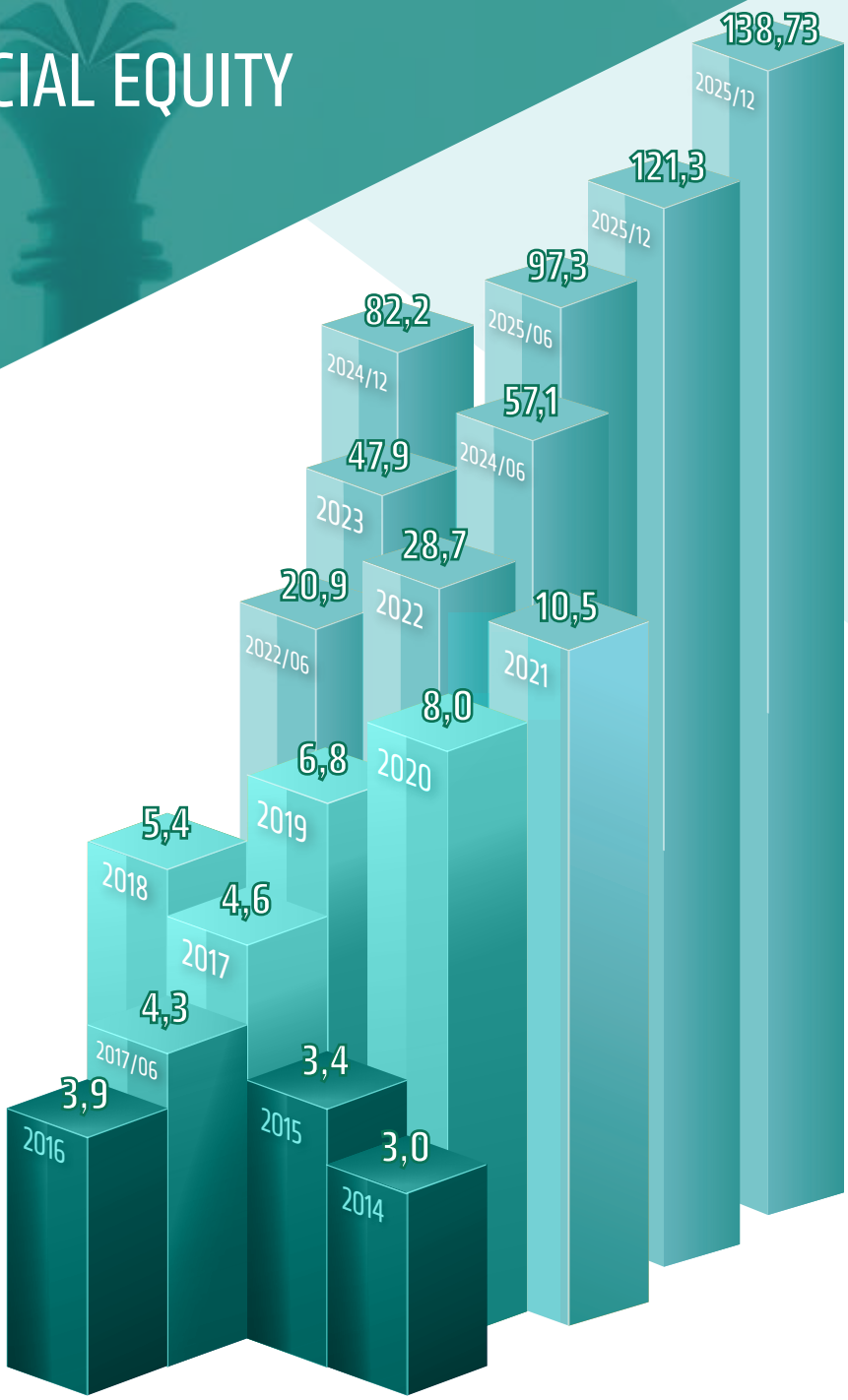
PARTICIPATION MARKET SHARE
%30,4

SECTOR MARKET SHARE
%3,11

KUVEYTTÜRK

KUVEYT TÜRK FINANCIAL EQUITY (Billion TL)

CACR (2019-2026/06)
67,6

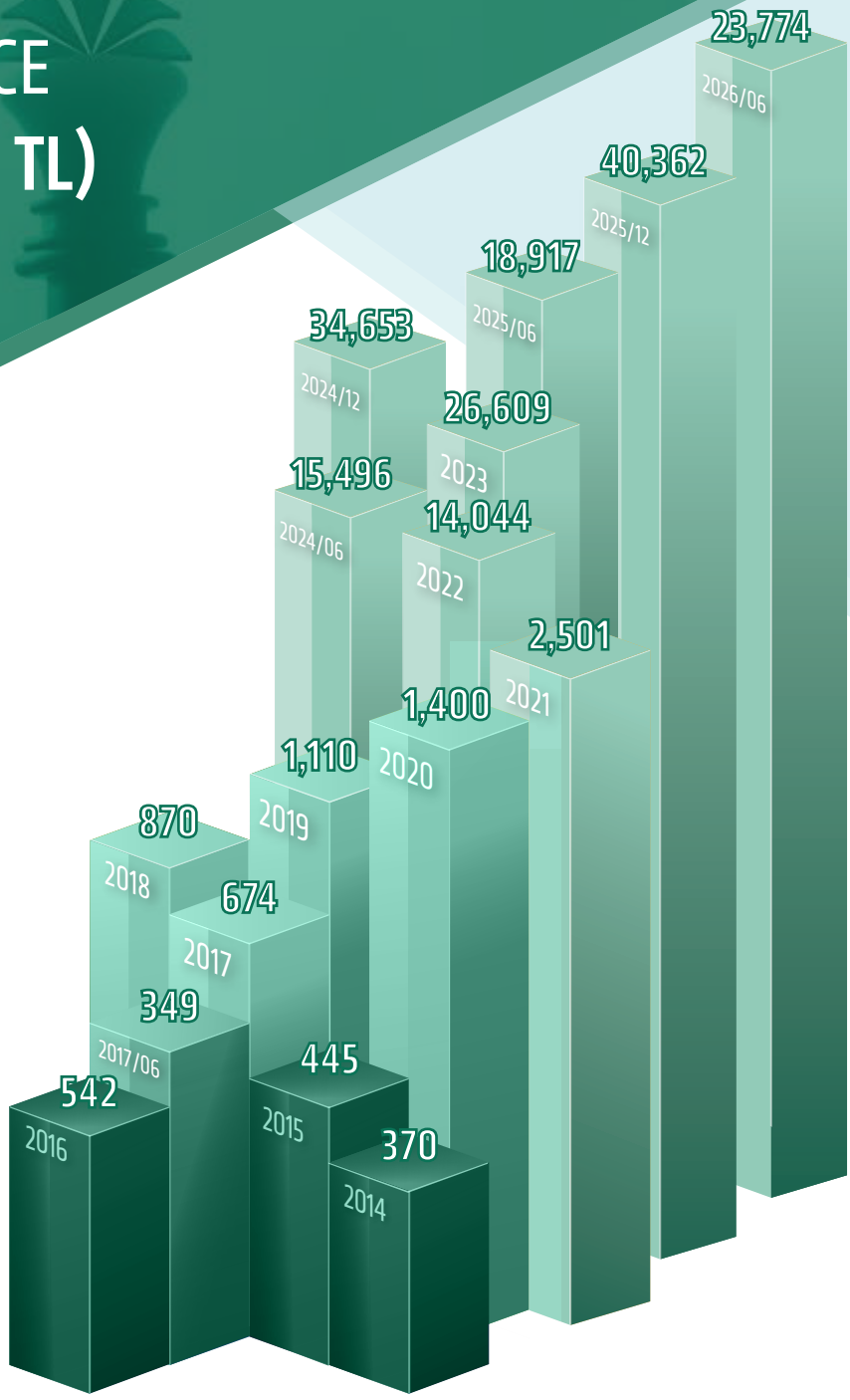


PARTICIPATION MARKET SHARE %38,96

SECTOR MARKET SHARE %3,01

KUVEYT TÜRK FINANCE
NET PROFIT (Million TL)

CAGR (2019-2026/06)
88.5



PARTICIPATION MARKET SHARE %45,2

SECTOR MARKET SHARE %4,51

KUVEYTTÜRK

KEY PERFORMANCE INDICATORS AND RATIOS (2026/06)

TDO (NPL) (%)	Capital Adequacy (%)
3,00	18,00

Current Deposits / Deposits (%)	Precious Metal Deposits / Deposits (%)A
61,0	37,5

Net Profit Margin NIM (%)	Cost/Income Ratio (%)
6,32	35,92

ROAA (%)	ROAE (%)
3,59	38,32

Sustainable growth and sound asset quality



Robust capital base; growth with profitability


KuveytTürk


KUVEYTTÜRK

KUVEYTTÜRK

