

KUVEYT TRK CORPORATE PRESENTATION



KUVEYTRK
PARTICIPATION BANK INC.



INDEX

- 3 KUYEY TÜR K
AT A GLANCE
- 5 KFH GROUP
NETWORK
- 7 OUR VISION
OUR MISSION
OUR STRATEGY
- 9 OUR QUALITY
POLICY
- 11 “THE RIGHT WAY” BY
KUYEY TÜR K
- 13 BOARD OF
DIRECTORS
- 15 KUYEY TÜR K
Correspondent Banks
- 17 KUYEY TÜR K
GEOGRAPHIC COVERAGE
- 19 SUBSIDIARIES &
ASSOCIATE COMPANIES
- 21 KUYEY TÜR K
MILESTONES
- 25 KUYEY TÜR K
STRATEGIC EDGES
Gold Banking & Sukuk
- 27 KUYEY TÜR K
SUPPORTS AND SMEs
- 29 KUYEY TÜR K
STRATEGIC EDGES
Private Banking
- 31 KUYEY TÜR K
STRATEGIC EDGES
Senin Bankan
- 33 KUYEY TÜR K
STRATEGIC EDGES
XTMs
- 35 KUYEY TÜR K’S STRATEGIC
COMPETITIVE EDGE
Lonca Entrepreneurs Center

37 AWARDS

39 KUVEYT TÜRK
SOCIAL RESPONSIBILITY

41 PEOPLE:
OUR PRIMARY
RESPONSIBILITY

47 KUVEYT TÜRK'S
POSITION IN THE
BANKING SECTOR

49 SECTORAL
POSITIONING

51 KEY FINANCIAL
INDICATORS AND RATIOS

55 KUVEYT TÜRK FINANCIALS
Asset Size

57 KUVEYT TÜRK FINANCIALS
Funds Collected

59 KUVEYT TÜRK FINANCIALS
Net Profit

KUVEYT TÜRK AT A GLANCE

June 2019

₺87 BN

TOTAL ASSETS

11th LARGEST BANK WITH ~2,1% MARKET SHARE

₺6 BN

SHARE HOLDER'S EQUITY

STRONG CAPITAL STRUCTURE

17,90%

ROAE

RANKED 4rd AMONG FIRST 20 BANKS (by Asset Size)

86%

GEOGRAPHICAL COVERAGE

~ 5.2 MILLION CUSTOMERS VIA 414 BRANCHES

1.2

#DIGITAL COSTUMERS

INCREASING DIGITAL PENETRATION OF CUSTOMERS



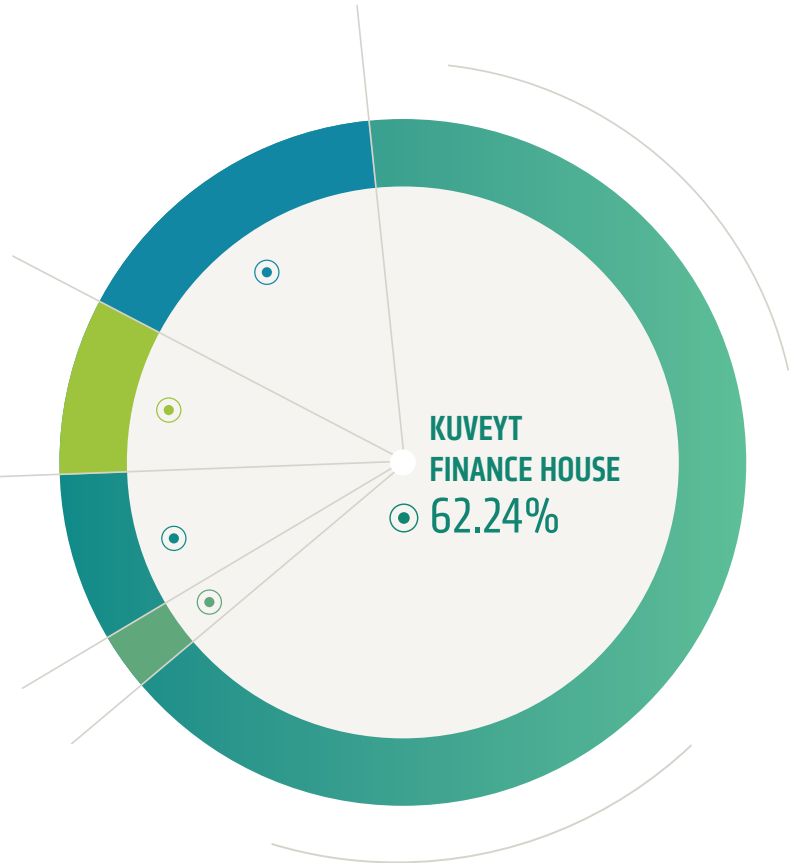
KUVEYT TÜRK SHAREHOLDING STRUCTURE

● REPUBLIC OF TURKEY GENERAL
DIRECTORATE OF FOUNDATIONS
18.72%

● ISLAMIC
DEVELOPMENT BANK
9%

● KUWAIT PUBLIC INSTITUTION
FOR SOCIAL SECURITY
9%

● OTHER REAL AND
LEGAL SHAREHOLDERS
1.04%



KUVEYTTÜRK
PARTICIPATION BANK INC.

KFH GROUP NETWORK

Global Integrated Operations

Leading the Islamic finance industry, KFH Group offered a wide range of Islamic products and services across several regions, with 504 branches, 1,263 ATMs and around 15,000 employees during 2018.

01

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

Kuwait

02

**Kuveyt Türk
Participation Bank**

Turkey

03

KT Bank AG

Germany

04

**Kuwait Finance
House B.S.C.**

Bahrain

05

**Saudi Kuwait
Finance House S.S.C.**

Saudi Arabia

06

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

Malaysia (Berhad)



KÜVEYTTÜRK
PARTICIPATION BANK INC.



OUR VISION



OUR MISSION



OUR STRATEGY



OUR VISION

To be the most reliable participation bank providing sustainable and profitable growth by leading the way in developing interest-free financial services.

OUR MISSION

To be a bank that adheres to interest-free finance principles; abides by moral values; focuses on customer-oriented banking while adding value for all stakeholders; and embraces corporate social responsibility.

OUR STRATEGY

To increase customer satisfaction by introducing innovative products and high-quality services; to contribute to the profitability through cost optimization and digitalization; and to maintain sustainable and profitable growth by making no concessions to our values.



KUVEYTTÜRK
PARTICIPATION BANK INC.

OUR QUALITY POLICY

In line with the principles of participation banking and total quality management, we aim to become an institution that:



**Improves the degree and
quality of customer
satisfaction**



**Leads the banking
sector**



**Creates value under the
leadership of senior
management**



**With the ongoing
efforts of employees
throughout the organization**


We aim to become a value-generating organization



KUVEYTTÜRK
PARTICIPATION BANK INC.



“THE RIGHT WAY” BY KUVEYT TÜRK

- 
- In Kuveyt Türk, there is no account maintenance fee unconditionally.
 - Online EFTs and money transfers are free unconditionally.
 - It is a given that terms, rates and stipulations in contracts made with Kuveyt Türk remain as agreed.
 - Costs of services and products are stated clearly.
 - Clients of Kuveyt Türk know better to save rather than spend.
 - No product or service is purchased without detailed knowledge.



KUVEYTTÜRK
PARTICIPATION BANK INC.

BOARD OF DIRECTORS

Hamad Abdulmohsen ALMARZOUQ
Chairman of the Board of Directors

Dr. Adnan ERTEM
Vice Chairman of the Board of Directors

Nadir ALPASLAN
Member of the Board of Directors

Mohamad ALMIDANI
Member of the Board of Directors

Ahmad S. AL KHARJI
Member of the Board of Directors

Ufuk UYAN
CEO & Member of the Board of Directors

Fawaz KH E ALSALEH
Member of the Board of Directors

Salah ALMUDHAF
Member of the Board of Directors

Mazin SAS ALNAHEDH
Member of the Board of Directors

KUVEYT TÜRK PARTICIPATION BANK SENIOR MANAGEMENT

Ufuk UYAN
CEO & Member of the Board of Directors

Ahmet ALBAYRAK PhD.
Treasury and International Banking

Abdurrahman DELİPOYRAZ
SME Banking

Ahmet KARACA
Financial Control

A. Süleyman KARAKAYA
Commercial Banking

Aslan DEMİR
Strategy

Bilal SAYIN
Credits

H. Cevdet YILMAZ
Risk, Control and Compliance

İrfan YILMAZ
Banking Services

Mehmet ORAL
Retail Banking

Nurettin KOLAÇ
Legal Affairs and Colletcion



KUVEYTTÜRK
PARTICIPATION BANK INC.

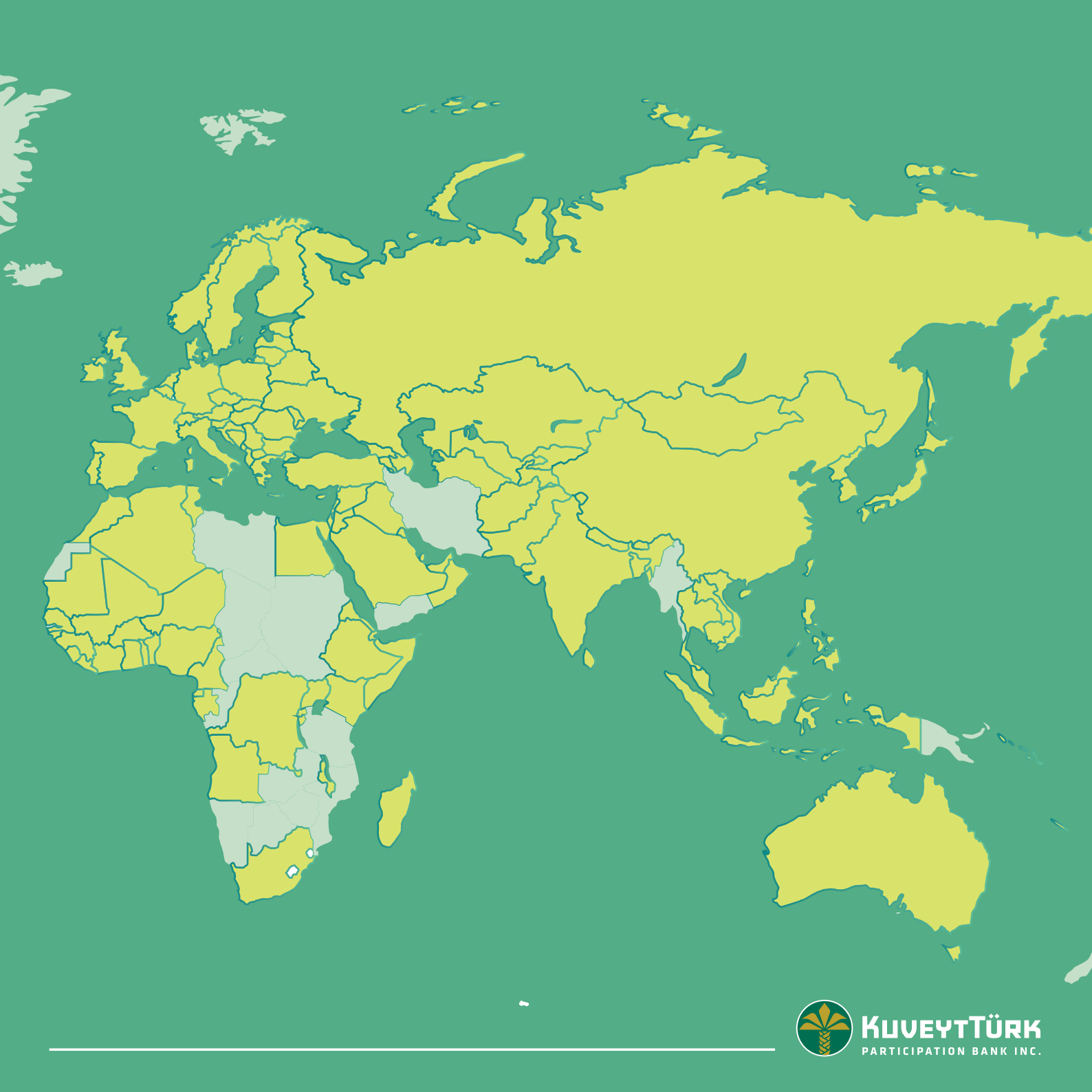


KUVEYT TÜRK Correspondent Banks

With its extensive correspondent network and expert staff, Kuveyt Türk provides its customers with the best and fastest service in international transactions at an affordable cost.

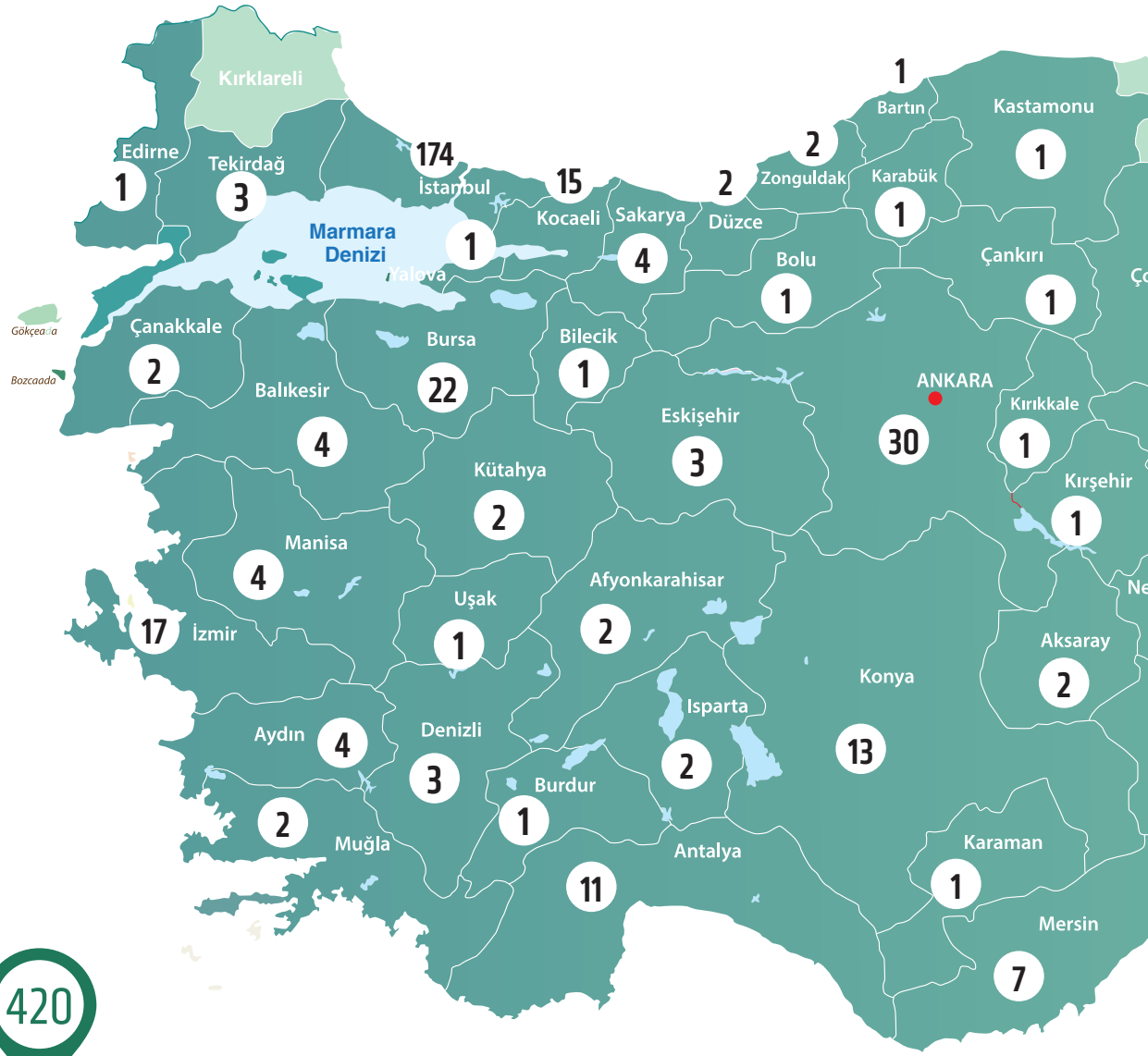
**Total Number
of Countries**

126



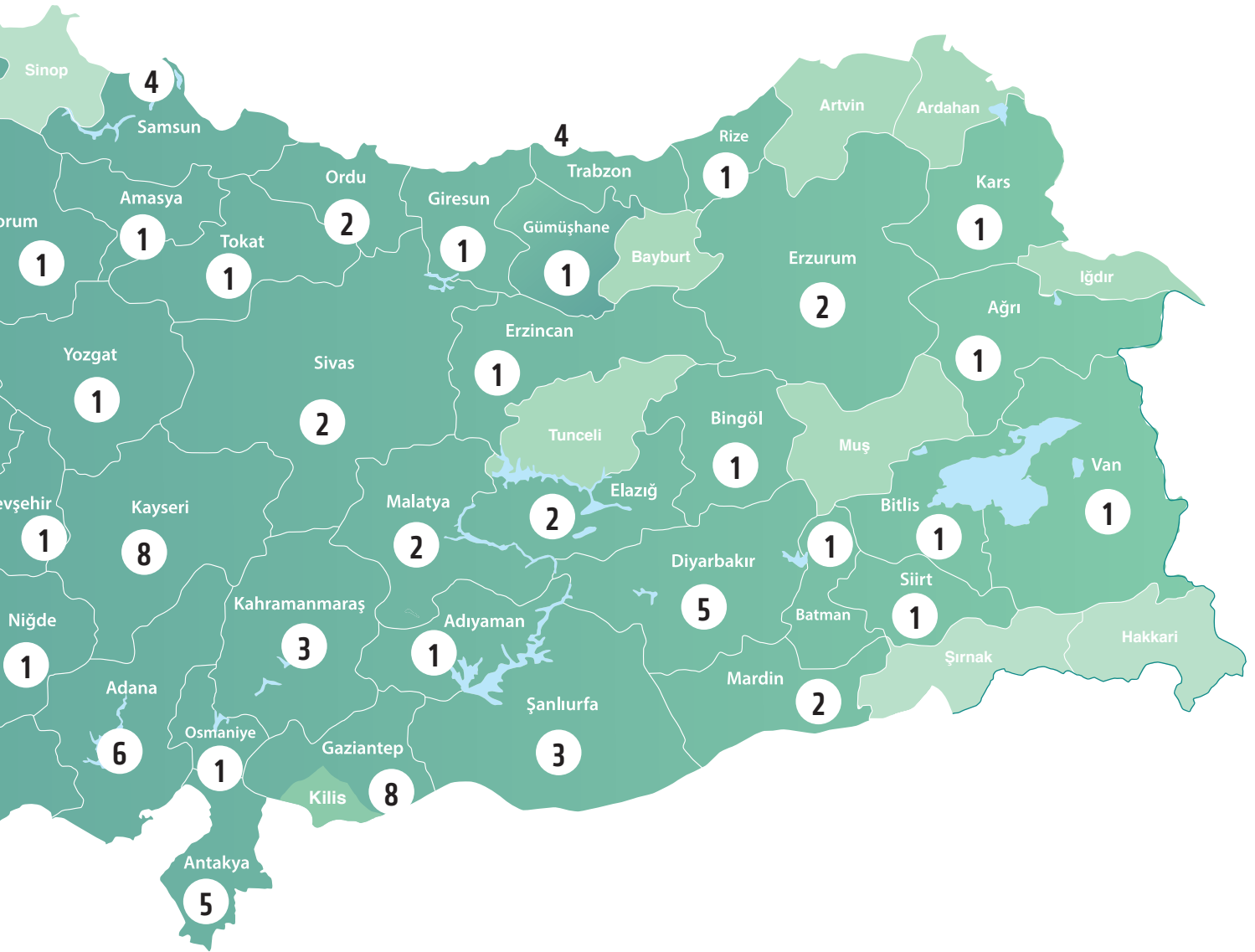
KUVEYTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK GEOGRAPHIC COVERAGE



Total Number
of Domestic
Branches

420



KUVEYTTÜRK
PARTICIPATION BANK INC.

SUBSIDIARIES & ASSOCIATE COMPANIES



KT Bank AG, Germany
Wholly owned by Kuveyt Türk
(Paid up capital: EUR 92.5 million)



Architechtt Bilişim Sistemleri ve Pazarlama Tic A.Ş.
Wholly owned by Kuveyt Türk
(Paid up capital: TRY 1 million)



Pension Funds Company
Share of Kuveyt Türk: 50%
(Paid up capital: TRY 40 million)



**Bahrain Branch
Off-shore**



**Portfolio Management Company
KT Portföy Yönetimi A.Ş.**

**Share of Kuveyt Türk: 50%
(Paid up capital: TRY 10 million)**

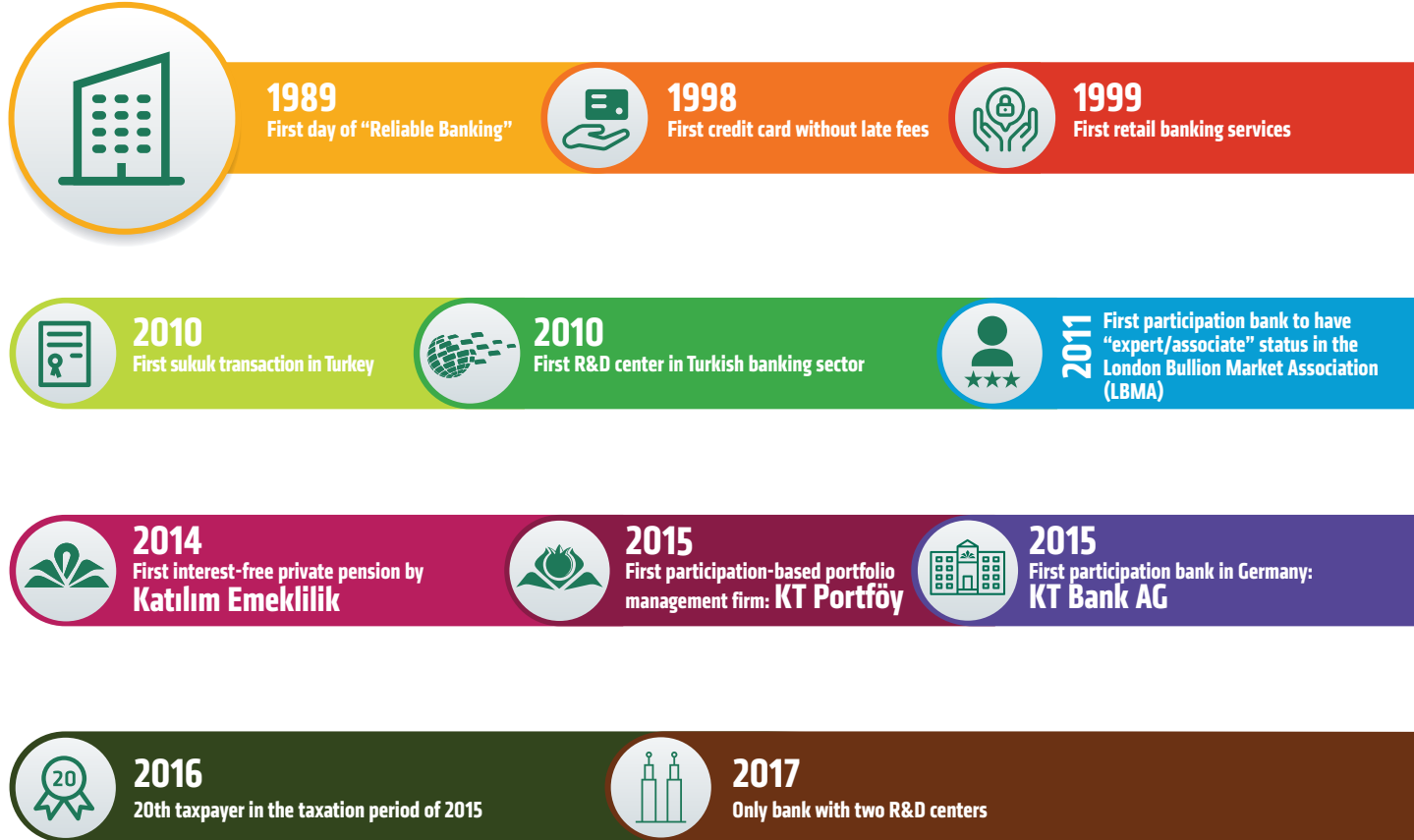


**Real Estate Investment Trust
Share of Kuveyt Türk: 75%
(Paid up capital: TRY 66 million)**



**Neova Insurance Company
Share of Kuveyt Türk: 7%
(Paid up capital: TRY 84.8 million)**

KUVEYT TÜRK MILESTONES





2002

The Bank becomes VISA's first private finance institution member



2007

The Bank starts selling gold in grams through Istanbul Gold Exchange



2008

Gold Swap, Gold-to-Gold and Gold Cheque



2011

First bank to organize "Gold Collection Days"



2014

First digital banking branch in the world where video-call and self-service operations are possible: **XTM**



2015

First private banking operation in the participation banking sector.



2015

Architech A.Ş.: the investment taking our experience in technology one step forward



2015

"**Senin Bankan**", the Bank's branchless and free digital banking platform



2017

Support for tech startups by **Lonca Entrepreneurship Center**



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK MILESTONES



2018

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



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

Introduction and presentation of gold banking in public
squares of cities in Turkey with the Bank's "Golden Van"



2018

Best Islamic Financial Institution



2019

"Best Employer of Turkey" and "Best Employer of Finance"
awards by Great Place To Work Institute.



2019

"Turkey's Best Islamic Financial Institution"
Award from World's Best Banks Awards



2018

Financing for 15% of the Solar Power Plant (SPP) projects



2018

Teknogiriřim Venture Capital Fund was founded with partnership of Kuveyt Türk and Vakıf Katılım



2018

Banking software BOA was developed to be used by more than 60 banks in 20 countries including Nigeria, Malaysia, Indonesia and Egypt



2019

"Best Islamic Asset Management" Award From GIFA Championship Award



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK STRATEGIC EDGES

Gold Banking

Gold Banking

Kuveyt Türk is the pioneer of gold banking in the sector, providing the widest gold product and services with its products such as grams of gold, quarter gold coins, Gold Check and Gold Transfer! If preferred, you can withdraw your gold by the physical gram instantly from Kuveyt Türk Branches. Kuveyt Türk provides interest-free income by getting profit shares from gold at Kuveyt Türk, the pioneer of gold banking.

16
tonnes of gold
added to the
economy by
Kuveyt Türk



KUVEYTTÜRK
PARTICIPATION BANK INC.



KUVEYT TÜRK STRATEGIC EDGES

Sukuk



AN ERA OF
**LEASE
CERTIFICATES,
INVESTMENT,
BROUGHT
TO YOU
BY KUVEYT
TÜRK.**

SUKUK

Kuveyt Türk issued Sukuk for TRY 5.1 billion, increasing by 120% compared to the previous year. TRY 600 million issue which was made in October 2018 has been the highest amount of a single TRY denominated issue of sukuk in the sector of interest-free banking, setting a record for Turkey.

As Kuveyt Türk, we have the title of first Sukuk issuer bank in Europe and Turkey. Since 2010, we have issued TRY 10 billion, USD 1 billion 800 million and MYR 800 Million lease certificates (Sukuk) both in domestic and abroad.



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK SUPPORTS AND SMEs



As Kuveyt Türk, we will continue to contribute to our tradesmen and SMEs.

We announce export support packages and support our customers with privileged financing packages for the tourism and agricultural sectors in order to support export and forex inflow to the country. We offer tailor-made packages considering that each SME has different needs.

Our tradesmen and SMEs can finance all of their purchases of goods and services with the SME Card at any time without the need to go to the branch.

We are increasing our activities in segments such as leasing, foreign trade finance, project finance and consumer finance.

We are the first bank in the banking sector that has introduced multi-user CebimPOS service enabling our SMEs to make their collections comfortably and free of charge by converting their smartphones into POS terminals. Business owners can convert the smartphones of any number of employees or representatives to POS terminals.



EACH SME'S BUSINESS IS



DIFFERENT

At Kuveyt Türk, your business will enjoy
different benefits with
“Customized SME Package”



Kuveyt Türk offers richly diversified products for commercial customers and SMEs.

Also thanks to the Online Finance System, which provides the opportunity to reach financing via the internet or Mobile Branch without going to the branch, we support all companies, especially import and export companies.

We plan to make various innovations especially in our Internet Branch in order to improve all the experiences of our SMEs and corporate customers in our digital channels.



KUVEYTÜRK
PARTICIPATION BANK INC.



KUVEYT TÜRK STRATEGIC EDGES *Private Banking*

Kuveyt Türk Private Banking customers can enjoy our services from our Kuwait, Bahrain and Germany offices besides our branch offices throughout Turkey.

Kuveyt Türk Private Banking branch is always trying to offer the most privileged service to our customers. Our 12 customer representatives deployed throughout the country are awaiting you in an effort to evaluate your investments in the best way possible and offer our services to you while observing your privacy at specially assigned corners at their respective branch offices.



PRIVATE BANKING

Consulting Services

Card Advantages

Contracted Projects



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK STRATEGIC EDGES *Senin Bankan*

**WHAT'S ON
Senin
Bankan?**

- Cash withdrawal from any ATM of any bank
- High profit share
- Advantageous exchange rates, day and night
- Free EFT

Senin Bankan is a subsidiary of  **KUVEYT TÜRK**

**Senin
Bankan.com.tr**

"Senin Bankan", the world's first interest-free digital branchless banking platform, is the easiest and fastest way to become a Kuveyt Türk customer and get banking services without going to the branch. With "Senin Bankan" you can open an account without going to the branch, apply for a credit card, use housing/car/personal finance, discover Private Pension Schemes, or you can secure yourself and your loved ones with life insurance.

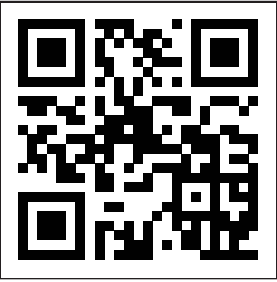
Your branchless digital bank with the widest product range in Turkey, "Senin Bankan" is completely free.

WHAT'S ON *Senin* *Bankan*?

**NO,
Account
maintanance
fee!**

**Free money
withdrawals
from all bank
ATMs**

**NO,
EFT and
transfer
fee!**



seninbankan.com.tr



KUVEYTTÜRK
PARTICIPATION BANK INC.



KUVEYT TÜRK STRATEGIC EDGES *XTMs*

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

Developed entirely from domestic internal sources, XTM is as practical as an ATM with a high-security interactive private digital device and is as rich as a branch.

You can connect to XTM machines with English, Arabic and Sign Language options and perform your banking transactions easily in your own language.

XTM



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK'S STRATEGIC COMPETITIVE EDGE

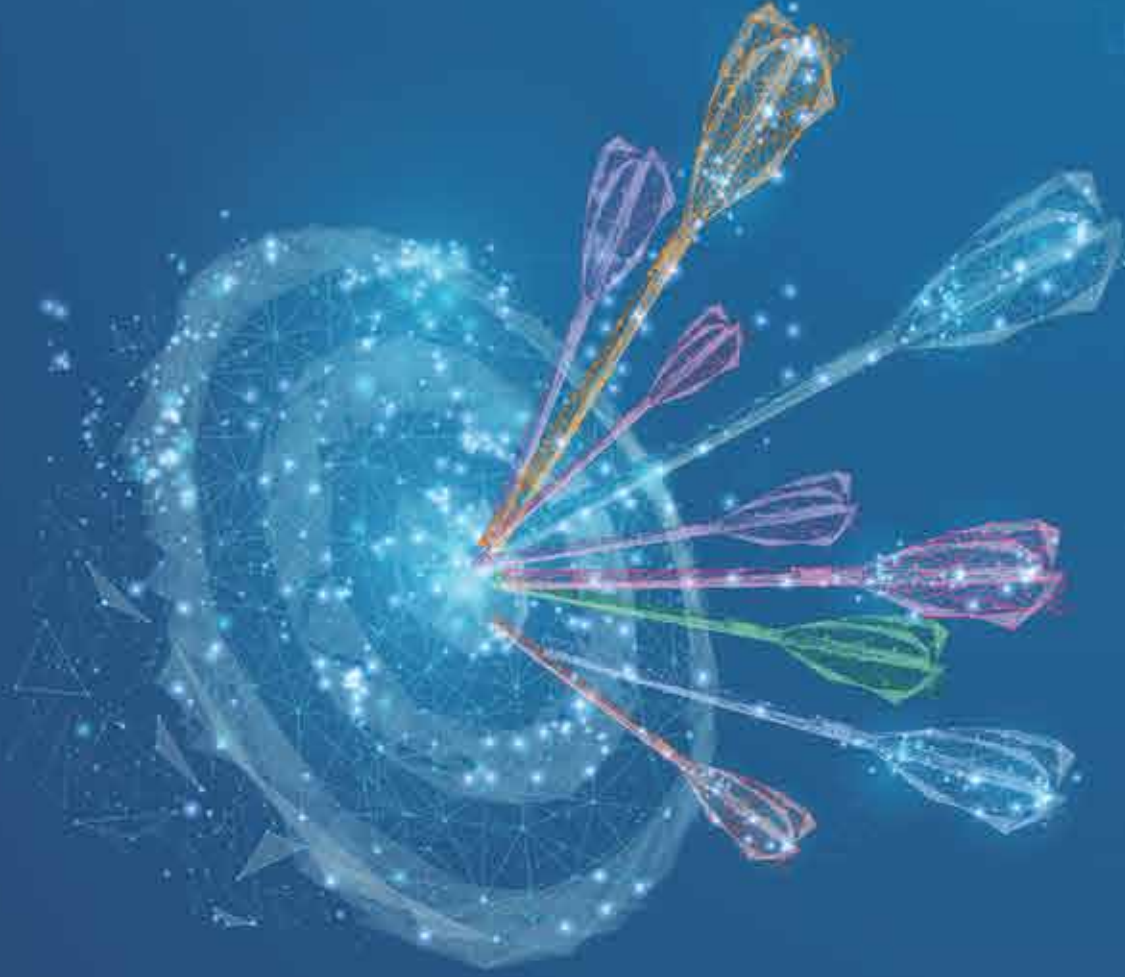
Lonca Entrepreneurs Center



Ideas into the
future become
tangible at
Lonca...

Lonca Entrepreneurs Center was established by Kuveyt Türk in an effort to ensure that the entrepreneurs with technology-oriented and scaleable business ideas are able to swiftly convert their project ideas into a sustainable model and profit-making activity.

While offering the most suitable working environment for startups, it helps to implement projects with designated mentors and consultants for each initiative. In addition, it allows entrepreneurs to come together with peers and with the ecosystem they will need. In doing so, Lonca provides entrepreneurs with more than 30 years of banking experience of Kuveyt Türk, its founder, through all channels; as well as opportunities to cooperate with organizations of great importance for the entrepreneurs.



Grant
Support of
TRY 40,000

Multisite
Incubation
Service

Opportunities
for cooperation
with Kuveyt Türk
and its Network

Prioritized
Application
for Investment
Fund

Mentoring
and Training
Support



KUVEYTÜRK
PARTICIPATION BANK INC.

AWARDS



*Best Islamic Finance Institution Award
by Global Finance*



*Ethical Responsibility Award
by Turkish Ethical Values Center*



*IDC CIO Awards
Best IT Governance Project of the Year*



*IDC CIO Awards
Best Business Enablement Project of the Year*



*IDC CIO Awards
Best Innovation Project of the Year*



*3 awards for XTM
by International Data Corporation (IDC)*



*The Issuer of the Year in Turkey Award in
IFN Deals of the Years*



*Europe's Best Digital Participation Bank
Award by Global Finance*



*Financial Inclusion and Digital Channels Award to
"Senin Bankan"*



*The Best R&D Center Award in
Private Sector R&D Centers Summit*



**Great
Place
To
Work®**

Kuveyt Türk, with its human oriented approach to employers, won the Great Place to Work Institute's "Turkey's Best Employers" and "Best Employer of Finance" awards in 2018, as the first and only Participation Bank that qualifies as GRATE PLACE TO WORK!



KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK SOCIAL RESPONSIBILITY

WE GROW WITH OUR VALUES

Kuveyt Türk Participation Bank is realizing important social responsibility projects by adding value to the development of the banking sector on the one hand and taking the social values as basis and protecting the cultural heritage on the other.

Kuveyt Türk believes that the society must be aware of its responsibilities and as part of that responsibility, pass down the core values in a proper way. It aims at providing benefits to the society with the help of its employees in all the corporate social responsibility projects realized.

Kuveyt Türk intends to protect our cultural heritage and leave them to next generations through the projects cordially supported by its employees.

We Conserve the Cultural Heritage

So far, a large number of restoration projects for protecting and saving historical and cultural heritage of Turkey have been assumed by Kuveyt Türk leaving a number of permanent works such as books and documentaries behind.

Among the restoration works supported by Kuveyt Türk with the responsibility for “protecting the landmark buildings and historical traces in the city” are Grand Ortaköy Mecidiye Mosque, a very unique historical building that forms the unprecedented silhouette of Istanbul, the tomb of Buhurizade Mustafa Efendi located in Istanbul, Azapkapı Saliha Sultan Fountain in Istanbul and Bursa Kozahan Foundation in Bursa.

We Leave Reference Books into the Future

Kuveyt Türk also supports the efforts to keep the cultural heritage alive by means of books.

These books include two large size prestigious books “Kaybolan Meslekler” (Disappearing Crafts) and “Kaybolan Çesmeler” (Disappearing Fountains).

On the other hand, the book “Evliya Çelebi Road to Hajj” (Evliya Çelebi Hac Yolu) has been published as a rich reference book together with a documentary and photography exhibition taking place simultaneously with the same name. The book “Grand Mecidiye Mosque and Ortaköy” has been published in order to keep in memory the traces revealed after the restoration works.

Kuveyt Türk recently added to its Cultural Publications in 2016, the child book “Songs of Birds”.



KUVEYTÜRK
PARTICIPATION BANK INC.

PEOPLE: OUR PRIMARY RESPONSIBILITY

Kuveyt Türk's Helping Hand to Rakhine

Kuveyt Türk Participation Bank continues holding the hands of needing people as reflected in its mission of becoming a bank with social responsibility. Giving a helping hand to Rohingya Moslems in Rakhine state, Myanmar who are systematically persecuted and forced to flee their mainland, Kuveyt Türk has at the first step donated 1 million to the region. In addition to that support in the form of donation, Kuveyt Türk has also launched a humanitarian aid campaign for Rakhine among its employees and clients in order to satisfy the needs of Rakhine Moslems considering its donation efforts as a starting step. We aim that the aids reached to the region through Turkish Crescent would regrow the hope of Roginyha Moslems.

Aid Campaign for Pakistan Flood Victims

Donation campaign has been launched in favor of flood-hit people in Pakistan in 2010. Around 100 families hit by heavy floods have been sheltered at "Kuveyt Türk Brotherhood Village" established with donations and in cooperation with Turkish Crescent. Immediate needs of the victims have been satisfied for a year. Foods, clothing, stationery and similar consumables have been supplied to the people in need by Kuveyt Türk.

International Research Center for Islamic Economics and Finance

Kuveyt Türk also donated TRY 6 million for the construction of the building of Istanbul Sabahattin Zaim University (IZU) International Research Center for Islamic Economics and Finance, in a bid to promote the studies in the field of interest-free banking.

"Africa is Not Alone" Project

As part of "Africa is Not Alone" Project, the bank supports Somalia and other African countries fighting the famine and draught. It satisfies the needs of victims there through the invaluable support of its employees and customers.



KUVEYTÜRK
PARTICIPATION BANK INC.

Kuveyt Türk donates TRY 1 million to Mehmetçik Foundation for Martyr Relatives and Veterans

Supporting a number of social responsibility projects with its motto “We grow with our values” for the preservation, development and survival of all assets of Turkey, Kuveyt Türk has continues its support also for non-governmental organizations and humanitarian aid campaigns. Accordingly, Kuveyt Türk donated TRY 1 million to TAF Mehmetçik Foundation which provides social and economic support to the dependable relatives of military personnel who became martyr or veteran for the sake of the country and handicapped Turkish soldiers publicly referred to as Mehmetçik.

Van Earthquake Donation Campaign

Kuveyt Türk supported the victims through donations in Van Earthquake occurring on October 23 2011, causing a death toll of 604 people and leaving 4,152 injured, and causing considerable damage in the region. In 2013, the bank has cancelled the commission charged upon car and housing financing in favor of locals of Van province between certain dates in 2013.

Soma Mining Disaster Victims Aid Campaign

Kuveyt Türk has supported through donations the victimized families of Soma mining accident causing numerous deaths in 2014. Kuveyt Türk’s donation of TRY 1 million has been provided to the people in need through Turkish AFAD (Disaster and Emergency Management Presidency). Also launched an aid campaign among its employees, Kuveyt Türk has also transferred to Soma victims any sums to be donated through such campaign.

July 15 Solidarity Campaign

Kuveyt Türk donated TRY 1 million as part of the July 15 Solidarity Campaign launched by Turkish Prime Ministry as we always support unity and togetherness.

Kuveyt Türk Supports Scouts

Kuveyt Türk has been sponsoring for the last 3 years the national awareness camps organized by Turkish Federation of Scouts.

Kuveyt Türk became an official sponsor for “Mount Allahuekber Martyrs Memorial National Awareness Camp” organized between December 22-26 in 2017 and 2018, and “Çanakkale 57. Regiment March Memorial National Awareness Camp” organized between April 22-26 in 2018 and 2019. Also, a team formed by the employees of Kuveyt Türk regularly participates in the national awareness camps.

Ortaköy Great Mecidiye Mosque Restoration

Making an important contribution to the identity of Istanbul, Grand Mecidiye Mosque dating back to mid-19th century, i.e. toward the end of Ottoman Era was re-opened to praying in 2014 after a 3-year restoration with the support of Kuveyt Türk.

The mosque has been renovated maintaining its historical pattern through painstaking and careful restoration works. As part of the restoration works, not only the existing structure has been restored but also the historical and cultural traces of the Grand Mecidiye Mosque and the communities witnessed by the mosque since its construction have been surfaced once again.

Following the completion of the restoration, the book “Grand Mecidiye Mosque and Ortaköy” edited by Mehmet Baha Tanman was published in 2014. The book reveals the historical and cultural features of a civilization with information about the Bosphorus and surrounding buildings. It has become a remarkable reference book about the Ottoman era architectural works. Also focusing on the architectural details of Grand Mecidiye Mosque, the book serves as an archive for the findings and documents revealed during the restorations works.



KUVEYTÜRK
PARTICIPATION BANK INC.

KAÇUV “Support for Hope” Project

Since 2013, Kuveyt Türk has been supporting the Support for Hope project conducted by KAÇUV (Hope Foundation for Children with Cancer) in an effort to raise awareness of cancer, one of the most important diseases and to become hope for children treated for cancer.

To fund the project, Kuveyt Türk donates as much as the number of transactions performed using any cards of the bank between the specified dates during April 23 National Sovereignty and Children Festivities Week each year, as part of the project, and supports the “Family Home” built for children suffering from cancer. The annual expenses of the Family Home where the children with cancer and their family members can stay and enjoy social living facilities during the treatment period (free of charge) are secured from the donations collected as part of the Support for Hope project, each year.

As part of the project, Kuveyt Türk donated TRY 485 thousand in 2018 and TRY 2 million 114 thousand in 5 years with that campaign.






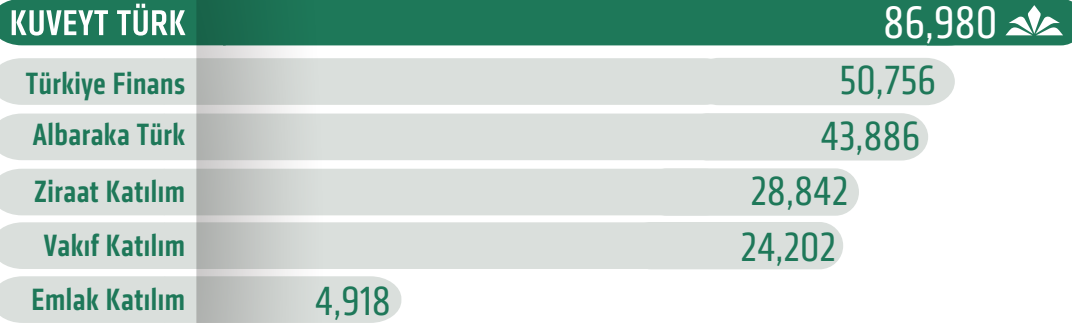
KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK'S POSITION IN THE BANKING SECTOR

Top 20 Banks by Asset Size (2019/6, TRY Billion)

Ziraat Bankası	610,360
İş Bankası	432,777
Halk Bank	428,974
Yapı Kredi	384,656
Garanti Bankası	383,651
Vakıfbank	380,525
Akbank	344,764
QNB Finansbank	171,203
Denizbank	147,726
TEB	101,549
KUVEYT TÜRK	86,980 
ING Bank	57,736
Türkiye Finans	50,756
Albaraka Türk	43,886
HSCB	33,046
Şekerbank	30,923
Odeabank	30,627
Ziraat Katılım	28,842
Alternatif Bank	28,664
Vakıf Katılım	24,202

Participation Banks' Ranking (2019/6, TRY Billion)



The largest bank
in the sector

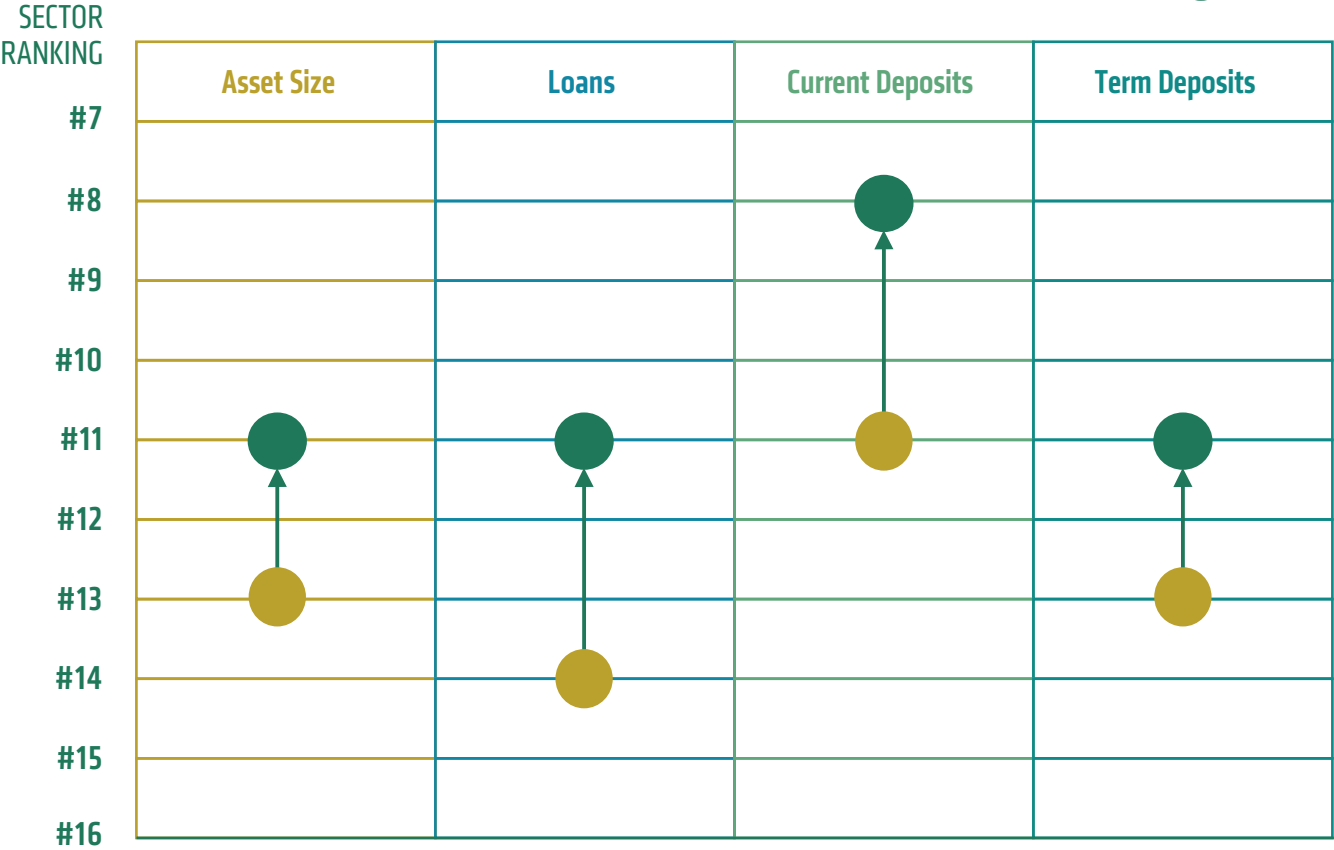
Participation Banking Market Shares in Selected Items (2019/6, %)

Item	Market Share	Ranking
Total Assets	36.3%	1 st Place
Total Loans	34.1%	1 st Place
Demand Deposits	47.3%	1 st Place
Total Deposits	39.2%	1 st Place
Number of Branches	36.8%	1 st Place
Number of Staff	37.2%	1 st Place



KUEY TÜR K
PARTICIPATION BANK INC.

SECTORAL POSITIONING

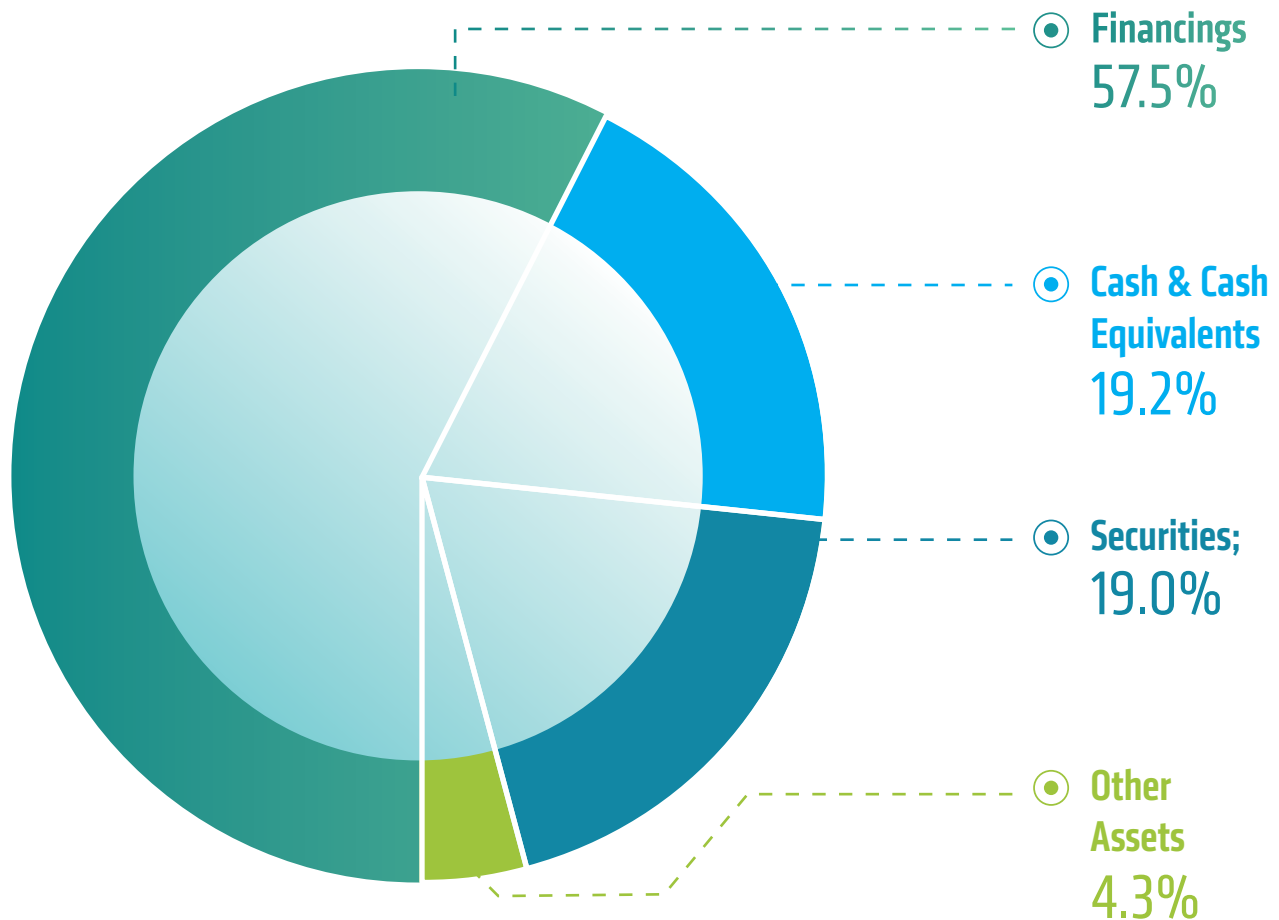




KUVEYTÜRK
PARTICIPATION BANK INC.

KEY FINANCIAL INDICATORS AND RATIOS

ASSET COMPOSITION (2019/6)





**Strategically
managed
asset mix**



**Disciplined and
selective growth
while preserving
sound asset quality**



**High share of
customer driven
assets**



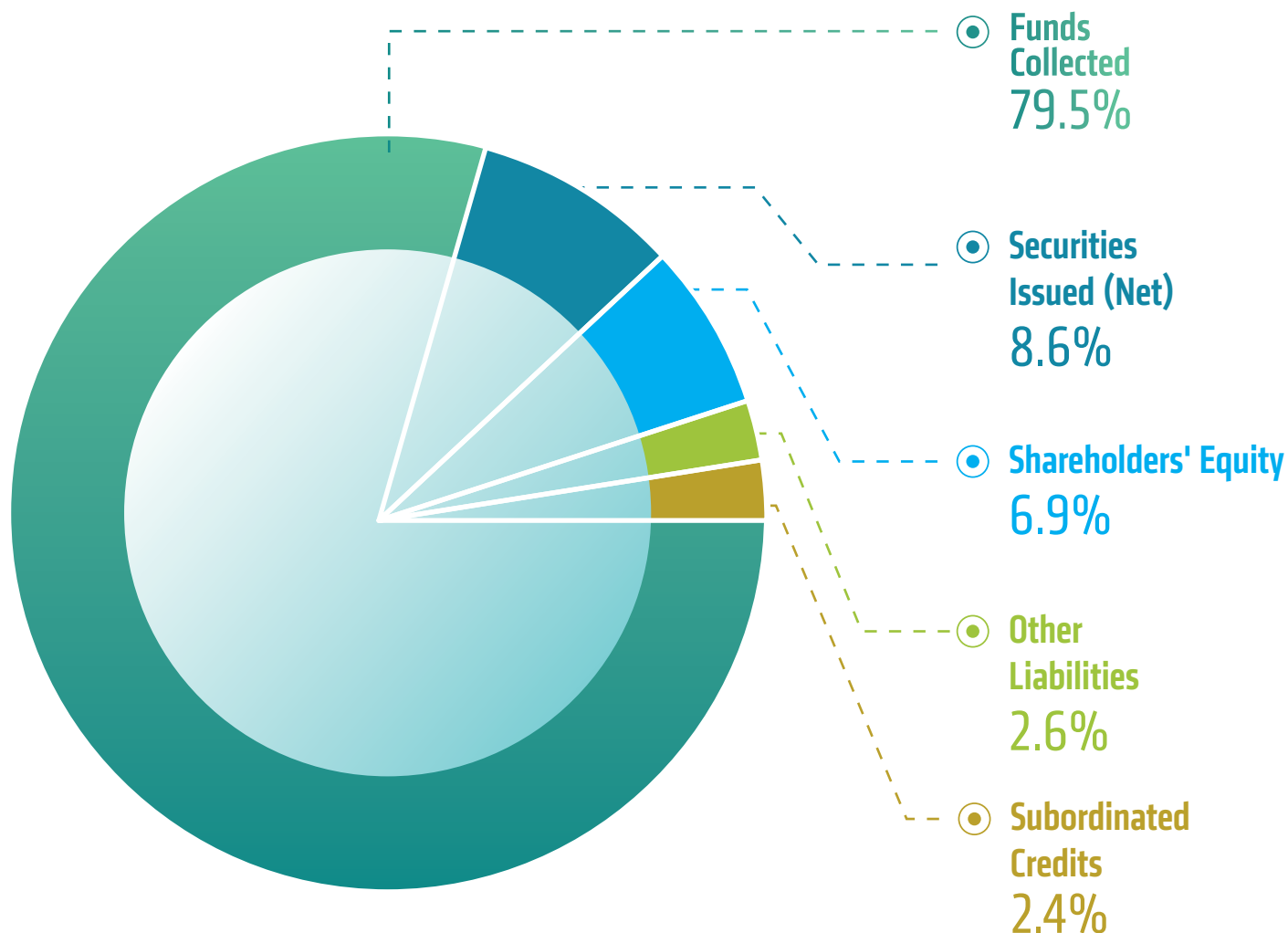
**Comfortable
liquidity
level**



KUVEYTTÜRK
PARTICIPATION BANK INC.

KEY FINANCIAL INDICATORS AND RATIOS

LIABILITY COMPOSITION (2019/6)





High share of deposits supported with long-term alternative funding sources



The highest share of demand deposits among all the banks



Alternative domestic and foreign sources through Sukuk issuances



Capital strength supporting long-term sustainable growth

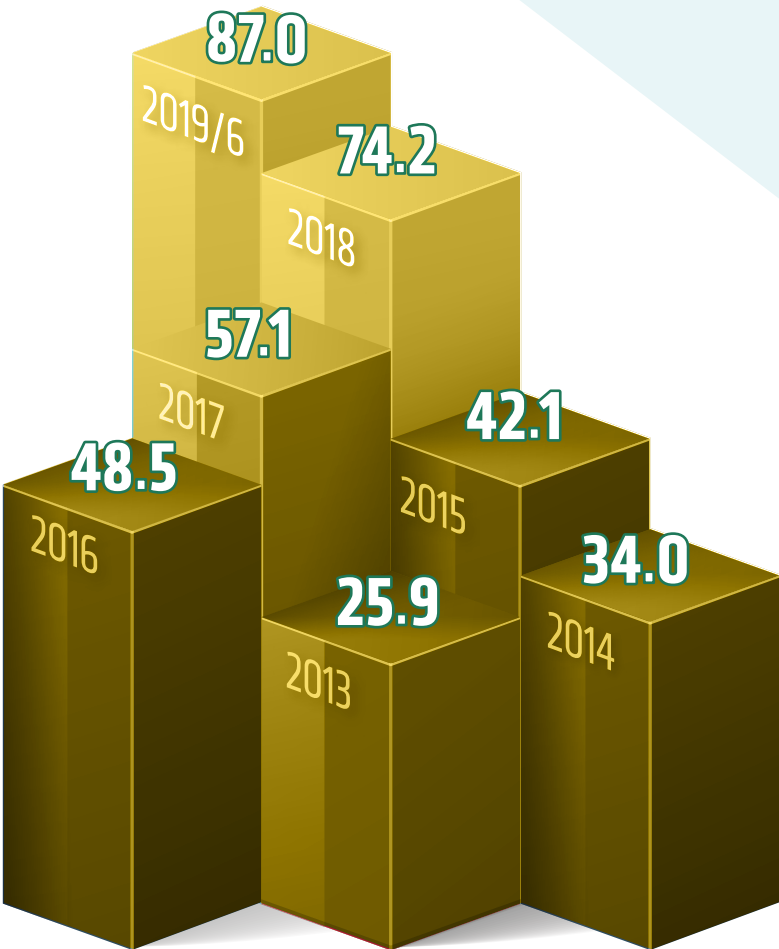


KÜVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK FINANCIALS

Asset Size (TRY Billion)

CAGR 2013 - 2019/6
24.6%



PARTICIPATION
BANKING
MARKET SHARE

36.3%

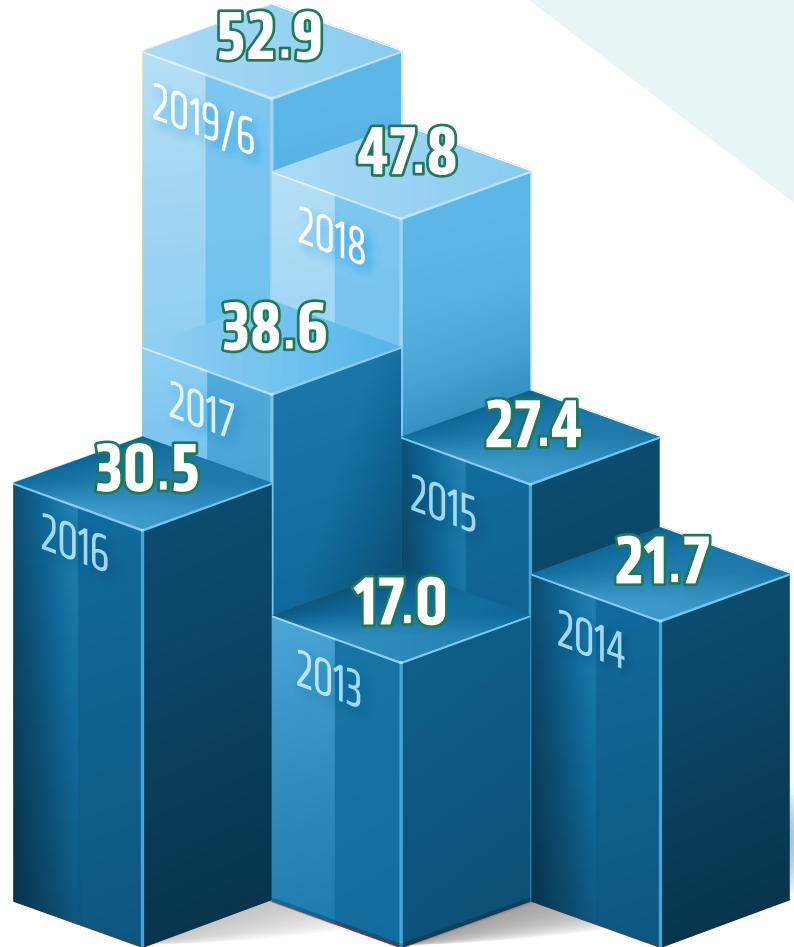
BANKING
SECTOR
MARKET SHARE

2.05%

KUVEYT TÜRK FINANCIALS

Financings (TRY Billion)

CAGR 2013 - 2019/6
22.9%



PARTICIPATION
BANKING
MARKET SHARE

34.1%

BANKING
SECTOR
MARKET SHARE

1.90%

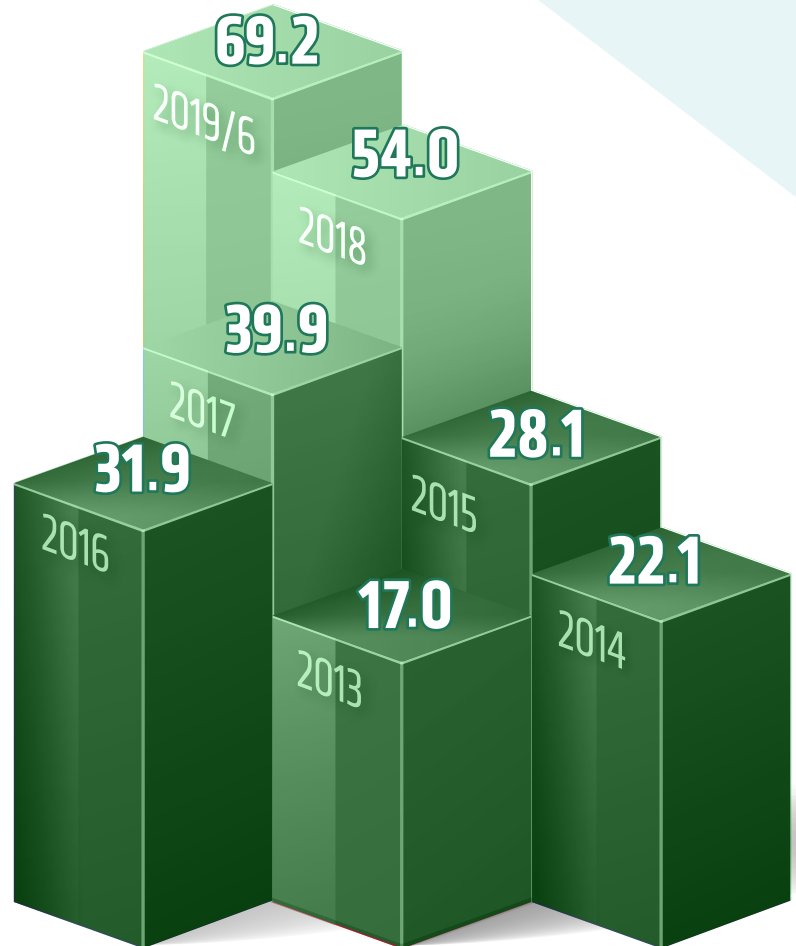


KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK FINANCIALS

Funds Collected (TRY Billion)

CAGR 2013 - 2019/6
29.0%



PARTICIPATION
BANKING
MARKET SHARE

39.2%

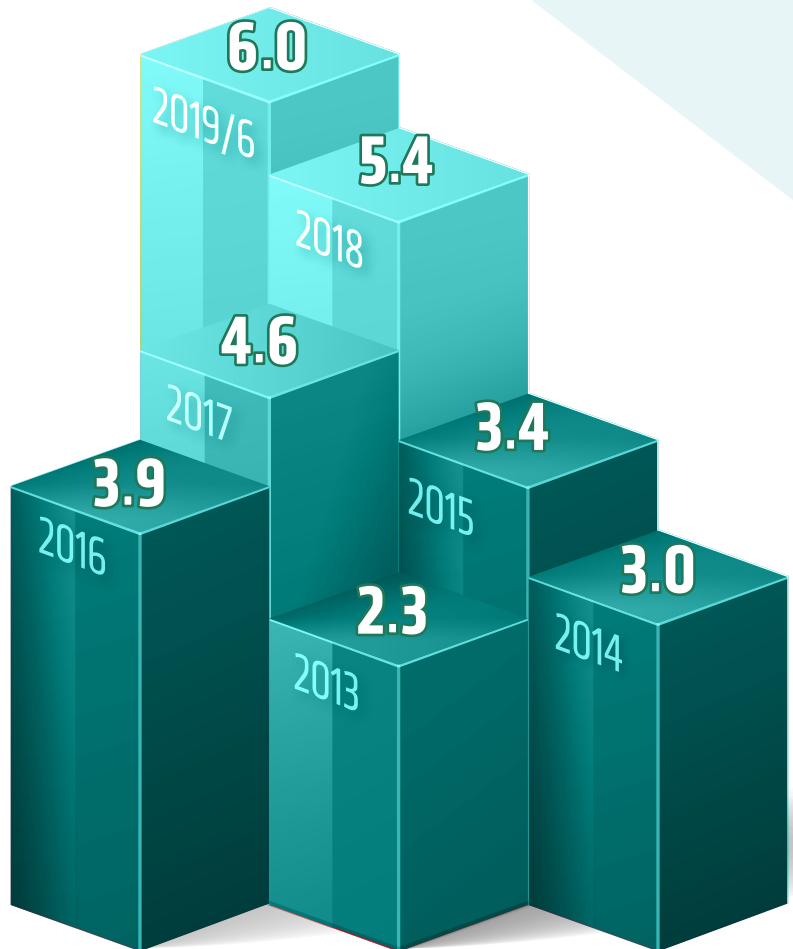
BANKING
SECTOR
MARKET SHARE

2.88%

KUVEYT TÜRK FINANCIALS

Shareholders' Equity (TRY Billion)

CAGR 2013 - 2019/6
19.2%



PARTICIPATION
BANKING
MARKET SHARE

30.8%

BANKING
SECTOR
MARKET SHARE

1.34%

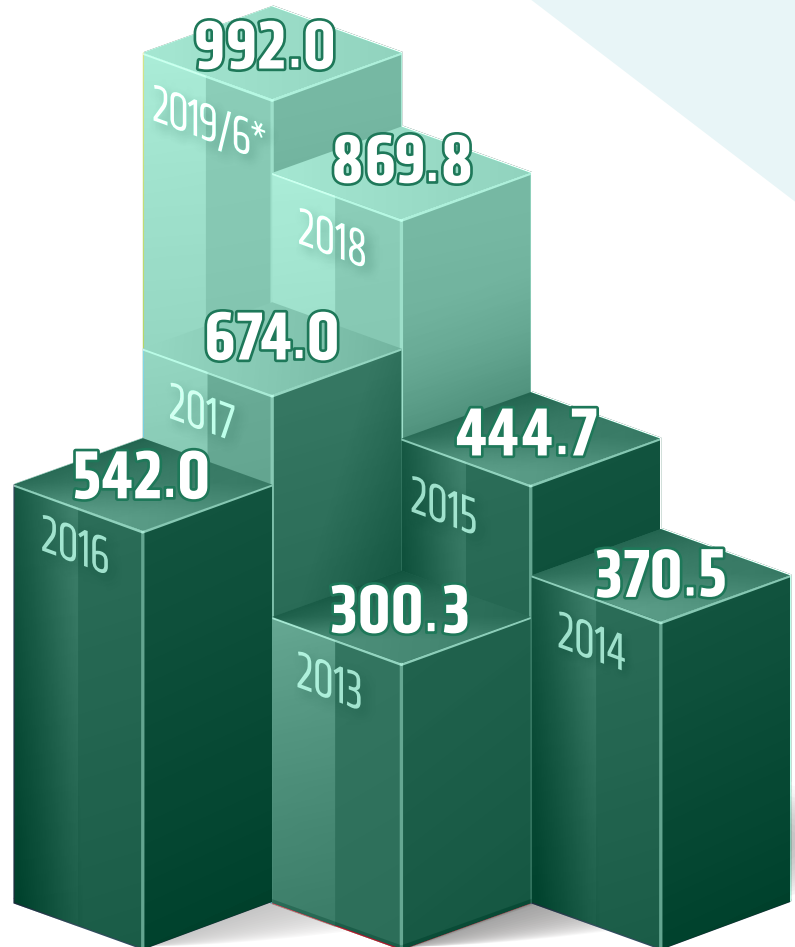


KUVEYTTÜRK
PARTICIPATION BANK INC.

KUVEYT TÜRK FINANCIALS

Net Profit (TRY Million)

CAGR 2013 - 2019/6
24.3%



PARTICIPATION
BANKING
MARKET SHARE

45.3%

BANKING
SECTOR
MARKET SHARE

1.99%

*Data for 2019/6 has been annualized and it reflects net profit data for 12 months between 2018/6-2019/6

KEY FINANCIAL INDICATORS AND RATIOS (2019/6)

NPL Ratio (%)

3.54

Capital Adequacy Ratio (%)

17.00

Current Deposit/Total Deposit
(%)

40.70

Gold Deposit/Total Deposit
(%)

9.08

NIM (%)

4.34

Cost/Income (%)

29.70

ROAA (%)

1.29

ROAE (%)

17.90

Sustainable growth
and sound
asset quality



Robust capital
base; growth with
profitability



KÜVEYTTÜRK
PARTICIPATION BANK INC.



KUVEYTÜRK
PARTICIPATION BANK INC.





KUVEYTÜRK
PARTICIPATION BANK INC.

