



# Q1'2022 Investor Presentation

*Albaraka Türk Participation Bank*  
18 May 2022

## Agenda

**1** Financial Highlights

**2** Market Comparison

**3** Appendix



### Balance Sheet

(Million TRL)	Q4'21	Q1'22	YtD(%)
Total Assets	108.955	117.846	8,2
Total Funded Credits (Net)	56.937	61.560	8,1
Total NPLs	3.783	4.366	15,4
Deposits (incl. Interbank)	91.237	98.903	8,4
Shareholder's Equity	4.627	4.812	4,0

### Income Statement

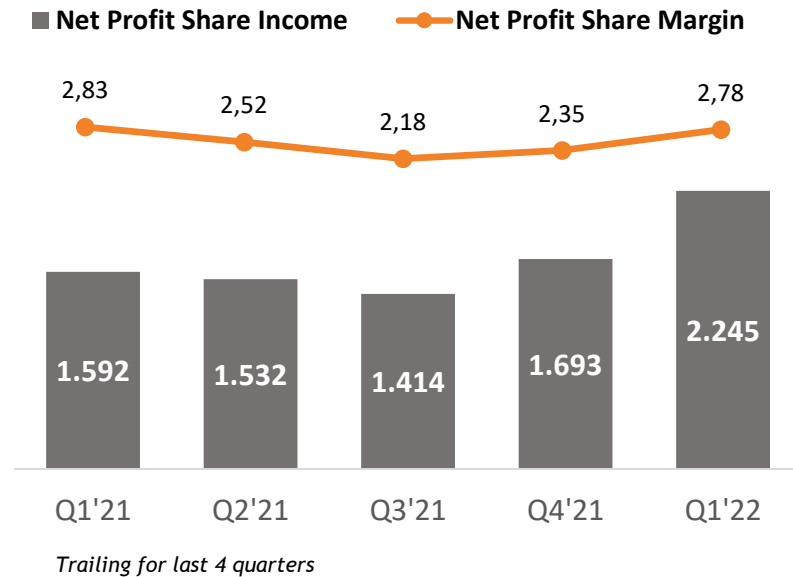
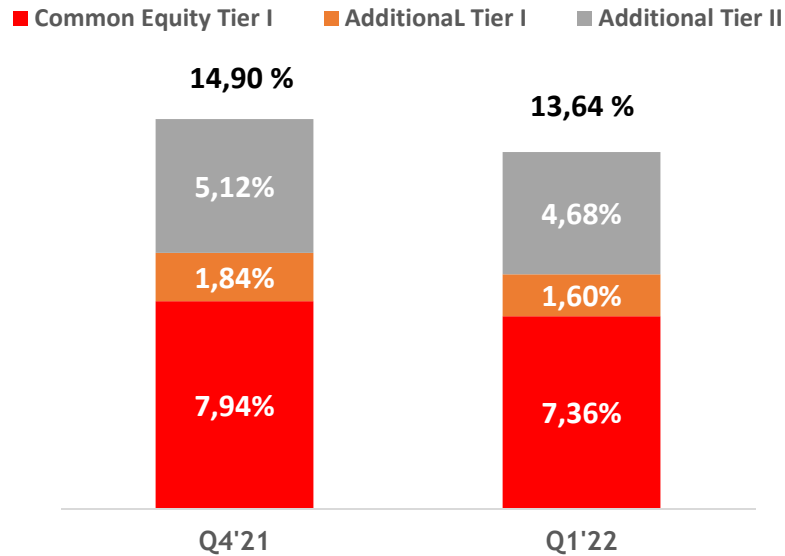
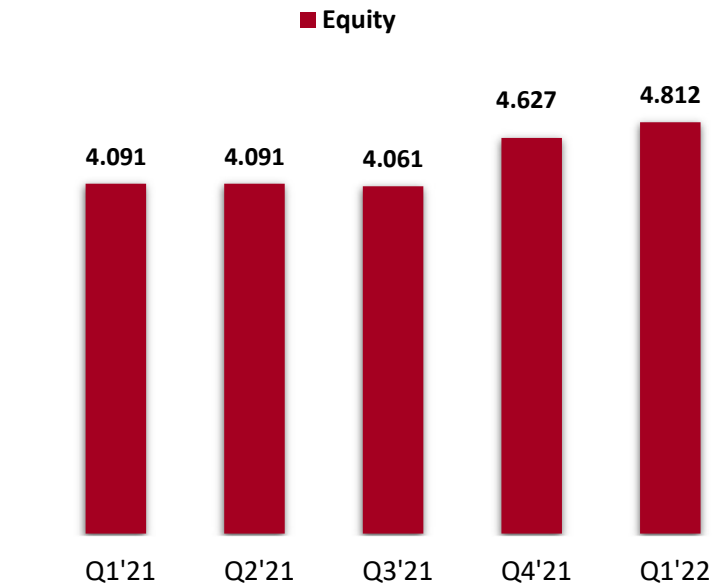
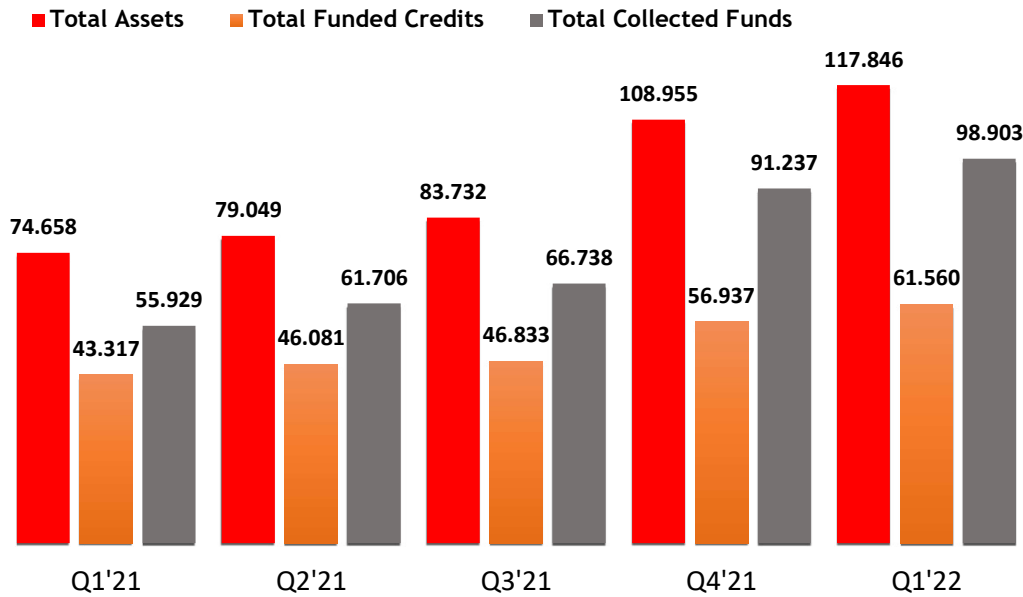
(Million TRL)	Q1'21	Q1'22	YoY(%)
Net Profit Share Income	259	811	213
Net Fees & Commissions	78	159	104
Provisions	233	1.235	430
Personel Expenses	188	234	24,4
Operating Expenses	149	222	48,3
Net Profit	55	194	251

### Key Ratios

%	Q4'21	Q1'22	YtD (bps)
CAR	14,90	13,64	-126
Tier 1	9,78	8,96	-82
NPL	6,29	6,67	38
Provisioning Stage III	70,26	70,36	10
Net Profit Share Margin	2,35	2,78	43
Cost/Income	43,28	22,63	-2.065

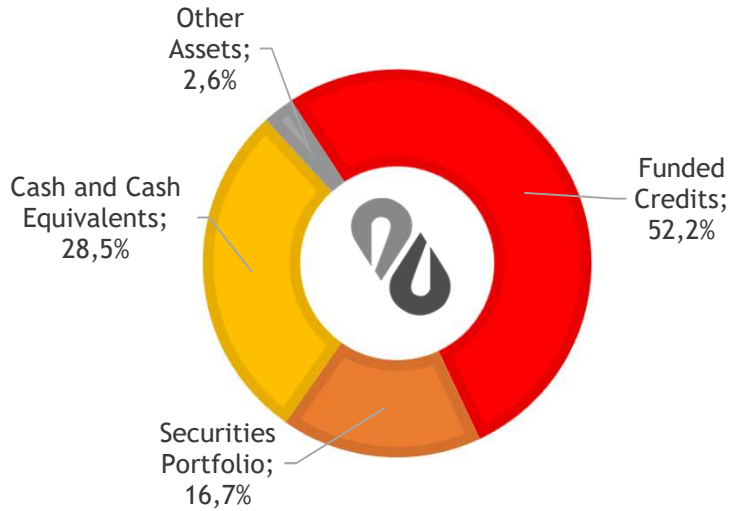
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Q1'22 Main Highlights (Million TRL)

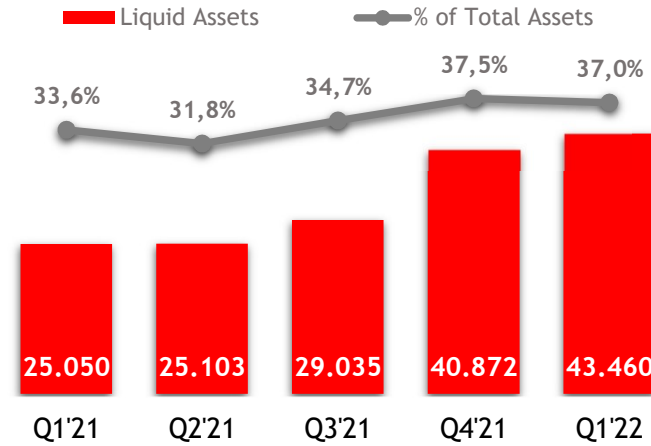




Composition of Total Assets (Q1'22)

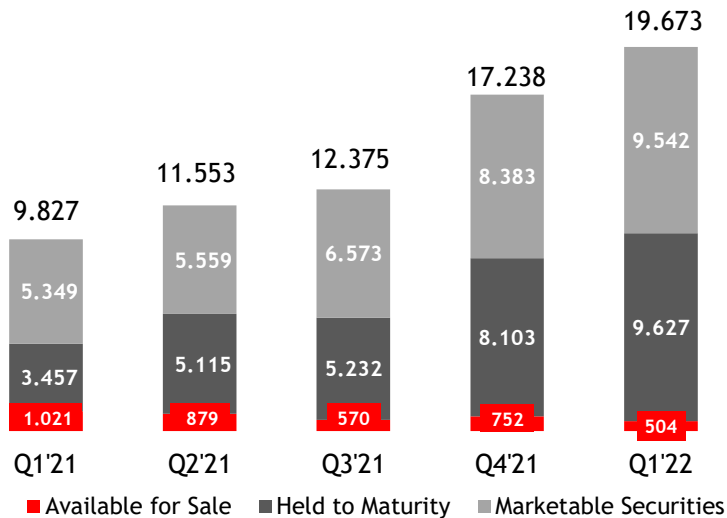


Liquid Assets (Million TRL)

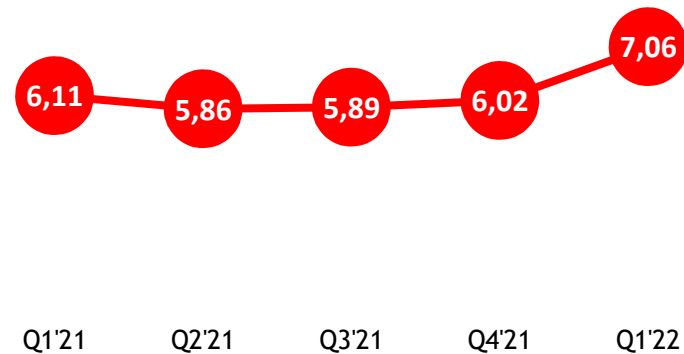


\*Liquid Assets includes Cash and Cash Equivalents, Financial Assets Measured at Fair Value through Profit/Loss, Financial Assets Measured at Fair Value through Other Comprehensive Income.

Total Securities Portfolio (Million TRL)



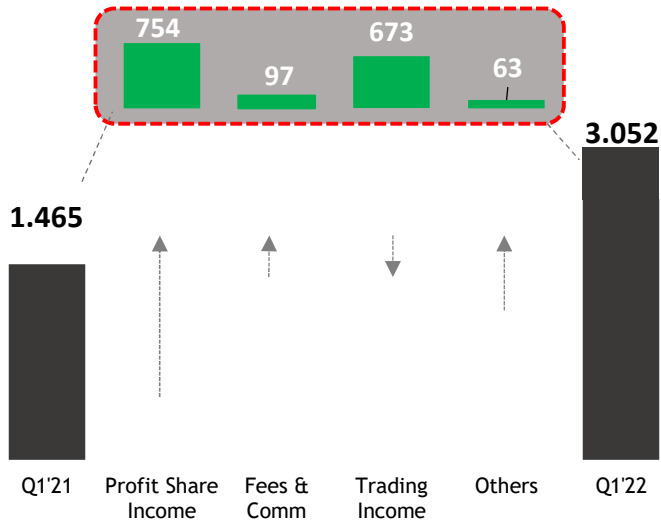
Securities Yield (%)



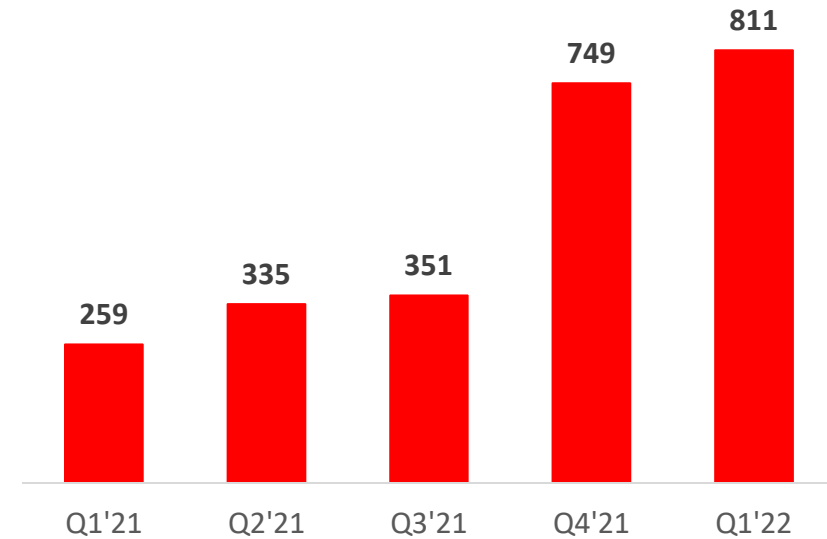
(\*) Profit share income received from securities for the last 4Q/5Q average securities



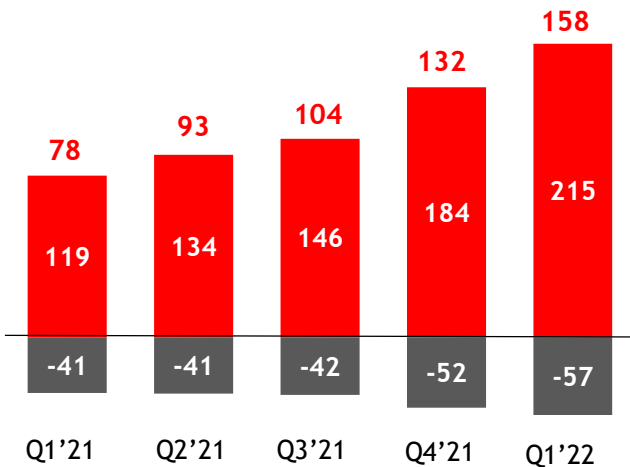
Key Movements in Income (Million TRL)



Net Profit Share Income (Quarterly, Million)

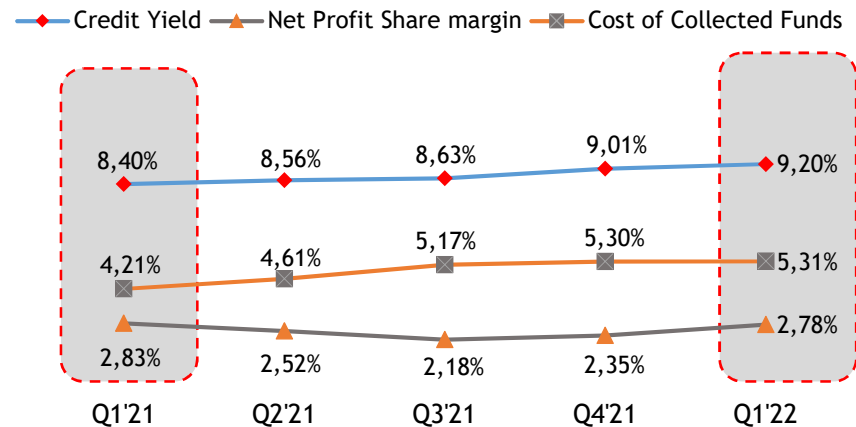


Net Fees and Commission Income (Quarterly, Million)



■ Fees and Commissions Received ■ Fees and Commissions Paid

Cost & Yield Movement (%)

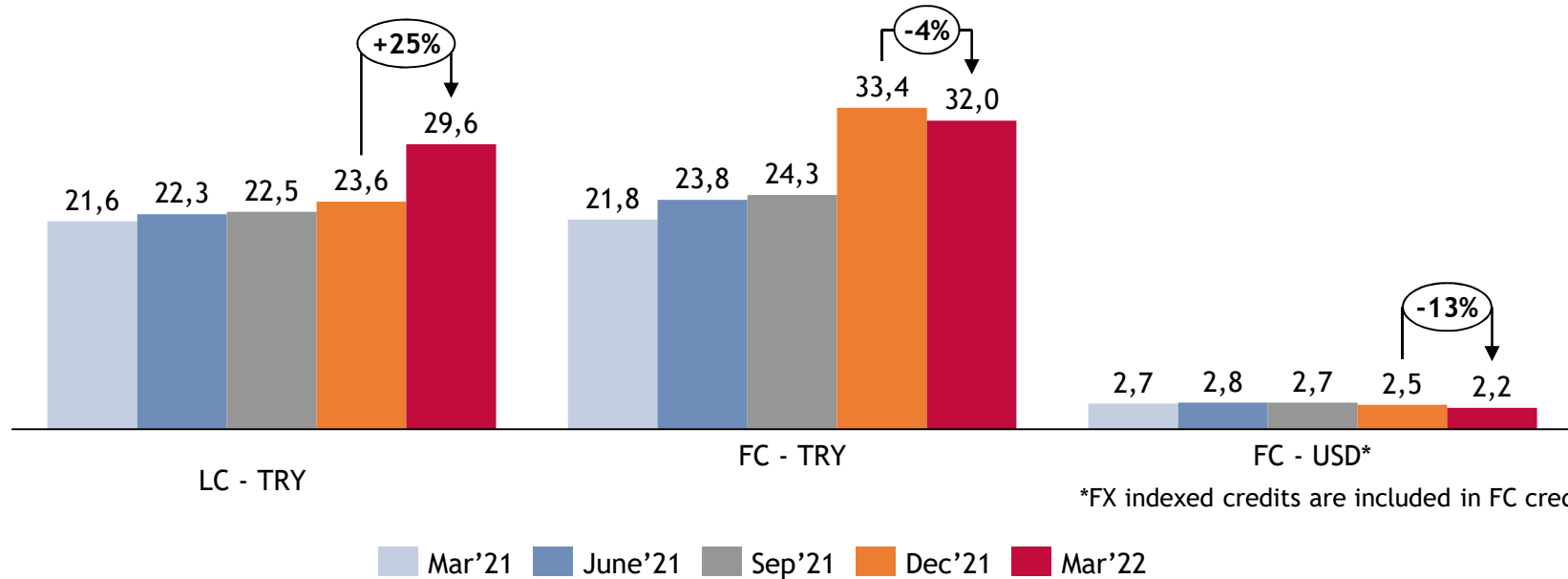


# 7

## Funded Credits Portfolio



Total Funded Credits (including financial leasing, billion)

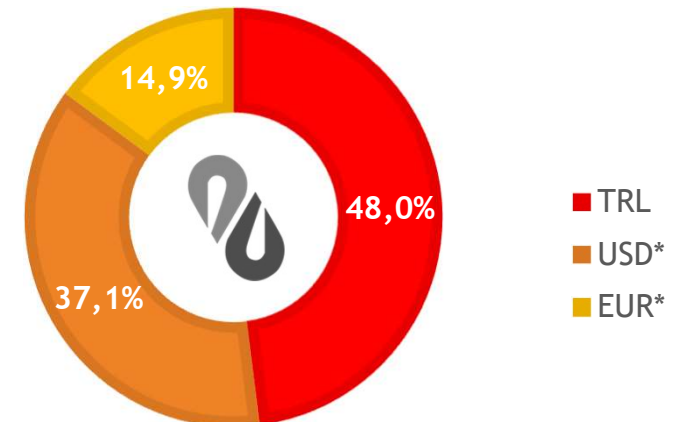


Composition of Total Funded Credits\* (%)

	Q1'21	Q2'21	Q3'21	Q4'21	Q1'22
Corporate Credits	65,2	65,3	66,3	68,1	70,5
SME Credits	25,3	26,1	24,4	23,7	22,3
Retail Credits	9,5	8,6	9,3	8,2	7,3

\*According to BRSA definition

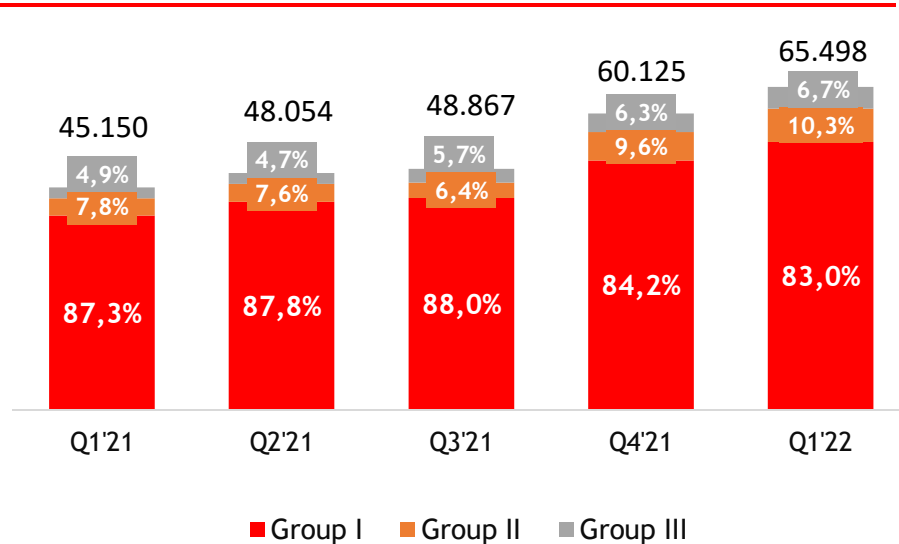
Currency Composition of Total Funded Credits (Q1'22)



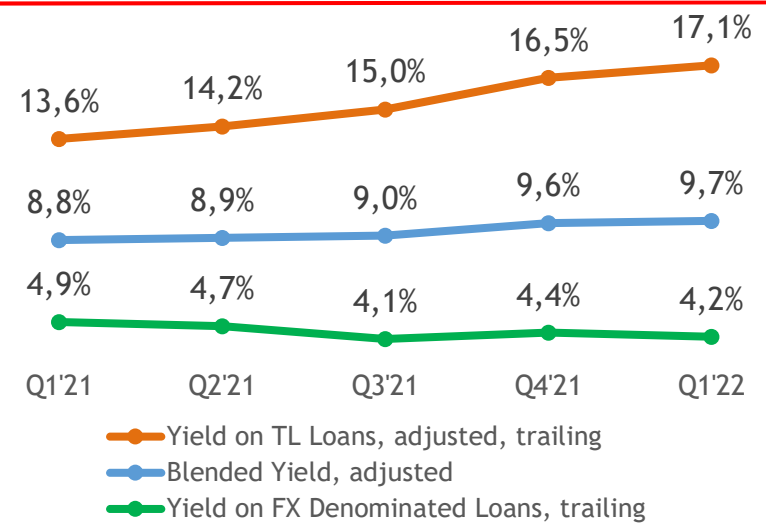
\*Including USD & EUR indexed credits



Gross Funded Credits by Groups (including financial leasing, million)

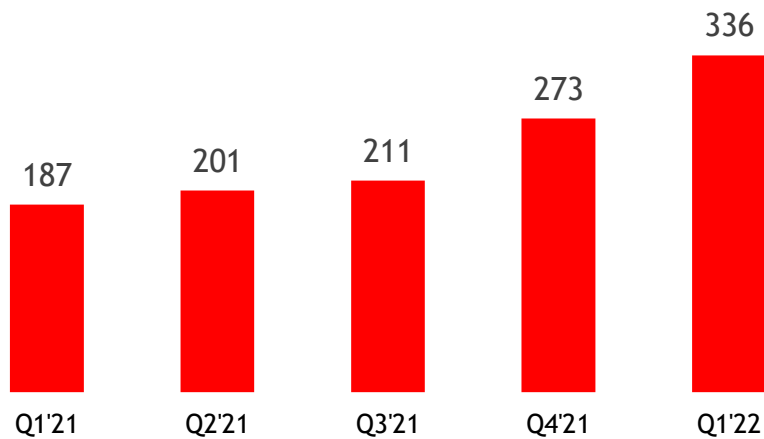


Yield on Performing Credits (%)



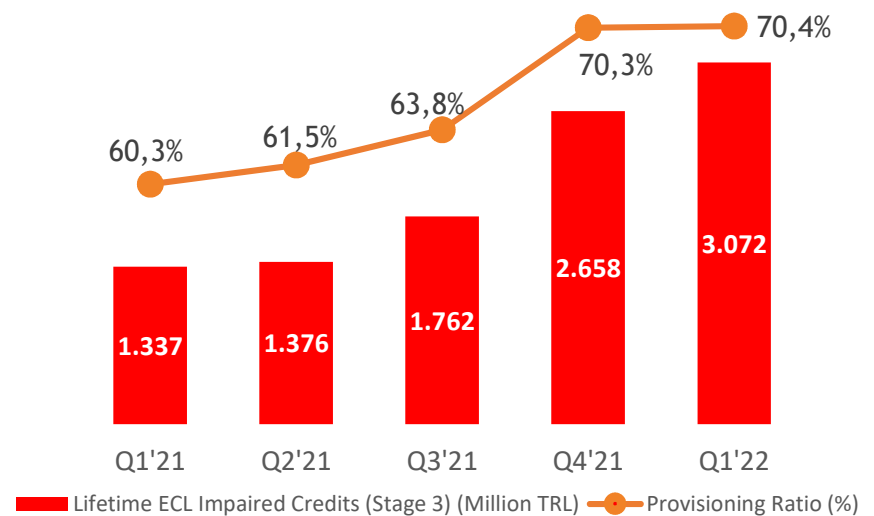
Profit share income received from credits for the last 4Q/5Q average credits. Excluding JV Projects

Cost of Risk (bps)



Specific provisions for credits for last 4Q/ 5Q average credits

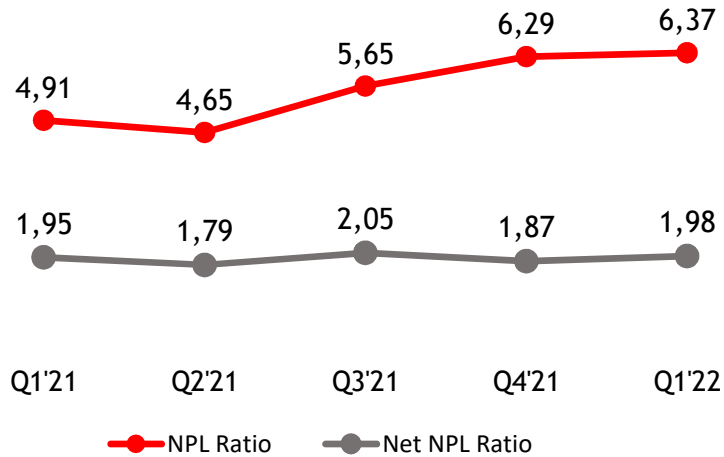
Provisioning (Stage III)





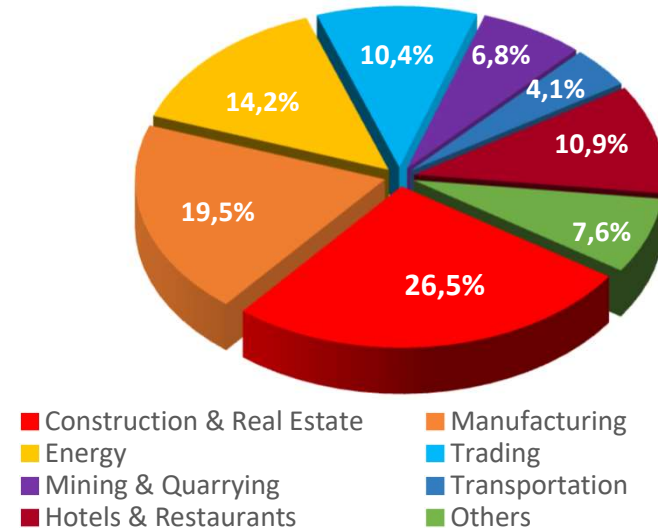


NPL Ratio (%)

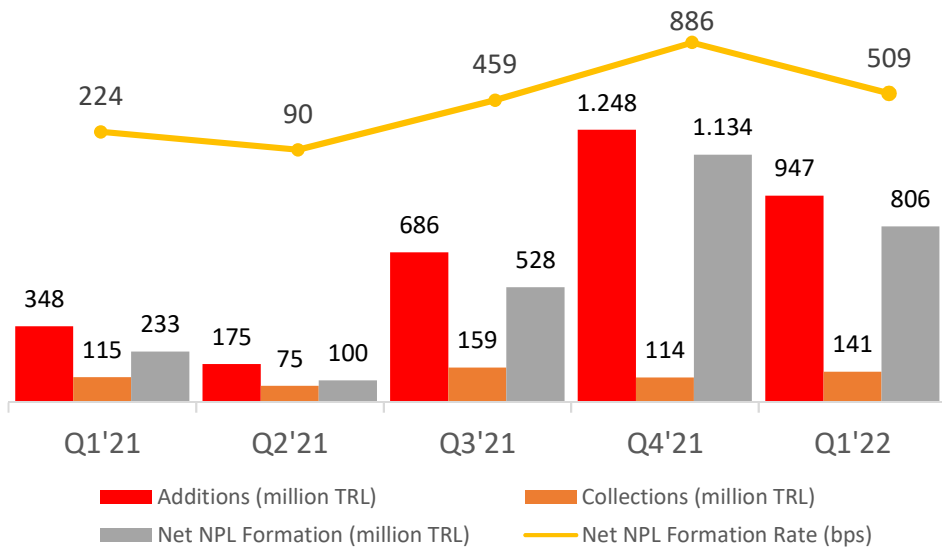


Including financial leasing & accruals and rediscounts

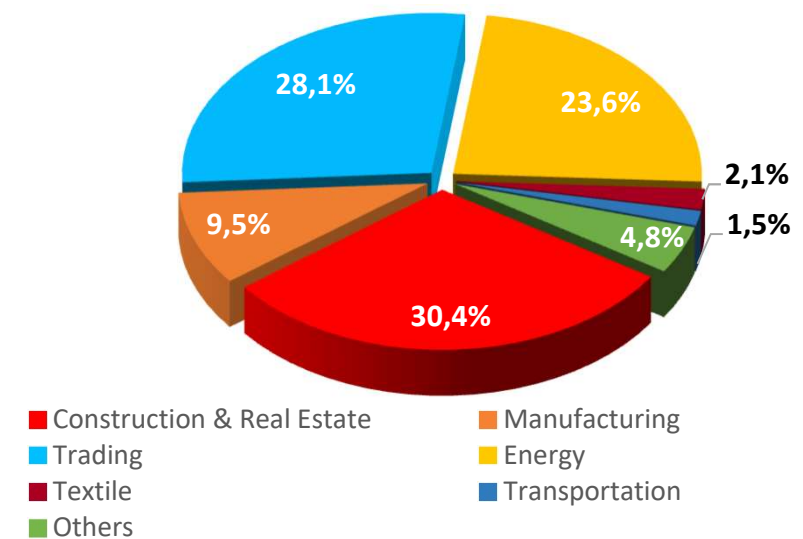
NPL Sector Distribution (Q1'22)



NPL Formation Trend (Quarterly)



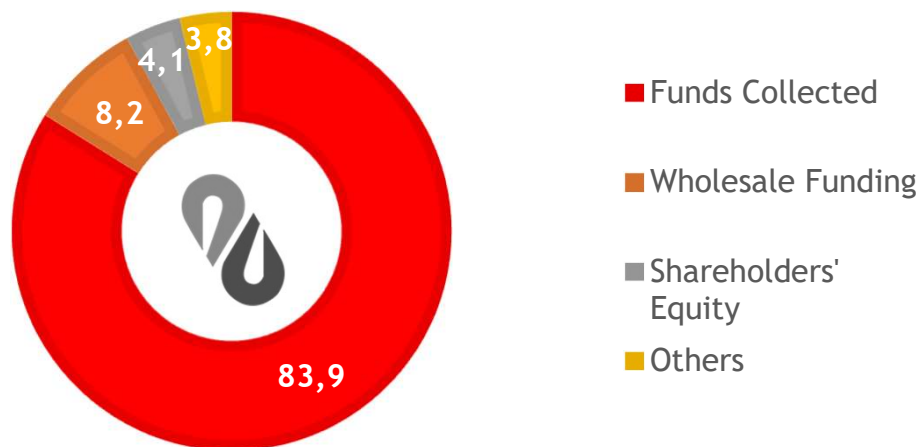
Stage II Credits Sector Distribution (Q1'22)



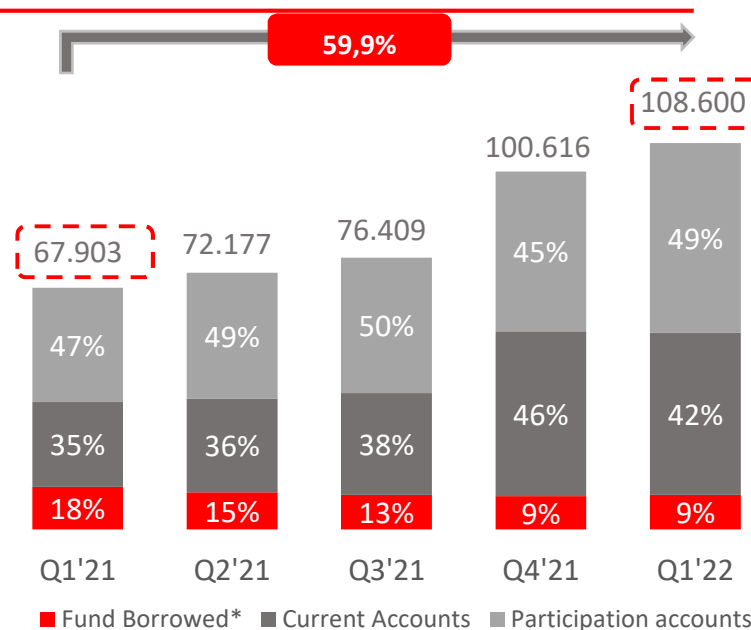
# 10 Funding Profile



Composition of Total Liabilities (Q1'22,%)



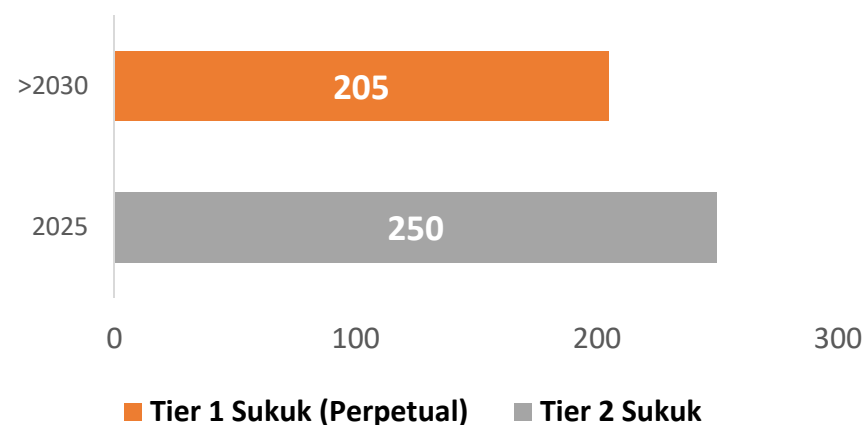
Composition of Funding Base (Million TRL)



(Million TRL)	Q4'21	Q1'22	YtD Growth %
<b>Funds Collected (incl. Bank deposits)</b>	<b>91.237</b>	<b>98.903</b>	<b>8,4</b>
<b>Wholesale Funding</b>	<b>9.380</b>	<b>9.696</b>	<b>3,4</b>
Funds Borrowed	6.259	6.185	-1,2
Syndicated Loans	-	-	-
Wakala	1.249	2.168	73,5
Issued Lease Certificates & Sukuk	4.110	3.008	-26,8
Other	900	1.010	12,2
Sub-Ordinated Debt (Tier 2)	3.119	3.511	12,6
Borrowings From Money Market	1	0	
<b>Shareholders' Equity</b>	<b>4.627</b>	<b>4.812</b>	<b>4,0</b>
Paid in Capital	1.350	1.350	0,0
<b>Other Liabilities</b>	<b>3.711</b>	<b>3.435</b>	<b>-7,4</b>
<b>Total Liabilities</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>

\*Fund Borrowed includes Funds Borrowed , Borrowings from Money Market and Subordinated Loans

Maturity Profile of Liabilities (Million USD)



# 11 Funding Profile (Collected Funds)

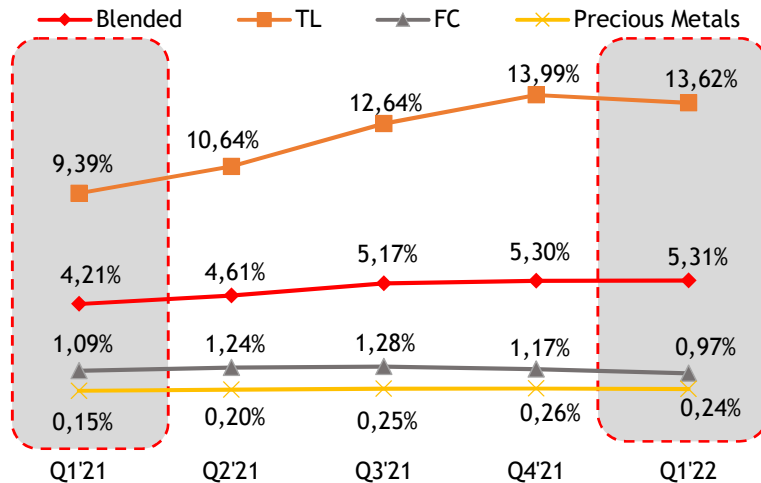


## Total Funds Collected (Million TRL)

	Q4'21	Q1'22	YtD
<b>Funds Collected</b>	<b>91.237</b>	<b>98.903</b>	<b>8,4%</b>
<b>Current Accounts</b>	<b>46.282</b>	<b>45.552</b>	<b>-1,6%</b>
Current Accounts TL	7.715	7.779	0,8%
Current Accounts, FC, \$	2.917	2.597	-11,0
<b>Participation Accounts</b>	<b>44.954</b>	<b>53.351</b>	<b>18,7%</b>
Participation Accounts TL	12.485	23.064	84,7%
Participation Accounts FC, \$	2.456	2.082	-15,2%

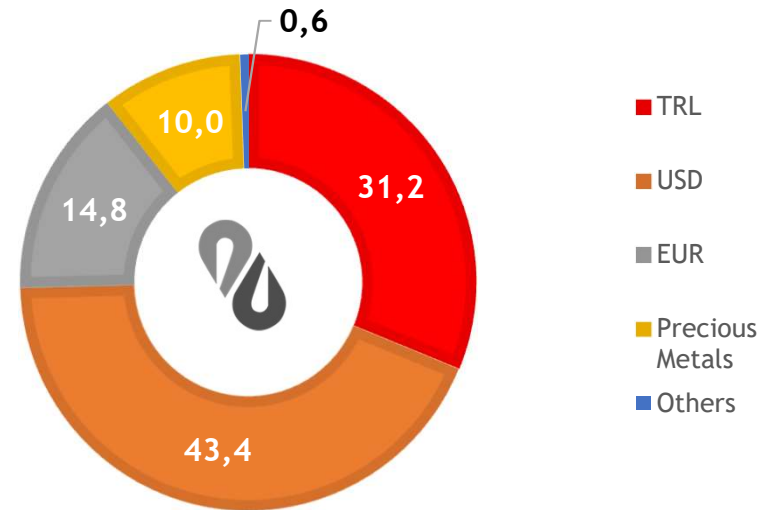
\*USD equivalent of FC accounts

## Cost of Funds Collected\*

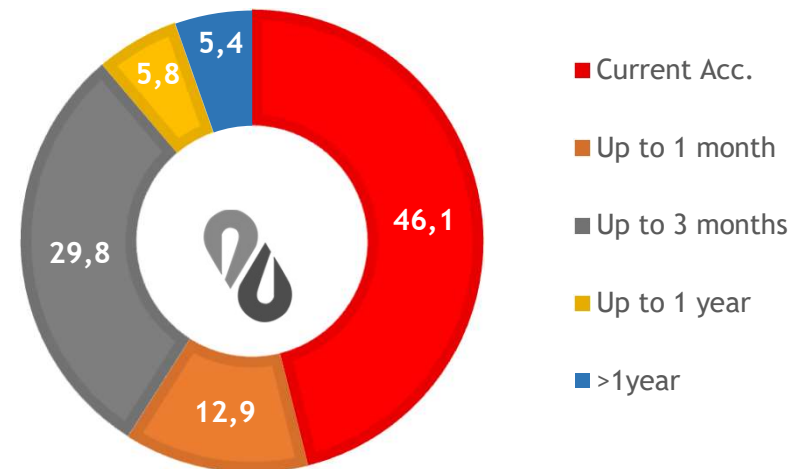


\*Profit share expense to depositors for the last 4Q/5Q average participation accounts

## Currency Composition of Funds Collected (Q1'22,%)



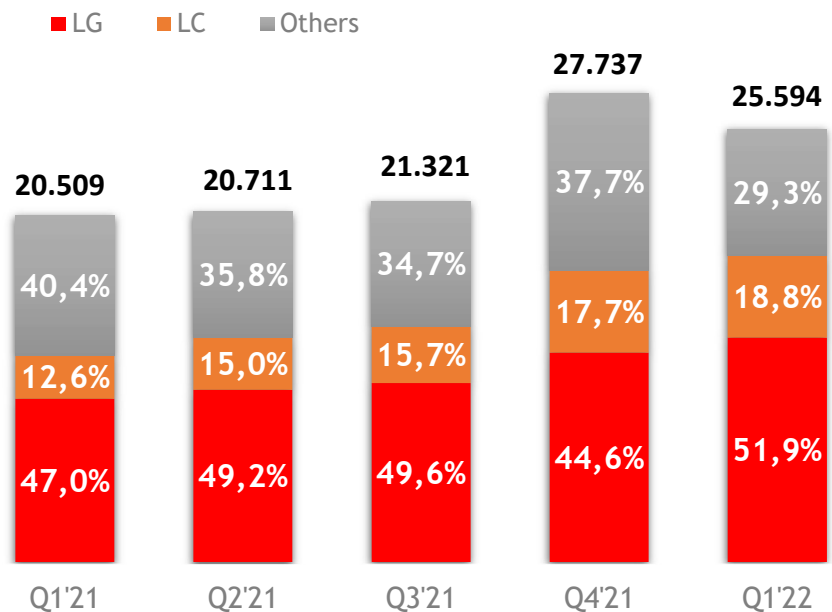
## Maturity Composition of Funds Collected (Q1'22,%)



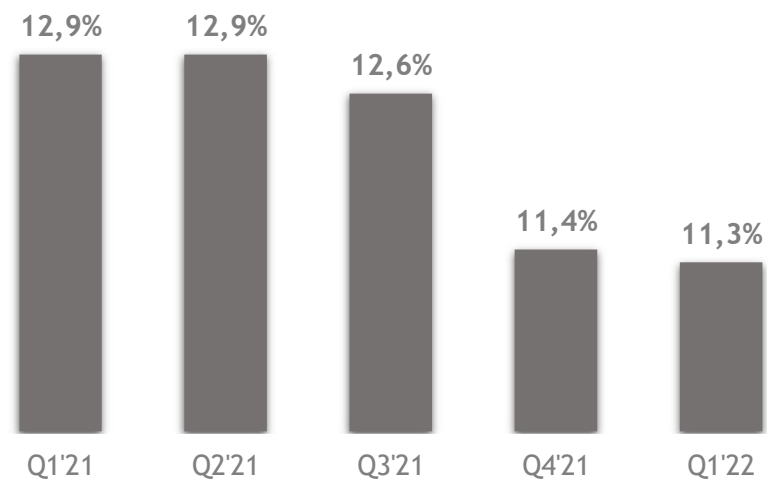
# 12 Off Balance Sheet Growth



### Off Balance Sheet Composition (%)



### LGs-to-Total Assets



### Guarantees & Sureties (TRL million)

	Q1'21	Q2'21	Q3'21	Q4'21	Q1'22	Growth (%)	
						QoQ	YoY
Letter of Guarantee	9.645	10.184	10.582	12.371	13.237	7,3	37,6
Letter of Credit	2.577	3.111	3.344	4.898	4.820	-1,6	87,1
Others*	114	163	159	134	70	-47,7	-38,9
<b>Total:</b>	<b>12.336</b>	<b>13.457</b>	<b>14.084</b>	<b>17.403</b>	<b>18.162</b>	<b>4,4</b>	<b>47,2</b>

\*Revocable credit limits not included.

## 13 Income- Cost Dynamics



(Million TRL)	Yearly			Notes
	Q1'21	Q1'22	%	
Net Profit Share Income	259	811	212,9	With the effect of the FX protected deposit account, TL liquidity increased, thus profit share income increased with new disbursements. In this period, the increase in profit share expenses remained limited. Accordingly, the net margin was realized as 2.8%
Net Fee Income	78	159	104	Commissions from remittances, service packages, letter of credits and credit limits more than doubled.
Net Trading Income	5	678	12621	Net Trading Income rocket up due to high incomes from Inflation-Linked securities and investment fund participation certificates
Other Income	301	364	21,1	Reversal of provision due to collections from Stage III loans and asset sales increased this item.
Provisioning	233	1.235	430	Stage 3 Coverage Ratio has been remained above 70%
Personnel Expenses	188	234	24,4	Below CPI which is 61% in March
Other Costs	149	222	48,3	Despite the inflationary pressures we managed to keep operational expenses below CPI
<b>Net Profit</b>	<b>55</b>	<b>194</b>	<b>251</b>	

## Agenda

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Percent (%)	Q4'21			Q1'22		
	Albaraka Türk	Participation Banks	Banking Sector	Albaraka Türk	Participation Banks	Banking Sector
CAR	14,90	18,91	18,34	13,64	20,58	20,38
NPL Ratio	6,29	2,93	3,09	6,67	2,62	2,80
Provisioning Ratio (Stage 3)	70,26	87,90	79,66	70,36	87,31	79,93
Loan/Deposits	62,41	67,73	93,33	62,24	69,63	93,02
Asset Yield	6,97	7,98	10,13	7,15	8,90	10,57
Asset Spread	2,59	2,99	3,87	3,00	4,00	4,49
Net Profit Share Margin	2,35	3,34	4,28	2,78	4,30	4,87
Op Costs / Avg. Assets	1,76	1,54	1,64	1,70	1,53	1,67
Cost/Income*	43,28	31,31	30,25	22,63	19,86	23,75
Credits / Branches (Million TRL)	246	292	466	266	343	523
Staff / Branches	12,63	13,08	18,21	11,61	12,72	18,16
CA / Deposits	50,73	46,83	38,67	46,06	42,28	37,18

\*Cost: Operating Costs, Income: NPSI, Net Fees and Commissions Income, Other Income Net Trading Income

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## 17 Summary Balance Sheet



(Million TRL)	Q4'21	Q1'22	Growth (%)
Cash and Balances with Central Bank	26.499	27.484	3,7
Banks	5.296	6.178	16,7
Financial Assets	17.238	19.673	14,1
Funded Credits	56.937	61.560	8,1
<i>Cash Credits</i>	55.522	60.228	8,5
<i>NPL</i>	3.783	4.366	15,4
<i>Provisions (Stage III)</i>	2.658	3.072	15,6
<i>Net Financial Leasing Receivables</i>	821	904	10,2
Associates	43	89	105
Fixed Assets	1.592	1.572	-1,3
Assets Held For Sale and Investment	119	96	-19,7
Other Assets (inc. Tax Assets)	1.200	1.240	3,3
<b>Total Assets</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>
Funds Collected	91.237	98.903	8,4
Funds Borrowed	6.259	6.185	-1,2
Debts	3.401	4.003	17,7
Provisions (inc. Taxes)	312	432	38,4
Tier II Sukuk	3.119	3.511	12,6
Shareholders' Equity	4.627	4.812	4,0
<i>Capital</i>	1.350	1.350	0,0
<i>Capital Reserves (inc. Premium)</i>	1.209	1.288	6,6
<i>Profit Reserves</i>	1.744	1.744	0,0
<b>Total Liabilities</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>

## 18 Summary Income Statement



(Million TRL)	Q1'21	Q1'22	Growth (%)
Profit Share Income	1.040	1.794	72,5
Profit Share Expense	781	984	26,0
Net Profit Share Income	259	811	212
Net Fees and Commissions Income	78	159	104
<i>Fees and Commissions Received</i>	119	215	81,4
<i>Fees and Commissions Paid</i>	41	57	39,4
Net Trading Income	5	678	12621
Other Operating Income	301	364	21,1
Total Operating Profit	455	1.778	290
Provisions	233	1.235	430
Personnel Expenses	188	234	24,4
Other Operating Expenses	149	222	48,3
Operating Profit Before Tax	73	321	341
Tax Provision	17	127	626
<b>Net Profit</b>	<b>55</b>	<b>194</b>	<b>251</b>

**THANK YOU**

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## Contact Us

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*Albaraka Türk Participation Bank*  
18 May 2022

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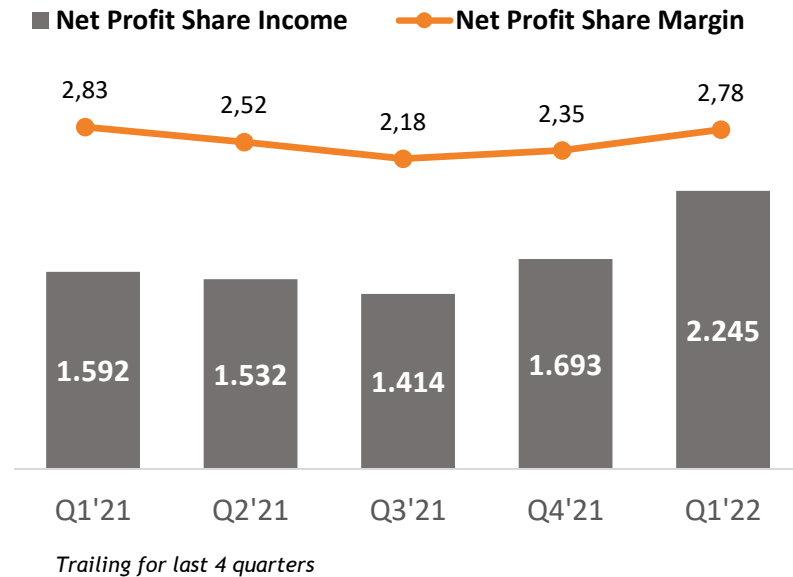
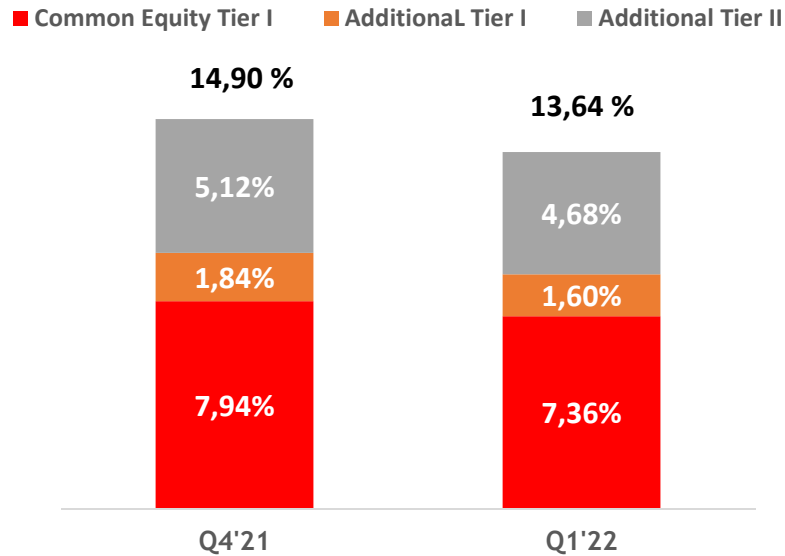
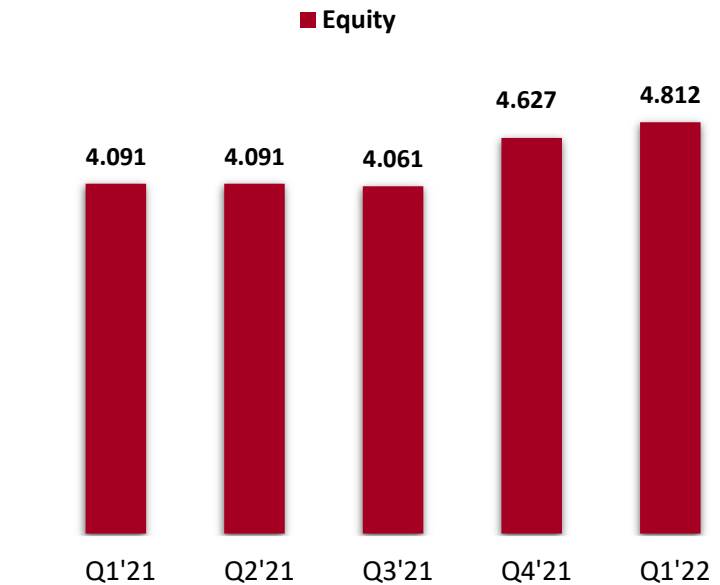
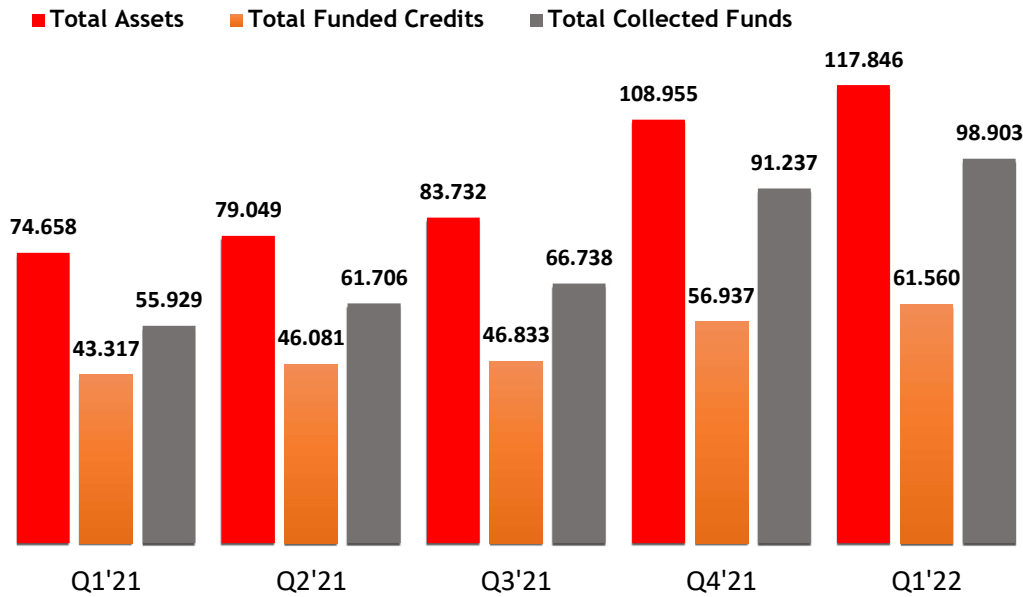
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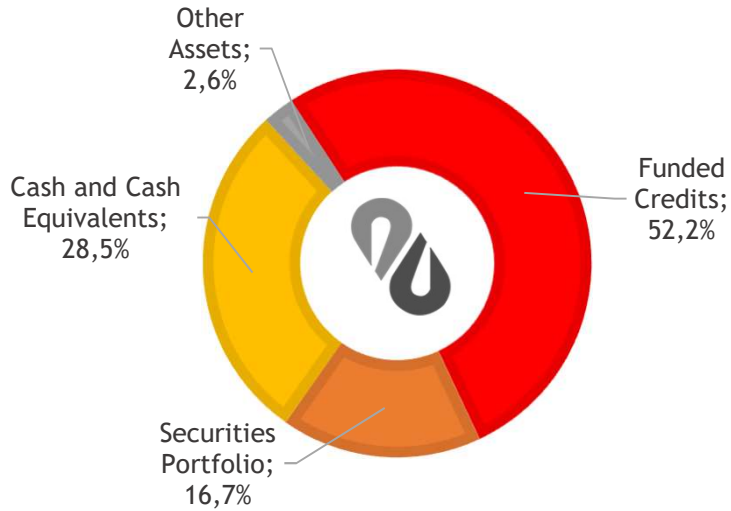
Q1'22 Main Highlights (Million TRL)



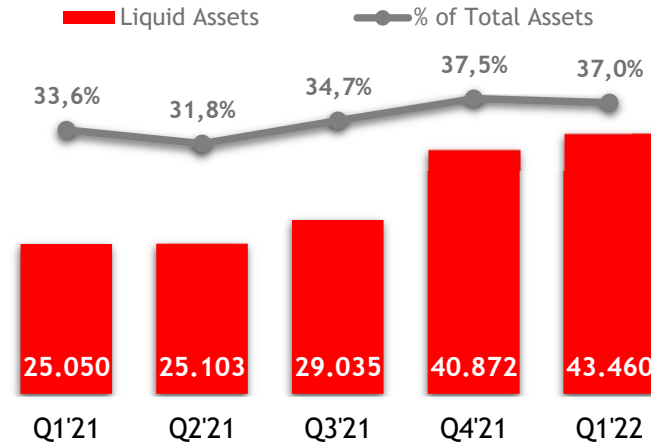




Composition of Total Assets (Q1'22)

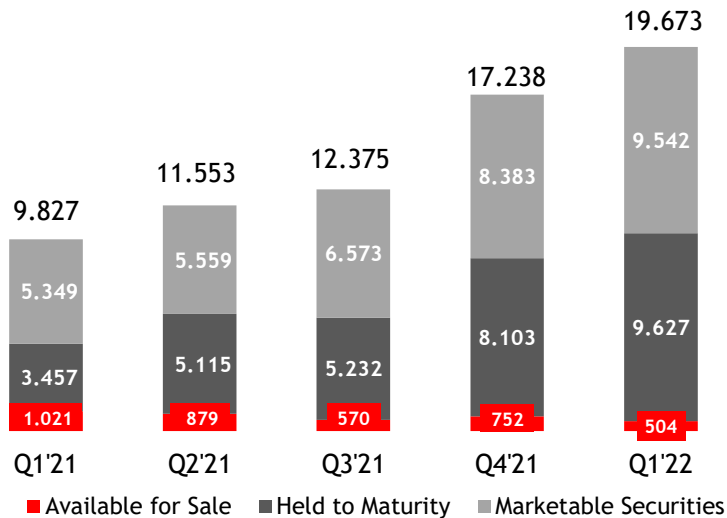


Liquid Assets (Million TRL)

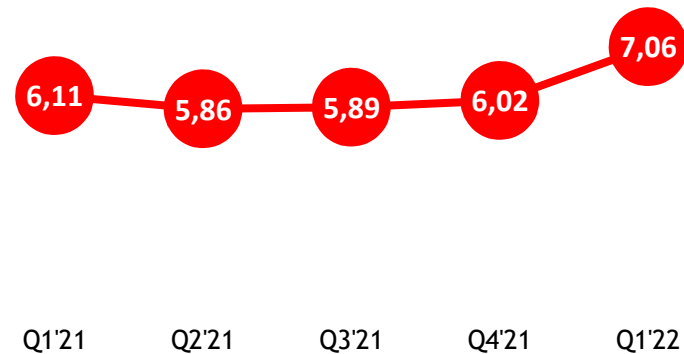


\*Liquid Assets includes Cash and Cash Equivalents, Financial Assets Measured at Fair Value through Profit/Loss, Financial Assets Measured at Fair Value through Other Comprehensive Income.

Total Securities Portfolio (Million TRL)



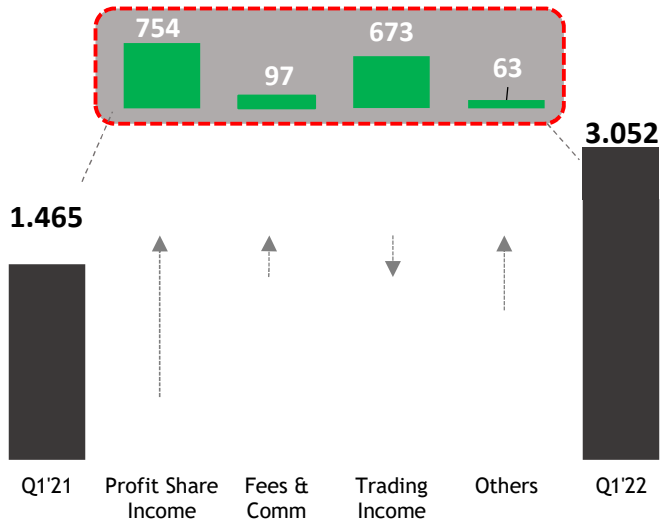
Securities Yield (%)



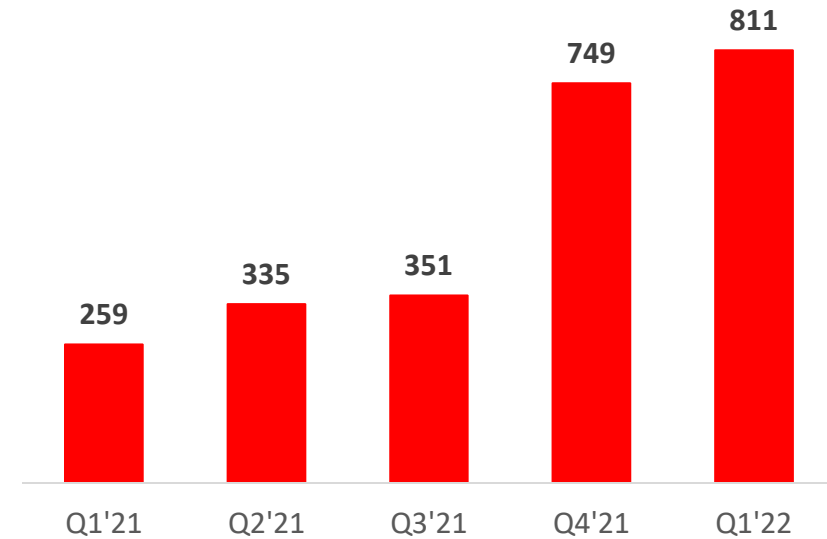
(\*) Profit share income received from securities for the last 4Q/5Q average securities



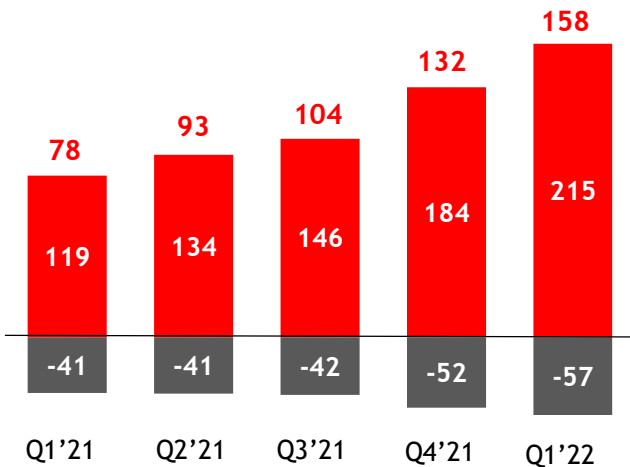
Key Movements in Income (Million TRL)



Net Profit Share Income (Quarterly, Million)

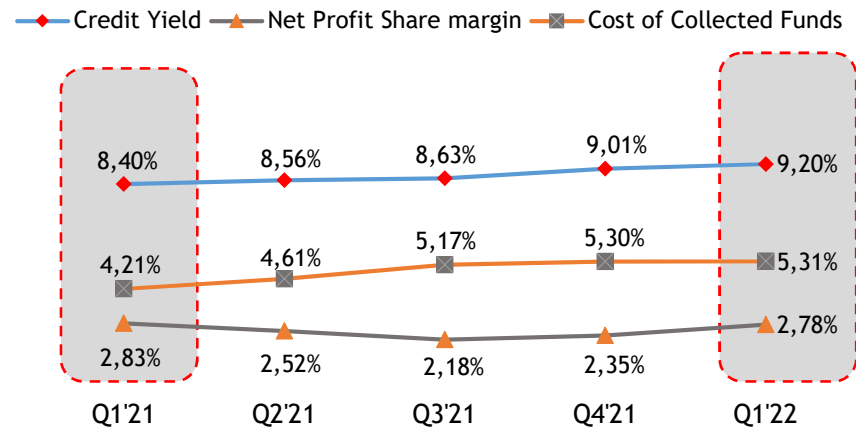


Net Fees and Commission Income (Quarterly, Million)



■ Fees and Commissions Received ■ Fees and Commissions Paid

Cost & Yield Movement (%)

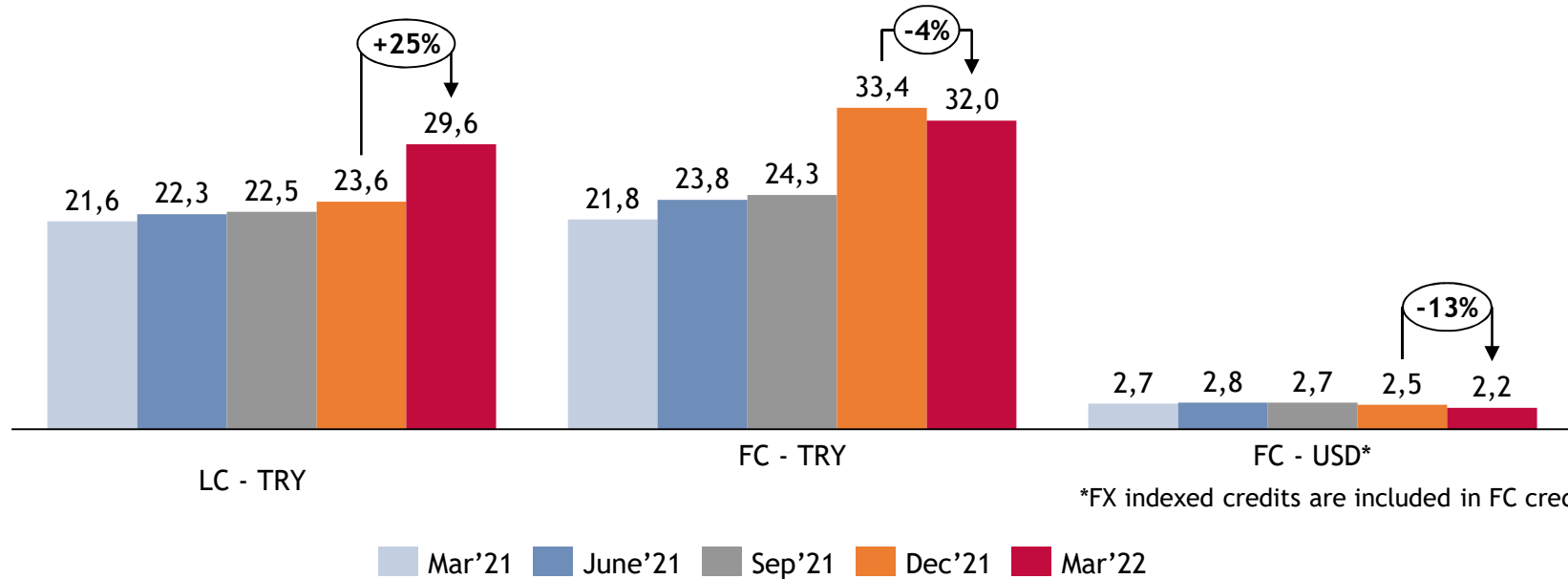


# 7

## Funded Credits Portfolio



Total Funded Credits (including financial leasing, billion)

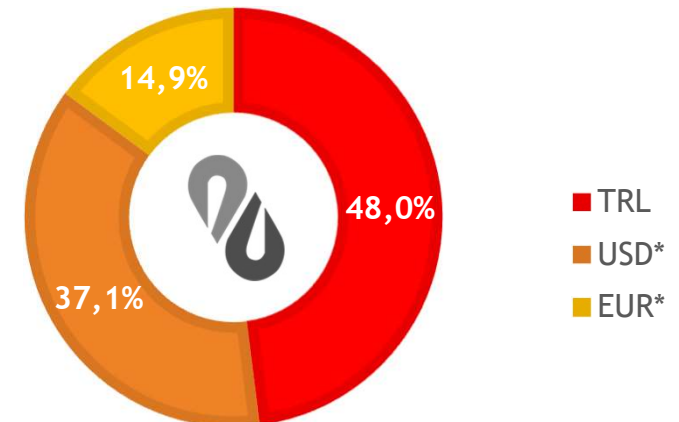


Composition of Total Funded Credits\* (%)

	Q1'21	Q2'21	Q3'21	Q4'21	Q1'22
Corporate Credits	65,2	65,3	66,3	68,1	70,5
SME Credits	25,3	26,1	24,4	23,7	22,3
Retail Credits	9,5	8,6	9,3	8,2	7,3

\*According to BRSA definition

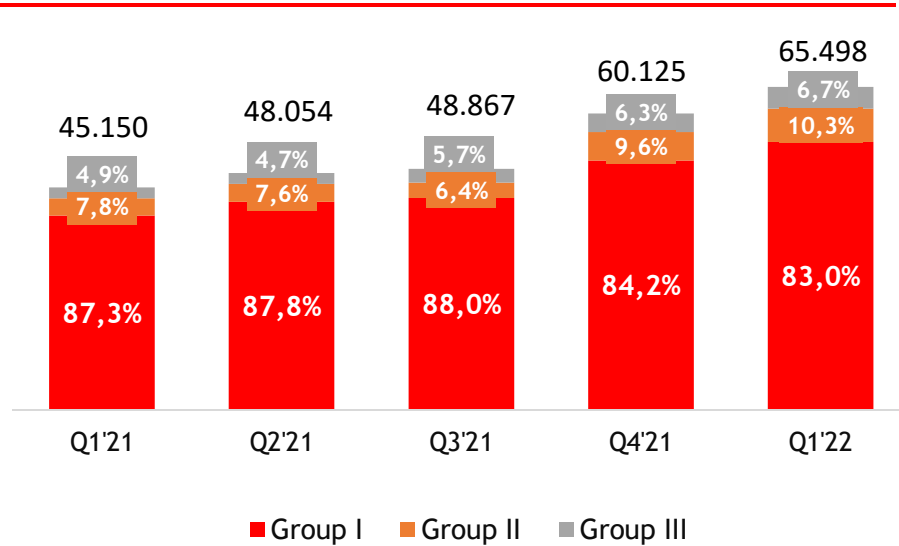
Currency Composition of Total Funded Credits (Q1'22)



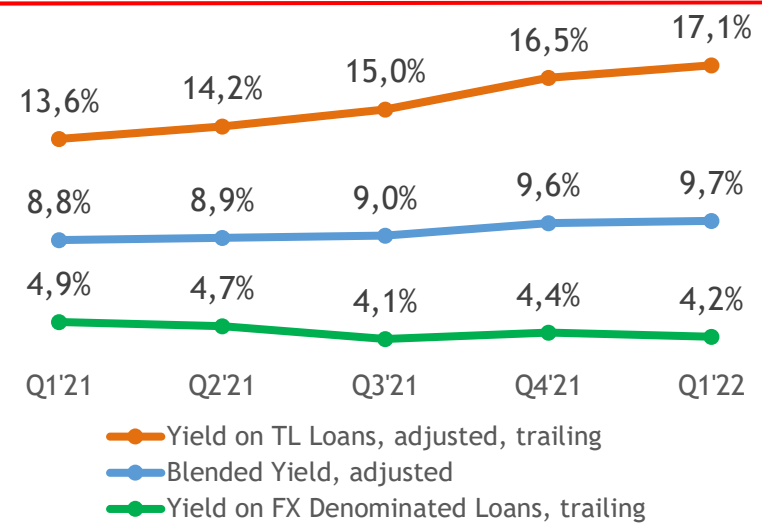
\*Including USD & EUR indexed credits



Gross Funded Credits by Groups (including financial leasing, million)

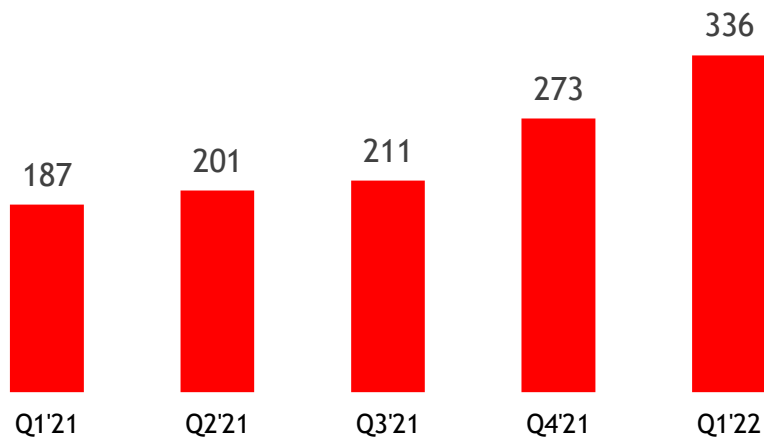


Yield on Performing Credits (%)



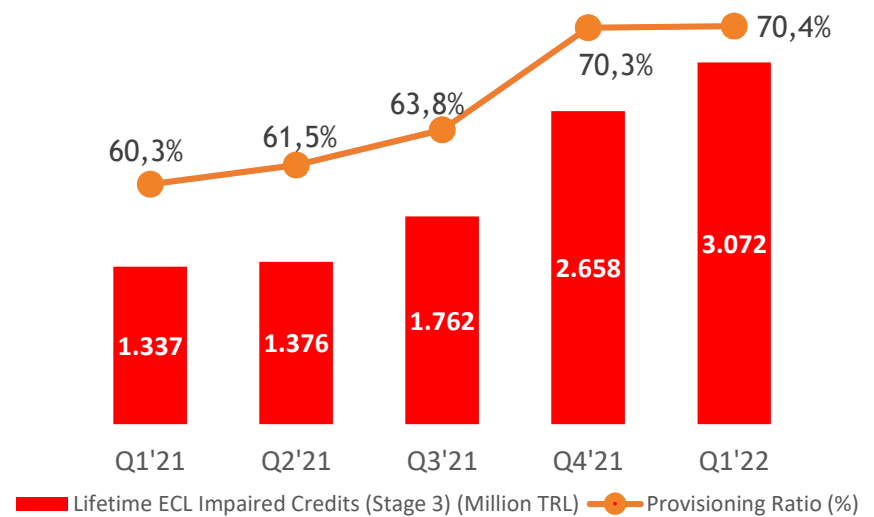
Profit share income received from credits for the last 4Q/5Q average credits. Excluding JV Projects

Cost of Risk (bps)



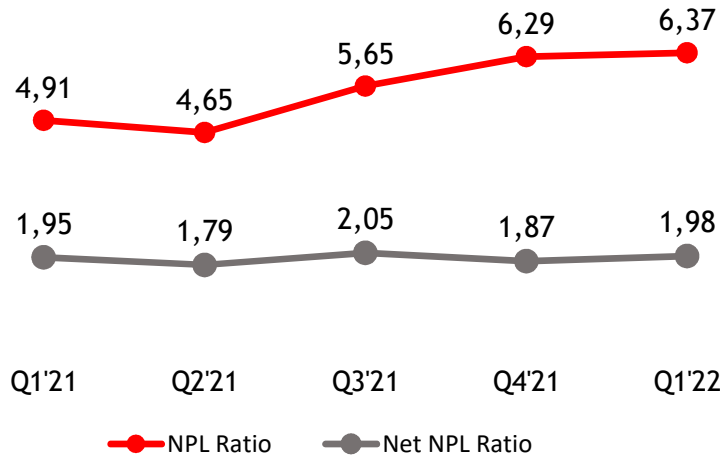
Specific provisions for credits for last 4Q/ 5Q average credits

Provisioning (Stage III)



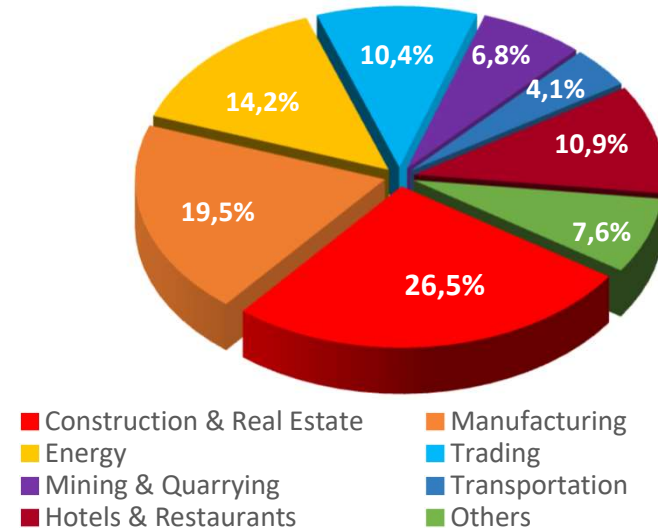


NPL Ratio (%)

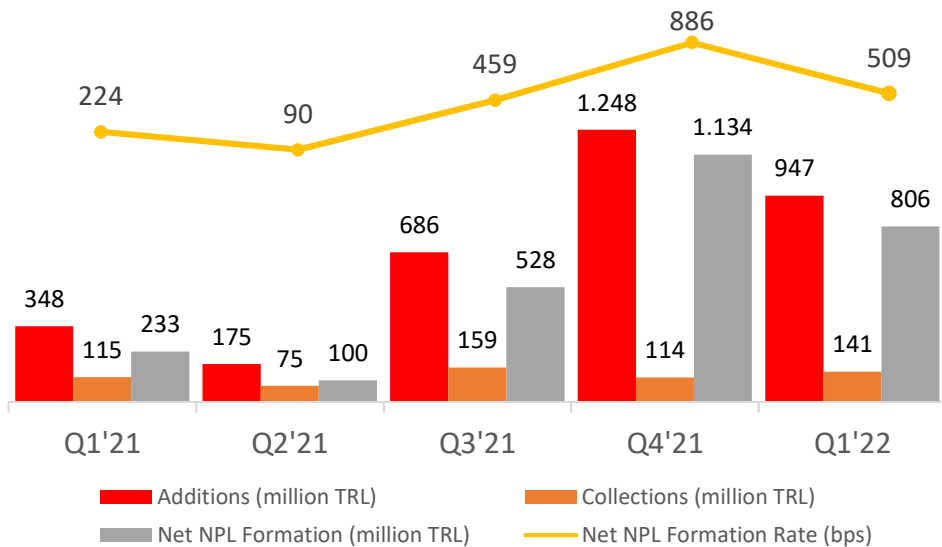


Including financial leasing & accruals and rediscounts

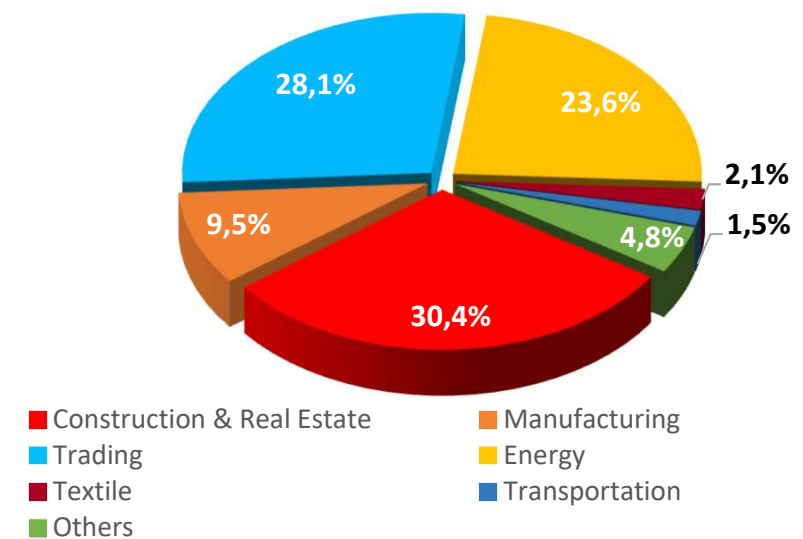
NPL Sector Distribution (Q1'22)



NPL Formation Trend (Quarterly)



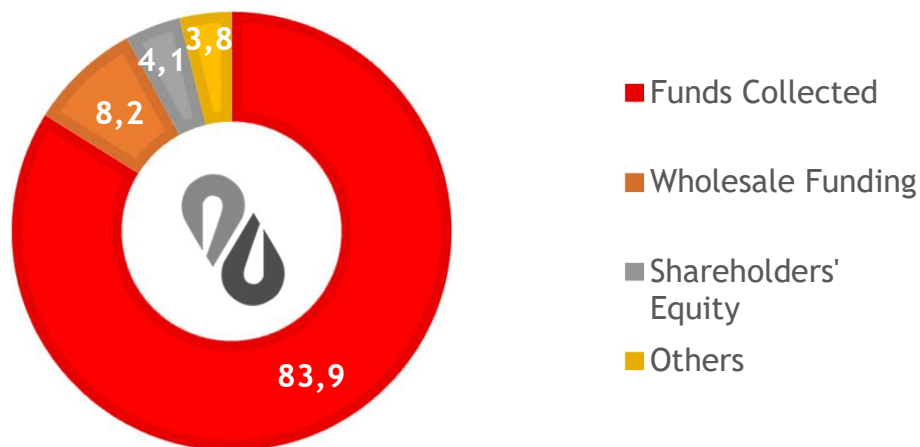
Stage II Credits Sector Distribution (Q1'22)



# 10 Funding Profile

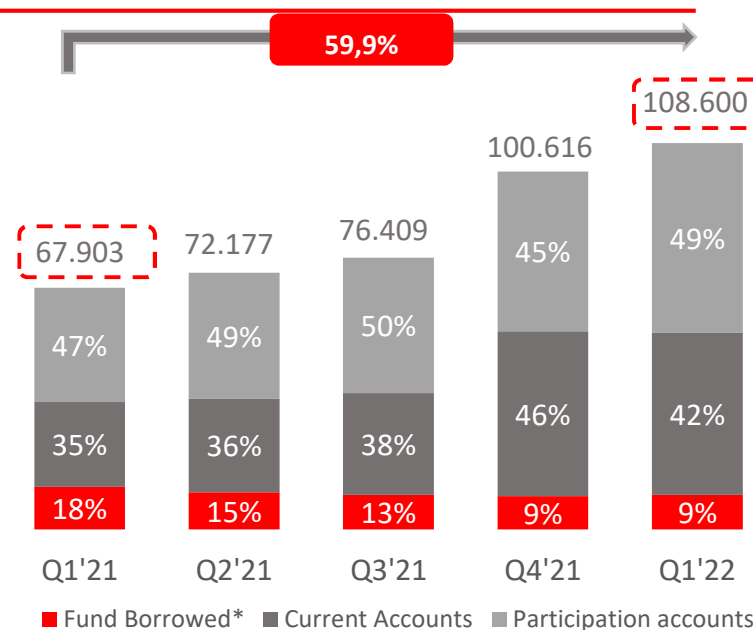


### Composition of Total Liabilities (Q1'22,%)



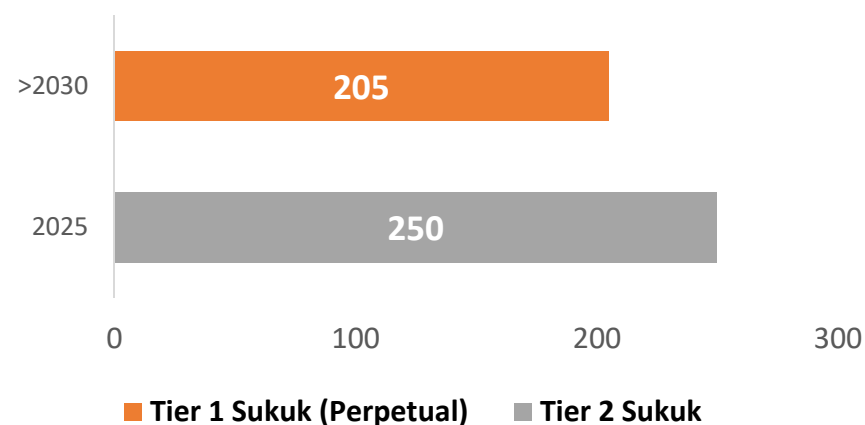
(Million TRL)	Q4'21	Q1'22	YtD Growth %
<b>Funds Collected (incl. Bank deposits)</b>	<b>91.237</b>	<b>98.903</b>	<b>8,4</b>
<b>Wholesale Funding</b>	<b>9.380</b>	<b>9.696</b>	<b>3,4</b>
Funds Borrowed	6.259	6.185	-1,2
Syndicated Loans	-	-	-
Wakala	1.249	2.168	73,5
Issued Lease Certificates & Sukuk	4.110	3.008	-26,8
Other	900	1.010	12,2
Sub-Ordinated Debt (Tier 2)	3.119	3.511	12,6
Borrowings From Money Market	1	0	
<b>Shareholders' Equity</b>	<b>4.627</b>	<b>4.812</b>	<b>4,0</b>
Paid in Capital	1.350	1.350	0,0
<b>Other Liabilities</b>	<b>3.711</b>	<b>3.435</b>	<b>-7,4</b>
<b>Total Liabilities</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>

### Composition of Funding Base (Million TRL)



\*Fund Borrowed includes Funds Borrowed, Borrowings from Money Market and Subordinated Loans

### Maturity Profile of Liabilities (Million USD)



# 11 Funding Profile (Collected Funds)

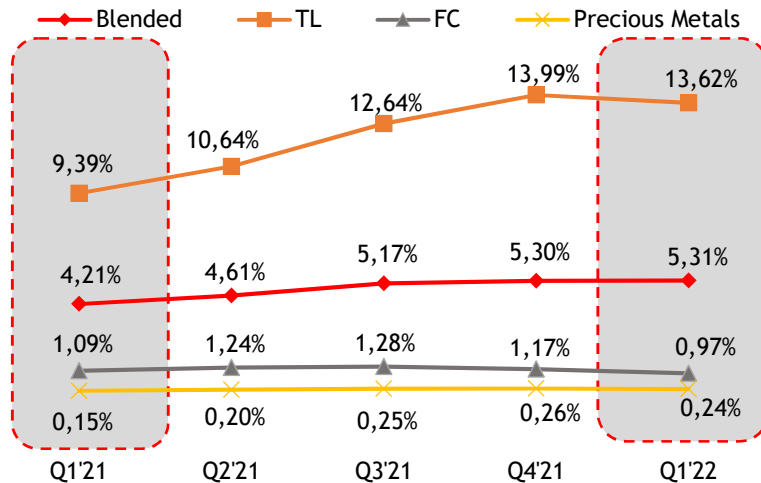


## Total Funds Collected (Million TRL)

	Q4'21	Q1'22	YtD
<b>Funds Collected</b>	<b>91.237</b>	<b>98.903</b>	<b>8,4%</b>
<b>Current Accounts</b>	<b>46.282</b>	<b>45.552</b>	<b>-1,6%</b>
Current Accounts TL	7.715	7.779	0,8%
Current Accounts, FC, \$	2.917	2.597	-11,0
<b>Participation Accounts</b>	<b>44.954</b>	<b>53.351</b>	<b>18,7%</b>
Participation Accounts TL	12.485	23.064	84,7%
Participation Accounts FC, \$	2.456	2.082	-15,2%

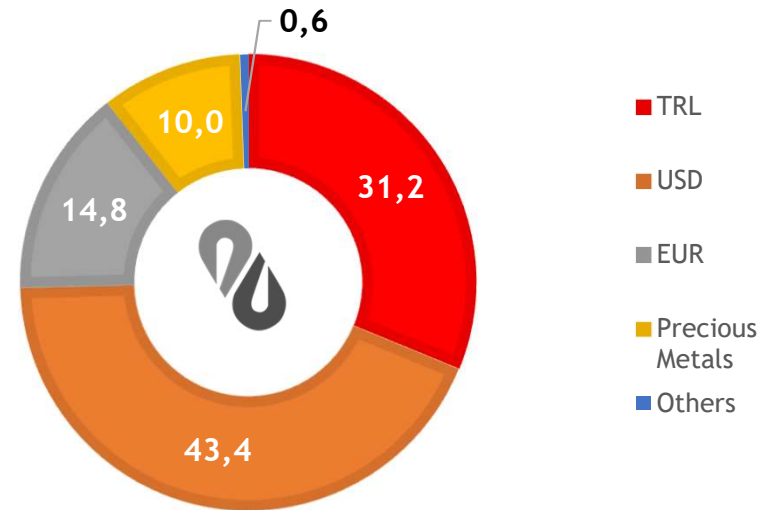
\*USD equivalent of FC accounts

## Cost of Funds Collected\*

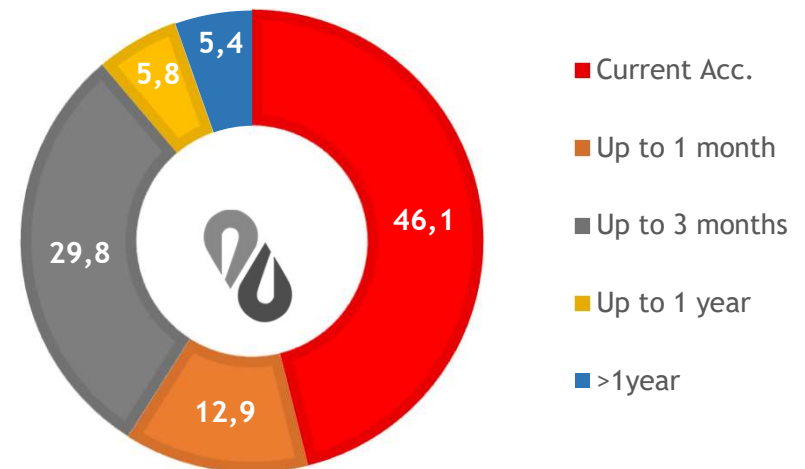


\*Profit share expense to depositors for the last 4Q/5Q average participation accounts

## Currency Composition of Funds Collected (Q1'22,%)



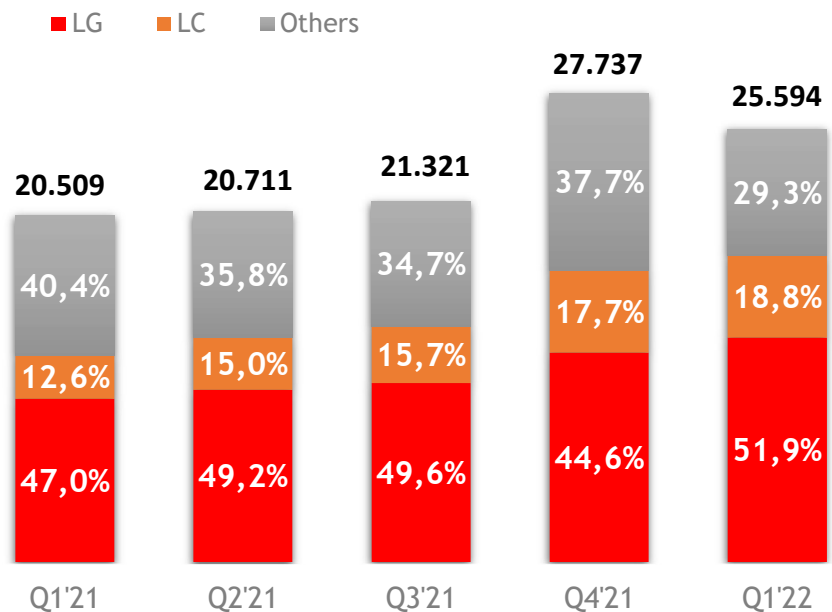
## Maturity Composition of Funds Collected (Q1'22,%)



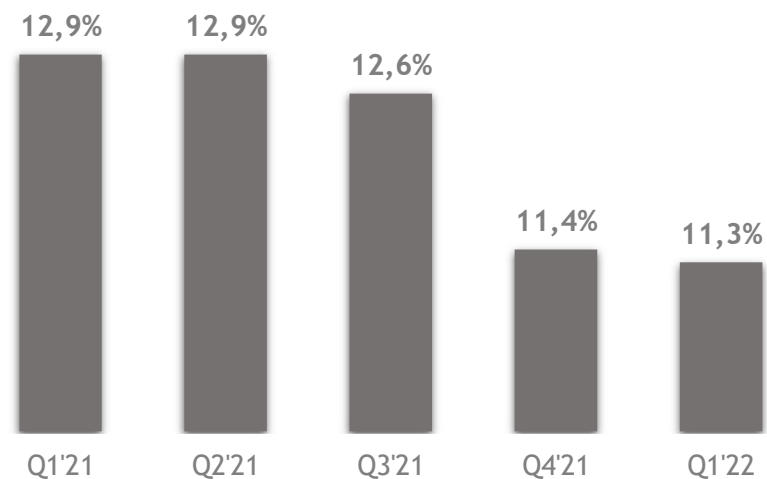
# 12 Off Balance Sheet Growth



### Off Balance Sheet Composition (%)



### LGs-to-Total Assets



### Guarantees & Sureties (TRL million)

	Q1'21	Q2'21	Q3'21	Q4'21	Q1'22	Growth (%)	
						QoQ	YoY
Letter of Guarantee	9.645	10.184	10.582	12.371	13.237	7,3	37,6
Letter of Credit	2.577	3.111	3.344	4.898	4.820	-1,6	87,1
Others*	114	163	159	134	70	-47,7	-38,9
<b>Total:</b>	<b>12.336</b>	<b>13.457</b>	<b>14.084</b>	<b>17.403</b>	<b>18.162</b>	<b>4,4</b>	<b>47,2</b>

\*Revocable credit limits not included.



## 13 Income- Cost Dynamics



(Million TRL)	Yearly			Notes
	Q1'21	Q1'22	%	
Net Profit Share Income	259	811	212,9	With the effect of the FX protected deposit account, TL liquidity increased, thus profit share income increased with new disbursements. In this period, the increase in profit share expenses remained limited. Accordingly, the net margin was realized as 2.8%
Net Fee Income	78	159	104	Commissions from remittances, service packages, letter of credits and credit limits more than doubled.
Net Trading Income	5	678	12621	Net Trading Income rocket up due to high incomes from Inflation-Linked securities and investment fund participation certificates
Other Income	301	364	21,1	Reversal of provision due to collections from Stage III loans and asset sales increased this item.
Provisioning	233	1.235	430	Stage 3 Coverage Ratio has been remained above 70%
Personnel Expenses	188	234	24,4	Below CPI which is 61% in March
Other Costs	149	222	48,3	Despite the inflationary pressures we managed to keep operational expenses below CPI
<b>Net Profit</b>	<b>55</b>	<b>194</b>	<b>251</b>	

## Agenda

1 Financial Highlights

2 Market Comparison

3 Appendix



Percent (%)	Q4'21			Q1'22		
	Albaraka Türk	Participation Banks	Banking Sector	Albaraka Türk	Participation Banks	Banking Sector
CAR	14,90	18,91	18,34	13,64	20,58	20,38
NPL Ratio	6,29	2,93	3,09	6,67	2,62	2,80
Provisioning Ratio (Stage 3)	70,26	87,90	79,66	70,36	87,31	79,93
Loan/Deposits	62,41	67,73	93,33	62,24	69,63	93,02
Asset Yield	6,97	7,98	10,13	7,15	8,90	10,57
Asset Spread	2,59	2,99	3,87	3,00	4,00	4,49
Net Profit Share Margin	2,35	3,34	4,28	2,78	4,30	4,87
Op Costs / Avg. Assets	1,76	1,54	1,64	1,70	1,53	1,67
Cost/Income*	43,28	31,31	30,25	22,63	19,86	23,75
Credits / Branches (Million TRL)	246	292	466	266	343	523
Staff / Branches	12,63	13,08	18,21	11,61	12,72	18,16
CA / Deposits	50,73	46,83	38,67	46,06	42,28	37,18

\*Cost: Operating Costs, Income: NPSI, Net Fees and Commissions Income, Other Income Net Trading Income

## Agenda

1 Financial Highlights

2 Market Comparison

3 Appendix

## 17 Summary Balance Sheet



(Million TRL)	Q4'21	Q1'22	Growth (%)
Cash and Balances with Central Bank	26.499	27.484	3,7
Banks	5.296	6.178	16,7
Financial Assets	17.238	19.673	14,1
Funded Credits	56.937	61.560	8,1
<i>Cash Credits</i>	55.522	60.228	8,5
<i>NPL</i>	3.783	4.366	15,4
<i>Provisions (Stage III)</i>	2.658	3.072	15,6
<i>Net Financial Leasing Receivables</i>	821	904	10,2
Associates	43	89	105
Fixed Assets	1.592	1.572	-1,3
Assets Held For Sale and Investment	119	96	-19,7
Other Assets (inc. Tax Assets)	1.200	1.240	3,3
<b>Total Assets</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>
Funds Collected	91.237	98.903	8,4
Funds Borrowed	6.259	6.185	-1,2
Debts	3.401	4.003	17,7
Provisions (inc. Taxes)	312	432	38,4
Tier II Sukuk	3.119	3.511	12,6
Shareholders' Equity	4.627	4.812	4,0
<i>Capital</i>	1.350	1.350	0,0
<i>Capital Reserves (inc. Premium)</i>	1.209	1.288	6,6
<i>Profit Reserves</i>	1.744	1.744	0,0
<b>Total Liabilities</b>	<b>108.955</b>	<b>117.846</b>	<b>8,2</b>

## 18 Summary Income Statement



(Million TRL)	Q1'21	Q1'22	Growth (%)
Profit Share Income	1.040	1.794	72,5
Profit Share Expense	781	984	26,0
Net Profit Share Income	259	811	212
Net Fees and Commissions Income	78	159	104
<i>Fees and Commissions Received</i>	119	215	81,4
<i>Fees and Commissions Paid</i>	41	57	39,4
Net Trading Income	5	678	12621
Other Operating Income	301	364	21,1
Total Operating Profit	455	1.778	290
Provisions	233	1.235	430
Personnel Expenses	188	234	24,4
Other Operating Expenses	149	222	48,3
Operating Profit Before Tax	73	321	341
Tax Provision	17	127	626
<b>Net Profit</b>	<b>55</b>	<b>194</b>	<b>251</b>

**THANK YOU**

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