



## KAMUYU AYDINLATMA PLATFORMU

# BİM BİRLEŞİK MAĞAZALAR A.Ş. PARTICIPATION FINANCE PRINCIPLES INFORMATION FORM 2026 - 2. 3 Monthly Notification



**MERKEZİ KAYIT  
İSTANBUL**  
Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Veri Depolama Kuruluşu

# PARTICIPATION FINANCE PRINCIPLES INFORMATION FORM

## SUMMARY INFORMATION

|                                                                                                                                                                                 |                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Presentation Currency                                                                                                                                                           | 1.000 TL        |
| Financial Statement Year / Period                                                                                                                                               | 2026 / 6 Months |
| Nature of Financial Statements                                                                                                                                                  | Consolidated    |
| 1) Are there any activities of the company itself, partners or subsidiaries that do not comply with the Participation Finance Principles written in the article of association? | NO              |
| 2) Are there any share privileges that do not comply with the Participation Finance Principles written in the article of association?                                           | NO              |
| 3) Does the company engage in the actions and/or transactions defined in Article 1.5 of the Standard and Article 1.D of the Guidelines?                                         | NO              |
| 4) Does the company have activities and/or income that are directly contrary to the principles of participation finance?                                                        | NO              |
| 5) The ratio of the company's total income that do not comply with the Participation Finance Principles (%) [ (4B+4C-4D) / 4E ] * 100                                           | 0               |
| 6) The ratio of the company's assets that do not comply with the Participation Finance Principles (%) [ 5F-5G / 5H ] * 100                                                      | 0               |
| 7) The ratio of the company's liabilities that do not comply with the Participation Finance Principles (%) [ (6I-6J) / 5H ] * 100                                               | 0               |

## 1) Activities Written In Article Of Association That Do Not Comply With The Participation Finance Principles

|                                                                                                                                                                                                           | YES / NO | SECTION NUMBER |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------------|
| 1) Does the company's, its partners' or subsidiaries' article of association include any of the activities listed in article 1.2 of the Standard?                                                         | NO       |                |
| 2) Does the company's, its partners' or subsidiaries' article of association allow to become a partner in companies whose activities include any of the activities listed in article 1.2 of the Standard? | NO       |                |

## 2) Preferred Shares and Usufruct Shares Information

|                                                                                                                   | YES / NO | SECTION NUMBER |
|-------------------------------------------------------------------------------------------------------------------|----------|----------------|
| 1) Are there any dividend privileges among the share groups of the company or, if any, in the usufruct shares?    | NO       |                |
| 2) Are there any liquidation privileges among the share groups of the company or, if any, in the usufruct shares? | NO       |                |

## 3) Statement on Standard Article 1.5 and Guideline Article 1.D

|                                                                                                                                                                                                            | YES / NO | NOTE |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|
| 1) Is there a disclosure to the public made by the company's authorized body or officials regarding the company's support for the actions described in Standard's article 1.5 and Guideline's article 1.D? | NO       |      |
| 2) Are there any decisions made by public authorities or national or international courts regarding the company's support for the acts described in Standard's article 1.5 and Guideline's article 1.D?    | NO       |      |

## 4) Incomes That Do Not Comply With The Participation Finance Principles

A) ACTIVITIES THAT RENDER THE COMPANY DIRECTLY CONTRARY TO THE PRINCIPLES OF PARTICIPATION FINANCE PURSUANT TO GUIDELINE ARTICLE 3.1

|                                                                                                                                                                                                                                                                        | YES / NO |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1) Does the company itself, its shareholders or subsidiaries have activities and/or income for the production and trade of alcoholic beverages/foods in accordance with the Guideline's article 3.1.1?                                                                 | NO       |
| 2) Does the company itself, its partners or subsidiaries have activities and/or income for the production and trade of pork products in accordance with the Guideline's article 3.1.2?                                                                                 | NO       |
| 3) Does the company itself, its partners or subsidiaries have activities and/or income for the production and wholesale trade of tobacco products for smoking in accordance with the Guideline's article 3.1.3?                                                        | NO       |
| 4) Does the company itself, its partners or subsidiaries have gambling or gambling-like activities and/or income in accordance with the Guideline's article 3.1.4?                                                                                                     | NO       |
| 5) Does the company itself, its partners or subsidiaries have any financial sector activities and/or income, excluding those based on participation finance?                                                                                                           | NO       |
| 6) Does the company itself, its partners or subsidiaries have any publishing activities and/or revenue that are contrary to morality and Islamic values in accordance with the Guideline's article 3.1.5?                                                              | NO       |
| 7) Does the company itself, its partners or subsidiaries have hotel management, tourism sector activities, various entertainment and organization activities and/or income that are incompatible with Islamic values in accordance with the Guideline's article 3.1.6? | NO       |

**B) INCOME FROM ACTIVITIES THAT ARE NOT IN COMPLIANCE WITH THE PRINCIPLES OF PARTICIPATION FINANCE BUT ARE PERMITTED UP TO 5% IN ACCORDANCE WITH GUIDELINE ARTICLE 3.2**

| ITEM NAME                                                                                                                                                                                         | AMOUNT          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
|                                                                                                                                                                                                   | 1.000 TL        |
|                                                                                                                                                                                                   | 2026 / 6 Months |
|                                                                                                                                                                                                   | Consolidated    |
| 1) In accordance with the Guideline's article 3.2.2, total revenue from the retail sale of tobacco products damaging to health                                                                    | 0               |
| 2) In accordance with the Guideline's article 3.2.3, total income from business and services provided to companies that do not operate in accordance with the principles of participation finance | 0               |
| 3) In accordance with the Guideline's article 3.2.4, total rental income from companies that do not operate in accordance with the principles of participation finance                            | 0               |
| 4) In accordance with the Guideline's article 3.2.5, total revenue from advertising, branding, sponsorship and brokerage activities                                                               | 0               |
| <b>TOTAL</b>                                                                                                                                                                                      | <b>0</b>        |

**C) RELATED FINANCIAL STATEMENT ITEMS**

| ITEM NAME                                                                                    | AMOUNT           |
|----------------------------------------------------------------------------------------------|------------------|
|                                                                                              | 1.000 TL         |
|                                                                                              | 2026 / 6 Months  |
|                                                                                              | Consolidated     |
| 1) Other Operating Income                                                                    | 1.236.589        |
| 2) Finance Income                                                                            | 132.836          |
| 3) Investment Activity Income                                                                | 5.124.646        |
| 4) Revenue from Finance Sector Operations                                                    | 0                |
| 5) Share of Profit (Loss) of Associated and Joint Ventures Accounted for Using Equity Method | 0                |
| <b>TOTAL</b>                                                                                 | <b>6.494.071</b> |

**D) INCOME THAT COMPLY WITH THE PARTICIPATION FINANCE PRINCIPLES THAT IS IN THE FINANCIAL STATEMENT ITEMS LISTED IN TABLE C**

| ITEM NAME                                                                             | AMOUNT          |
|---------------------------------------------------------------------------------------|-----------------|
|                                                                                       | 1.000 TL        |
|                                                                                       | 2026 / 6 Months |
|                                                                                       | Consolidated    |
| 1) Price difference income (The portion accounted for in the items listed in table C) | 0               |
| 2) Foreign exchange gains (The portion accounted for in the items listed in table C)  | 51.360          |

|                                                                                                                                                             |                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 3) Term sales income (The portion accounted for in the items listed in table C)                                                                             | 0                |
| 4) Income from participation-based assets and funds included currency protected deposit                                                                     | 5.157.960        |
| 5) Social security contribution income                                                                                                                      | 0                |
| 6) Promotion income from participation banks                                                                                                                | 0                |
| 7) Customer prepayments recorded as revenue (The portion accounted for in the items listed in table C)                                                      | 0                |
| 8) Provisions no longer required                                                                                                                            | 0                |
| 9) Service revenue (The portion accounted for in the items listed in table C)                                                                               | 0                |
| 10) Rent and maintenance-repair income (The portion accounted for in the items listed in table C)                                                           | 0                |
| 11) Warehousing income (The portion accounted for in the items listed in table C)                                                                           | 0                |
| 12) Compensation and penalty income                                                                                                                         | 0                |
| 13) Insurance damage compensation income                                                                                                                    | 0                |
| 14) Lawsuit income                                                                                                                                          | 0                |
| 15) Dividend income from companies whose activities comply with the participation finance principles                                                        | 0                |
| 16) Total of other income that comply with the participation finance principles not listed above (The portion accounted for in the items listed in table C) | 1.284.751        |
| <b>TOTAL</b>                                                                                                                                                | <b>6.494.071</b> |

Explanation for the article 16 above

Gain on sale of scrap, energy sales income, gain on sale of property, plant and equipment, and other operating income and gains.

#### E) TOTAL INCOME

| ITEM NAME                                                                                    | AMOUNT             |
|----------------------------------------------------------------------------------------------|--------------------|
|                                                                                              | 1.000 TL           |
|                                                                                              | 2026 / 6 Months    |
|                                                                                              | Consolidated       |
| 1) Revenue                                                                                   | 449.695.235        |
| 2) Other Operating Income                                                                    | 1.236.589          |
| 3) Finance Income                                                                            | 132.836            |
| 4) Investment Activity Income                                                                | 5.124.646          |
| 5) Revenue from Finance Sector Operations                                                    | 0                  |
| 6) Share of Profit (Loss) of Associates and Joint Ventures Accounted for Using Equity Method | 0                  |
| <b>TOTAL</b>                                                                                 | <b>456.189.306</b> |

### 5) Assets That Do Not Comply With The Participation Finance Principles (F-G)

#### F) RELATED FINANCIAL STATEMENT ITEMS

| ITEM NAME                                                                                | AMOUNT            |
|------------------------------------------------------------------------------------------|-------------------|
|                                                                                          | 1.000 TL          |
|                                                                                          | 2026 / 6 Months   |
|                                                                                          | Consolidated      |
| 1) Cash and cash equivalents                                                             | 4.325.864         |
| 2) Financial Investments (Total of Those Classified in Current and Noncurrent Assets)    | 25.879.509        |
| 3) Derivative Financial Assets (Total of Current and Noncurrent Assets)                  | 0                 |
| 4) Receivables From Financial Sector Operations (Total of Current and Noncurrent Assets) | 0                 |
| 5) Investments Accounted For Using Equity Method                                         | 0                 |
| 6) Investments In Subsidiaries Joint Ventures And Associates                             | 6.252.508         |
| <b>TOTAL</b>                                                                             | <b>36.457.881</b> |

**G) ASSETS THAT COMPLY WITH THE PARTICIPATION FINANCE PRINCIPLES THAT IS IN THE FINANCIAL STATEMENT ITEMS LISTED IN TABLE F**

| ITEM NAME                                                                                                                                                                       | AMOUNT            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
|                                                                                                                                                                                 | 1.000 TL          |
|                                                                                                                                                                                 | 2026 / 6 Months   |
|                                                                                                                                                                                 | Consolidated      |
| 1) Checks                                                                                                                                                                       | 0                 |
| 2) Cash                                                                                                                                                                         | 2.665.142         |
| 3) Demand deposits                                                                                                                                                              | 1.660.722         |
| 4) Total invested amount in participation-based financial instruments (Lease certificates, sukuk, profit share deposit included currency protected deposit)                     | 26.885.540        |
| 5) Shares in subsidiaries joint ventures and associates complying with the participation finance principles                                                                     | 5.246.477         |
| 6) Credit card receivables                                                                                                                                                      | 0                 |
| 7) Total of other assets that are considered as complying with the participation finance principles not listed above (The portion accounted for in the items listed in table F) | 0                 |
| <b>TOTAL</b>                                                                                                                                                                    | <b>36.457.881</b> |

Explanation for the article 7 above

**H) TOTAL ASSETS**

| ITEM NAME           | AMOUNT             |
|---------------------|--------------------|
|                     | 1.000 TL           |
|                     | 2026 / 6 Months    |
|                     | Consolidated       |
| <b>TOTAL ASSETS</b> | <b>428.574.350</b> |

**6) Liabilities That Do Not Comply With The Participation Finance Principles (I-J)**

**I) RELATED FINANCIAL STATEMENT ITEMS**

| ITEM NAME                                                                                                    | AMOUNT            |
|--------------------------------------------------------------------------------------------------------------|-------------------|
|                                                                                                              | 1.000 TL          |
|                                                                                                              | 2026 / 6 Months   |
|                                                                                                              | Consolidated      |
| 1) Current Borrowings                                                                                        | 739.568           |
| 2) Current Portion Of Noncurrent Borrowings                                                                  | 14.610.433        |
| 3) Noncurrent Borrowings                                                                                     | 47.242.509        |
| 4) Derivative Financial Liabilities (Total of Those Classified in Current and Noncurrent Liabilities)        | 0                 |
| 5) Payables On Financial Sector Operations (Total of Those Classified in Current and Noncurrent Liabilities) | 0                 |
| 6) Other Payables (Total of Those Classified in Current and Noncurrent Liabilities)                          | 0                 |
| <b>TOTAL</b>                                                                                                 | <b>62.592.510</b> |

**J) LIABILITIES THAT COMPLY WITH THE PARTICIPATION FINANCE PRINCIPLES AND LISTED IN THE TABLE I**

| ITEM NAME | AMOUNT   |
|-----------|----------|
|           | 1.000 TL |

|                                                                                                                                                                                | 2026 / 6 Months   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
|                                                                                                                                                                                | Consolidated      |
| 1) Lease Liabilities (Total of Those Classified in Current and Noncurrent Liabilities)                                                                                         | 61.852.942        |
| 2) Bank Loans From Participation Banks                                                                                                                                         | 739.568           |
| 3) Issued Debt Instruments in interest-free instruments e.g.lease certificates, sukuk                                                                                          | 0                 |
| 4) Total of other debts that are considered as complying with the participation finance principles not listed above (The portion accounted for in the items listed in table I) | 0                 |
| <b>TOTAL</b>                                                                                                                                                                   | <b>62.592.510</b> |

|                                     |  |
|-------------------------------------|--|
| Explanation for the article 4 above |  |
|-------------------------------------|--|