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KAMUYU AYDINLATMA PLATFORMU

BERA HOLDİNG A.Ş.
PARTICIPATION FINANCE PRINCIPLES INFORMATION FORM
2026 - 2. 3 Monthly Notification

PARTICIPATION FINANCE PRINCIPLES INFORMATION FORM

Reason of Correction	Item (D): "The relevant table has been revised since it was determined that income from funds compliant with Participation Finance Principles was not included in the calculation." Item (F): "The relevant table has been revised as assets complying with Participation Finance Principles were not included in the calculation."

SUMMARY INFORMATION

Presentation Currency	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	0,13
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	2,05

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 GUDELINE 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
	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
TOTAL	**0**

C) RELATED FINANCIAL STATEMENT ITEMS

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
1) Other Operating Income	550.351.328
2) Finance Income	638.111.801
3) Investment Activity Income	232.262.350
4) Revenue from Finance Sector Operations	0
5) Share of Profit (Loss) of Associated and Joint Ventures Accounted for Using Equity Method	0
TOTAL	**1.420.725.479**

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

ITEM NAME	AMOUNT
	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)	260.914.842
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	0
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)	50.325.222
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)	1.094.816.452
TOTAL	**1.406.056.516**

Explanation for the article 16 above	It consists of unaccrued financing expenses, income derived from Participation Finance Principles-compliant funds, scrap sales profit, Fixed Asset Sales Profits, and other income compliant with the participation index. Note 35 states that Financial Asset Sales Profits in the first 6-month period of 2026 are income derived from investment funds operating in compliance with participation finance principles. In Note 37, within the total amount of 377,196,959 TL classified under Interest and Maturity Difference Income for the first 6-month period, there is 14,668,963 TL of promotional income, maturity difference income, etc., obtained from banks that do not comply with participation finance principles.

E) TOTAL INCOME

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
1) Revenue	10.203.218.695
2) Other Operating Income	550.351.328
3) Finance Income	638.111.801
4) Investment Activity Income	232.262.350
5) Revenue from Finance Sector Operations	0
6) Share of Profit (Loss) of Associates and Joint Ventures Accounted for Using Equity Method	0
TOTAL	**11.623.944.174**

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

F) RELATED FINANCIAL STATEMENT ITEMS

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
1) Cash and cash equivalents	780.751.216
2) Financial Investments (Total of Those Classified in Current and Noncurrent Assets)	1.565.823.708
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	0
TOTAL	**2.346.574.924**

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

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
1) Checks	0
2) Cash	3.253.693
3) Demand deposits	543.206.490
4) Total invested amount in participation-based financial instruments (Lease certificates, sukuk, profit share deposit included currency protected deposit)	0
5) Shares in subsidiaries joint ventures and associates complying with the participation finance principles	1.565.823.708
6) Credit card receivables	0
7) Total of other assets that are considered as compliying with the participation finance principles not listed above (The portion accounted for in the items listed in table F)	234.291.033
TOTAL	**2.346.574.924**

Explanation for the article 7 above	Within the framework of TMS 7 Statement of Cash Flows and TMS 1 Presentation of Financial Statements, certain investment funds have been classified under cash and cash equivalents with a maturity (or as time deposits/term investments) due to their features. However, these funds comply with participation finance principles.

H) TOTAL ASSETS

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
TOTAL ASSETS	**49.557.755.828**

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

I) RELATED FINANCIAL STATEMENT ITEMS

ITEM NAME	AMOUNT
	TL
	2026 / 6 Months
	Consolidated
1) Current Borowings	904.025.521
2) Current Portion Of Noncurrent Borrowings	0
3) Noncurrent Borrowings	127.837.833
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)	149.213.877

TOTAL	**1.181.077.231**

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

ITEM NAME	**AMOUNT**
	TL
	2026 / 6 Months
	Consolidated
1) Lease Liabilities (Total of Those Classified in Current and Noncurrent Liabilities)	0
2) Bank Loans From Participation Banks	13.969.131
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)	149.213.877
TOTAL	**163.183.008**

Explanation for the article 4 above	Other payables consist of deposits and guarantees received and other participation finance-compliant liabilities.