

CAPITAL IN THE ISLAMIC ECONOMY:

Structuring Wealth for Sustainable Development



From Wednesday, 3rd
To Saturday, 6th June, 2026



Istanbul Financial Center (IFC)
HALKBANK Headquarter, Istanbul - Türkiye

INTRODUCTION:



Premises:

Capital stands at the heart of economic life, shaping not only markets and production, but also economic concepts, institutional structures, and social relations. Its influence extends far beyond monetary accumulation to include networks of trust, partnerships, governance frameworks, and forms of collective cooperation that determine how value is created and distributed across society. In contemporary global economic systems, however, capital has increasingly drifted away from real economic engagement and ethical purpose, becoming concentrated in speculative activities detached from productive outcomes and human well-being. This disconnection has reshaped economic priorities, weakened social cohesion, widened inequality, and contributed to recurrent financial instability. Such challenges invite a fundamental rethinking of capital itself: its nature, role, and governance. Islamic economics offers a comprehensive framework in which capital is not treated as an ultimate objective, but as a purposeful instrument embedded in real economic activity, ethical responsibility, and social accountability. By emphasizing productive circulation, risk-sharing, partnership, and institutional cooperation, this framework seeks to restore the link between wealth, justice, and sustainable economic prosperity.



Purpose:

The 3rd Global Islamic Economy Summit in Istanbul aims to examine the role of capital within the Islamic economy by addressing its foundational principles, strategic importance, and practical application across sectors and markets. The summit seeks to advance understanding of how Islamic capital principles can be effectively translated into coherent policies, institutional frameworks, and financial practices that promote sustainable growth, economic resilience, and broad-based inclusion. By convening policymakers, financial institutions, scholars, and industry leaders, the summit serves as a high-level platform for dialogue, knowledge exchange, and the presentation of successful experiences. Through this engagement, the summit aspires to develop forward-looking perspectives on capital in the Islamic economy and to contribute to shaping practical pathways that align ethical foundations with real economic value creation.



Priority:

The 3rd Global Islamic Economy Summit in Istanbul prioritizes a comprehensive and integrated approach to capital, recognizing it as a system-wide concept that influences economic behavior, institutional structures, and societal outcomes. Central to this priority is strengthening the connection between capital and real economic activity, ensuring that wealth formation remains

anchored in productivity, entrepreneurship, and tangible value creation. The summit also emphasizes the importance of enhancing the productive circulation of capital, promoting mechanisms that prevent stagnation and concentration while encouraging inclusive economic participation. In advancing these priorities, the summit draws lessons from national and regional experiences, with particular attention to Türkiye's participation finance ecosystem as a reference model for integrating Islamic capital principles within a modern economic framework. At the same time, the summit addresses emerging challenges and opportunities shaping the future of capital, including sustainability imperatives, digital transformation, and governance considerations. By engaging with these dimensions, the summit seeks to contribute to a forward-looking

understanding of capital that is resilient, ethical, and responsive to contemporary global economic realities.

Description:

The Global Islamic Economy Summit takes the form of a high-level conference, combining keynote speeches, specialized sessions, interactive discussions, and intensive workshops within a carefully designed and integrated program. Its sessions are systematically structured, progressing from conceptual and theoretical foundations to sectoral applications and forward-looking insights, allowing for a combination of depth and continuity across various themes. This structure enables participants to engage with capital as a comprehensive economic concept, examining its economic, ethical, institutional, and practical dimensions within a unified framework.





THE SUMMIT OBJECTIVES:



01

Clarify the concept, function, and ethical foundations of capital within the Islamic economic framework.



02

Examine the role of capital in promoting economic growth, financial stability, and social welfare.



03

Explore mechanisms that facilitate the productive formation and effective circulation of capital in Islamic markets.



04

Highlight sectoral applications of Islamic capital principles, including Islamic banking, capital markets, and social finance.



05

Share successful national and international experiences that demonstrate effective Islamic economic development models.



06

Address emerging dimensions of Islamic finance, including sustainability, fintech innovation, and artificial intelligence.



DAY 1 - WEDNESDAY 3RD JUNE, 2026



ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(10:00 AM- 05:00 PM)

▶ 10:00 AM – 10:30 AM  **RECEPTION AND MORNING COFFEE**

▶ 10:30 AM – 11:30 AM  **INSTITUTIONAL WORKSHOP**

 Wahed

By Wahed

Capital Formation in the Digital Era:

Tangibility and Realities

▶ 11:30 AM – 12:15 PM  **INSTITUTIONAL PRESENTATION**

 IBN HALDUN
UNIVERSITY

By Ibn Haldun University

Sustainability Analysis of the Participation Finance Sector under Shifting Market Dynamics

▶ 12:15 PM – 12:45 PM  **REFRESHMENT BREAK**

▶ 12:45 PM – 03:00 PM  **INTERACTIVE ACADEMIC SESSION**

From Research to Impact

Under the auspices of

 **جائزة صالح كامل للاقتصاد الإسلامي**
SALEH KAMEL ISLAMIC ECONOMICS AWARD

About the Session:

An interactive academic initiative that aims to empower postgraduate students (Master's and PhD) to present their research and academic projects in the fields of Islamic economics and finance within the activities of the AlBaraka Forum, before a distinguished group of academics and experts. The initiative provides constructive scholarly feedback that supports the development of their research and strengthens the link between academic knowledge and practical application.

▶ 03:00 PM – 05:00 PM  **STRATEGIC THINKING CENTRE WORKSHOP**

 **مركز التفكير الاستراتيجي
للاقتصاد الإسلامي**
Strategic Thinking Center
for Islamic Economy



The Economic Landscape of Muslims:
Realities and Transformations



DAY 1 - WEDNESDAY 3RD JUNE, 2026



HALKBANK HEADQUARTER
(10:00 AM- 05:00 PM)

PARALLEL SESSIONS

▶ 10:00 AM – 02:00 PM



ROUND TABLE DISCUSSION



Islamic Economics and Halal in Central Asia:

Current Realities and the Way Forward

1. Institutionalizing Islamic Economics in Central Asia: Challenges, Readiness, and Next Steps.
2. Mobilizing Islamic Capital for Central Asia: A Roundtable on Development, Trade, and Infrastructure.
3. Shaping the Future of Islamic Economics in Central Asia: A Strategic Discussion.
4. Beyond Adoption: Designing a Central Asian Model of Islamic Economics.
5. Islamic Financial Institutions in Central Asia: Standalone instructions and Branching.

Q&A

▶ 01:00 PM – 05:00 PM



INDUSTRY STRATEGIC DIALOGUE

General Council for Islamic
Banks and Financial Institutions



المجلس العام للبنوك
والمؤسسات المالية الإسلامية

The Strategic Role of Banking Associations and Federations in the Advancement of Islamic Banking Industry

▶ 05:00 PM



END OF THE FIRST DAY


DAY 2 - THURSDAY 4TH JUNE, 2026


ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 05:30 PM)

▶ 09:30 AM - 09:50 AM



RECEPTION AND REGISTRATION

▶ 09:50 AM – 11:30 AM



SOFT OPENING

- Recitation from Holy Qur'an.
- Three Welcoming Remarks.
- Keynote: **Capital and its Role in the Advancement of the Educational and Social Sectors.**
- Keynote: **Capital as Amanah - A Global Islamic Economic Vision.**
- Keynote: **Capital, Development, and Inclusive Prosperity.**
- MOU Signing: Between **General Council for Islamic Banks and Financial Institutions** and **Organization of Islamic Cooperation Arbitration Centre.**
- Honor our Partners and Sponsors.

▶ 11:30 PM – 01:00 PM



FIRST PANEL

Islamic Banking Groups CEOs Panel Discussion

Foundations of Capital in the Islamic Economy:

Concept, Principles, and Purpose

TALKING POINTS:

1. Strategic Capital and the Future of Banking Groups.
2. Capital Circulation and Economic Balance: The Strategic Role of Banking Groups.
3. Cross-Border Investments and Regional Financial Integration.
4. Banking Groups and the Future of Wealth Creation in Emerging Economies.
5. Islamic Banking Groups and the Future of Ethical Capital.

Q&A

▶ 01:00 PM - 01:45 PM



SECOND PANEL

Combating Trade Challenges and Enhancing Economic Integration Through Digital Islamic Banking and Takaful:

A Practical Approach for OIC Member Countries

▶ 01:45 PM – 02:45 PM



LUNCH BREAK



DAY 2 - THURSDAY 4TH JUNE, 2026



ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 05:30 PM)

▶ 02:45 PM – 04:00 PM



THIRD PANEL

Capital Formation and Intermediation:

Banks, Funds, and Islamic Capital Markets

TOPICS TO DISCUSS:

1. Islamic banking as a capital intermediary: balancing liquidity, risk, and real-economy transmission.
2. Islamic capital markets and sukuk: mobilizing long-tenor capital for development and growth.
3. Investment funds and private capital: venture capital, private equity, and impact strategies within Shari'ah.

Q&A

▶ 04:00 PM - 04:15 PM



INSIGHTFUL ADDRESS

Capital in Islamic Economic Theory:

Value Creation, Exchange, and Development

▶ 04:15 PM - 04:30 PM



BREAK

▶ 04:30 PM - 05:30 PM



FOURTH PANEL

Waqf:

The Islamic Legacy of Sustainable Capital

1. **Panelist 1:** Integrated Islamic Social Capital: Aligning Philanthropic Resources with Economic Development.
2. **Panelist 2:** Waqf as Productive Capital: The Economics of Sustainability, Investment, and Social Prosperity.
3. **Panelist 3:** Waqf as Development Capital: Activation, Institutionalization, and Strategic Partnerships.

Q&A

▶ 05:30 PM



END OF THE SECOND DAY



DAY 3 - FRIDAY 5TH JUNE, 2026



ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 04:30 PM)

▶ 09:30 AM – 10:00 AM



RECEPTION AND MORNING COFFEE

▶ 10:00 AM – 10:10 AM



KEYNOTE

Empowering Islamic Investment:

The Securities Commission Malaysia's Five-Year Strategy Towards 2030

▶ 10:10 AM – 10:20 AM



STRATEGIC OPENING REMARKS

Capital for Real Prosperity - Aligning Economies with Maqasid Al-Shari'ah

▶ 10:20 AM – 10:30 AM



MOU SIGNING

Between **Ibn Haldun University** and **Securities Commission Malaysia**.

▶ 10:30 AM – 12:30 PM



OPENING PANEL

Central Banks and Ministers Level Panel:

Re-Engineering Capital Flows:

An Islamic Framework for Comprehensive Macro-Micro Economic Integration

TALKING POINTS:

1. Redefining the Role of Capital at the Macro Level.
2. Shari'ah-Compliant Monetary and Financial Policy Coordination through Central Banks and Monetary Authorities.
3. Capital Flow Governance and Financial Stability.
4. Linking Macro Policies with Micro-Level Economic Impact.
5. Institutional Cooperation and Cross-Border Integration.
6. Contemporary Capital Trends: Sustainability, Responsible Investment, and Islamic Capital Mobilization.
7. Building an Integrated Capital and Cash Flow Ecosystem for Economic Resilience.

Q&A

▶ 12:30 PM – 12:35 PM



KEYNOTE

Türkiye's Participation Finance Ecosystem and Capital Mobilization:

The Role of Financial Centers in Attracting Capital

▶ 12:35 PM – 02:30 PM



JUMU'AH PRAYER AND LUNCH BREAK



DAY 3 - FRIDAY 5TH JUNE, 2026



ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 04:30 PM)

▶ 02:30 PM – 04:30 PM



OFFICIAL OPENING CEREMONY

- Recitation from Holy Qur'an.
- Welcome Remarks.
- Keynote.
- Film: «What Capital Builds».
- The Presidential note.
- MoU Signature:
 - 1- Between **Saleh Kamel Islamic Economics Award** and **Istanbul Sabahattin Zaim University**.
 - 2- Between **AlBaraka Forum for Islamic Economy** and **The Union of Broadcasting and Television Organizations of the Organization of Islamic Cooperation**.

▶ 04:30 PM



END OF THE THIRD DAY



DAY 4 - SATURDAY 6TH JUNE, 2026

ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 05:30 PM)

▶ 09:30 AM – 10:00 AM  **RECEPTION AND MORNING COFFEE**

▶ 10:00 AM – 10:15 AM  **KEYNOTE**

1. The Role of Capital within Sovereign Wealth Funds (SWFs) and the Emergence of Islamic Models.
2. Capital in the AI era: the Development of AI and AI-driven E-Businesses and Digital Money.
3. The use of AI as an Advisory Tool for Capital Allocation and Gains, particularly within an Islamic Framework.
4. The Ethical Dimensions of such Capital and the Income it Generates.

▶ 10:15 AM – 11:45 AM  **FIFTH PANEL**

Sectoral Allocation of Capital:

SMEs, Infrastructure, and Real Economy

1. **Panelist 1:** Capital, Taxation, and the Foundations of a Sound Economy: An Islamic Economic Perspective.
2. **Panelist 2:** Infrastructure and Industrial Development: Structuring Capital for National Economic Priorities.
3. **Panelist 3:** SMEs and Entrepreneurship Finance: Expanding Productive Capacity through Islamic Instruments.
4. **Panelist 4:** Sustainability and Natural Capital: Aligning Long-Term Investment with Shari'ah-Compliant Economic Objectives.

Q&A

▶ 11:45 AM – 12:30 PM  **SIXTH PANEL**

Digital Capital and Financial Innovation:

Technology, Governance, and Shari'ah Integrity

PANEL DISCUSSION TOPICS:

- Digitization and Tokenization of Shari'ah-compliant assets: Sukuk, real estate, commodities, and waqf-linked assets as digitally issued and traded instruments.
- AI in Islamic finance operations: Credit assessment, investment screening, risk monitoring, and Shari'ah compliance automation.
- Digital mechanisms and market integrity: Digital identity frameworks, customer due diligence, and consumer protection.
- Technology-driven risk management: Cybersecurity, operational resilience, data governance, and Shari'ah assurance in digital finance platforms.
- Regulatory frameworks for Islamic digital finance: Regulatory sandboxes, supervisory oversight, and cross-border integration of Islamic fintech solutions

Q&A

▶ 12:30 PM – 02:00 PM  **DHUHR PRAYER AND LUNCHEON**


DAY 4 - SATURDAY 6TH JUNE, 2026


ISTANBUL FINANCIAL CENTER (IFC) - HALKBANK HEADQUARTER
(09:30 AM - 05:30 PM)

▶ 02:00 PM – 3:30 PM



SEVENTH PANEL



Start Smart, Scale Right:

Capital Formation Strategies for Young Business Leaders

1. **Panelist 1:** Starting Right: Choosing the Right Capital Structure at the Early Stage.
2. **Panelist 2:** Scaling Responsibly: Aligning Growth Capital with Sustainable Business Models.
3. **Panelist 3:** Scaling with Impact: Institutional Insights on SMEs' Growth.

Q&A

▶ 03:30 PM – 04:00 PM



LEADERSHIP TALK

Islamic Finance in the Eyes of the Media:

Narratives, Platforms, and Public Trust

Q&A

▶ 04:00 PM – 04:45 PM



INFLUENCER SESSION

Raising the Quality of Capital: From Follower Counts to Financial Value

Key Discussion Points:

1. What business models work best for different types of creators and audiences?
2. How should creators balance monetization with authenticity and long-term audience trust?
3. What tools/platform features are most important for predictable income?
4. What KPIs best indicate high-quality digital capital?
5. How can investors and brands assess creator value beyond vanity metrics?

▶ 04:45 PM – 05:15 PM



INSTITUTIONAL EXPERIENCE

By Ethis

Discovering Islamic Digital Investment Tools for SME Financing

▶ 05:15 PM – 05:30 PM



CLOSING REMARKS

▶ 05:30 PM



END OF THE FOURTH DAY

THE INVESTMENT & FINANCE OFFICE OF THE PRESIDENCY OF THE REPUBLIC OF TÜRKİYE



The Investment & Finance Office of the Presidency of the Republic of TÜRKİYE promotes TÜRKİYE's investment opportunities globally and provides assistance to investors before, during, and after their entry. Reporting to the President, it encourages high-tech, value-added, and employment-generating investments. The office operates with a network of local consultants in various locations, offering a one-stop-shop approach to investors. The team of professionals can assist investors in various languages, including English, German, French, Italian, Spanish, Arabic, Japanese, and Chinese.

THE TÜRKİYE WEALTH FUND (TWF)



TÜRKİYE Wealth Fund is the strategic investment arm and the equity solutions provider of the Republic of TÜRKİYE. It is an asset-backed development fund that focuses on the growth targets of its portfolio companies through value creation programs, investments in key sectors and visionary projects to support the economic development in the country.

ISTANBUL FINANCIAL CENTER (IFC)



Established to provide an efficient financial services ecosystem, the Istanbul Financial Center (IFC) aims to deliver growth to the Turkish economy and international investors by becoming a regional center in the short term and a global center in the medium term. IFC will bring together public and private sector banks, asset management companies, brokerage firms, insurance companies, professional service companies along with Turkish and international financial institutions.

The IFC project, which will become a hub for close co-operation with Turkish and international businesses and investors, includes the offices of the Central Bank of the Republic of TÜRKİYE (CBRT), Banking Regulation and Supervision Agency (BRSA), Capital Markets Board of TÜRKİYE (CMB), Borsa Istanbul, TÜRKİYE Sigorta, Ziraat Bank, Halkbank, Vakıfbank and Kuveyt Türk Participation Bank.

ISLAMIC COOPERATION YOUTH FORUM (ICYF)



Islamic Cooperation Youth Forum” (hereinafter referred to as “Forum”) is an international, non-commercial, non-partisan organization uniting leading umbrella youth organizations from the Member-States of the Organization of Islamic-Cooperation (hereinafter referred to as the OIC) as well as international youth organizations, operating in the OIC region and youth organizations representing significant Muslim minorities worldwide. The Forum was established at its Founding General Assembly held in Baku, Azerbaijan on 1 - 3 December 2004 in accordance with the resolution No.: 15/31-C adopted by the 31 st Session of the Islamic Conference of Foreign Ministers held on 14-16 June 2004, in Istanbul, the Republic of TÜRKİYE; and granted with the status of affiliated institution to the OIC by the virtue of the resolution No.: 3/32-C adopted by the 32 nd Session of the Islamic Conference of Foreign Ministers held on 28-30 June 2005, in Sana’a, Yemen. The Forum is registered as a legal entity in the Republic of TÜRKİYE.

IBN HALDUN UNIVERSITY



Ibn Haldun University Ibn Haldun University aims to stand out as a "research university" in TÜRKİYE and in the world with the quality of education it provides and the research projects it conducts. Ibn Haldun University (IHU) is a foundation university founded by TÜRGEV. It was opened in 2015 and started education in the 2017-2018 Academic Year.

All education at our university is carried out in Fatih-Suleymaniye Campus (Suleymaniye Complex madrasas), Bakırköy-Taş Mektep Campus and Başakşehir-Ibn Haldun University Complex. Ibn Haldun Complex was built in Başakşehir, modeled on Ottoman madrasa.

AL BARAKA GROUP



Al Baraka Group B.S.C. (C) ("ABG" / the "Group") is licensed as an Investment Business Firm – Category 1 (Islamic Principles) by the Central Bank of Bahrain. It is a leading international Islamic financial group providing financial services through its banking subsidiaries in 13 countries offering retail, corporate, treasury and investment banking services, strictly in accordance with the principles of Islamic Shari'a.

The Group has a wide geographical presence with operations in Jordan, Egypt, Tunisia, Bahrain, Sudan, Turkey, South Africa, Algeria, Pakistan, Lebanon and Syria, in addition to two branches in Iraq and a representative office in Libya and provides its services in more than 600 branches. ABG's network serves a population totaling around one billion customers.

The authorized capital of ABG is US\$ 2.5 billion.

TURKISH AIRLINES



Our story in the skies, which started with 5 aircrafts in 1933, is now continuing on the day we are celebrating our 90th anniversary with more than 415 aircrafts by holding the reputation of flying to the most countries in the world. Thanks to our unrivaled flight network, our young and modern fleet, and the travel experience that elevates the standards we offer our passengers, we maintain a success story that transcends continents as the best airline in Europe. With our passion for aviation that has grown over the years and our desire to bring our passengers together with unique discoveries, we fly to more than 340 destinations around the world. We are opening the doors of a bigger world to our passengers with the happiness of proudly carrying the Turkish flag all over the world. Our adventure in the skies, which inspires new experiences by connecting people, cultures, continents, countries and cities, continues without slowing down and always aims for the stars.

ZİRAAT KATILIM



Ziraat Katılım, established on May 29, 2015, as Türkiye's first state-owned participation bank.. Committed to offering unique solutions to customers under all circumstances. Ziraat Katılım adds value to society and stakeholders, contributing to Türkiye's economic and social development.

With 10 years of experience and over 200 branches, it provides innovative financial services through products and alternative distribution channels that align with participation banking principles. In 2020, Ziraat Katılım became the first Turkish bank to operate in Africa, opening a branch in Sudan.

As Ziraat Participation, we have a vision that empowers participation banking not only in Turkey but also in our region.

TÜRKİYE KATILIM SİGORTA



Türkiye Katılım Sigorta was established in January 2022 with 100% ownership of the Türkiye Wealth Fund. In January 2023, it completed the Insurance and Private Pension Regulation and Supervision Agency's operating license qualifications and started production activities in accordance with the principles of participation insurance.

Operating on the basis of cooperation and solidarity in line with the principles of participation finance, Türkiye Katılım Sigorta aims to become a pioneer in the field of participation insurance in Türkiye. At the same time, Türkiye Katılım Sigorta, which set out with the slogan 'With Confidence in the Future', has a vision open to digital developments with its young, dynamic and qualified team and aims to grow together with the society by prioritizing customer satisfaction.

TAKASBANK



According to the Articles of Incorporation of Istanbul Settlement and Custody Bank Inc.-Takasbank, the major purpose and activity of the Bank is to provide clearing, settlement and custody services within the framework of capital market and related exchange regulations as well as rendering investment banking services within the scope of the Banking Law and other banking regulations. With its “central counterparty” and “banking” licenses, Takasbank mainly provides clearing, settlement and custody, central counterparty and banking services to its members in Turkish capital markets. Assigned as the responsible institution with the Central Bank of the Republic of Türkiye for the 17th numbered action plan of Istanbul International Finance Center (IIFC) strategy “integration with international payment and clearing and settlement systems”, Takasbank continues its studies to develop services provided to foreign residents in both local and international markets and to local residents in international markets within the framework of integration with international clearing and settlement systems.

FUZUL TASARRUF FİNANSMAN A.Ş.



Founded in 1992, Fuzul Tasarruf Finansman AŞ has been operating for 34 years in the field of home, vehicle, and commercial property financing. As a member of the Financial Institutions Association of Türkiye and under the supervision of the Banking Regulation and Supervision Agency, the company provides reliable financial solutions to customers across all 81 provinces of Türkiye through its interest-free, credit-free, and down-payment-free financing model, supported by approximately 250 branches and more than 3,000 employees nationwide.

As one of the flagship companies within Fuzul Holding, Fuzul Tasarruf Finansman AŞ contributes to the Turkish economy through the financing support it provides, while also playing a significant role in helping individuals achieve their financial goals. Placing customer satisfaction and ethical values at the center of its operations, the company continues its efforts with determination toward building a sustainable future.

Beyond providing financial solutions, Fuzul has established a strong corporate identity rooted in social responsibility, community benefit, and support for sports. Today, the company is among the main sponsors of the Türkiye Men's National Football Team and the Türkiye Women's National Football Team. In addition, as the naming and jersey sponsor of the Galatasaray Wheelchair Basketball Team, Fuzul continues to actively support Turkish sports.

TÜRKİYE EMLAK KATILIM BANKASI



After the years of the War of Independence, Emlak ve Eytam Bank was founded by Mustafa Kemal Atatürk in 1926 with the aim of undertaking the reconstruction of the young Republic of Turkey, supporting construction ventures and protecting the rights of orphans. In its early years, the Bank undertook projects such as the New Parliament building, Turkish Hearth building and Central Bank building, which were among the most distinguished examples of the First National Architecture Period. The Bank, which realized the construction of Turkey's first housing project, Bahçelievler Housing, also pioneered the housing finance model with the system it used in this project. Later, with projects implemented throughout the country such as Saracoğlu Neighborhood, Levent Residences, Koşuyolu Neighborhood and other iconic structures, it made significant contributions to the country's reconstruction and development.

Due to changing national needs over the years, the Bank underwent several name changes, starting its journey as Emlak ve Eytam Bank and then continuing as Türkiye Emlak Kredi Bank and Türkiye Emlak Bank, respectively.

In 2018, it was decided to resume its services as a participation bank and Türkiye Emlak Katılım Bankası obtained its operating license in 2019. Today, with its deep-rooted history and a team of expert bankers, it continues to serve with 112 branches in 39 cities.

Emlak Katılım aims to offer financial solutions tailored to the needs of corporate customers with its new corporate branches.

Developing its financial services based on the principles of sustainable efficiency, customer focus and profitability, Emlak Katılım continues to take firm steps forward in the participation finance sector in line with its strategic goals, and to add long-term value to the Turkish economy with its sustainable growth vision and innovative solutions.

YILDIZ HOLDING

YILDIZ ★ HOLDING

Yıldız Holding is a global food and retail group originating from Türkiye, with a presence across five continents and a heritage dating back to biscuit production in Istanbul in 1944. With more than 300 brands, including Ülker, McVitie's, GODIVA, SuperFresh and ŞOK Marketler, the Holding reaches consumers in regions representing nearly 4 billion people. Yıldız Holding brings together strong capabilities across food, biscuits, chocolate, confectionery, frozen food, edible oils, frozen bakery, meat products and retail. Through pladis, home to brands such as Ülker, McVitie's and GODIVA, the Holding has a strong position in the global snacking landscape. Its wider food operations include Besler, Aytaç and Continental Confectionery Company, strengthening its portfolio across frozen food, edible oils, bakery, meat products, gum, candy and supplements. In retail, Yıldız Holding includes ŞOK Marketler, Seç Market, Bizim Toptan and g2m, reflecting strong reach across grocery retail, wholesale, logistics and out-of-home consumption. Beyond food and retail, it creates value through Gözde Girişim Sermayesi Yatırım Ortaklığı and its seven publicly listed companies: Ülker Bisküvi, ŞOK Marketler, Besler Gıda, Gözde Girişim, Penta Teknoloji, Bizim Toptan and Makina Takım. Digitalization, digital transformation, entrepreneurship and the startup ecosystem are strategic priorities. Through Yıldız Tech and Yıldız Ventures, the Holding advances digital innovation-driven R&D, software development, data-driven solutions, AI-supported applications, open innovation and technology-driven growth. Supported by a strong financial foundation, approximately 80,000 employees and 45 production facilities, 20 of which are located outside Türkiye, Yıldız Holding contributes to production, employment, exports, innovation and sustainable economic value while representing Türkiye on the global stage. Guided by its "Make Happy, Be Happy" philosophy, Yıldız Holding is committed to creating happiness through its products, services and approach to social responsibility and sustainability. Under the roof of Yıldız Holding, its companies and brands continue to create value for today while investing in a more sustainable and inclusive future.

KALYON İNŞAAT



Founded in 1974 in Gaziantep, Kalyon Construction(Kalyon İnşaat) laid the foundation for what would grow into Kalyon Holding, now active in numerous sectors and countries. Kalyon İnşaat, committed to expanding its operations alongside its quality of service, is steadily advancing towards becoming a global brand by developing projects in countries such as the UK, Poland, Italy, Sweden, Romania, Turkic Republics, United Arab Emirates, Qatar, Saudi Arabia, Iraq and African countries. With its decades-long corporate legacy, technological prowess, seasoned team, and unparalleled know-how, Kalyon İnşaat's portfolio spans various sectors—including transportation infrastructure, water and environmental projects, superstructure projects, and oil and gas projects— from 1974 to the present. Kalyon İnşaat continues to spearhead numerous large-scale projects in the field of engineering services.

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