



BANKING
REGULATION AND SUPERVISION
AGENCY

TURKISH BANKING SECTOR MAIN INDICATORS



March 2026

BANKING REGULATION AND SUPERVISION AGENCY
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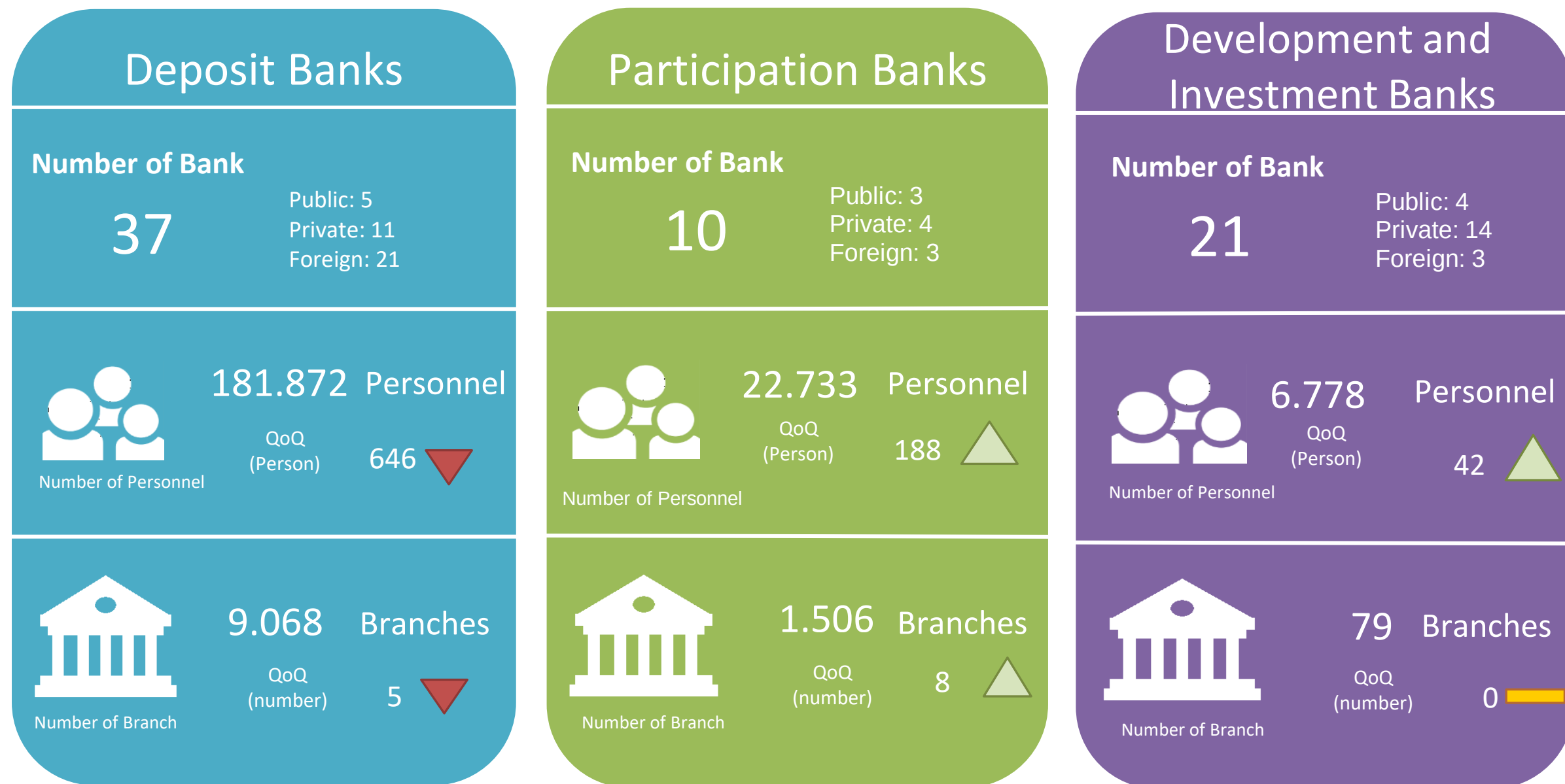
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Number of Banks, Branch and Personnel

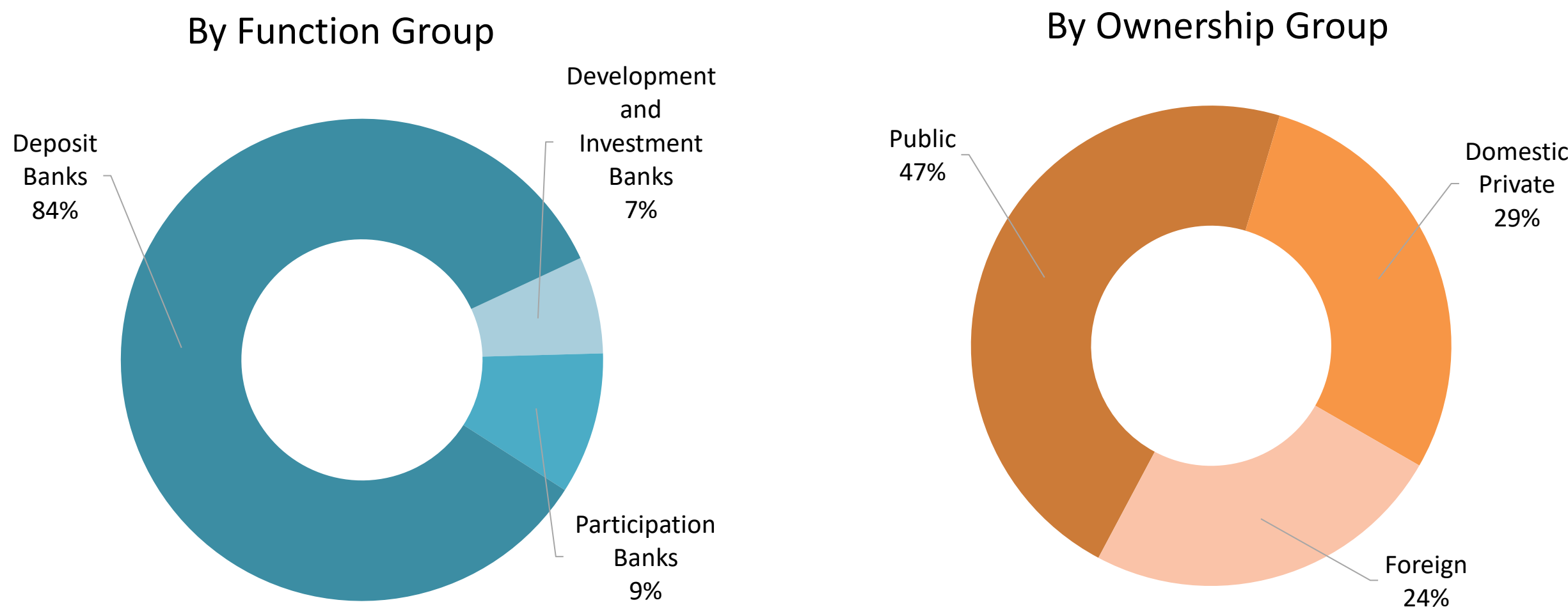


As of March 2026, the Turkish Banking Sector is as follows;

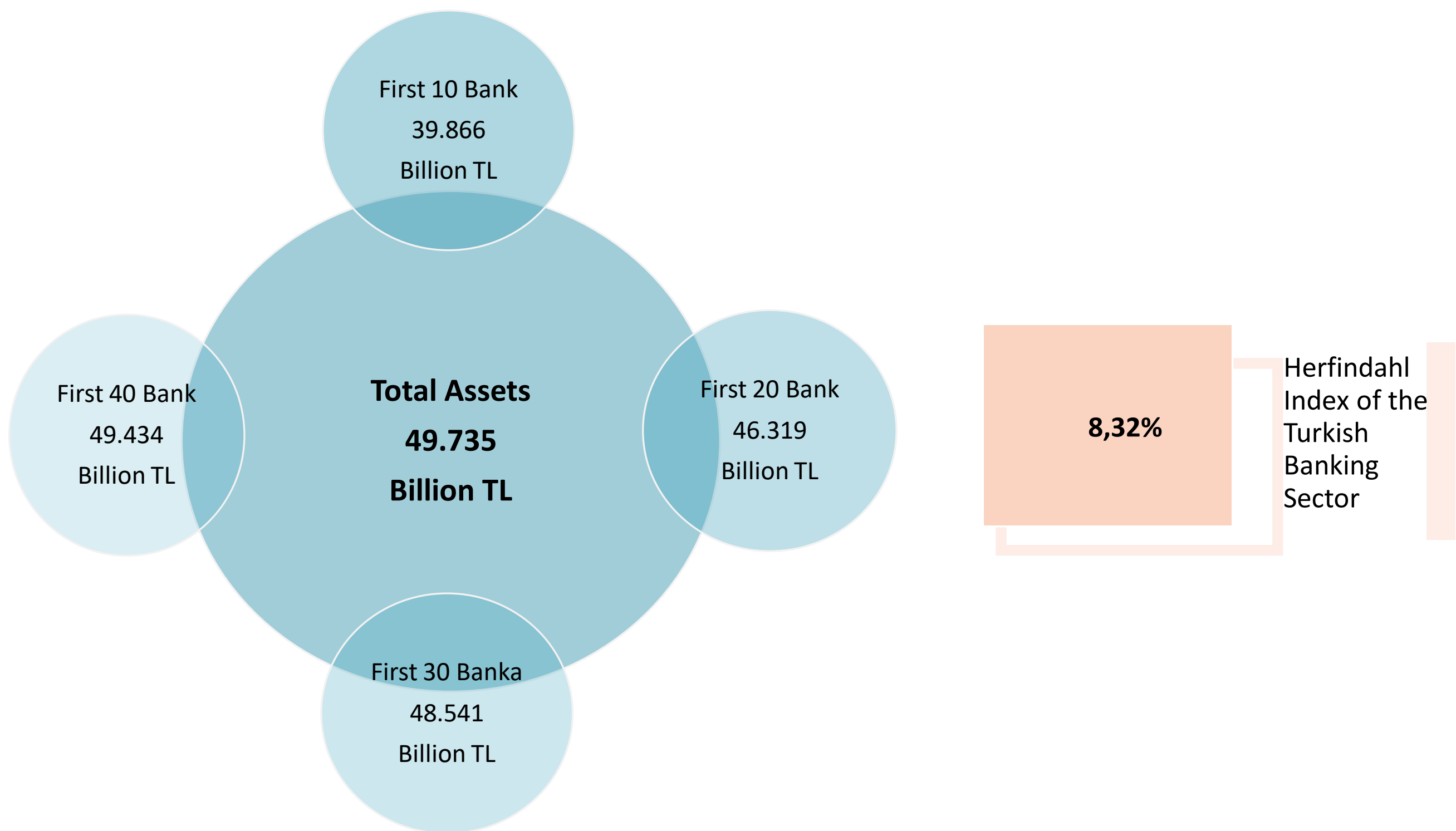
- By function group; 37 deposits, 10 participation ve 21 development and investment banks,
- By ownership group; 12 public, 29 private ve 27 foreign banks.
- The total number of personnel decreased by 416 compared to the previous quarter standing at 211.383.
- The number of branches in the banking sector increased by 3, with the total number of branches amounting 10.653.

Total Assets

Distribution of Total Assets by Bank Groups



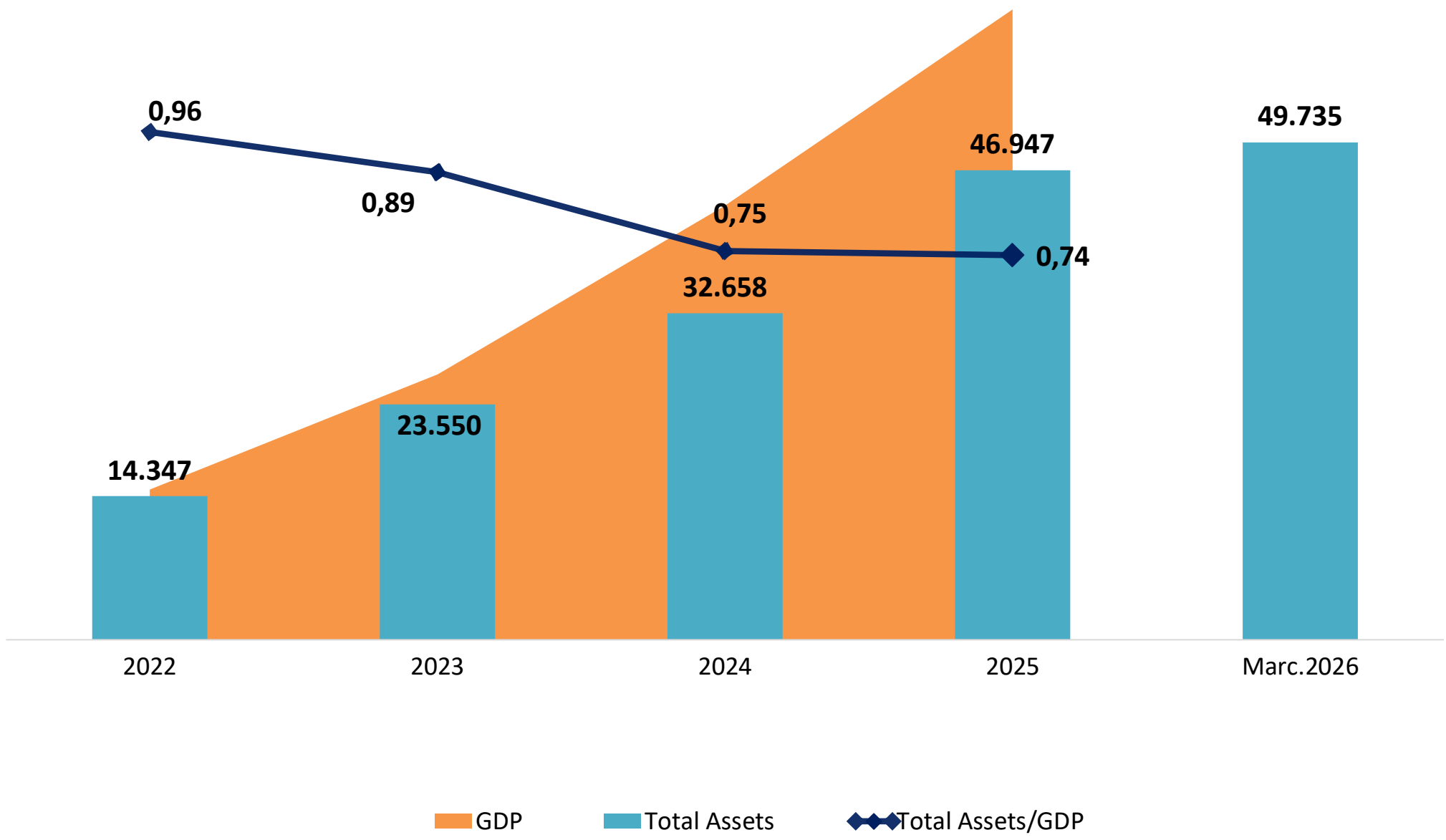
As of March 2026; the shares of deposits banks, participation banks, and development and investment banks in the total assets of the banking sector were realized at %84, %9 and %7 respectively. According to ownership group; the shares of public, domestic private, and foreign banks in the total assets of the banking sector were realized at %47, %29 and %24 respectively.



The figure above presents the total assets of the banking sector, together with the aggregated assets of the top 10, 20, 30 and 40 banks, ranked by total assets from largest to smallest. As of March 2026, the total assets of the largest 10 banks in Turkish Banking sector amounted to 39.866 billion TRY.

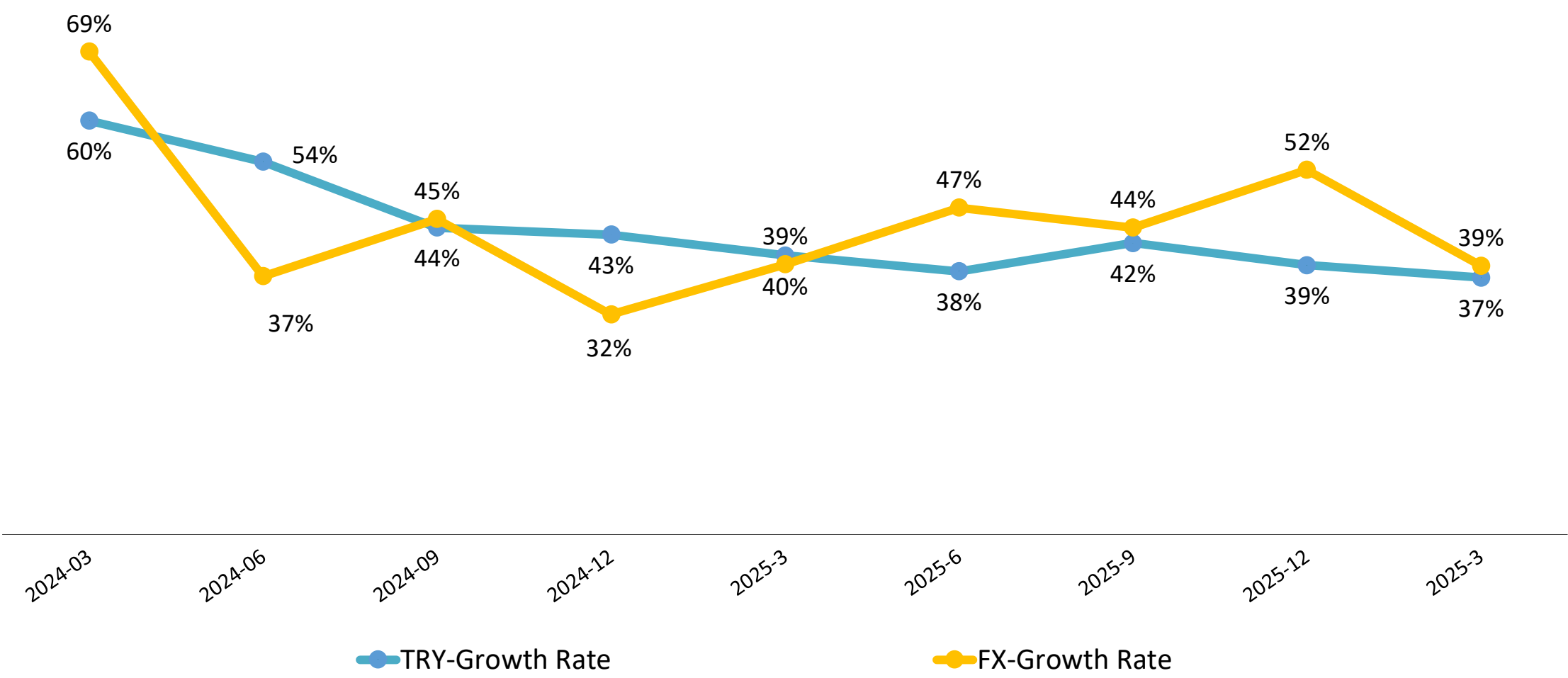
As of March 2026 , the Herfindahl index calculated based on the assets of the banking sector, stood at 8,32.

Total Assets



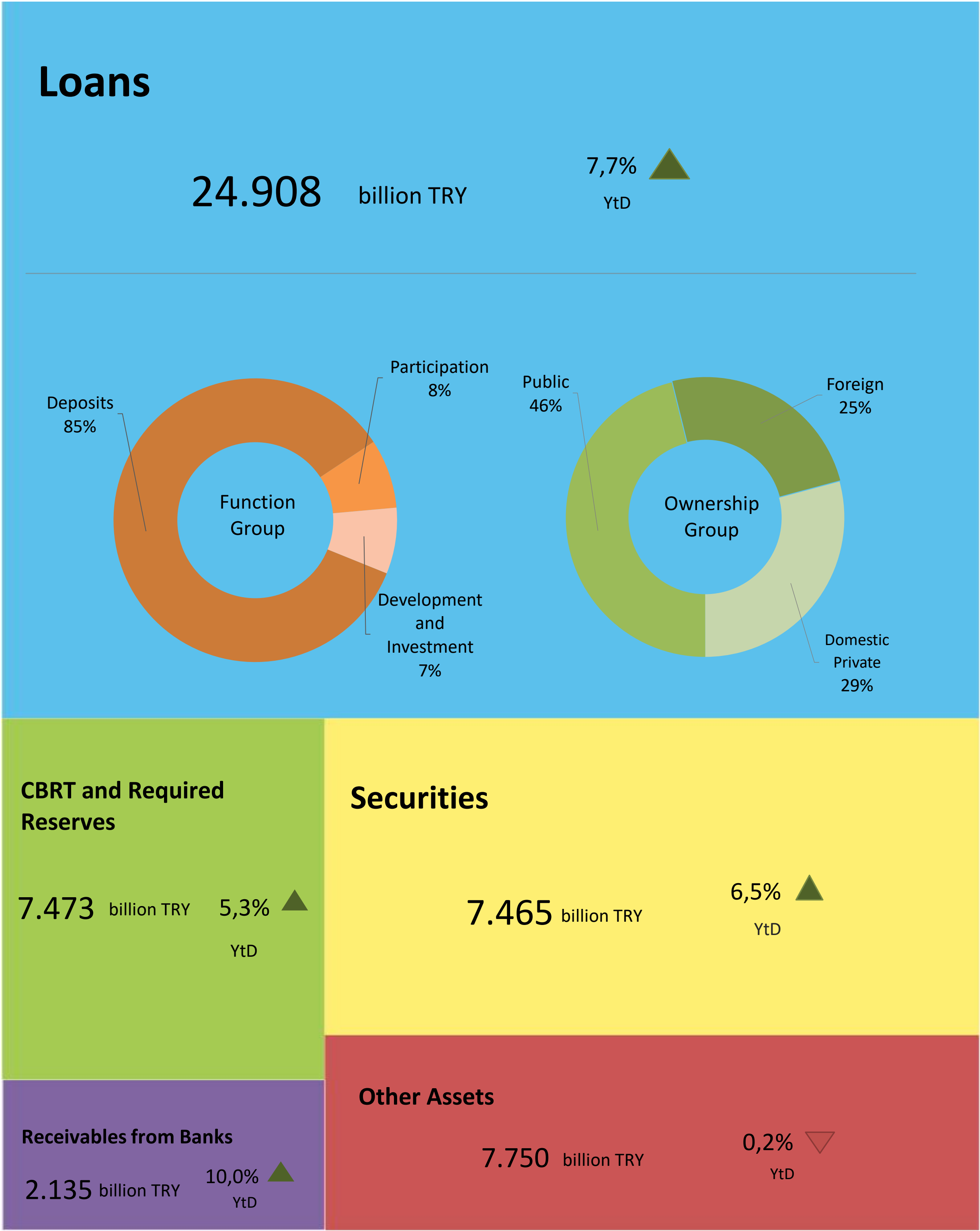
As of the end of 2025, the ratio of the asset size of the Turkish banking sector GDP was realized at 0.74.

Growth Rate of Total Assets (%)



As of March 2026, total assets in Turkish Liras increased by %37 (TRY) and foreign currency assets increased by %39 (FX) compared to the same period of the previous year.

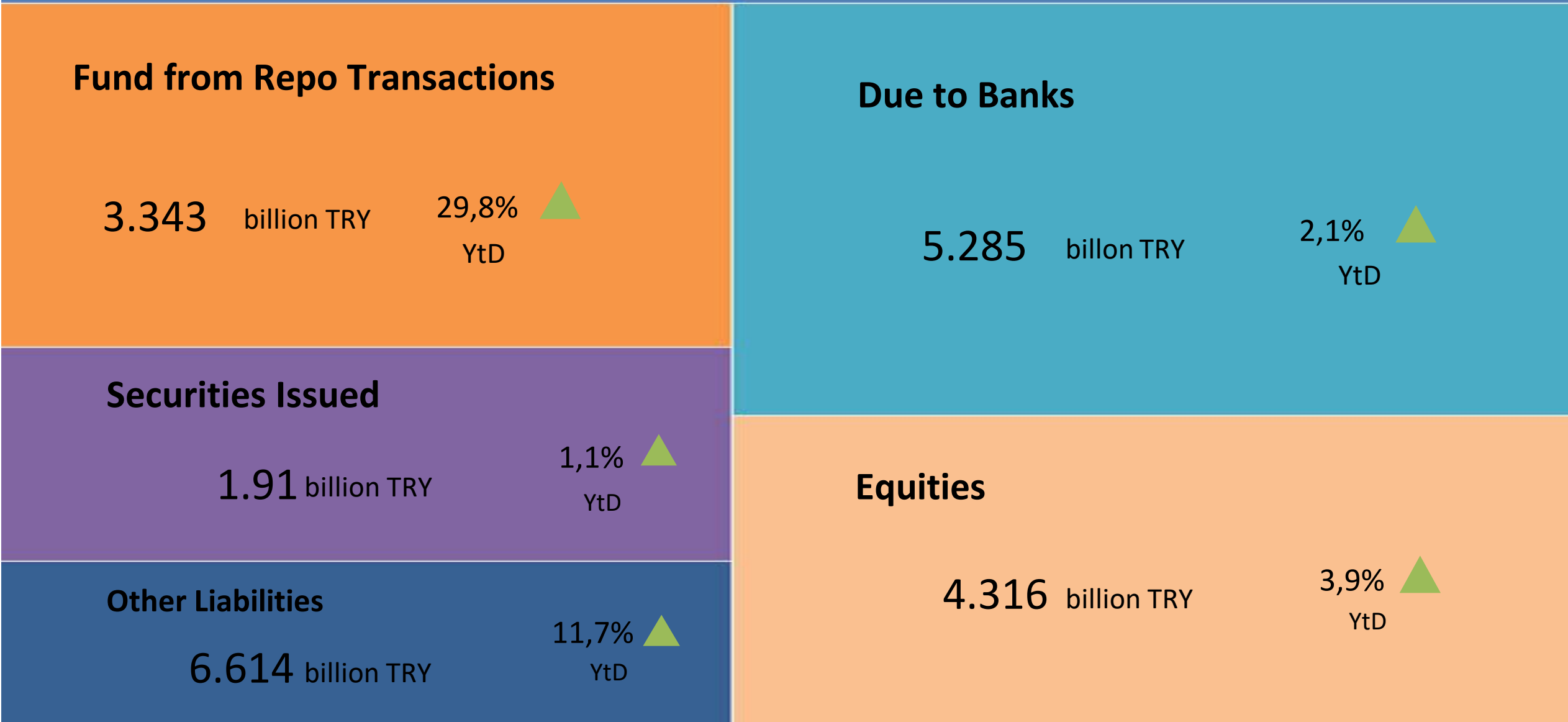
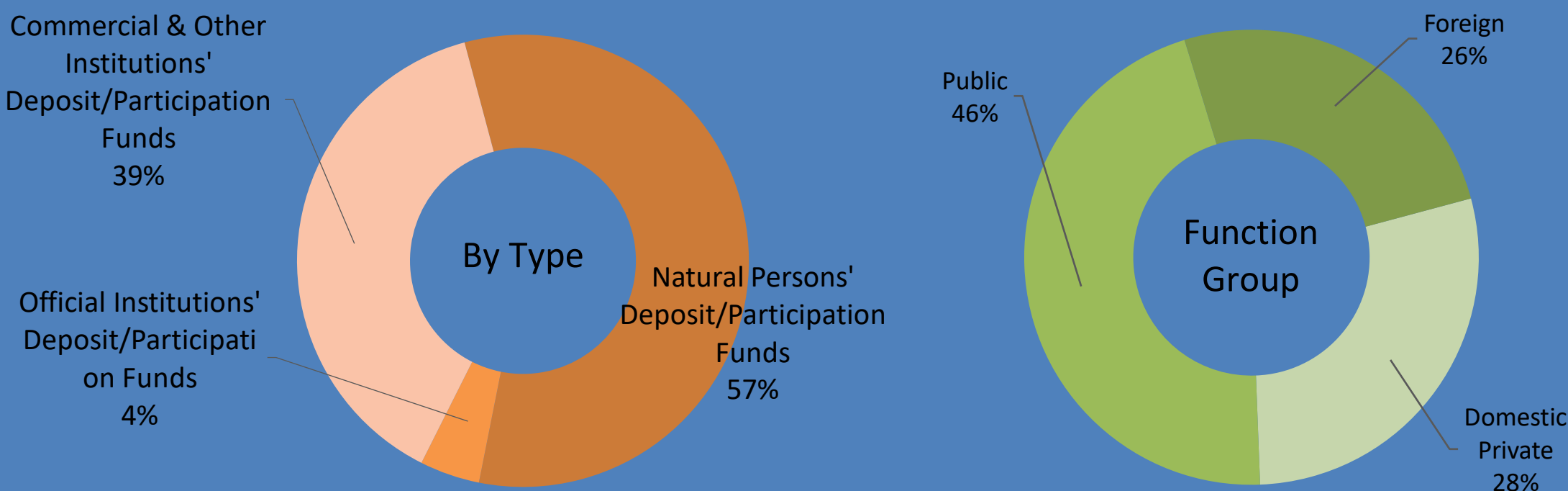
Selected Balance Sheet Items



Selected Balance Sheet Items

Deposit / Participation Fund

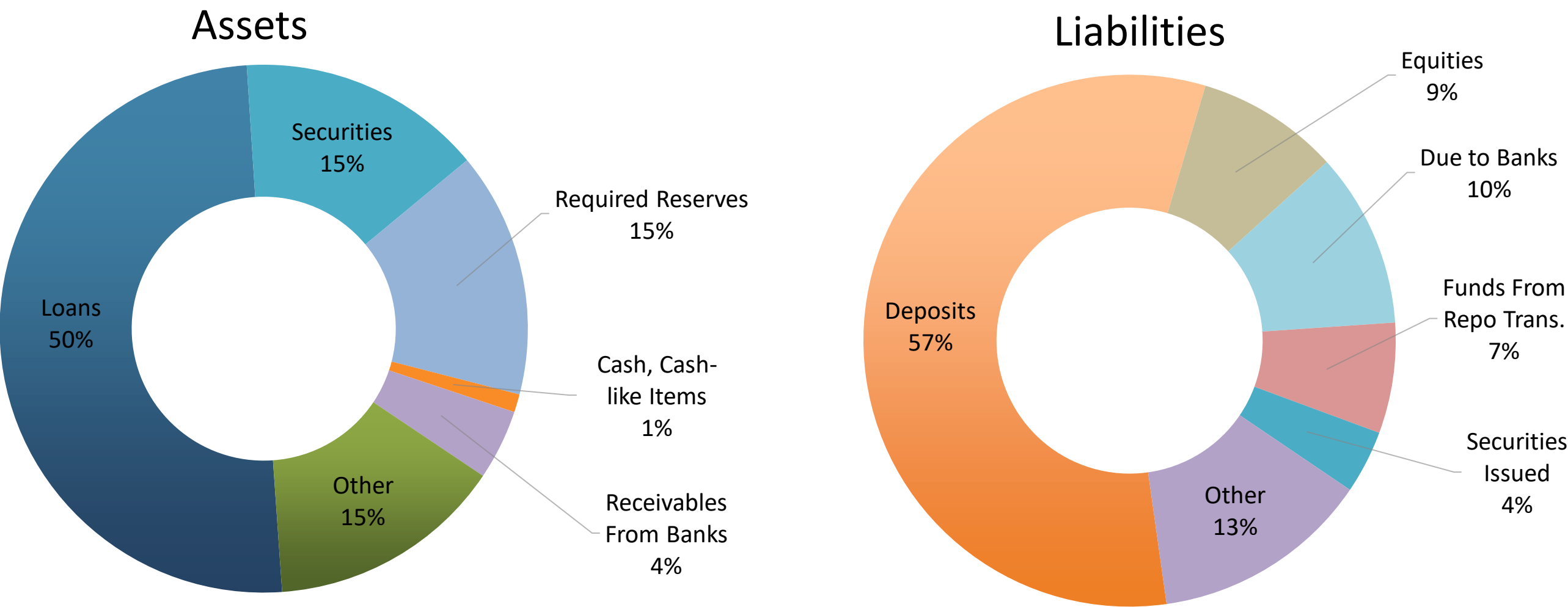
28.261 billion TRY 3,8% YtD ▲



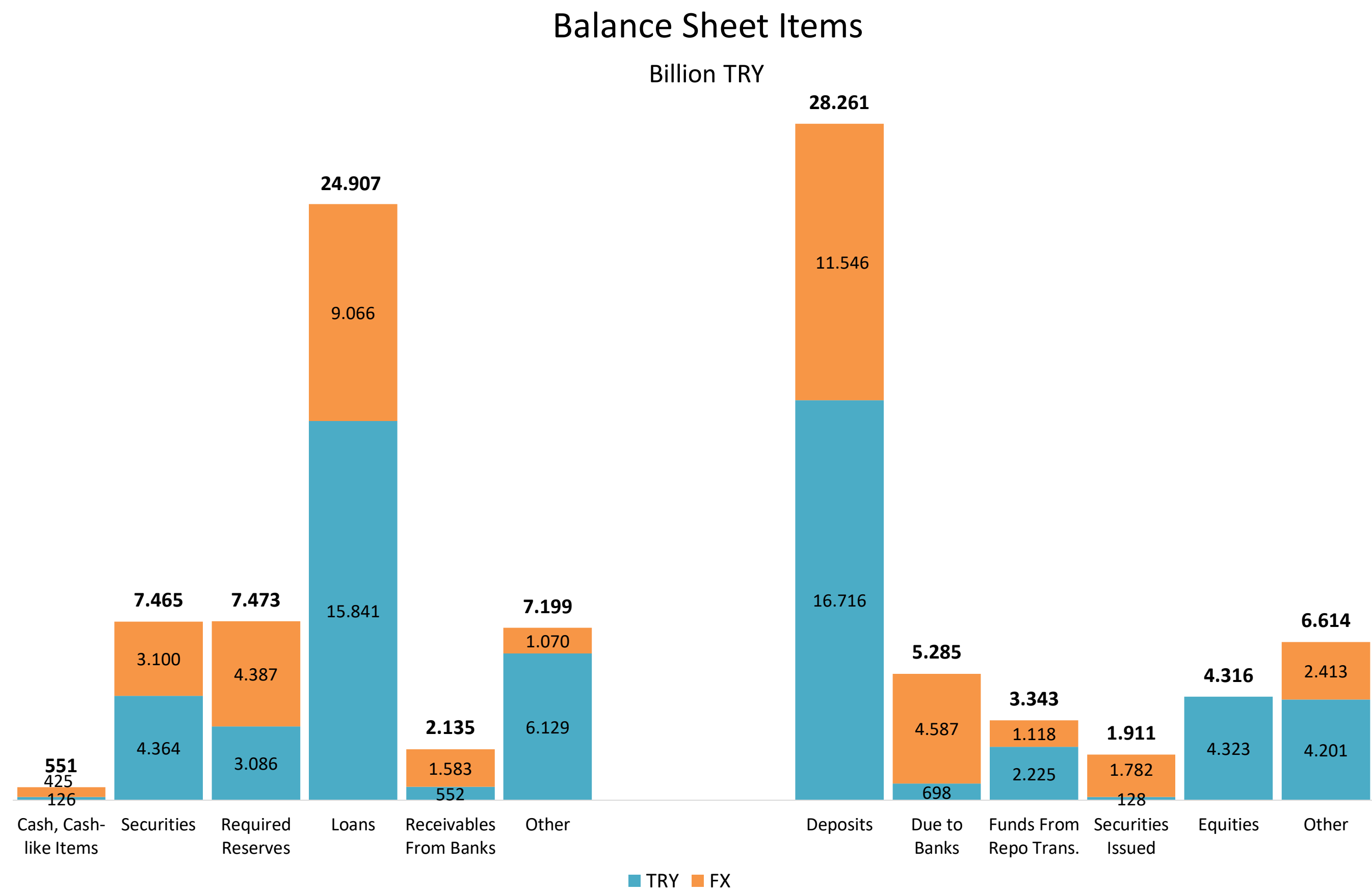
Deposits, the largest source of founding in the banking sector, increased by 40,0% compared to the end of 2025, reaching TRY 27.226 billion as of March 2026.

Total equity increased by %43,4 compared to the end of 2025, reaching TRY 4.156 billion.

Balance Sheet Figures



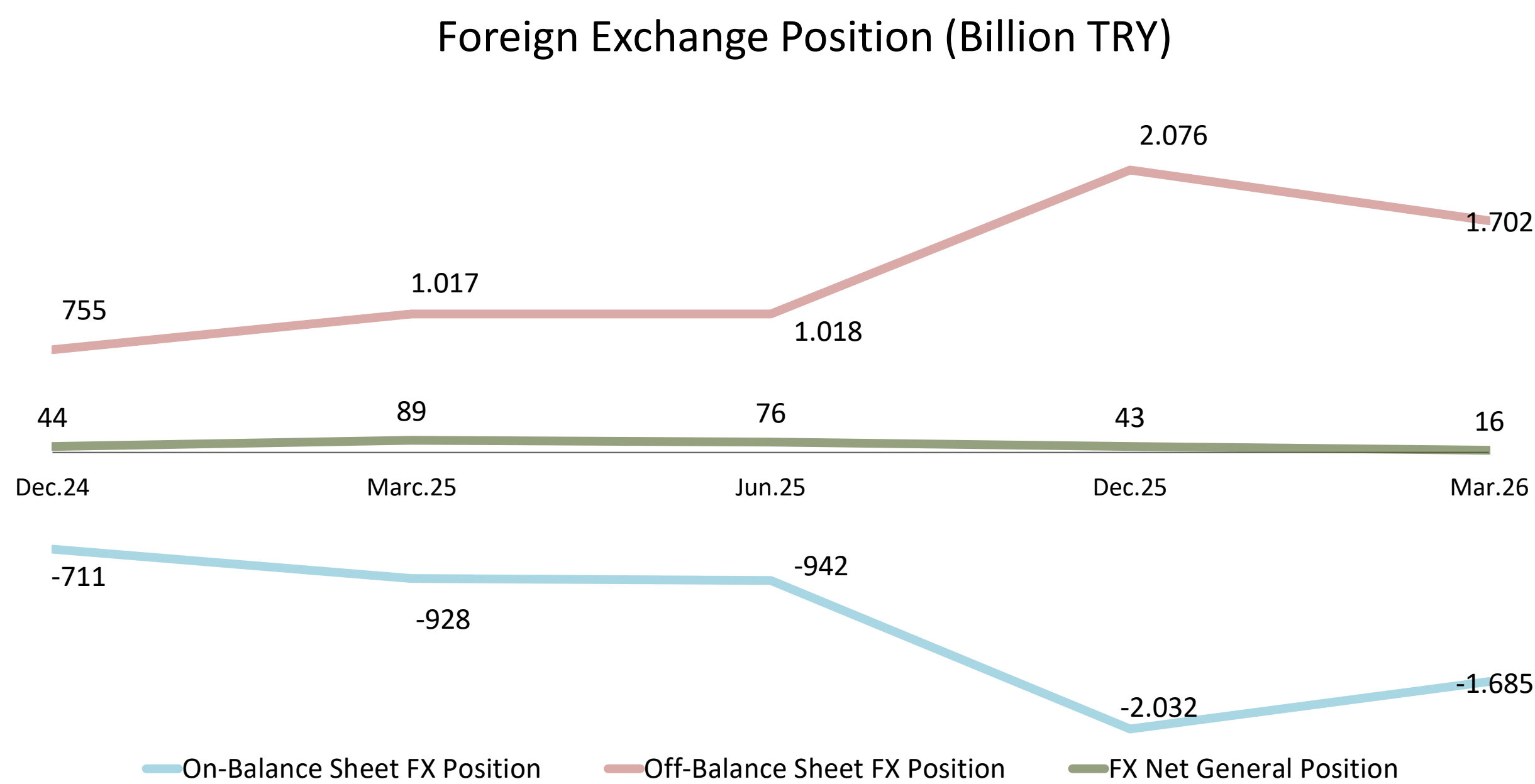
Loans held the largest share of assets at %50, while deposits accounted for the largest share of liabilities at %57 on the banking sector's balance sheet.



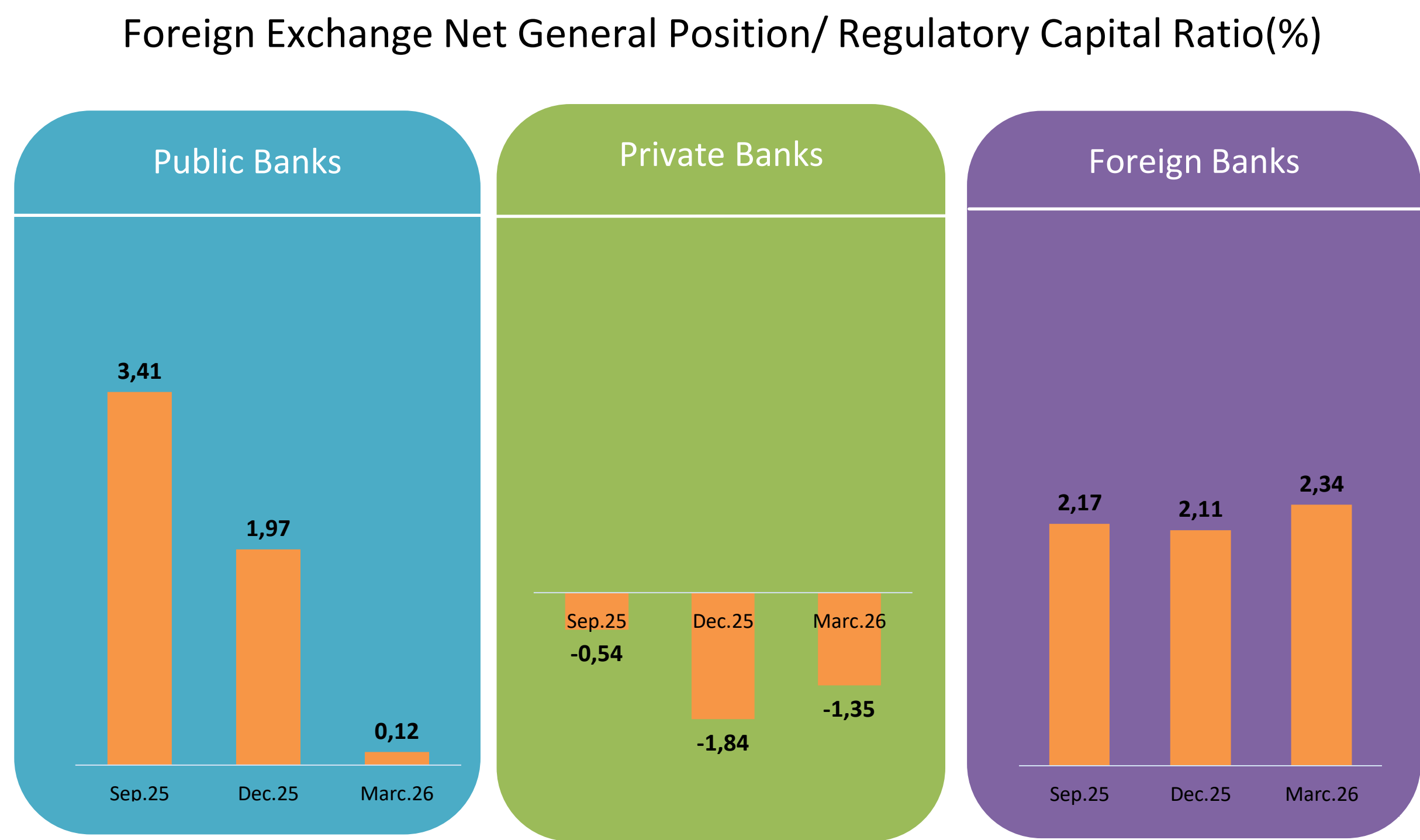
The ratio of foreign currency assets to total assets on the balance sheet was 39%, while the ratio of total foreign currency liabilities to total liabilities was 43%.

The share of FX loans in total loans was 36%, while the ratio of FX deposits to total deposits was 41%.

Foreign Exchange Position



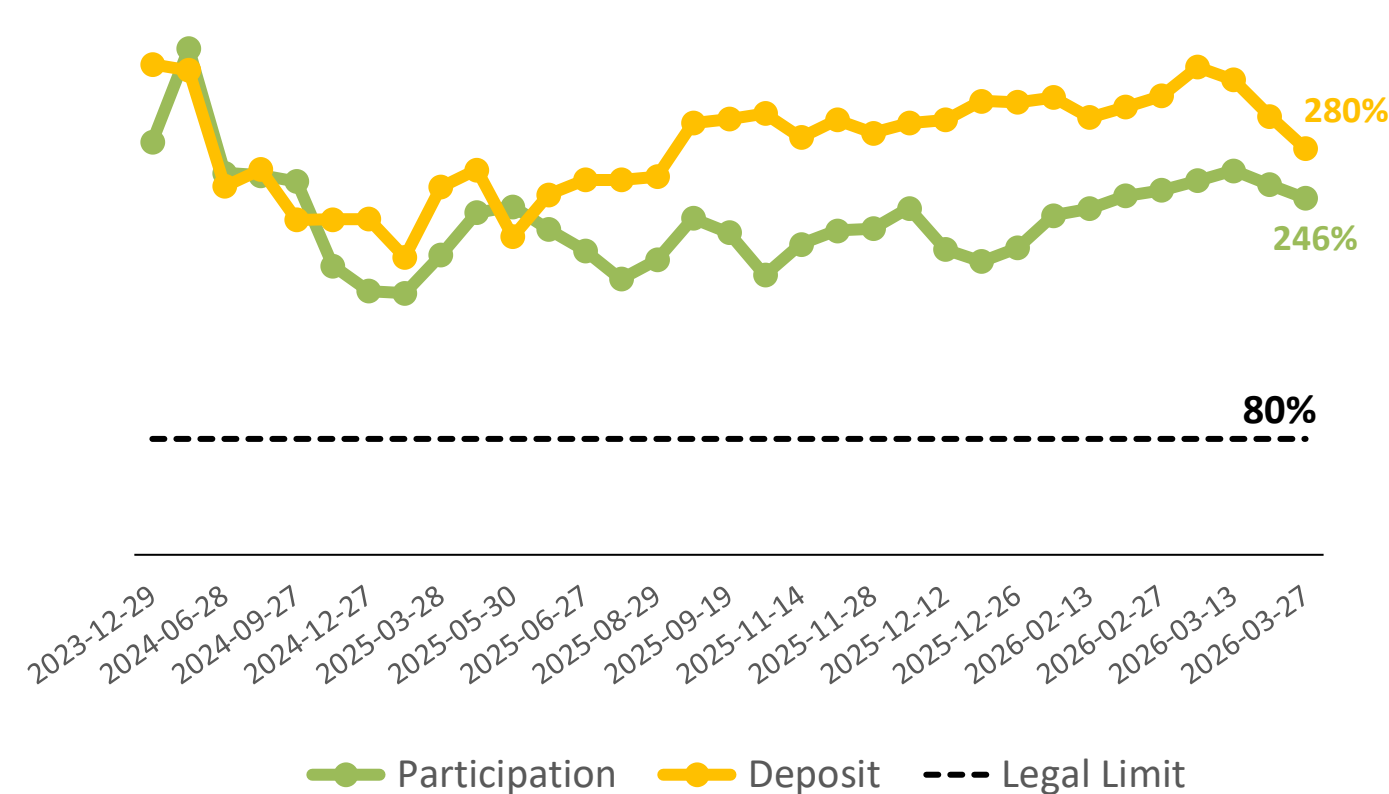
As of March 2026, off-balance sheet FX position recorded a surplus of TRY 1.685 billion, while on-balance sheet FX position showed a deficit of TRY 1.702 billion. Accordingly, the FX Net General Position posted a surplus of approximately TRY 16 billion.



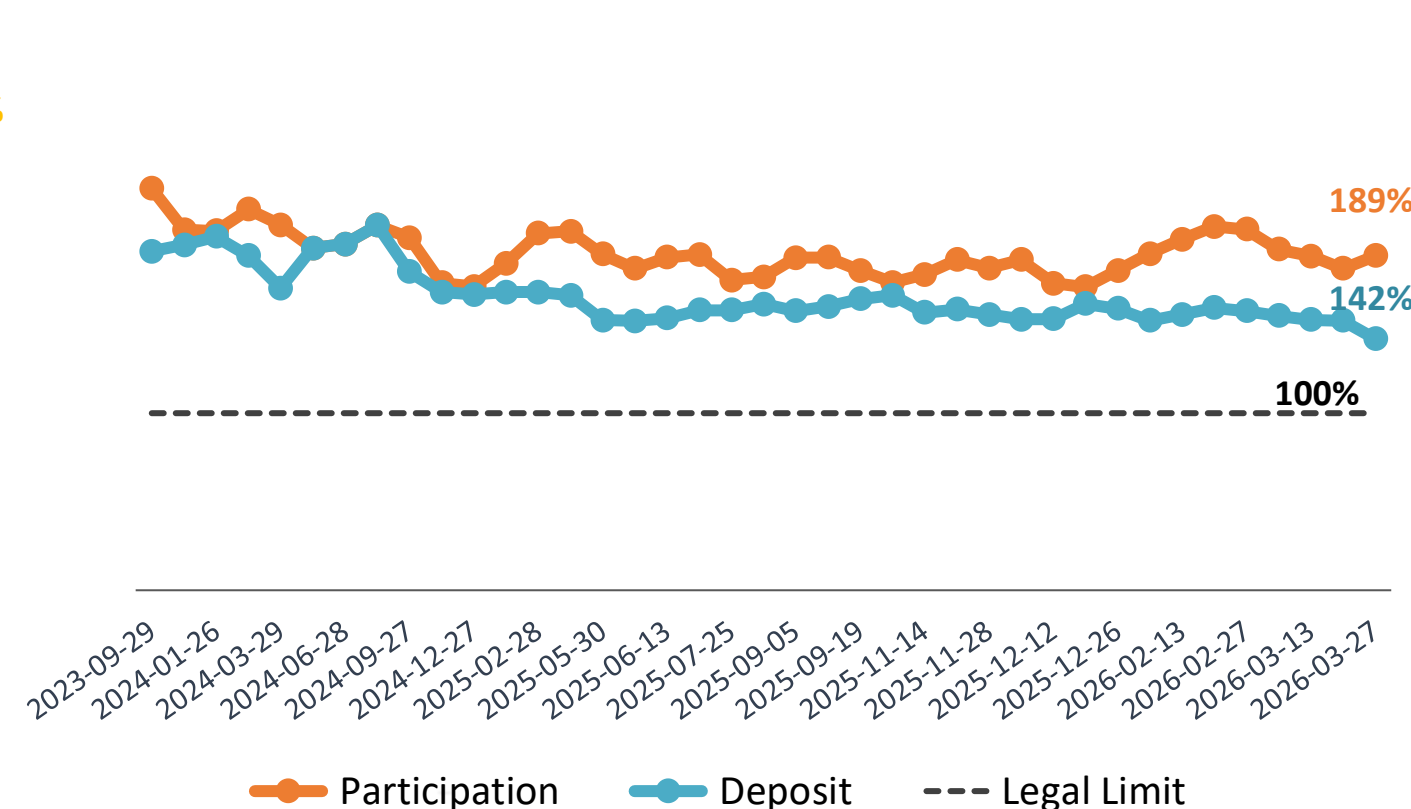
As of March 2026, the Foreign Exchange Net General Position to Regulatory Capital Ratio increased in foreign and domestic private bank group, decreased in public bank group.

Liquidity

Liquidity Coverage Ratio- FX(%)



Liquidity Coverage Ratio- Total (%)

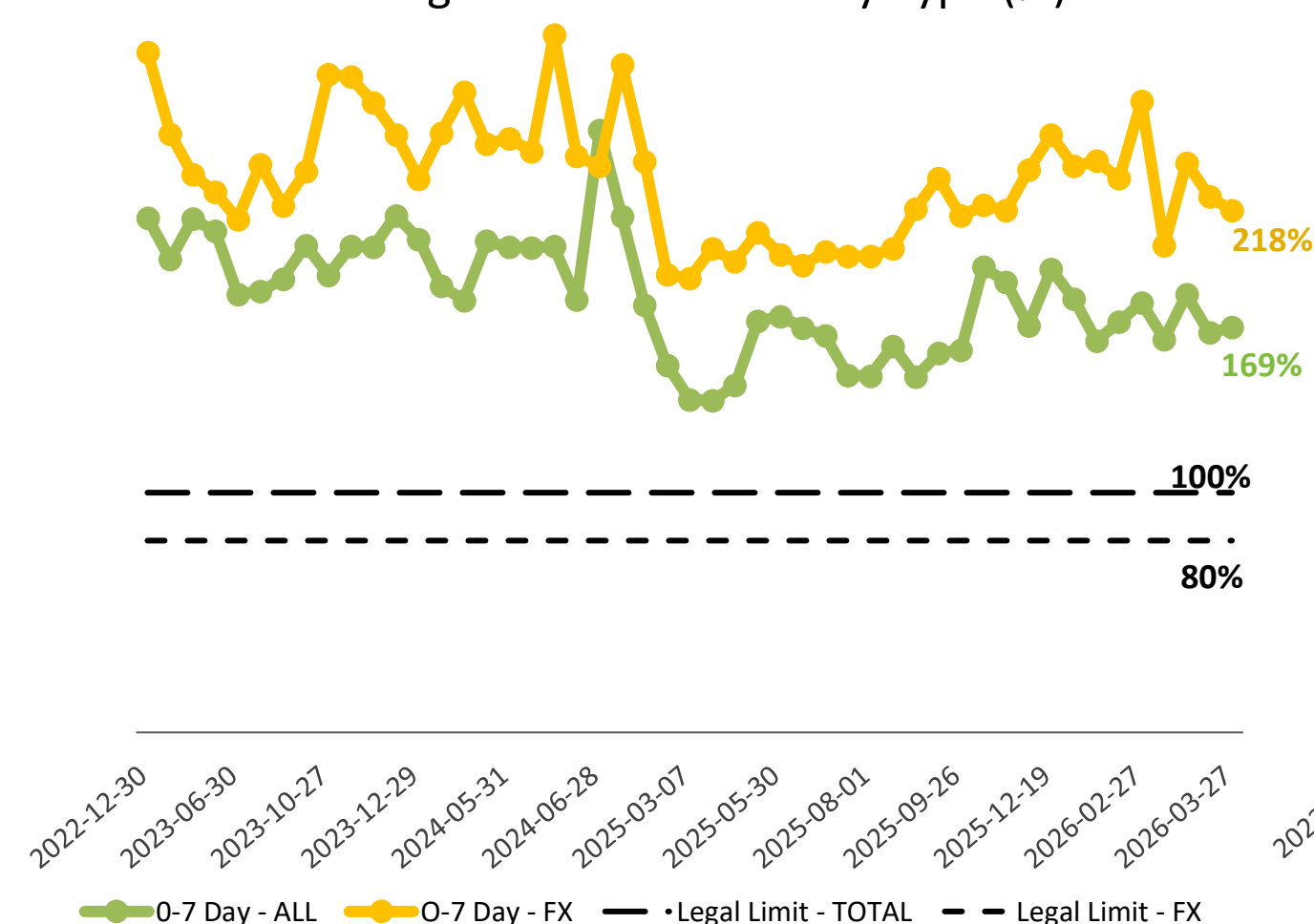


As of the last week of March 2026, deposit and participation bank groups that are subject to limitations and monitored weekly within the framework of the Regulation on the Calculation of Liquidity Coverage Ratio reported the following;

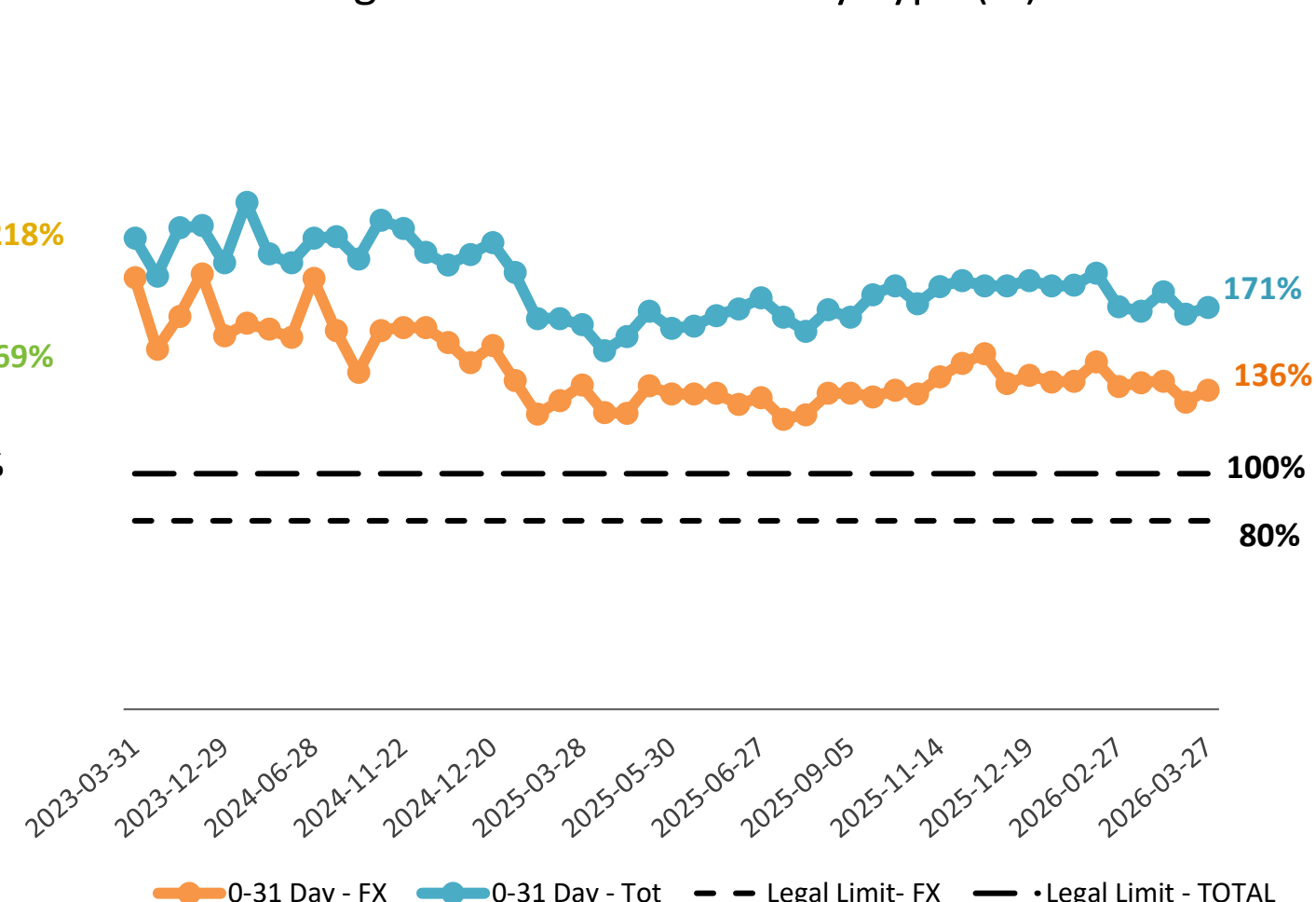
- Foreign currency liquidity coverage ratios were 280% and 246%, respectively, well above the legal minimum of 80%.

- Total liquidity coverage ratios were 142% and 189%, respectively, exceeding the legal minimum of 100%.

Liquidity Requirement Ratio-
According to the First Maturity Type (%)



Liquidity Requirement Ratio-
According to the Second Maturity Type (%)



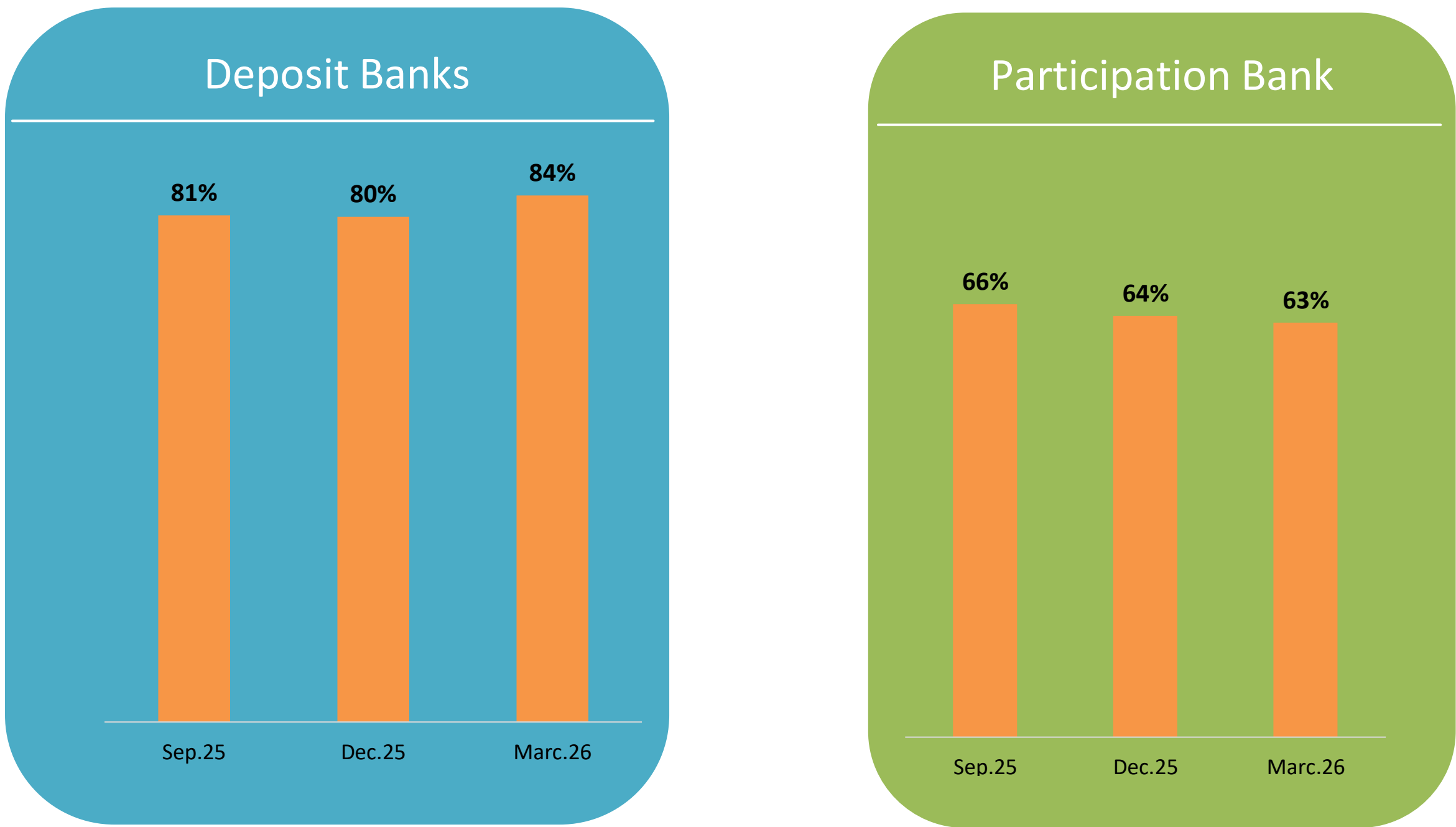
As of the last week of March 2026, development and investment bank groups subject to limitations the framework of the Regulation on the Measurement and Evaluation of Banks' Liquidity Adequacy reported the following;

- For the first maturity bucket (0-7 days): total and foreign currency liquidity ratios were 218% and 169%, respectively exceeding the legal minimum of 100%.

- For the second maturity bucket (0-31 days): total and foreign currency liquidity ratios 171% and 136%, respectively, also above the legal minimum of 100%.

Loan to Deposit Ratio

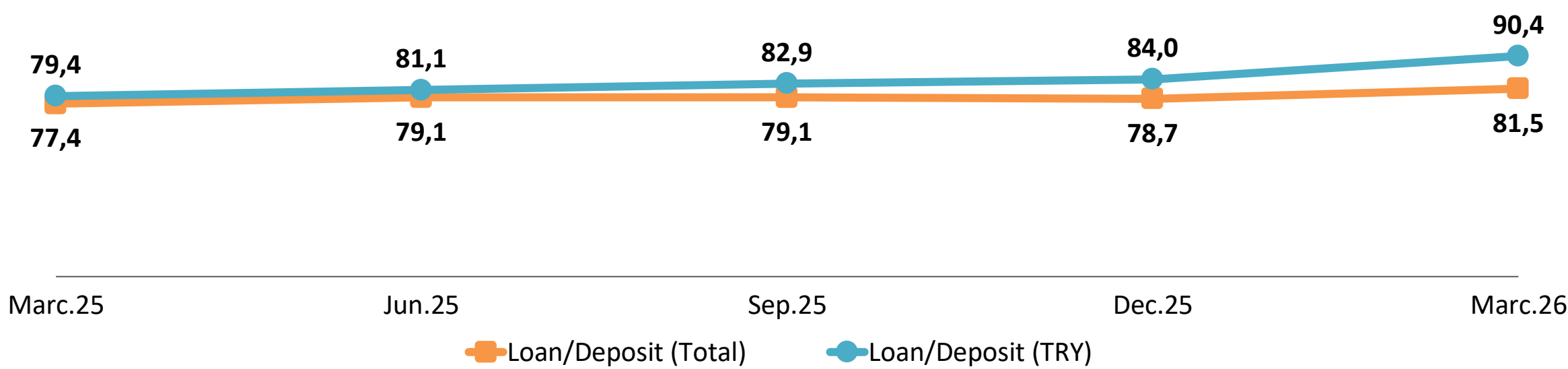
Loan / Deposit (Participation Funds) Ratio (%)



As of March 2026, the loan-to-deposit/participation fund ratio was 84% and 63% for deposit banks, respectively.

*Non-performing loans are excluded from the total loan amount. Loans granted to banks and bank deposits are not taken into account.

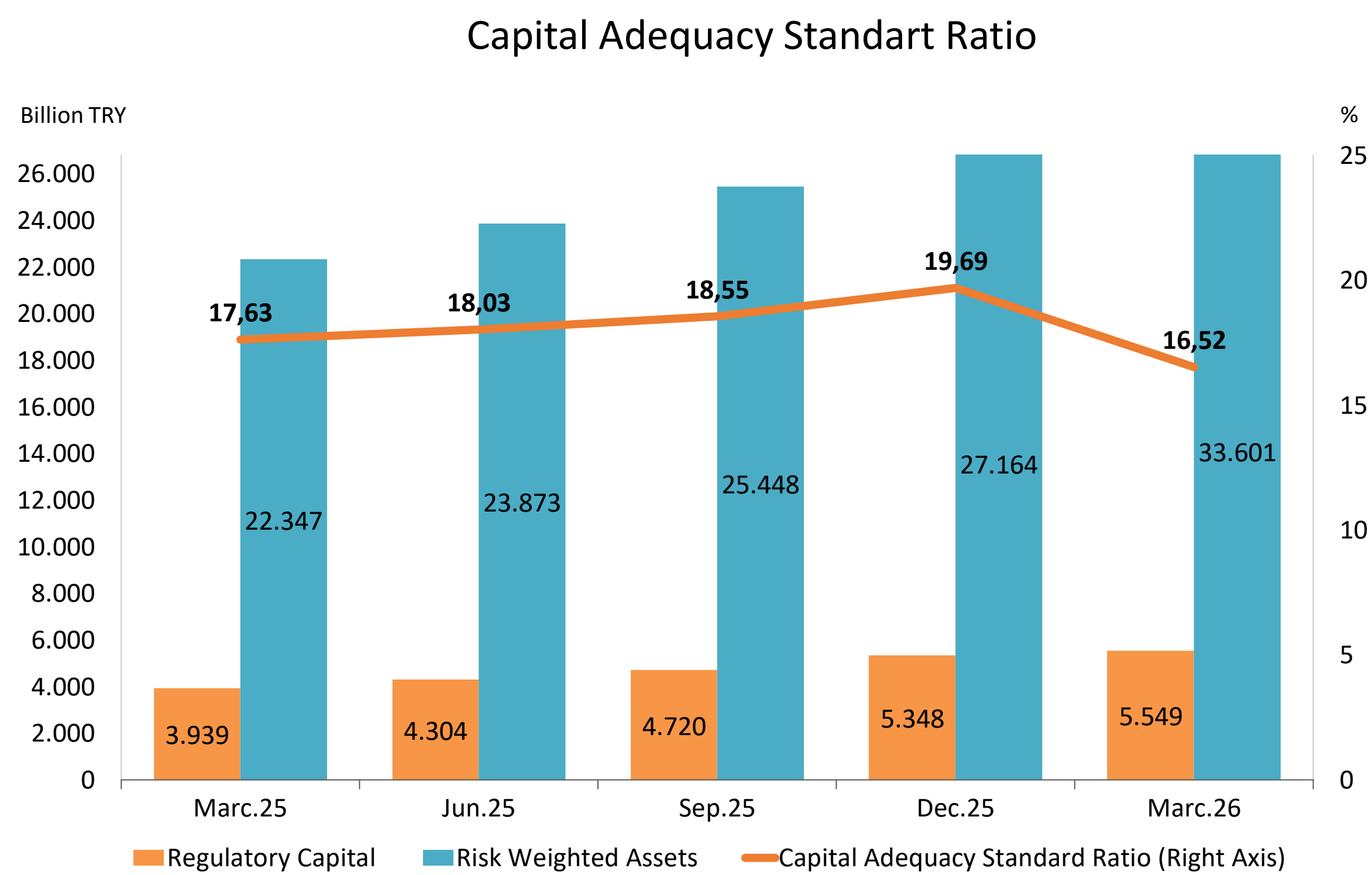
Loan / Deposit (Participation Funds) Ratio (%)



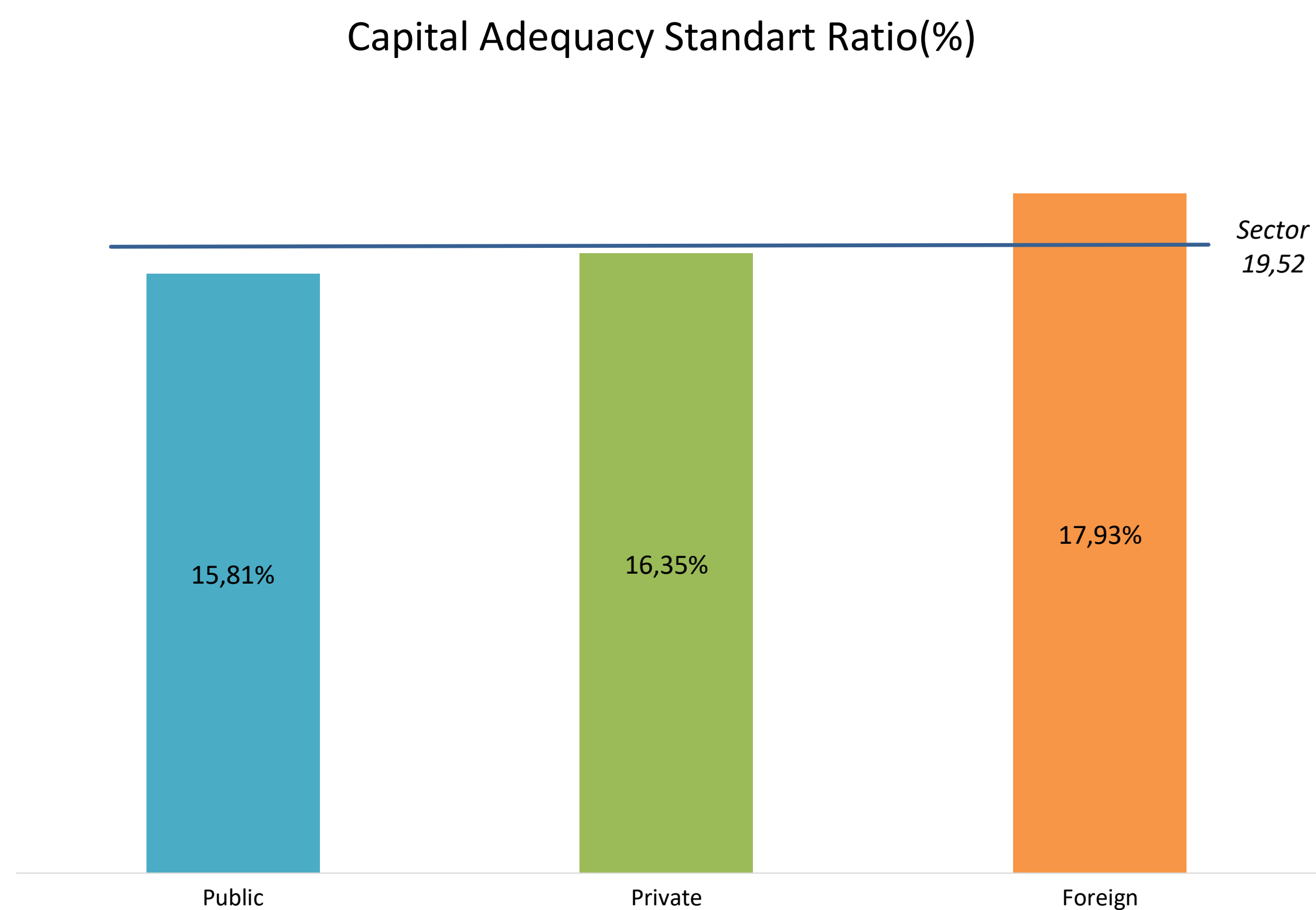
As of March 2026, the ratio of loans in TRY to deposits/participation funds in TRY was 90%.

* Loans extended by investment banks are not included in total loans.

Capital Adequacy

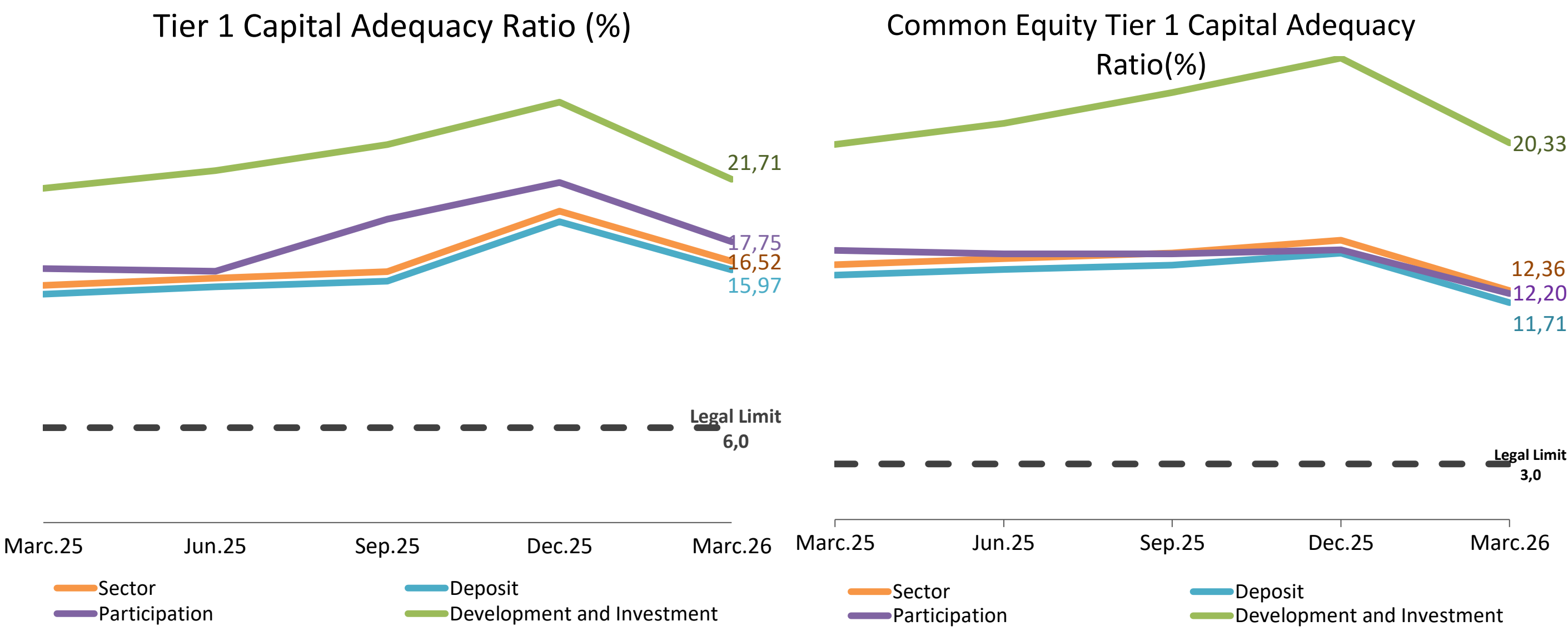


In March 2026, the Turkish banking sector's capital adequacy ratio stood at 16,52%.



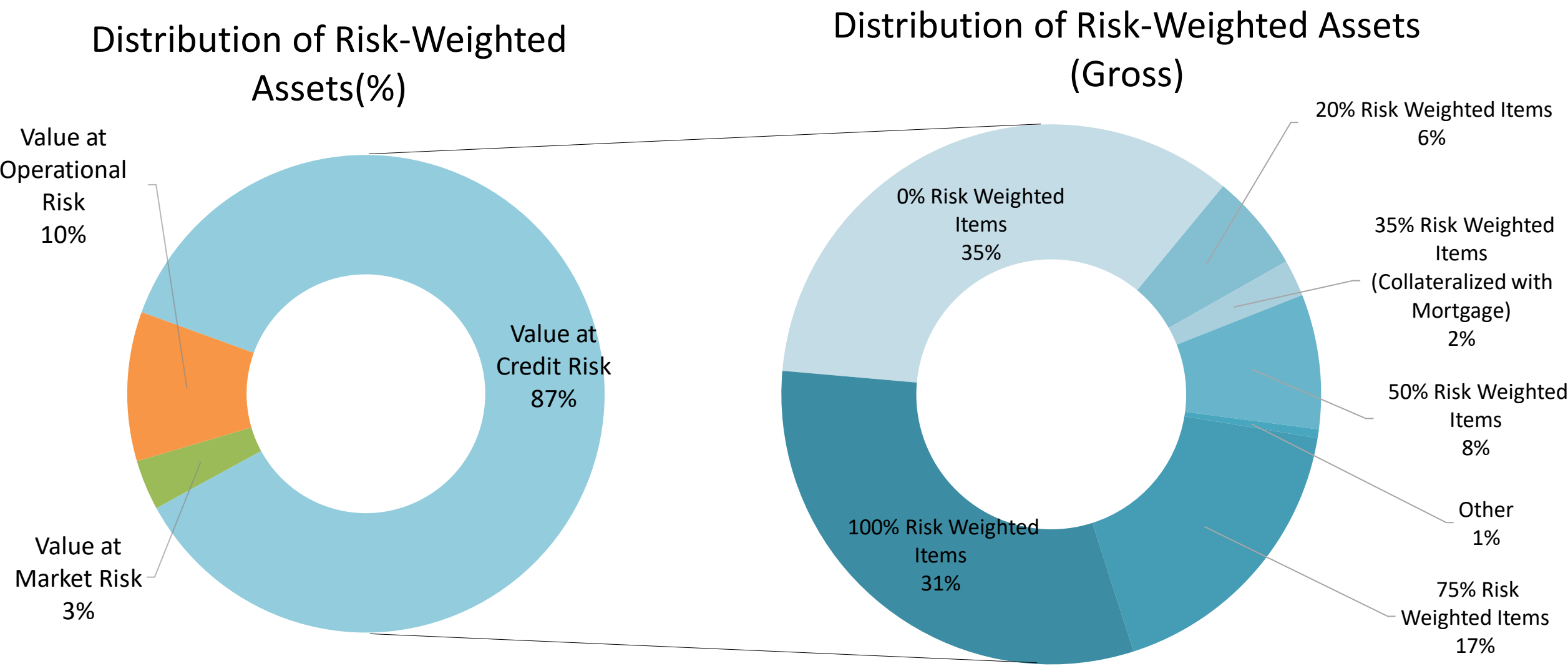
By bank ownership groups, as of March 2026, the capital adequacy standart ratios of domestic private and foreign banks group were 16,35% and 17,93%, respectively, both above the sector average.

Capital Adequacy



As of March 2026, Tier 1 and Common Equity Tier 1 (CET1) capital adequacy ratios for deposit, participation and development and investment banks were as follows;

- Tier 1 capital adequacy ratios: %15,9%17,8 ve %21,7, respectively.
- CET1 capital adequacy ratios: %11,7, %12,2 ve %20,3, respectively.

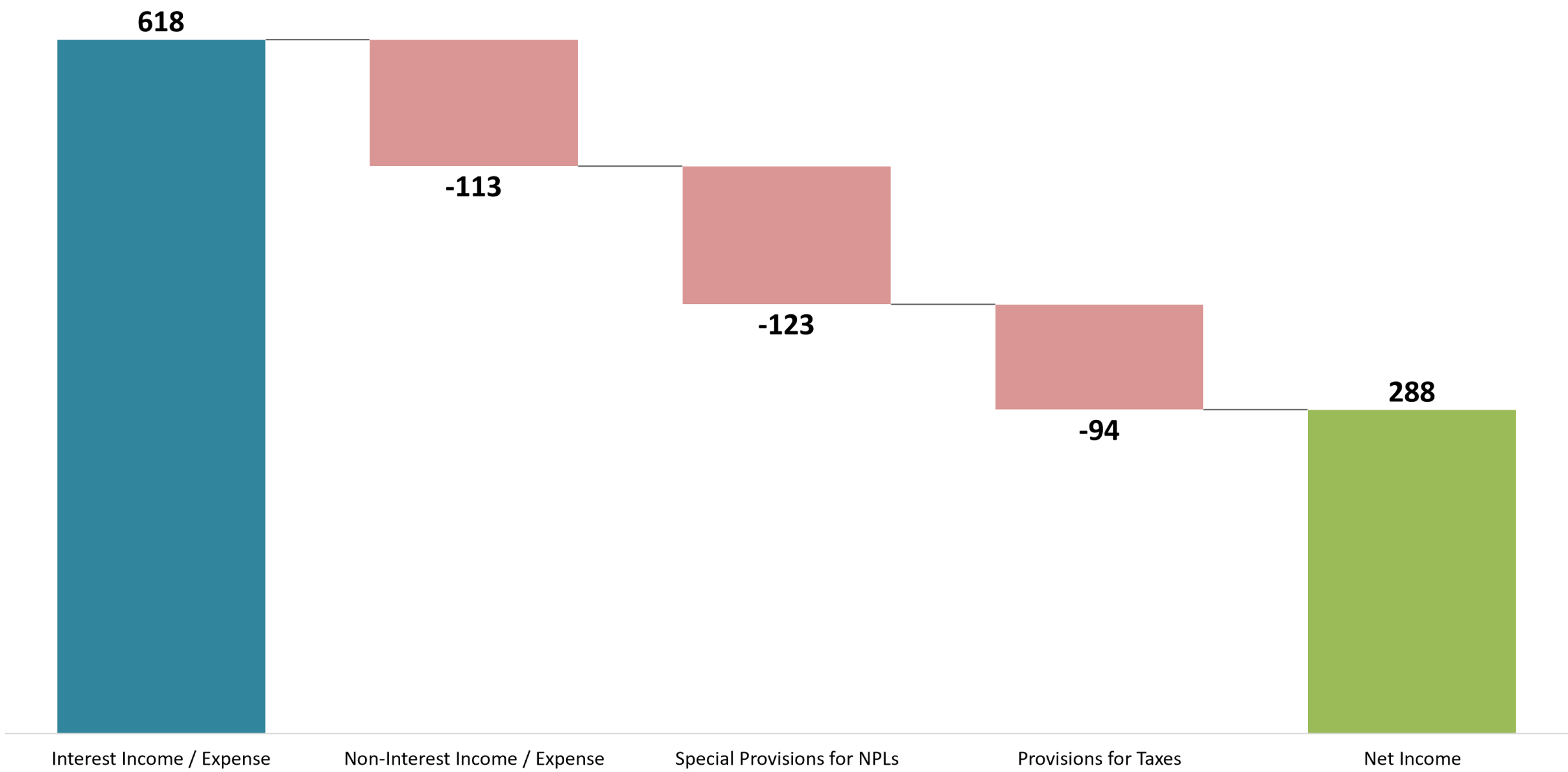


As of March 2026, in capital adequacy calculation, 87% of risk-weighted assets consisted of amounts subject to credit risk, 10% of amounts subject to operational risk, and 3% of amounts subject to market risk.

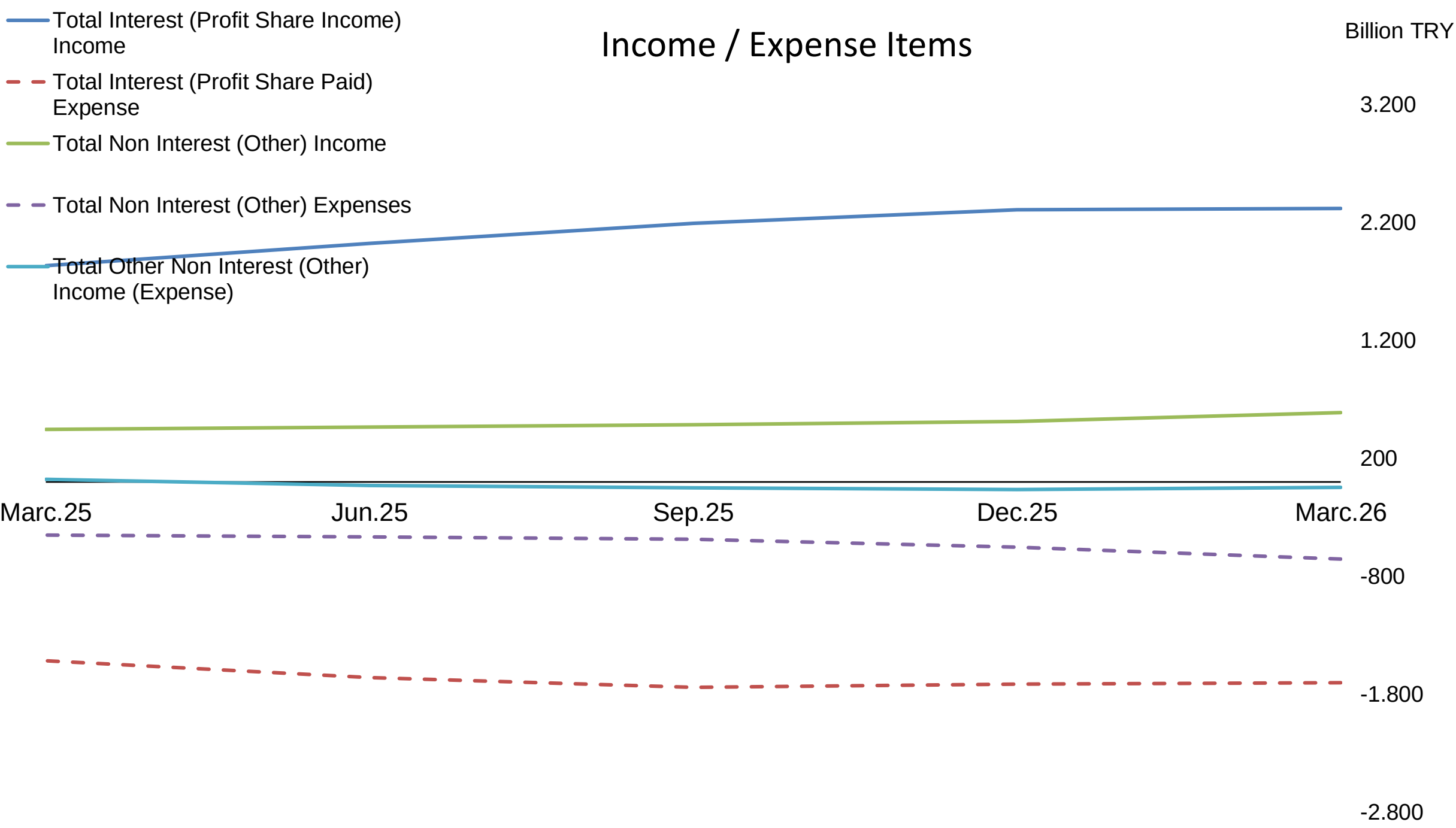
Within the gross risk-weighted assets used in the calculation of credit risk, items with a 100% risk weight accounted for 31%.

Profitability

Income Stament(Billion TRY)



Net interest income of the banking sector amounted to TRY 618 billion. As of March 2026, the net profit of the Turkish Banking Sector was realized at TRY 288 billion.



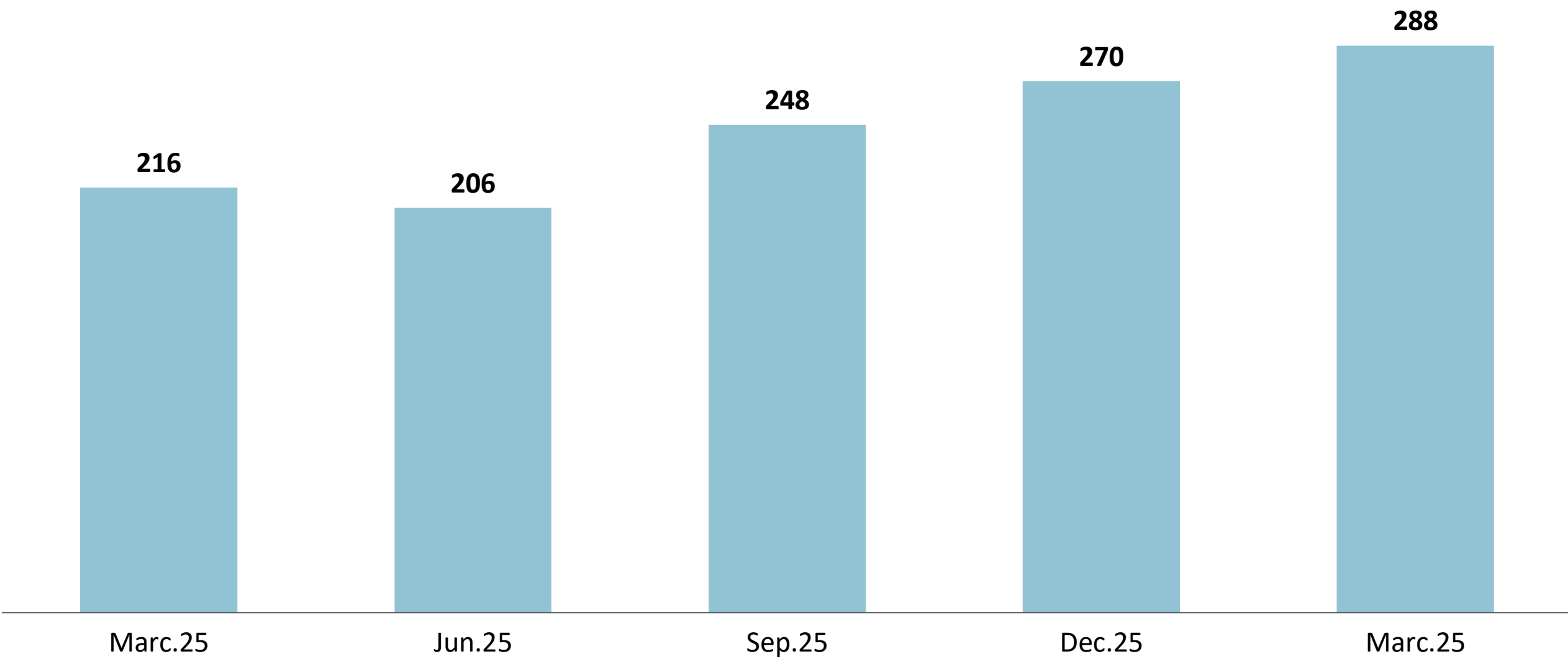
The total interest income of the banking sector in the first quarter of 2026 amounted to TRY 2.319 billion.

* The items in the graph are based on three-month flow data.

Profitability

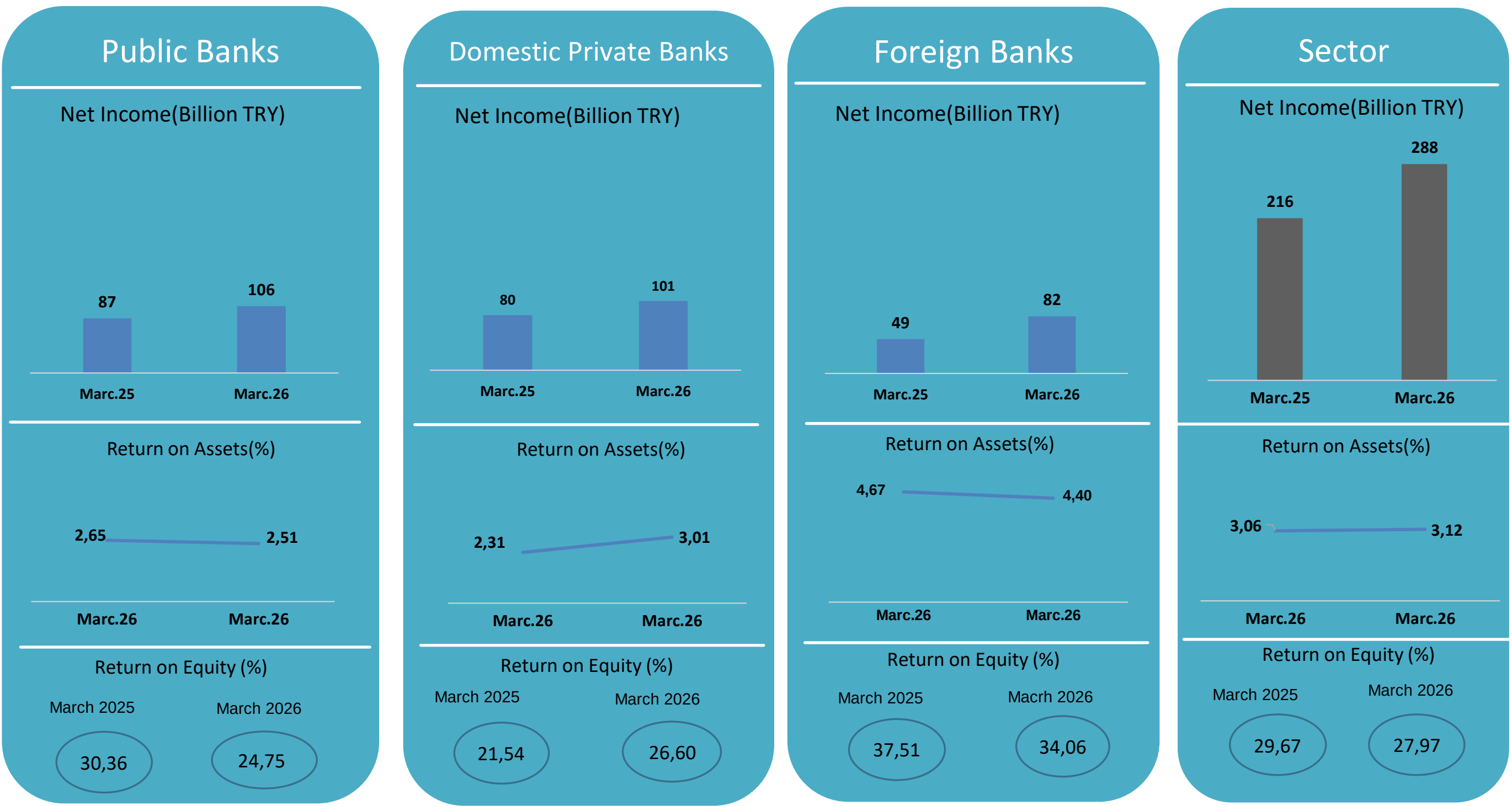
Net Income*

Billion TRY



The net income of the banking sector in the first quarter of 2026 amounted to TRY 288 billion.

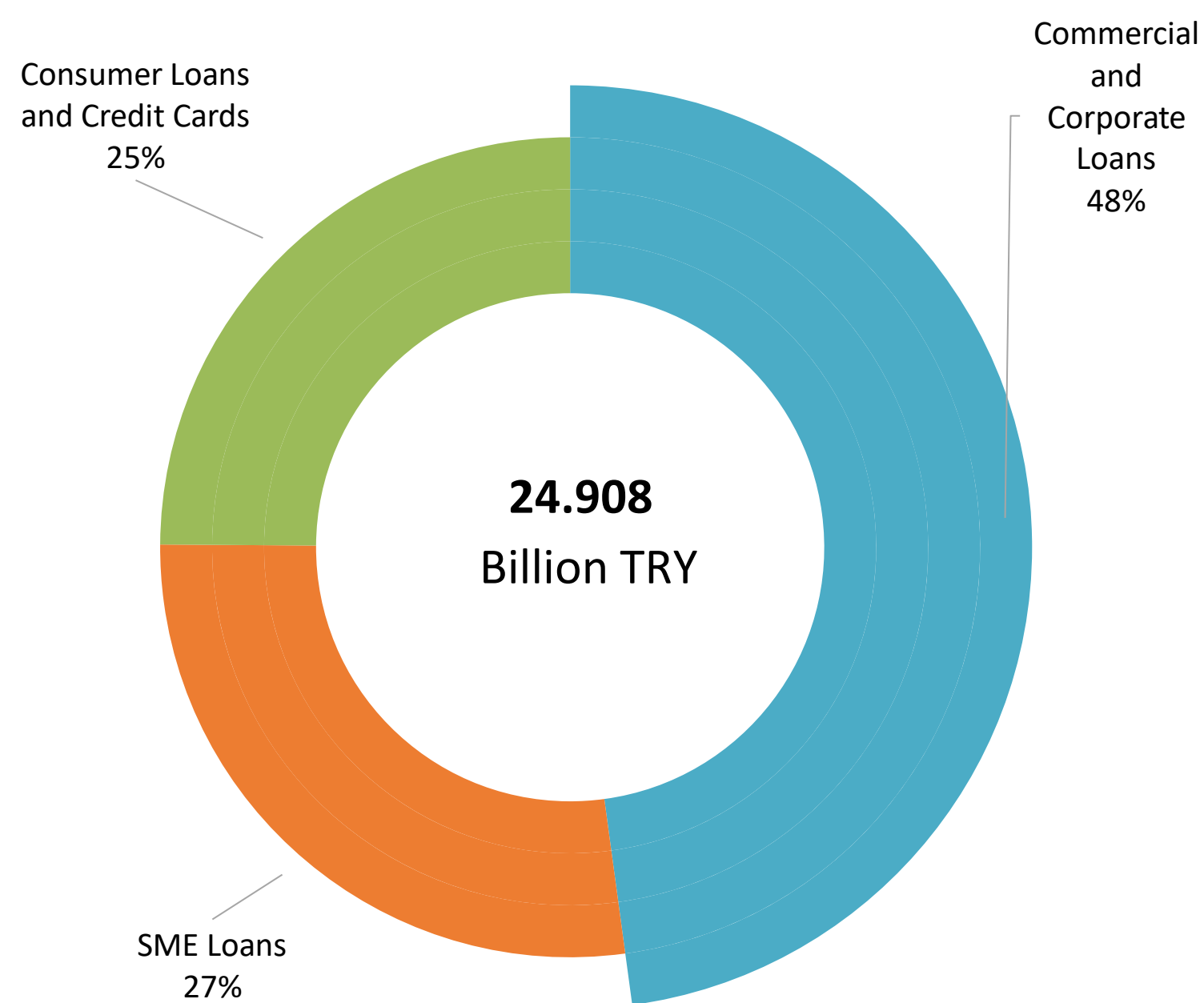
* The items in the graph are based on three-month flow data.



As of March 2026, the return on assets (ROA) ratio increased in domestic private bank groups compared to the first quarter of 2025.

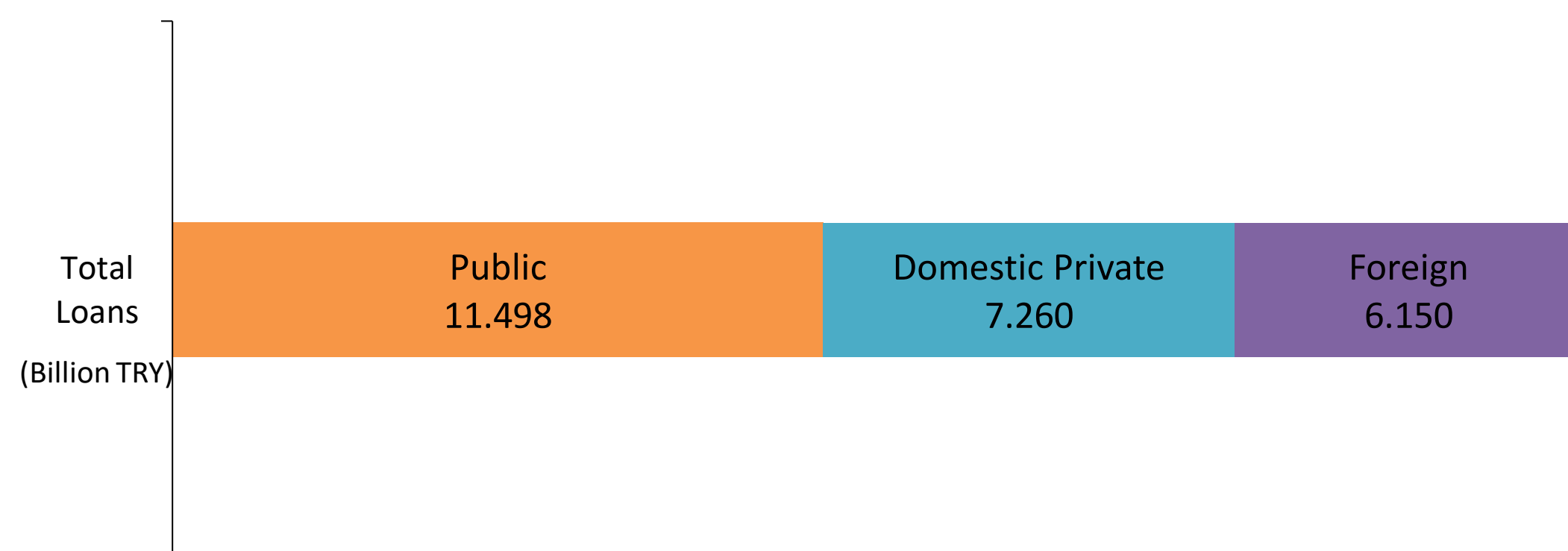
Loans

Distribution of Loans by Type (%)



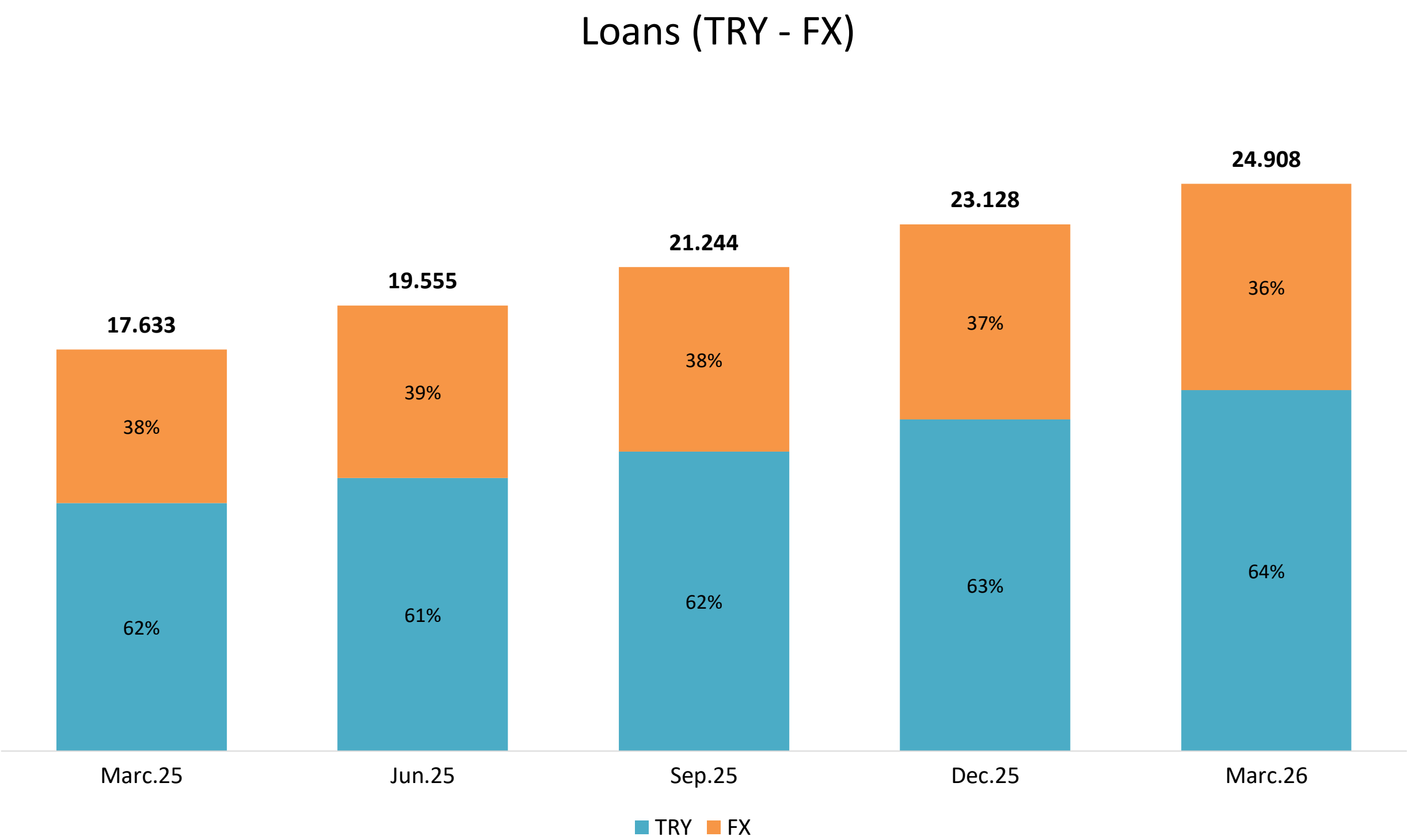
As of March 2026, commercial and corporate loans accounted for 48% of total loans, while SMEs loans and consumer loans (including credit cards) represented 27% and 25%, respectively.

Distribution of Total Loans by Bank Ownership Group



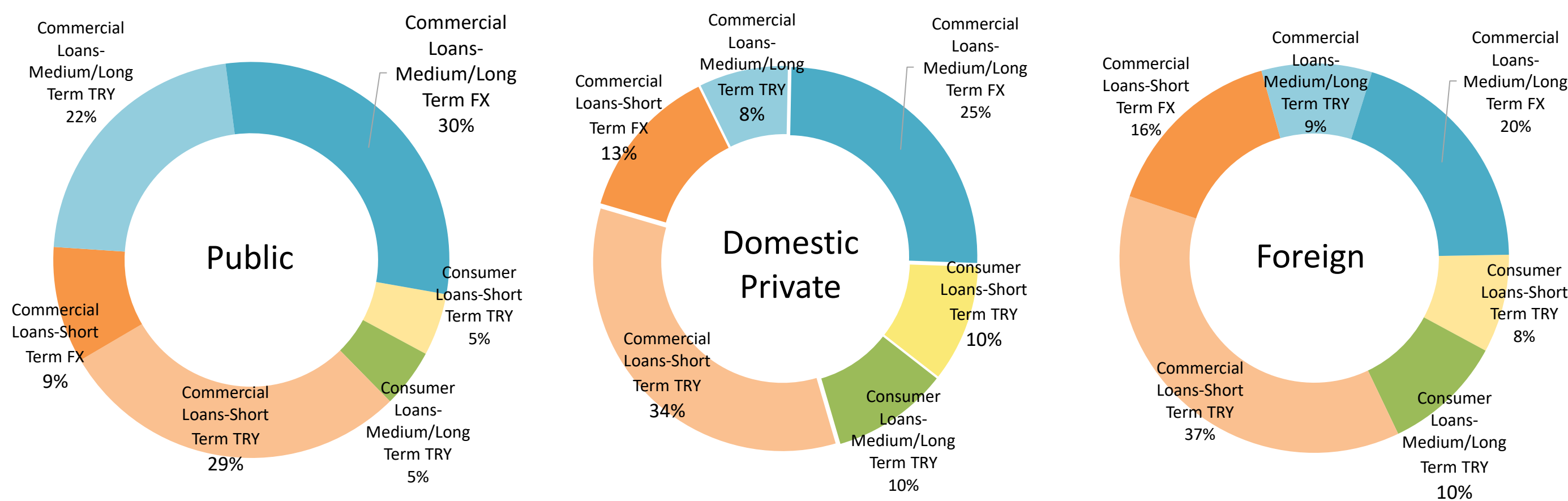
As of March 2026, the total loan volume of TRY 24.908 billion consisted of TRY 7.260 billion from domestic private banks and TRY 11.498 billion from public banks.

Loans



As of March 2026, total loans amounted to TRY 21.244 billion, of which TRY 15.840 billion were in Turkish Lira and TRY 9.066 billion in foreign currency (FX) loans.

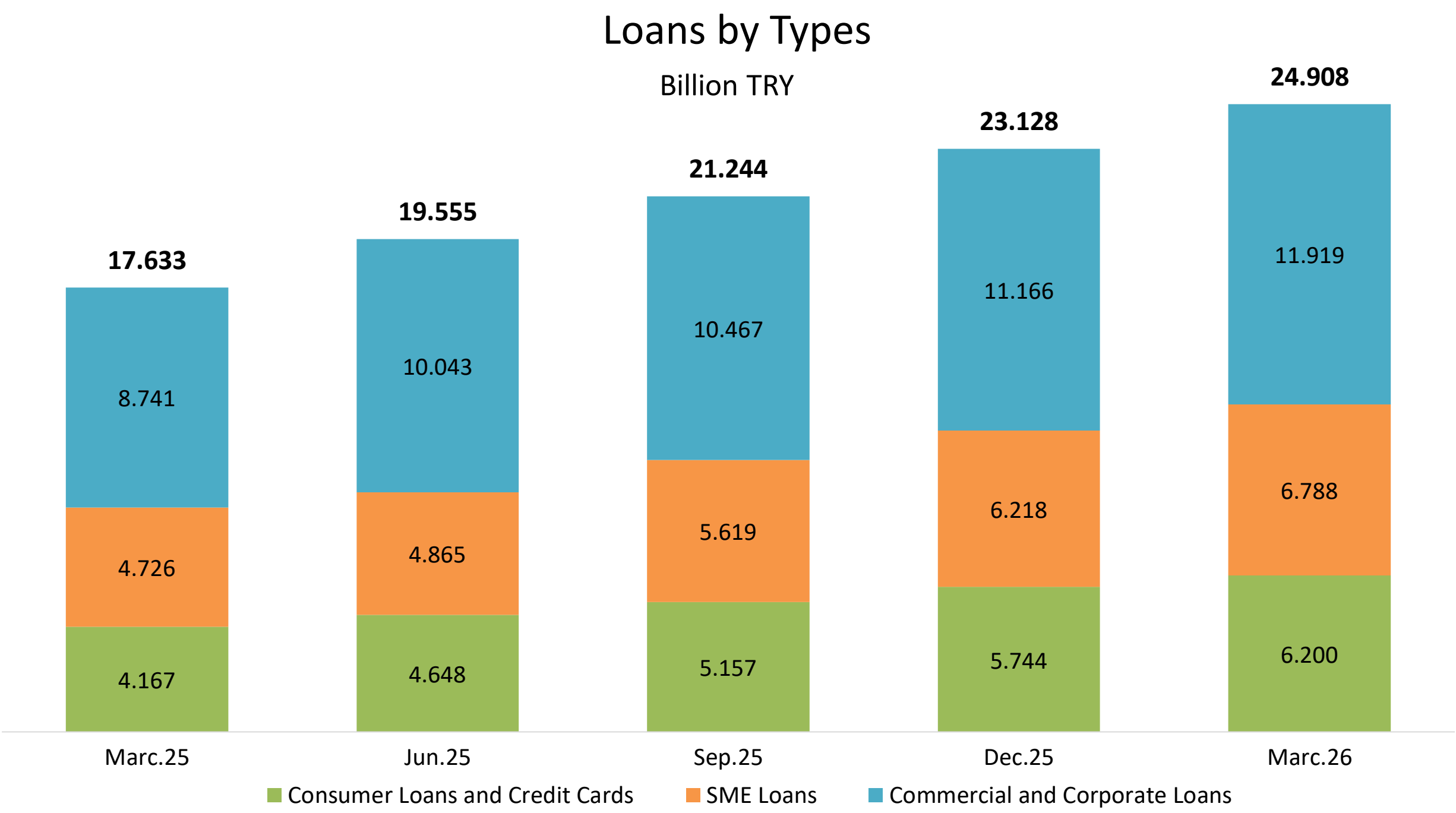
Maturity and TRY-FX Distribution of Loans Based on Bank Ownership Group



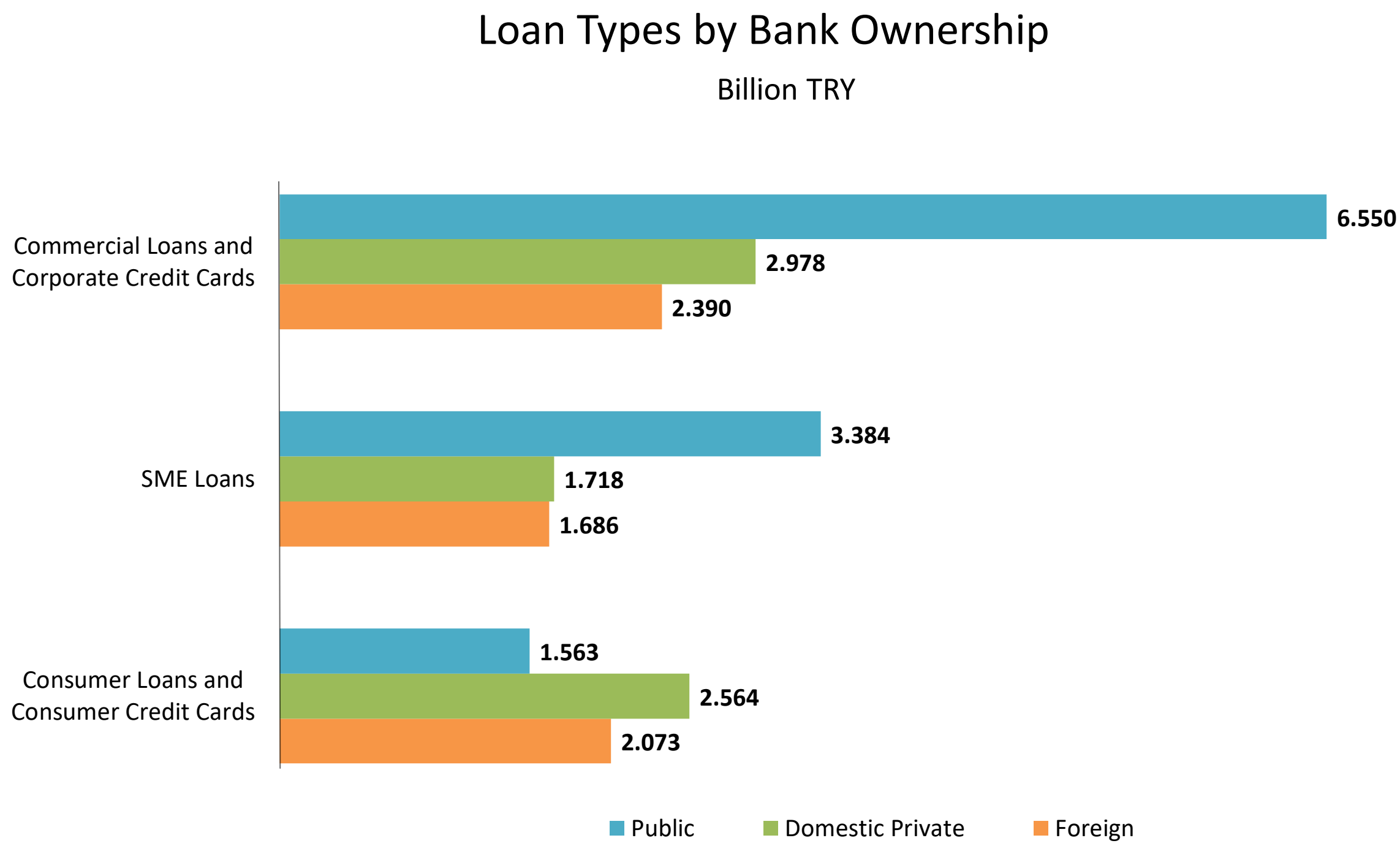
As of March 2026, the share of medium-to long-term TRY denominated commercial loans of public, domestic private and foreign banks were realized at %22, %8, %9 respectively.

*Individual and corporate credit cards are excluded from the calculation. SME loans are included under commercial loans.

Loans



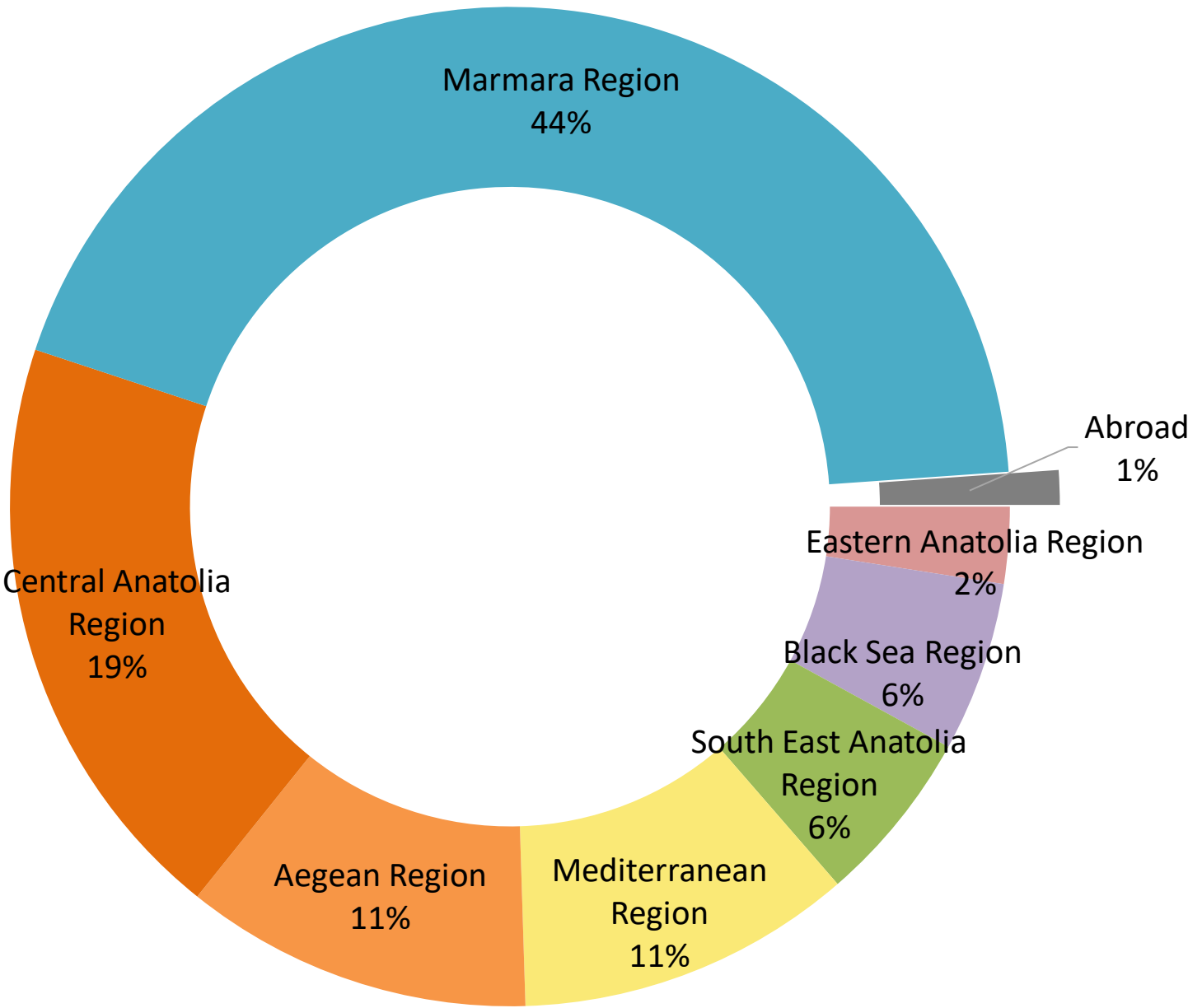
As of March 2026; the total volume of commercial loans and corporate credit cards amounted to TRY 11.919 billion. SMEs loans stood at TRY 6.788 billion, while consumer loans and credit cards reached TRY 6.200 billion.



As of March 2026, the volume of commercial loans and corporate credit cards amounted to TRY 6.550 billion in public banks, TRY 2.978 billion in domestic private banks, and TRY 2.390 billion in foreign banks.

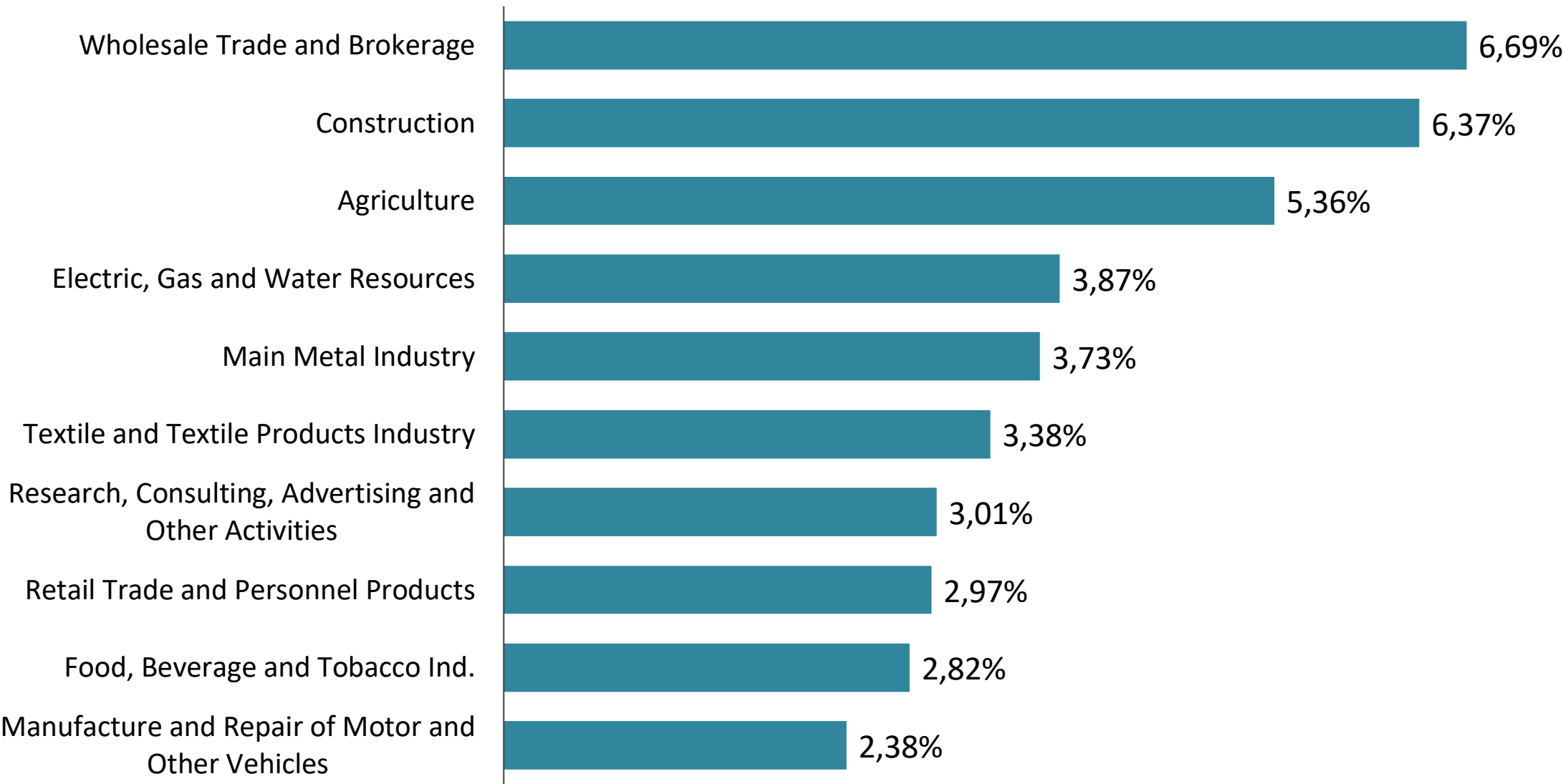
Loans

Geographical Distribution of Loans



As of March 2026, 44% of total loans in the banking sector were concentrated in the Marmara Region, followed by 19% in Central Anatolia and 11% in the Aegean and Mediterranean Region.

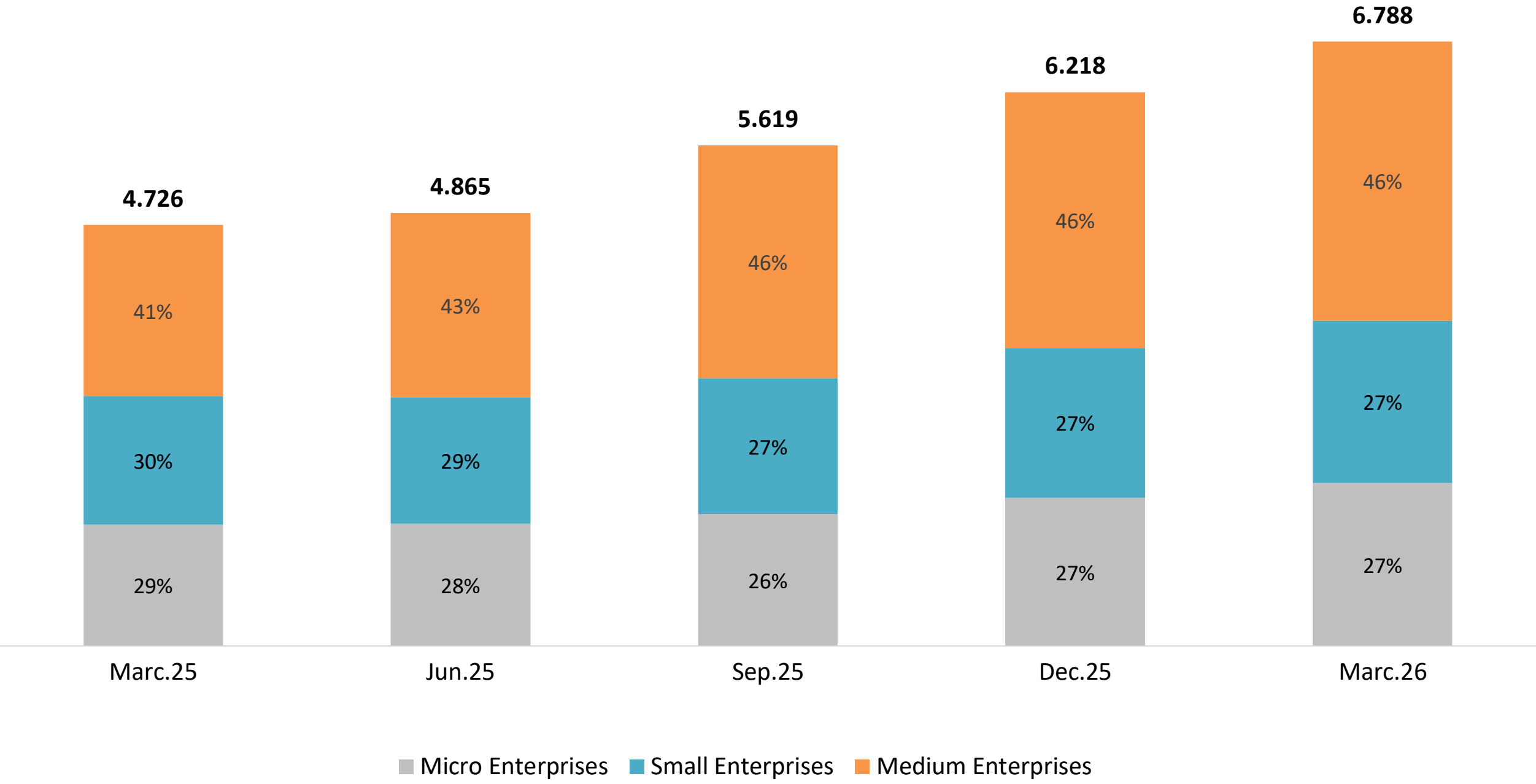
Selected Sectoral Loan Distribution



As of March 2026, the wholesale trade and brokerage sector accounted for 6,69% of total loans, while the construction sector represented 6,37%.

SME Loans

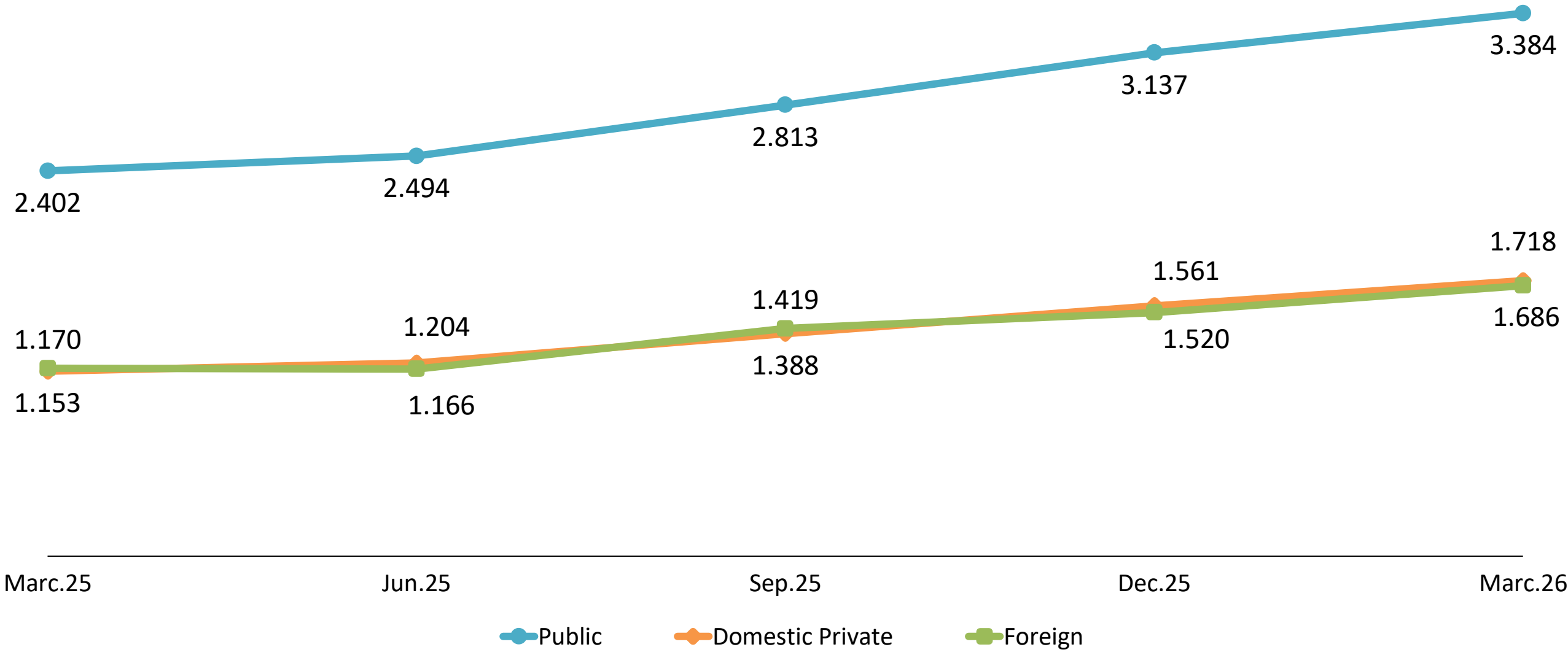
Development of SME Loans
Billion TRY



Compared to the previous quarter the share allocated to medium-sized enterprises within total SME loans increased.

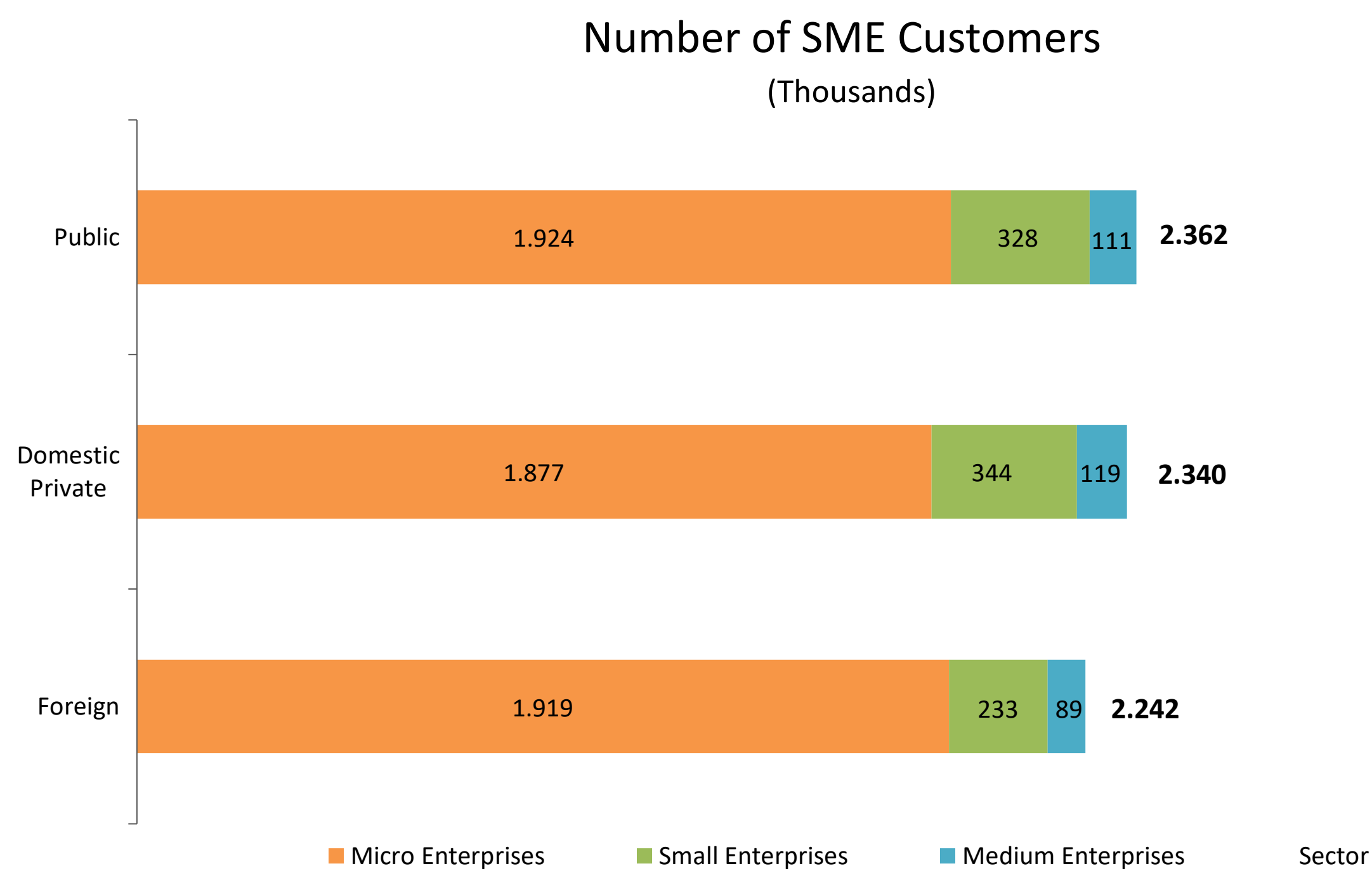
*The definition of SMEs was updated as of March 2023.

SME Loans by Ownership Group
Billion TRY



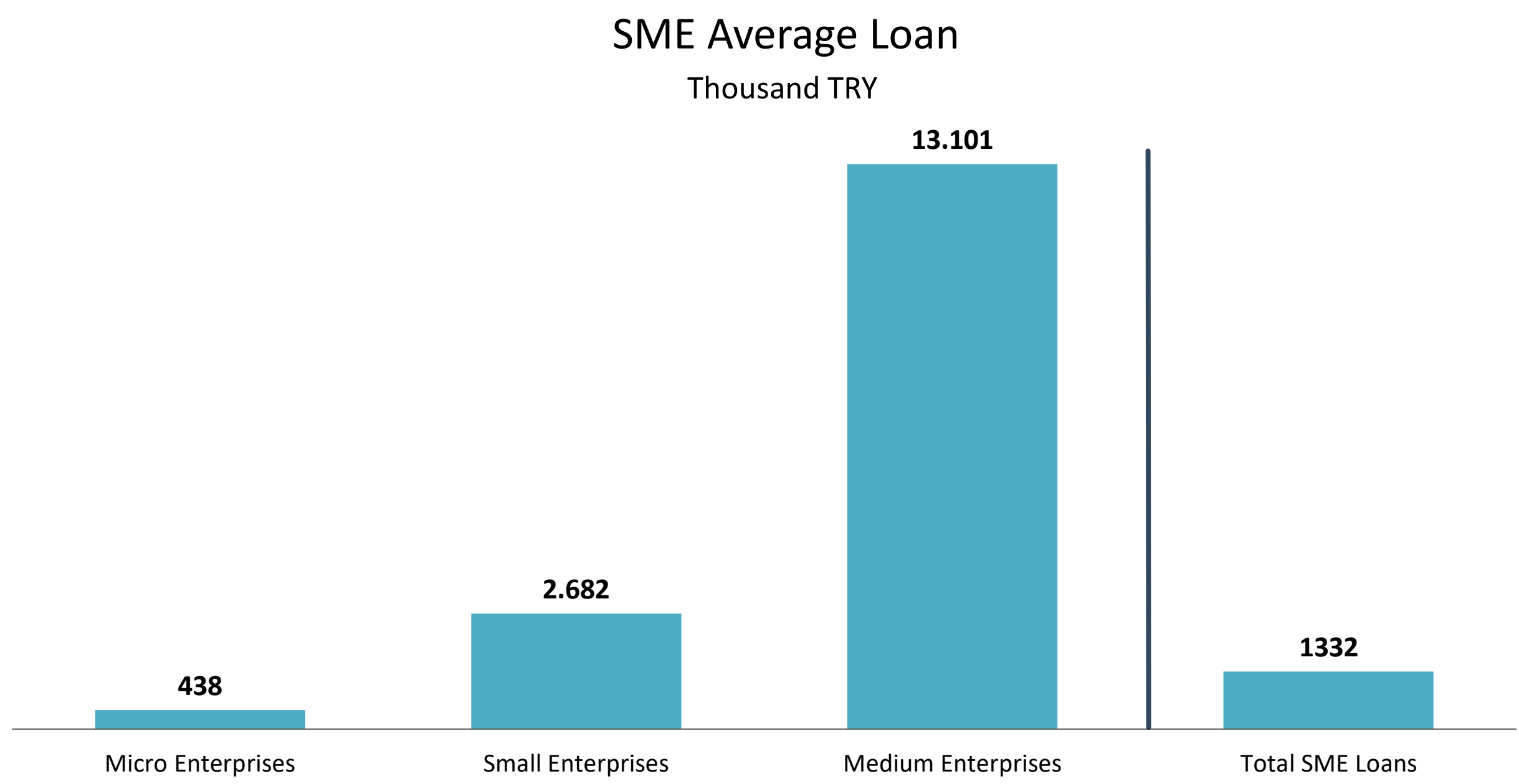
As of March 2026, public banks provided TRY 3.384 billion in SME loans, while foreign banks extended TRY 1.686 billion.

SME Loans



As of March 2026, the number of SME loan customers by bank type was as follows:

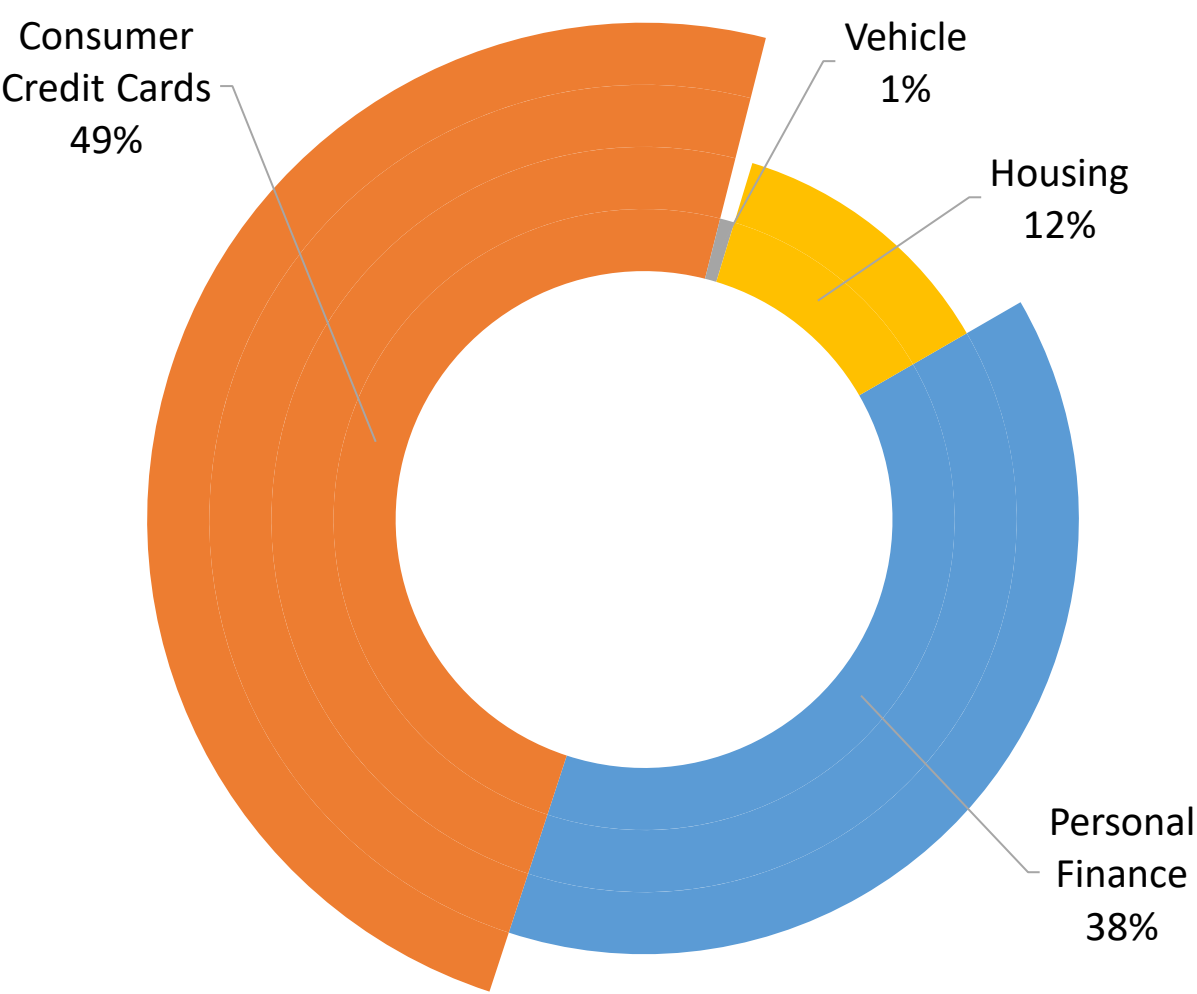
- Public banks: 2.362
- Domestic private banks: 2.340
- Foreign banks: 2.242.



As of March 2026, the average loan amount extended to medium-sized enterprises was 13.101 million TRY, while micro enterprises received an average of 438 thousand TRY.

Consumer Loans

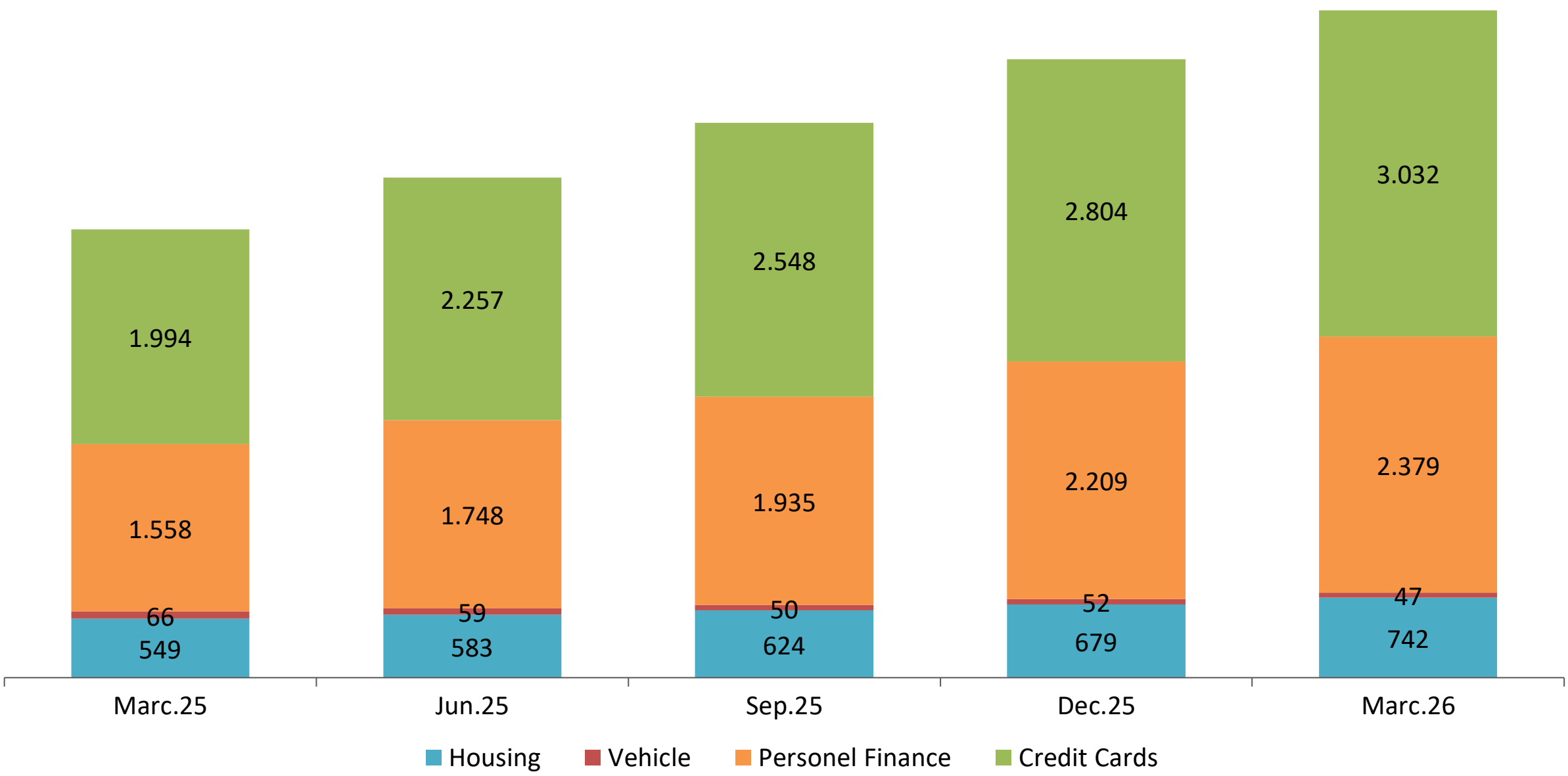
Distribution of Consumer Loans



As of March 2026, within consumer loans, personal finance loans accounted for 38%, housing loans for 12%, and credit cards for 49%.

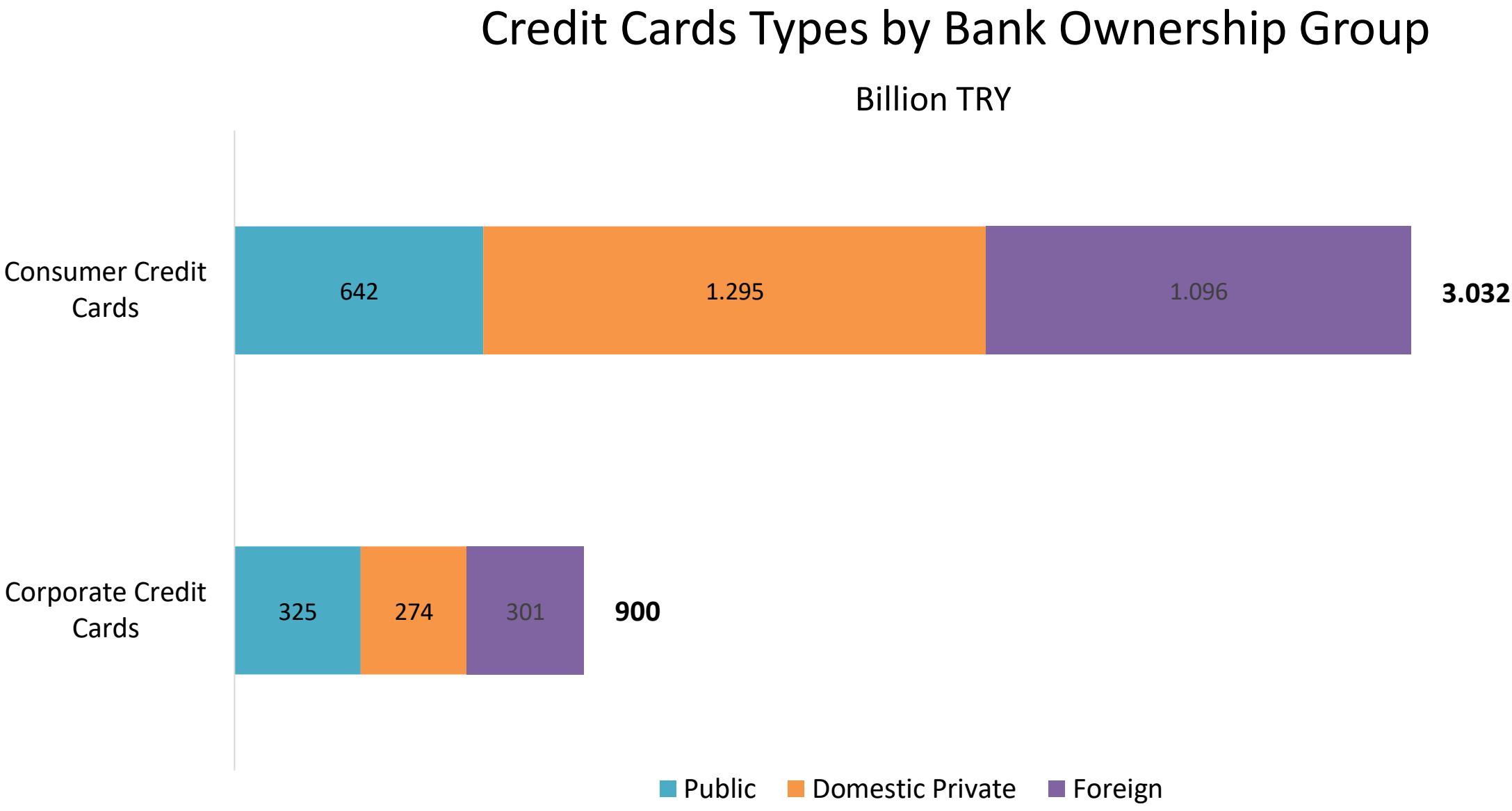
Development of Consumer Loans and Personal Credit Cards

Billion TRY

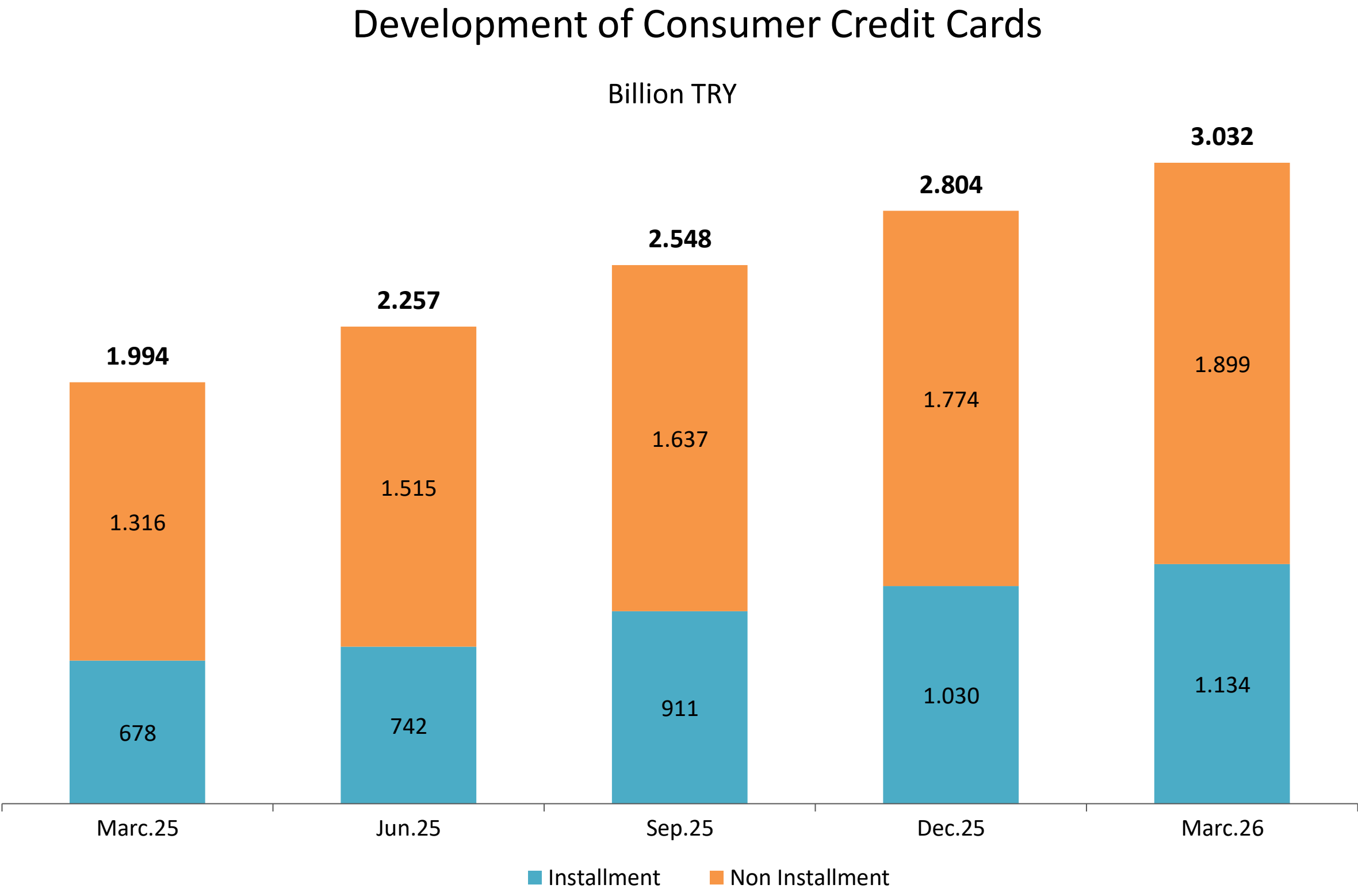


As of March 2026, housing loans increased compared to the previous quarter, reaching a total of TRY 742 billion.

Credit Cards

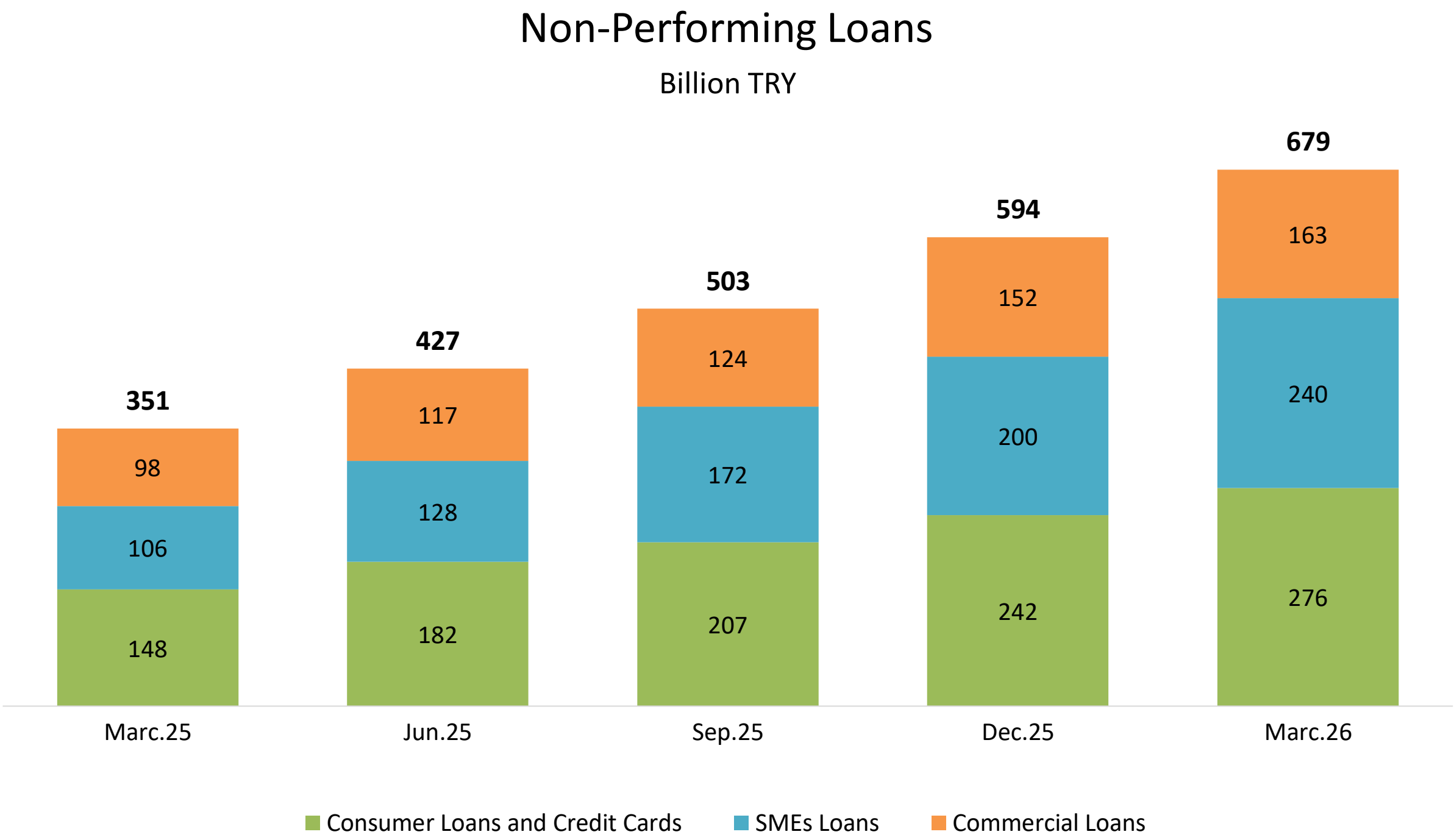


As of March 2026, the total amount of consumer credit card debt in domestic private banks stood at TRY 1.295 billion, while corporate credit card debt in public banks amounted to TRY 325 billion.



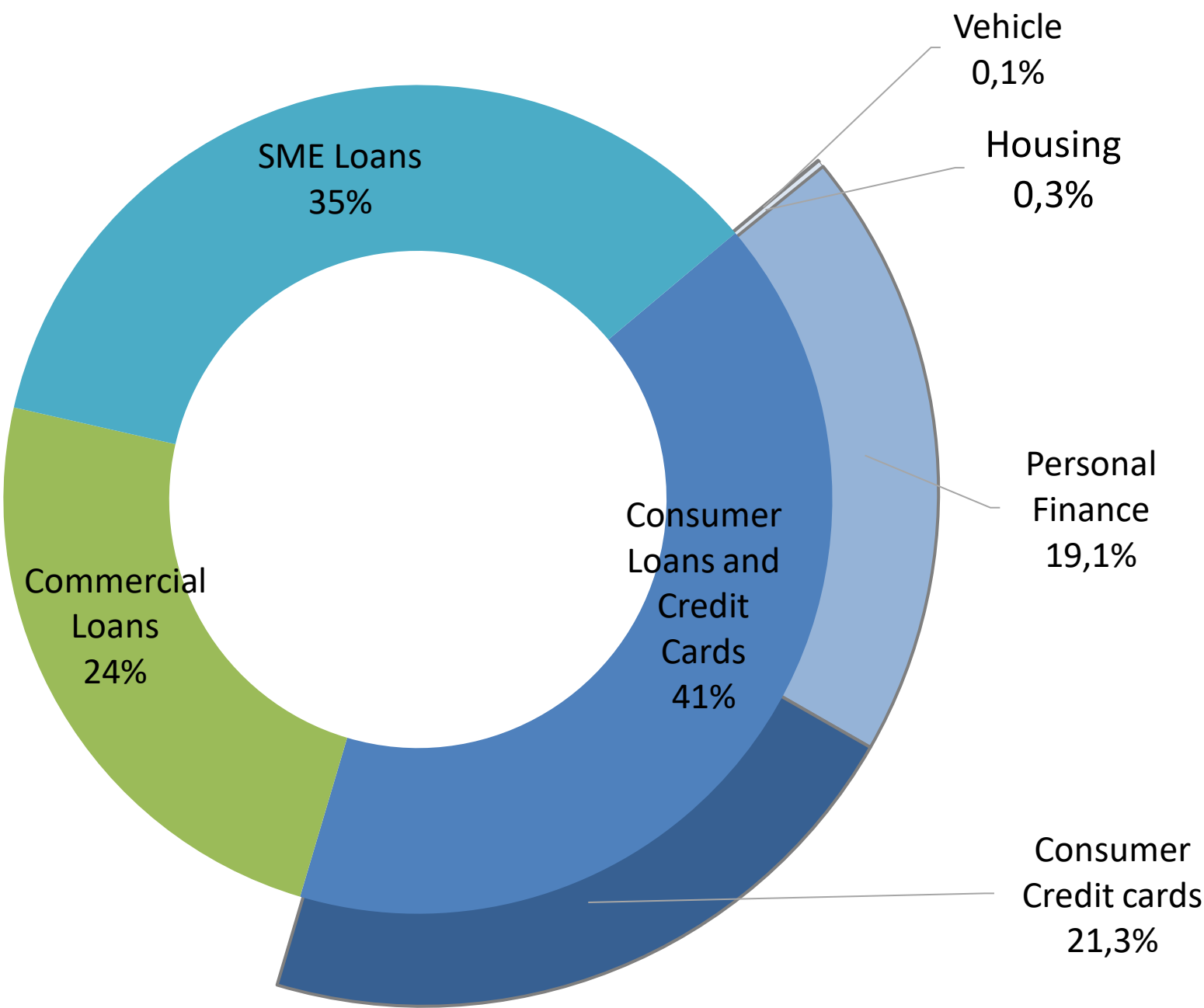
As of March 2026, the total amount of consumer credit card debt, including both installment and non-installment types, increased compared to the previous quarter.

Non-Performing Loans



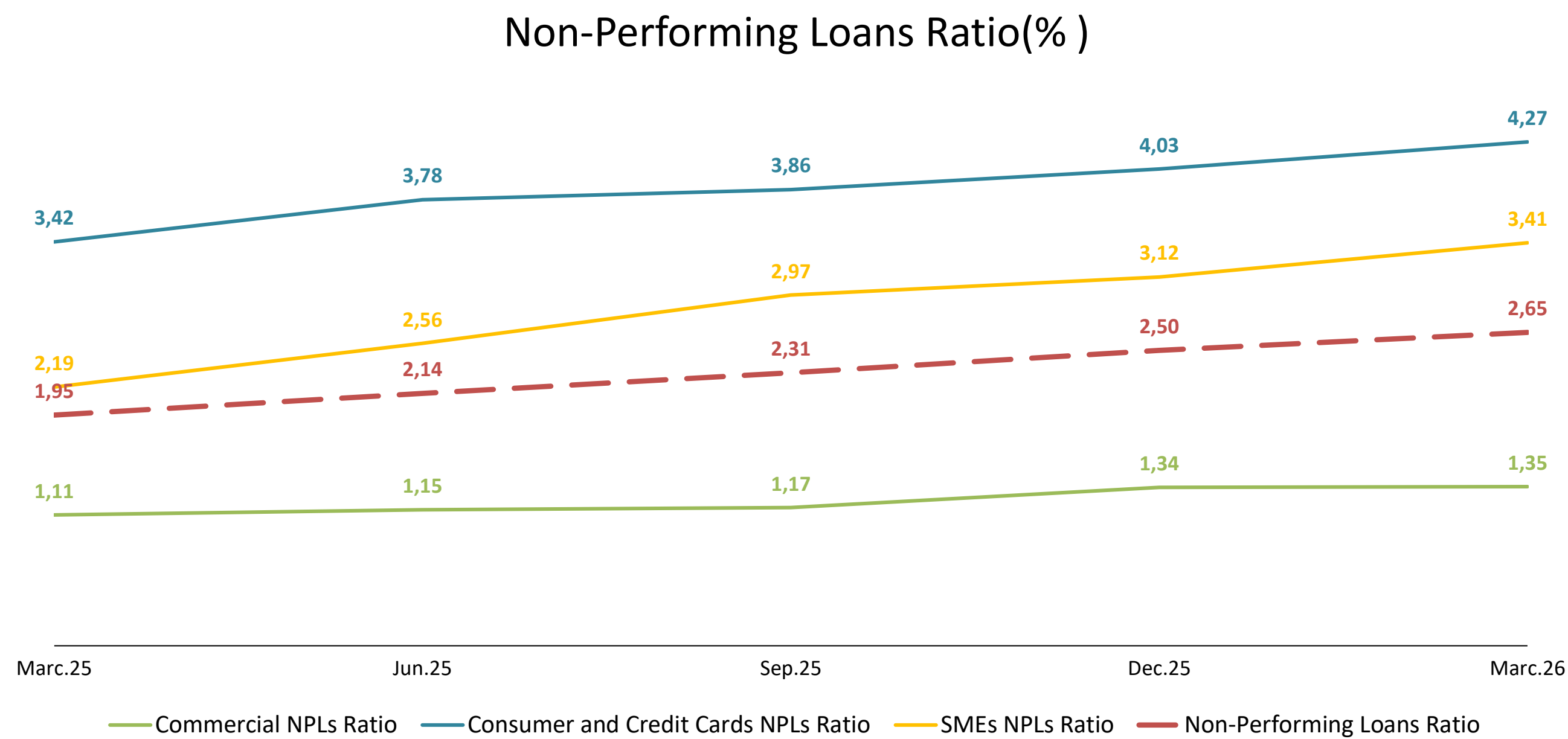
As of March 2026, the gross amount of non-performing loans (NPLs) stood at TRY 679 billion.

Distribution of Non-Performing Loans by Credit Types

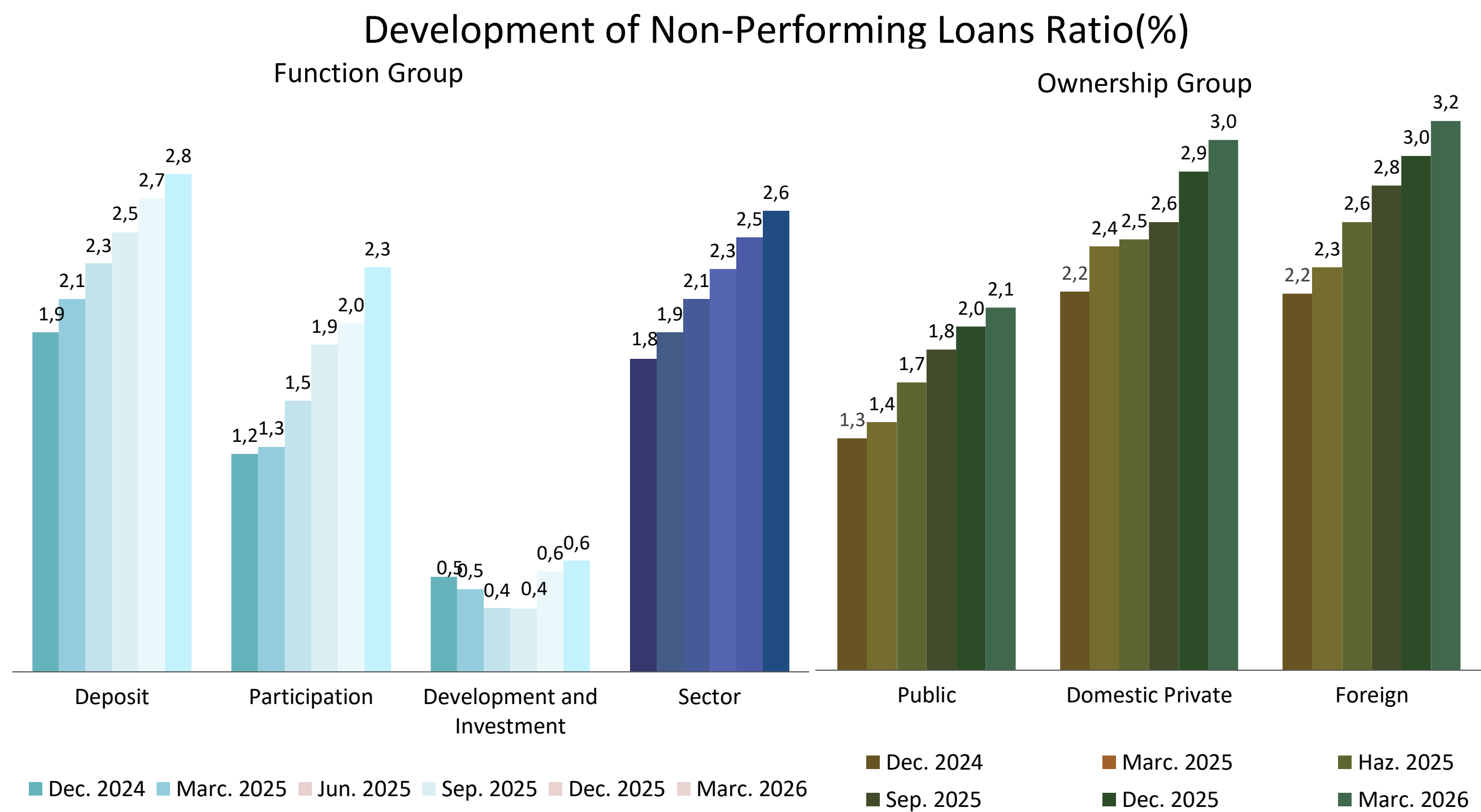


As of March 2026, 24% of the banking sector’s total NPLs originated from commercial loans, while 35% were attributed to SME loans.

Non-Performing Loans



As of March 2026, NPLs to total loans in the banking sector was 2,65%.

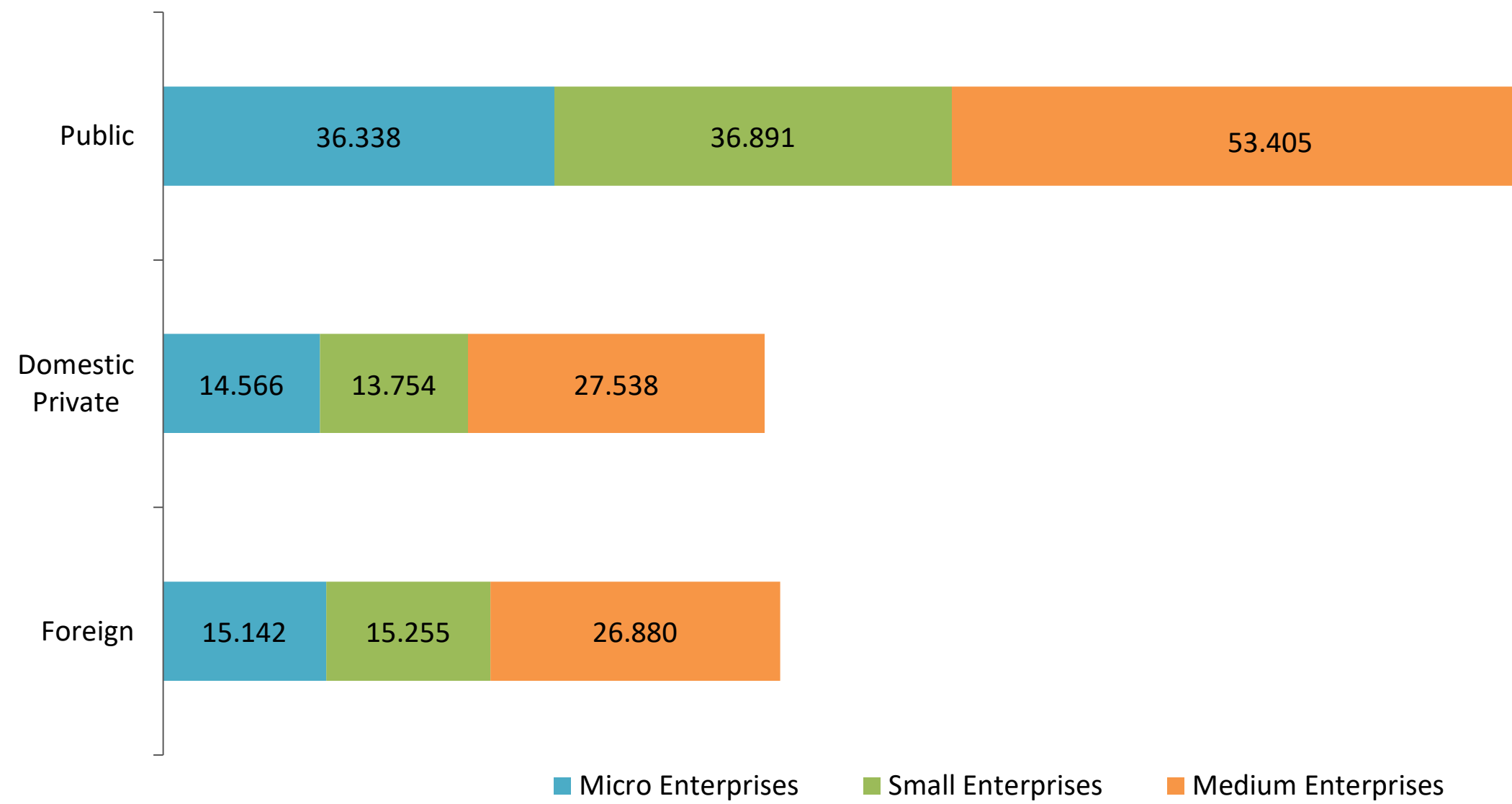


In the banking sector, NPL ratio realized as 2,8% in deposit banks and 3,2% in foreign banks.

Non-Performing Loans

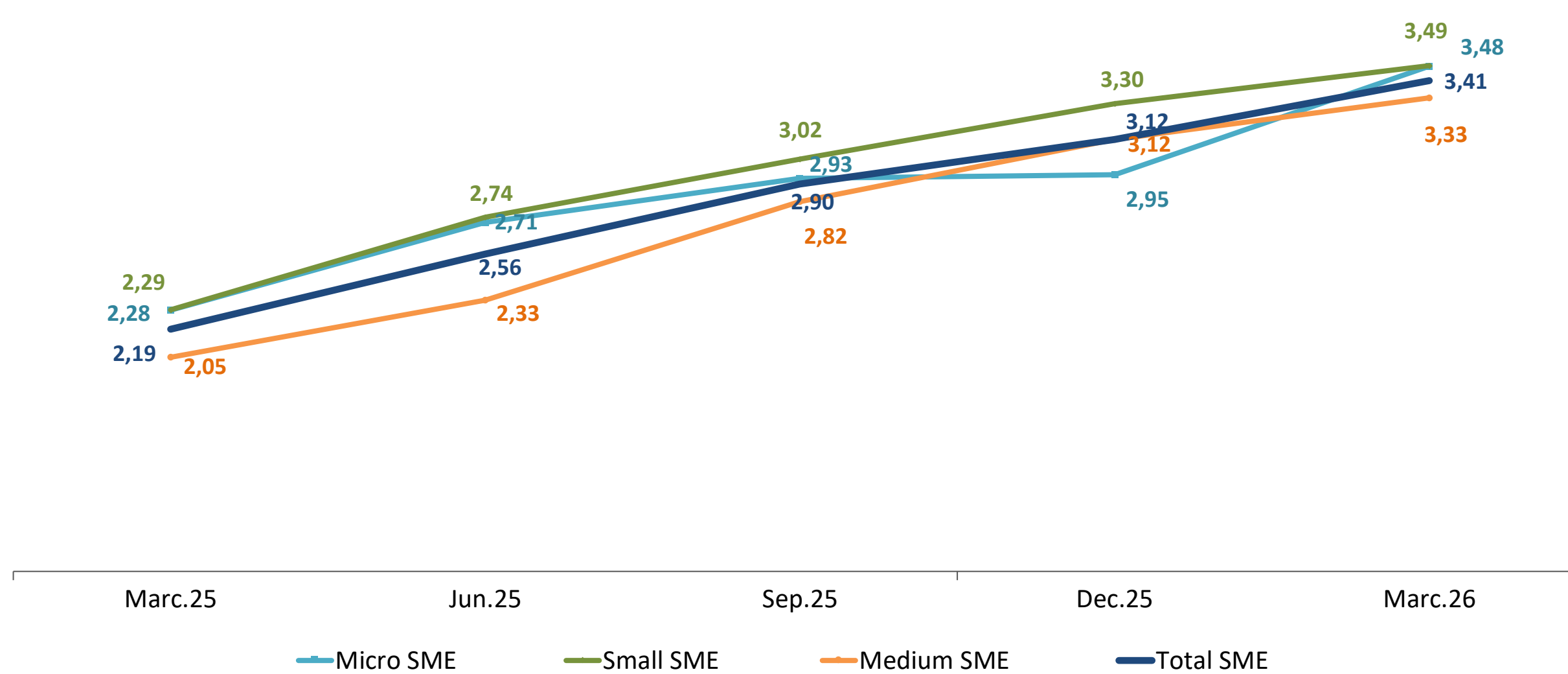
Non-Performing SMEs Loans

Billion TRY



As of March 2026, NPL volume of micro enterprises in public banks amounted to TRY 36.338 billion.

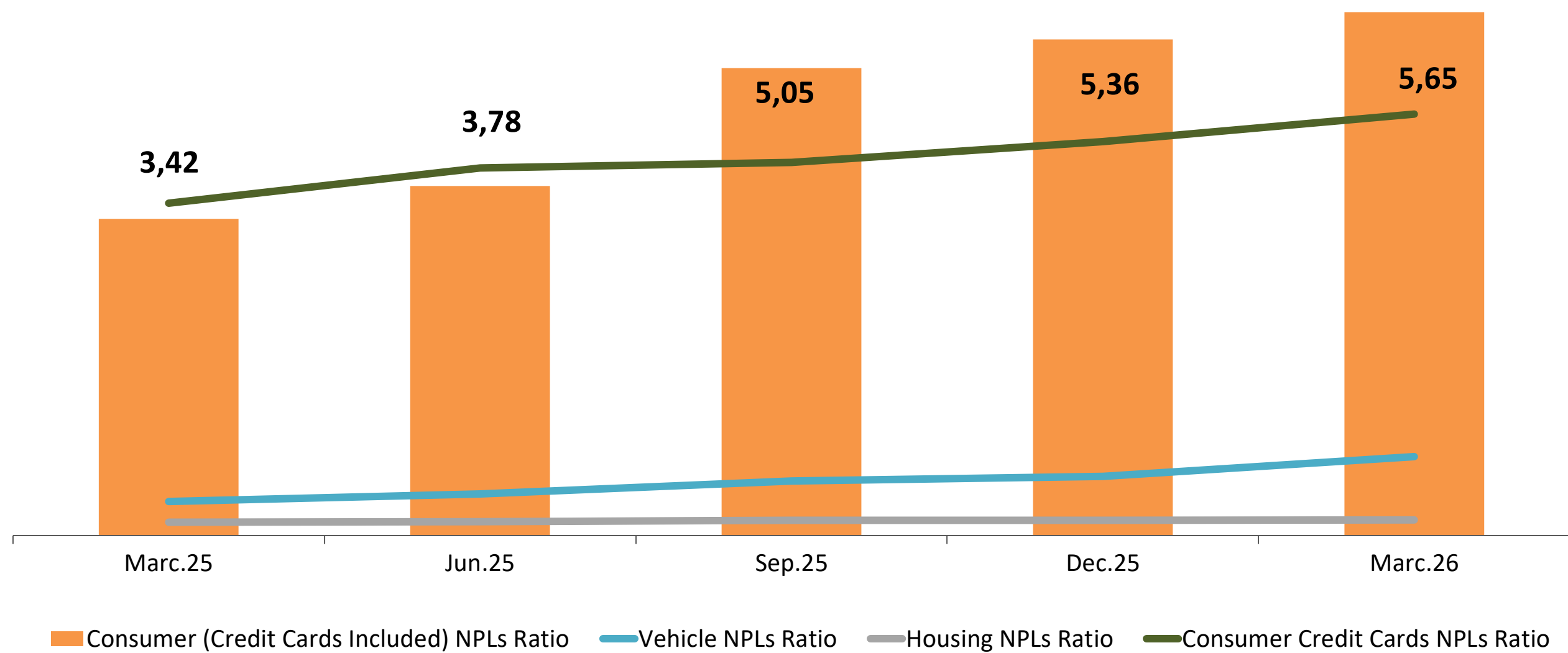
NPL Ratio of SMEs



As of March 2026, NPL ratio for medium-sized enterprises was 3,33%, while the ratio for micro enterprises stood at 3.48%, according to SME classifications.

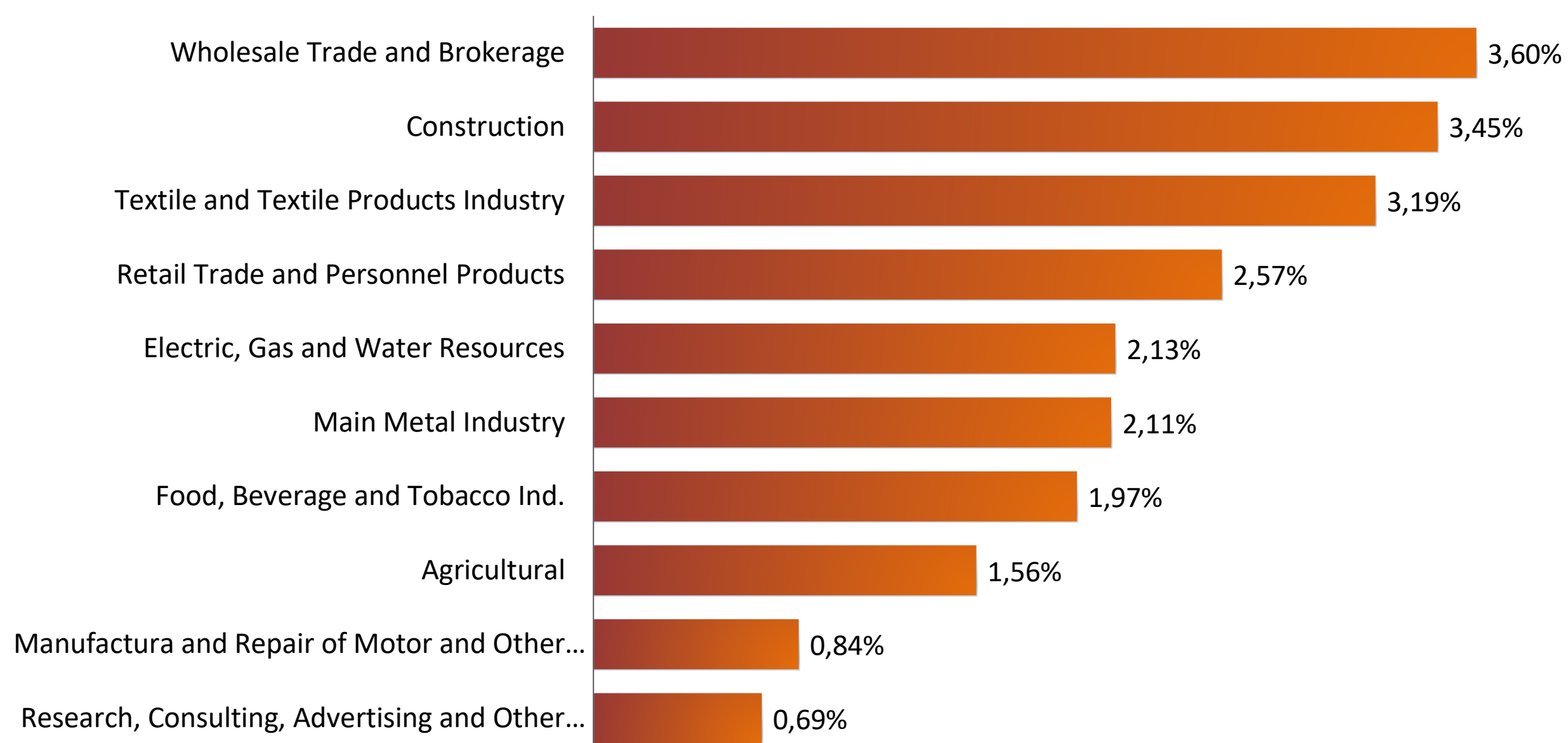
Non-Performing Loans

Consumer Non-Performing Loans Ratio(%)



As of March 2026, NPL ratio for consumer loans including consumer credit cards increased compared to the previous quarter and was recorded at 5,65%

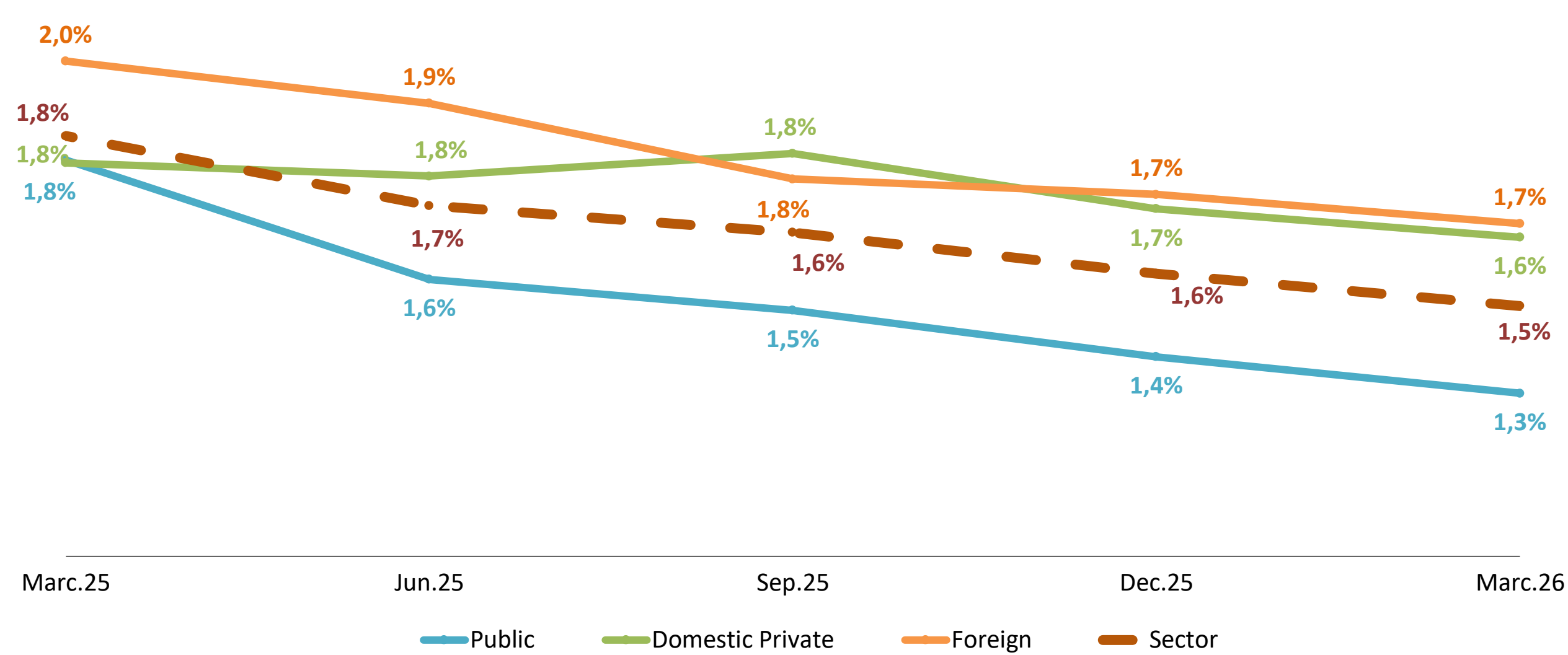
Selected Sectors NPLs Ratios(%)



As of March 2026, the share of total non-performing loans (NPLs) in the wholesale trade and brokerage sector was 3,60% and construction sector accounted for 3,45%.

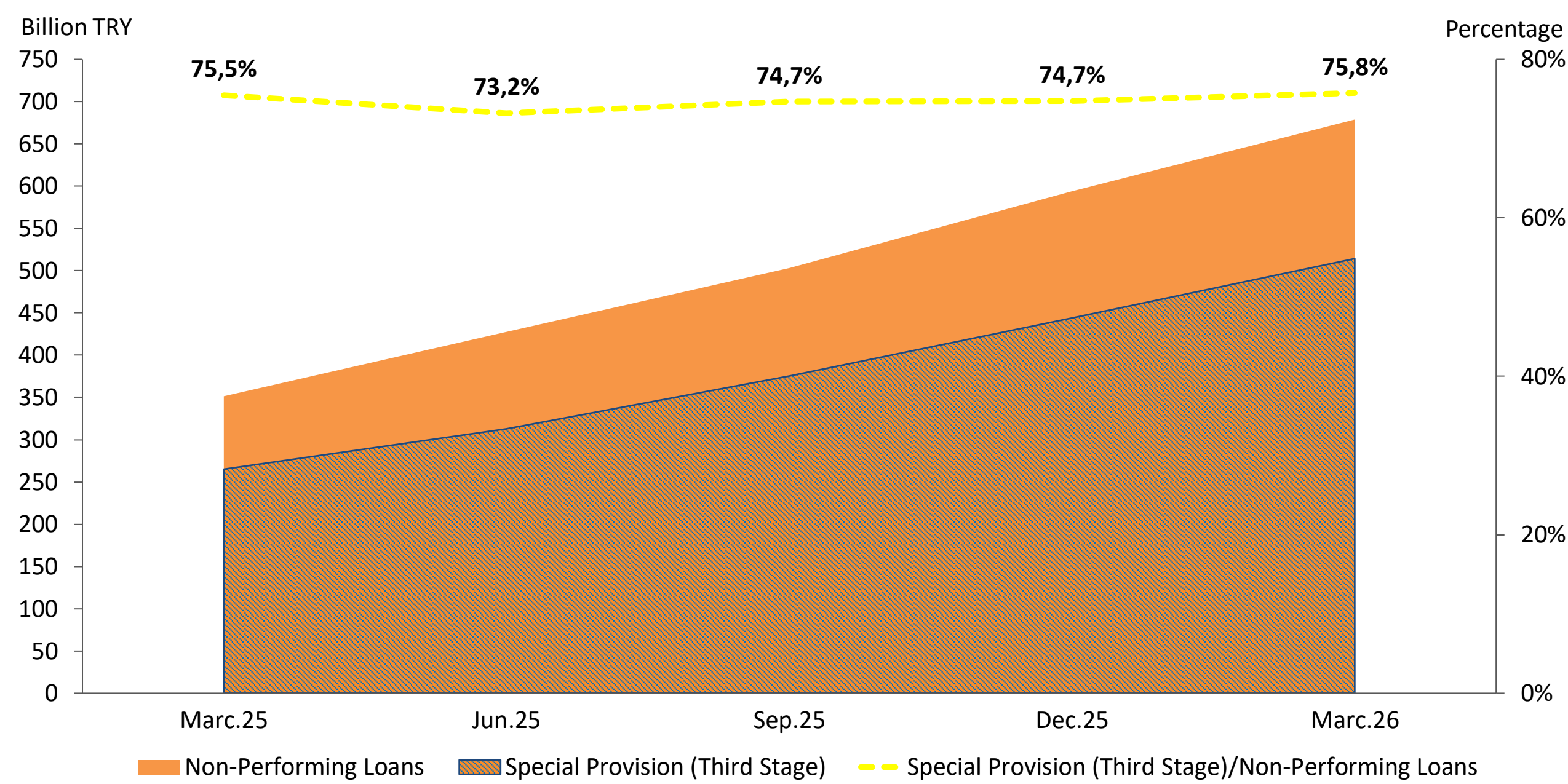
Non-Performing Loans - Provisions

Allowances for First and Second Stage / Performing Loans



As of March 2026, the combined ratio of allowances for 12-month expected credit loss (Stage 1) and significant increase in credit risk (Stage 2) to performing loans was 1,6% for domestic private banks, and 1,7% for foreign banks.

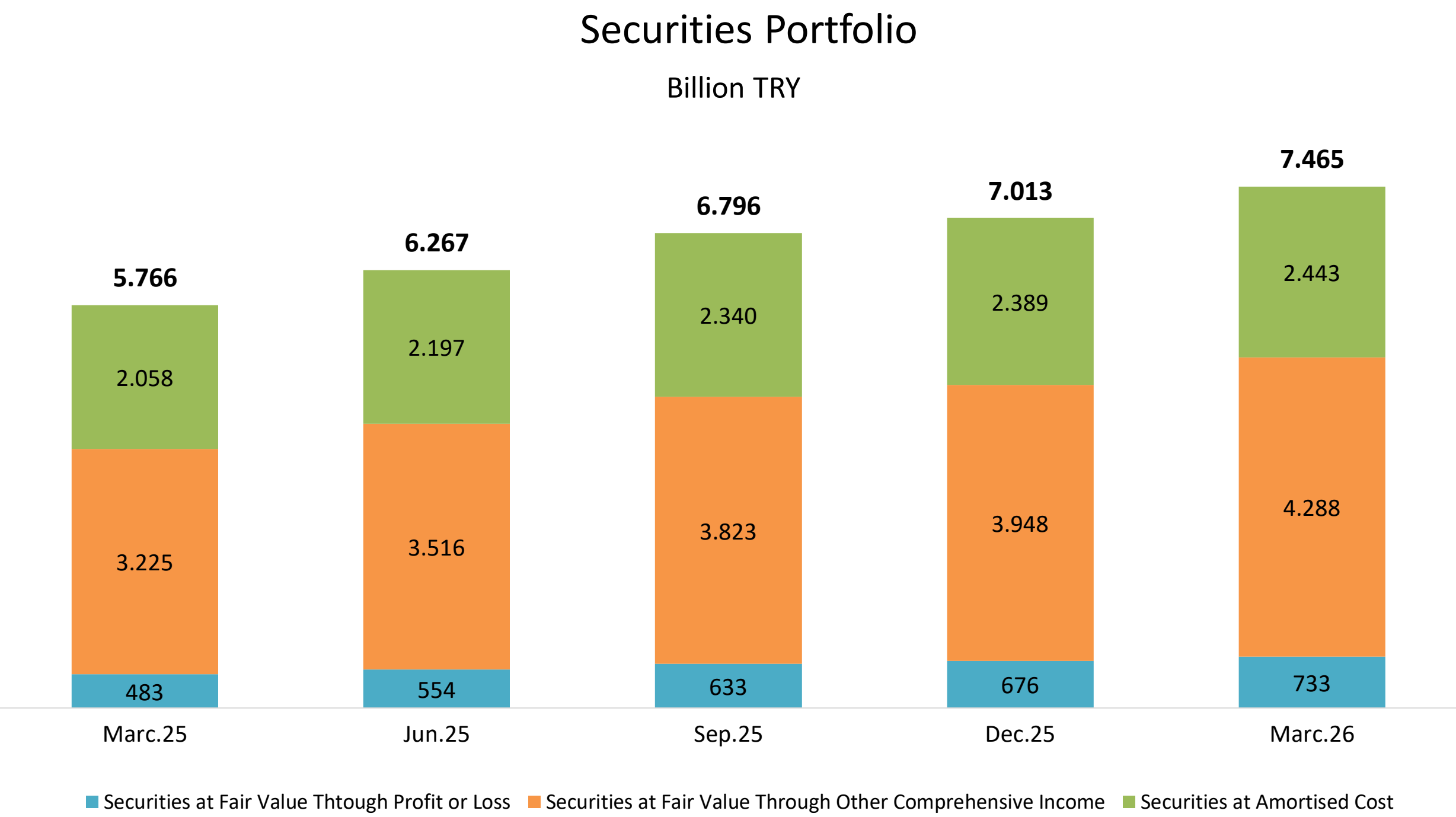
Special Provision/ Non-Performing Loans



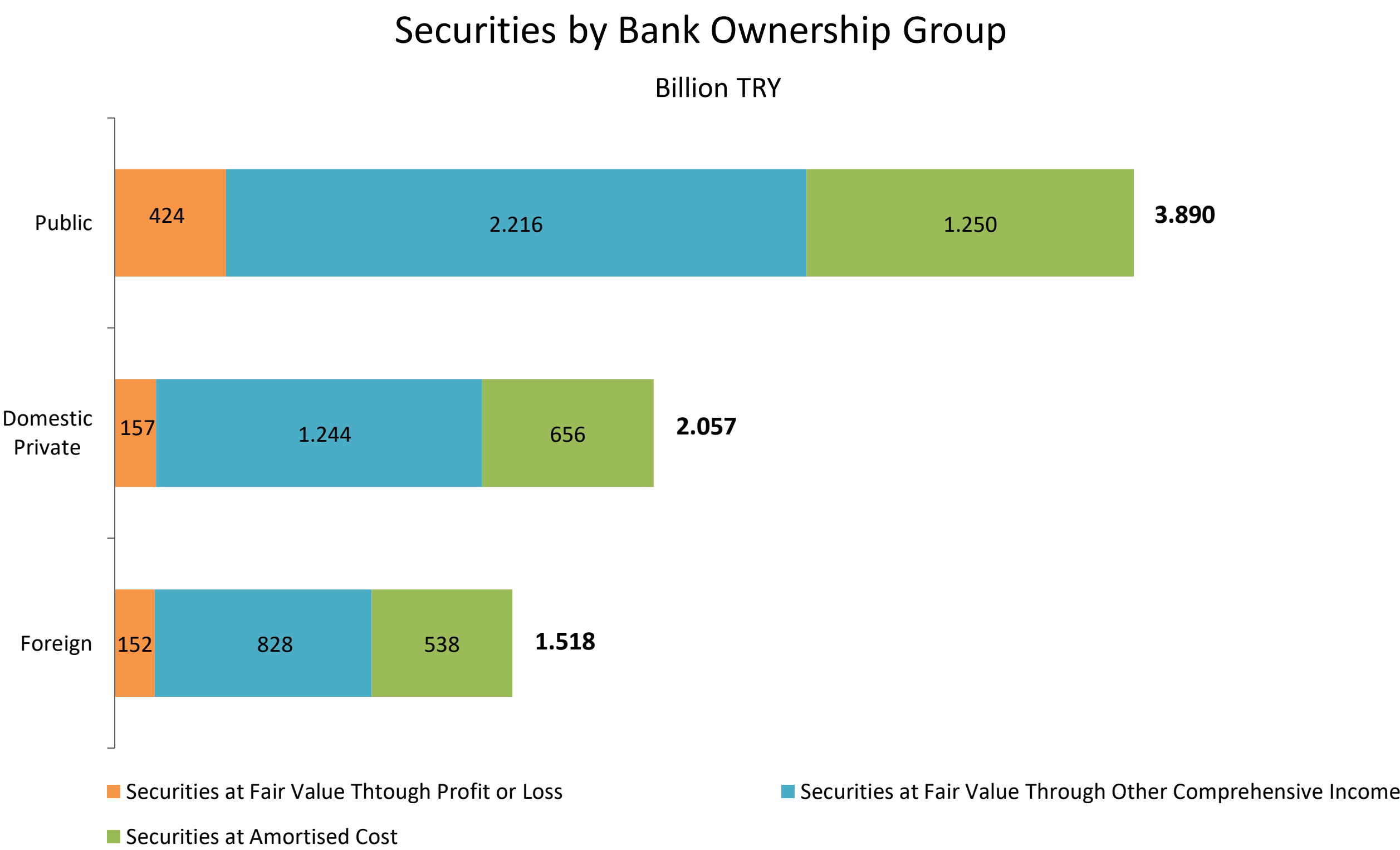
As of December 2025, the specific provision coverage ratio for non-performing loans was recorded at 75%.

* Stage 3 provision amounts from banks applying TFRS 9 taken into account.

Securities



As of March 2026, the total securities portfolio of the banking sector increased compared to the previous quarter, reaching 7,5 trillion TRY.

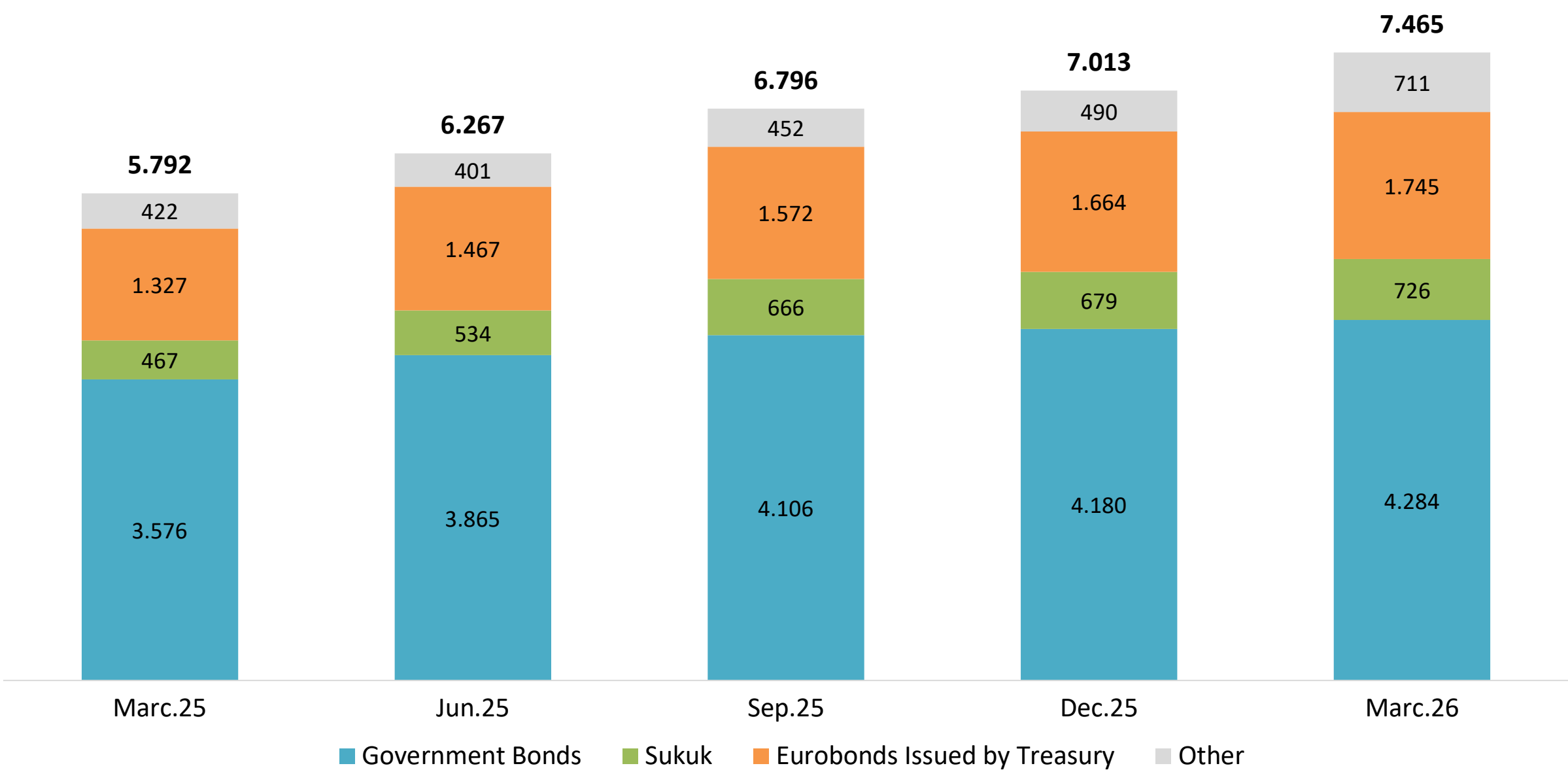


As of March 2026, public banks held the largest securities portfolio within the Turkish banking sector, amounted to TRY 3,9 trillion.

Securities

Securities by Type

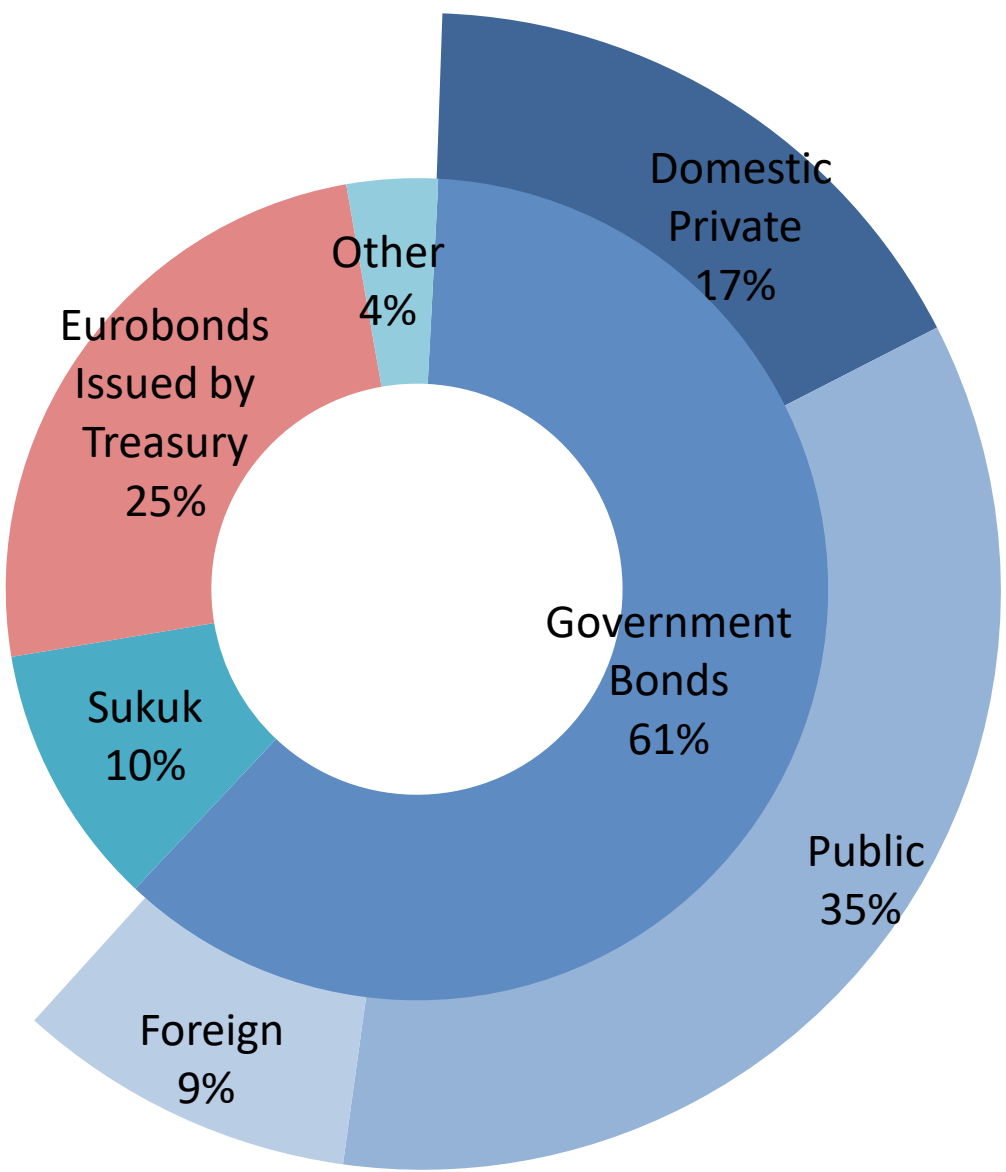
Billion TRY



As of March 2026, the total securities portfolio of the banking sector comprised TRY 4.284 trillion in government bonds, TRY 1.745 trillion in Treasury-issued eurobonds, and TRY 726 billion in sukuk.

*Gold bonds are classified under Government Bonds, while gold-backed ijara certificates are classified under Sukuk.

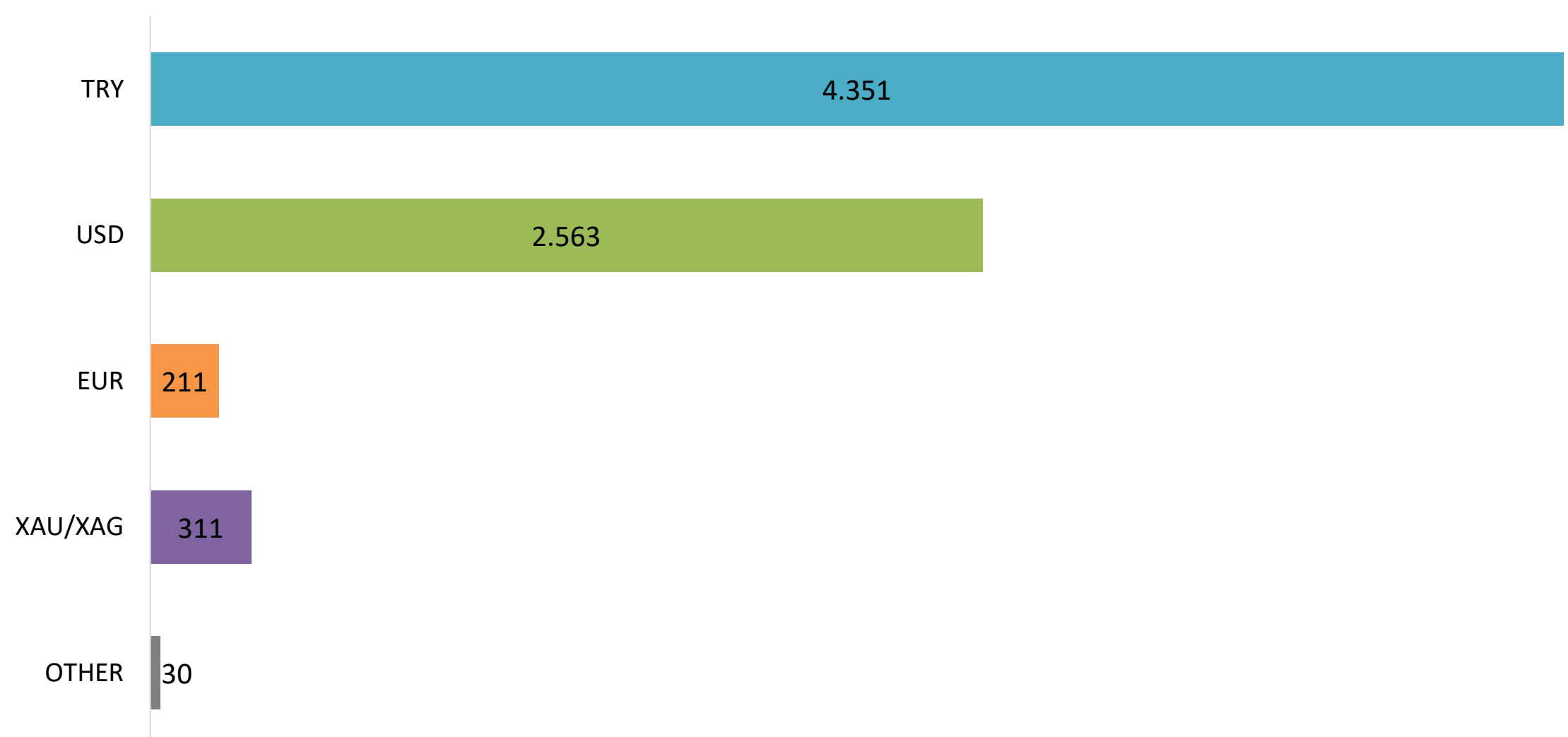
Distribution of Securities (%)



As of March 2026, government bonds accounted for 61% of the banking sector's total securities portfolio. Of this amount, 35% was held by public banks, underscoring their significant role in sovereign debt investment.

Securities

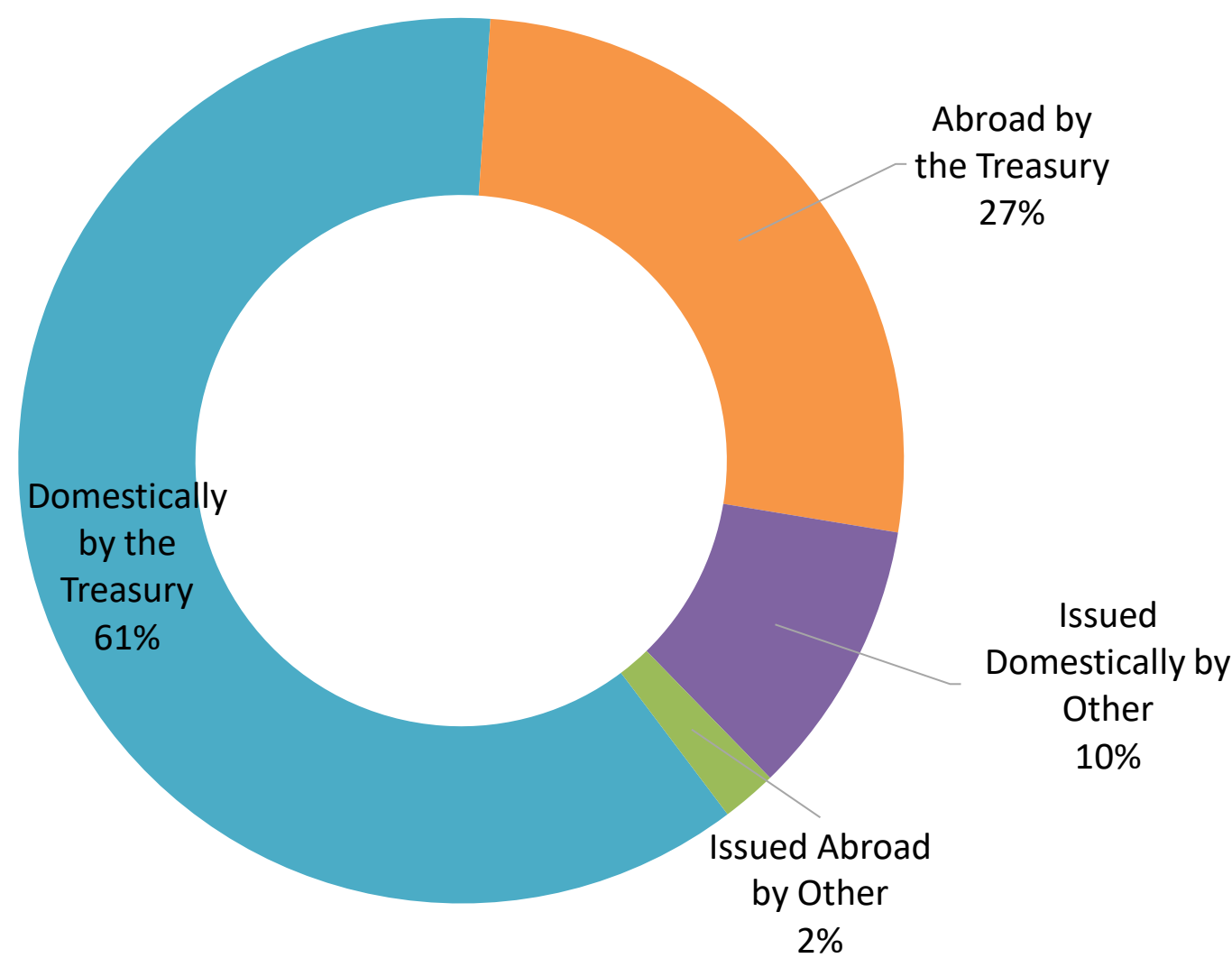
Distribution of Securities According to Currency Types
Billion TRY



As of March 2026, the banking sector’s total securities portfolio consisted of TRY 4,4 trillion denominated in Turkish Lira, TRY 2,6 trillion in U.S. dollars, and TRY 211 billion in euros.

*Gold bonds and gold-backed ijara certificates are included under the XAU currency.

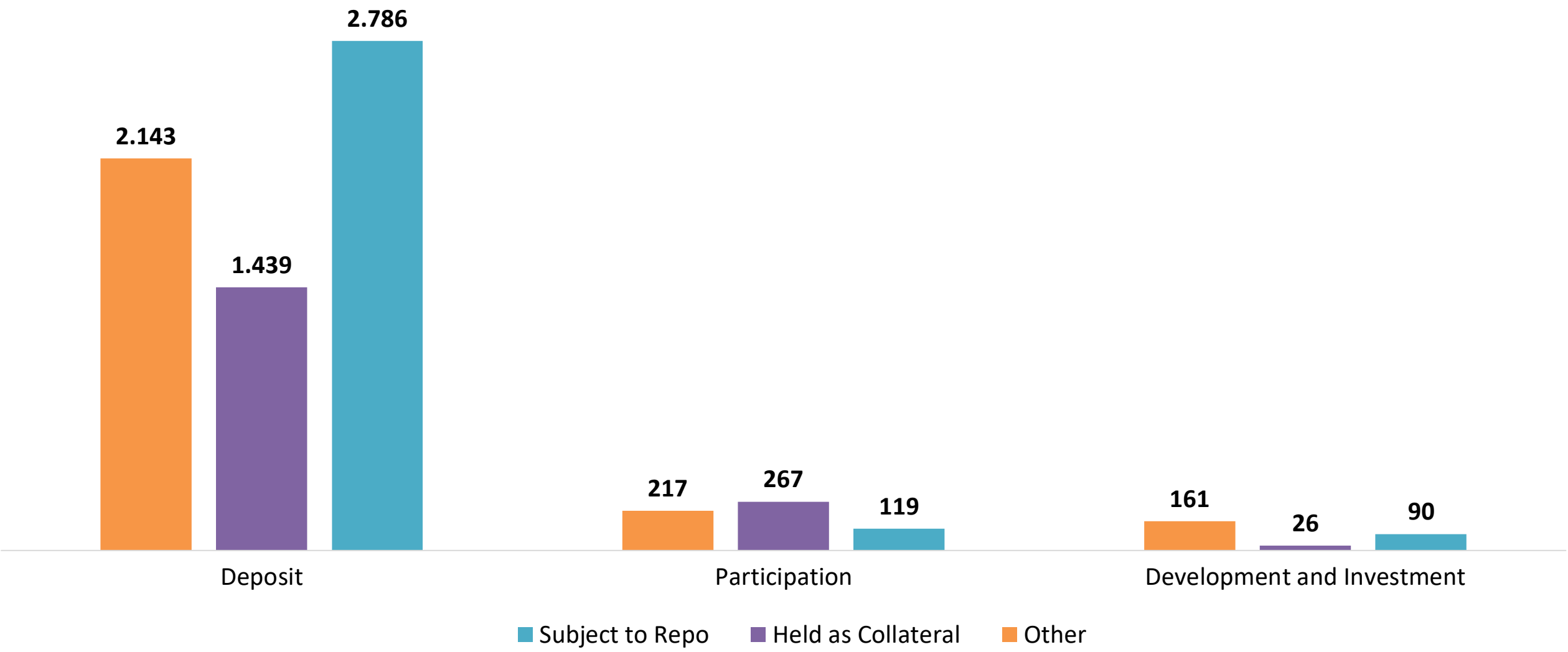
Distirbution of Securities by Issuer
(%)



As of March 2026, 61% of the banking sector’s securities portfolio consisted of Treasury-issued instruments denominated in the domestic market, while 27% comprised securities issued abroad by the Treasury.

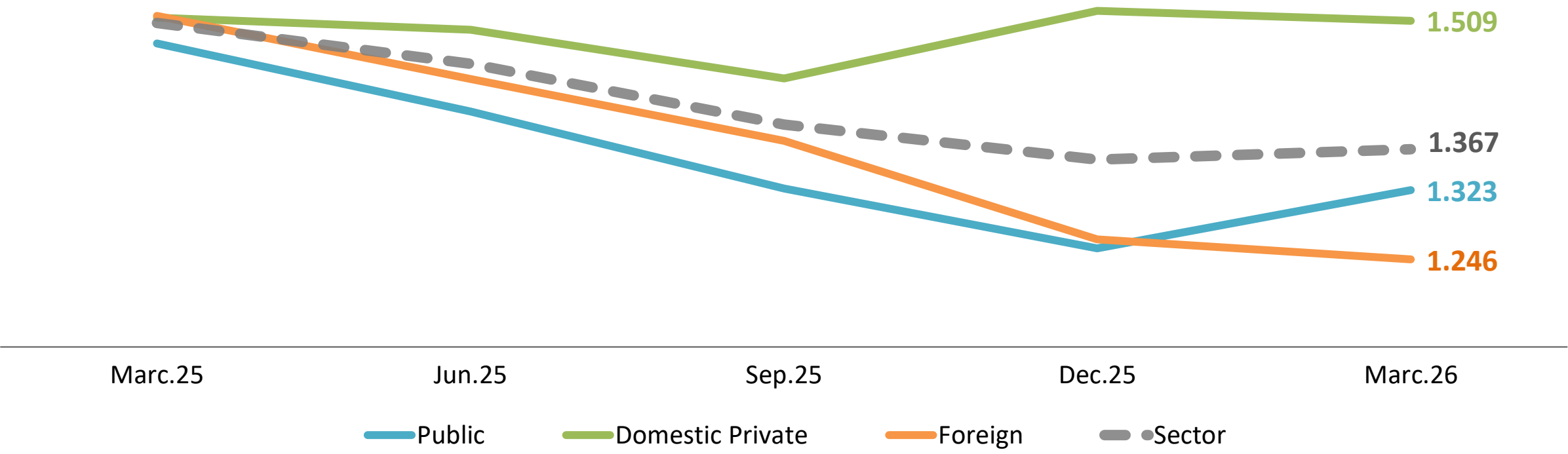
Securities

Securities by Usage Status and Function Group
Billion TRY



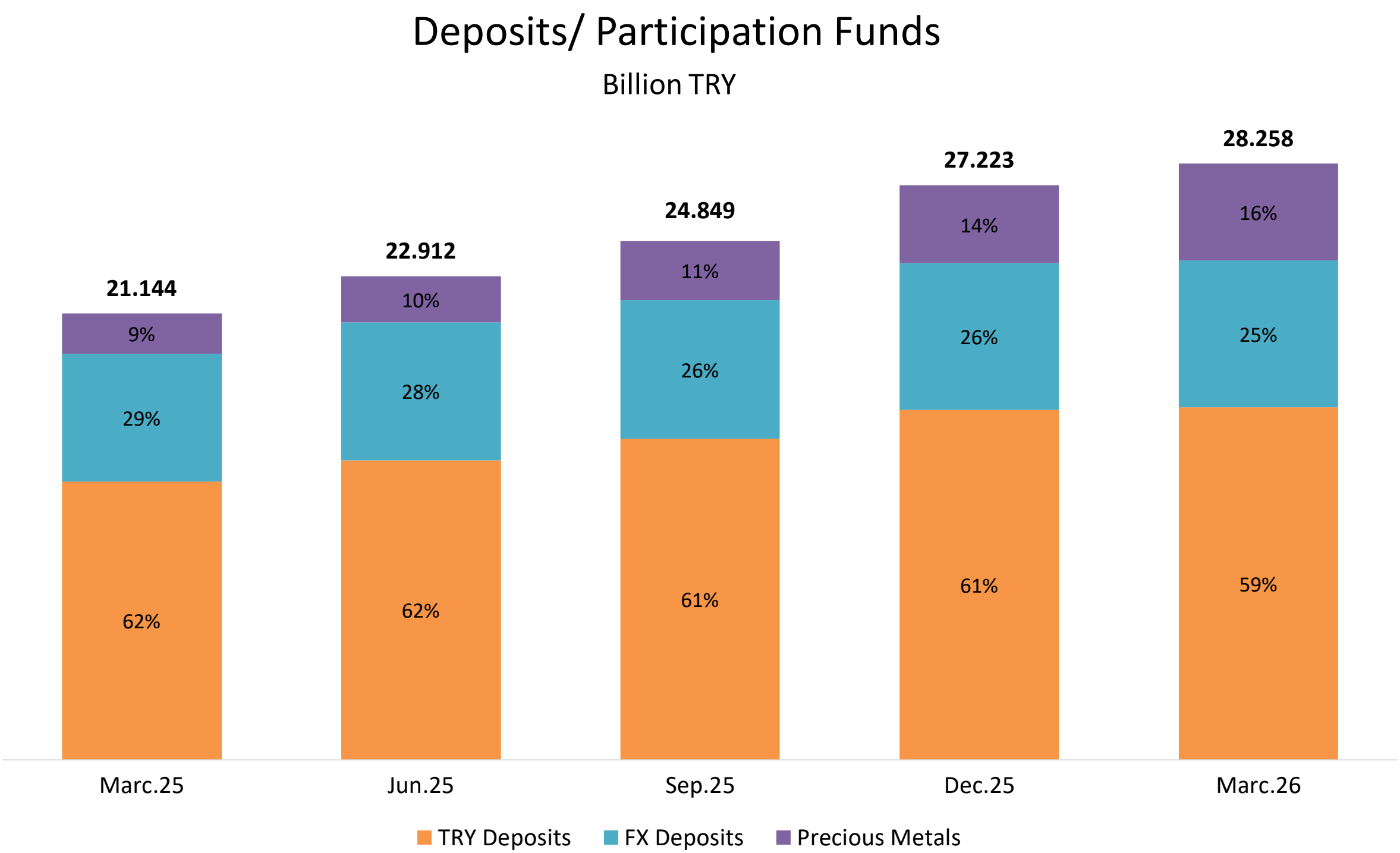
As of March 2026, TRY 6.368 billion of the banking sector’s total securities portfolio was subject to repurchase agreements (repo transactions).

Weighted Average Maturity of Securities (Day)



As of March 2026, the weighted average maturity of the banking sector’s securities portfolio stood at 1.367 days.

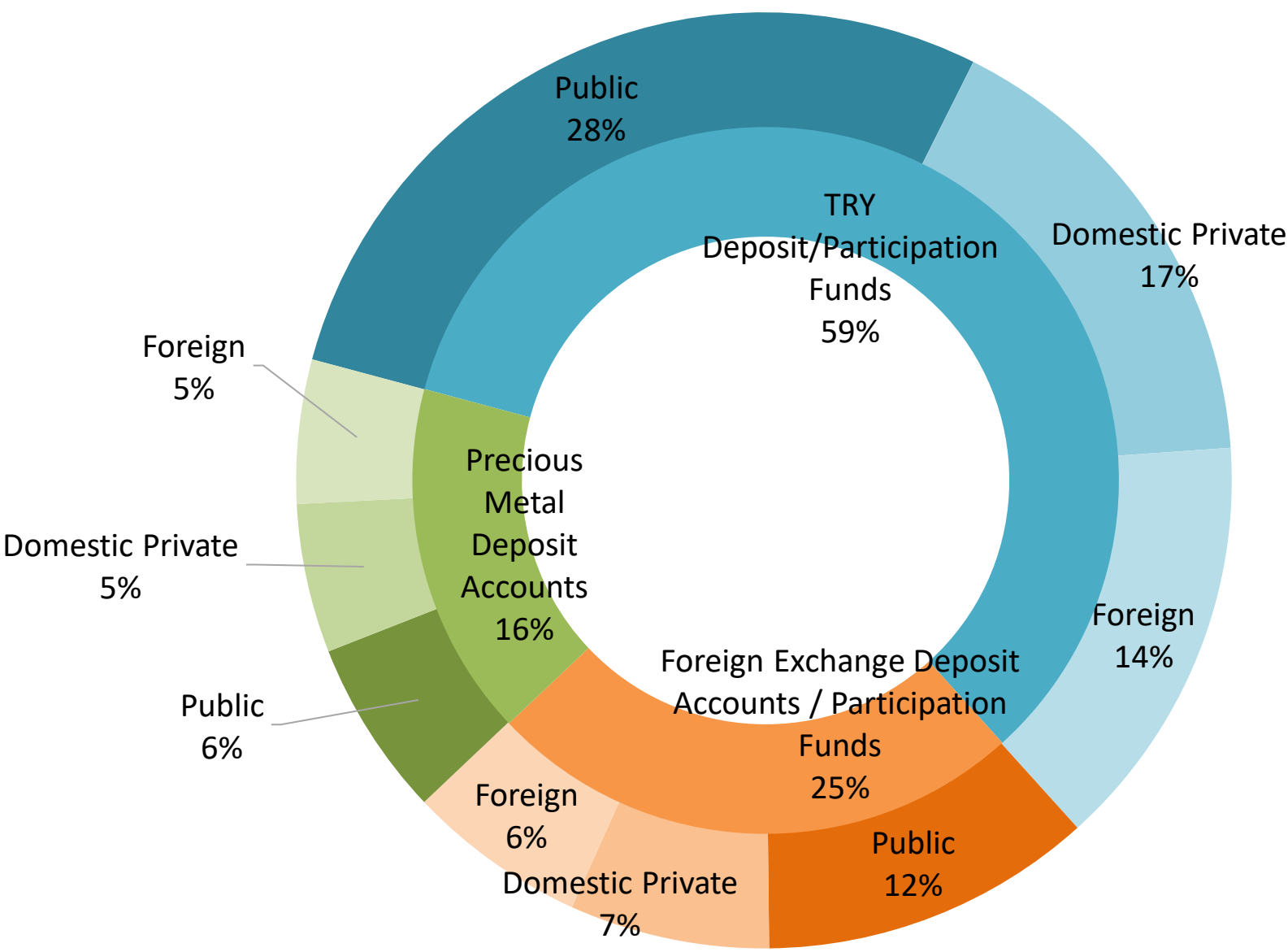
Deposit/ Participation Funds



As of March 2026, the banking sector’s total deposit base comprised:

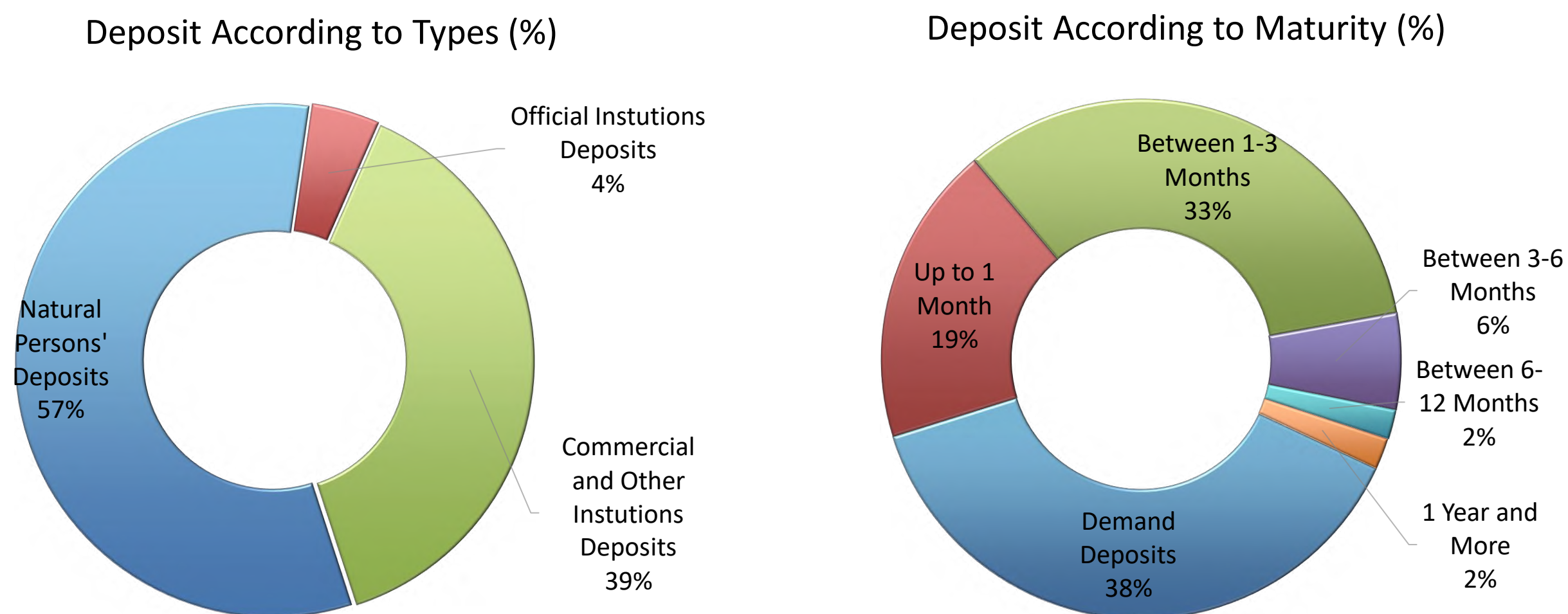
- TRY 16.713 billion in Turkish Lira deposit and participation funds
- TRY 6.959 billion in foreign exchange (FX) deposit and participation funds
- TRY 4.585 billion in precious metals accounts.

Distribution of Deposit Types by Ownership



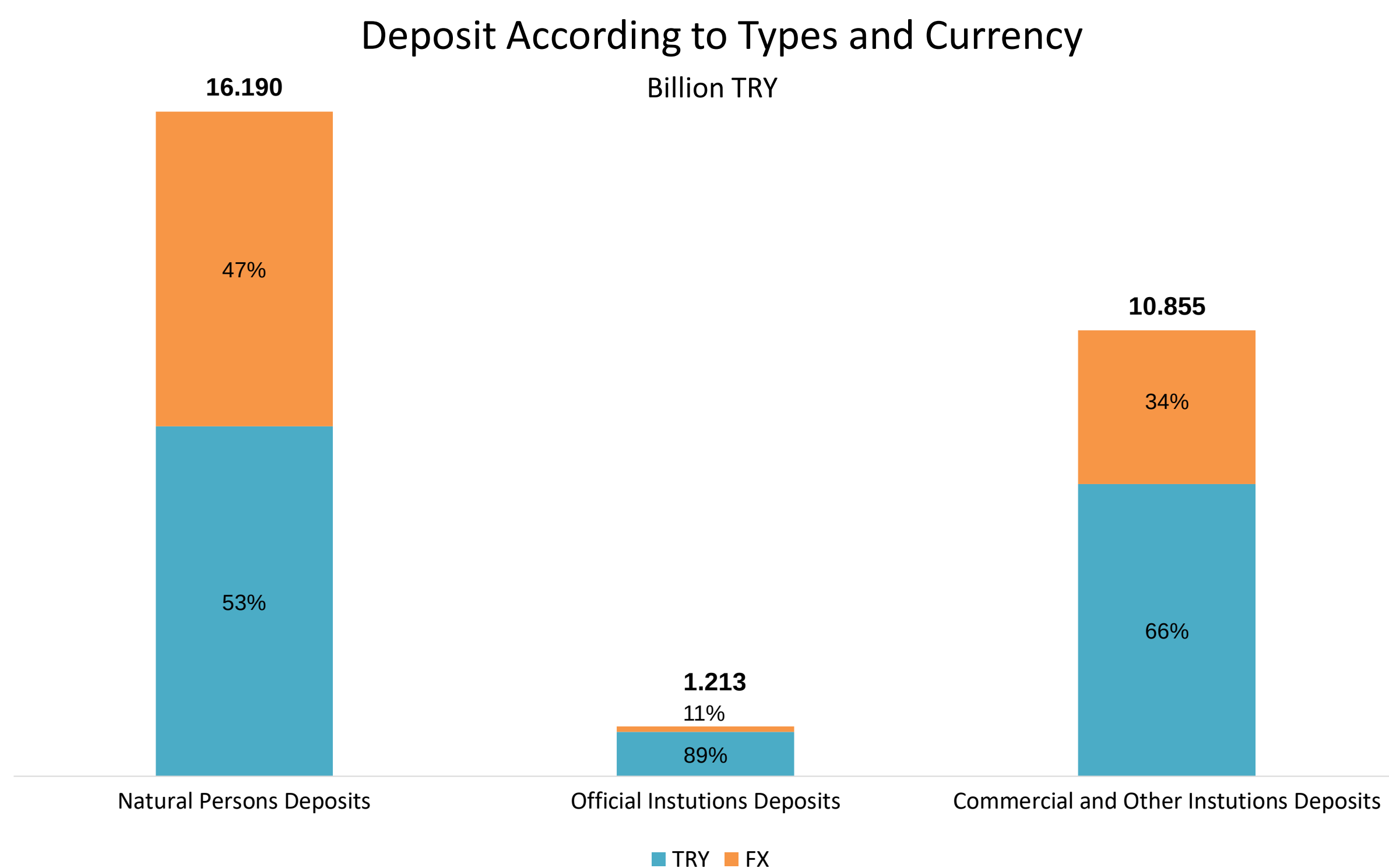
As of March 2026, deposits consisted of 59% Turkish lira deposits/participation funds, 25% foreign exchange deposit accounts/participation funds, and 16% precious metal deposit accounts.

Deposit / Participation Funds



As of March 2026, the composition of the banking sector's deposit and participation funds was as follows:

- By depositor type consisted of 57% held by natural persons, 39% held by commercial and other institutions, 5% held by official institutions
- By maturity structure consisted of 38% classified as demand deposits, 18% of time deposits had an initial maturity of up to 1 month, 33% had an initial maturity between 1–3 months.

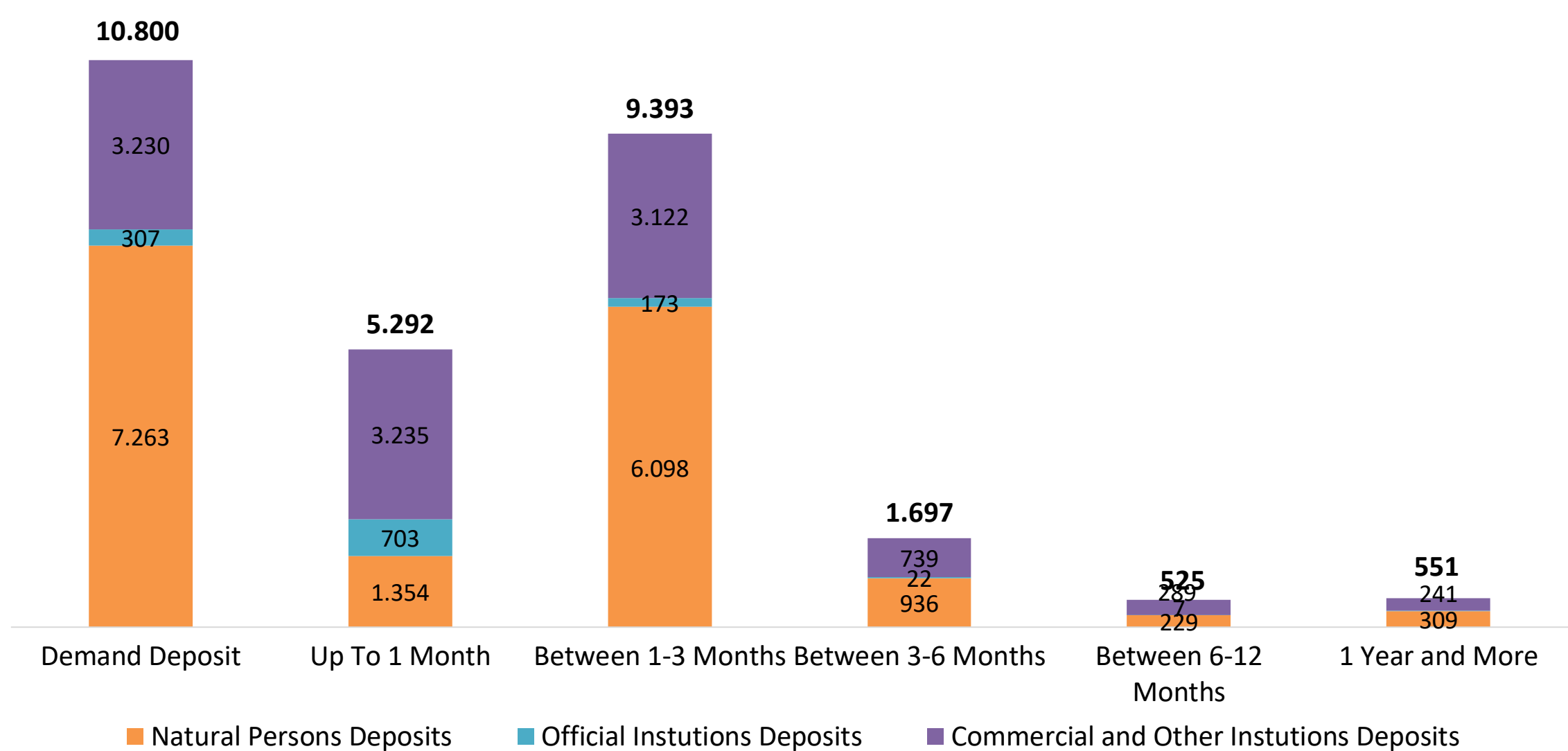


As of March 2026, the banking sector's deposit and participation funds were distributed as follows:

- Natural persons held of TRY 8,5 trillion in Turkish Lira deposits and participation funds, TRY 7,7 trillion in foreign exchange (FX) deposits and participation funds
- Commercial and other institutions held of TRY 7,1 trillion in Turkish Lira deposits and participation funds, TRY 3,7 trillion in foreign exchange (FX) deposits and participation funds.

Deposit / Participation Fund

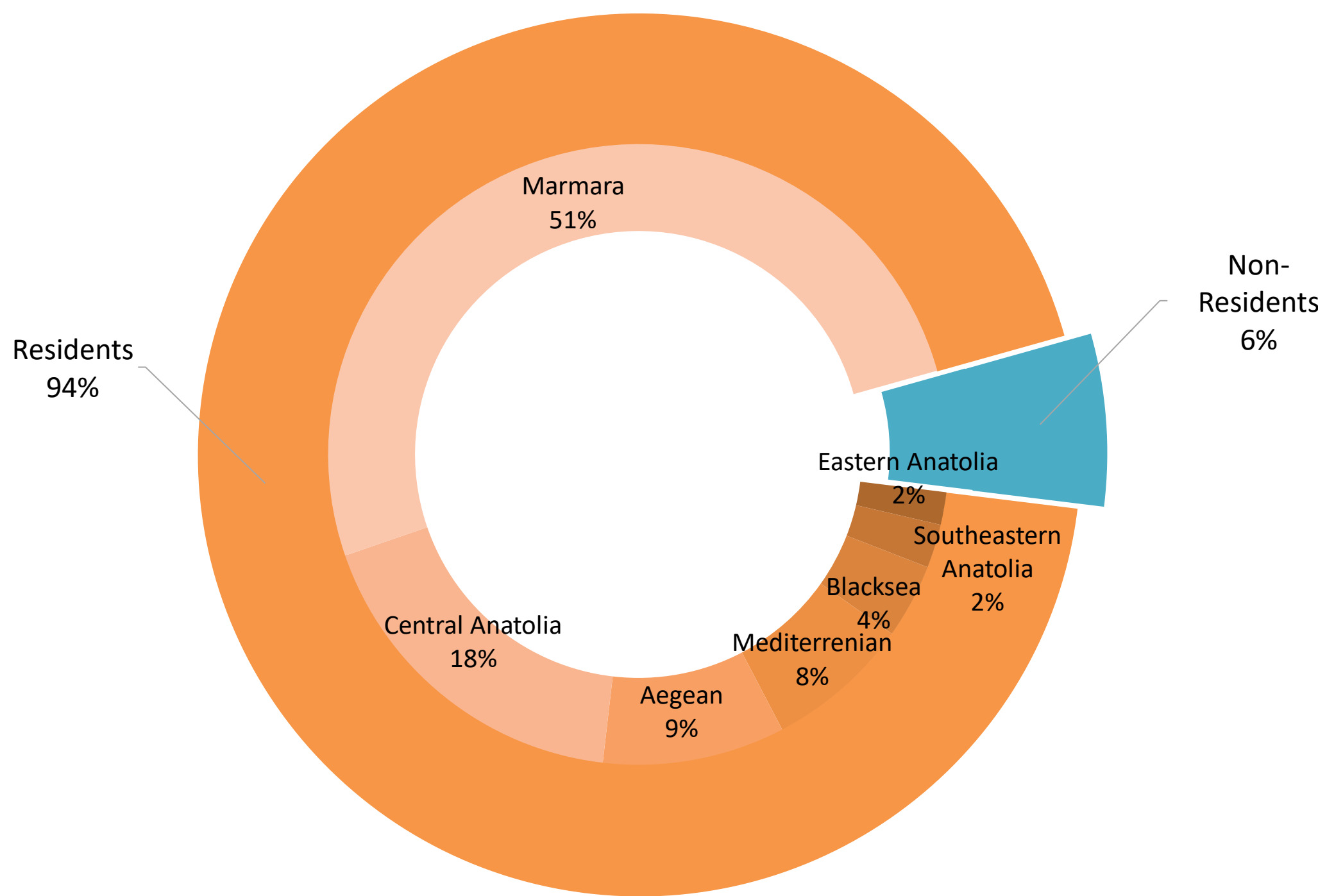
Maturity Distribution of Deposit According to Type
Billion TRY



As of March 2026, the distribution of deposit and participation funds in the banking sector, by depositor type and maturity, was as follows:

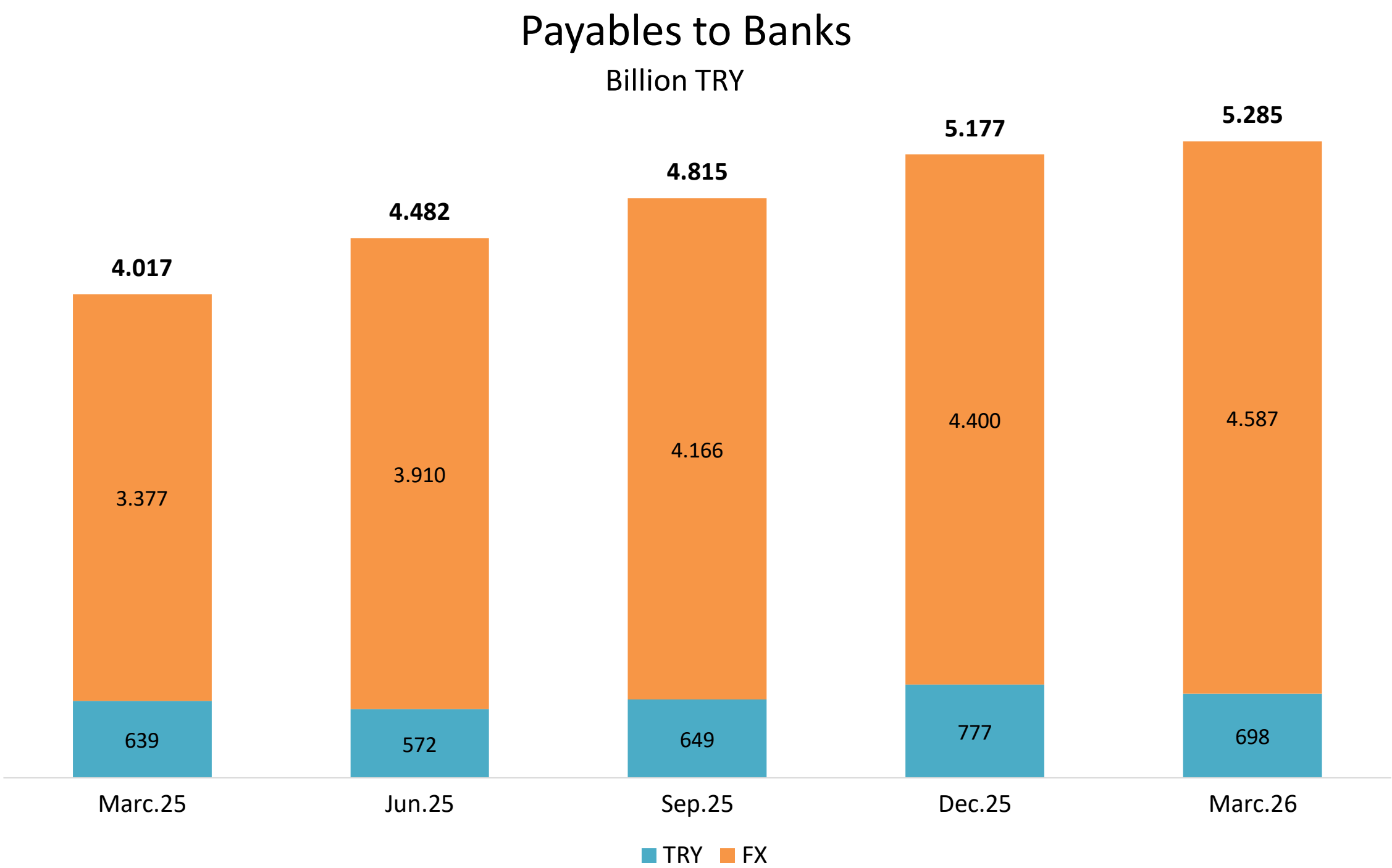
- Commercial and other institutions held TRY 3.230 billion in demand deposits and participation funds,
- Official institutions held TRY 703 billion in deposits and participation funds with an initial maturity of up to 1 month,
- Natural persons held TRY 6.098 billion in deposits and participation funds with an initial maturity between 1–3 months.

Distribution of Deposit According to Resident

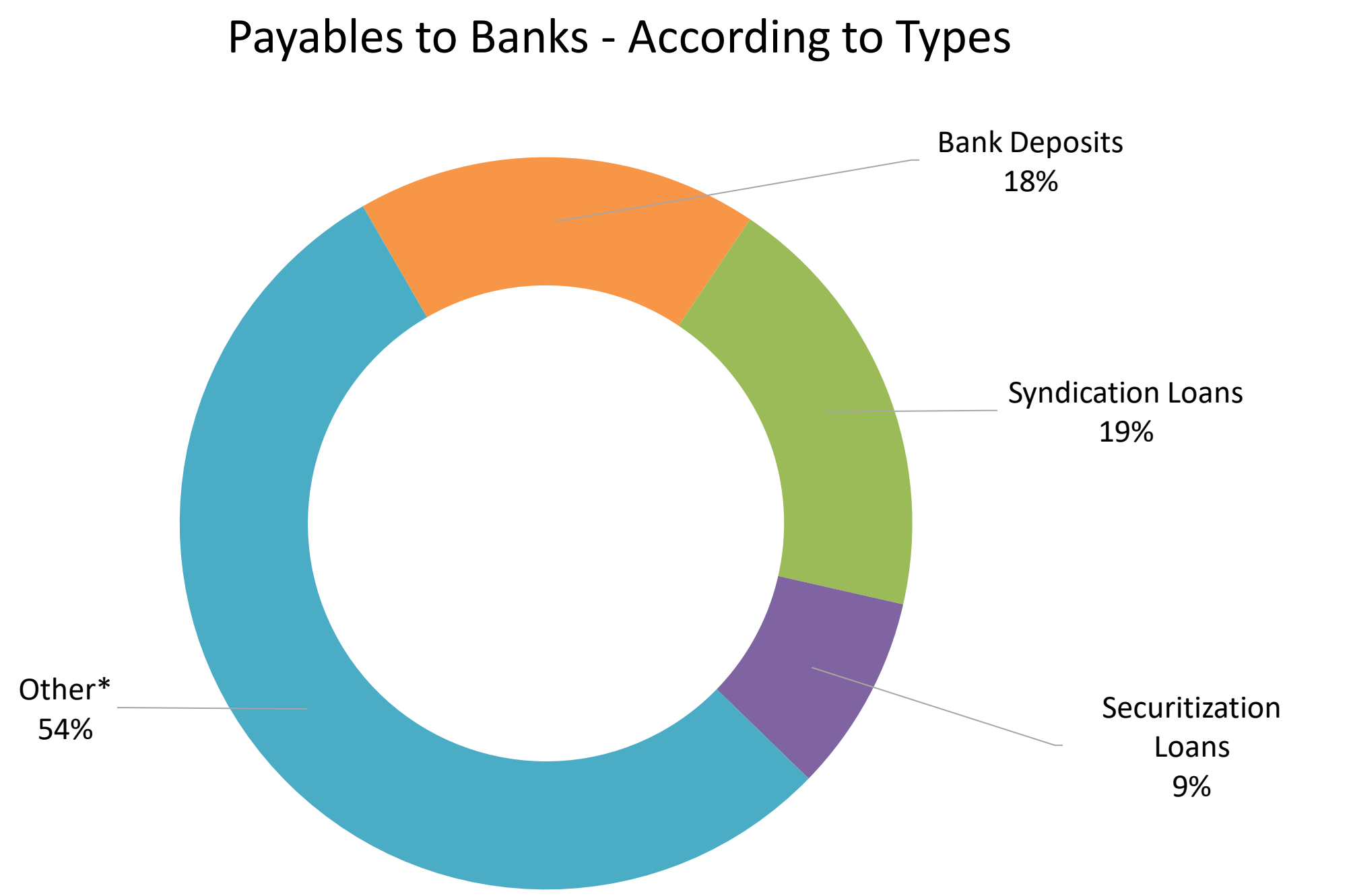


As of March 2026, 94% of the total deposits/participation funds of the banking sector belong to residents and 6% belong to non-residents.

Payables to Banks



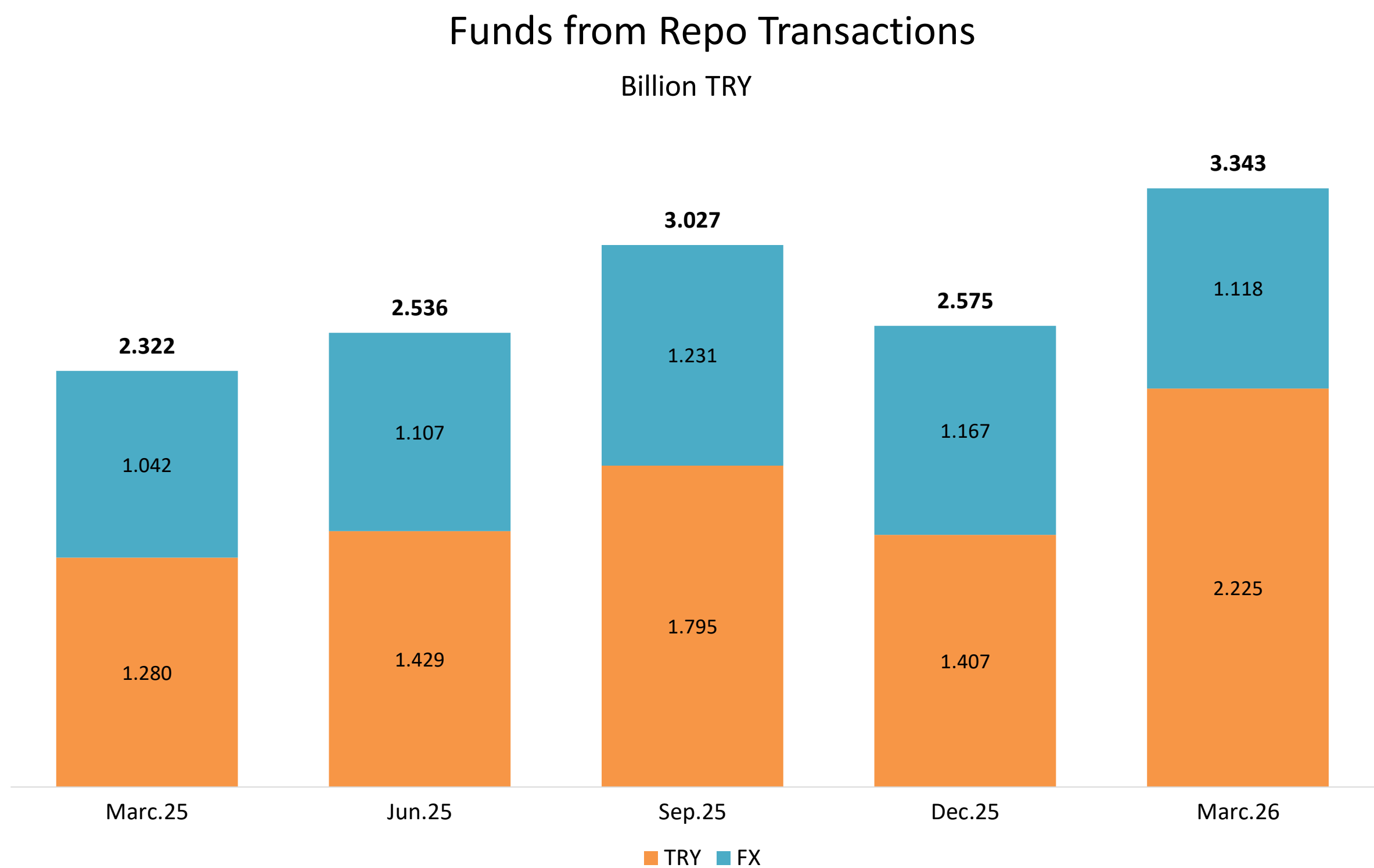
As of March 2026, payables to banks in the banking sector amounted to TRY 698 billion in Turkish Lira and TRY 4.587 billion in foreign currency (FX).



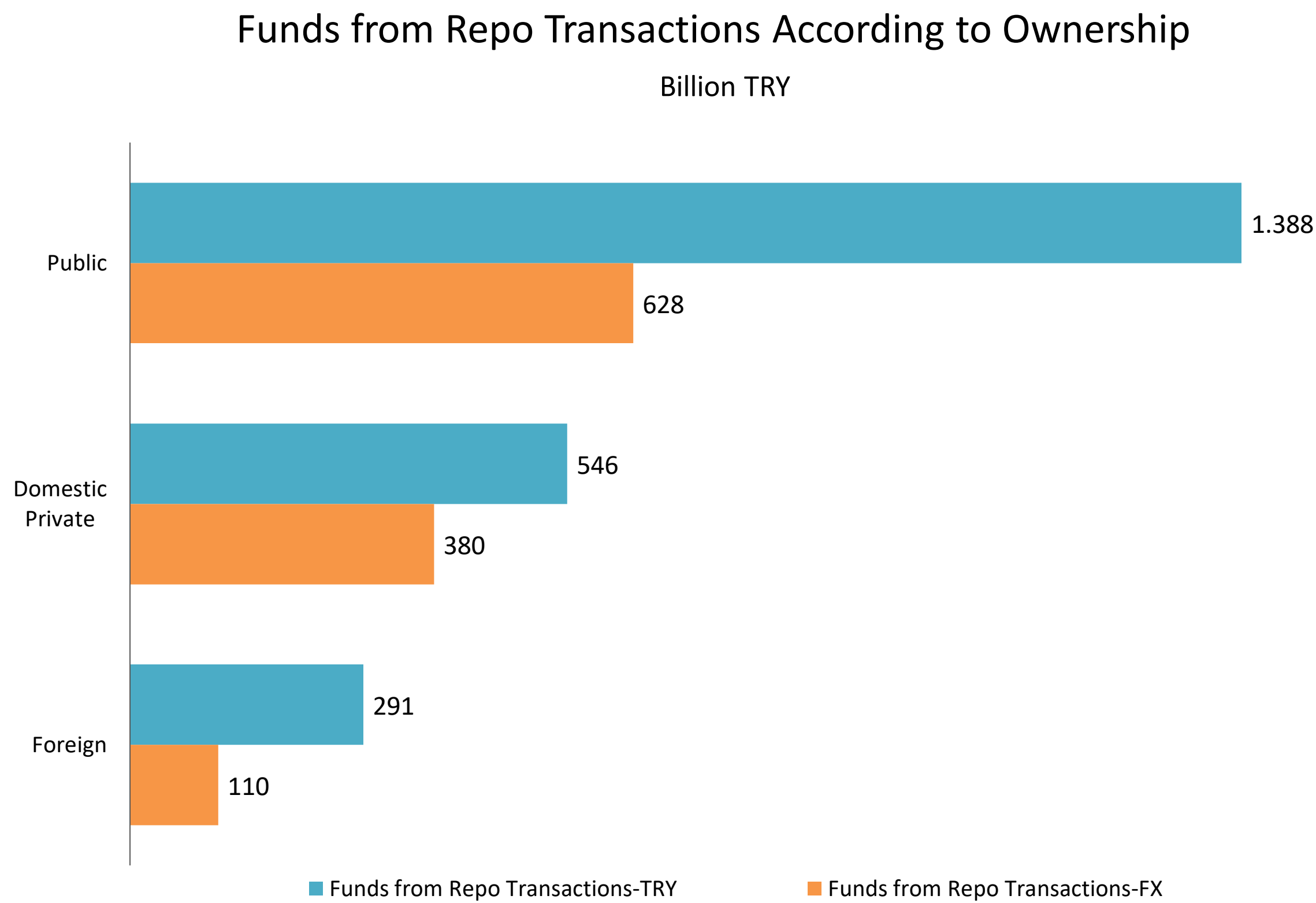
As of March 2026, 18% of the banking sector’s payables to banks consisted of bank deposits, while 19% were comprised of syndication loans.

*Loans obtained from domestic and international sources, as well as amounts from foreign branches, are classified under the “other” item within the banking sector’s payables to banks.

Funds from Repo Transactions



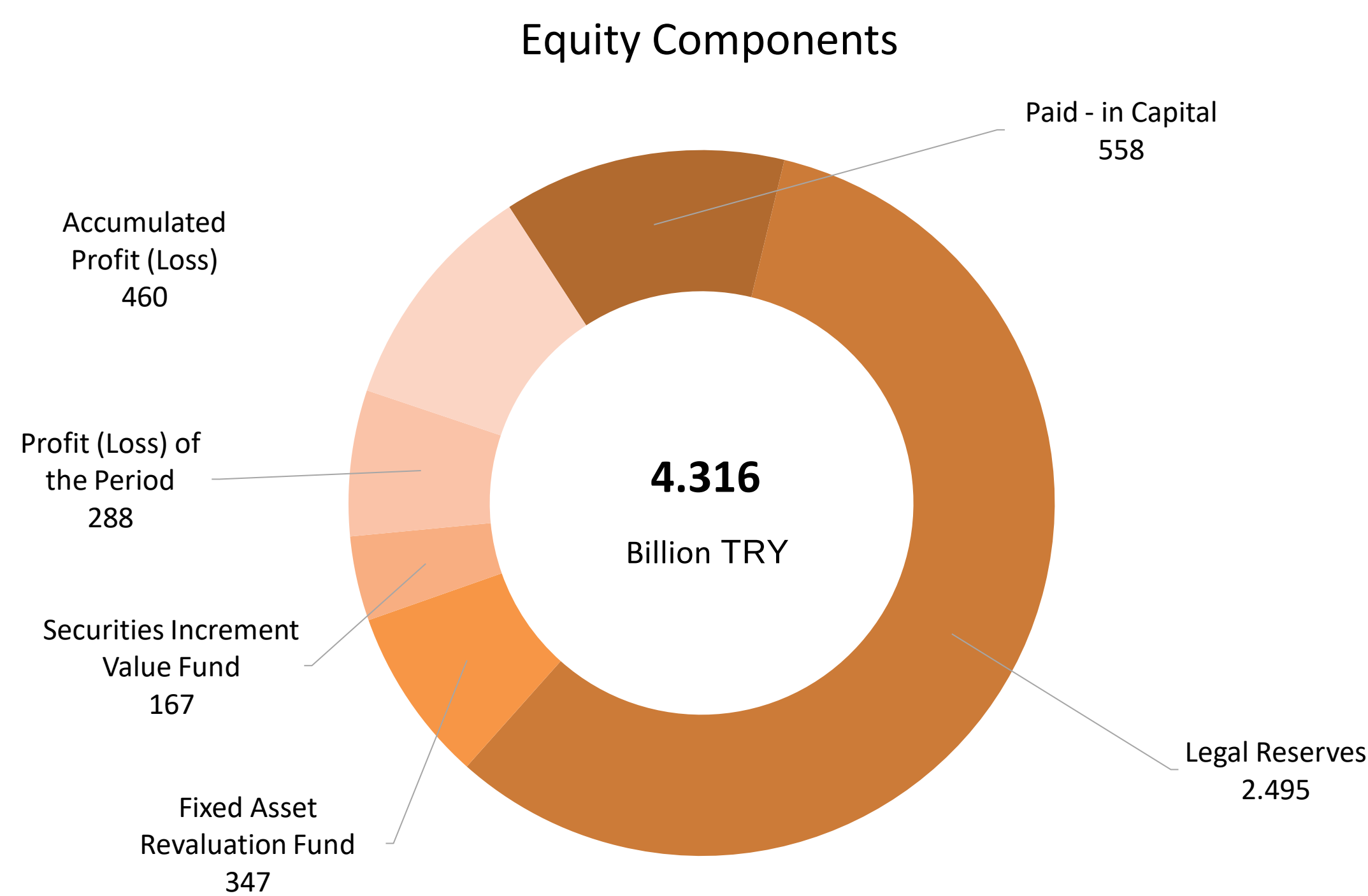
As of March 2026, the funds obtained through repo transactions in the banking sector increased compared to the previous quarter, amounting to 3.343 billion TRY.



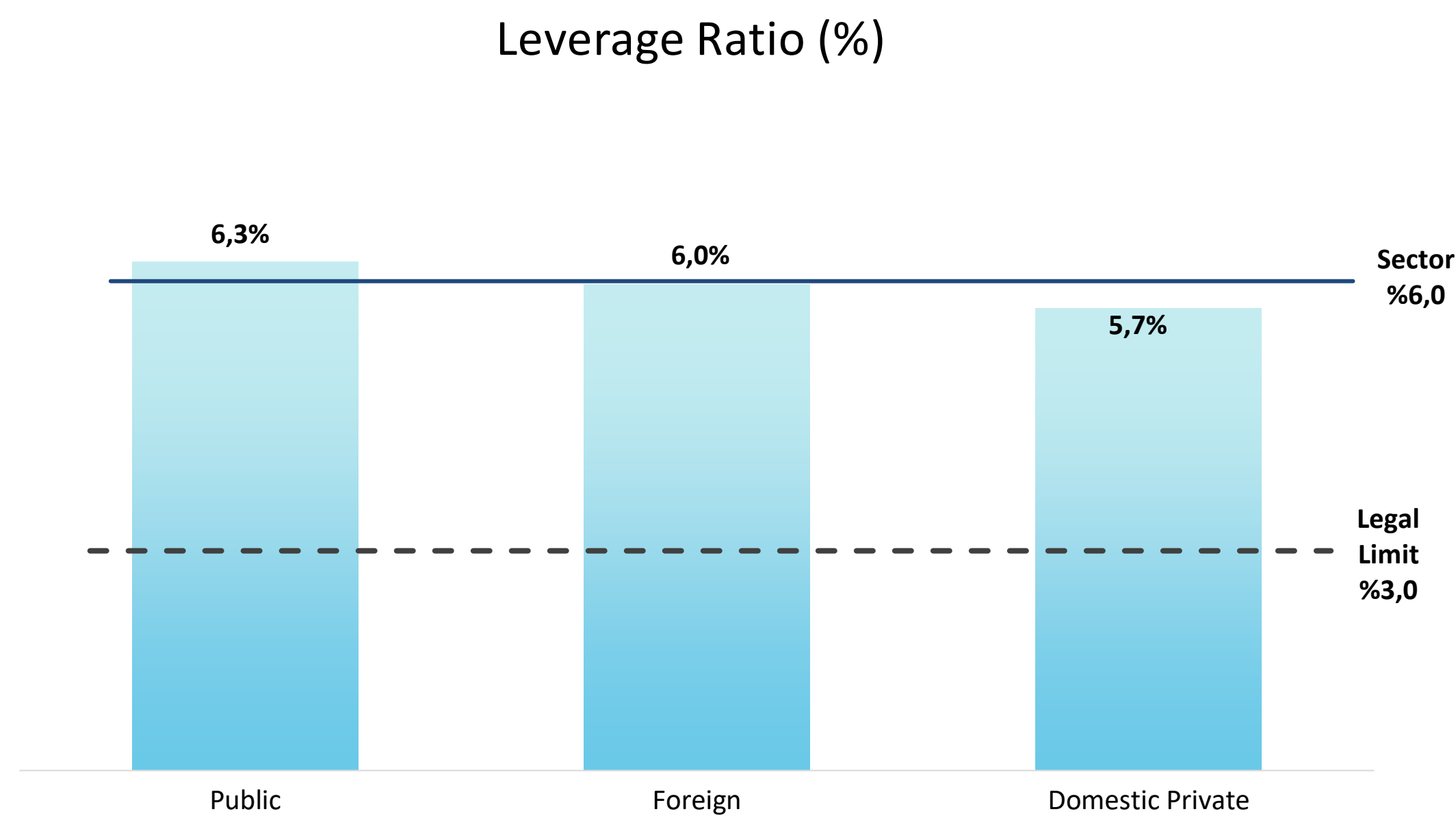
As of March 2026, public banks’ funds obtained through repo transactions amounted to a total of TRY 2.016 billion, comprising:

- TRY 1.388 billion in Turkish Lira
- TRY 628 billion in foreign currency.

Shareholders' Equity and Leverage Ratio

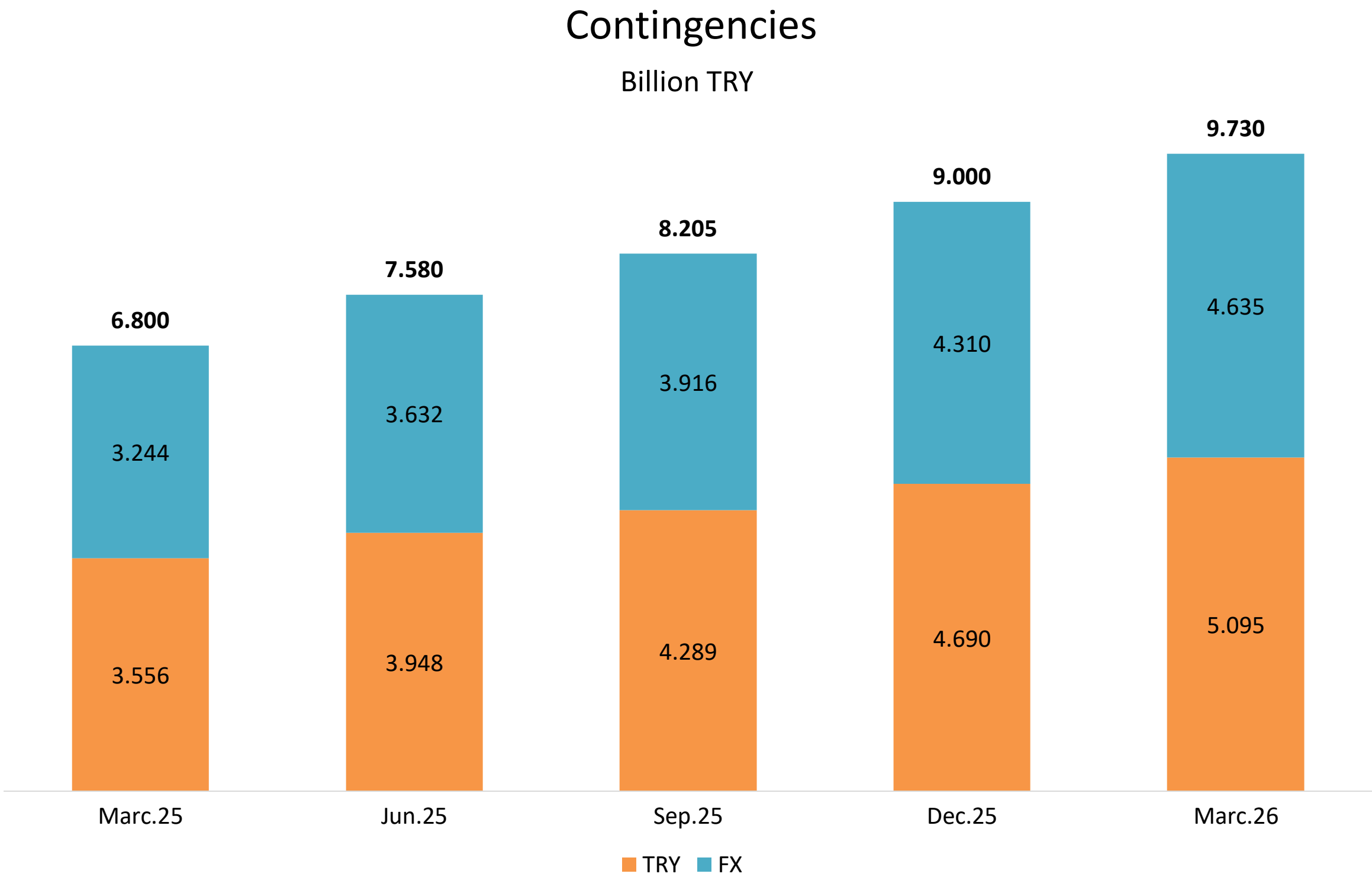


As of March 2025-6, the total shareholders’ equity of the banking sector amounted to TRY 4,3 trillion.

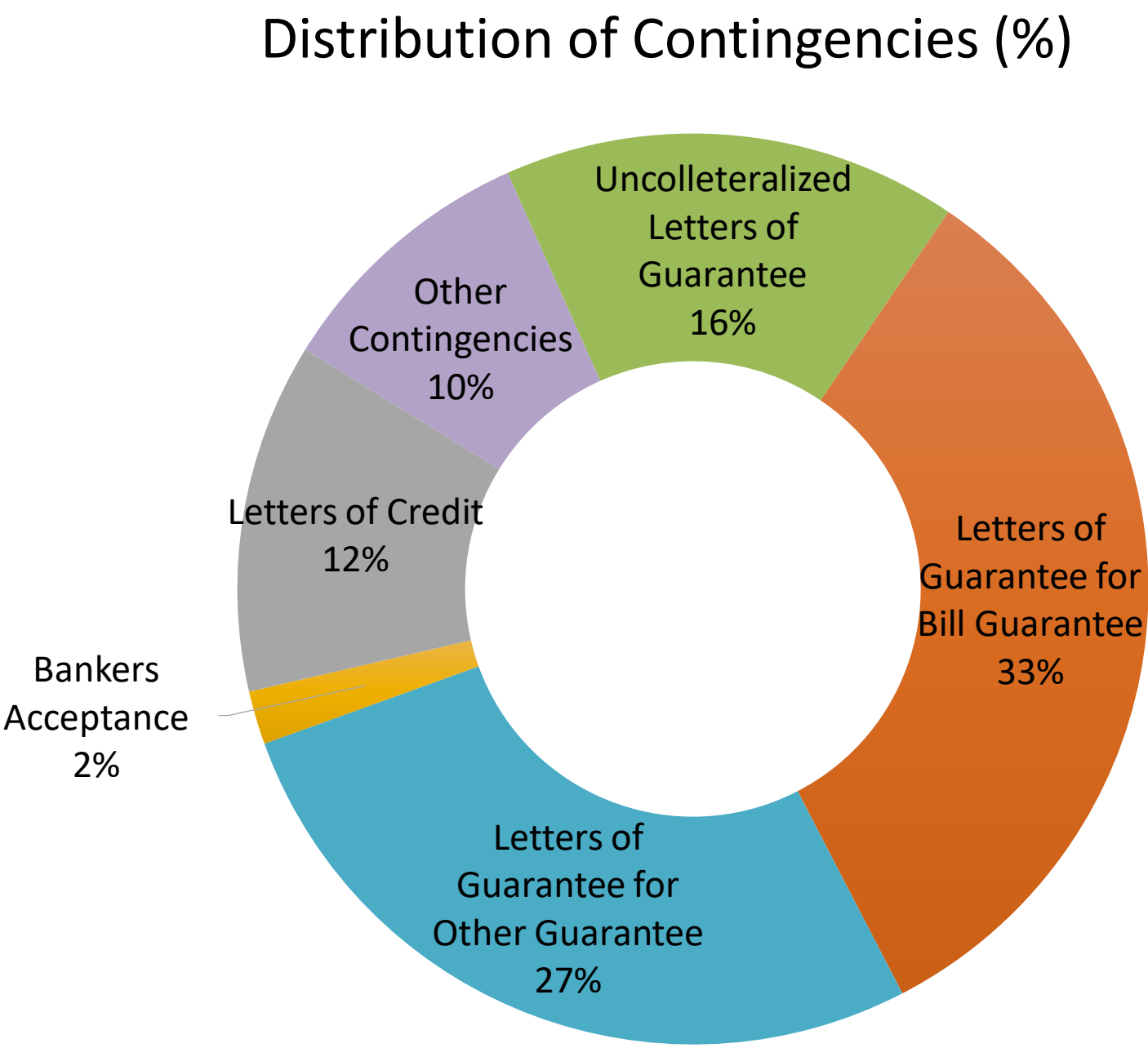


As of March 2026, the leverage ratio of the banking sector, calculated in accordance with the Regulation on Measurement and Evaluation of the Leverage Level of Banks, stood at 6,0%.

Off Balance Sheet Transactions

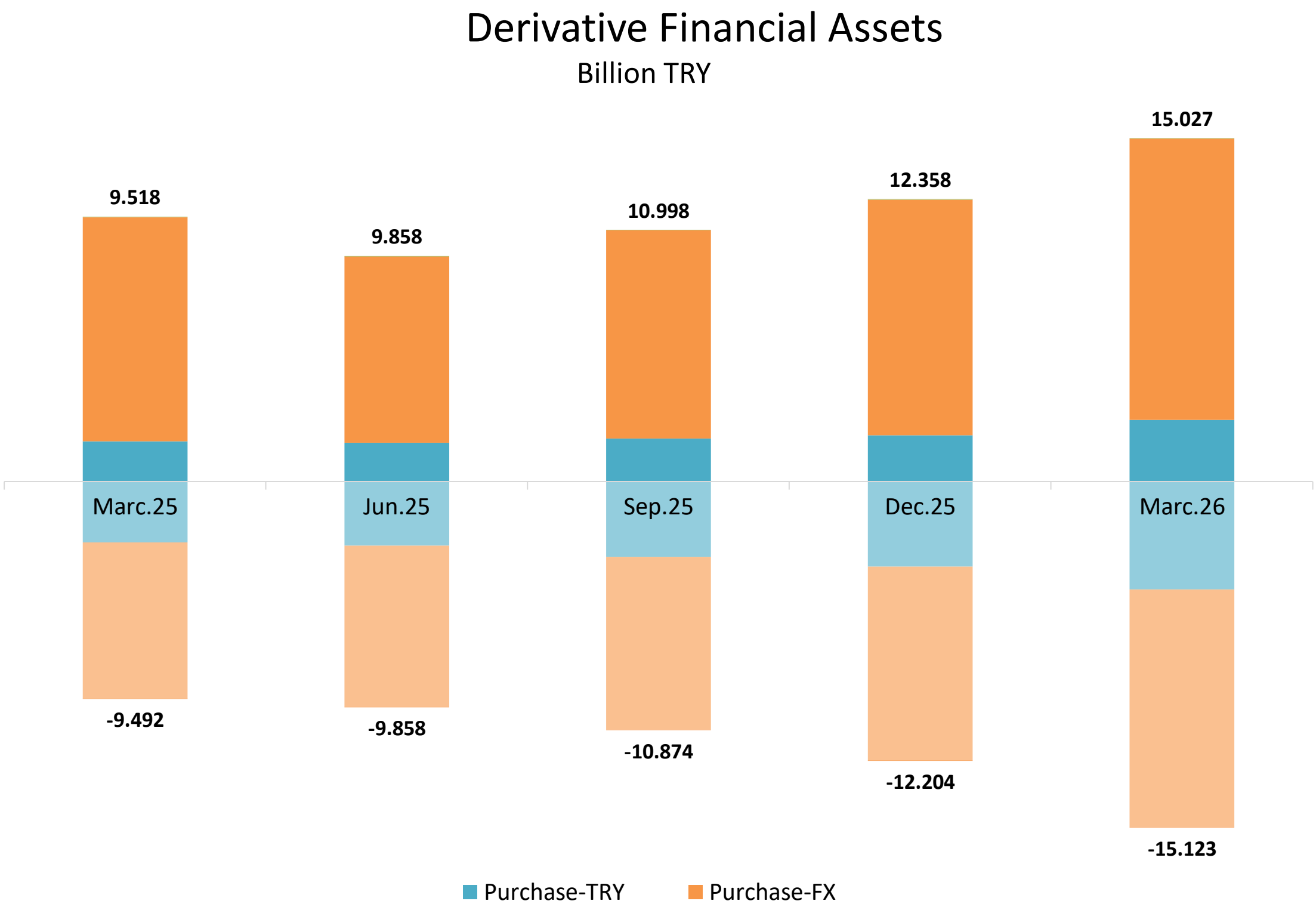


As of March 2026, contingencies in the banking sector were recorded at TRY 9.730 billion.

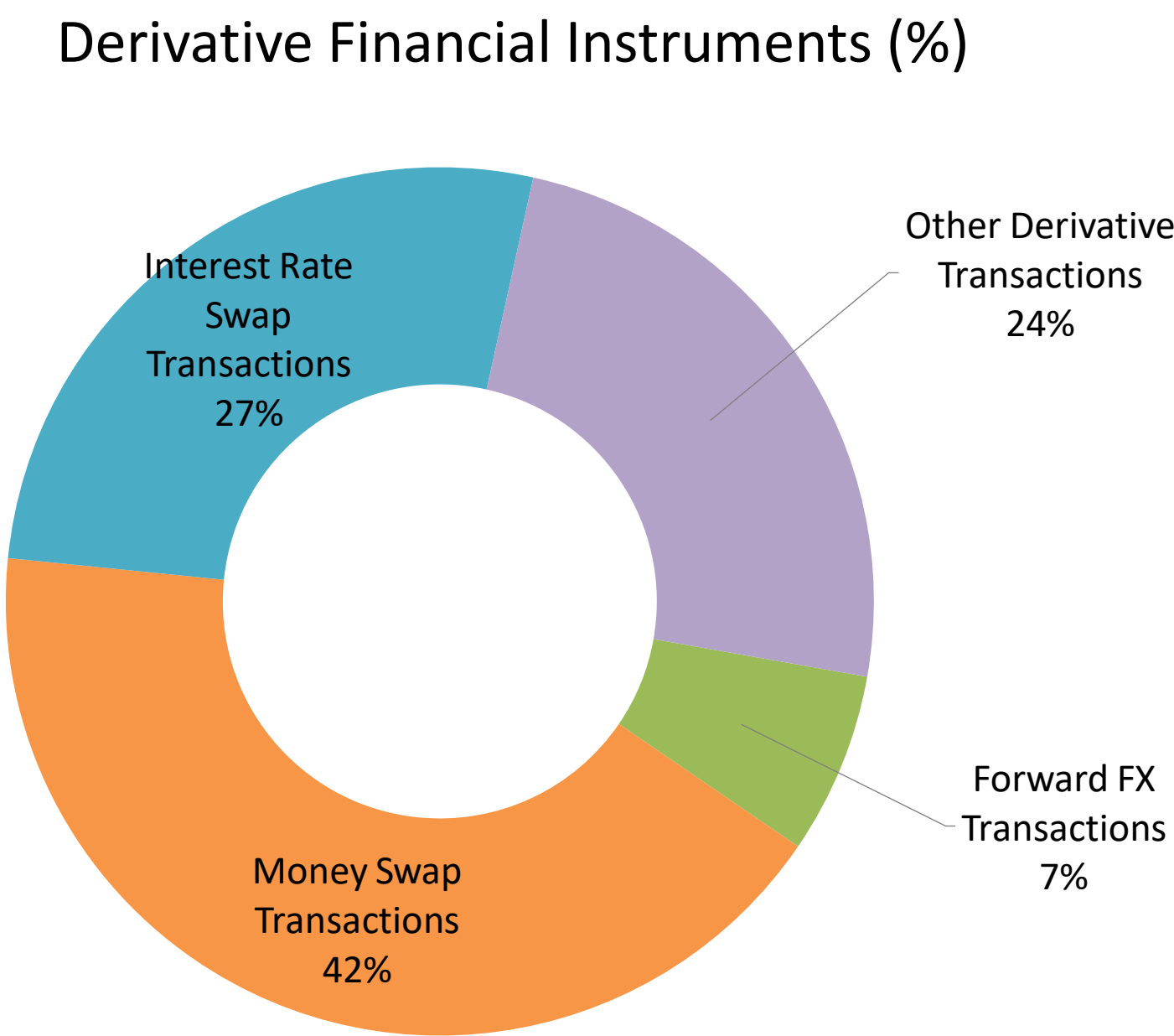


As of March 2026, letters of guarantee represented the largest share within the banking sector’s contingencies, underscoring their continued role as the primary off-balance sheet commitment.

Off Balance Sheet Transactions

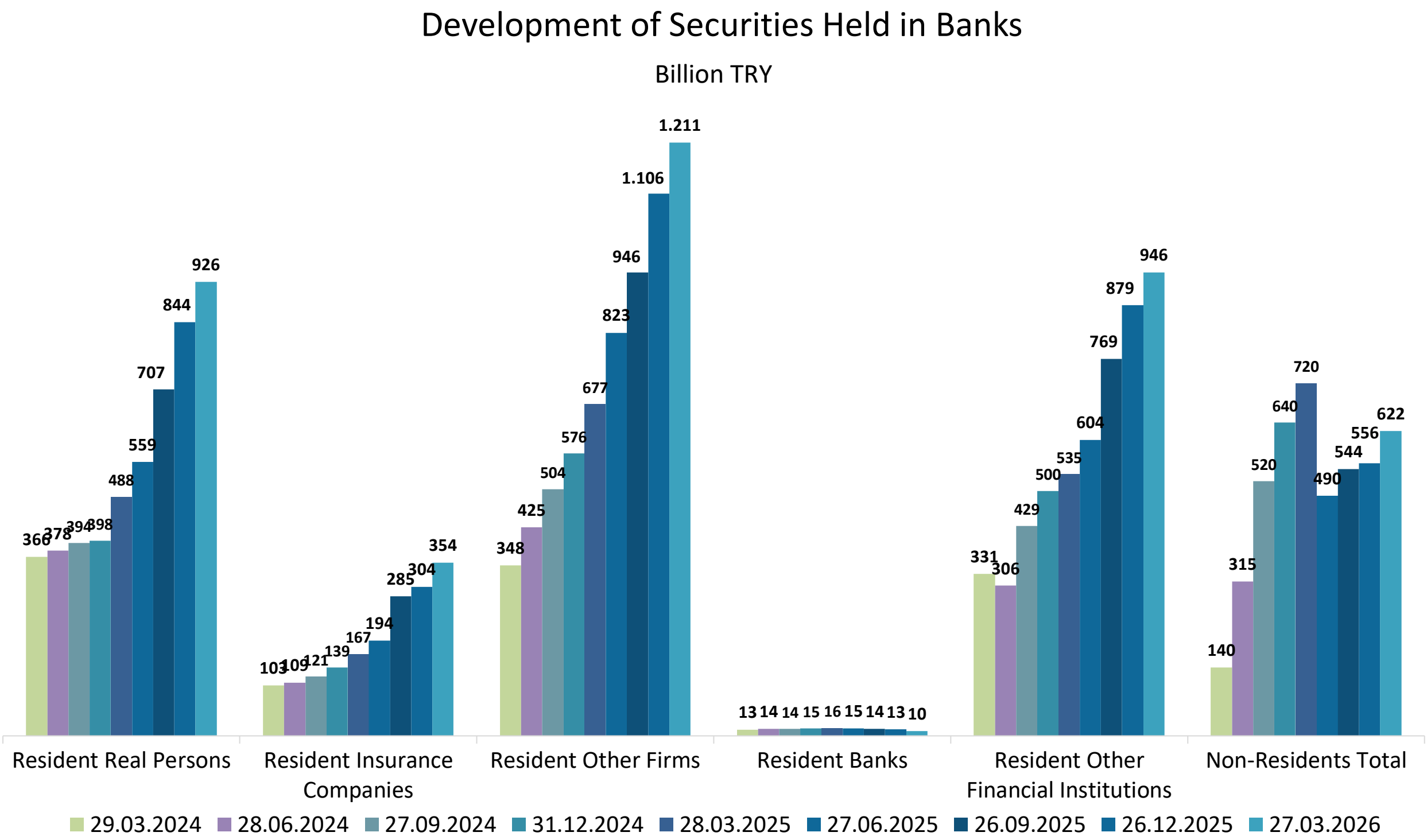


As of March 2026, the banking sector’s derivative transactions amounted to TRY 15.027 billion in purchases and TRY 15.123 billion in sales, indicating a balanced position in terms of notional exposure.



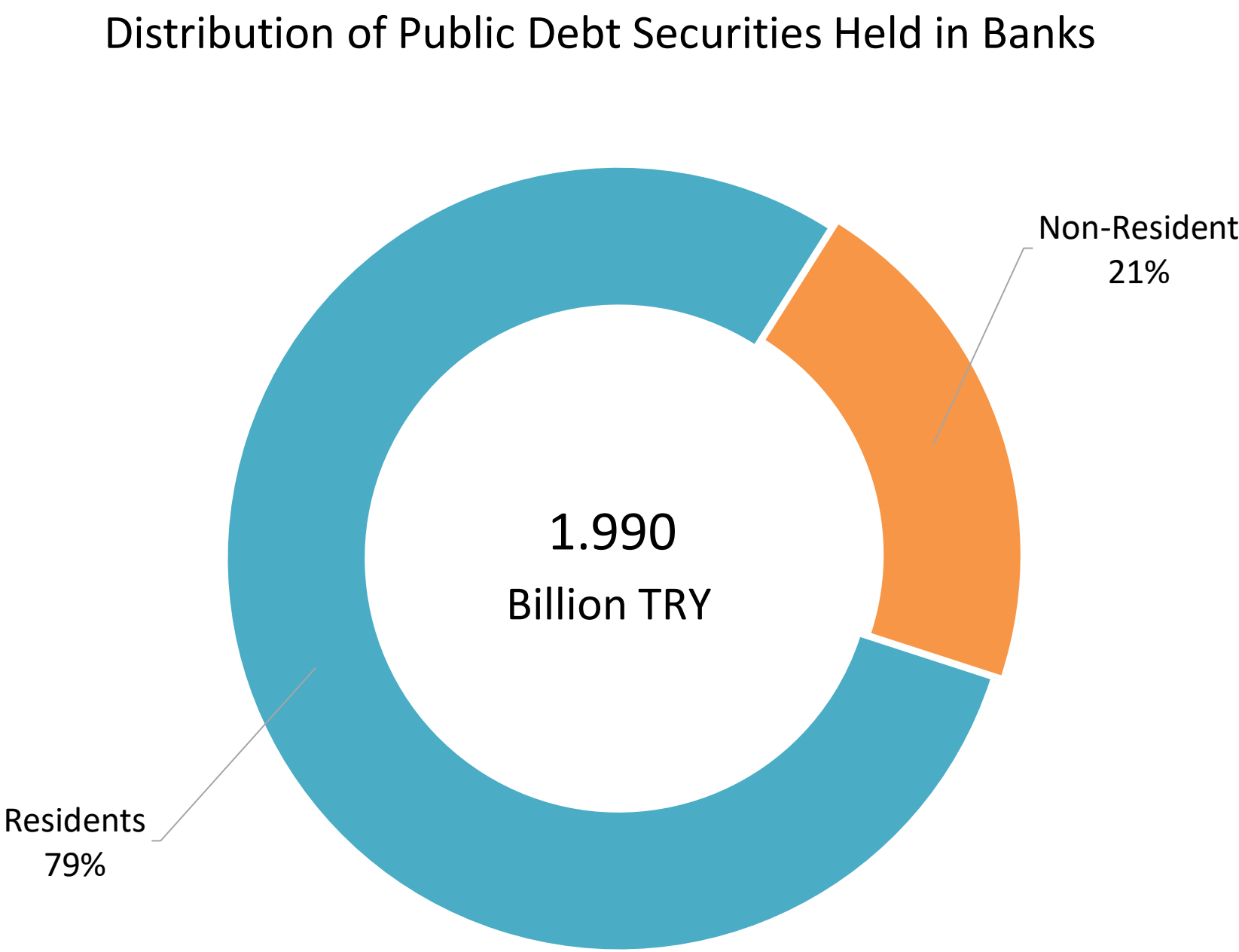
As of March 2026, the composition of off-balance sheet derivative transactions in the banking sector consisted of 42% comprised currency swap transactions, 27% comprised interest rate swap transactions, 7% comprised forward foreign exchange transactions.

Off-Balance Sheet Transactions



As of March 2026, the nominal value of securities held by banks totaled TRY 3.446 billion of which:

- TRY 926 billion belonged to residents
- TRY 622 billion belonged to non-residents.



As of March 2026, the total market value of public debt securities held by banks stood at TRY 1.990 billion, of which:

- TRY 1.572 million (approximately 79%) was held by residents
- TRY 418 million (approximately 21%) was held by non-residents.

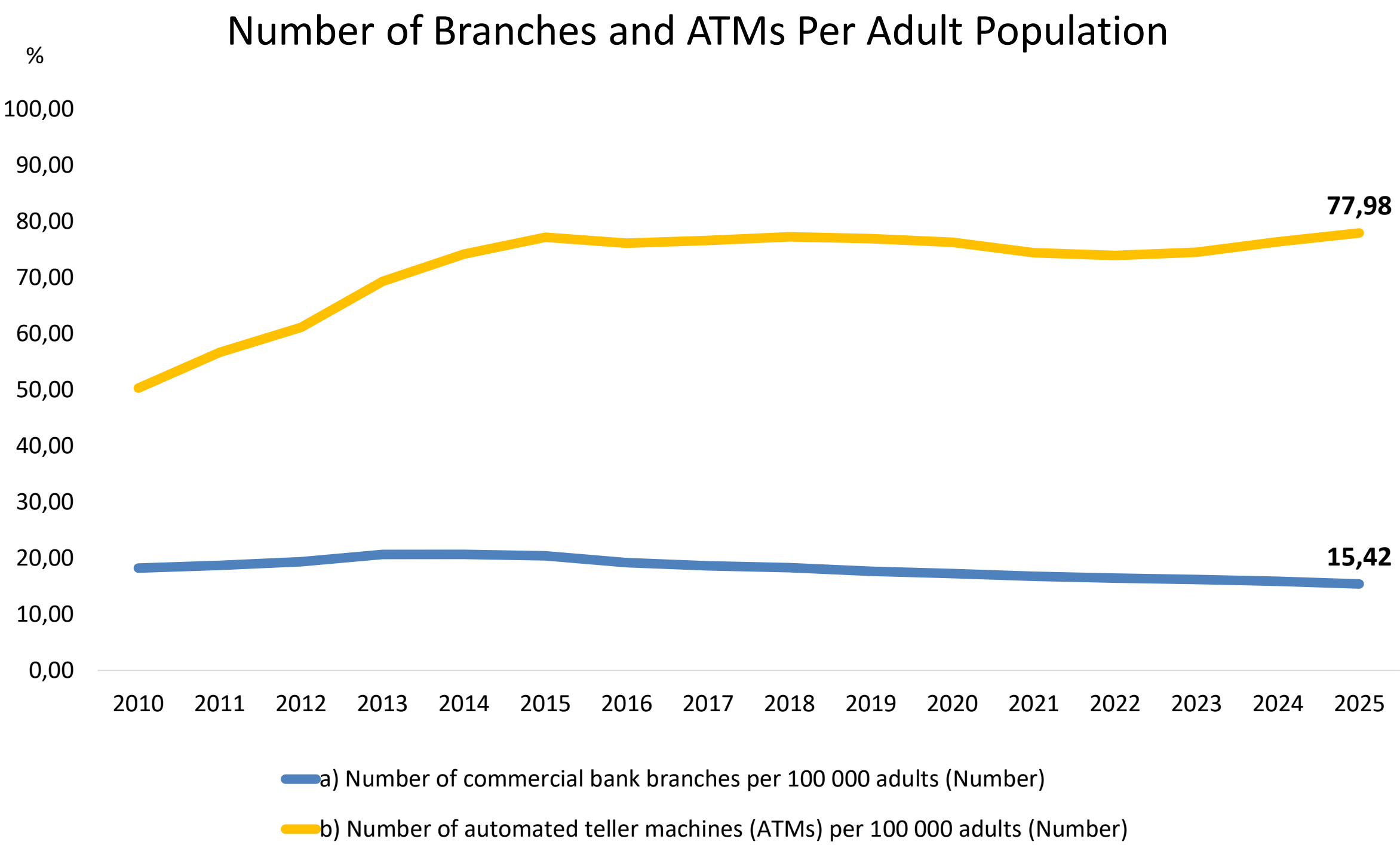
Off Balance Sheet Items



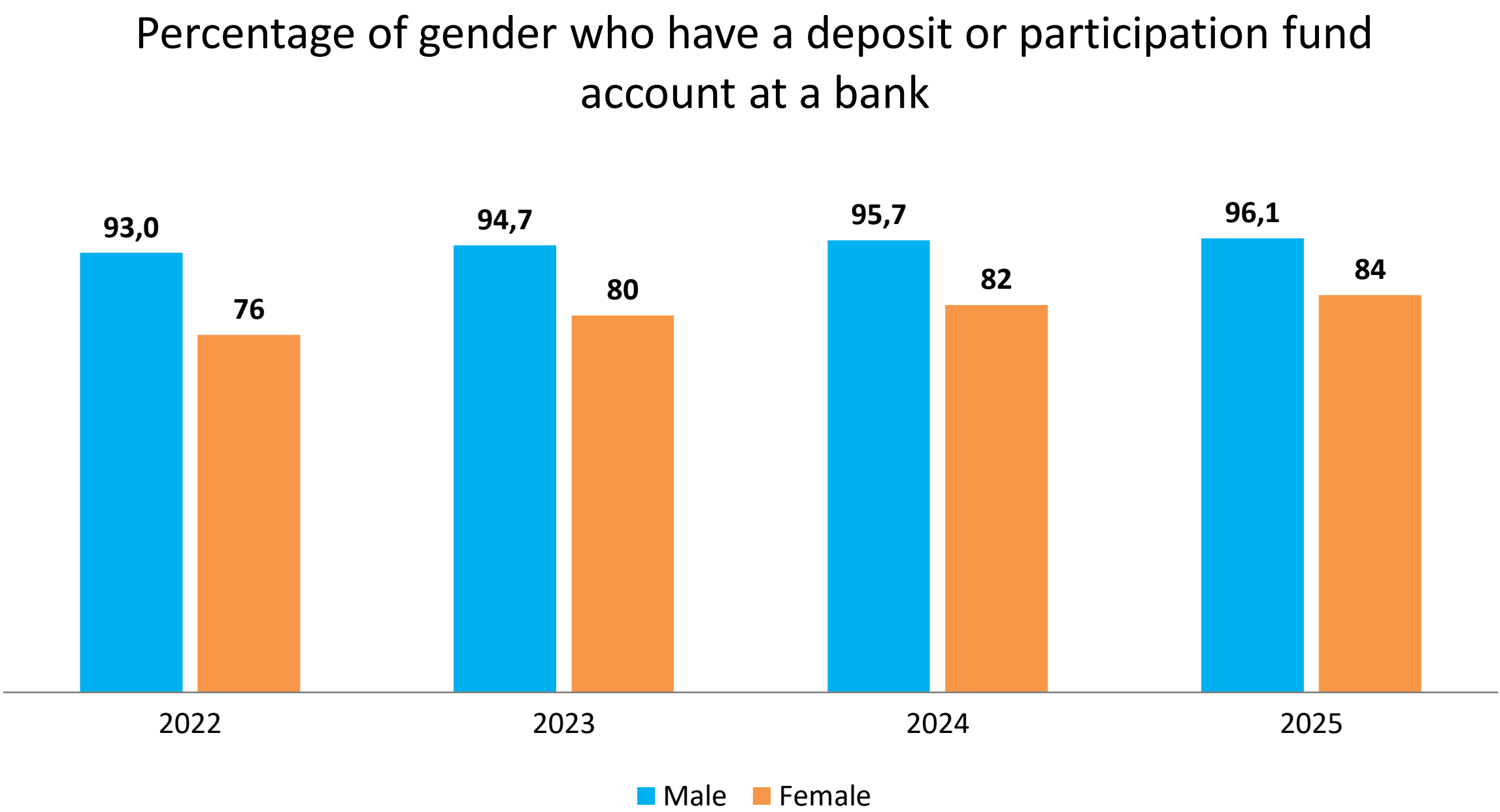
As of March 2026, compared to the previous year-end, off-balance sheet items showed notable growth:

- Non-cash loans and liabilities increased by 8,1%
- Derivative financial assets rose by 22,8%

Sustainable Development Indicators



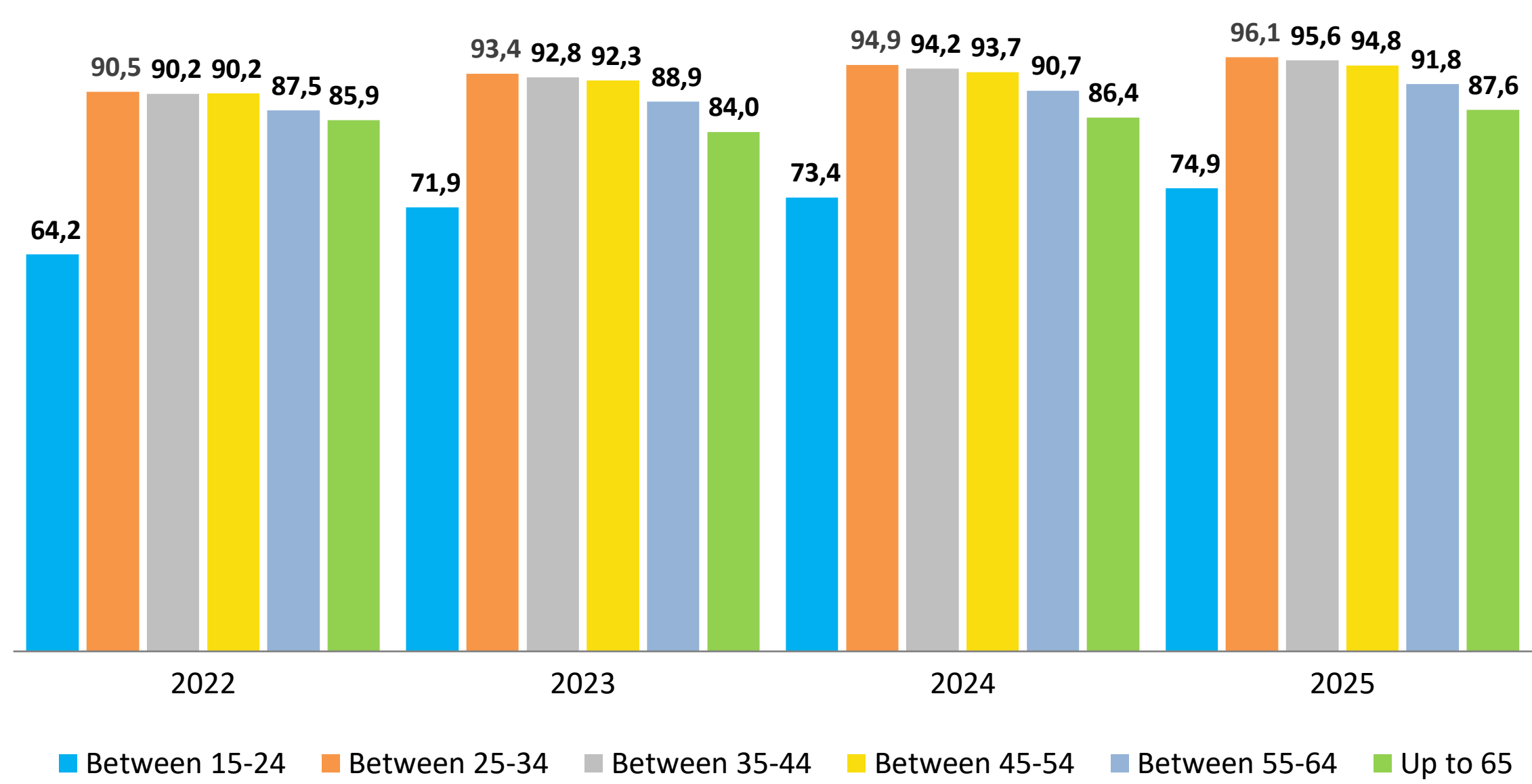
As of the end of 2025, the number of commercial banks per adult was 15, and the number of bank ATMs per adult was 78.



As of the end of 2025, 96% of adults holding a deposit or participation fund account in a bank were men, while 84% were women.

Sustainable Development Indicators

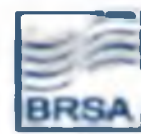
Percentage of adults (aged 15 and over) who have a deposit or participation fund account at a bank



As of the end of 2025, 96% of adults aged 25–34 had a deposit or participation fund account in a bank.

EXPLANATIONS

- * The Turkish Banking Sector Main Indicators Data publication, prepared by the Banking Regulation and Supervision Agency (BRSA), compiles statistical information on selected financial statements of banks. These data are based on non-consolidated financial statements and independent audit reports.
- * The published data come from periodic reports submitted electronically by banks through the Bank Reporting System. These figures may be subject to updates after publication due to various reasons.
- * Banks are classified based on function and ownership groups:
 - Function groups include deposit, participation, development, and investment banks.
 - Ownership groups are divided into public, domestic private, and foreign banks.
- * Unless stated otherwise, monetary values are reported in "Billion TL". Some discrepancies in arithmetic totals and rounding may occur in certain sub-groupings.
- * Detailed data can be found in the Turkish Banking Sector Interactive Monthly Bulletin, Weekly Bulletin, and Independent Audit Reports.
- * The descriptions of data and coverage in the Interactive Monthly Bulletin also apply to this publication.
- * Growth rates are calculated by comparing the same period of the previous year, without adjustments for exchange rate and parity effects.
- * SME customer numbers are counted individually at the bank level, but may be counted multiple times in sector-wide totals.
- * Gross Domestic Product (GDP) figures are based on the Turkish Statistical Institute's (TÜİK) current price data.
- *The Sustainable Development Indicators include data provided by the Banking Regulation and Supervision Agency (BRSA) within the scope of the Sustainable Development Indicators study published by Turkish Statistical Institute's (TÜİK).



BANKING REGULATION AND SUPERVISION AGENCY

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