BRSA

BANKING
REGULATION AND SUPERVISION
AGENCY

TURKISH BANKING SECTOR MAIN INDICATORS

December 2025

BANKING REGULATION AND SUPERVISION AGENCY
Data and System Management Department
Finanskent Mahallesi Finans Caddesi No:42/1 Ümraniye/İstanbul, Türkiye
Tel: (+90 212) 214 50 00
Website: http://www.bddk.org.tr
E-mail: bulten@bddk.gov.tr

This document, prepared for the purpose of informing the public, has been prepared using data disclosed to the public by the BRSA. Explanations regarding the data in this document can be accessed from the relevant metadata documents in BRSA public publications. While the BRSA establishes reasonable levels of control mechanisms to ensure the accuracy of the information published to the public, it does not provide an absolute guarantee regarding the accuracy and integrity of the published data. The BRSA does not accept any responsibility for the use of this data published for informational purposes.

Table of Contents

Number of Banks, Branch ve Personnel.....1

Total Assets.....2

Selected Balance Sheet Items.....4

Balance Sheet Figures.....6

Foreign Exchange Position.....7

Liquidity.....8

Capital Adequacy.....10

Profitabiity.....12

Loans.....14

SME Loans.....18

Consumer Loans.....20

Credit Cards.....21

Non-Performing Loans.....23

Securities.....27

Deposit/Participiation Funds.....31

Payables to Banks and Repo.....34

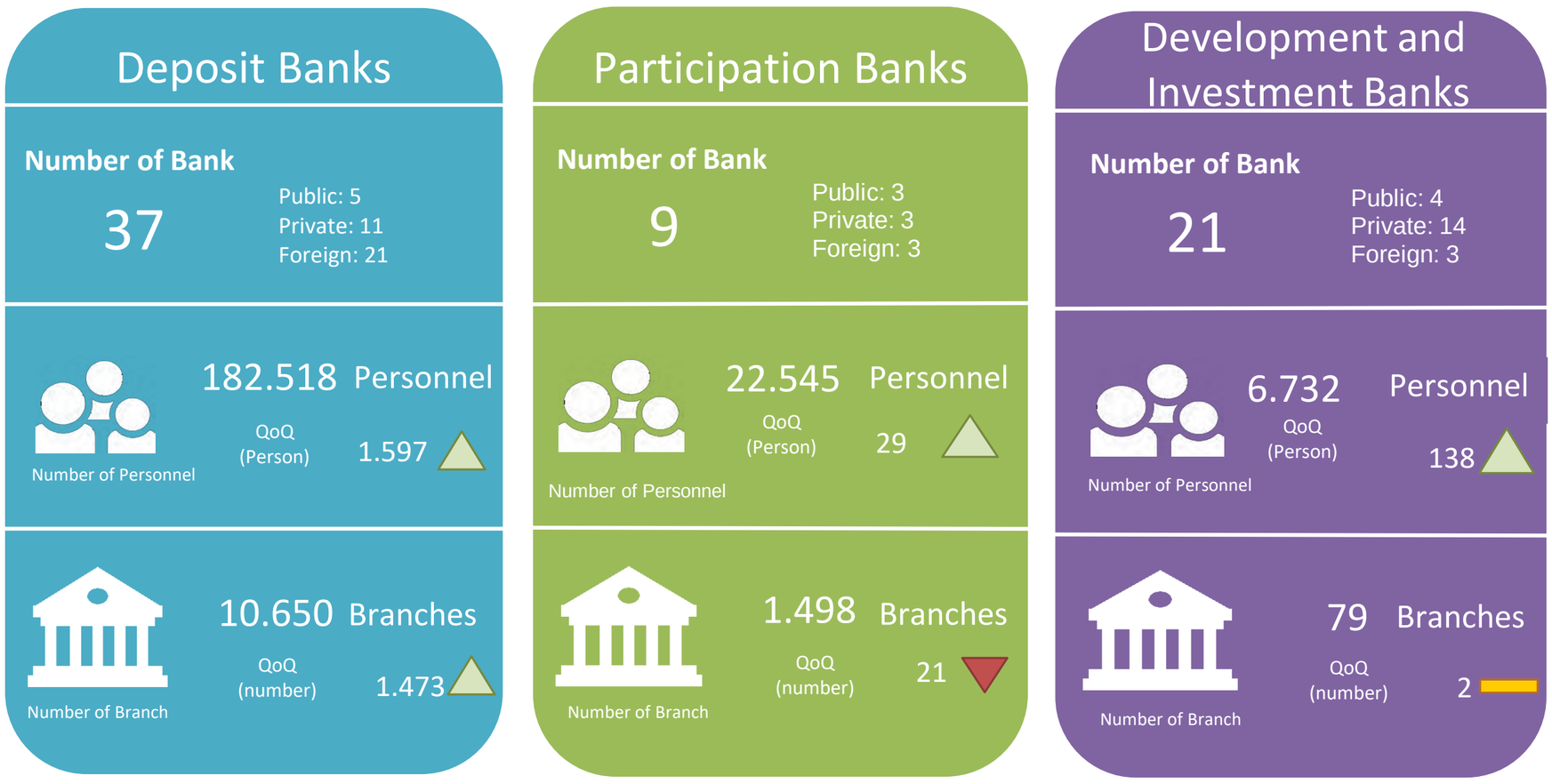
Equities and Leverage Ratio.....36

Off Balance Sheet Transactions.....40

Sustainable Development Indicators.....41

Explanations. 42

Number of Banks, Branch and Personnel



As of December 2025, the Turkish Banking Sector is as follows;

- By function group; 37 deposits, 9 participation ve 21 development and investment banks,

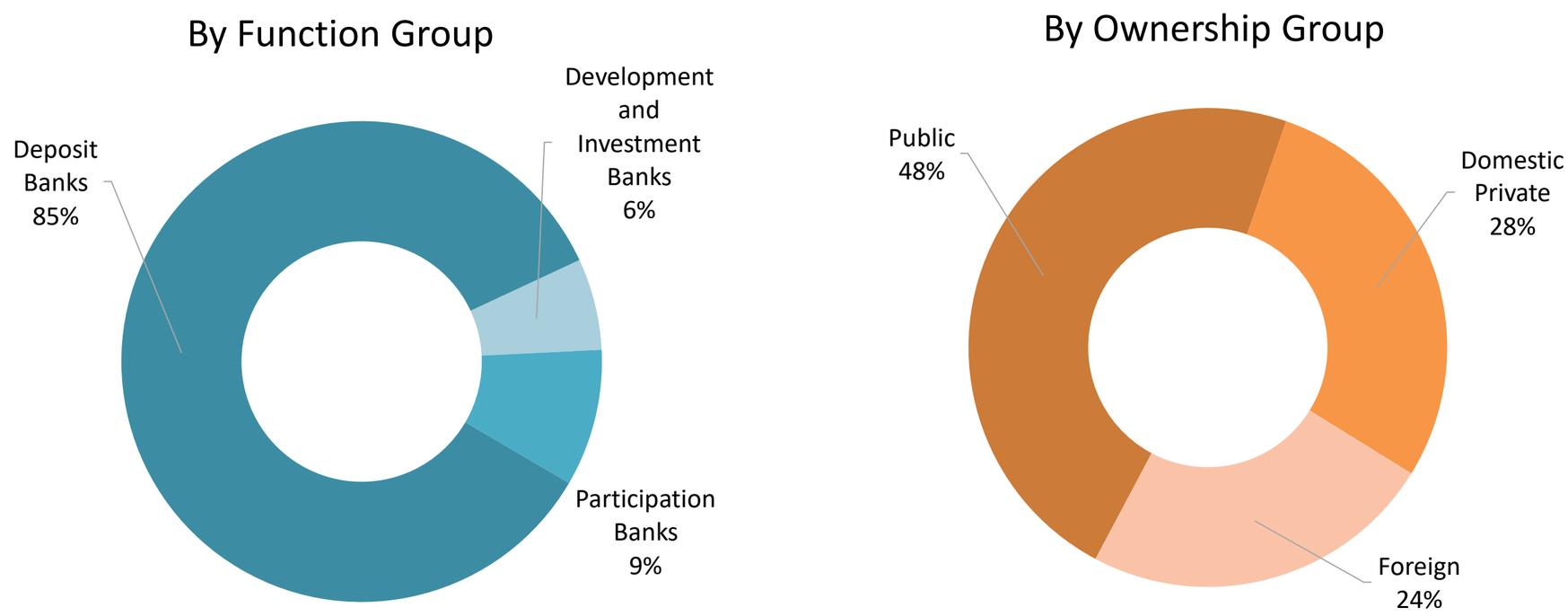
- By ownership group; 12 public, 27 private ve 28 foreign banks.

- The total number of personnel increased by 1764 compared to the previous quarter standing at 211.795.

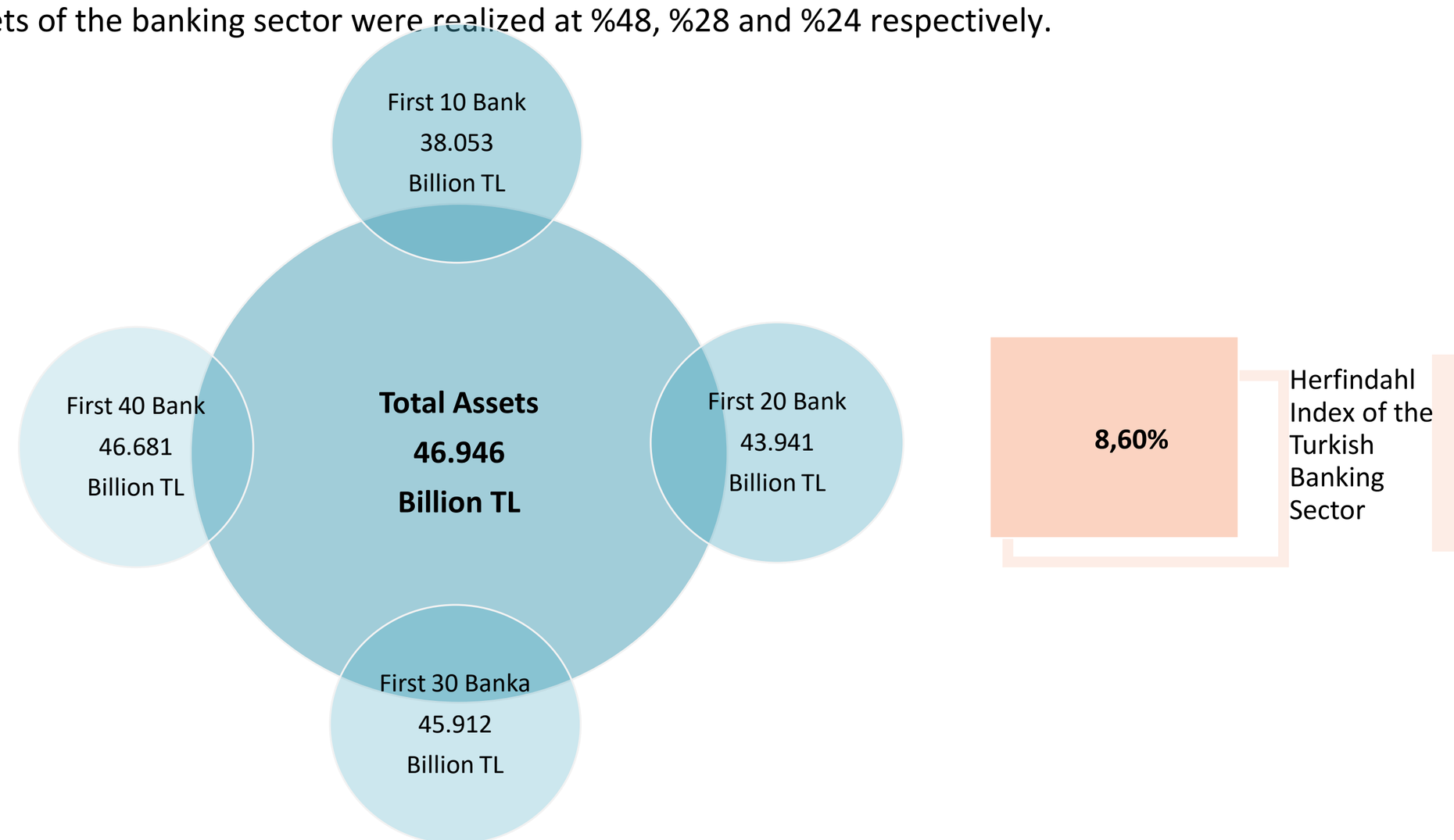
- The number of branches in the banking sector increased by 1454, with the total number of branches amounting 12.227.

Total Assets

Distribution of Total Assets by Bank Groups



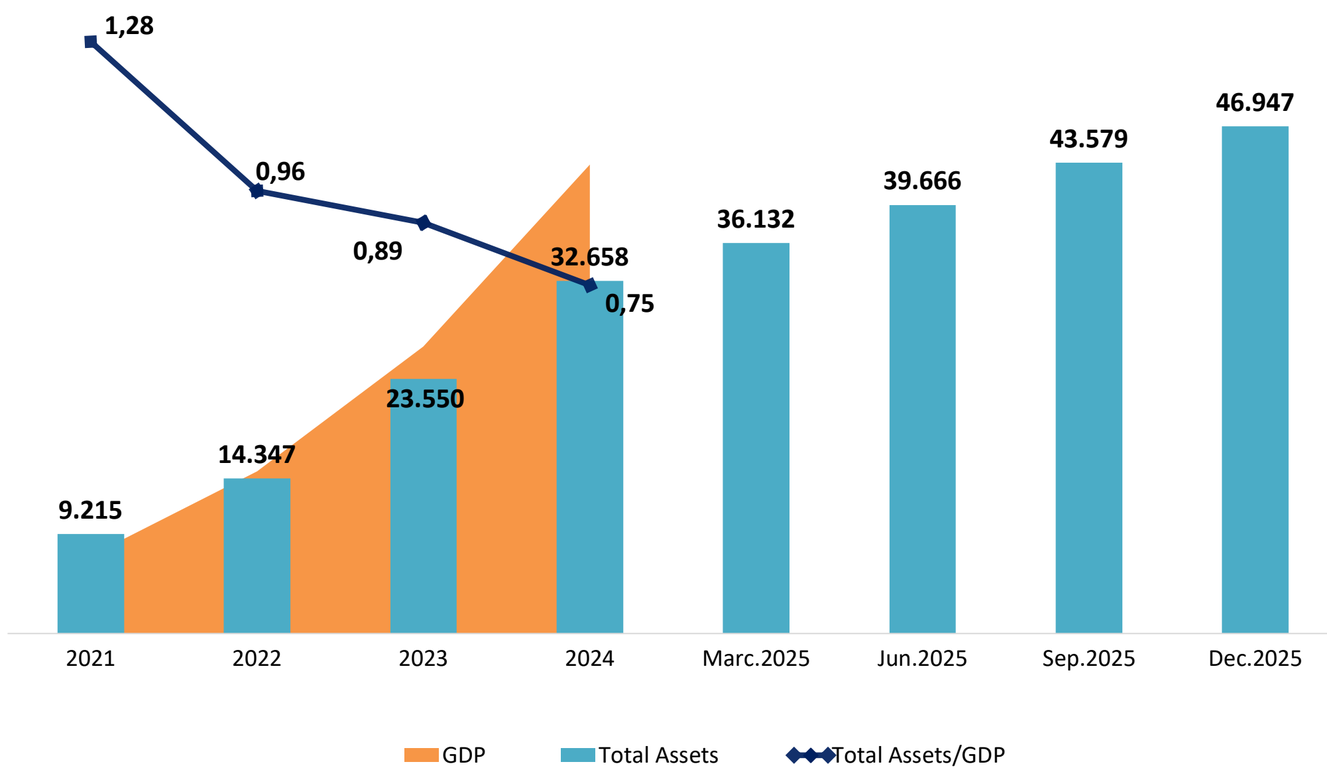
As of December 2025; the shares of deposits banks, participation banks, and development and investment banks in the total assets of the banking sector were realized at %85, %9 and %6 respectively.
According to ownership group; the shares of public, domestic private, and foreign banks in the total assets of the banking sector were realized at %48, %28 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 December 2025, the total assets of the largest 10 banks in Turkish Banking sector amounted to 38.053 billion TRY.

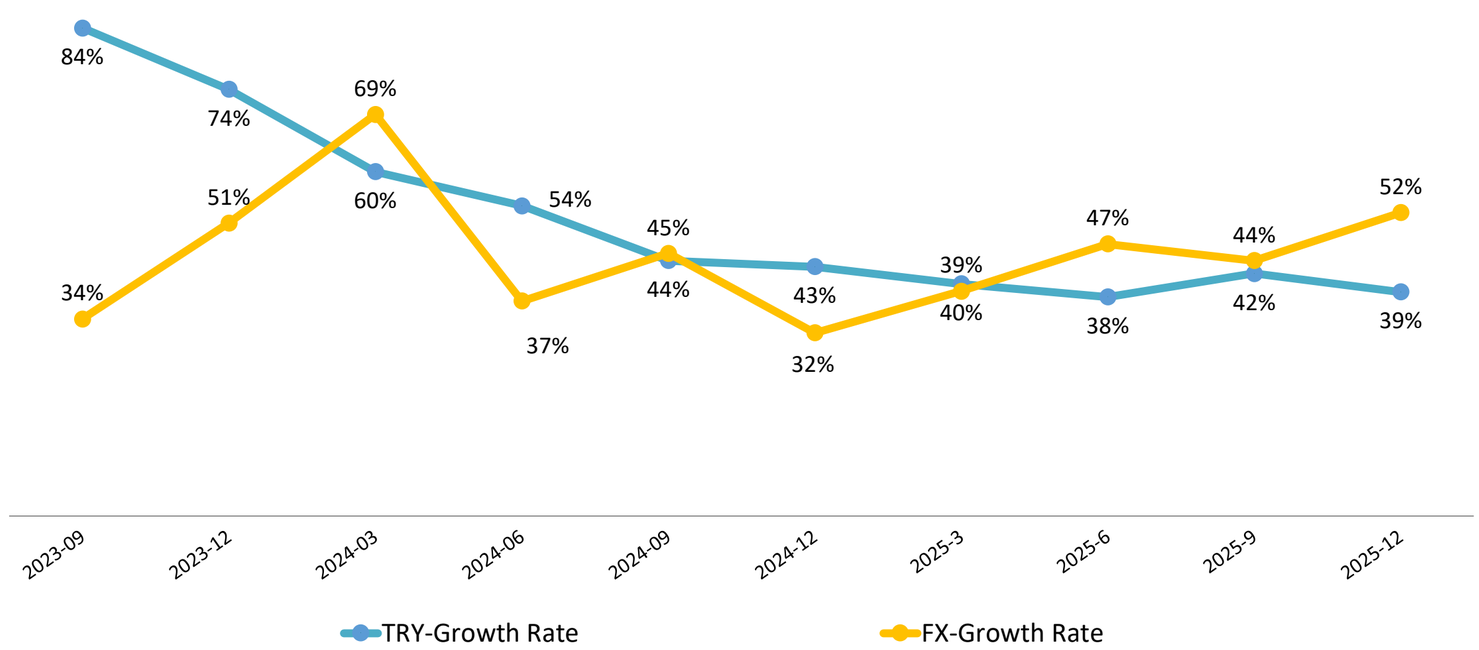
As of December 2025 , the Herfindahl index calculated based on the assets of the banking sector, stood at 8,60.

Total Assets



As of the end of 2024, the ratio of the asset size of the Turkish banking sector GDP was realized at 0.75.

Growth Rate of Total Assets (%)



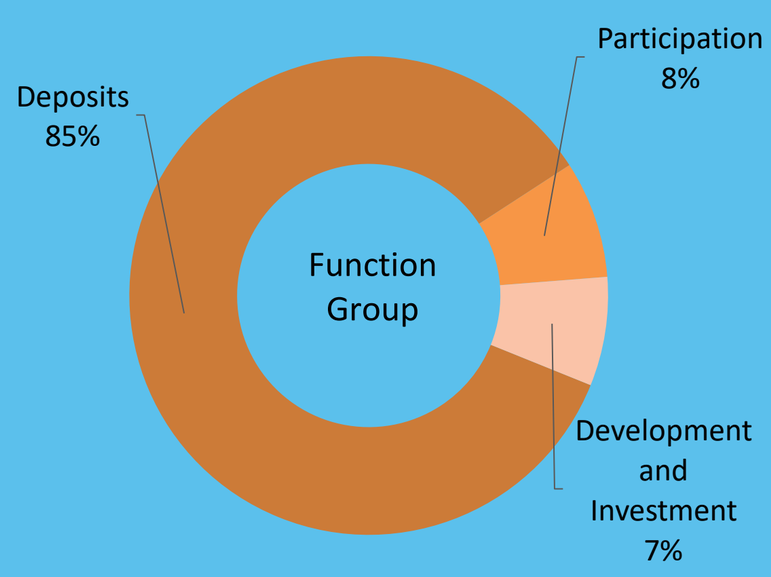
As of December 2025, total assets in Turkish Liras increased by %39 (TRY) and foreign currency assets increased by %52 (FX) compared to the same period of the previous year.

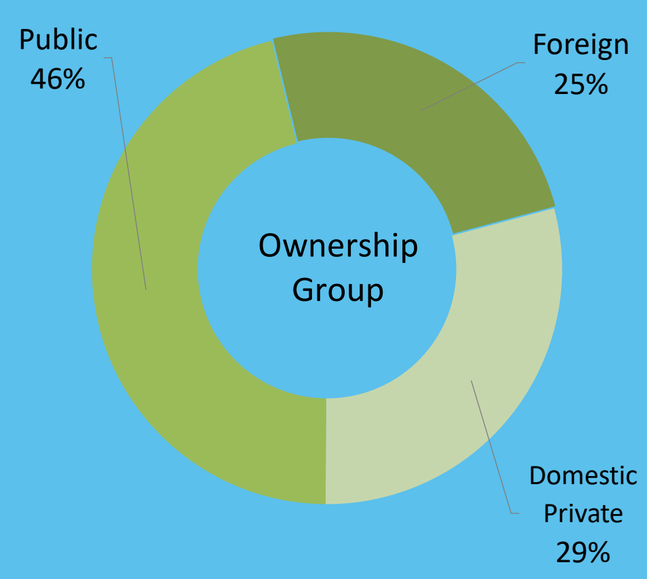
Selected Balance Sheet Items

Loans

23.128 billion TRY

44,1% ▲ YtD





CBRT and Required Reserves

7.099 billion TRY 40,3% ▲ YtD

Securities

7.013 billion TRY

34,2% ▲ YtD

Receivables from Banks

1.941 billion TRY 67,2% ▲ YtD

Other Assets

7.766 billion TRY

50,6% ▲ YtD

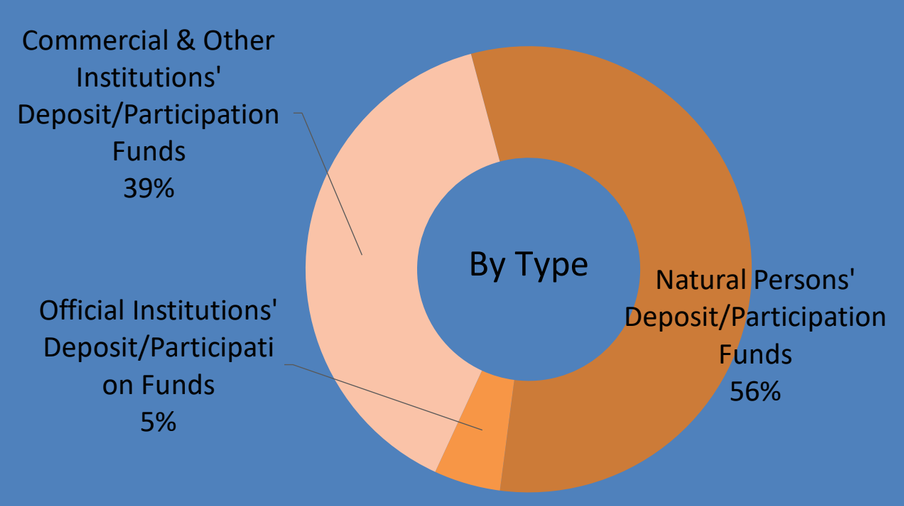
The total loans of Turkish Banking Sector increased by %44,1 compared to the previous year-end, reaching TRY 23.128 billion in December 2025.

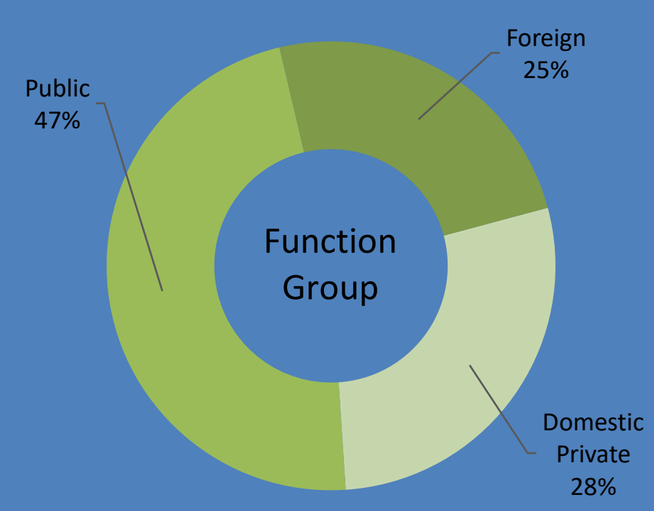
Selected Balance Sheet Items

Deposit / Participation Fund

27.226 billion TRY

44,0% YtD





Fund from Repo Transactions

2.575 billion TRY

14,8% YtD

Due to Banks

5.177 billon TRY

46,4% YtD

Securities Issued

1.89 billion TRY

80,8% YtD

Equities

4.156 billion TRY

43,4% YtD

Other Liabilities

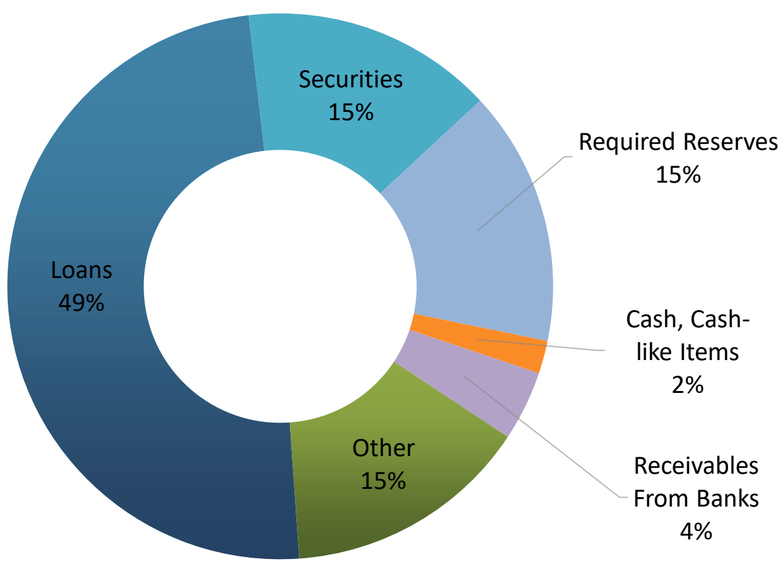
5.923 billion TRY

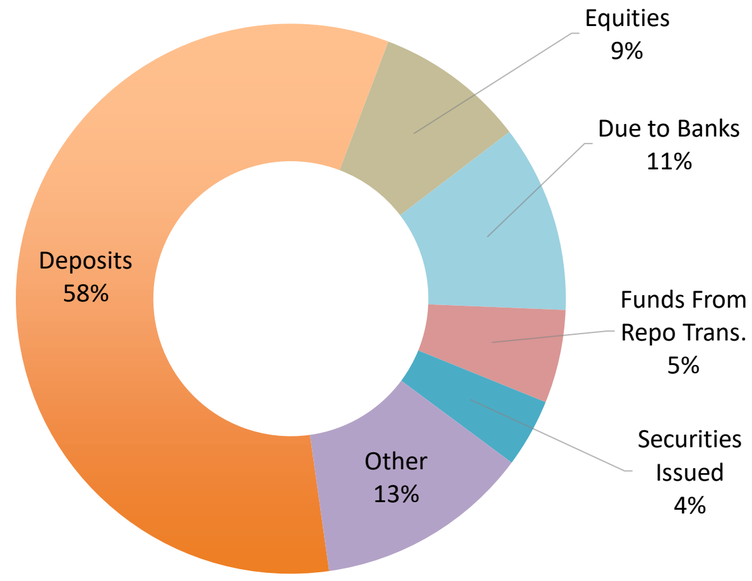
46,9% YtD

Deposits, the largest source of founding in the banking sector, increased by 40,0% compared to the end of 2024, reaching TRY 27.226 billion as of December 2025.

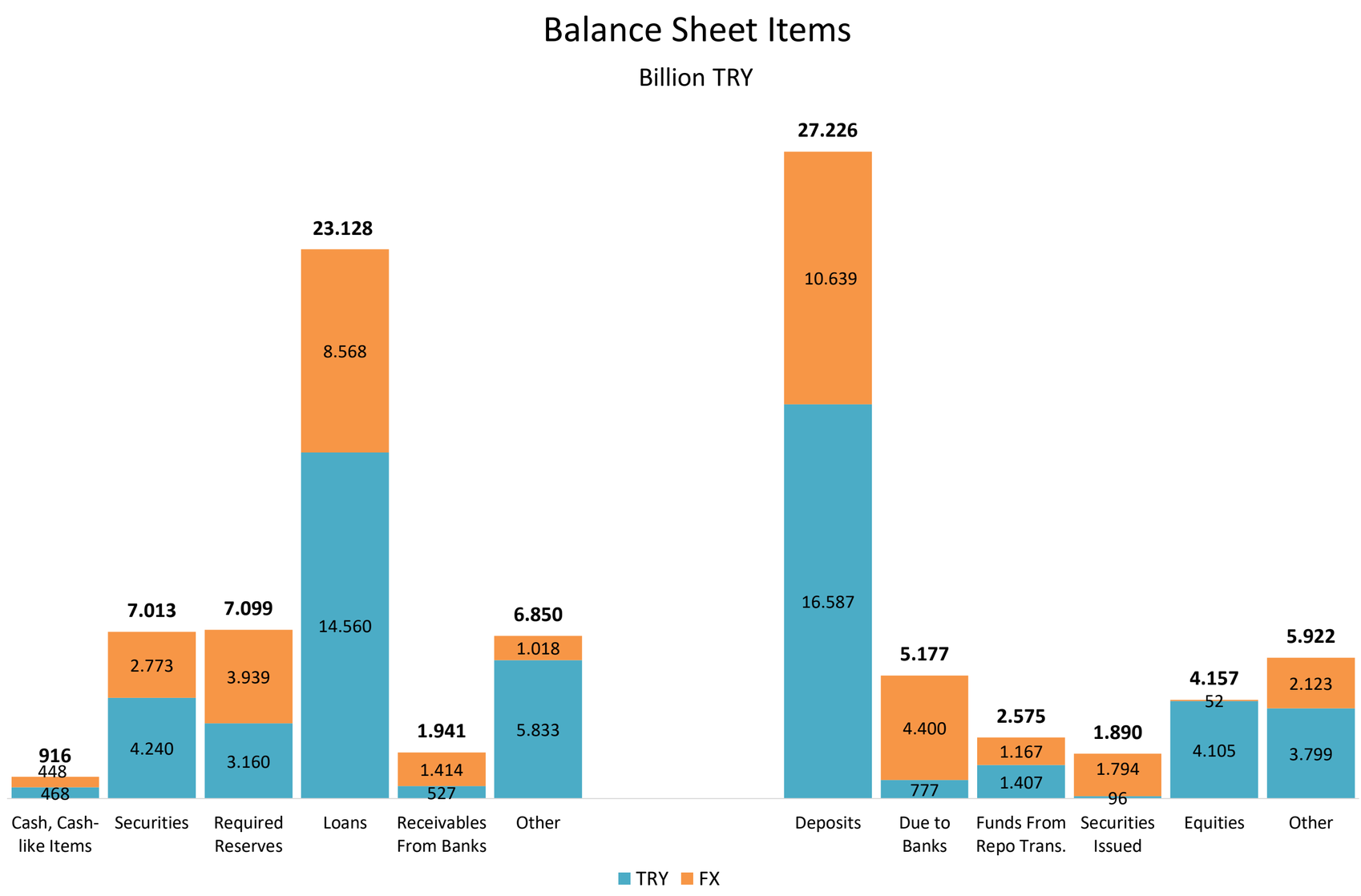
Total equity increased by %43,4 compared to the end of 2024, reaching TRY 4.156 billion.

Balance Sheet Figures





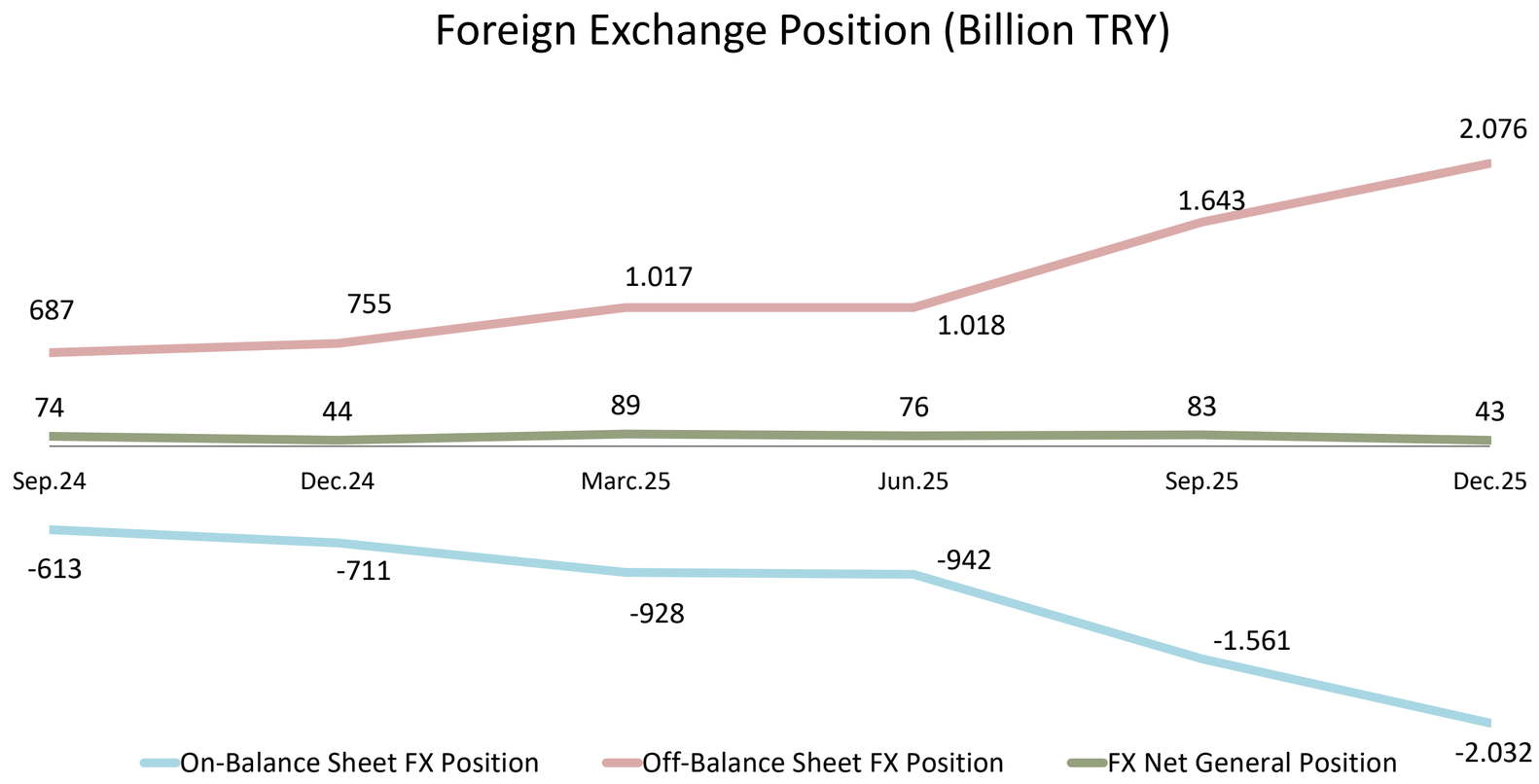
Loans held the largest share of assets at %49, while deposits accounted for the largest share of liabilities at %58 on the banking sector's balance sheet.



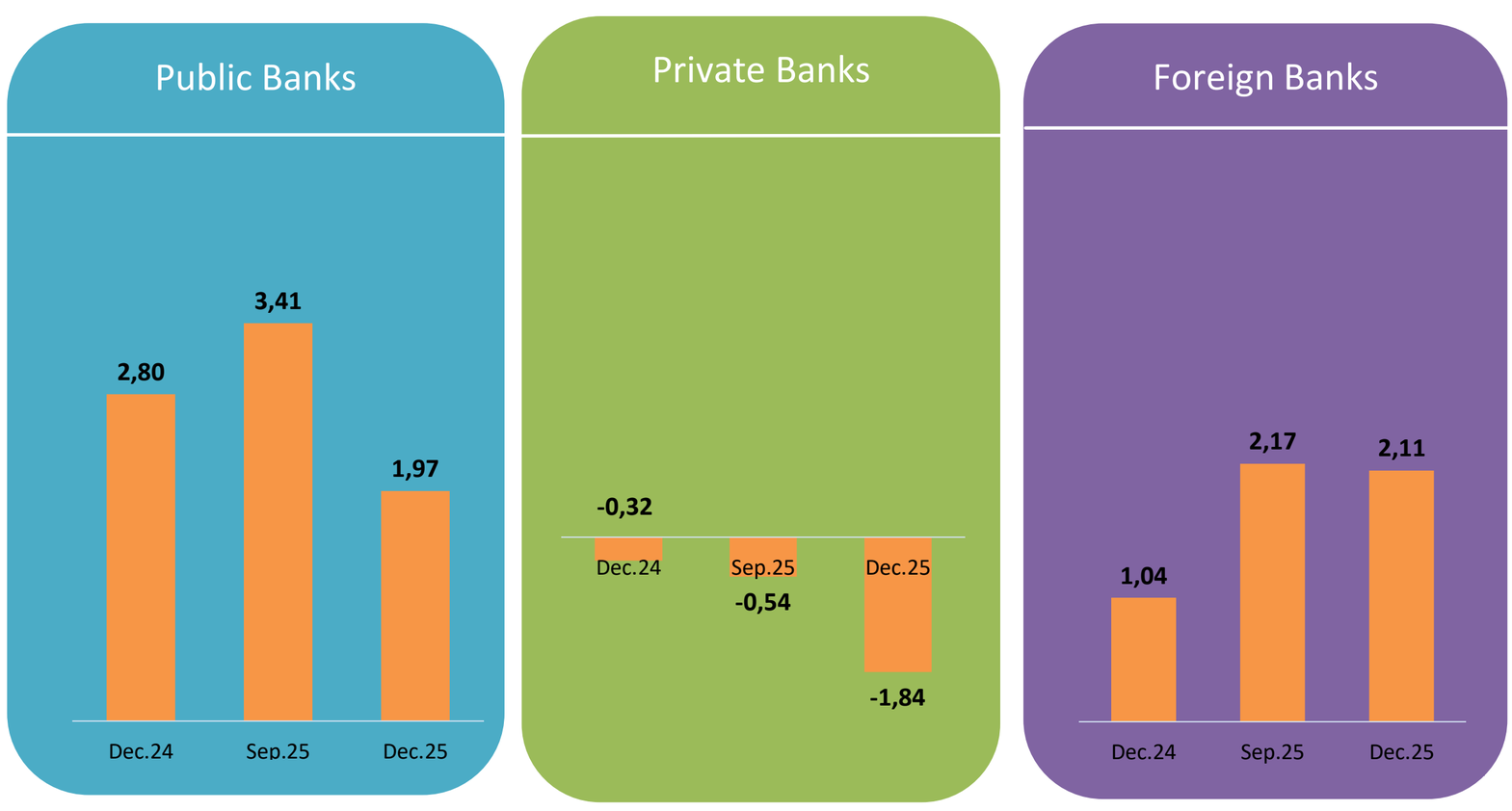
The ratio of foreign currency assets to total assets on the balance sheet was 39%, while the ratio of total foreign currency liabilities to total liabilities was 43%.

The share of FX loans in total loans was 37%, while the ratio of FX deposits to total deposits was 39%.

Foreign Exchange Position



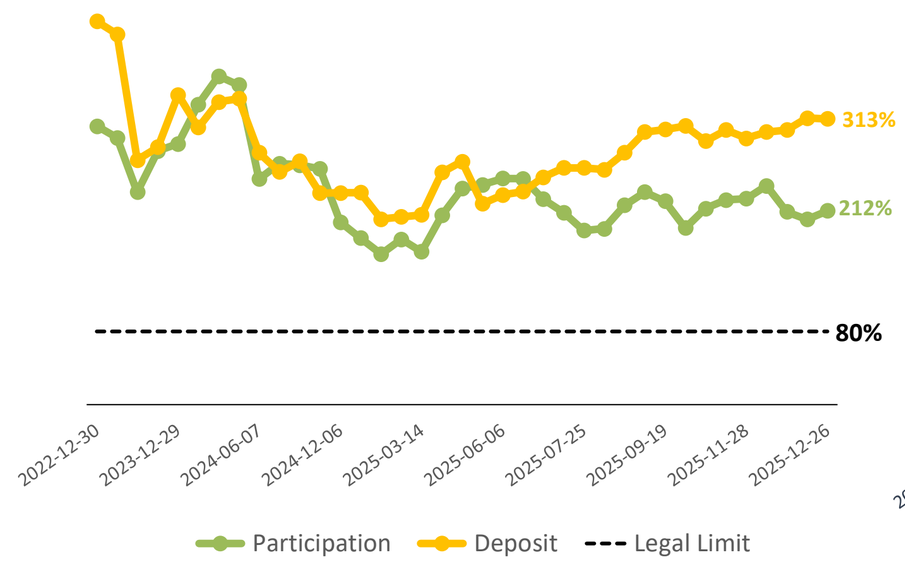
As of December 2025, off-balance sheet FX position recorded a surplus of TRY 2.032 billion, while on-balance sheet FX position showed a deficit of TRY 2.076 billion. Accordingly, the FX Net General Position posted a surplus of approximately TRY 43 billion.



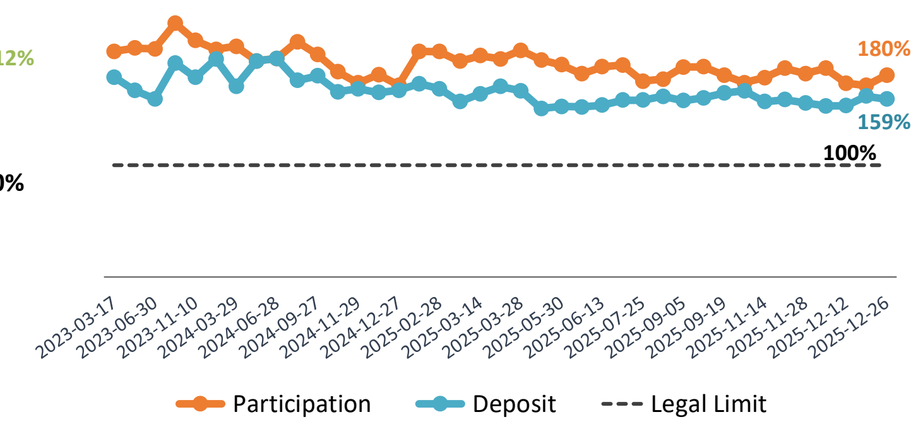
As of December 2025, the Foreign Exchange Net General Position to Regulatory Capital Ratio decreased in public and foreign and domestic private bank group.

Liquidity

Liquidity Coverage Ratio- FX(%)



Liquidity Coverage Ratio- Total (%)

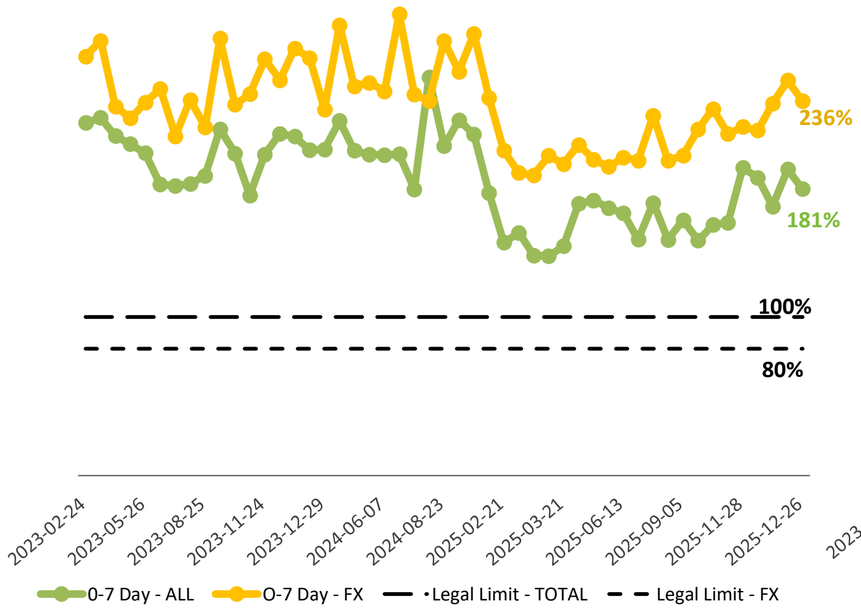


As of the last week of December 2025, deposit and participation bank groups that are subject to limitations and monitored weekly within the framework of the Regulation on the Calculation of Liquidity Coverage Ratio reported the following;

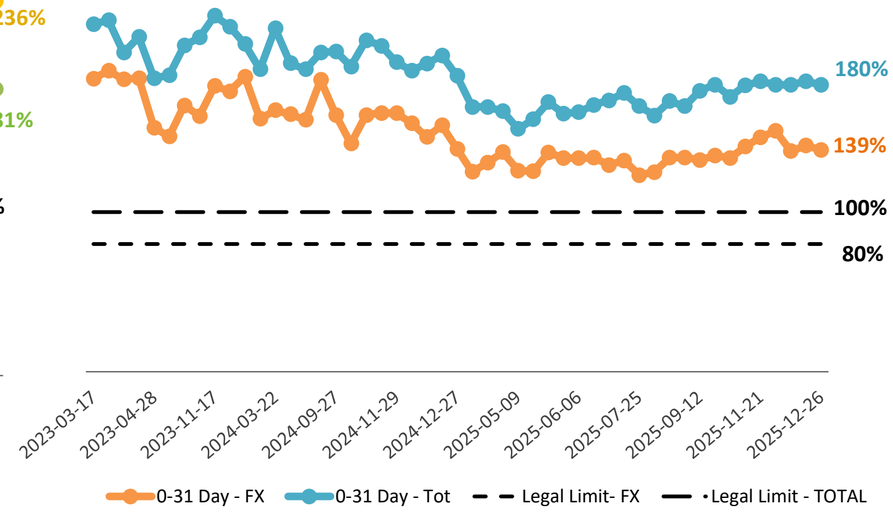
- Foreign currency liquidity coverage ratios were 313% and 212%, respectively, well above the legal minimum of 80%.

- Total liquidity coverage ratios were 159% and 180%, 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 (%)



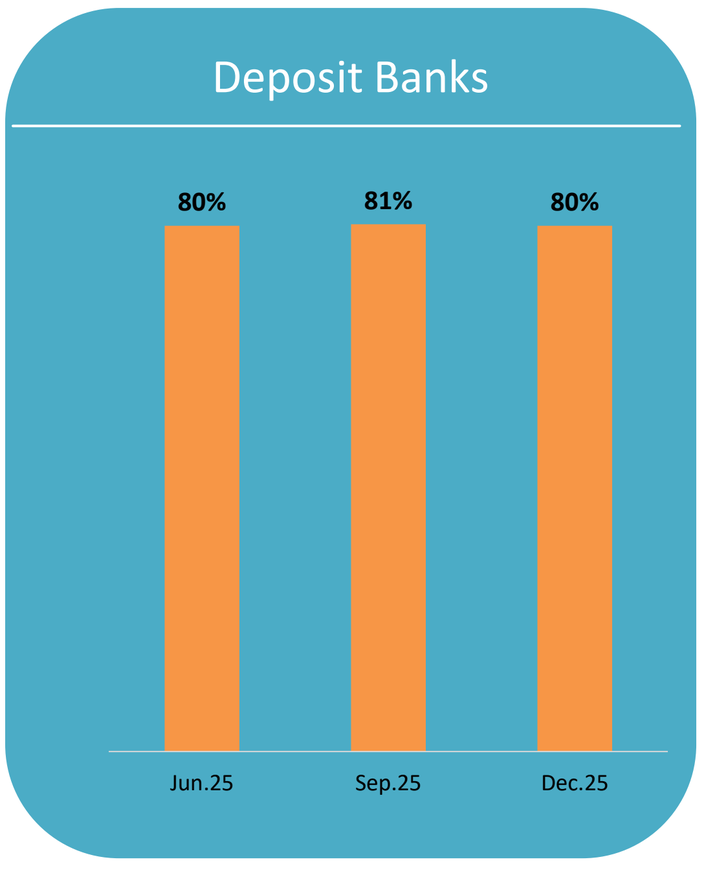
As of the last week of December 2025, development and investment bank groups subject to limitations the framework of the Regulation on the Measurement and Evalution of Banks' Liquidity Adequacy reported the following;

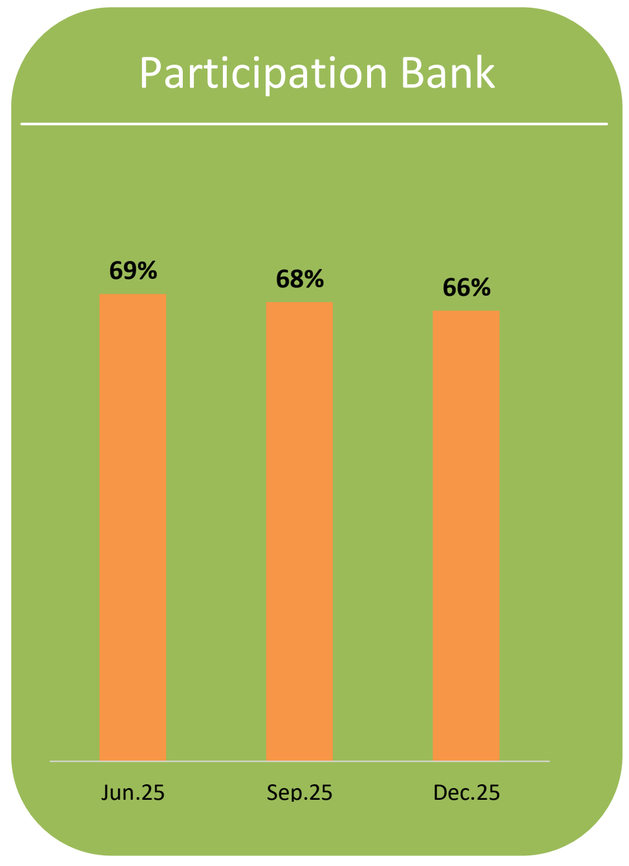
- For the first maturity bucket (0-7 days): total and foreign currency liquidity ratios were 181% and 236%, respectively exceeding the legal minimum of 100%.

- For the second maturity bucket (0-31 days): total and foreign currency liquidity ratios 180% and 139%, respectively, also above the legal minimum of 100%.

Loan to Deposit Ratio

Loan / Deposit (Participation Funds) Ratio (%)

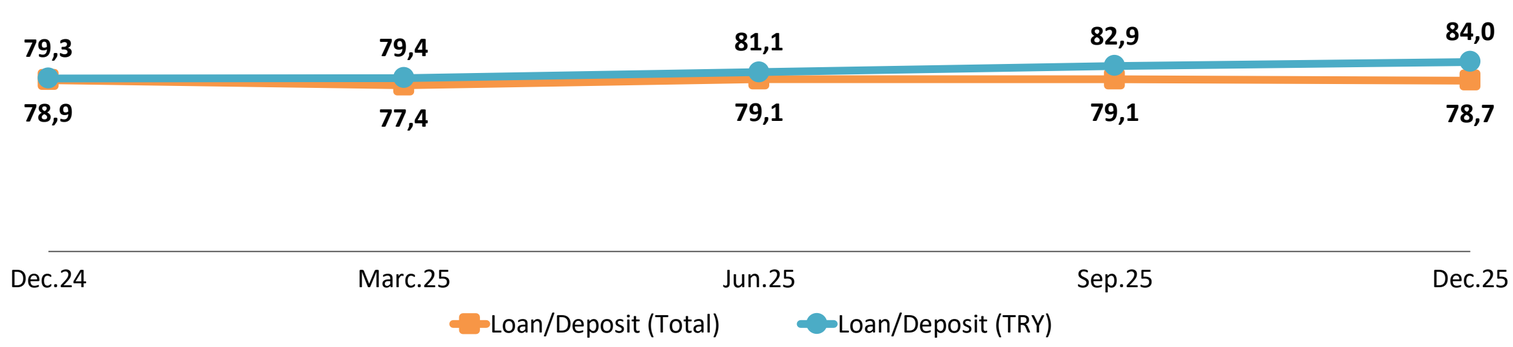




As of December 2025, the loan-to-deposit/participation fund ratio was 80% and 66% for deposit banks, respectively.

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

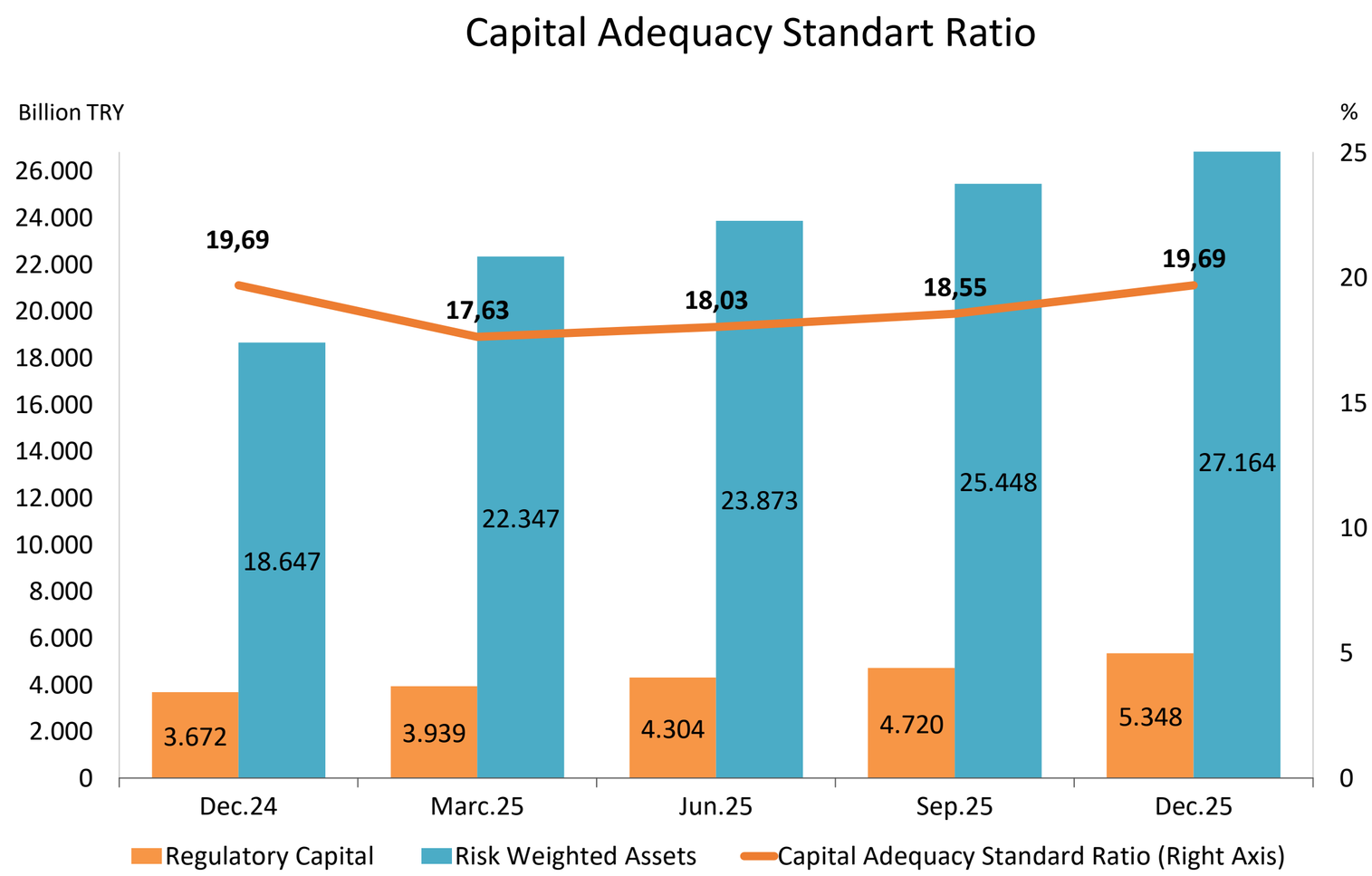
Loan / Deposit (Participation Funds) Ratio (%)



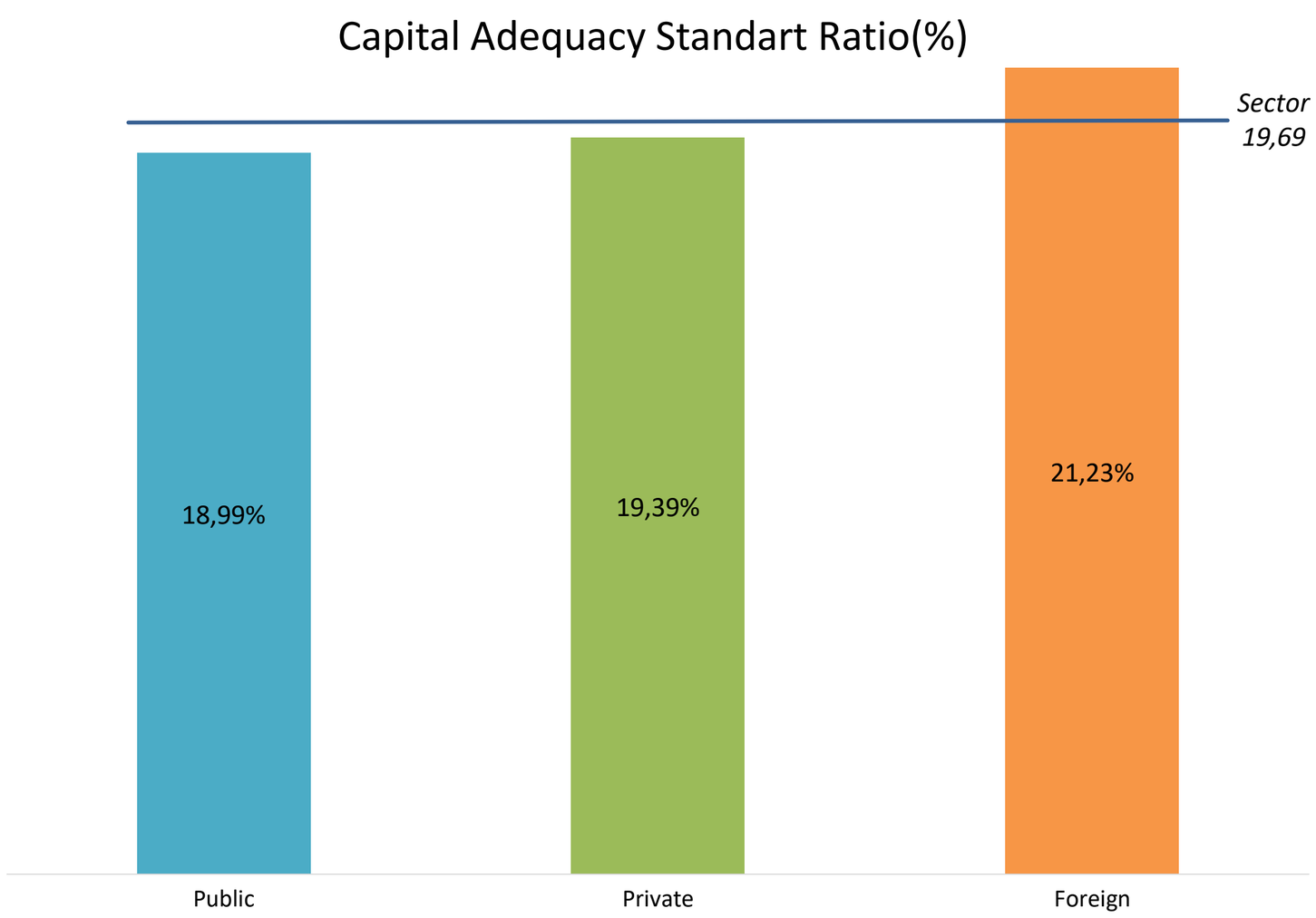
As of December 2025, the ratio of loans in TRY to deposits/participation funds in TRY was 84%.

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

Capital Adequacy

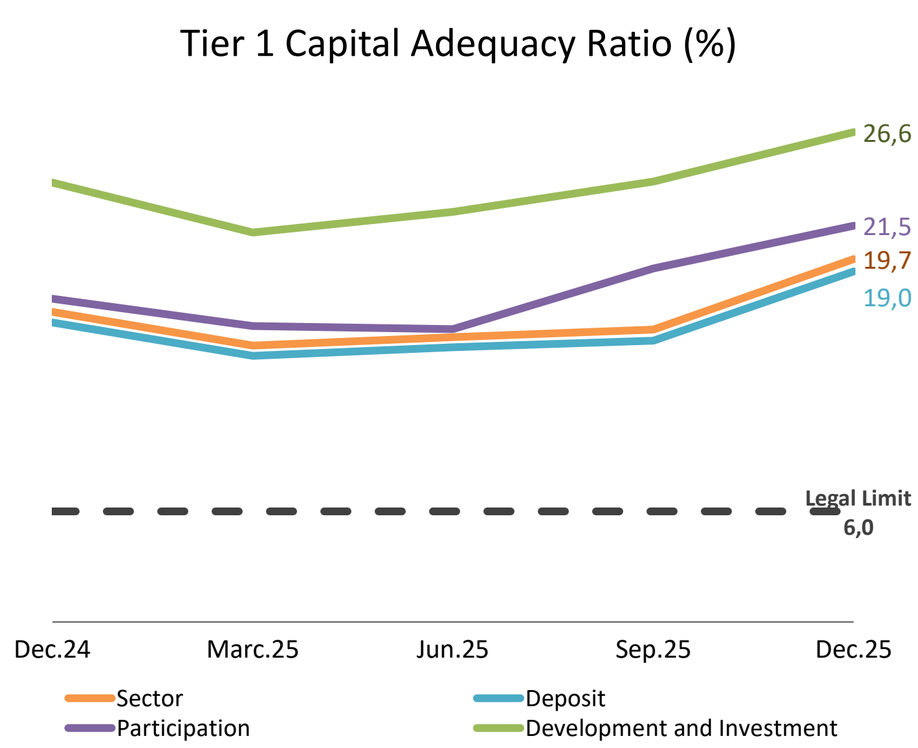


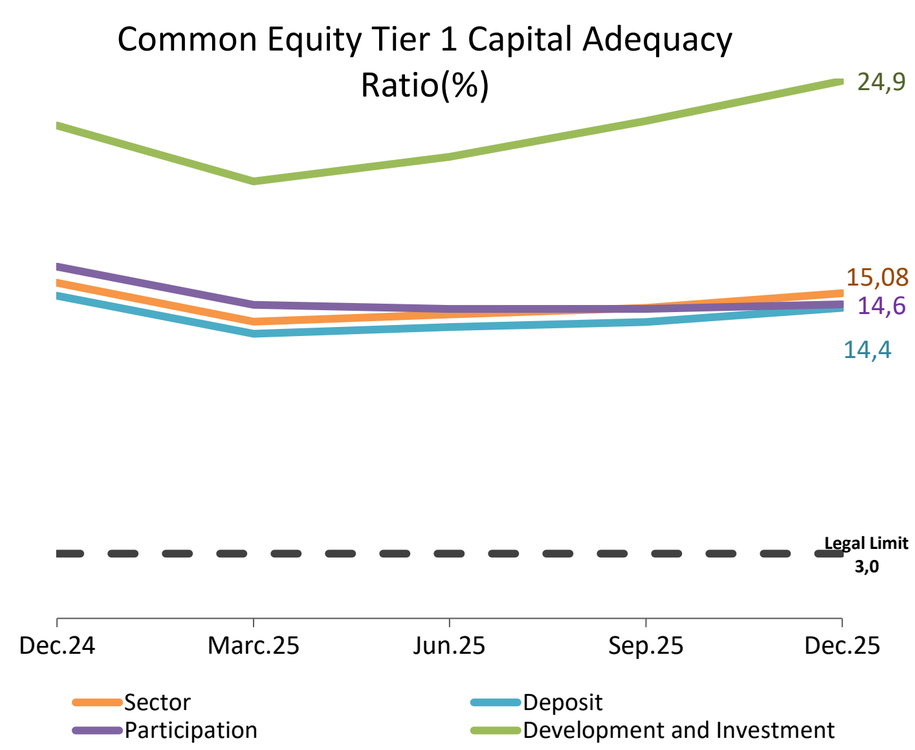
In December 2025, the Turkish banking sector's capital adequacy ratio stood at 19,69%.



By bank ownership groups, as of Decemberr 2025, the capital adequacy standart ratios of domestic private and foreign banks group were 18,39% and 21,23%, respectively, both above the sector average.

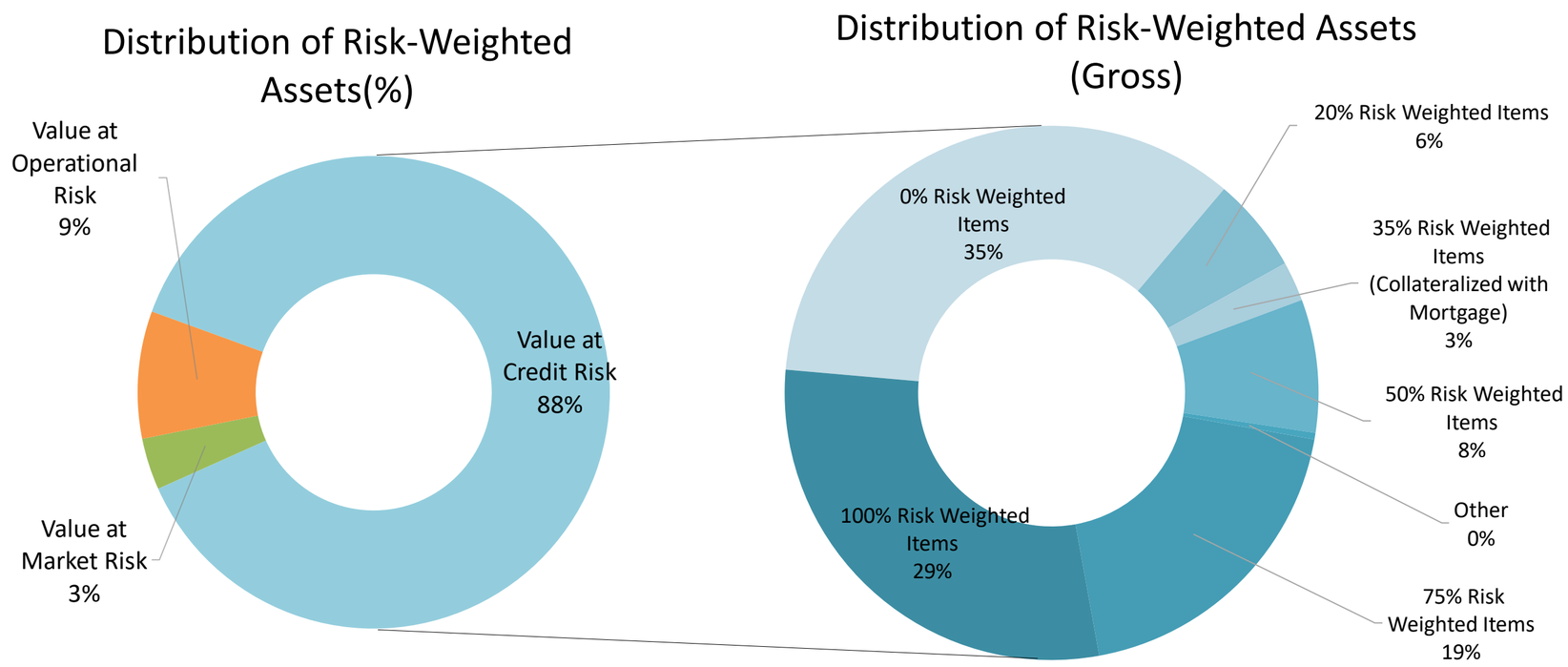
Capital Adequacy





As of December 2025, Tier 1 and Common Equity Tier 1 (CET1) capital adequacy ratios for deposit, participation and development and investment banks were as follows;

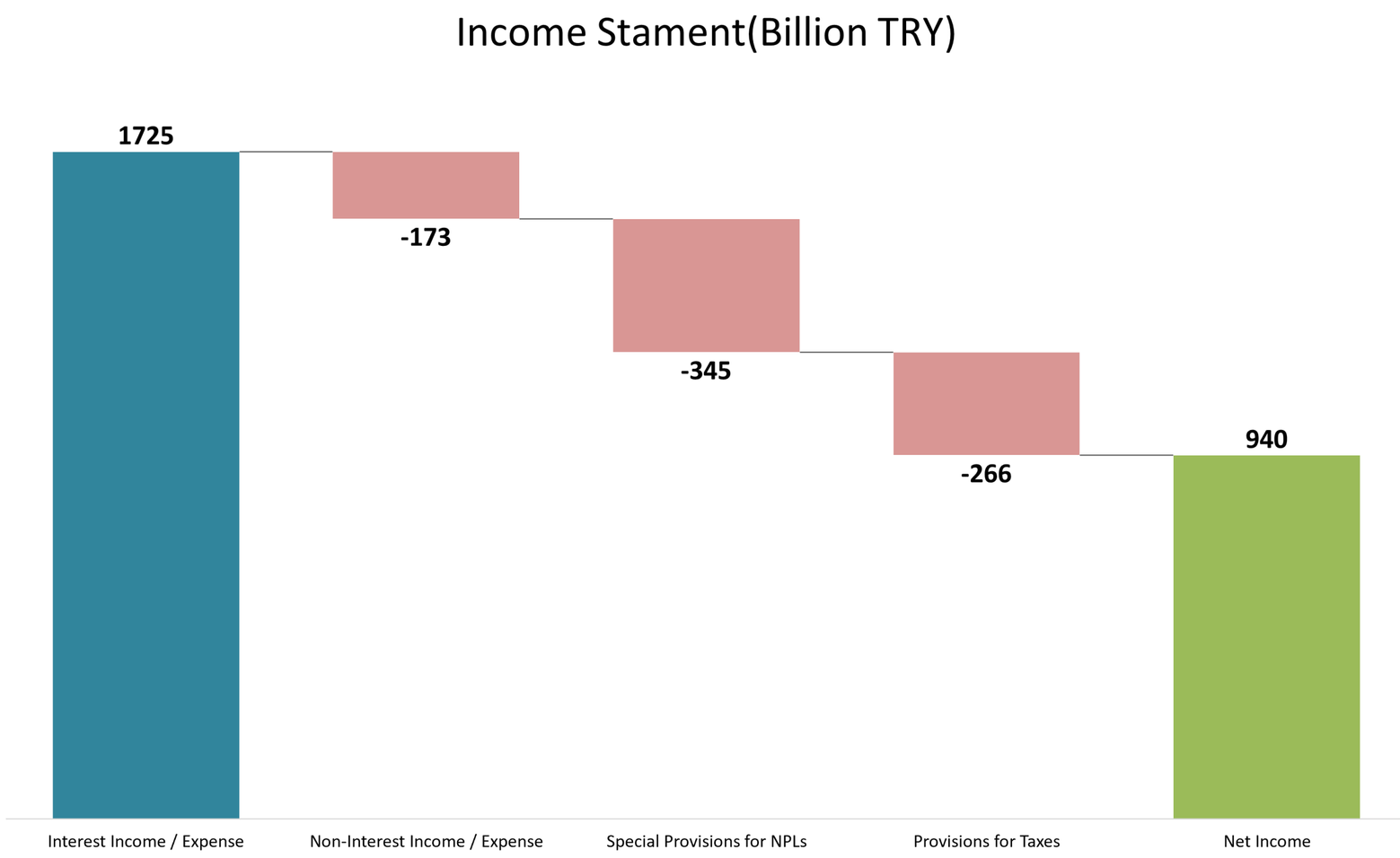
- Tier 1 capital adequacy ratios: %19,0, %21,5 ve %26,6, respectively.
- CET1 capital adequacy ratios: %14,4, %14,6 ve %24,9, respectively.



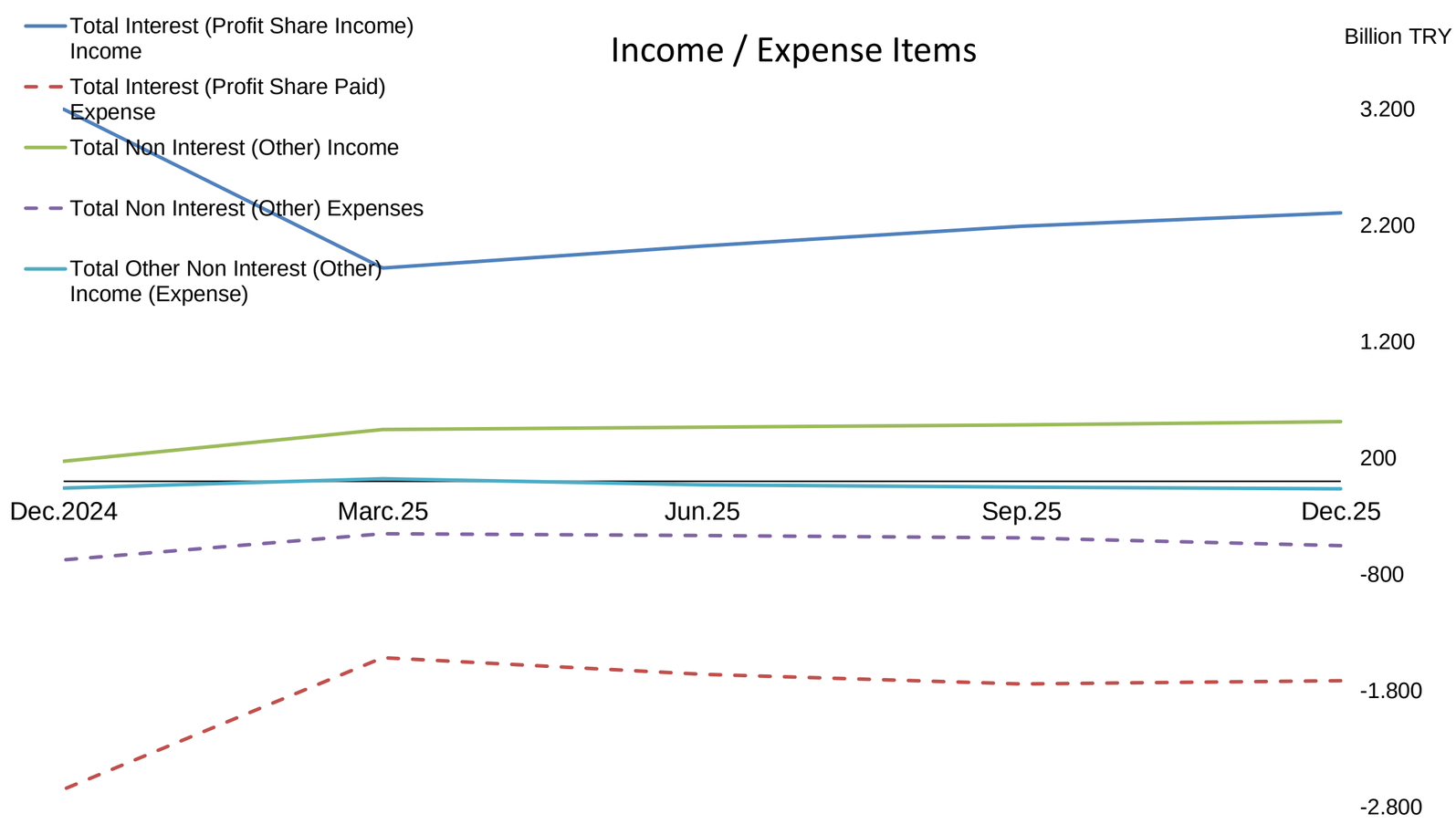
As of December 2025, in capital adequacy calculation, 88% of risk-weighted assets consisted of amounts subject to credit risk, 9% of amounts subject to operational risk, and 3% of amounts subject to market risk.

Within the gross risk-weighted assets used in the calculation of credit risk, items with a 100% risk weight accounted for 29%.

Profitability



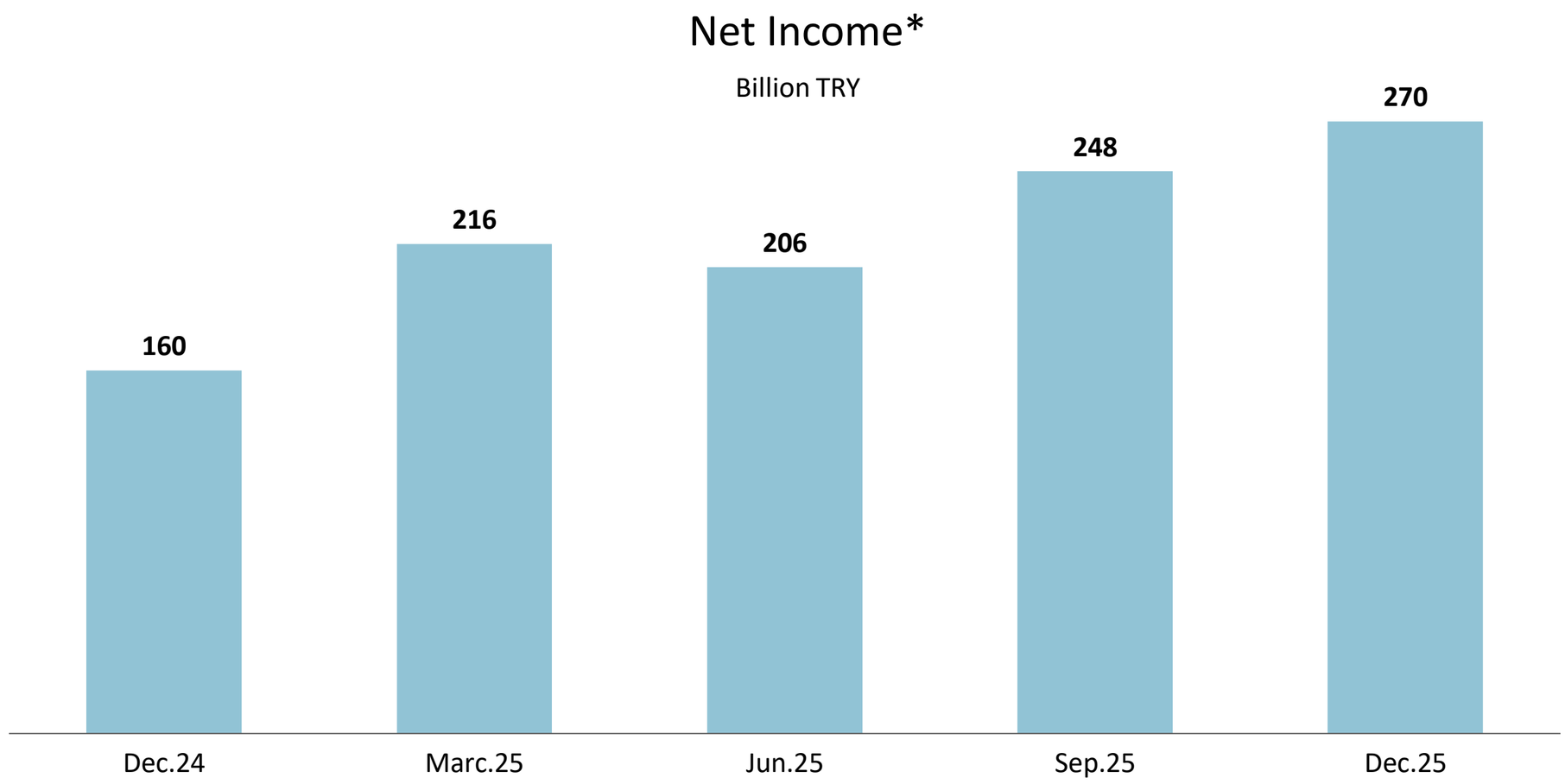
Net interest income of the banking sector amounted to TRY 1.725 billion. As of December 2025, the net profit of the Turkish Banking Sector was realized at TRY 940 billion.



The total interest income of the banking sector in the fourth quarter of 2025 amounted to TRY 2.308 billion.

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

Profitability



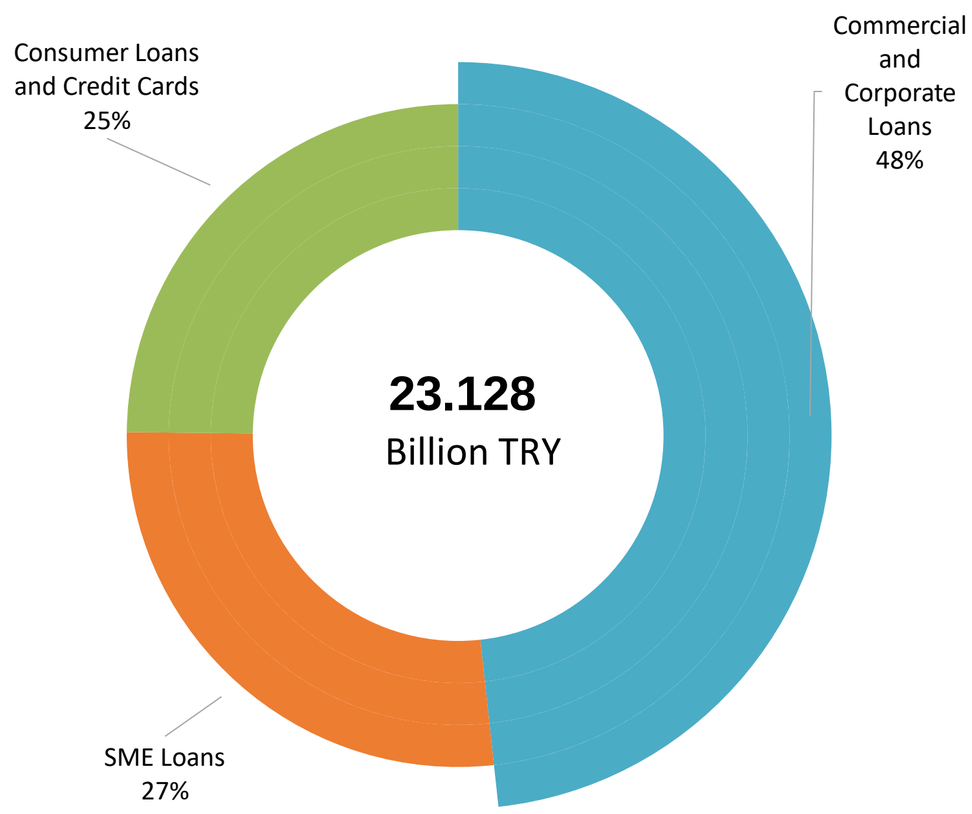
The net income of the banking sector in the fourth quarter of 2025 amounted to TRY 270 billion.

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

As of December 2025, the return on assets (ROA) ratio increased in public and domestic private bank groups compared to the fourth quarter of 2024.

Loans

Distribution of Loans by Type (%)

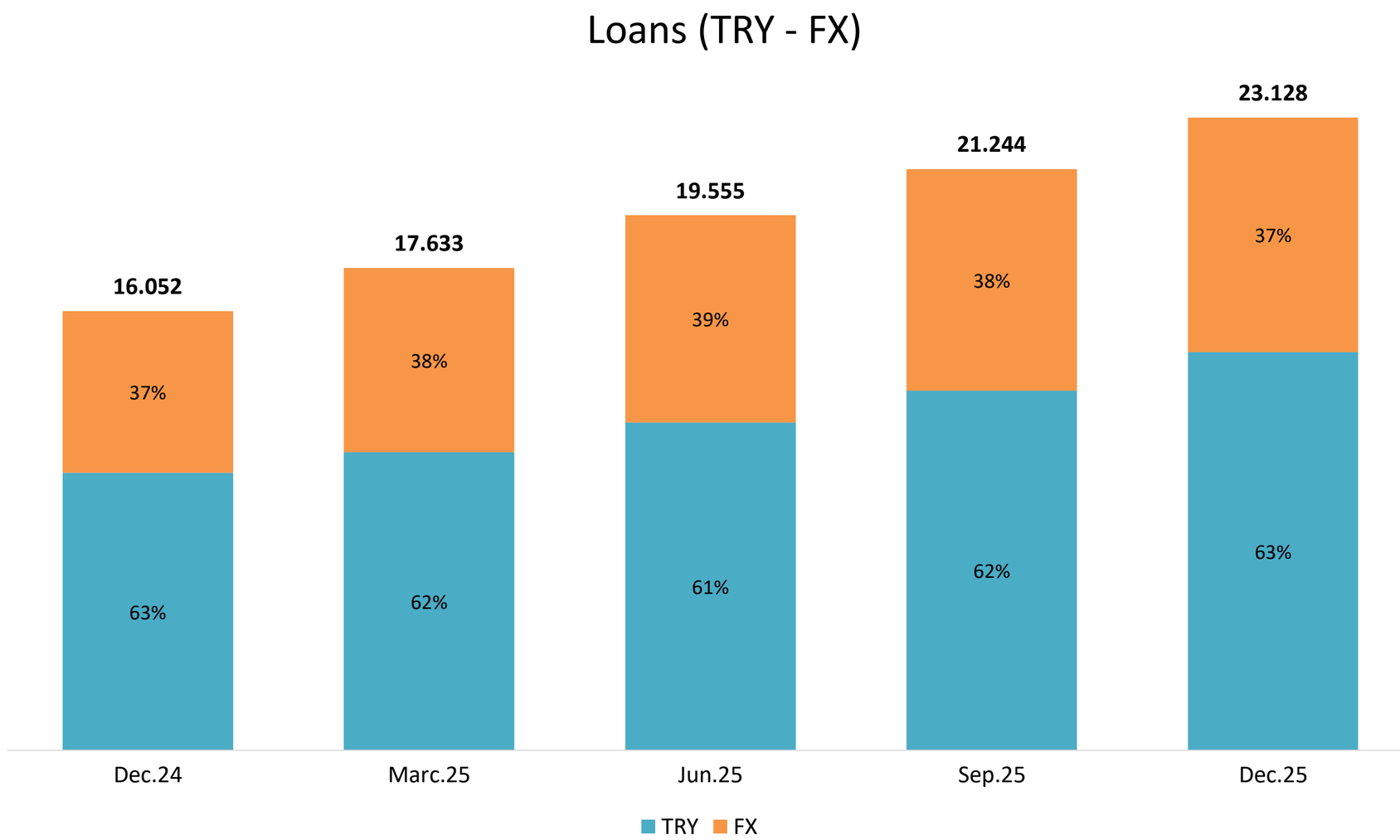


As of December 2025, commercial and corporate loans accounted for 48% of total loans, while SMEs loans and and consumer loans (including credit cards) represented 27% and 25%, respectively.

Distribution of Total Loans by Bank Ownership Group

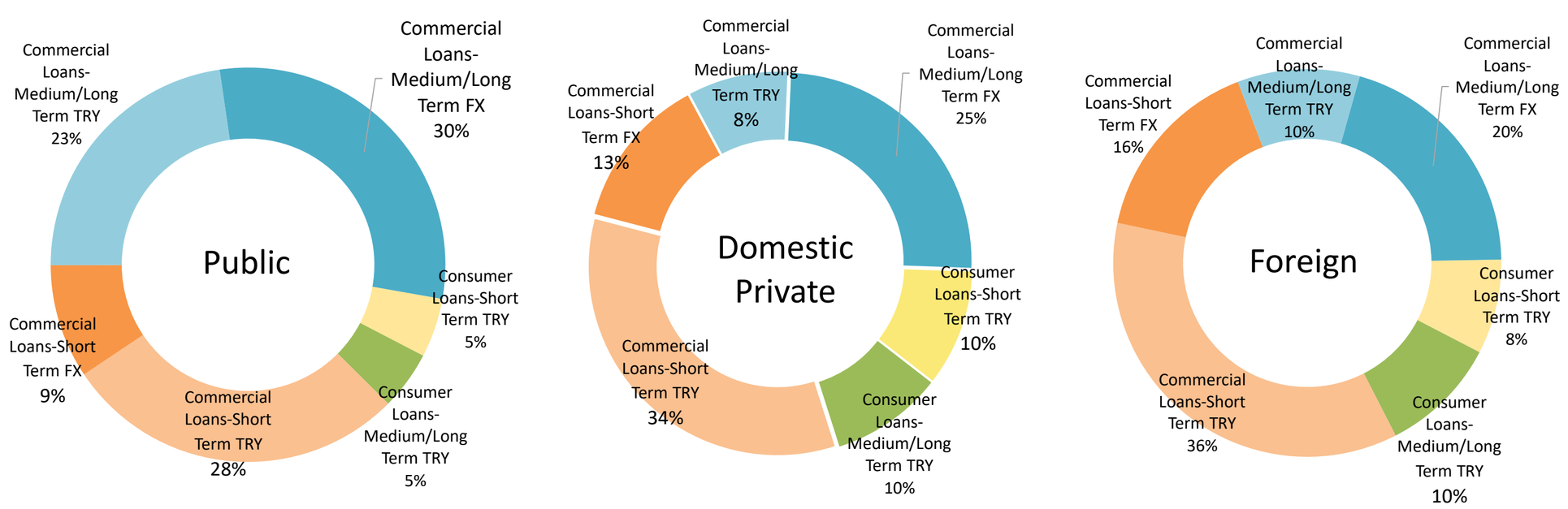
As of December 2025, the total loan volume of TRY 23.128 billion consisted of TRY 6.769 billion from domestic private banks and TRY 10.667 billion from public banks.

Loans



As of December 2025, total loans amounted to TRY 21.244 billion, of which TRY 14.560 billion were in Turkish Lira and TRY 8.568 billion in foreign currency (FX) loans.

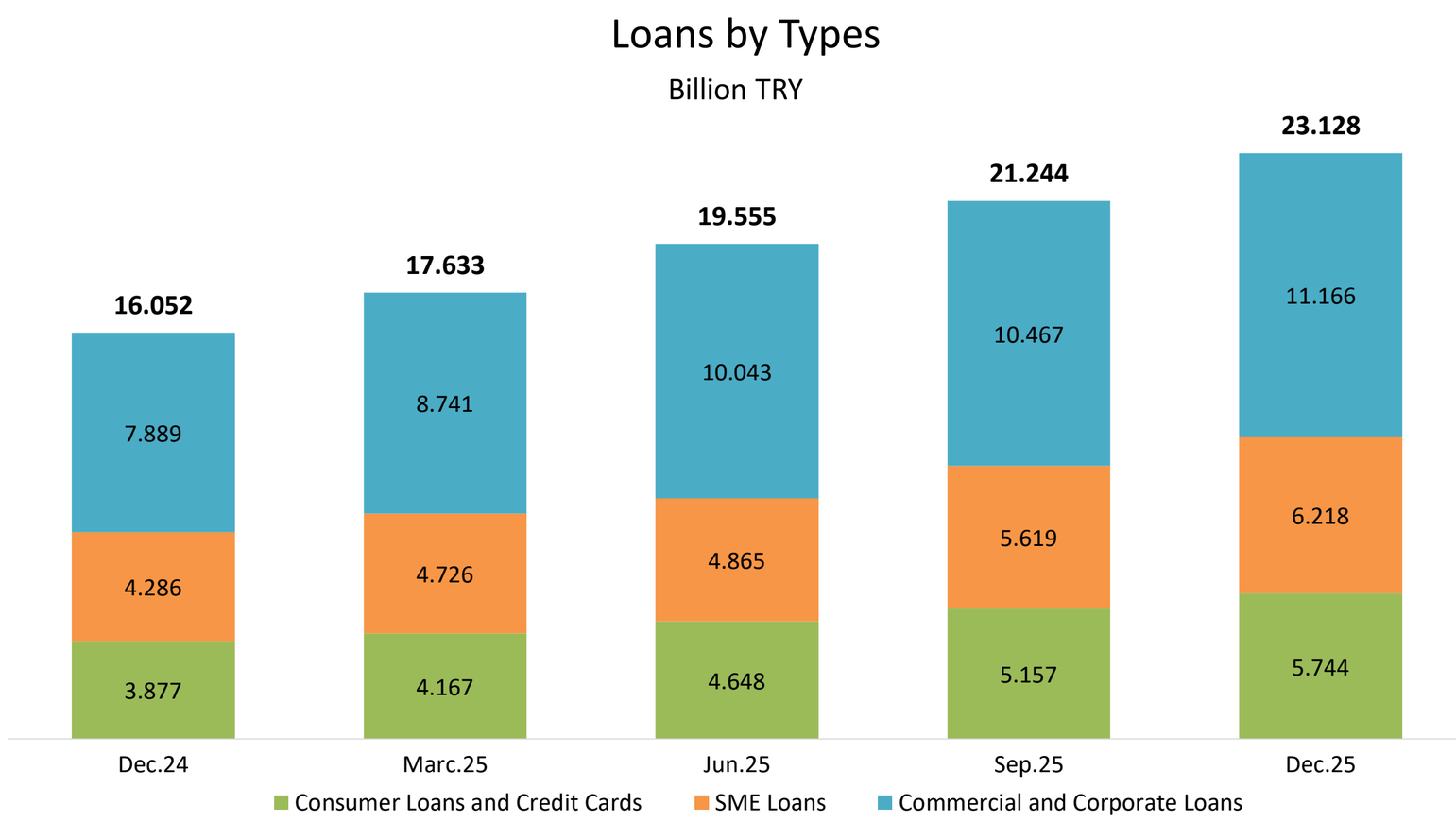
Maturity and TRY-FX Distribution of Loans Based on Bank Ownership Group



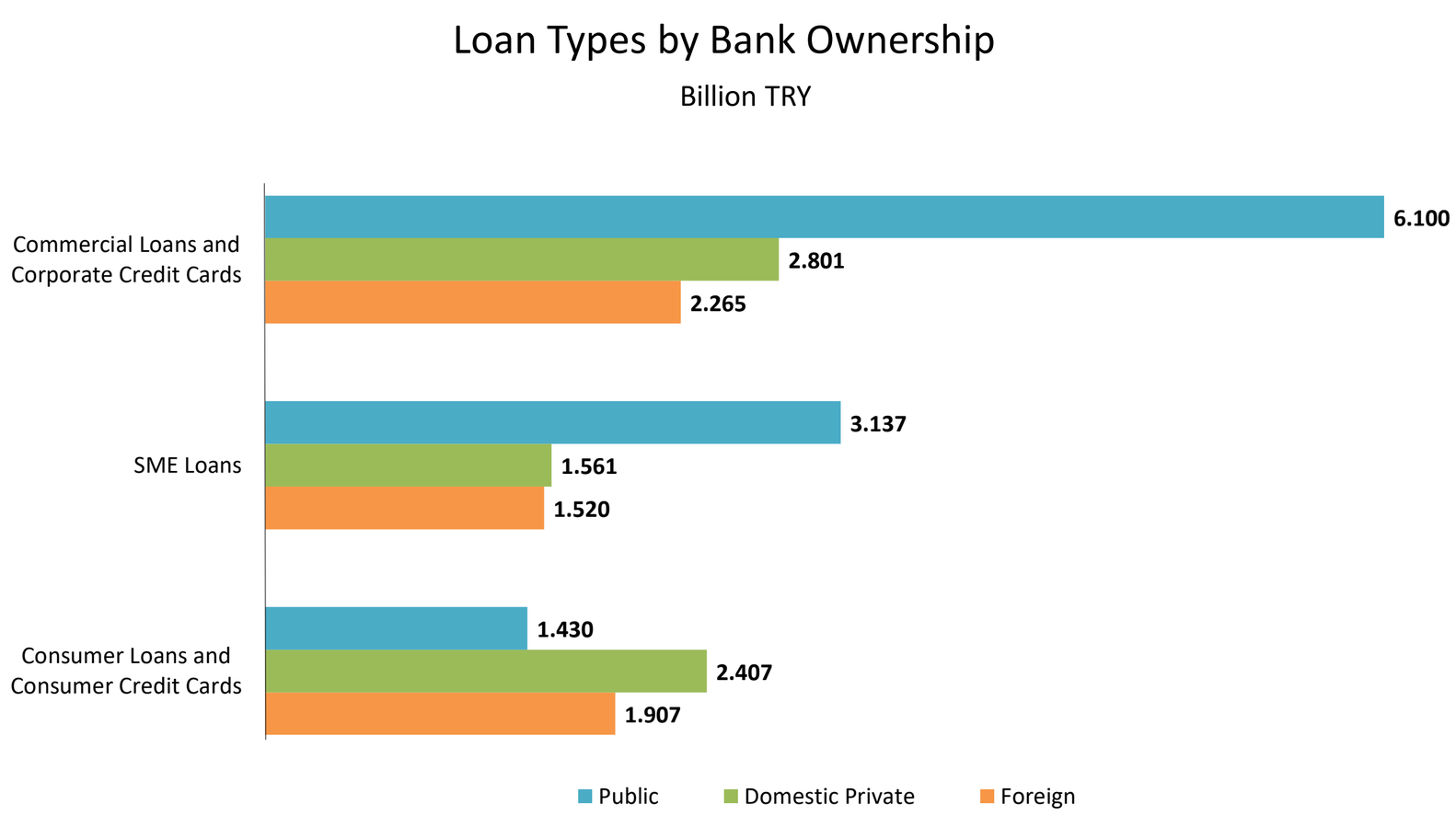
As of December 2025, the share of medium-to long-term TRY denominated commercial loans of public, domestic private and foreign banks were realized at %23, %10, %10 respectively.

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

Loans



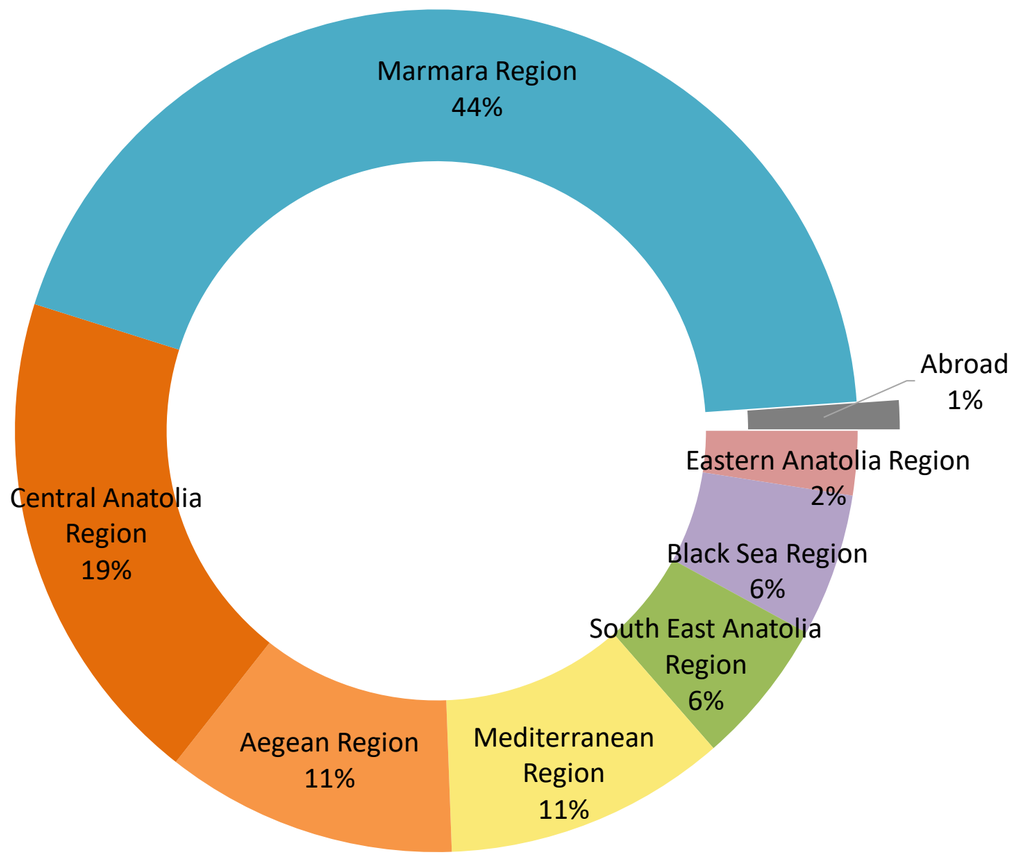
As of December 2025; the total volume of commercial loans and corporate credit cards amounted to TRY 11.166 billion. SMEs loans stood at TRY 6.218 billion, while consumer loans and credit cards reached TRY 5.744 billion.



As of December 2025, the volume of commercial loans and corporate credit cards amounted to TRY 6.100 billion in public banks, TRY 2.801 billion in domestic private banks, and TRY 2.265 billion in foreign banks.

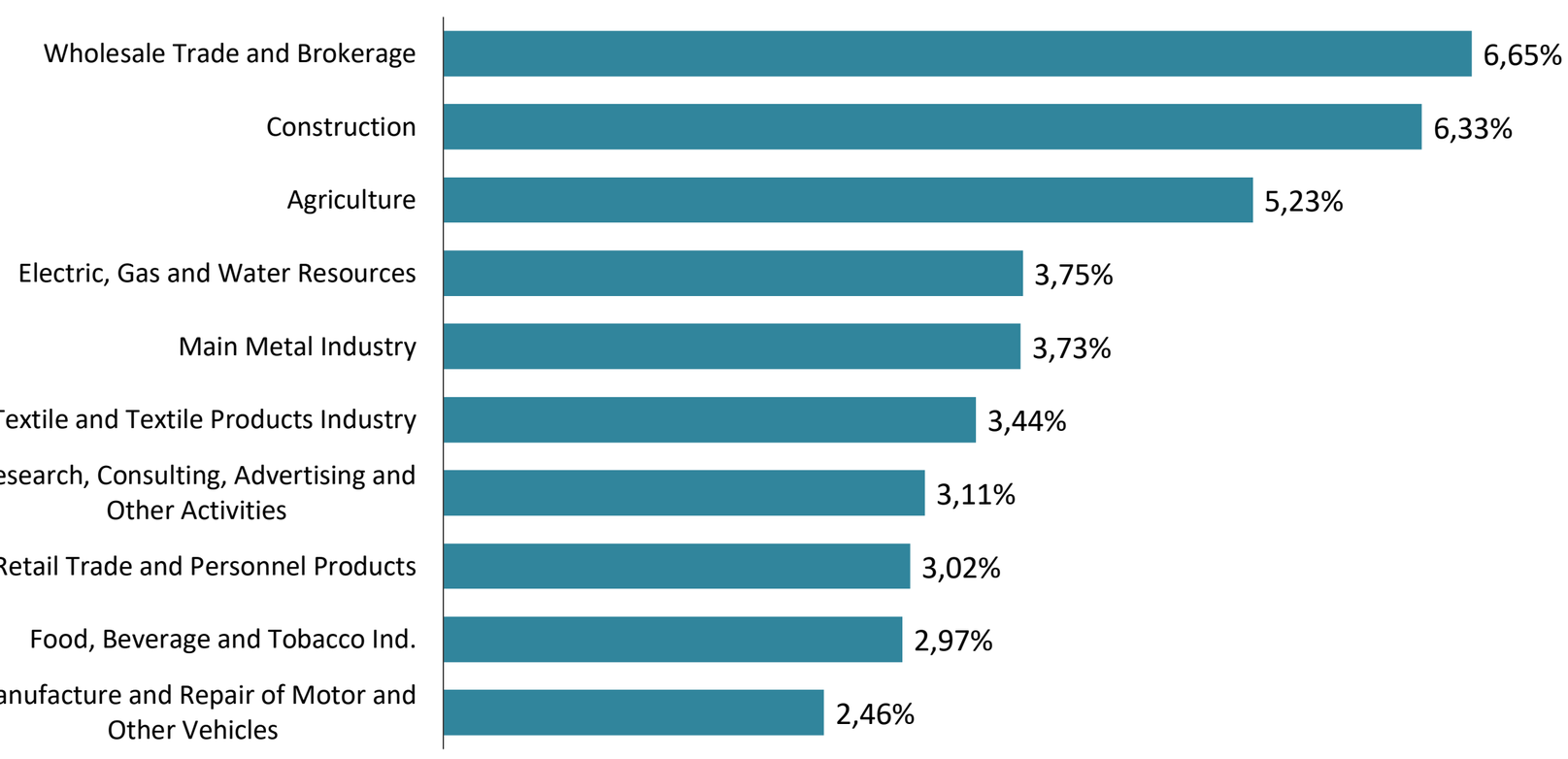
Loans

Geographical Distribution of Loans



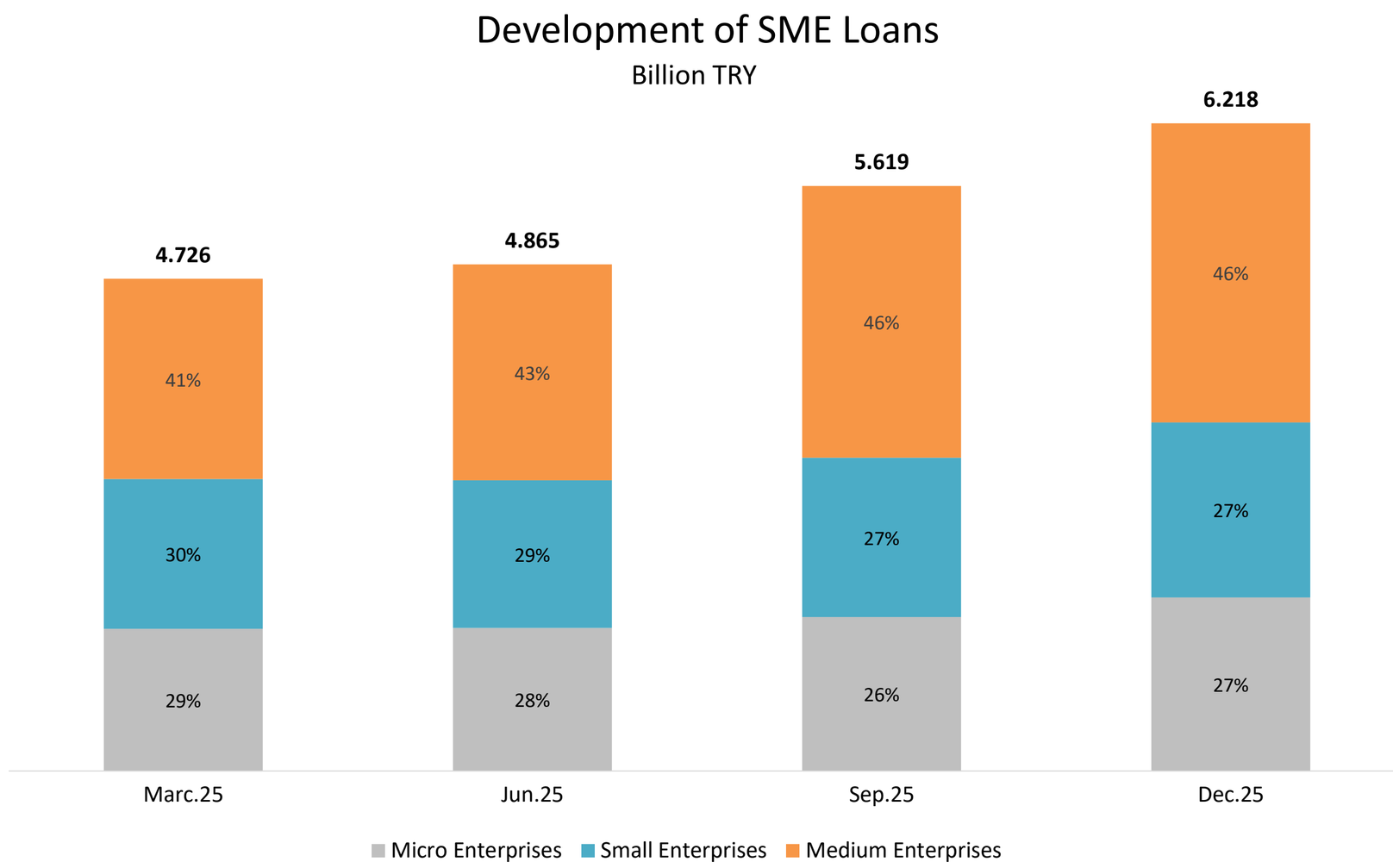
As of December 2025, 44% of total loans in the banking sector were concentrated in the Marmara Region, followed by 19% in Central Anatolia and 11% in the Aegean and Mediterranean Region.

Selected Sectoral Loan Distribution



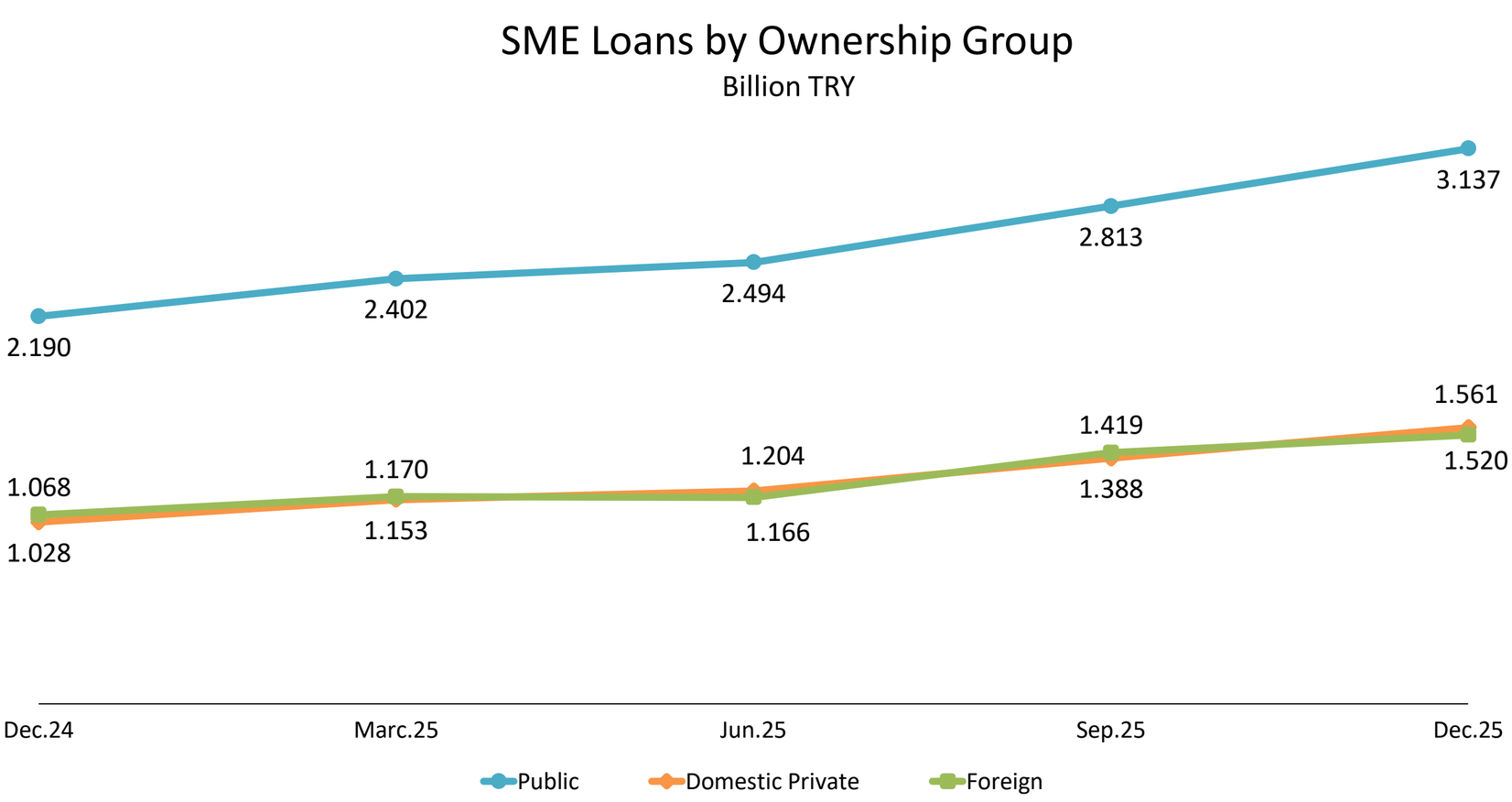
As of December 2025, the wholesale trade and brokerage sector accounted for 6,65% of total loans, while the construction sector represented 6,33%.

SME Loans



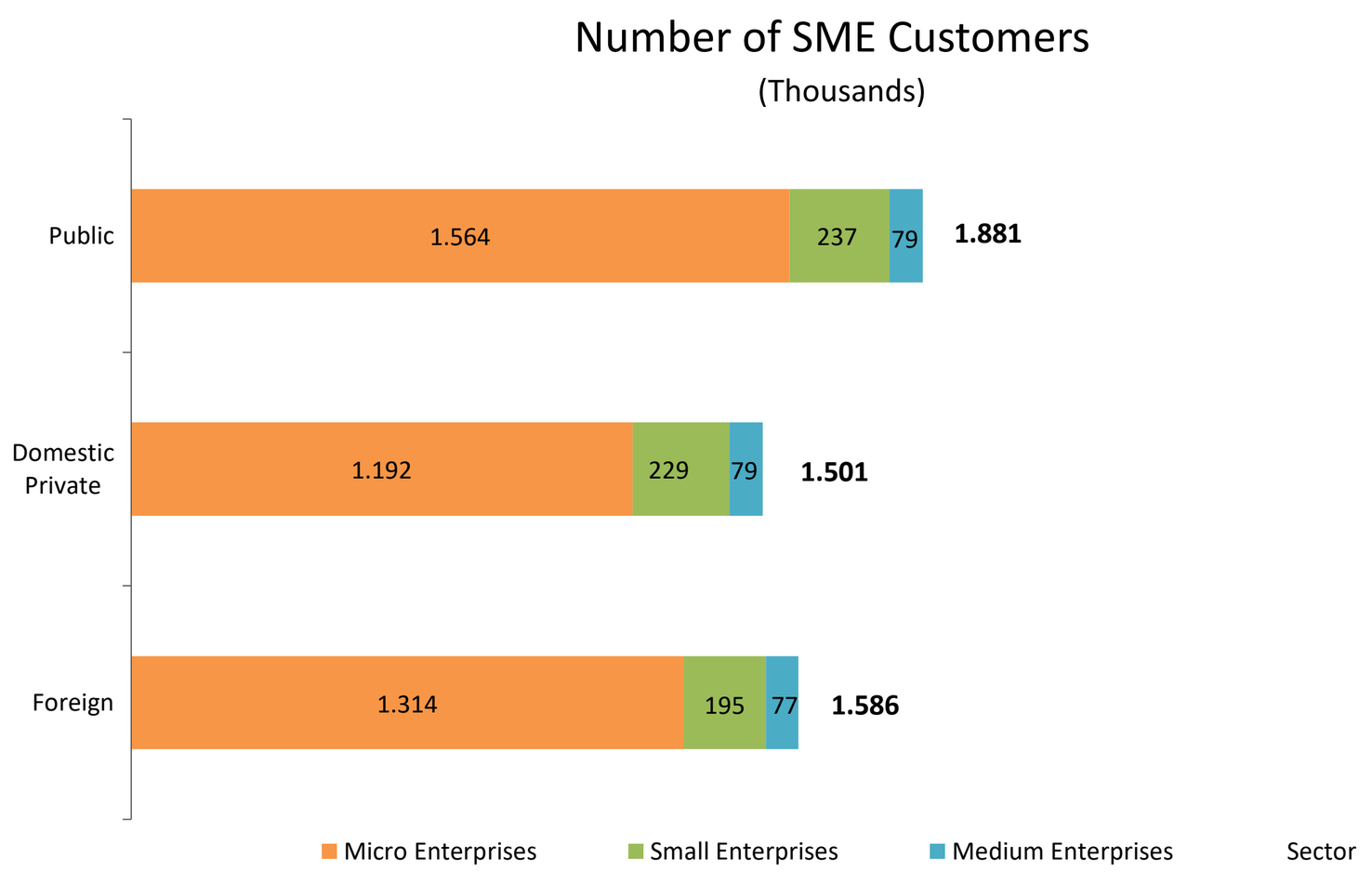
Compared to the previous quarter the share allocated to medium-sized enterprises within total SME loans increased.

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



As of December 2025, public banks provided TRY 3.137 billion in SME loans, while foreign banks extended TRY 1.520 billion.

SME Loans

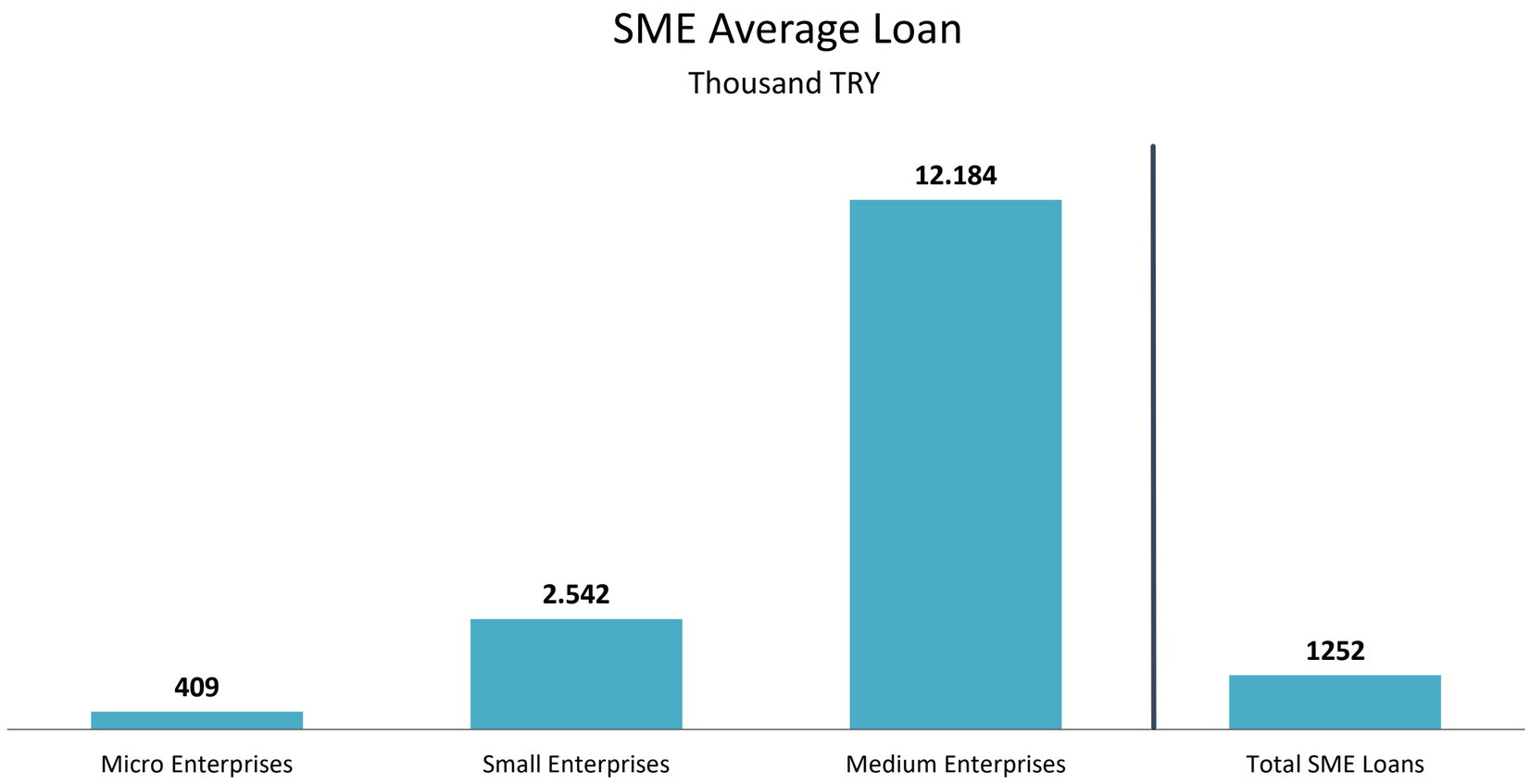


As of December 2025, the number of SME loan customers by bank type was as follows:

-Public banks: 1.881

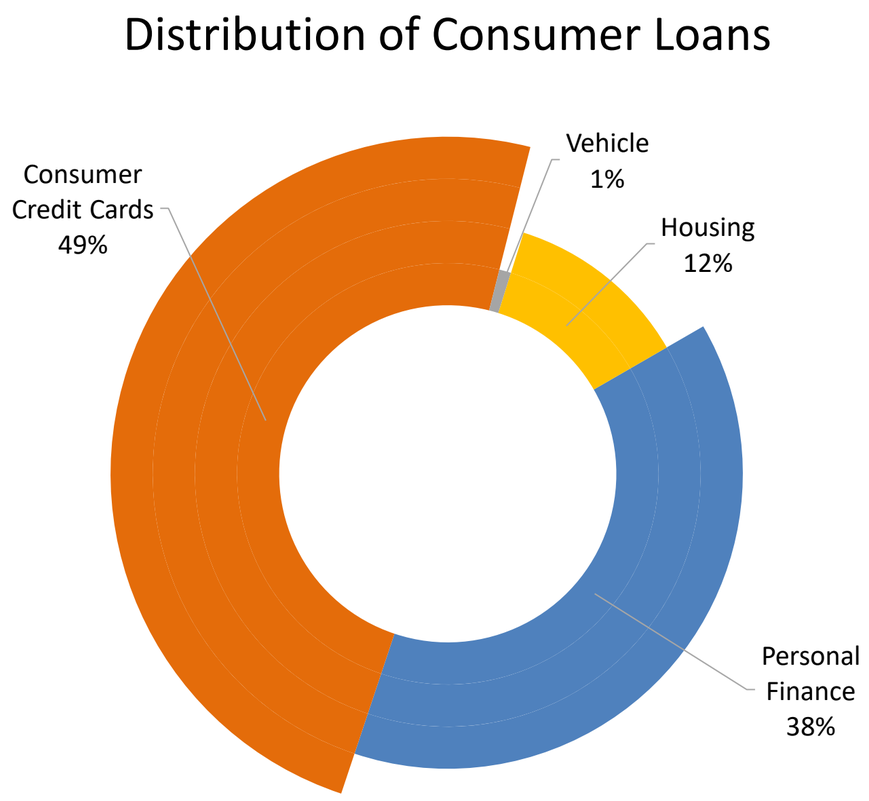
-Domestic private banks: 1.501

-Foreign banks: 1.586.

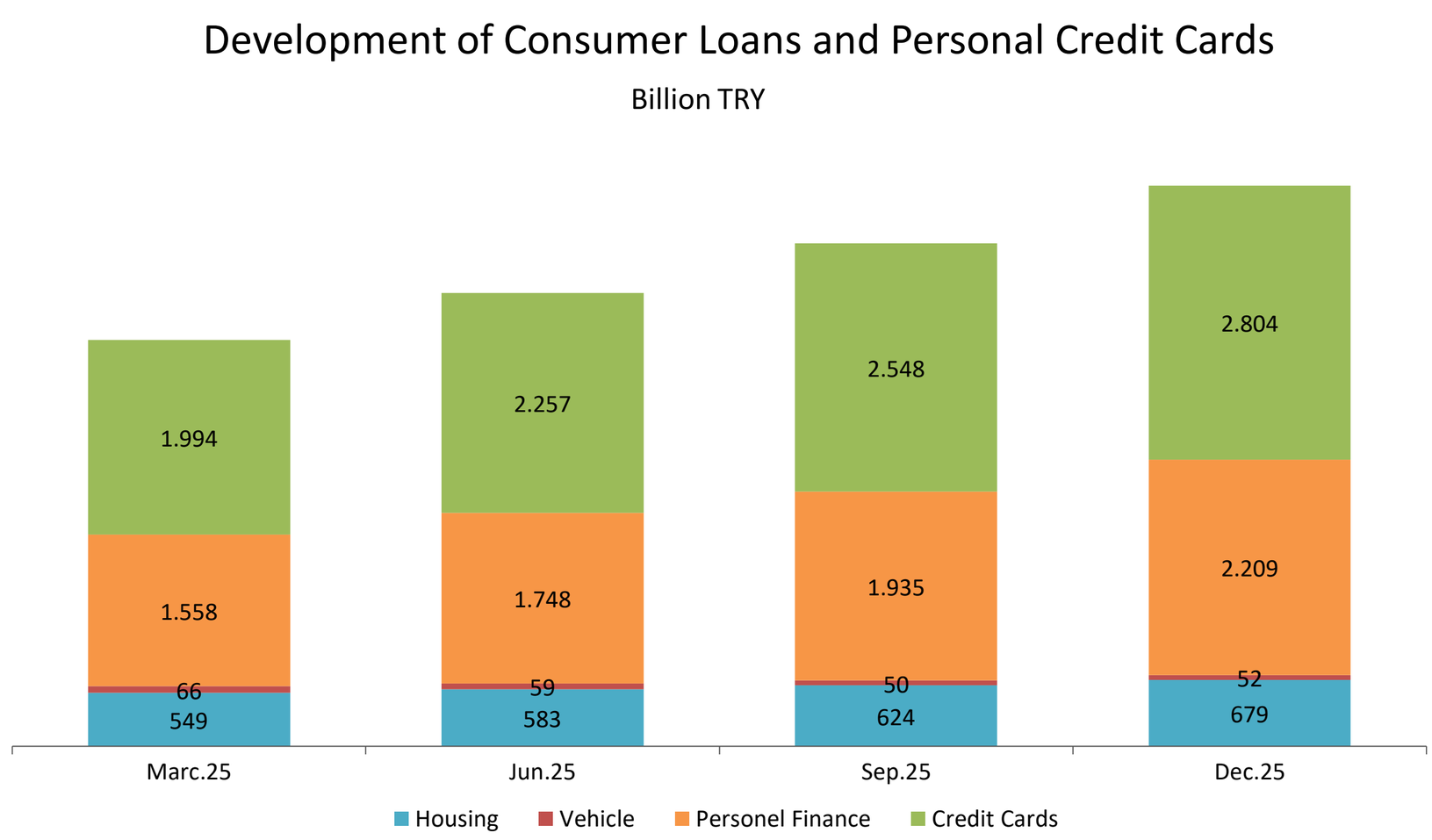


As ofDecember 2025, the average loan amount extended to medium-sized enterprises was 12.184 million TRY, while micro enterprises received an average of 409 thousand TRY.

Consumer Loans

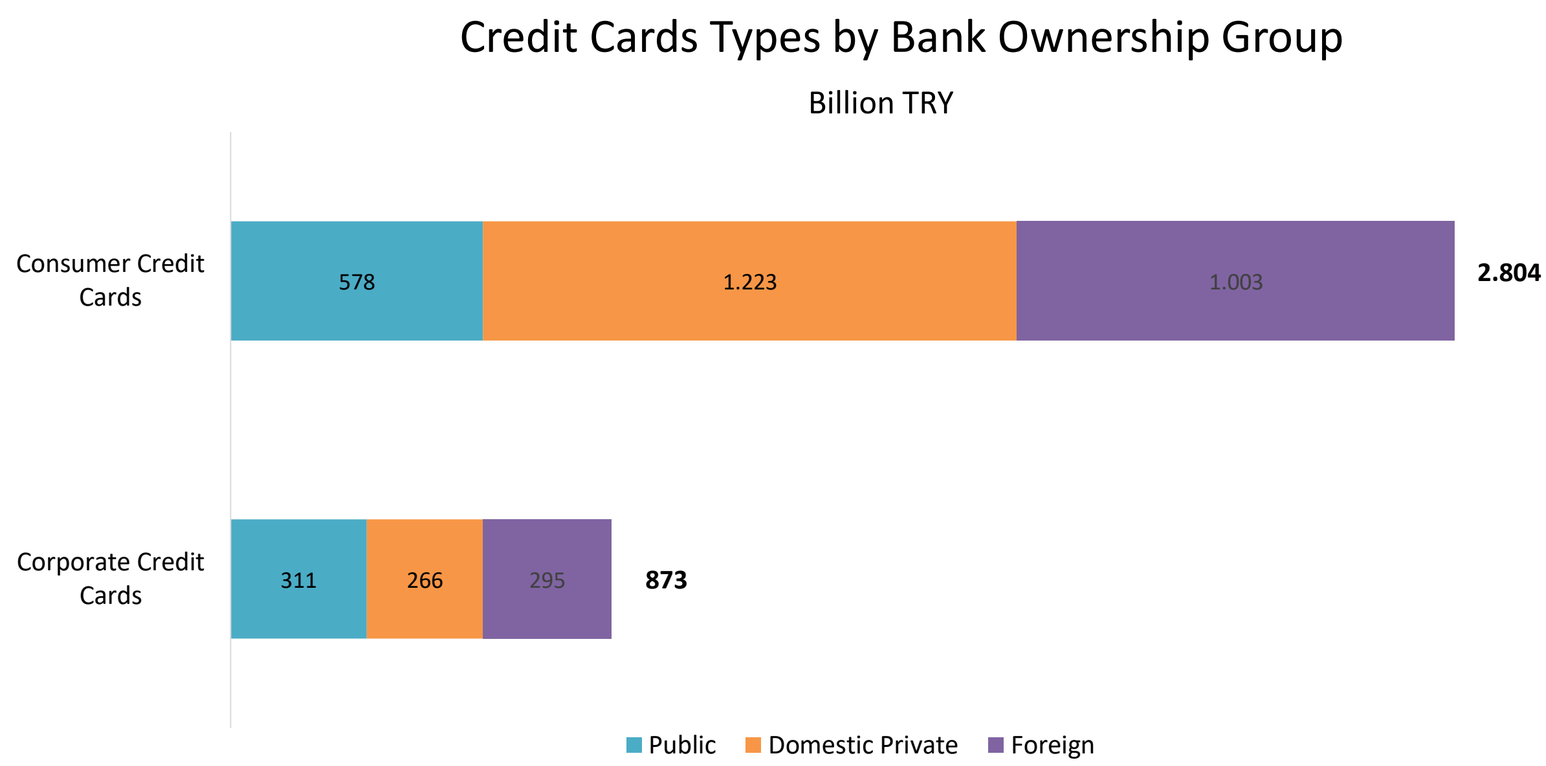


As of September 2025, within consumer loans, personal finance loans accounted for 38%, housing loans for 12%, and credit cards for 49%.

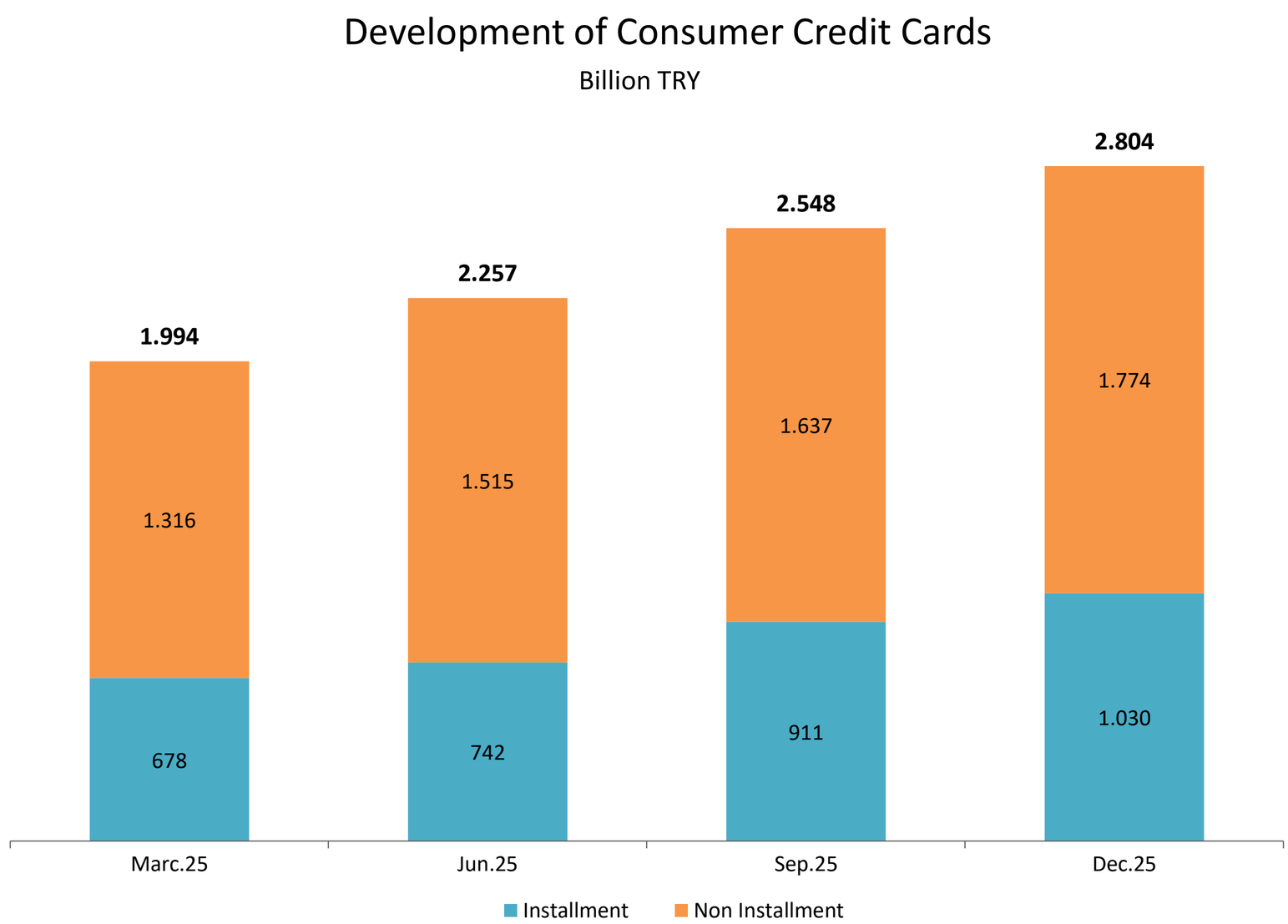


As of December 2025, housing loans increased compared to the previous quarter, reaching a total of TRY 679 billion.

Credit Cards

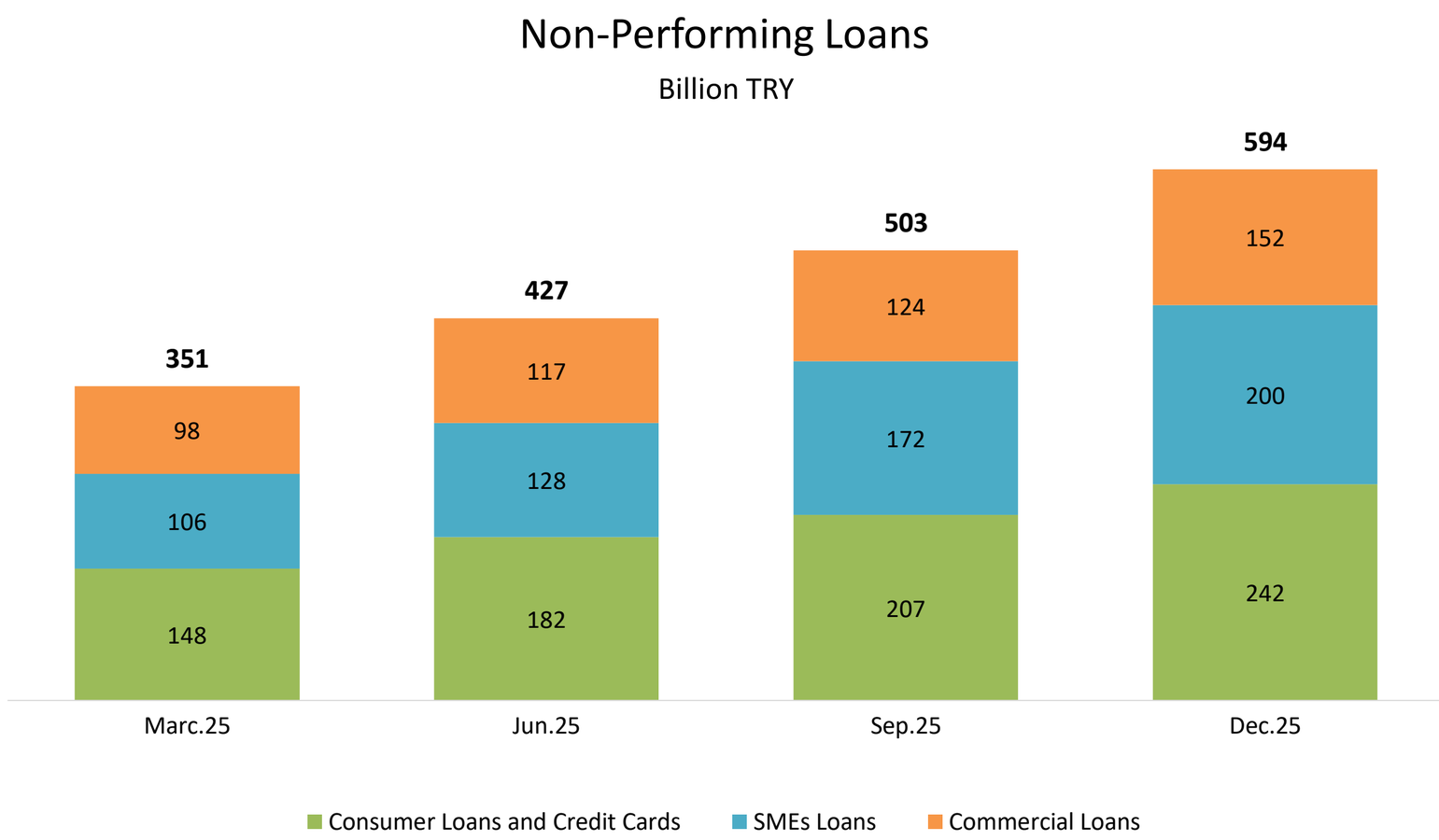


As of December 2025, the total amount of consumer credit card debt in domestic private banks stood at TRY 1.223 billion, while corporate credit card debt in public banks amounted to TRY 311 billion.

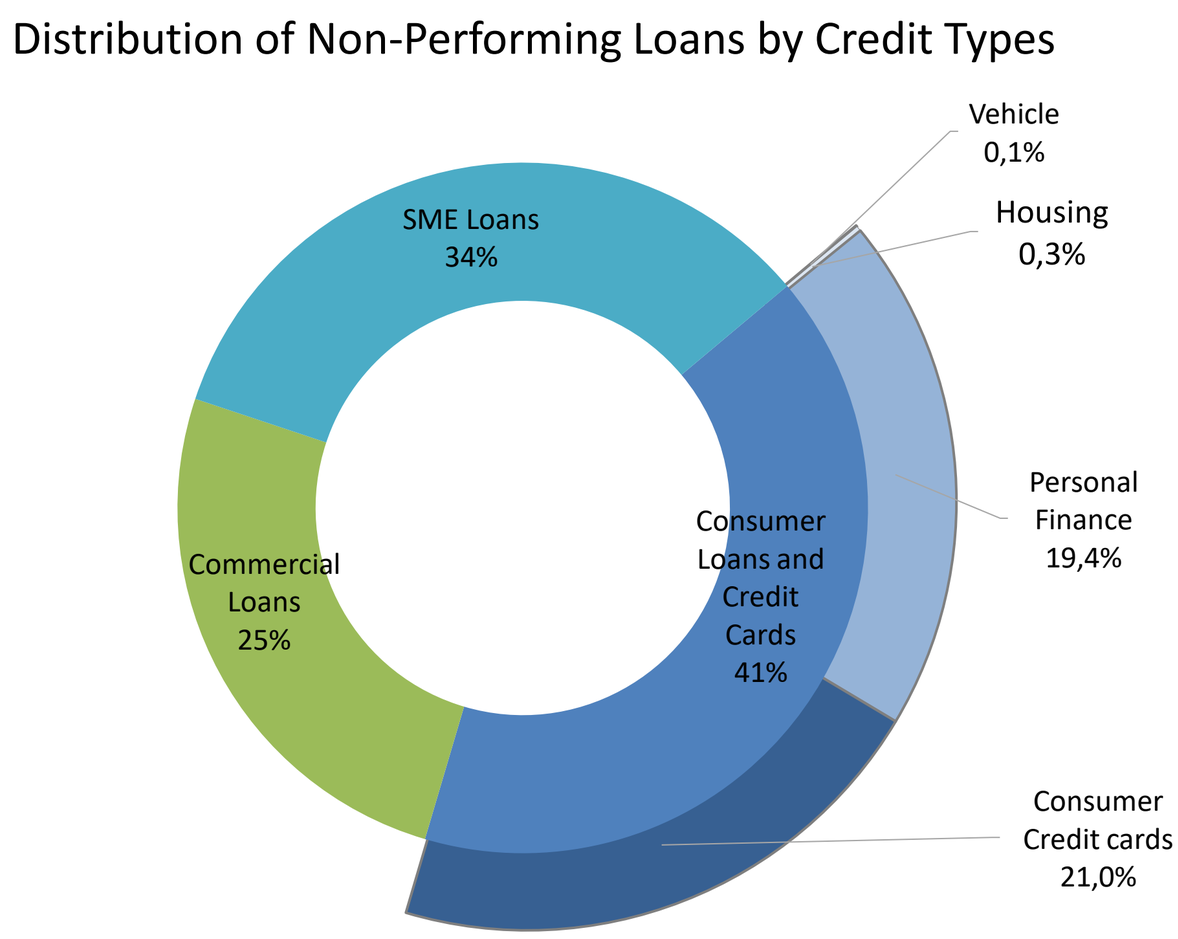


As of December 2025, the total amount of consumer credit card debt, including both installment and non-installment types, increased compared to the previous quarter.

Non-Performing Loans

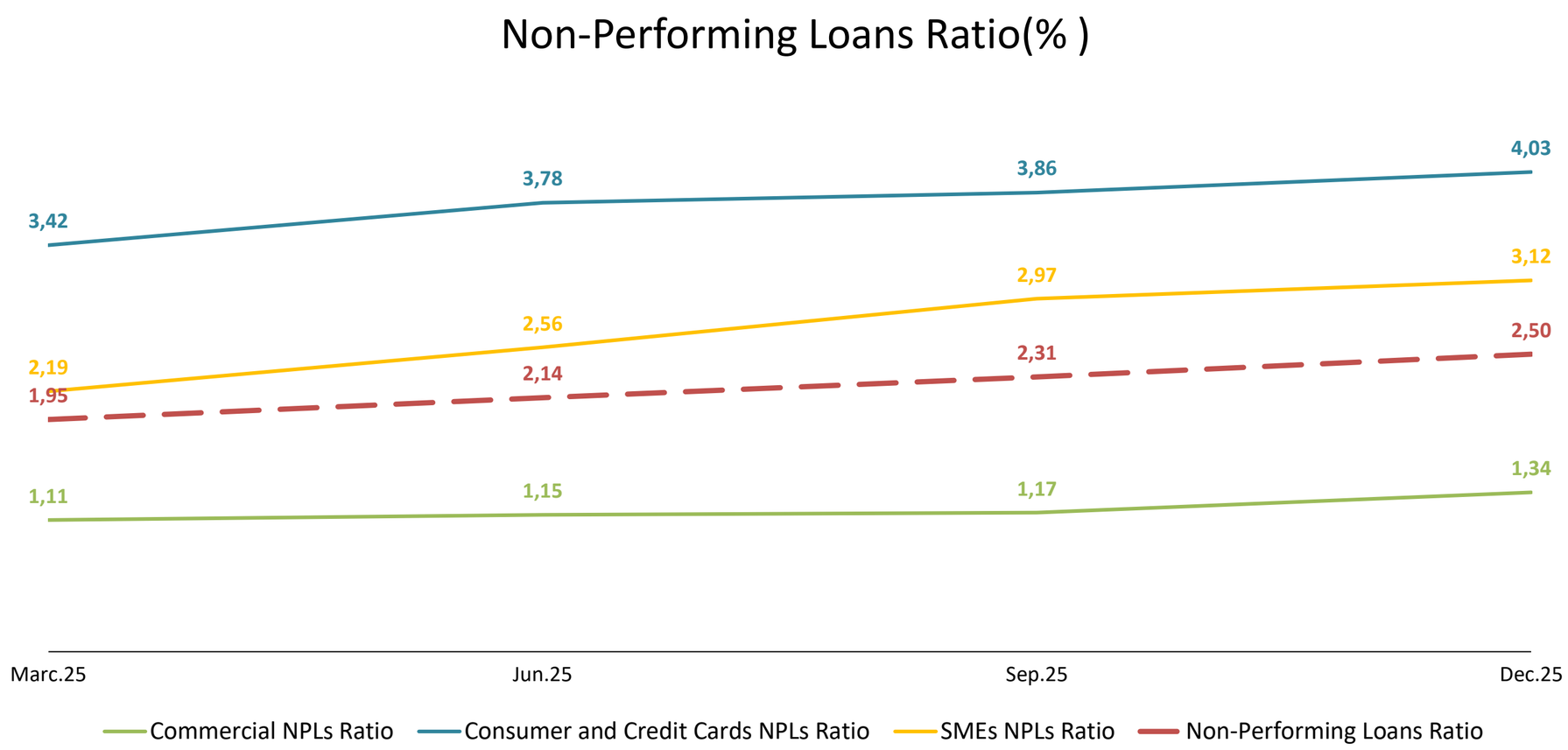


As of December 2025, the gross amount of non-performing loans (NPLs) stood at TRY 594 billion.

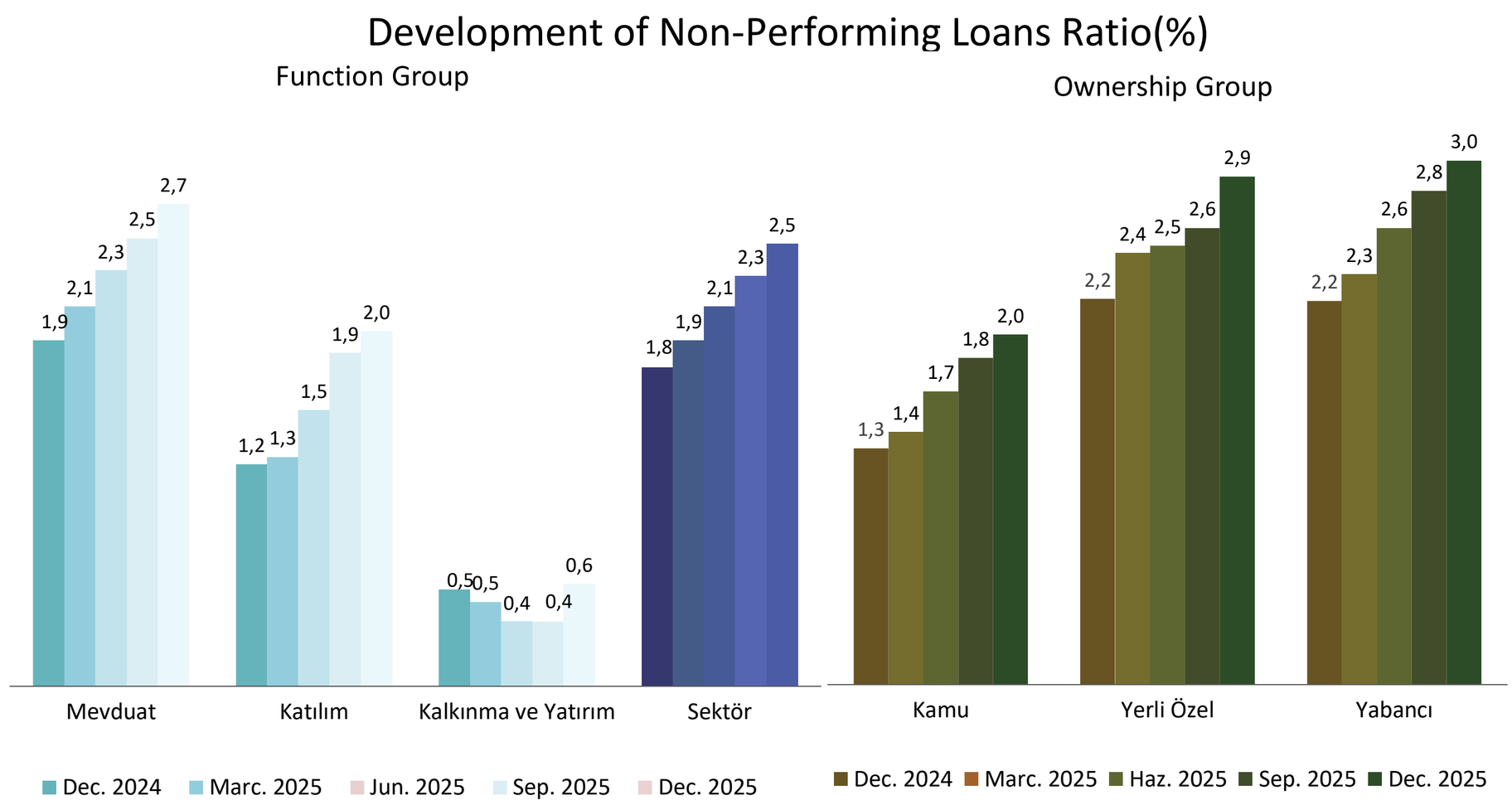


As of December 2025, 25% of the banking sector's total NPLs originated from commercial loans, while 34% were attributed to SME loans.

Non-Performing Loans

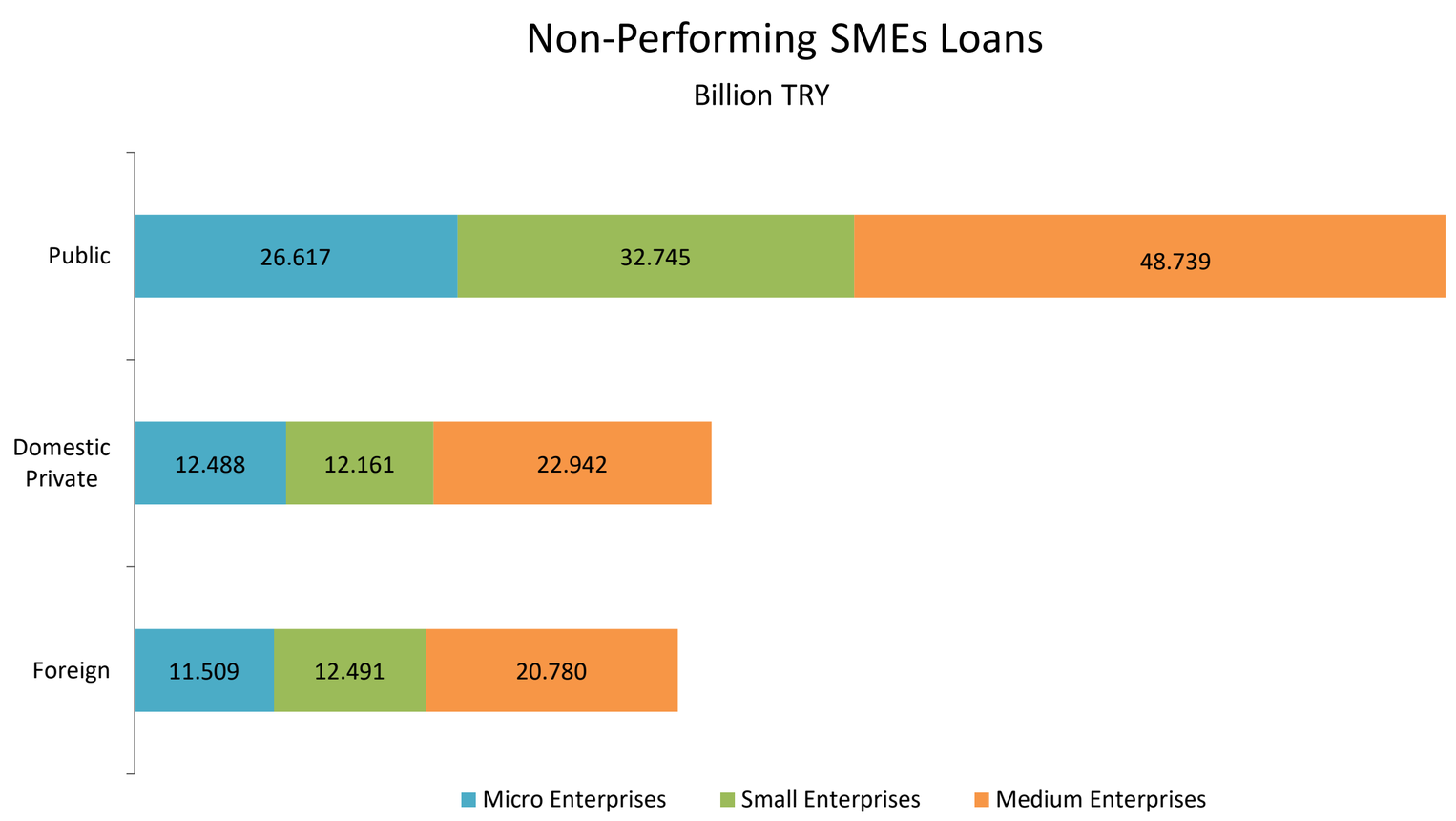


As of December 2025, NPLs to total loans in the banking sector was 2,50%.

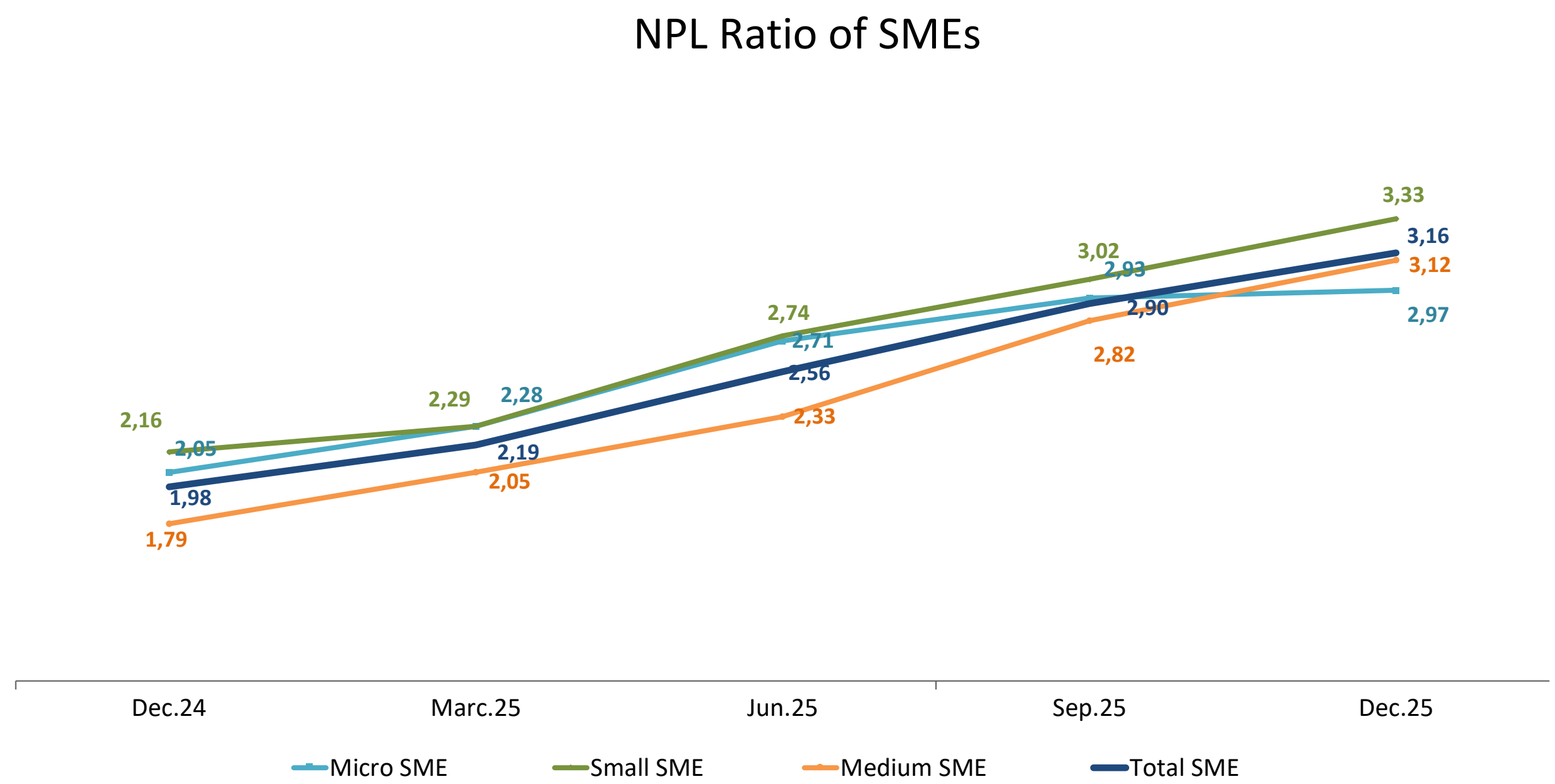


In the banking sector, NPL ratio realized as 2,7% in deposit banks and 3,0% in foreign banks.

Non-Performing Loans

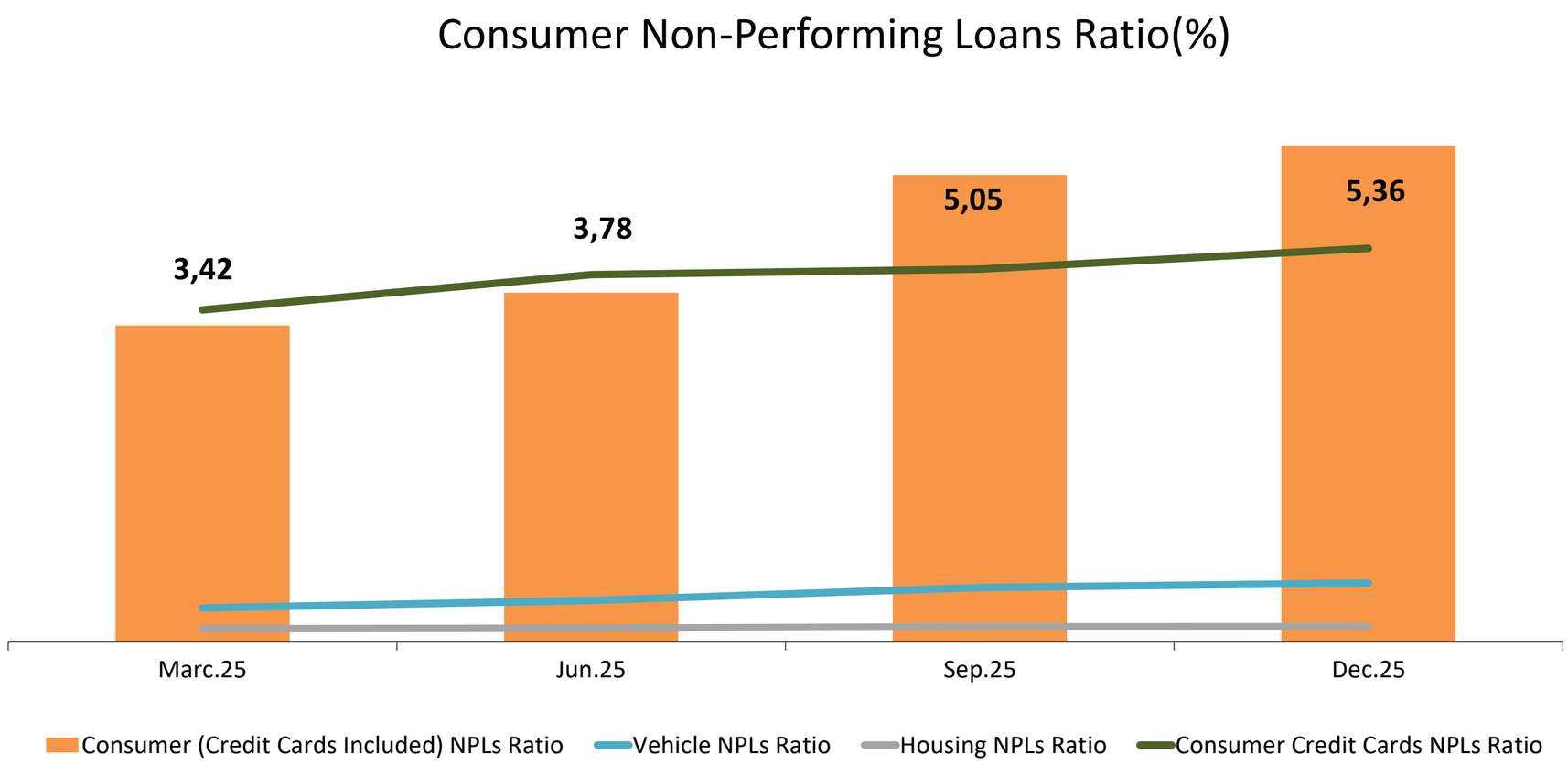


As of December 2025, NPL volume of micro enterprises in public banks amounted to TRY 26.617 billion.

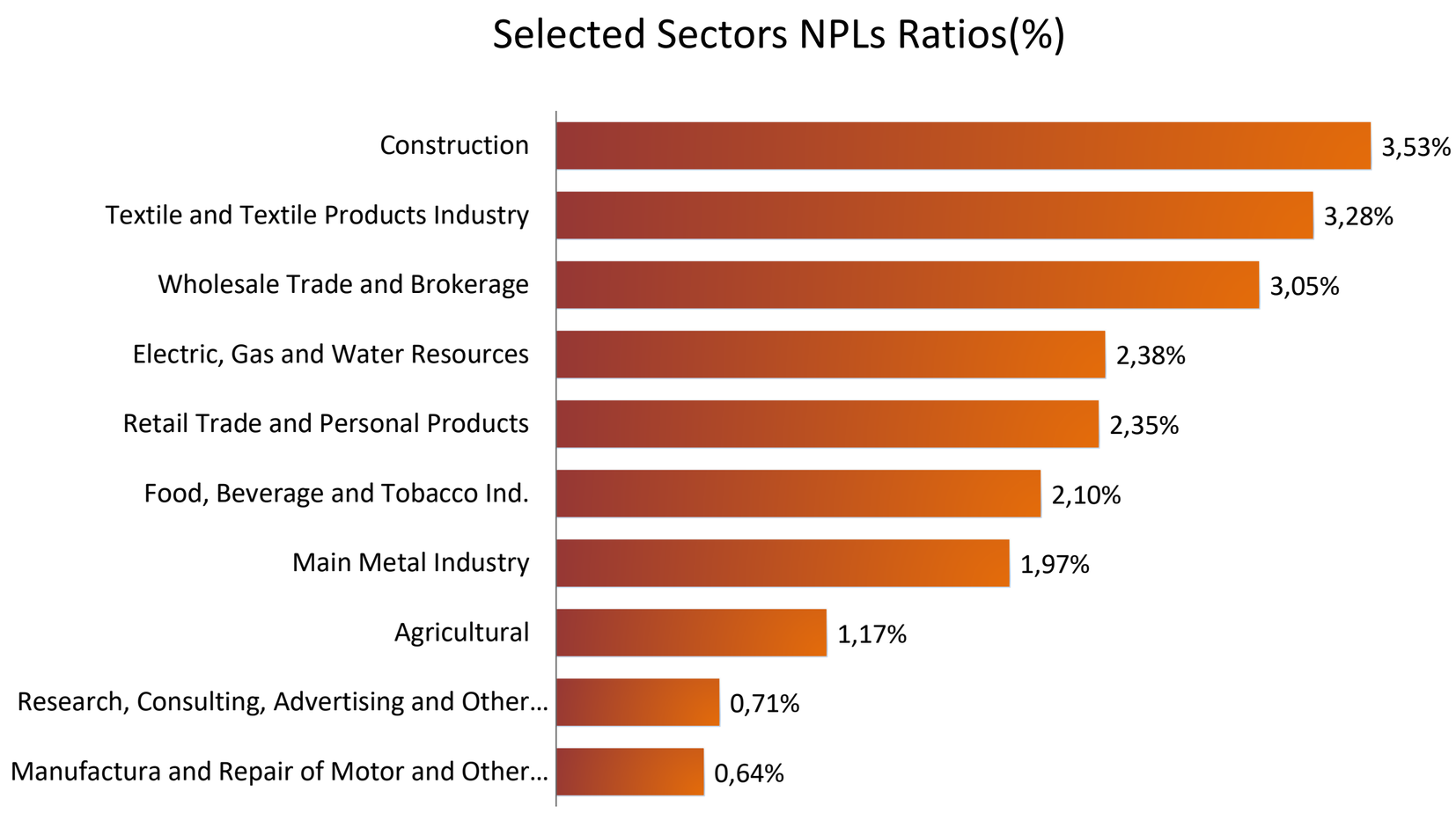


As of December 2025, NPL ratio for medium-sized enterprises was 3,12%, while the ratio for micro enterprises stood at 2,97%, according to SME classifications.

Non-Performing Loans

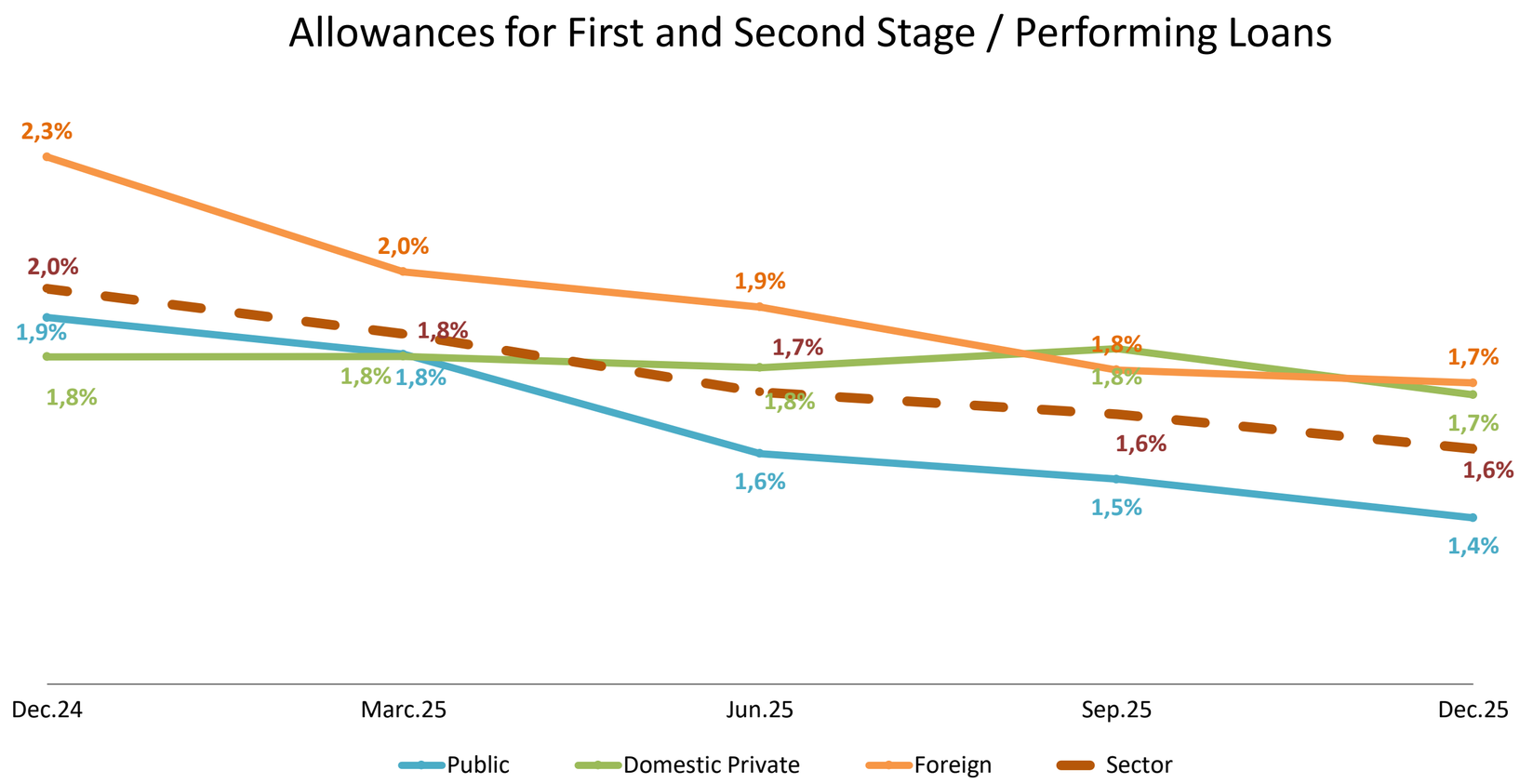


As of December 2025, NPL ratio for consumer loans including consumer credit cards increased compared to the previous quarter and was recorded at 5,36%

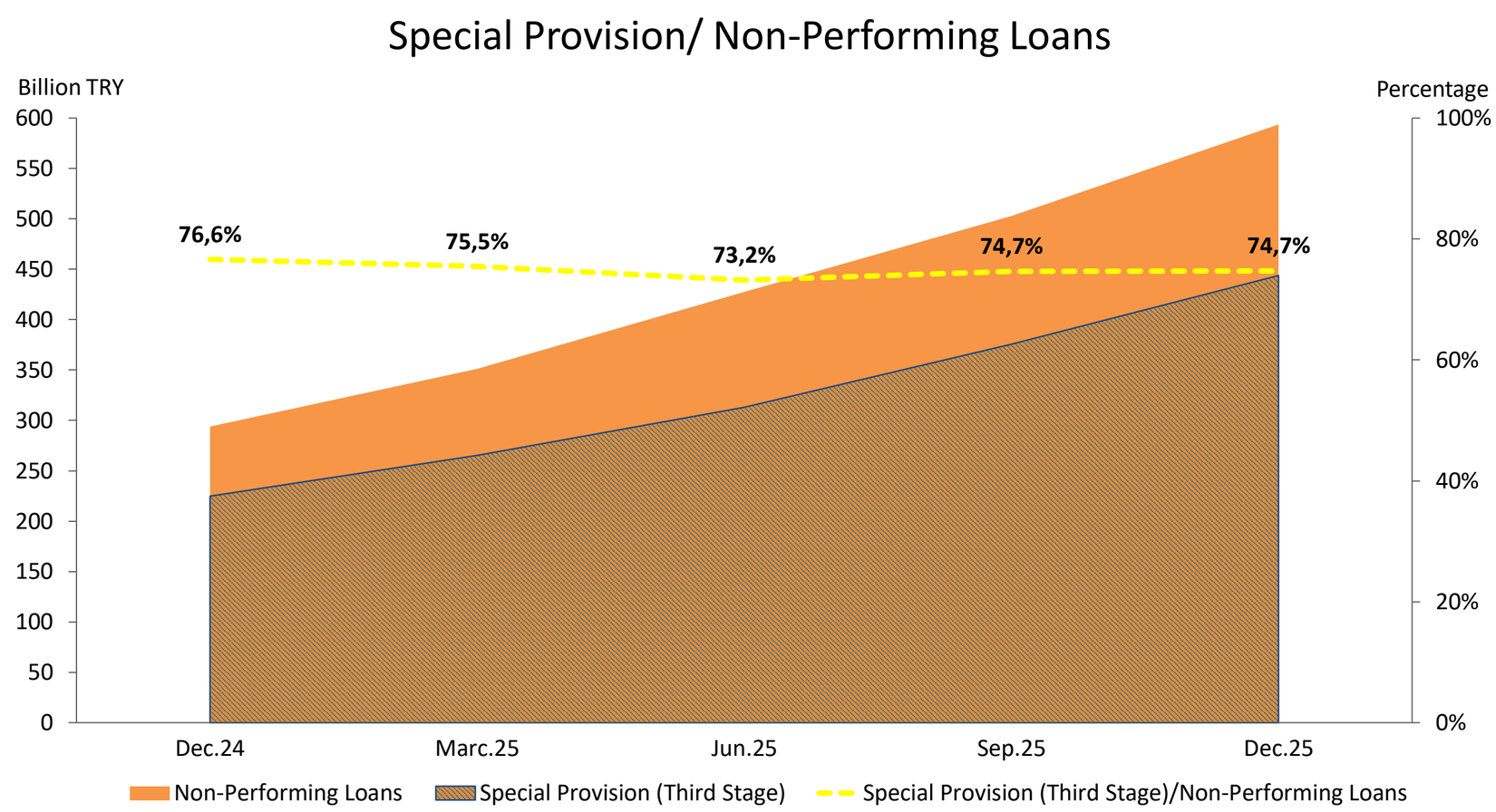


As of December2025, the share of total non-performing loans (NPLs) in the construction sector was 3,53%, textile and textile products ınduslry sector accounted for 3,28%.

Non-Performing Loans - Provisions



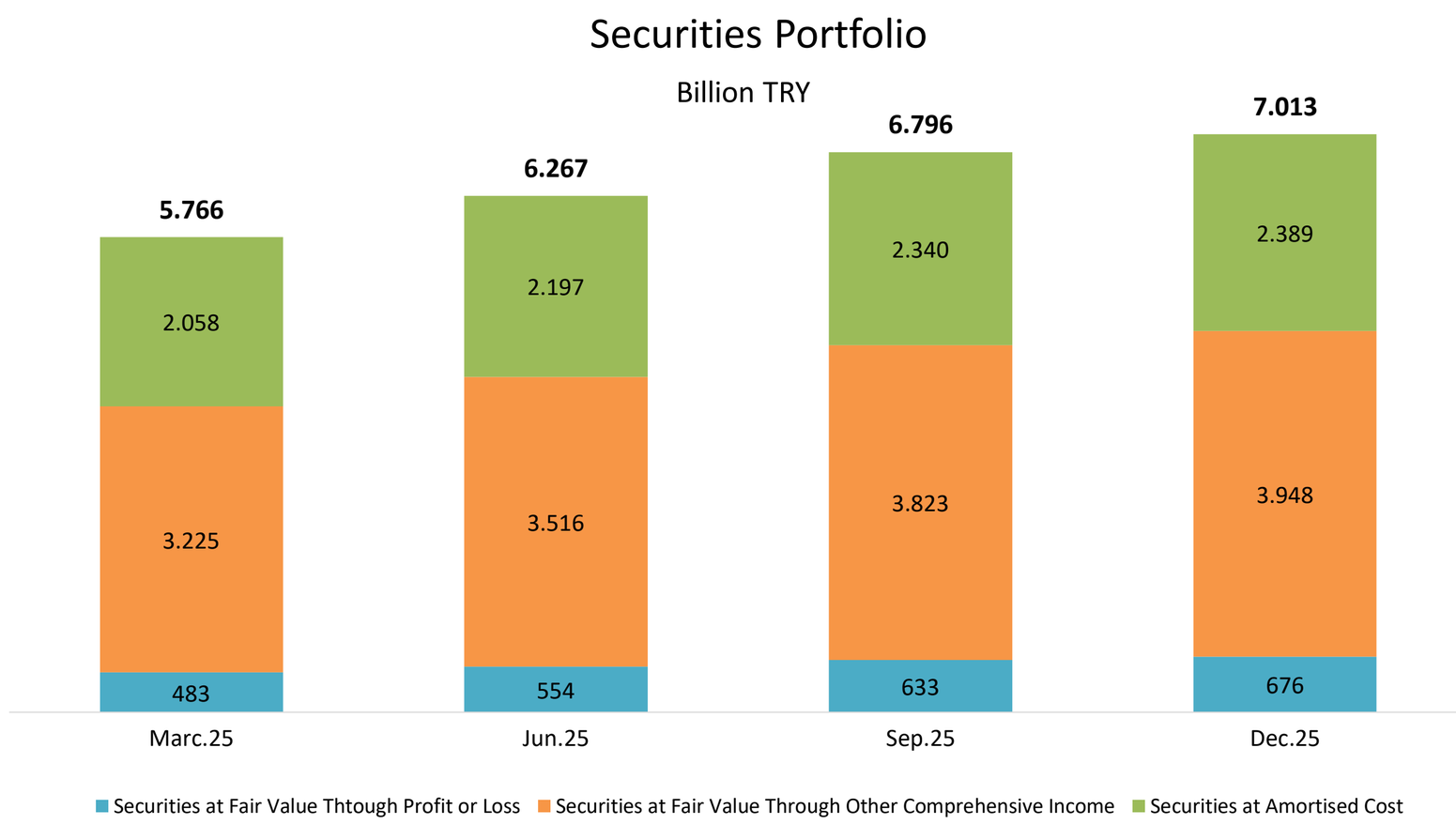
As of December 2025, the combined ratio of allowances for 12-month expected credit loss (Stage 1) and significant increase in credit risk (Stage 2) to performing loans was 1,7% for domestic private banks, and 1,7% for foreign banks.



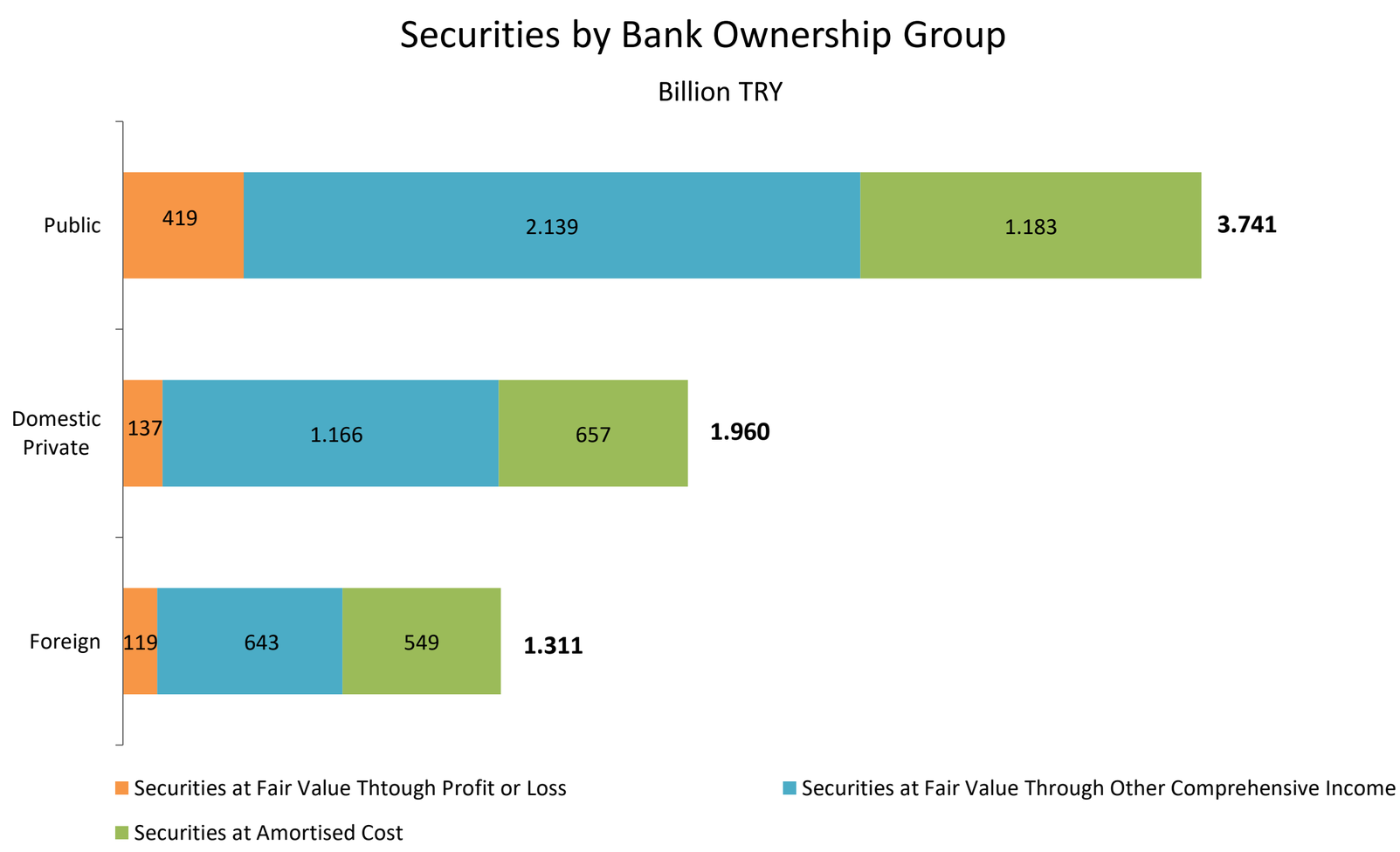
As of December 2025, the specific provision coverage ratio for non-performing loans was recorded at 75%.

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

Securities

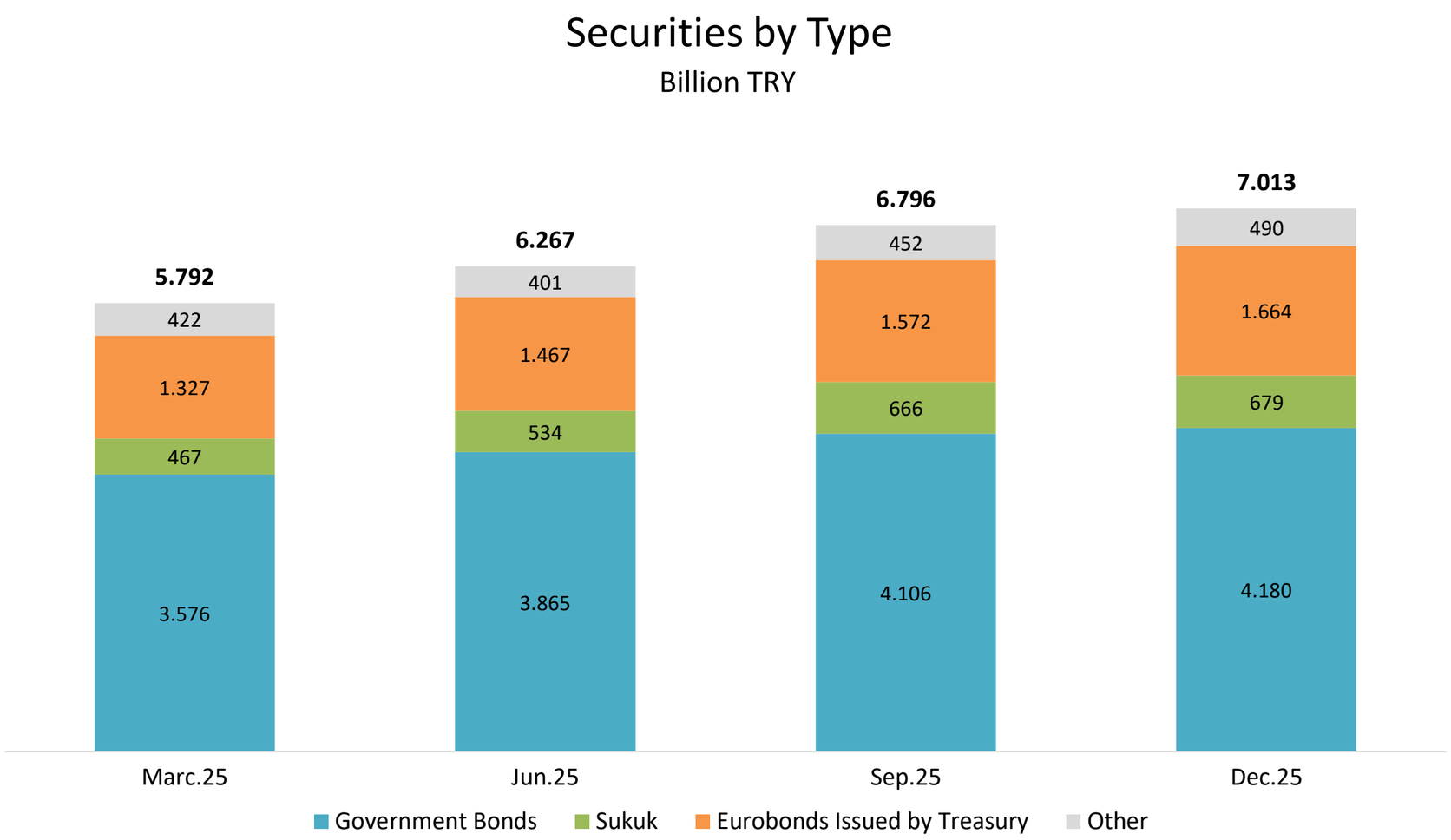


As of December 2025, the total securities portfolio of the banking sector increased compared to the previous quarter, reaching 7,0 trillion TRY.



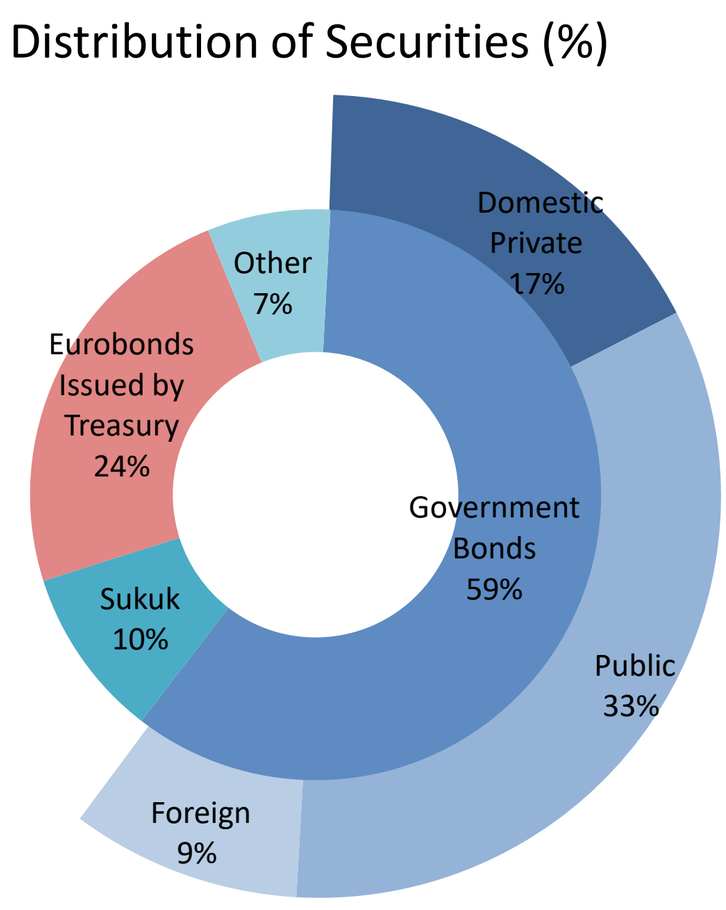
As of December 2025, public banks held the largest securities portfolio within the Turkish banking sector, amounted to TRY 3,7 trillion.

Securities



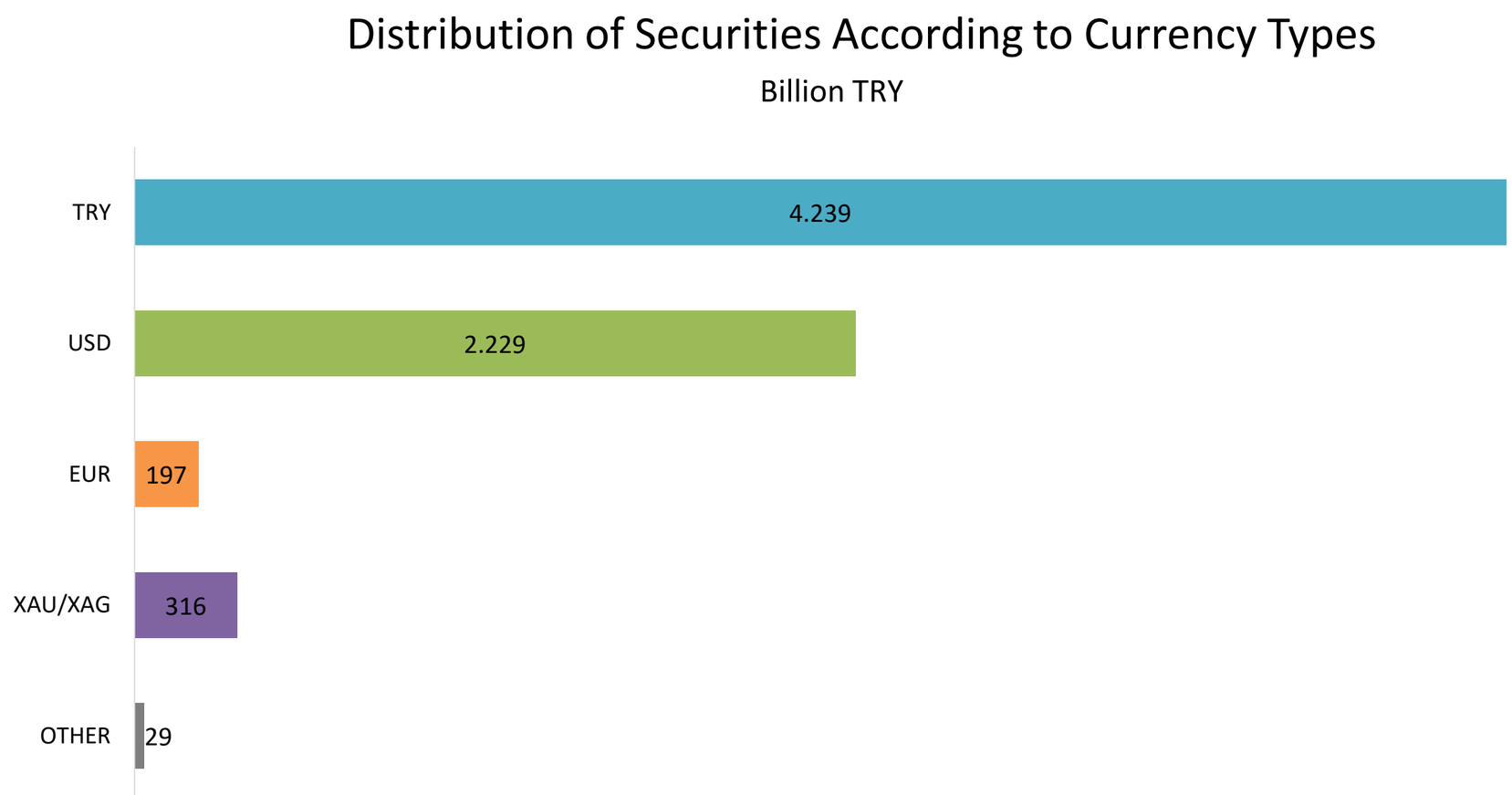
As of December 2025, the total securities portfolio of the banking sector comprised TRY 4.180 trillion in government bonds, TRY 1.664 trillion in Treasury-issued eurobonds, and TRY 679 billion in sukuk.

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



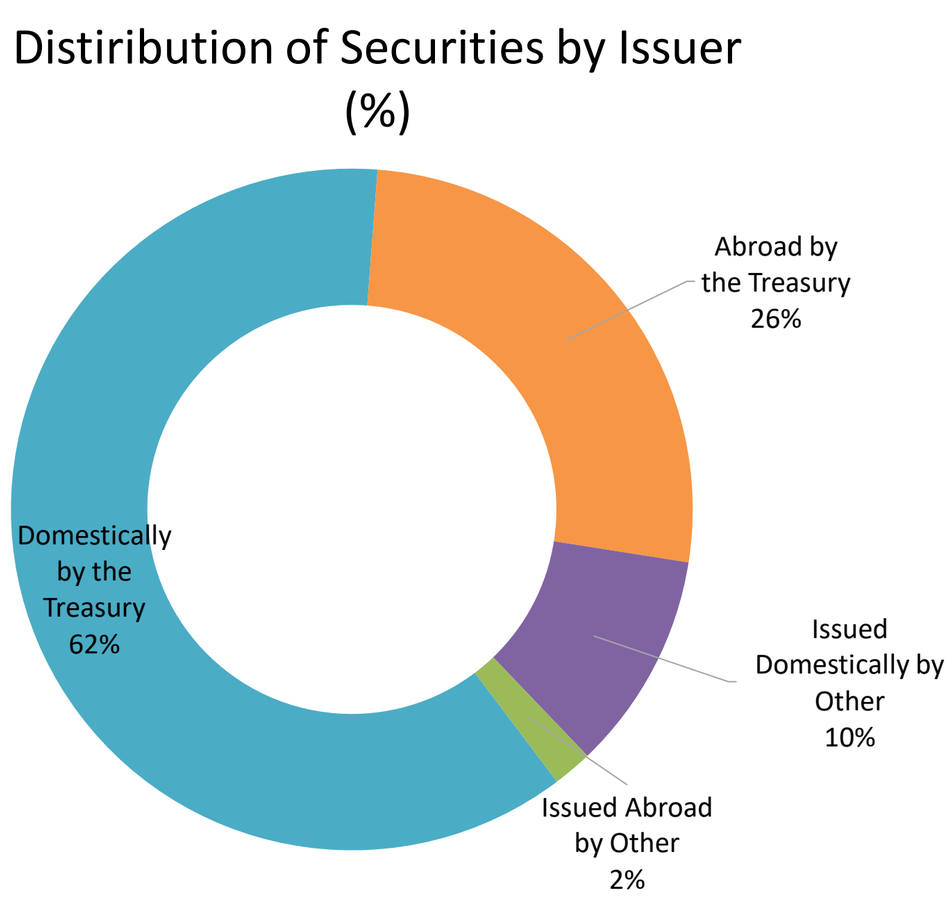
As of December 2025, government bonds accounted for 59% of the banking sector's total securities portfolio. Of this amount, 33% was held by public banks, underscoring their significant role in sovereign debt investment.

Securities



As of December 2025, the banking sector's total securities portfolio consisted of TRY 4,3 trillion denominated in Turkish Lira, TRY 2,2 trillion in U.S. dollars, and TRY 197 billion in euros.

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

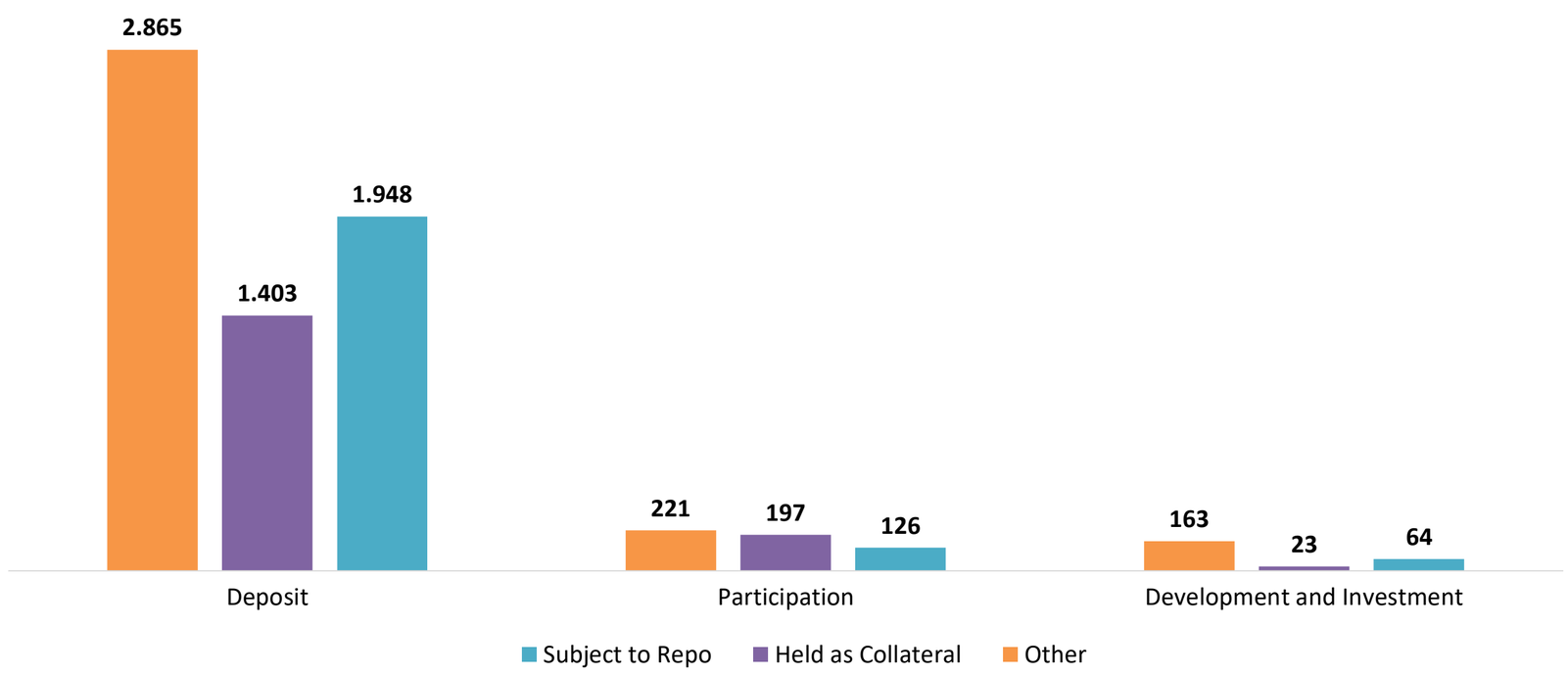


As of December 2025, 62% of the banking sector's securities portfolio consisted of Treasury-issued instruments denominated in the domestic market, while 26% comprised securities issued abroad by the Treasury.

Securities

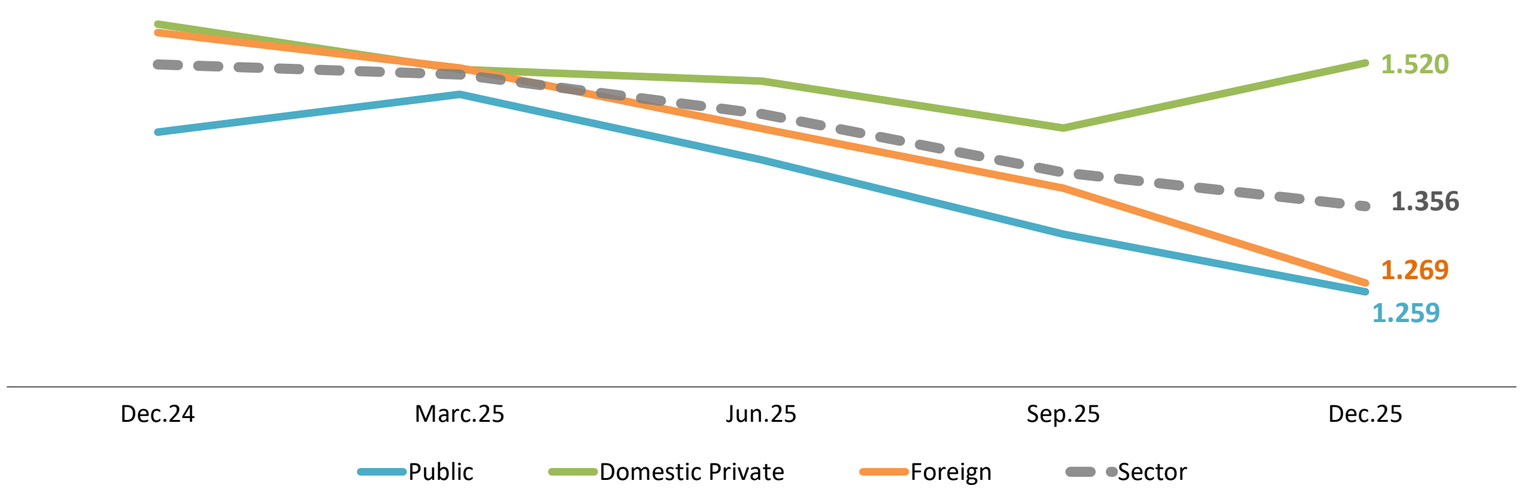
Securities by Usage Status and Function Group

Billion TRY



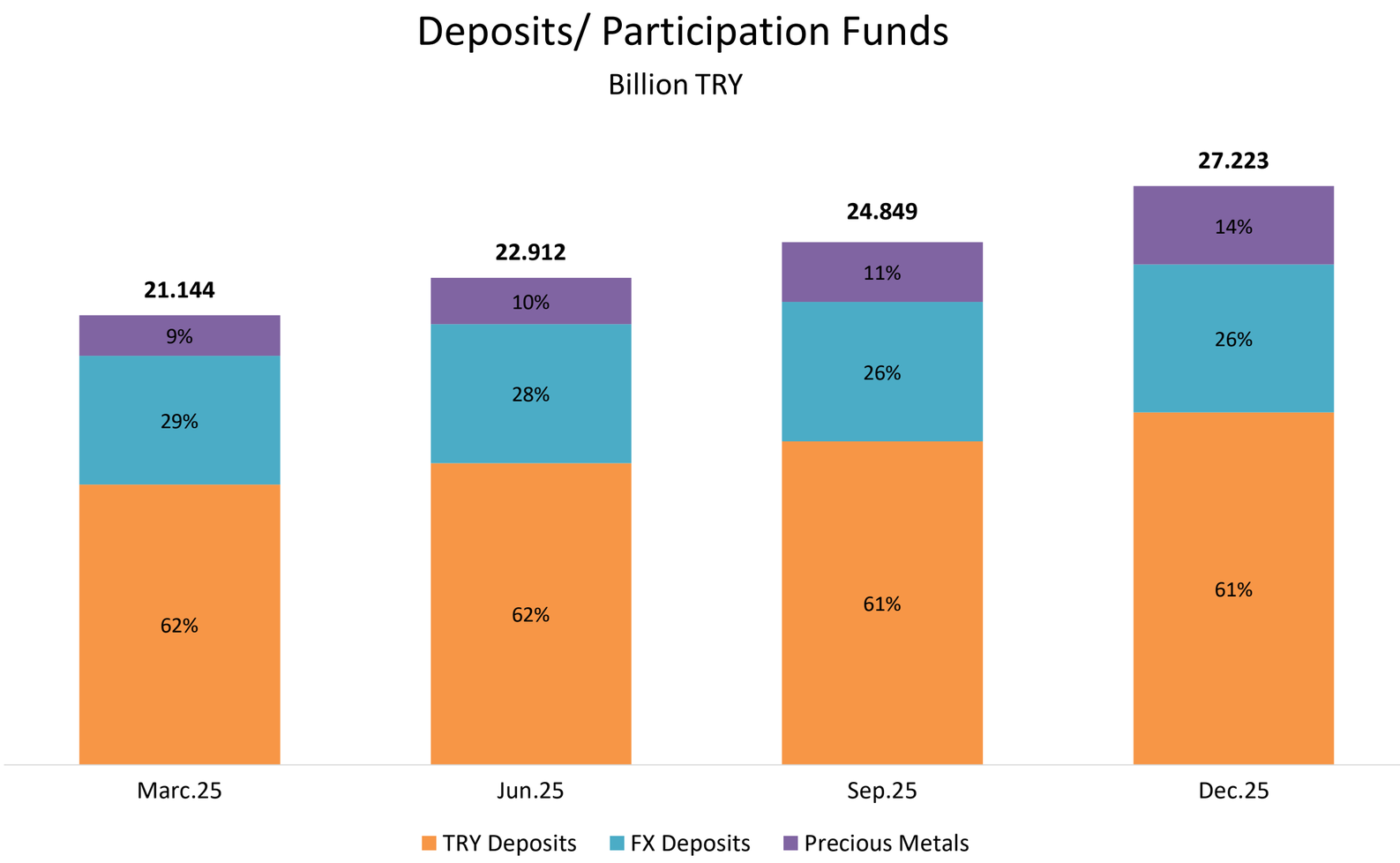
As of December 2025, TRY 6.215 billion of the banking sector's total securities portfolio was subject to repurchase agreements (repo transactions).

Weighted Average Maturity of Securities (Day)



As of December 2025, the weighted average maturity of the banking sector's securities portfolio stood at 1.356 days.

Deposit/ Participation Funds



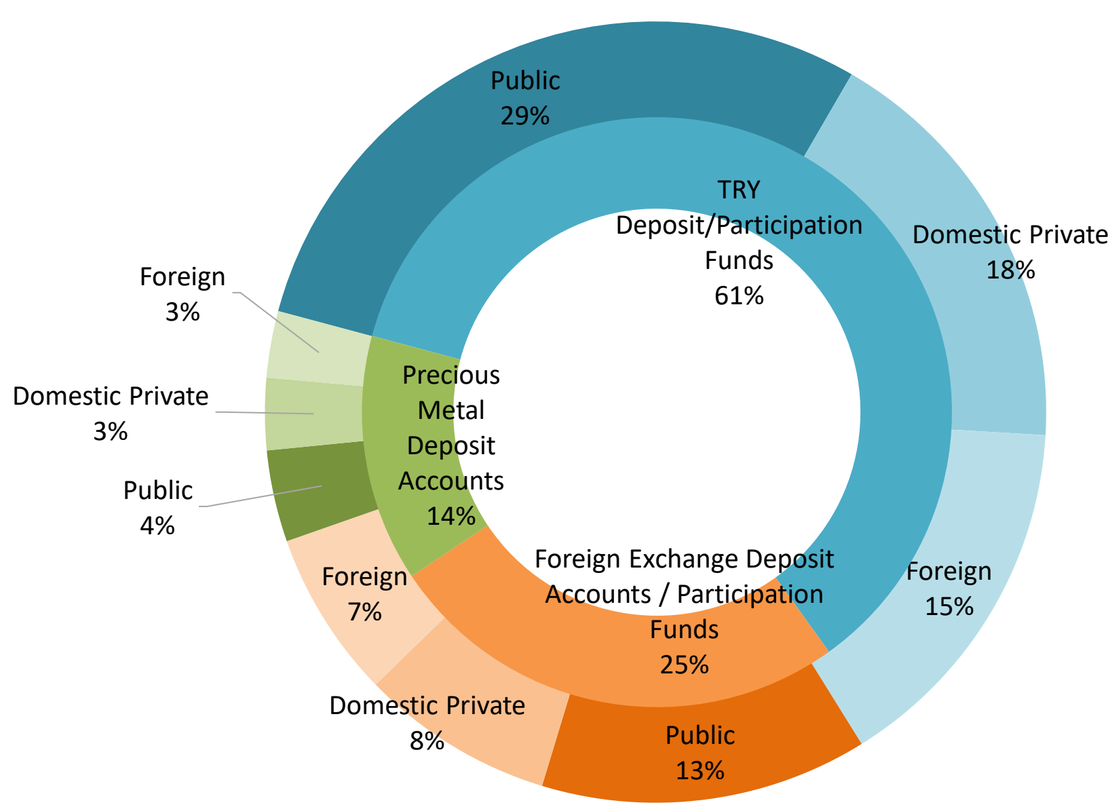
As of December 2025, the banking sector's total deposit base comprised:

-TRY 16.585 billion in Turkish Lira deposit and participation funds

-TRY 6.950 billion in foreign exchange (FX) deposit and participation funds

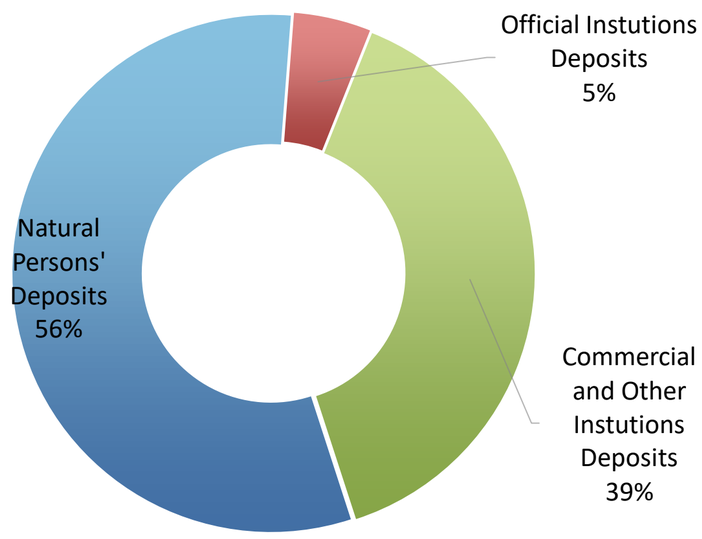
-TRY 3.689 billion in precious metals accounts.

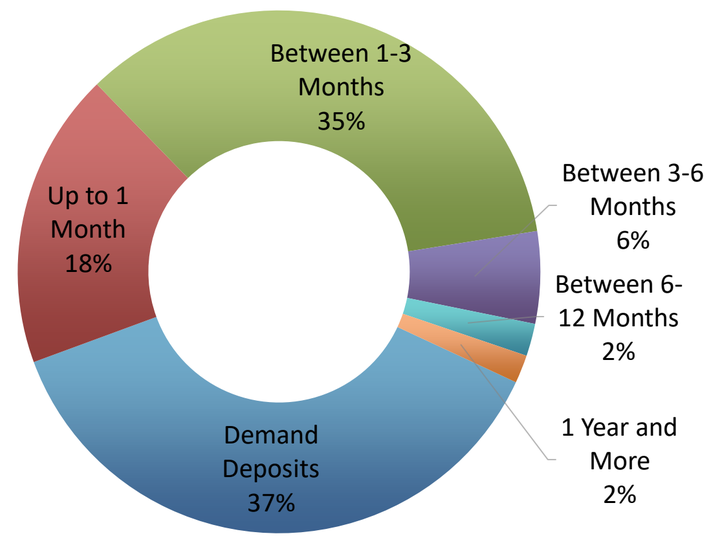
Distribution of Deposit Types by Ownership



As of December 2025, deposits consisted of 61% Turkish lira deposits/participation funds, 25% foreign exchange deposit accounts/participation funds, and 14% precious metal deposit accounts.

Deposit / Participation Funds

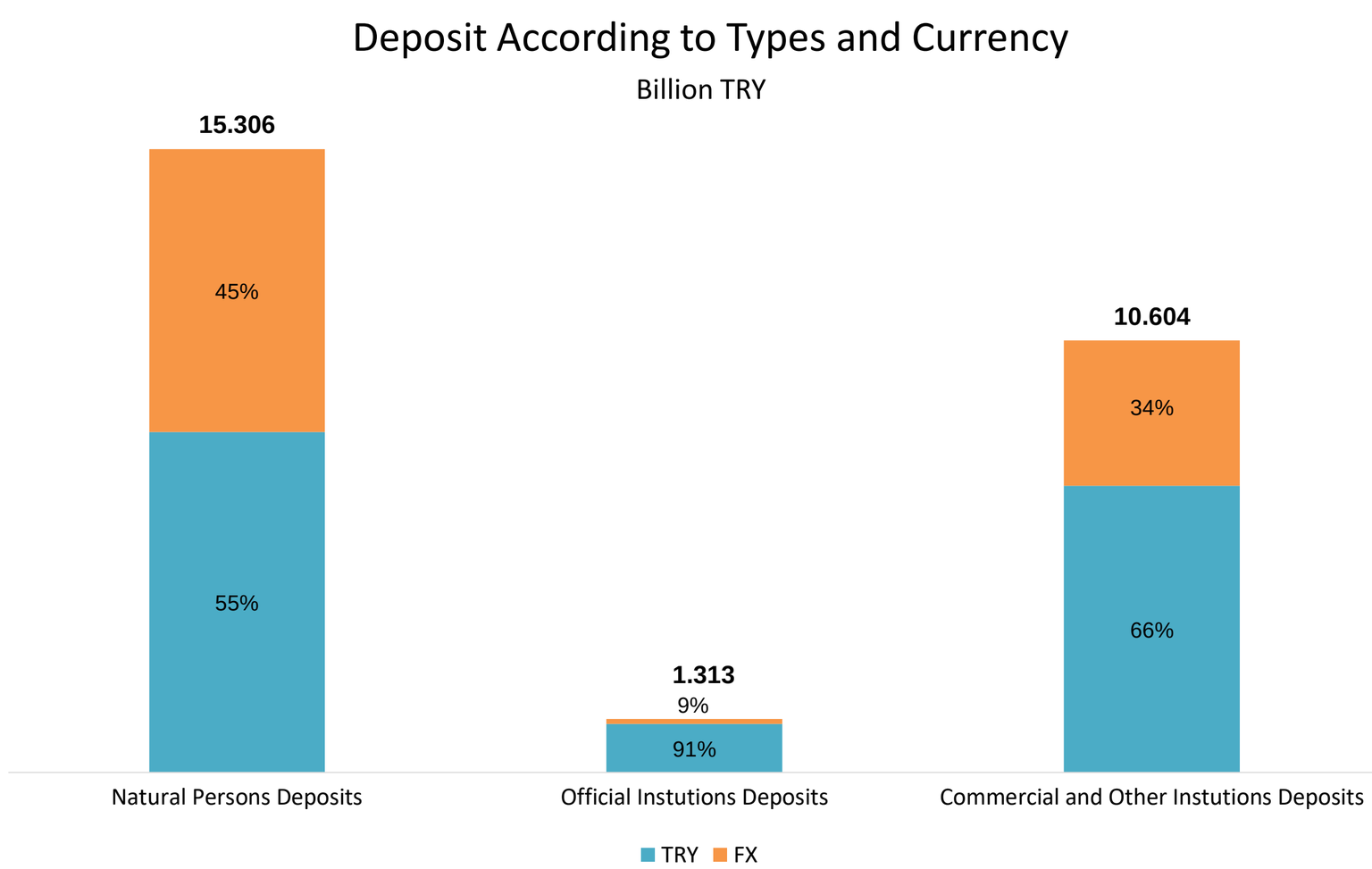




As of December 2025, the composition of the banking sector's deposit and participation funds was as follows:

-By depositor type consisted of 56% held by natural persons, 39% held by commercial and other institutions, 5% held by official institutions

-By maturity structure consisted of 37% classified as demand deposits, 18% of time deposits had an initial maturity of up to 1 month, 36% had an initial maturity between 1–3 months.

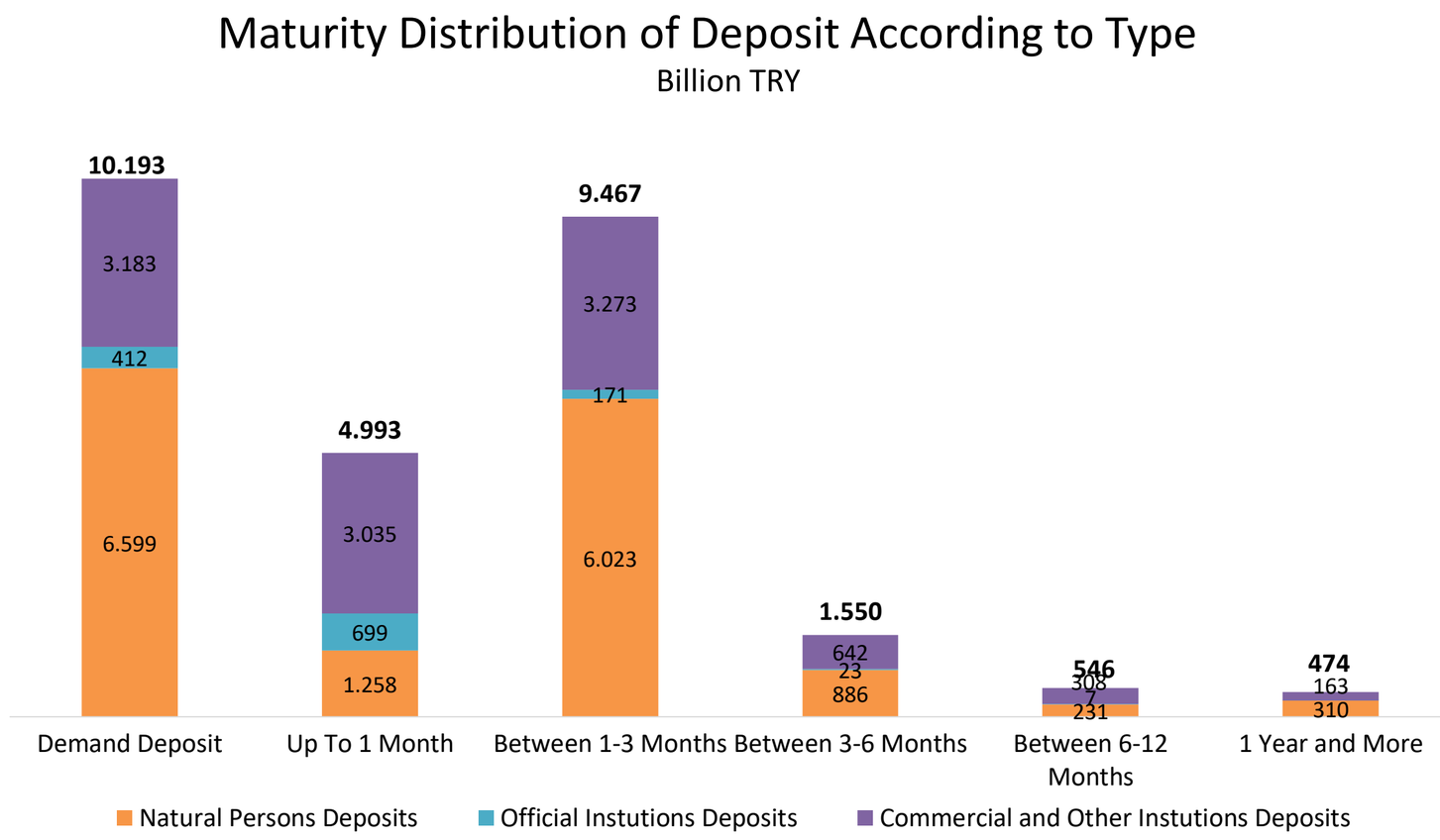


As of December 2025, the banking sector's deposit and participation funds were distributed as follows:

-Natural persons held of TRY 8,4 trillion in Turkish Lira deposits and participation funds, TRY 6,9 trillion in foreign exchange (FX) deposits and participation funds

-Commercial and other institutions held of TRY 7,0 trillion in Turkish Lira deposits and participation funds, TRY 3,6 trillion in foreign exchange (FX) deposits and participation funds.

Deposit / Participation Fund

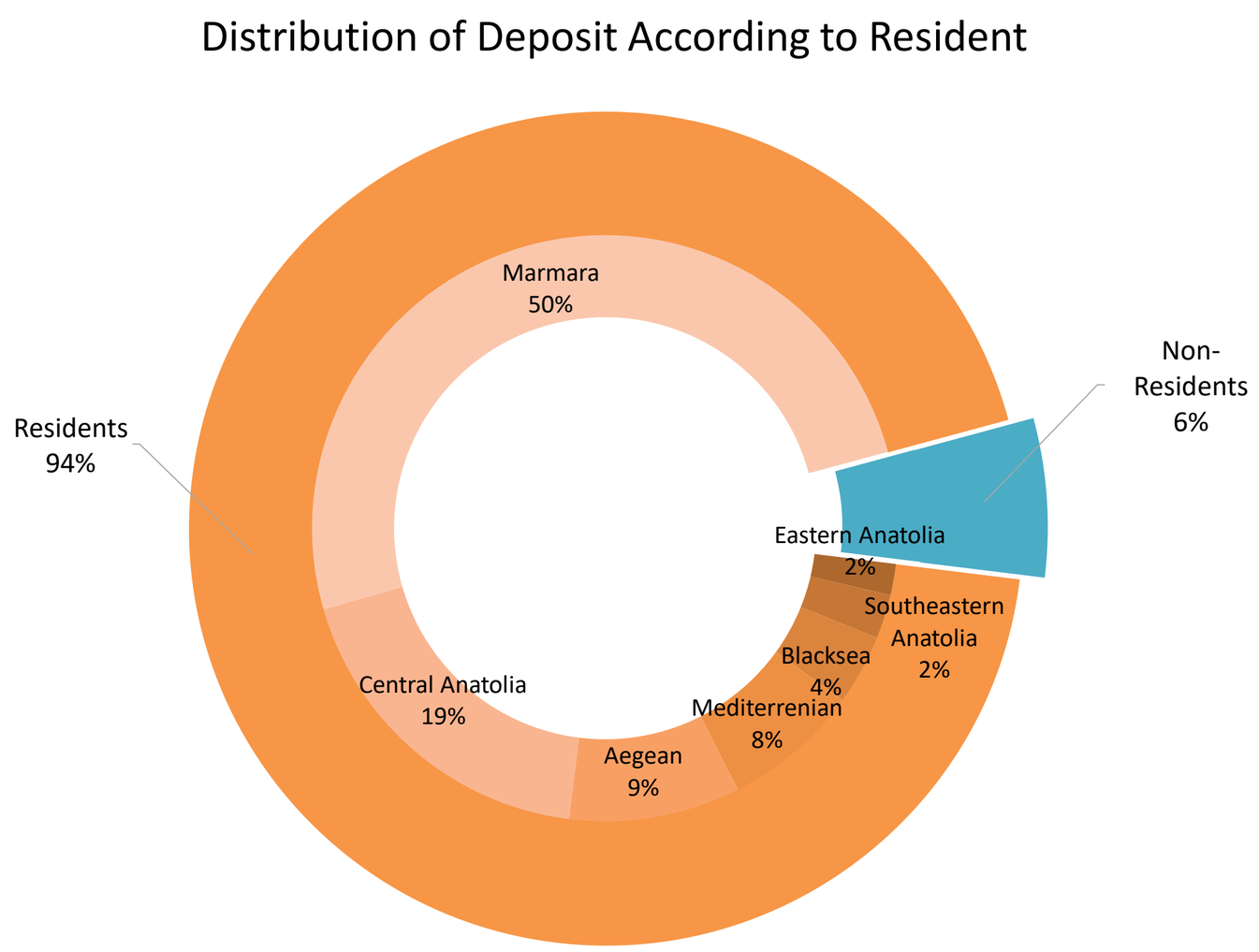


As of December 2025, the distribution of deposit and participation funds in the banking sector, by depositor type and maturity, was as follows:

-Commercial and other institutions held TRY 3.183 billion in demand deposits and participation funds,

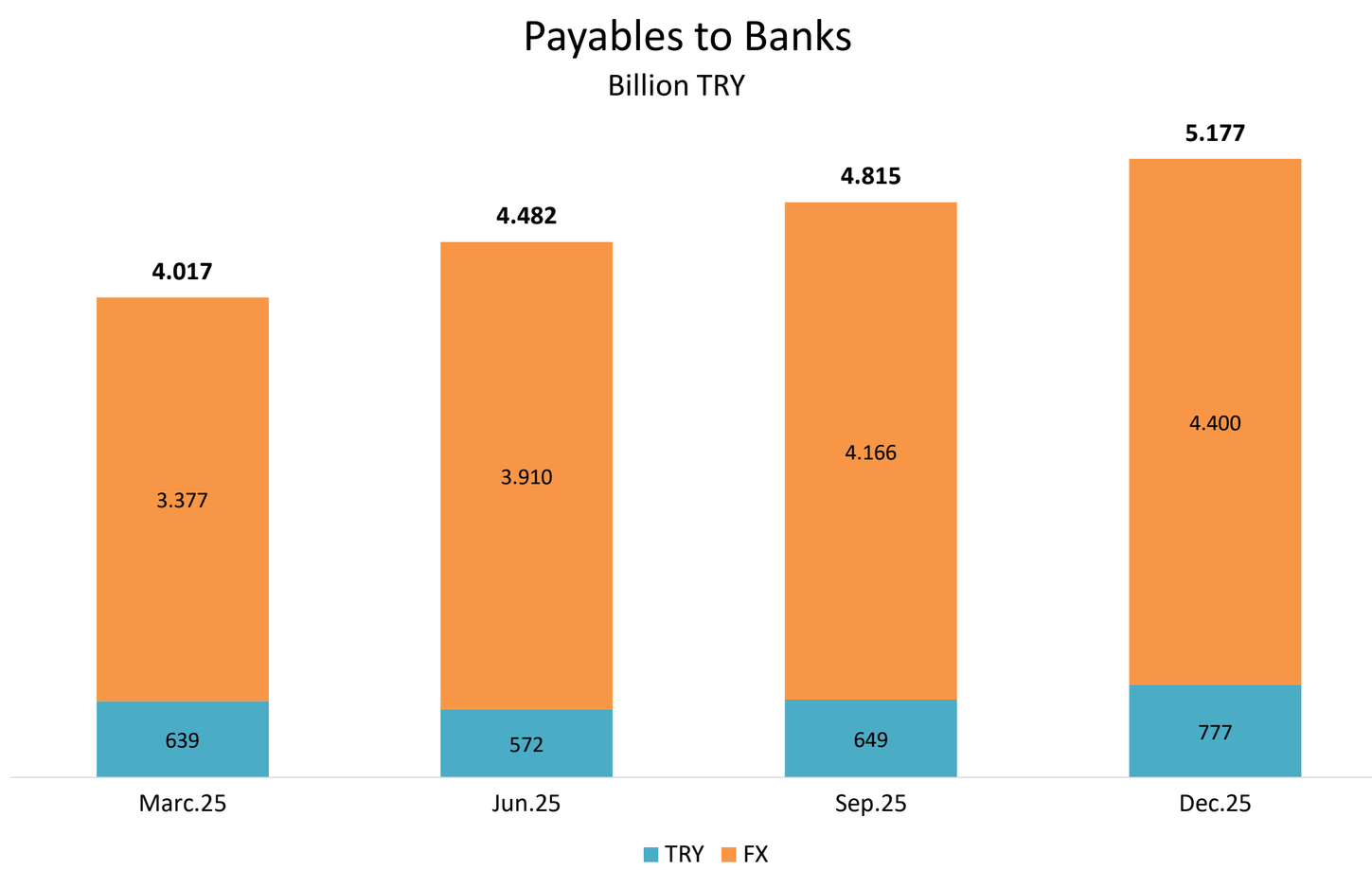
-Official institutions held TRY 699 billion in deposits and participation funds with an initial maturity of up to 1 month,

-Natural persons held TRY 6.023 billion in deposits and participation funds with an initial maturity between 1–3 months.

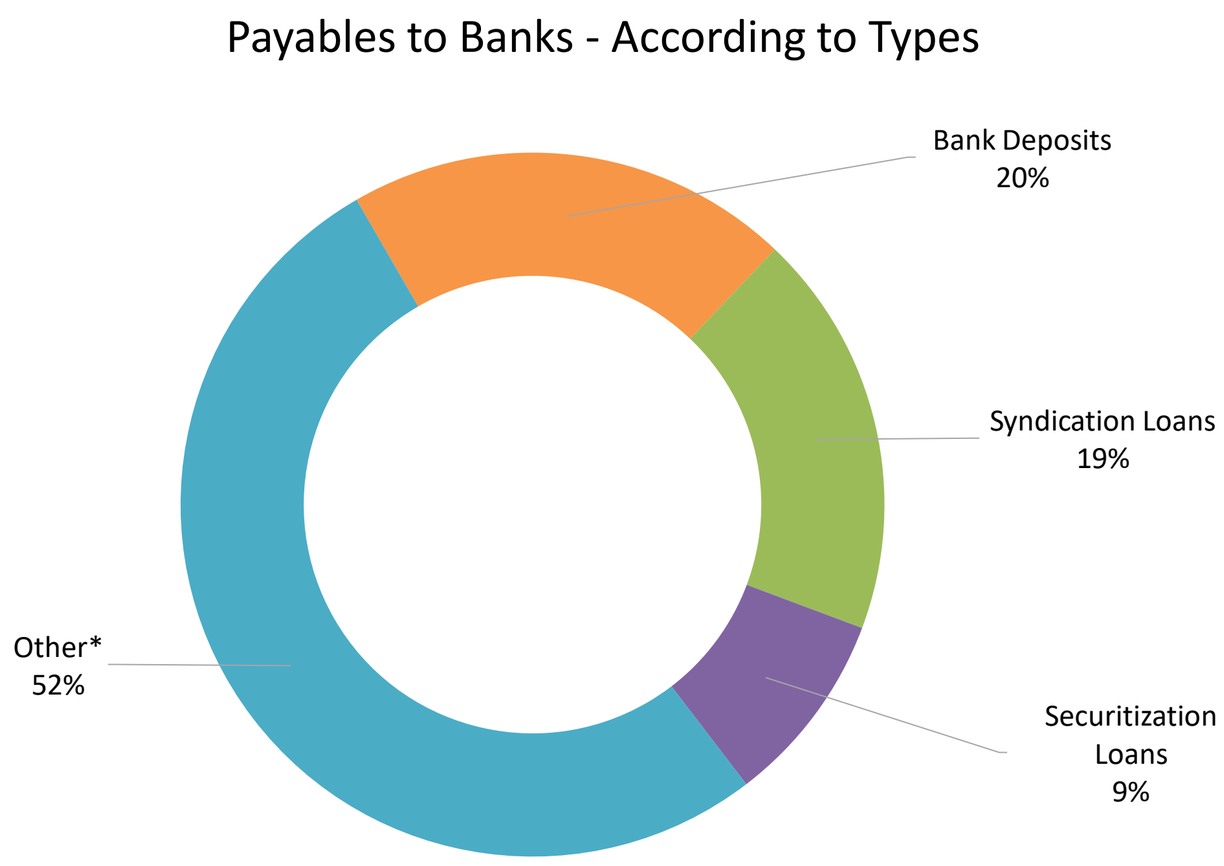


As of December 2025, 94% of the total deposits/participation funds of the banking sector belong to residents and 6% belong to non-residents.

Payables to Banks



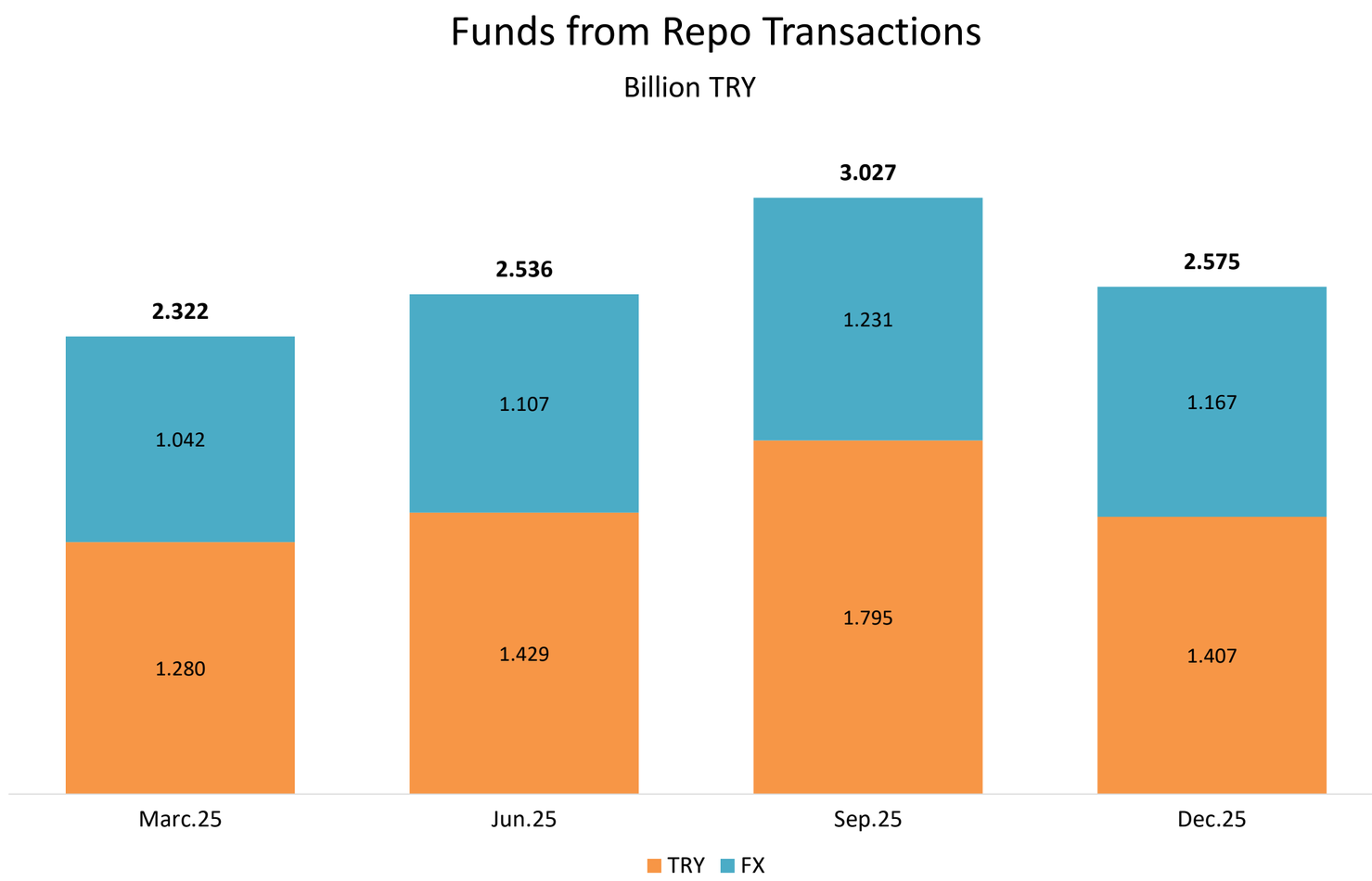
As of December 2025, payables to banks in the banking sector amounted to TRY 777 billion in Turkish Lira and TRY 4.400 billion in foreign currency (FX).



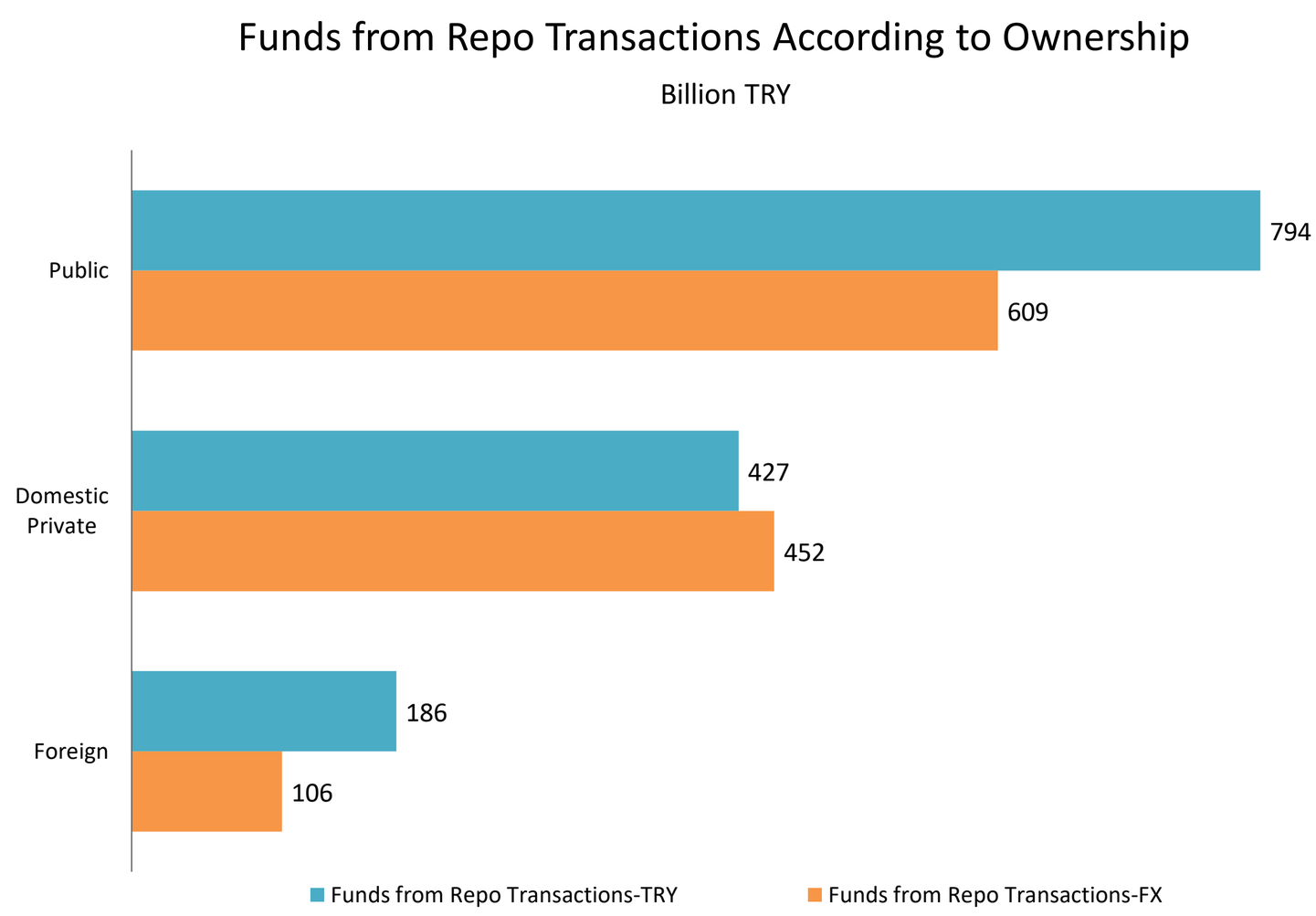
As of December 2025, 20% of the banking sector's payables to banks consisted of bank deposits, while 19% were comprised of syndication loans.

*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 December 2025, the funds obtained through repo transactions in the banking sector declined compared to the previous quarter, amounting to 2.575 billion TRY.

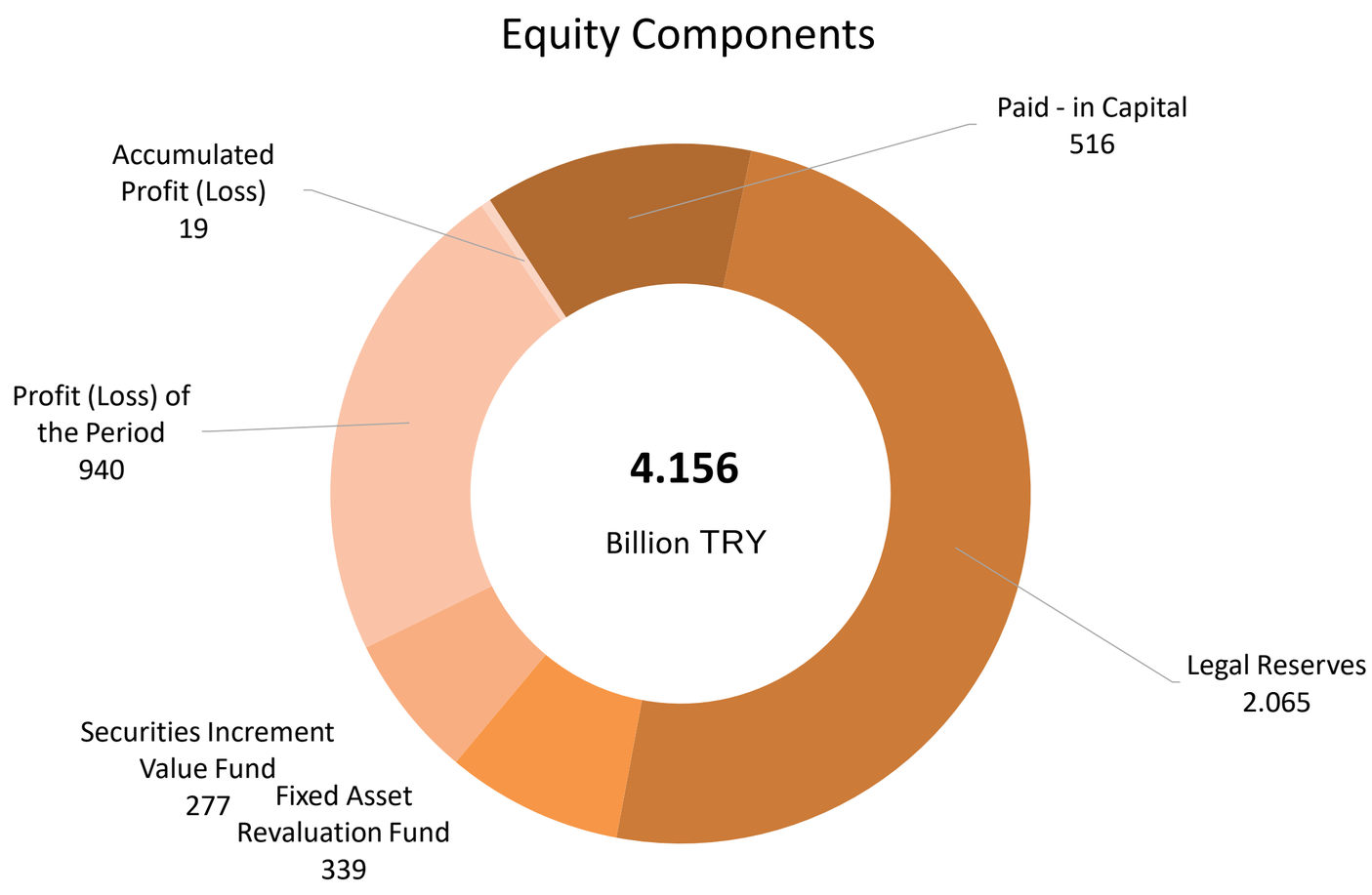


As of December 2025, public banks' funds obtained through repo transactions amounted to a total of TRY 1.403 billion, comprising:

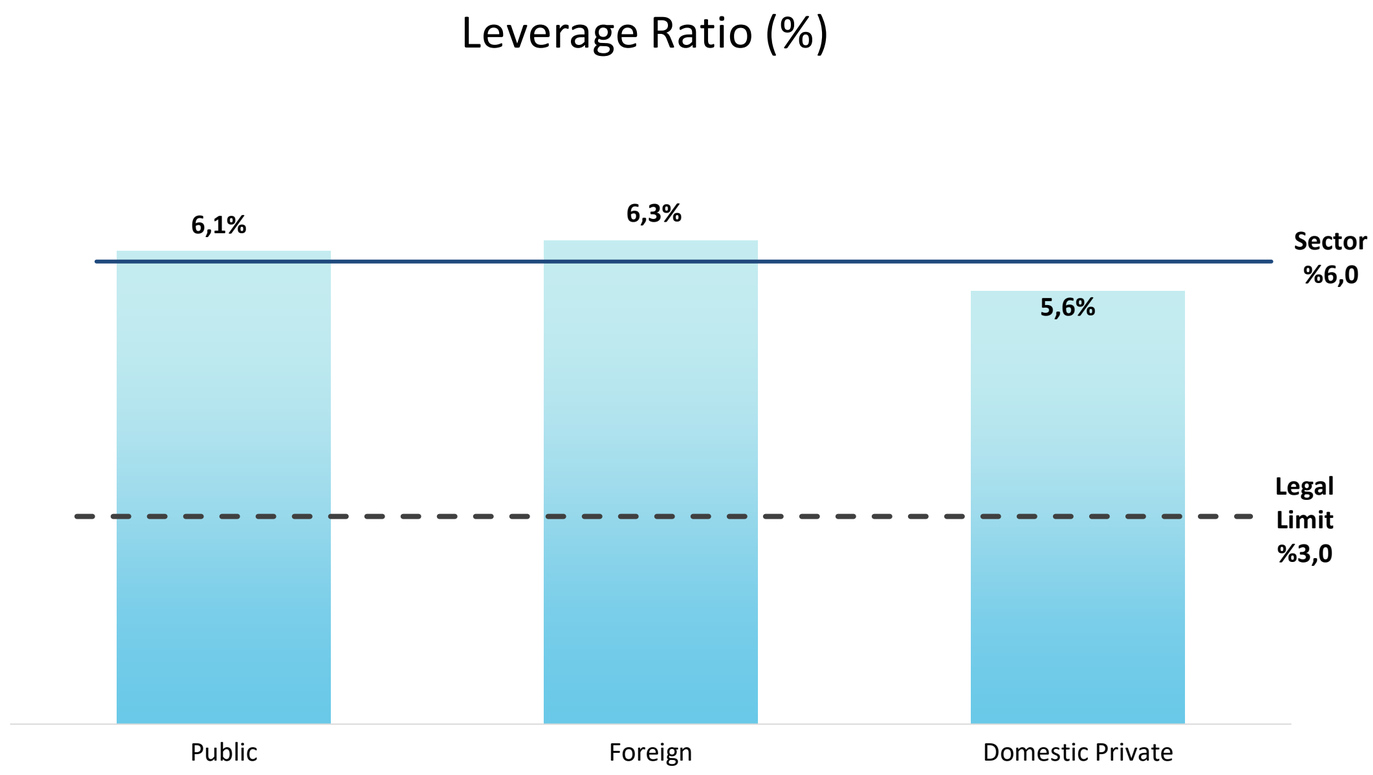
-TRY 794 billion in Turkish Lira

-TRY 609 billion in foreign currency.

Shareholders' Equity and Leverage Ratio

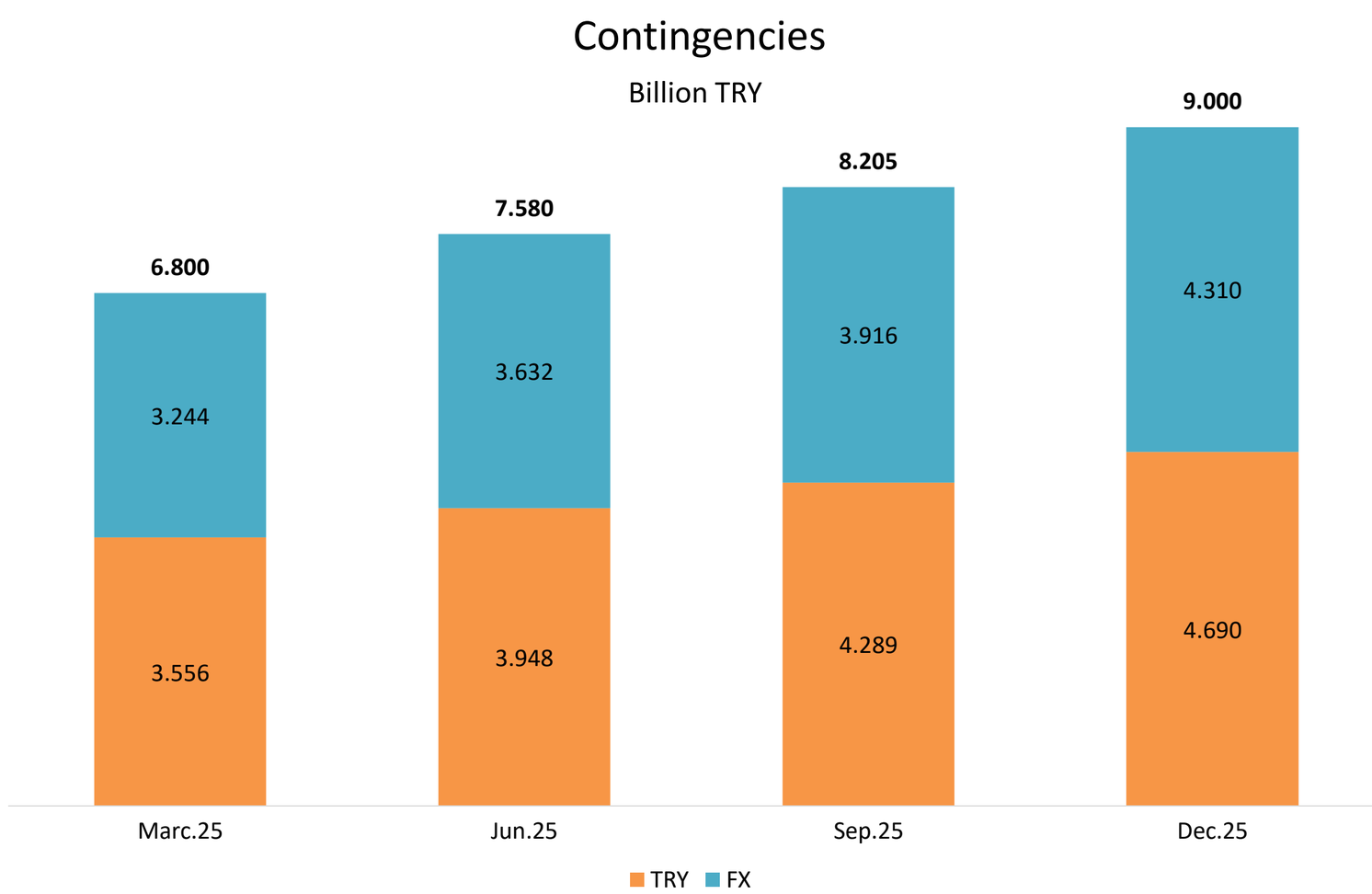


As of December 2025, the total shareholders' equity of the banking sector amounted to TRY 4,2 trillion.

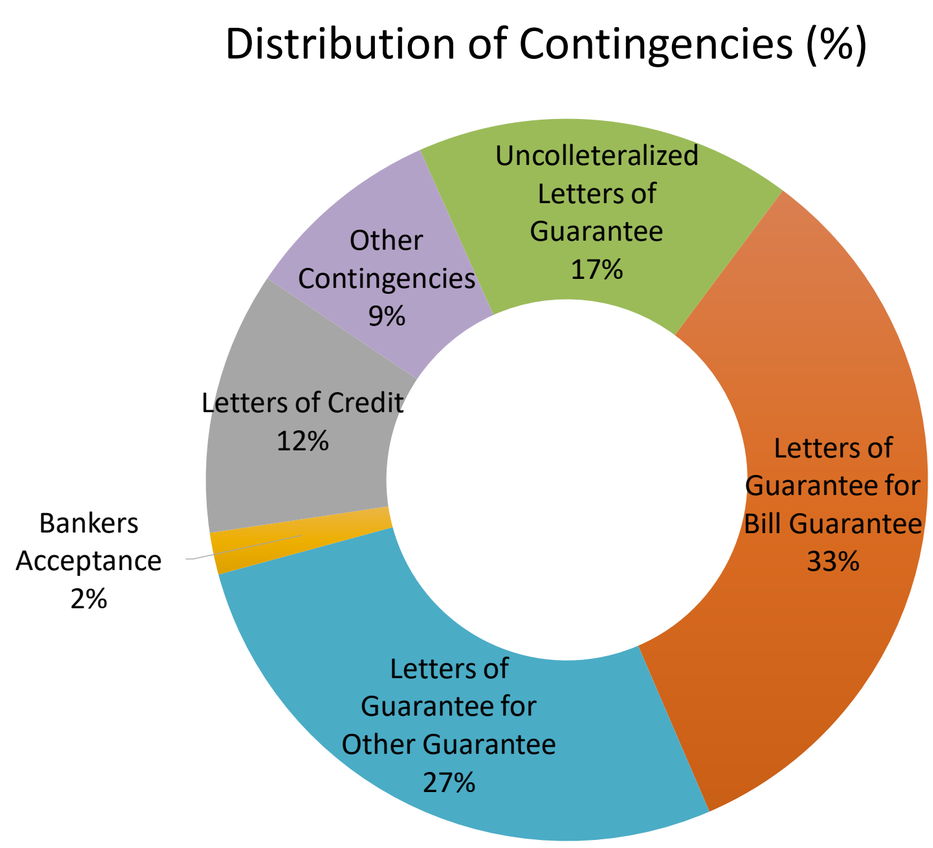


As of December 2025, the leverage ratio of the banking sector, calculated in accordance with the Regulation on Measurement and Evaluation of the Leverage Level of Banks, stood at 6,0%.

Off Balance Sheet Transactions

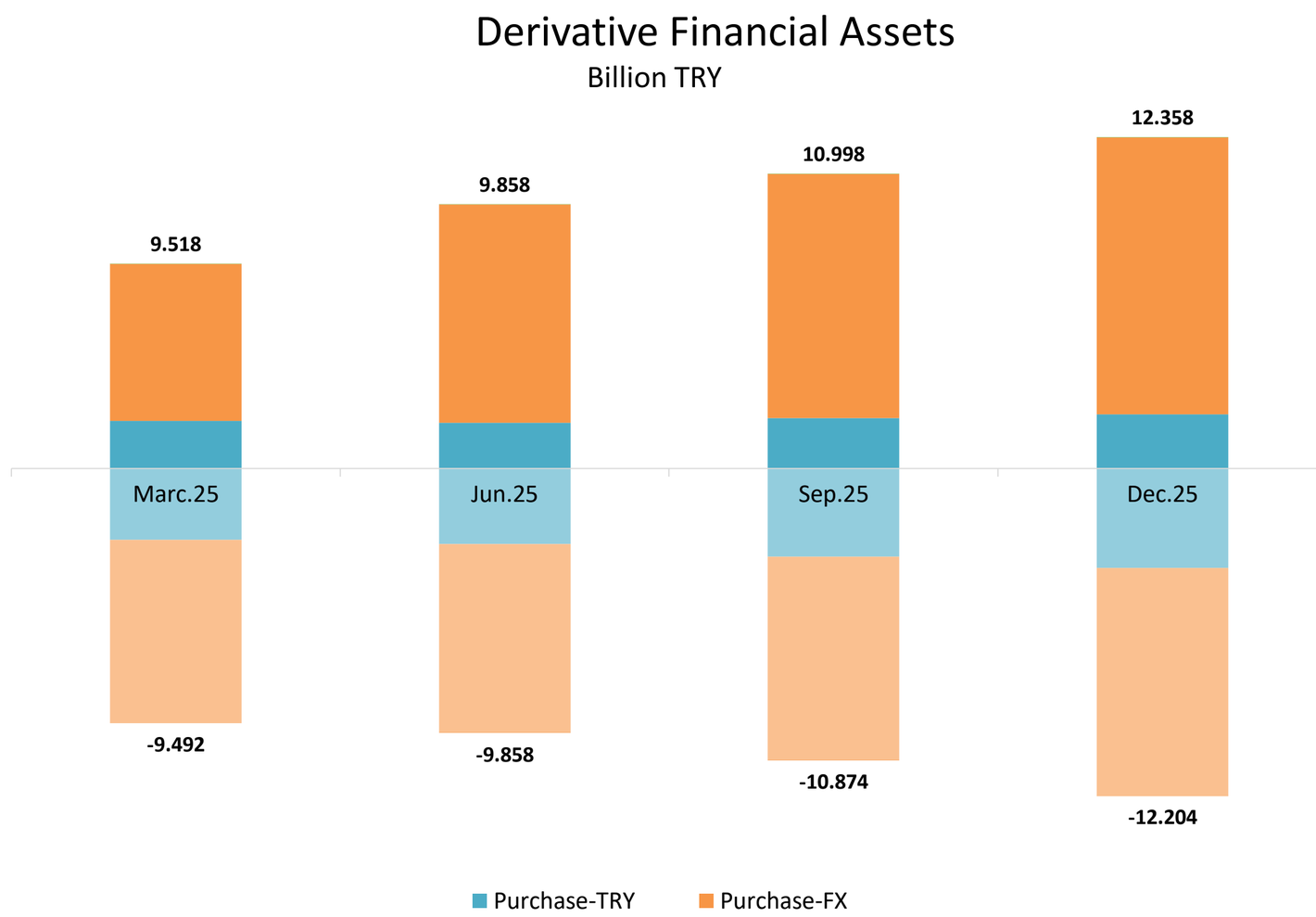


As of December 2025, contingencies in the banking sector were recorded at TRY 9.000 billion.

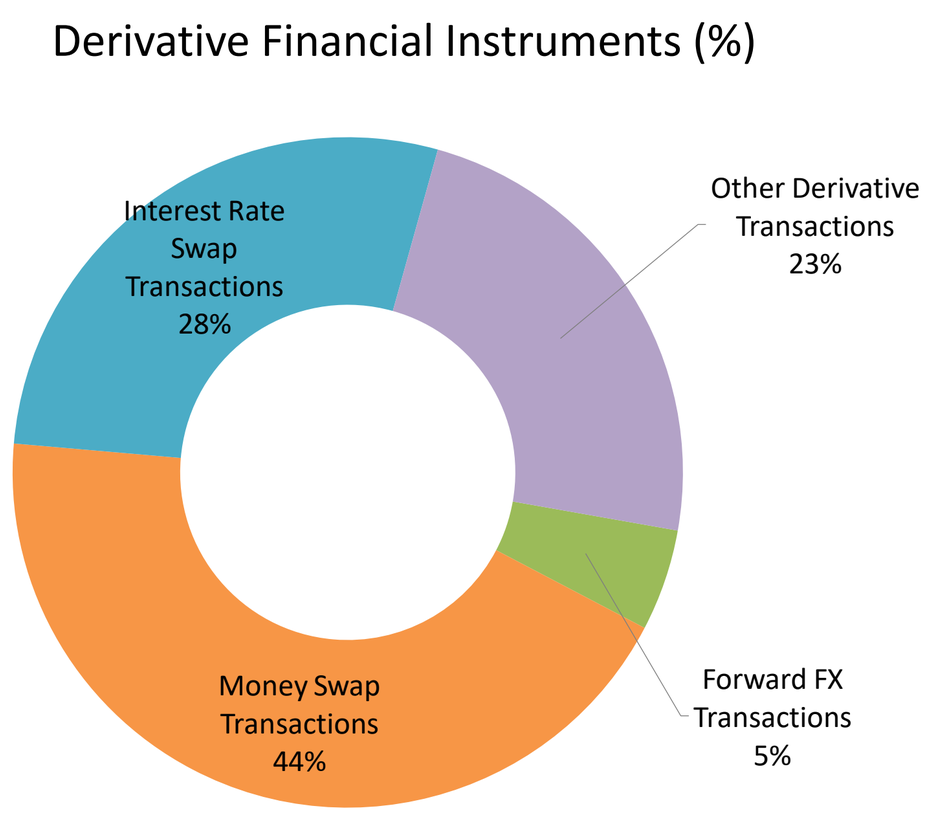


As of December 2025, letters of guarantee represented the largest share within the banking sector's contingencies, underscoring their continued role as the primary off-balance sheet commitment.

Off Balance Sheet Transactions

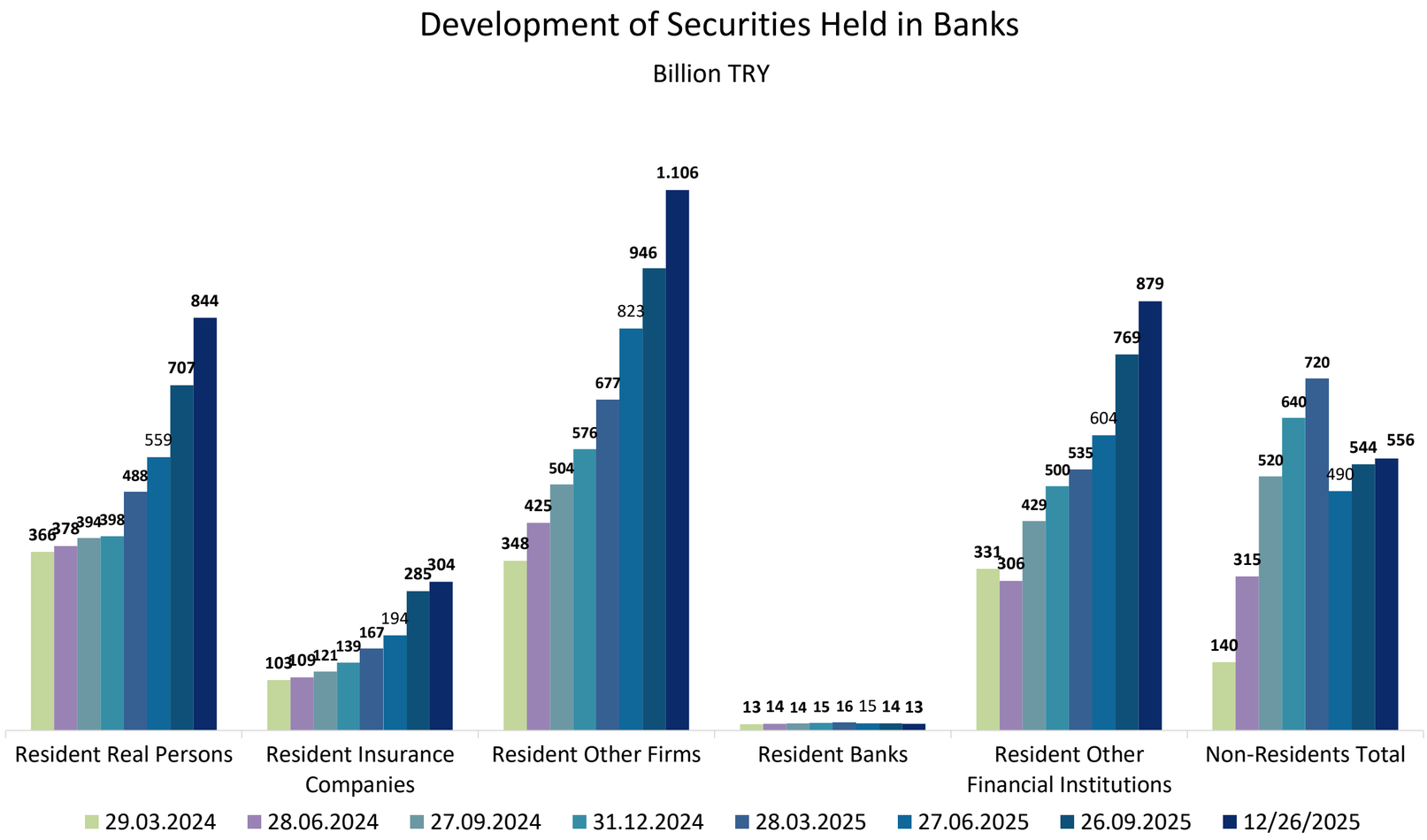


As of December 2025, the banking sector's derivative transactions amounted to TRY 12.358 billion in purchases and TRY 12.204 billion in sales, indicating a balanced position in terms of notional exposure.



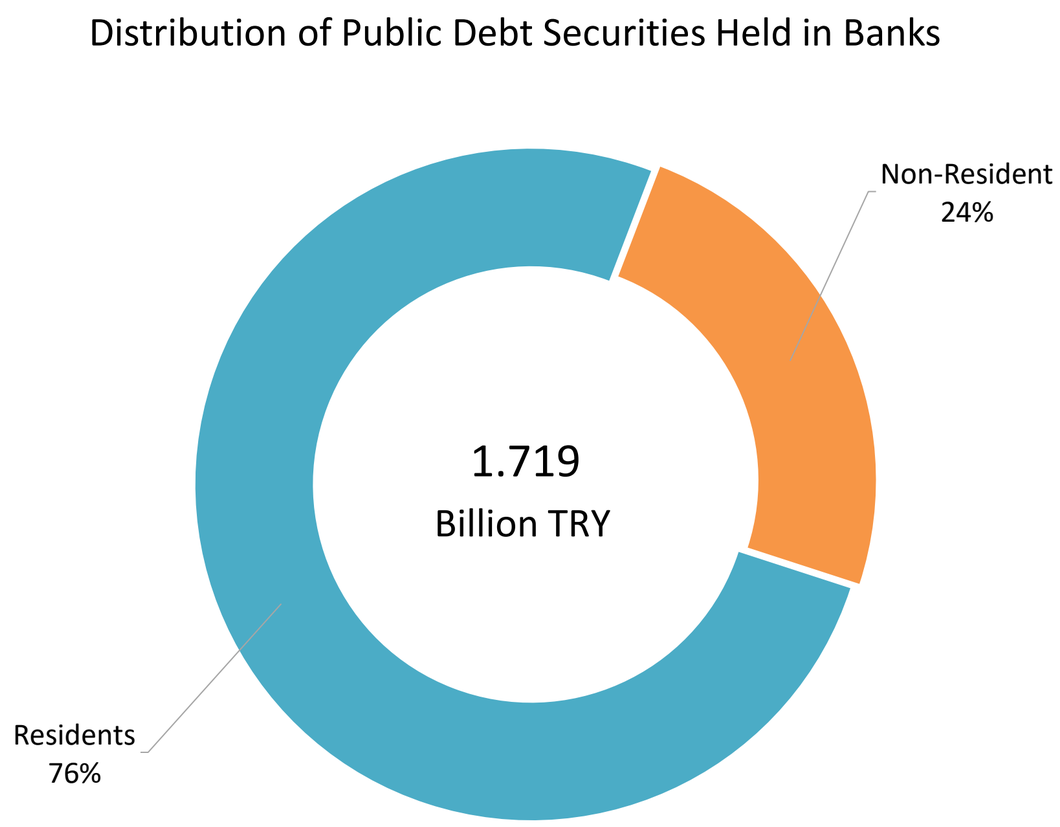
As of December 2025, the composition of off-balance sheet derivative transactions in the banking sector consisted of 44% comprised currency swap transactions, 28% comprised interest rate swap transactions, 5% comprised forward foreign exchange transactions.

Off-Balance Sheet Transactions



As of December 2025, the nominal value of securities held by banks totaled TRY 3.147 billion of which:

-TRY 844 billion belonged to residents
-TRY 556 billion belonged to non-residents.



As of December 2025, the total market value of public debt securities held by banks stood at TRY 1.719 billion, of which:

-TRY 1.303 million (approximately 72%) was held by residents
-TRY 416 million (approximately 28%) was held by non-residents.

Off Balance Sheet Items

Contingencies

9.000 billion TRY

47,8% ▲
YtD

Commitments

45.109 billion TRY

76,0% ▲
YtD

Derivative Financial Instruments

24.561 billion TRY

67,0% ▲
YtD

Other Commitments

20.547 billion TRY

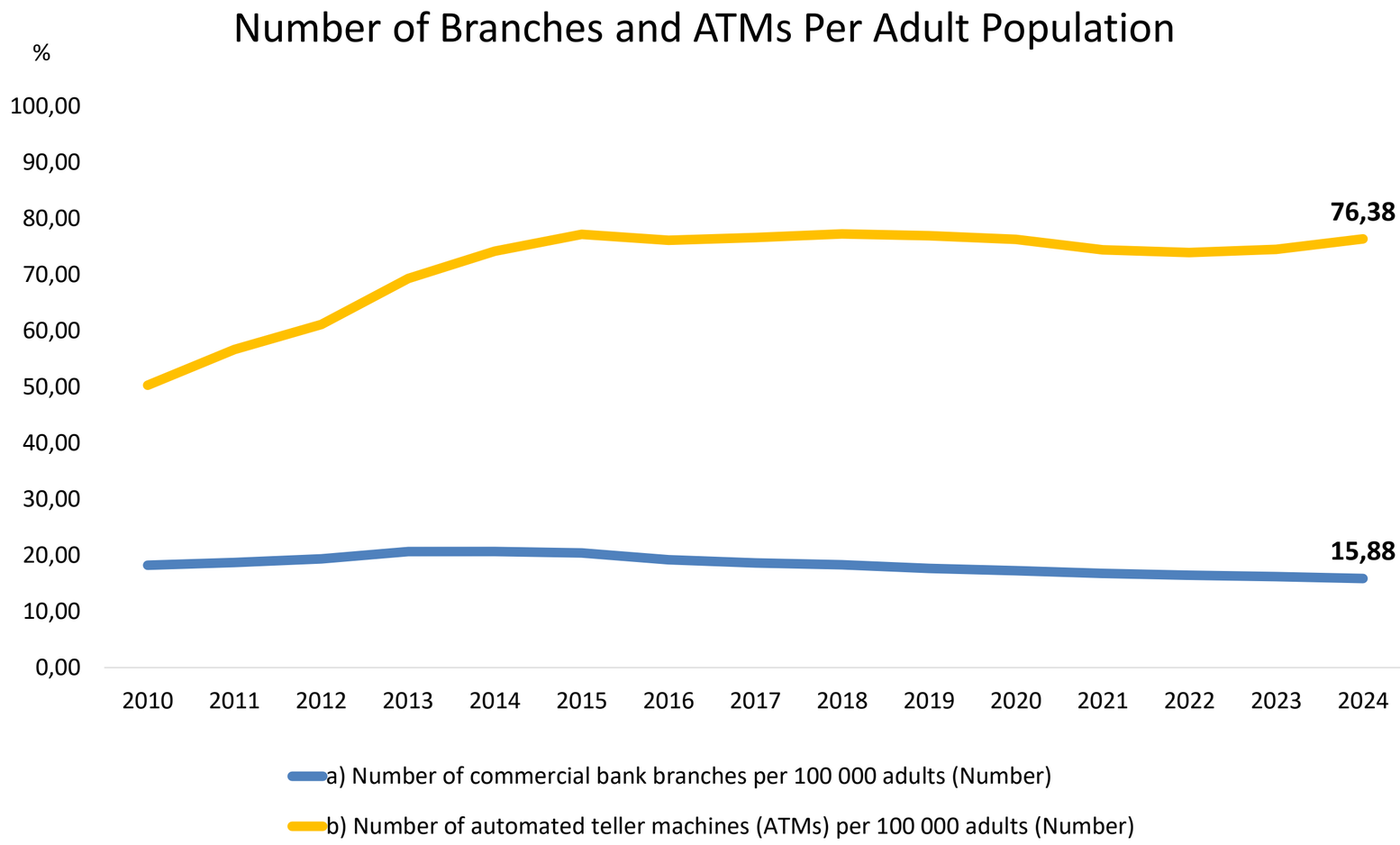
88,2% ▲
YtD

As of December 2025, compared to the previous year-end, off-balance sheet items showed notable growth:

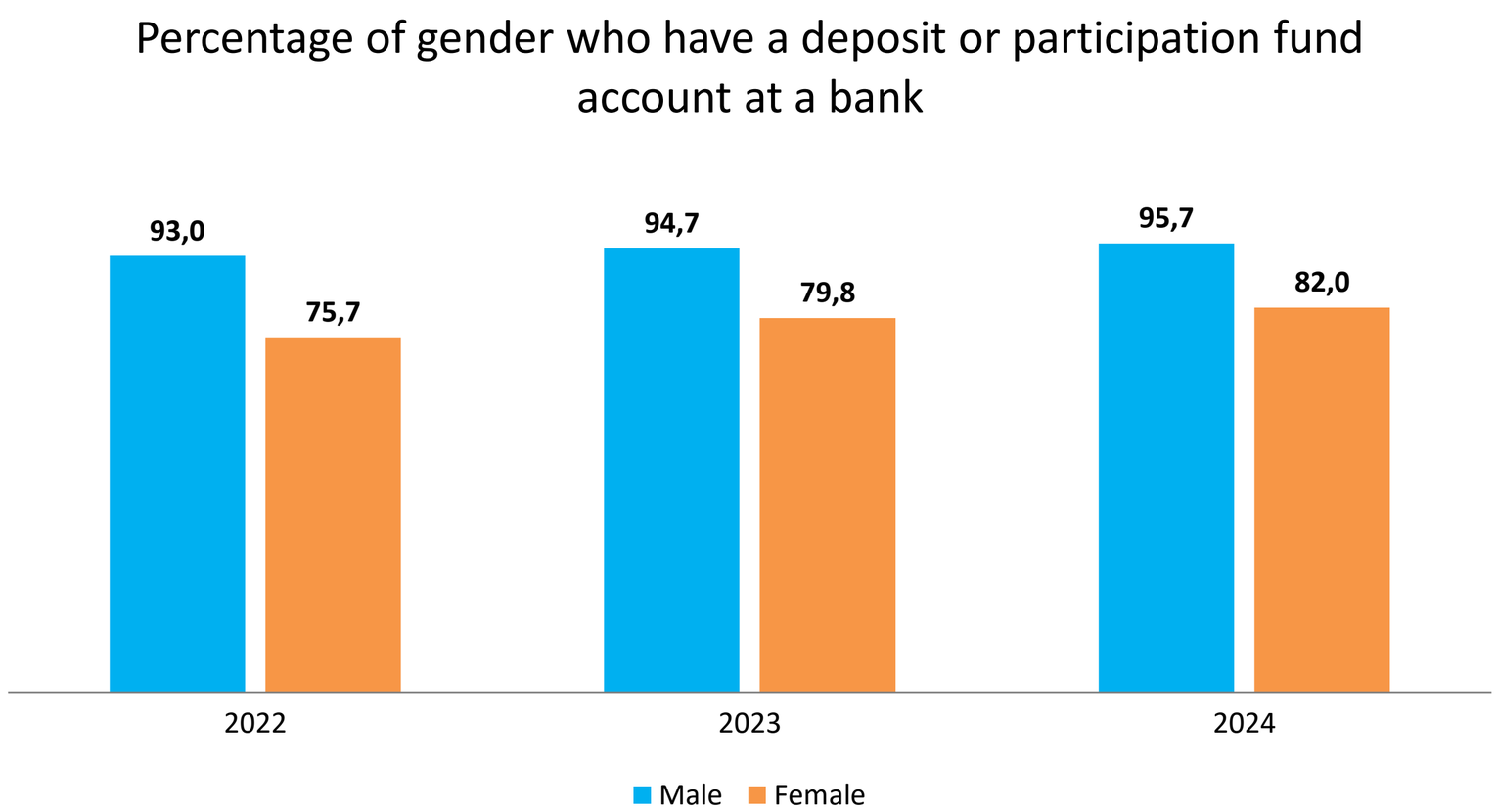
-Non-cash loans and liabilities increased by 47,8%

-Derivative financial assets rose by 67,0%

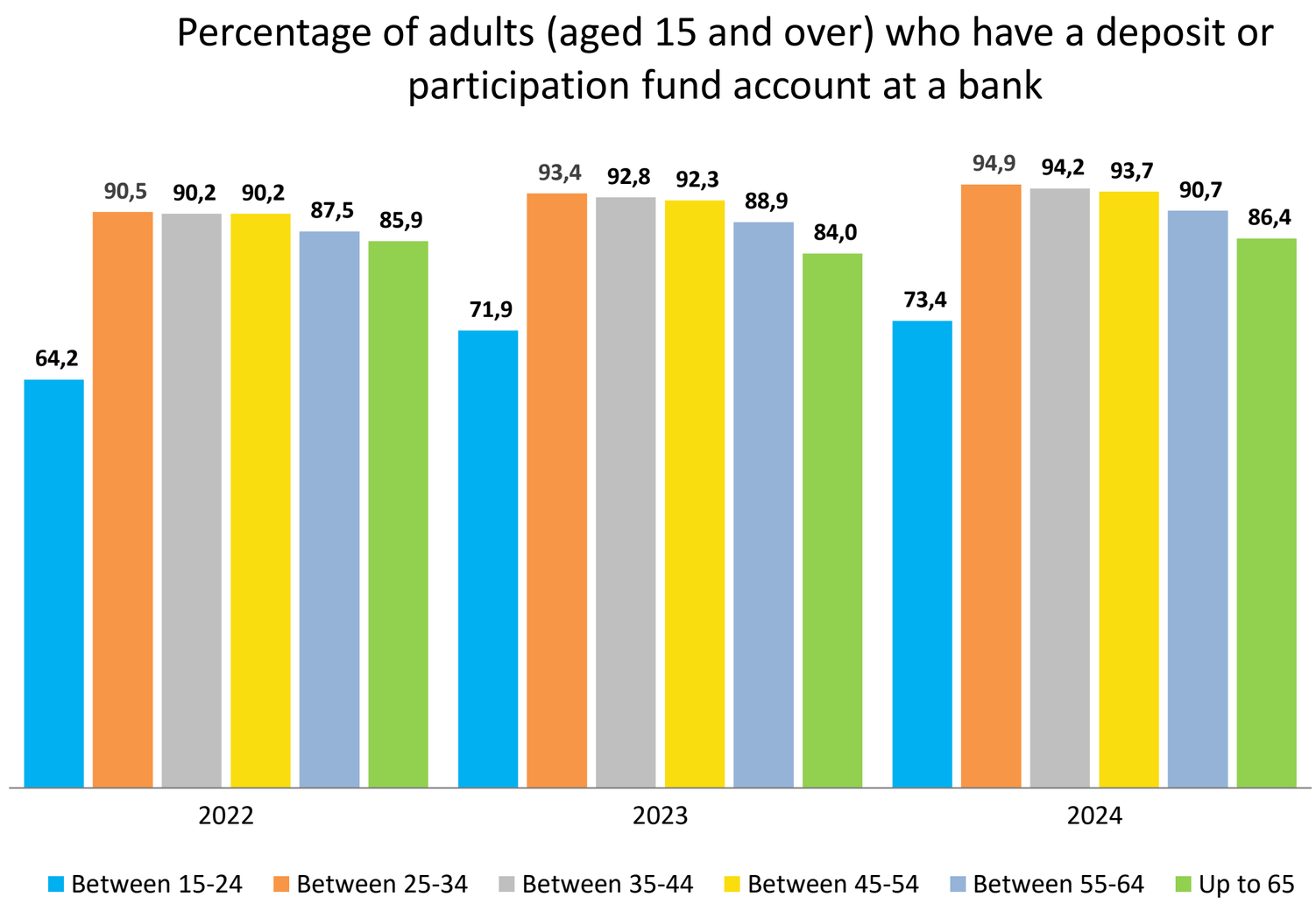
Sustainable Development Indicators



As of the end of 2024, the number of commercial banks per adult was 16, and the number of bank ATMs per adult was 76.



As of the end of 2024, 95% of adults holding a deposit or participation fund account in a bank were men, while 82% were women.



As of the end of 2024, 95% 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).

BRSA

BANKING REGULATION AND SUPERVISION AGENCY

Finanskent Mahallesi Finans Caddesi No:42/1 Ümraniye/İstanbul