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Banking Sector Outlook

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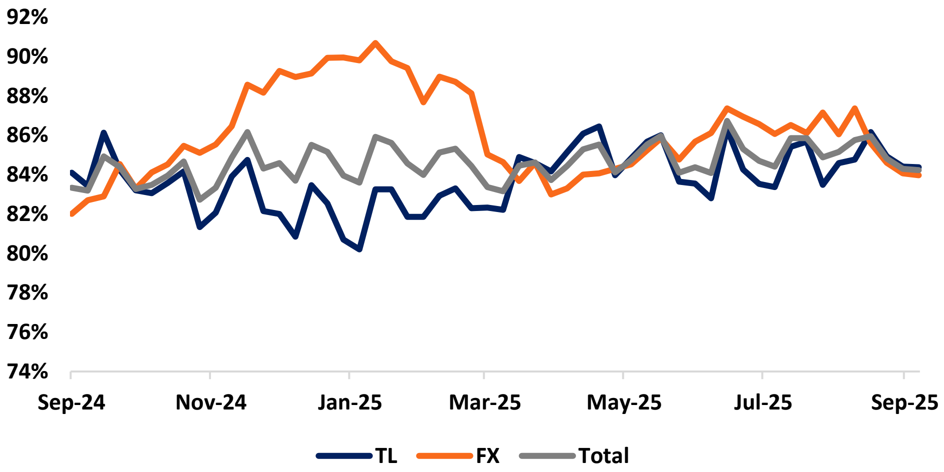
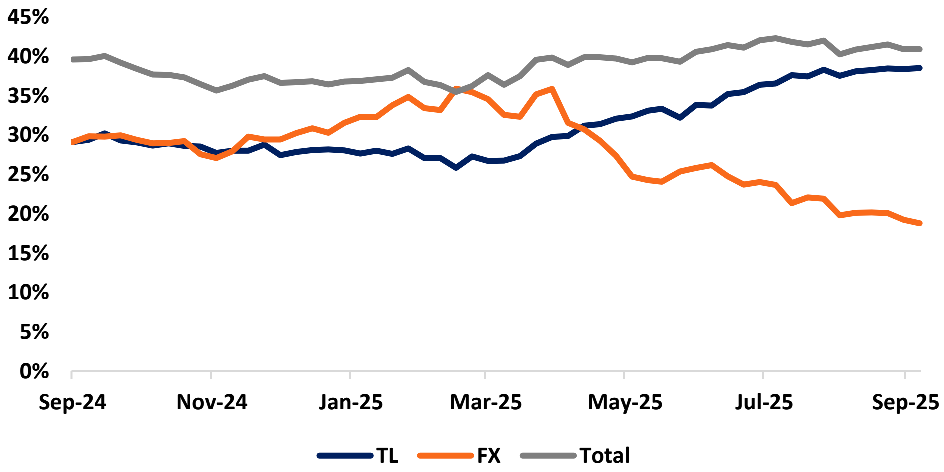
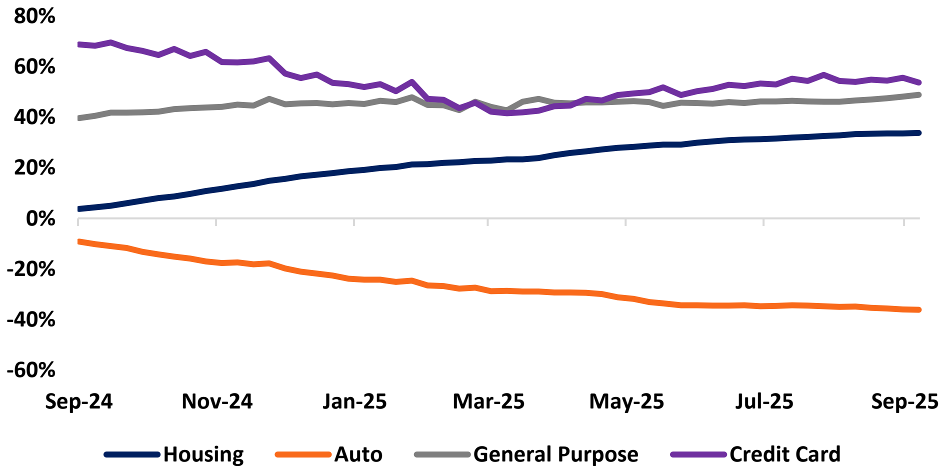
Loan to Deposit Ratio



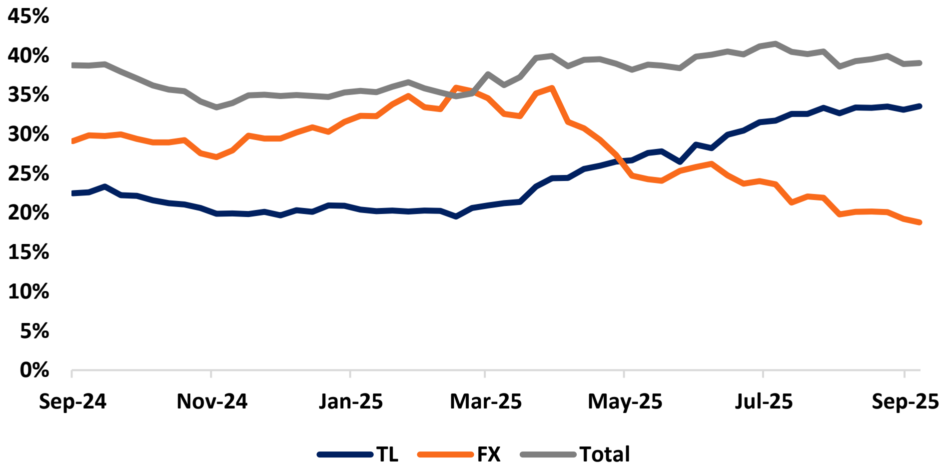
Annual Loan Growth



Annual Loan Growth by Type



Annual Commercial Loan Growth



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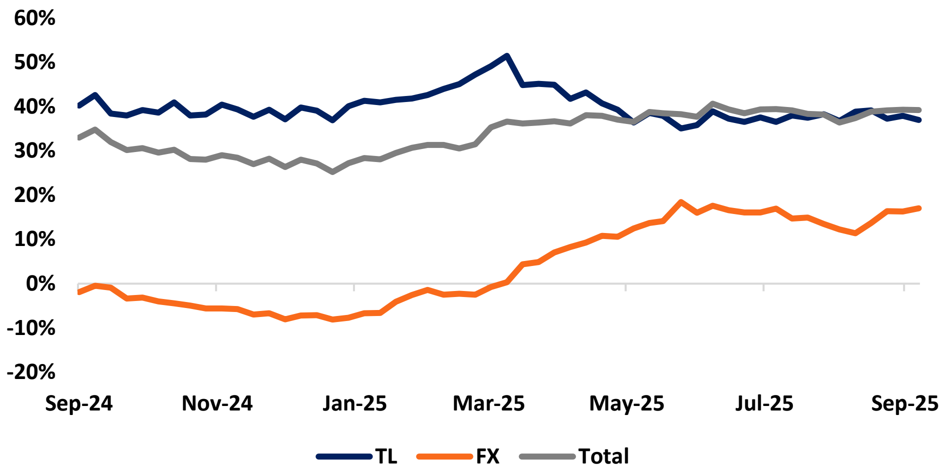
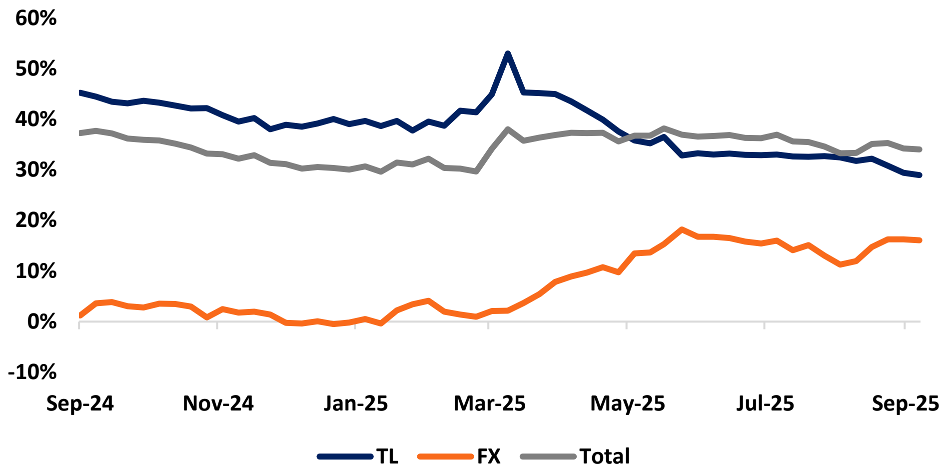
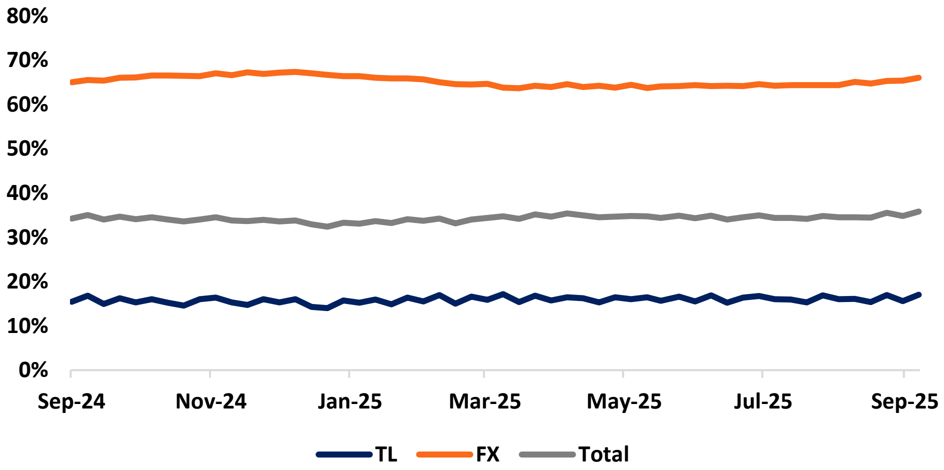
Annual Deposit Growth



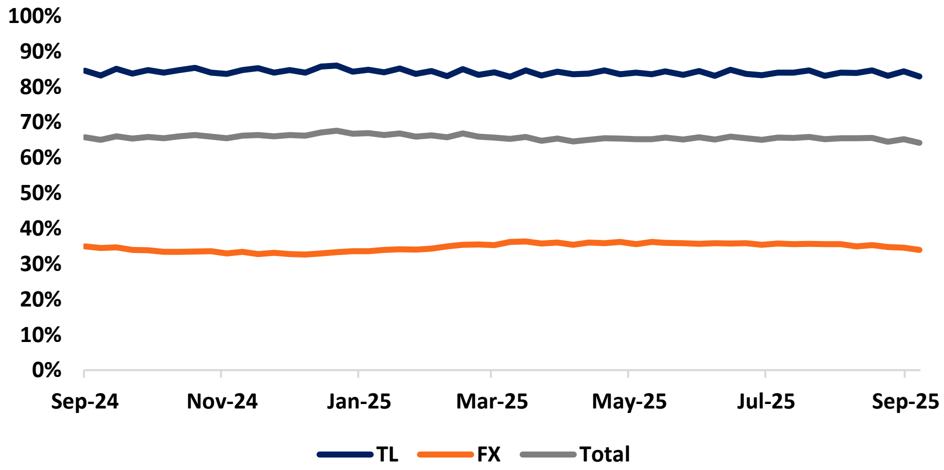
Annual Deposit Growth, Households

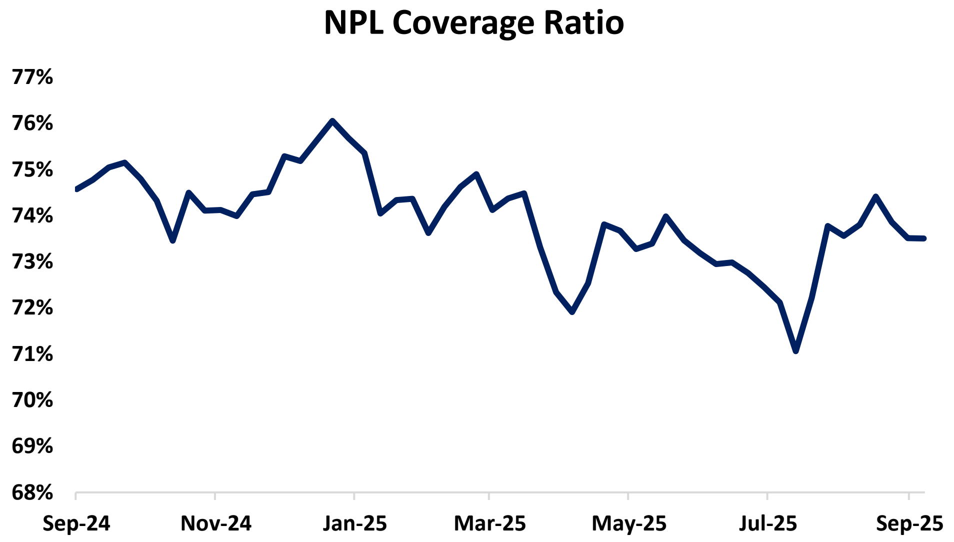


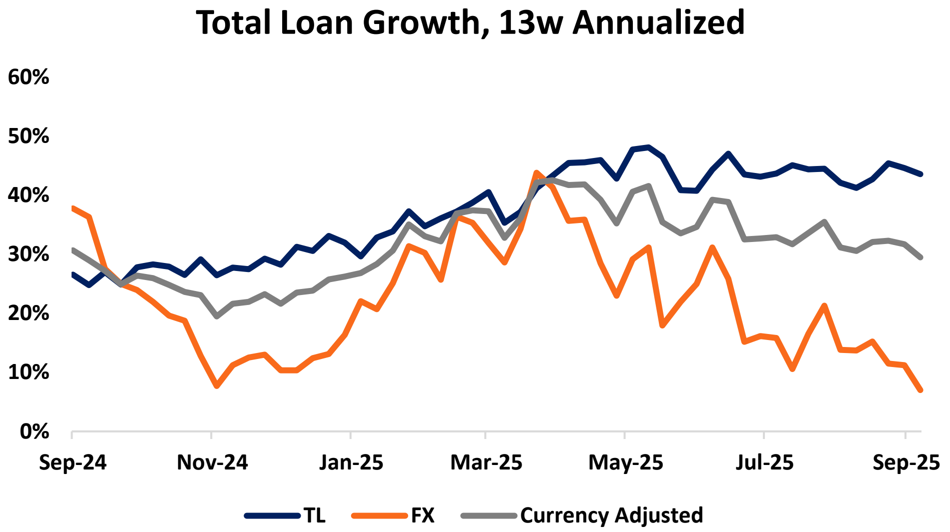
Demand Deposits / Total Deposits

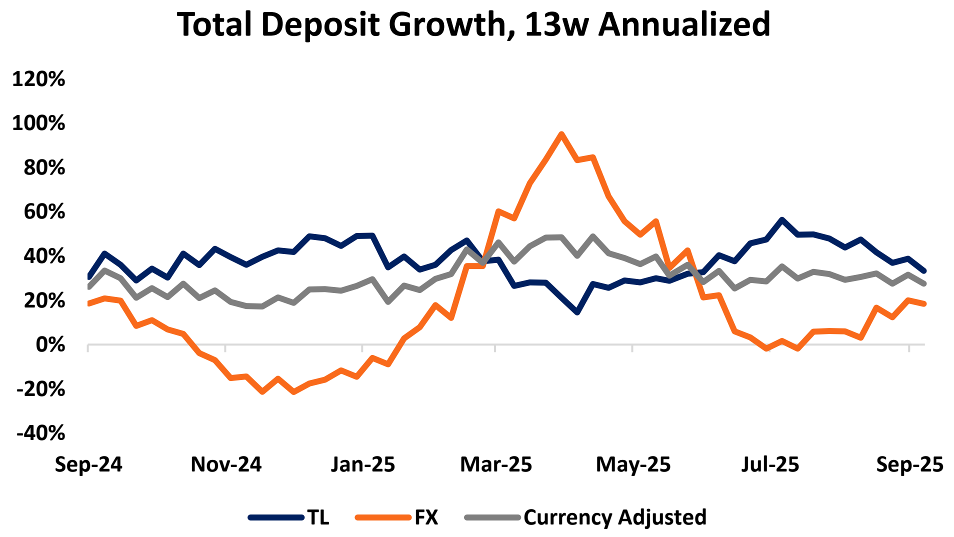


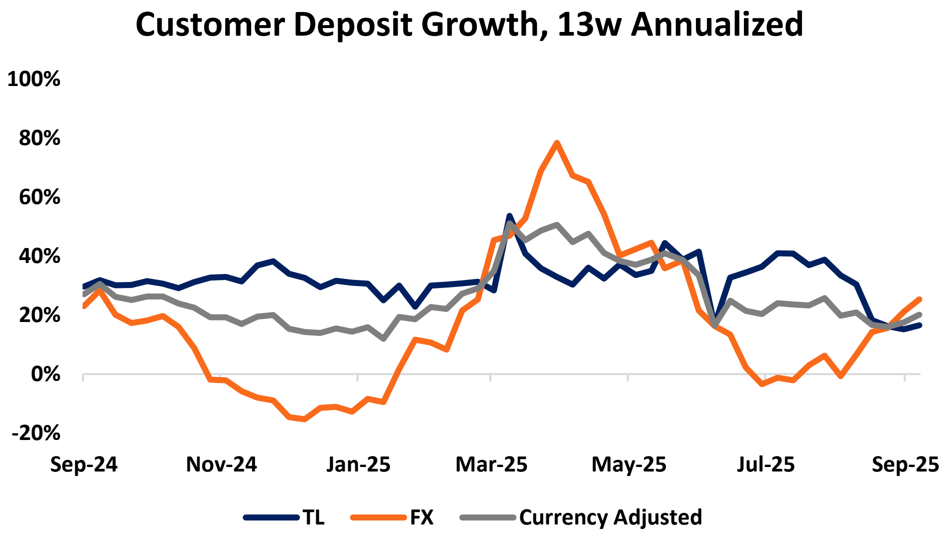
Time Deposits / Total Deposits



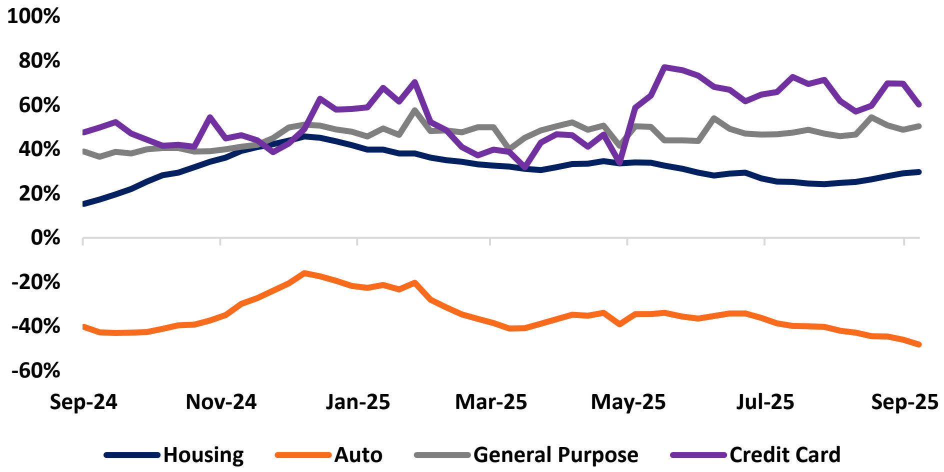

NPL Coverage Ratio
77%
76%
75%
74%
73%
72%
71%
70%
69%
68%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25


Total Loan Growth, 13w Annualized
60%
50%
40%
30%
20%
10%
0%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
TL
FX
Currency Adjusted

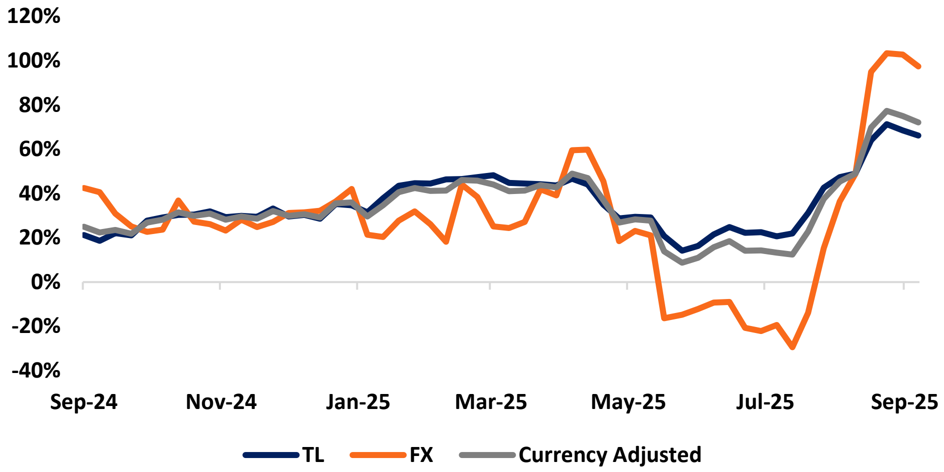

Total Deposit Growth, 13w Annualized
120%
100%
80%
60%
40%
20%
0%
-20%
-40%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
TL
FX
Currency Adjusted


Customer Deposit Growth, 13w Annualized
100%
80%
60%
40%
20%
0%
-20%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
TL
FX
Currency Adjusted

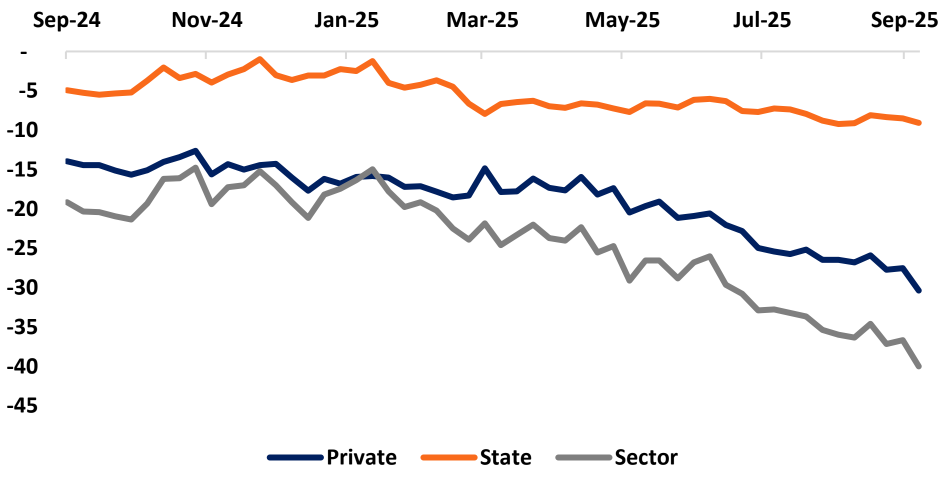
Total Loan Growth, 13w Annualized by Type



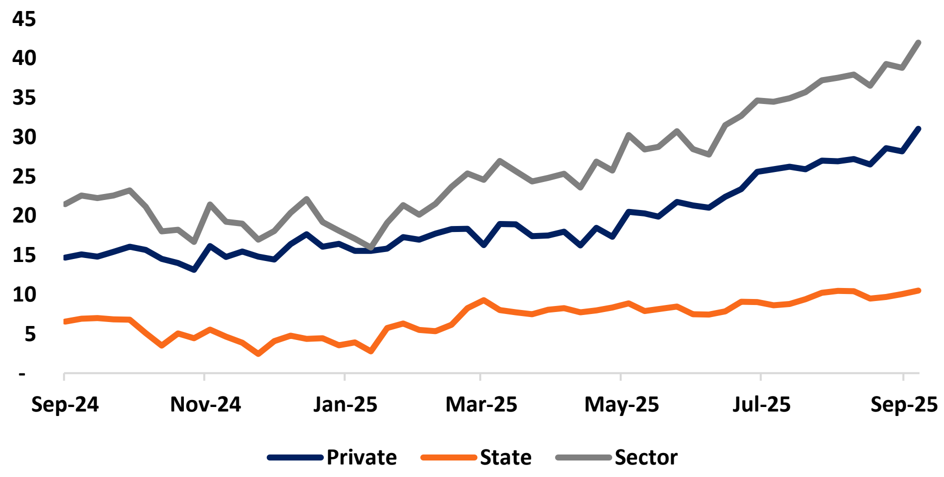
SME Loan Growth, 13w Annualized

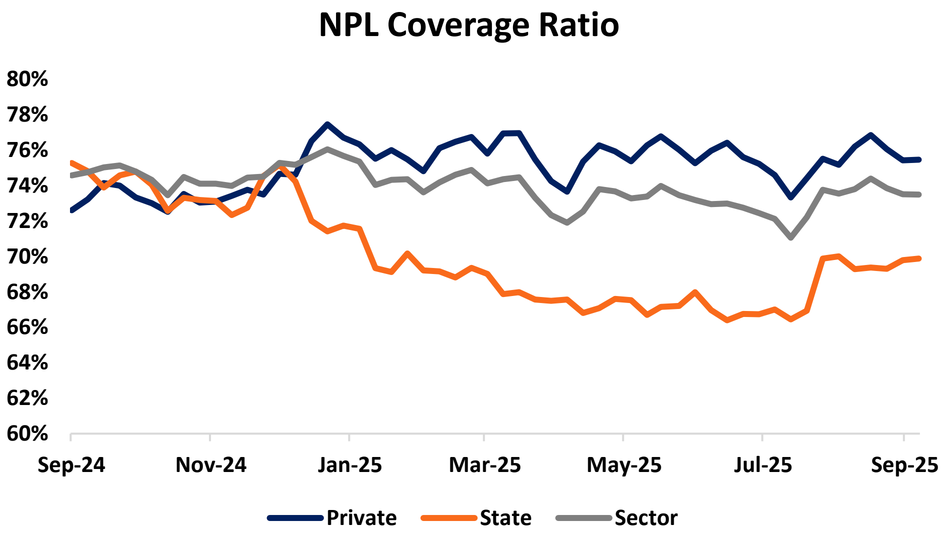


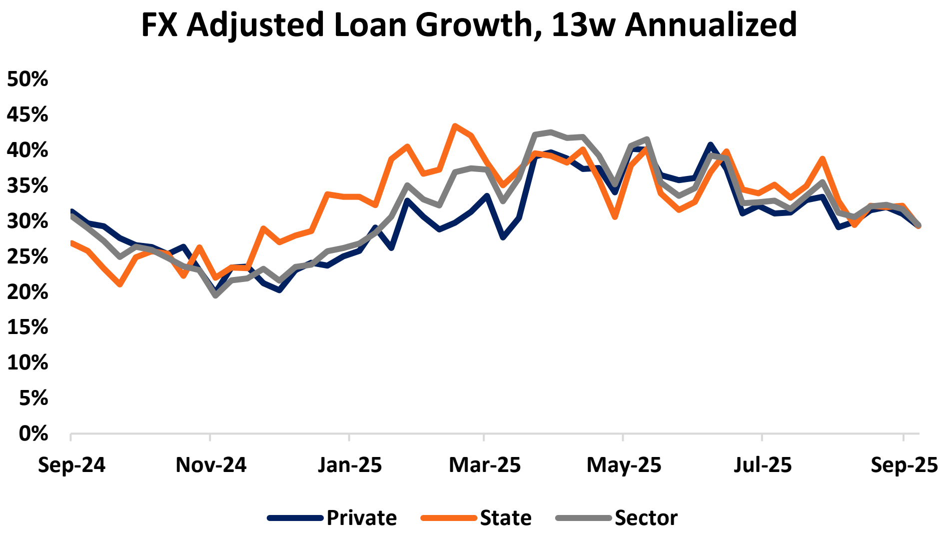
On-Balance FX Position (USD billion)

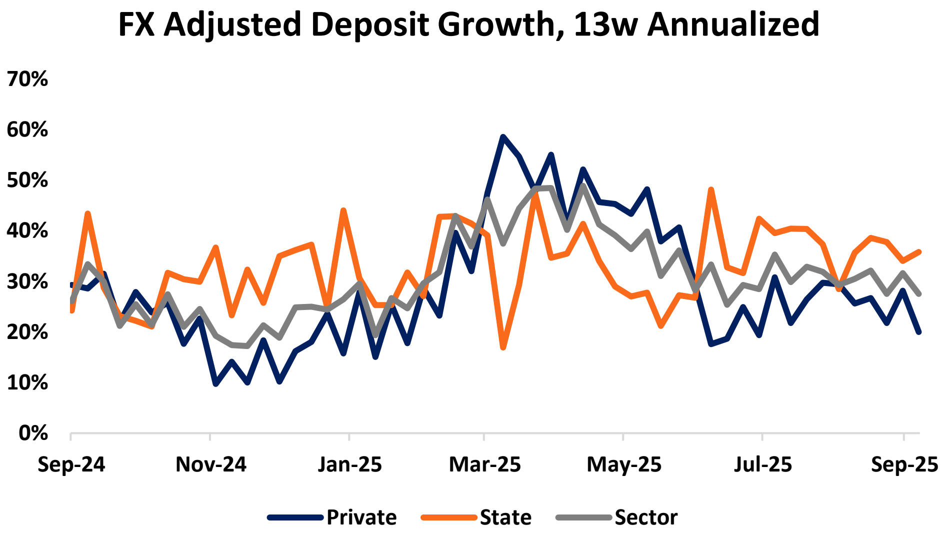


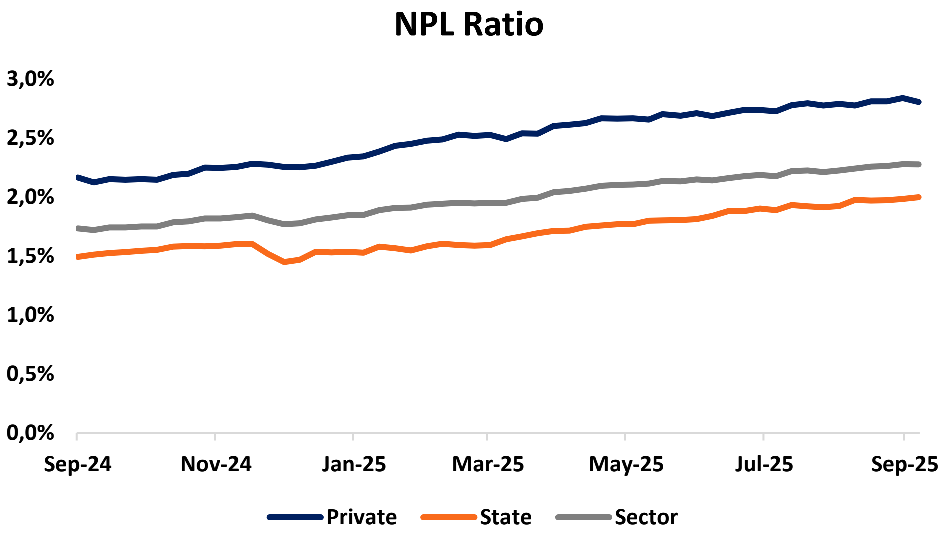
Off Balance FX Position (USD billion)

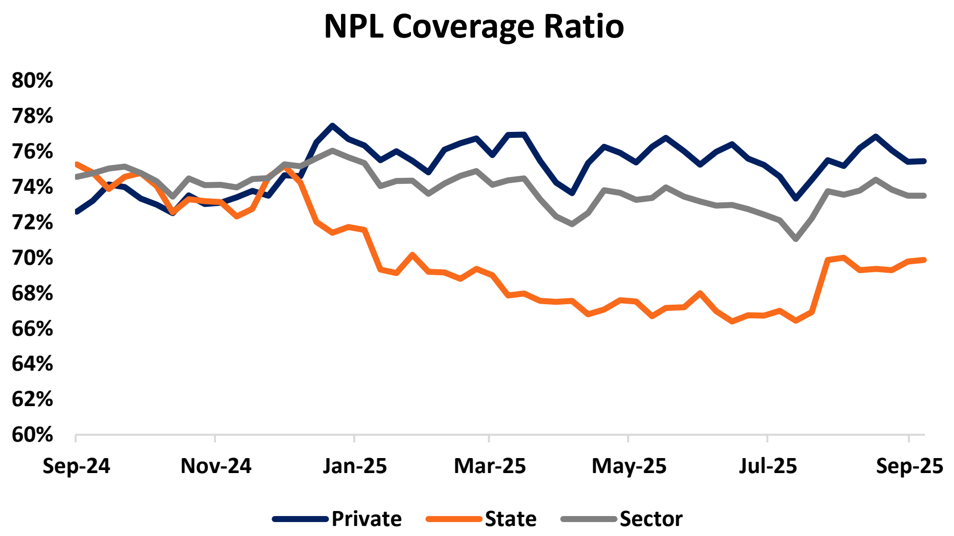


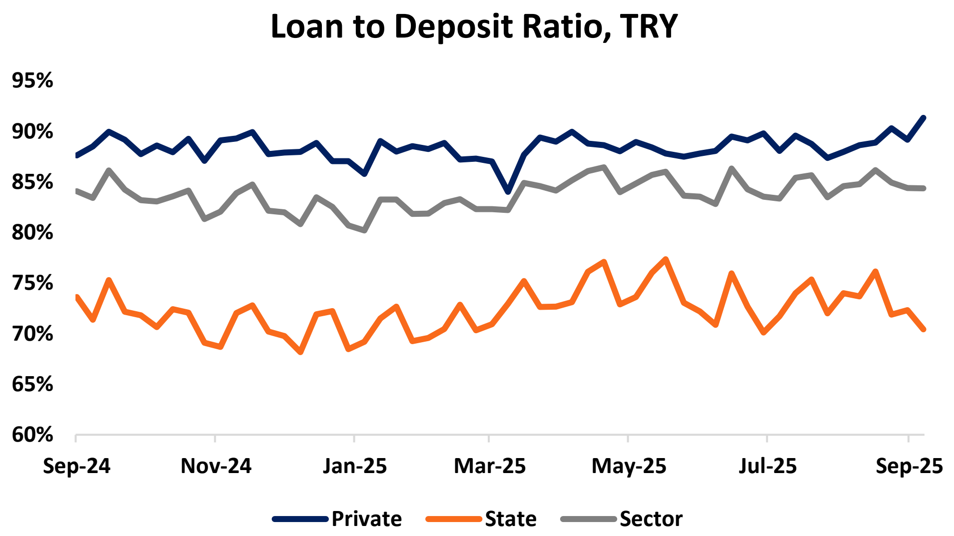

NPL Coverage Ratio
80%
78%
76%
74%
72%
70%
68%
66%
64%
62%
60%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector

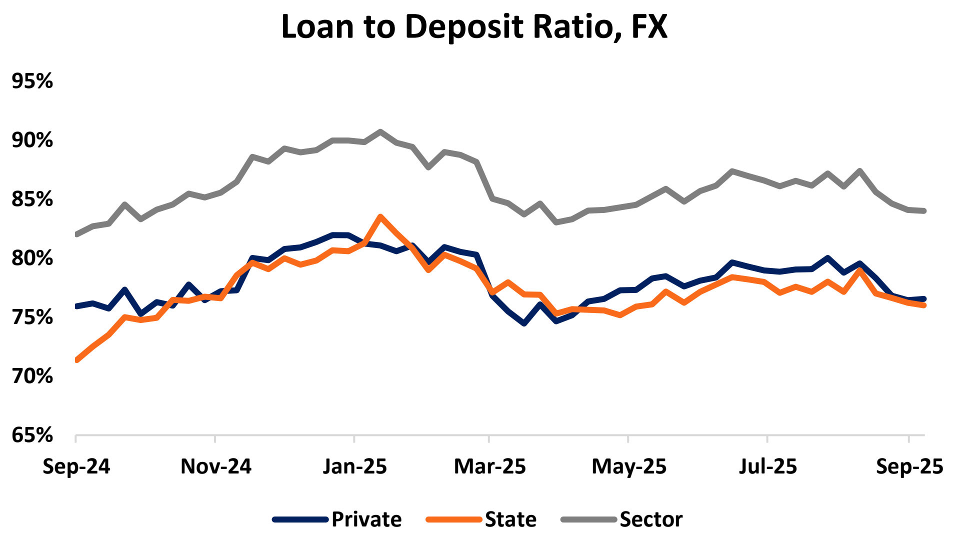

FX Adjusted Loan Growth, 13w Annualized
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector

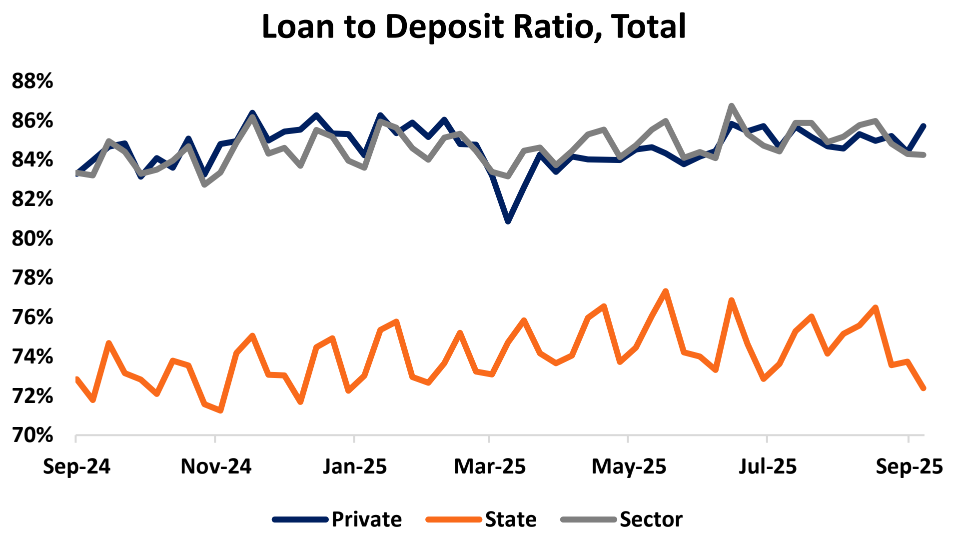

FX Adjusted Deposit Growth, 13w Annualized
70%
60%
50%
40%
30%
20%
10%
0%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector


NPL Ratio
3,0%
2,5%
2,0%
1,5%
1,0%
0,5%
0,0%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector

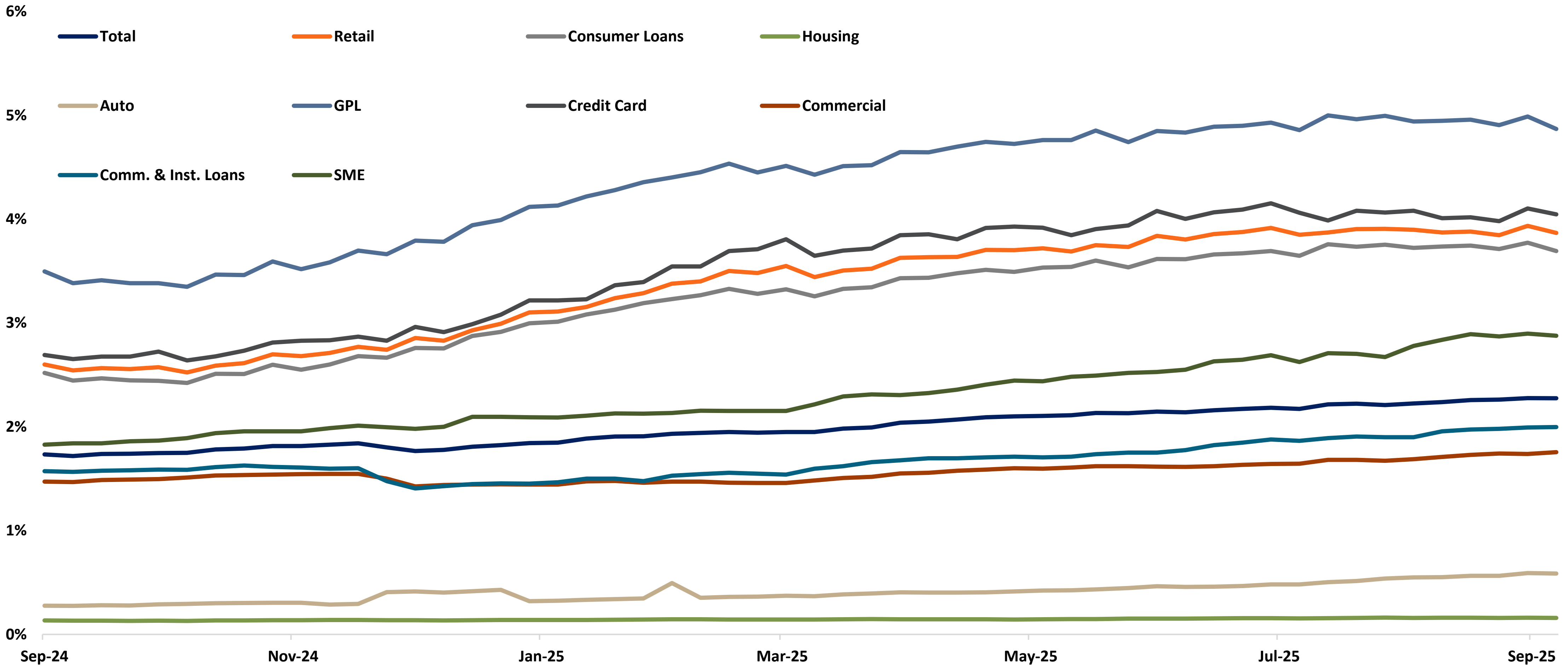

NPL Coverage Ratio
80%
78%
76%
74%
72%
70%
68%
66%
64%
62%
60%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector


Loan to Deposit Ratio, TRY
95%
90%
85%
80%
75%
70%
65%
60%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector


Loan to Deposit Ratio, FX
95%
90%
85%
80%
75%
70%
65%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector


Loan to Deposit Ratio, Total
88%
86%
84%
82%
80%
78%
76%
74%
72%
70%
Sep-24
Nov-24
Jan-25
Mar-25
May-25
Jul-25
Sep-25
Private
State
Sector

NPL Ratios by Loan Type



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