

December 18, 2025

Banking Sector Outlook

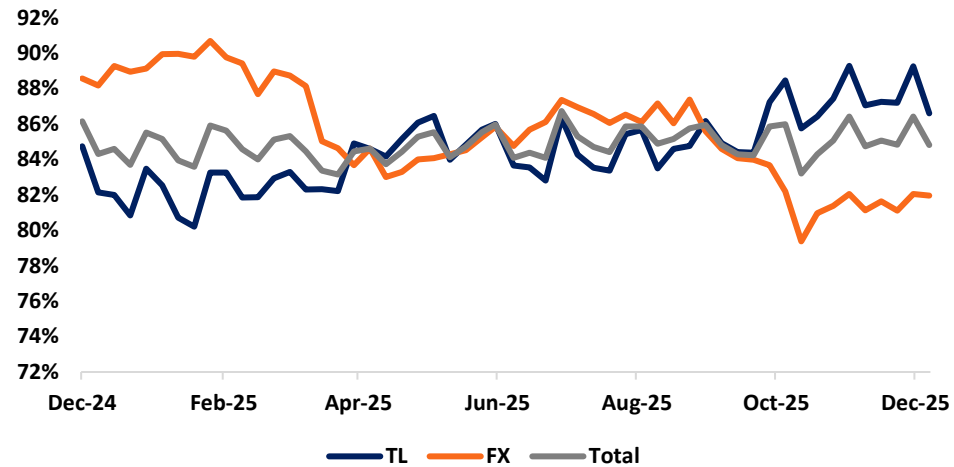
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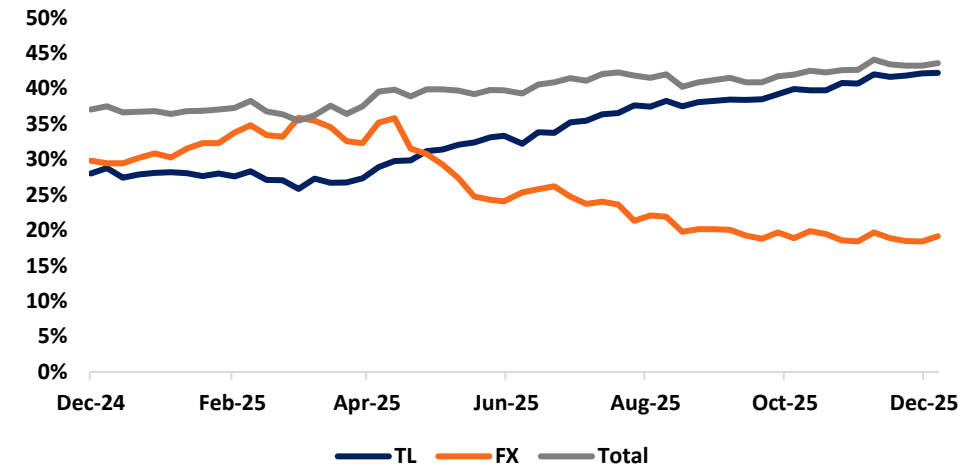
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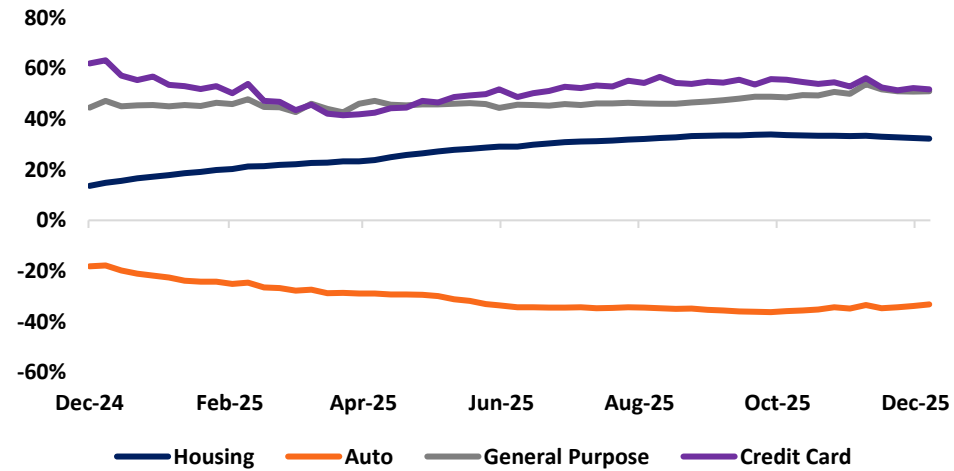
Loan to Deposit Ratio



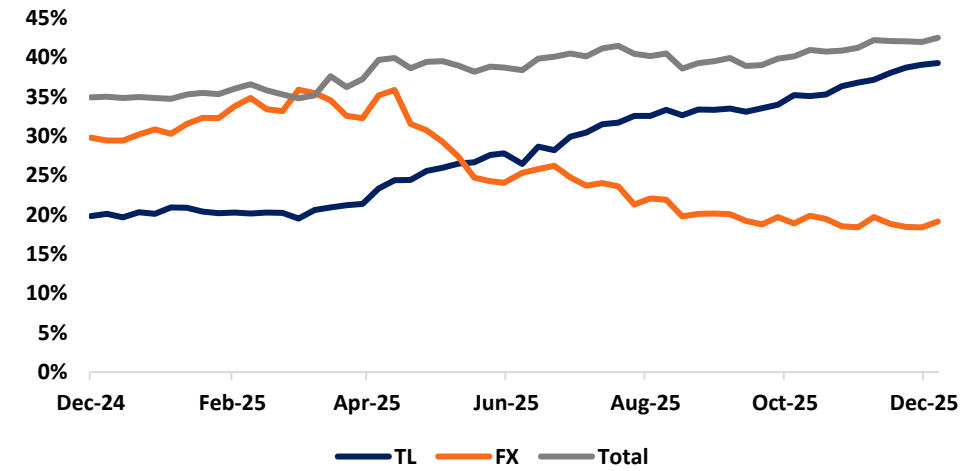
Annual Loan Growth



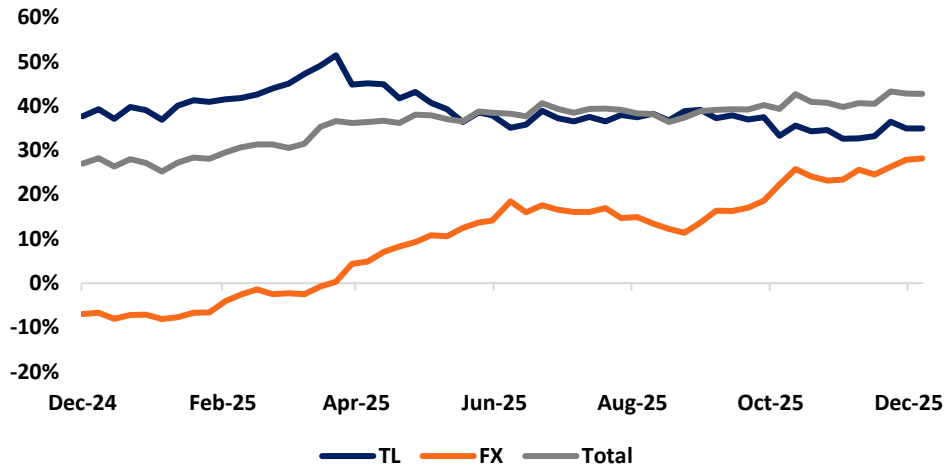
Annual Loan Growth by Type



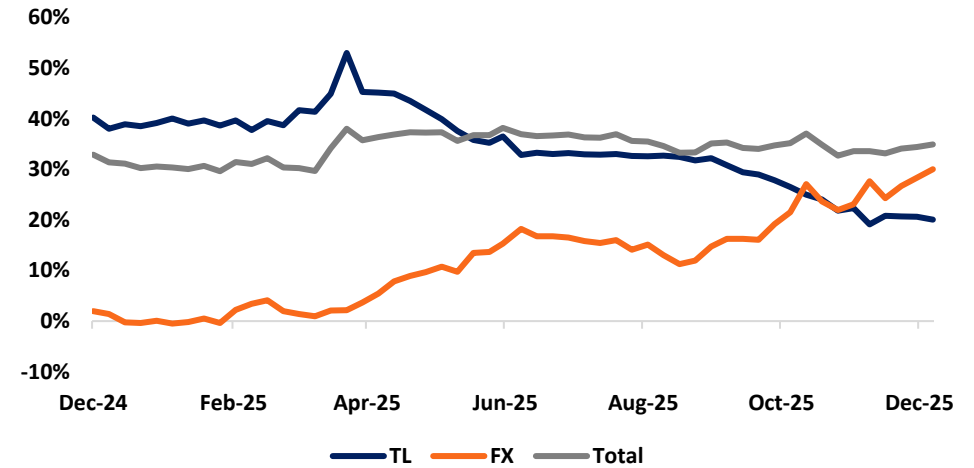
Annual Commercial Loan Growth



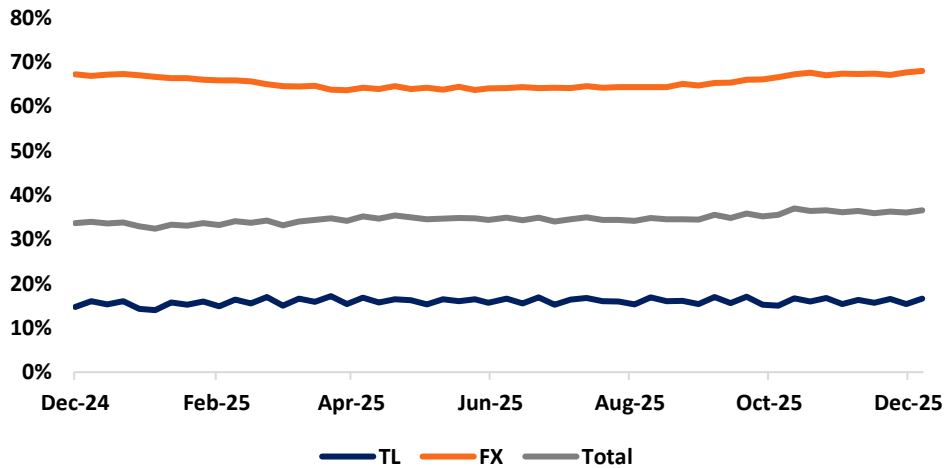
Annual Deposit Growth



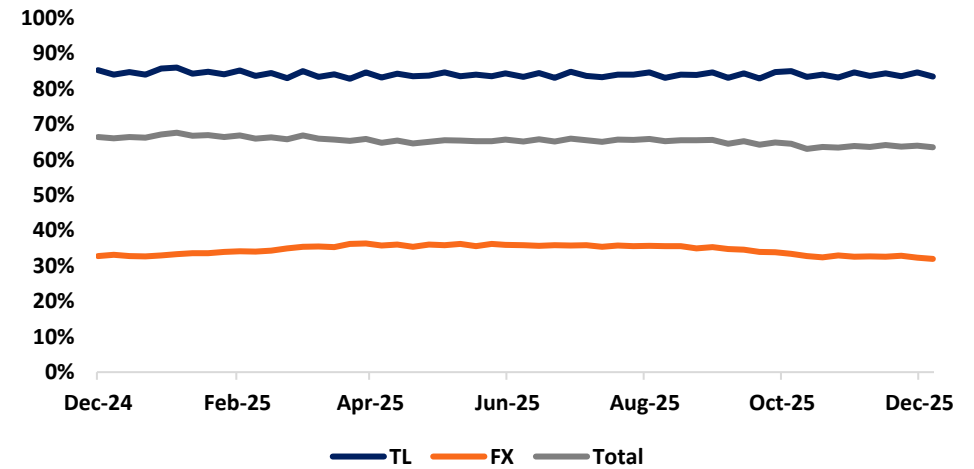
Annual Deposit Growth, Households



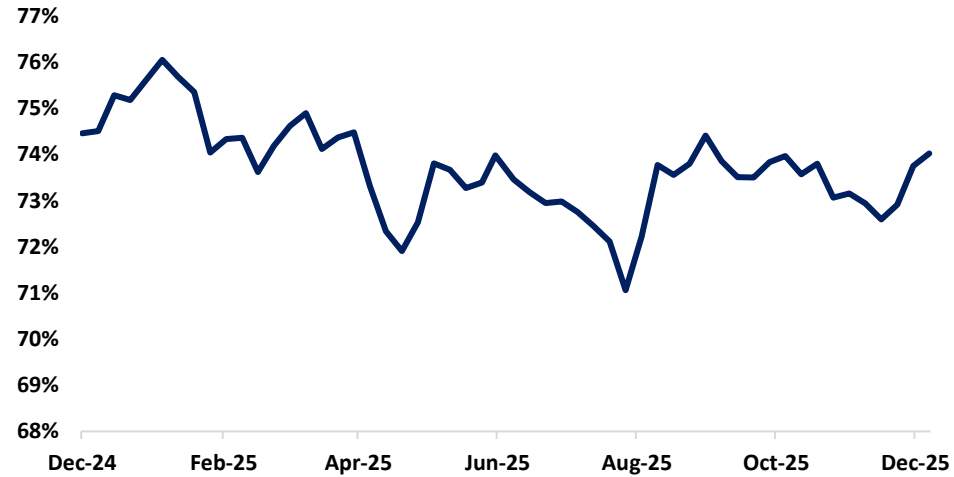
Demand Deposits / Total Deposits



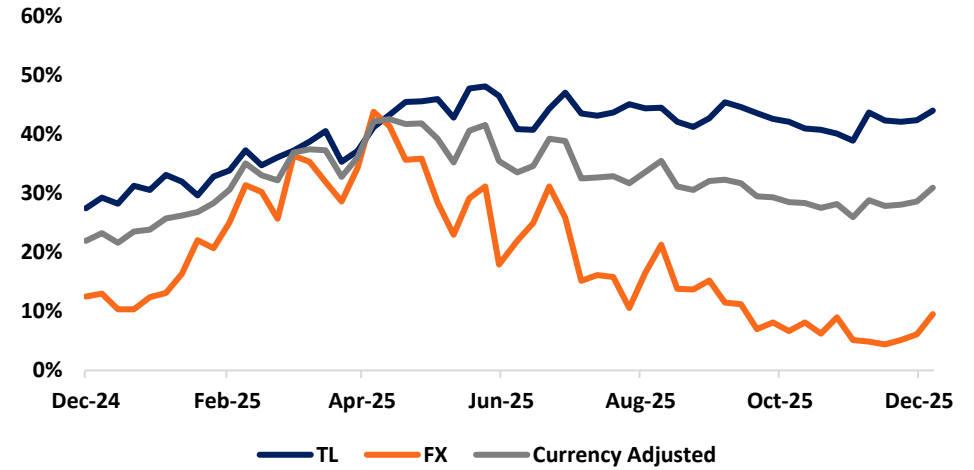
Time Deposits / Total Deposits



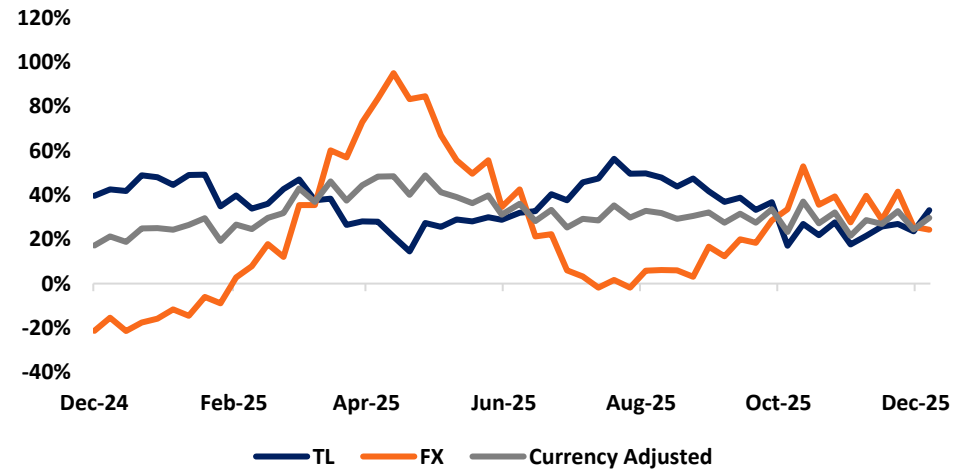
NPL Coverage Ratio



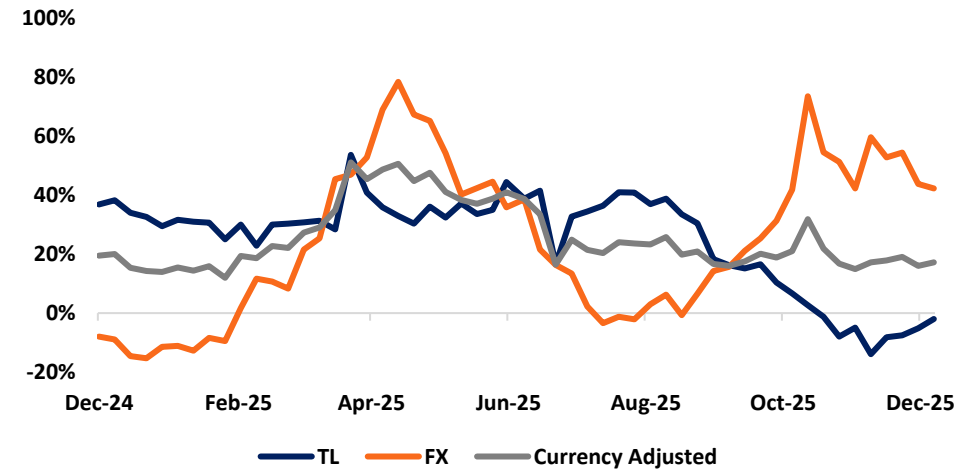
Total Loan Growth, 13w Annualized



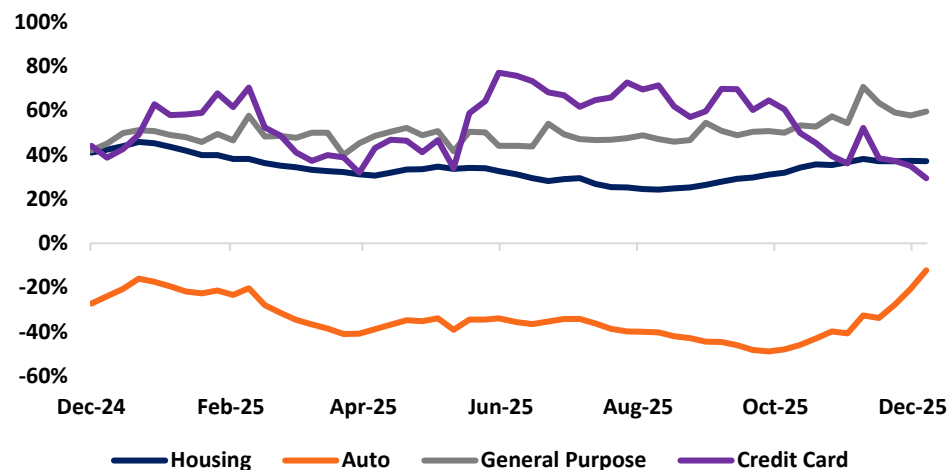
Total Deposit Growth, 13w Annualized



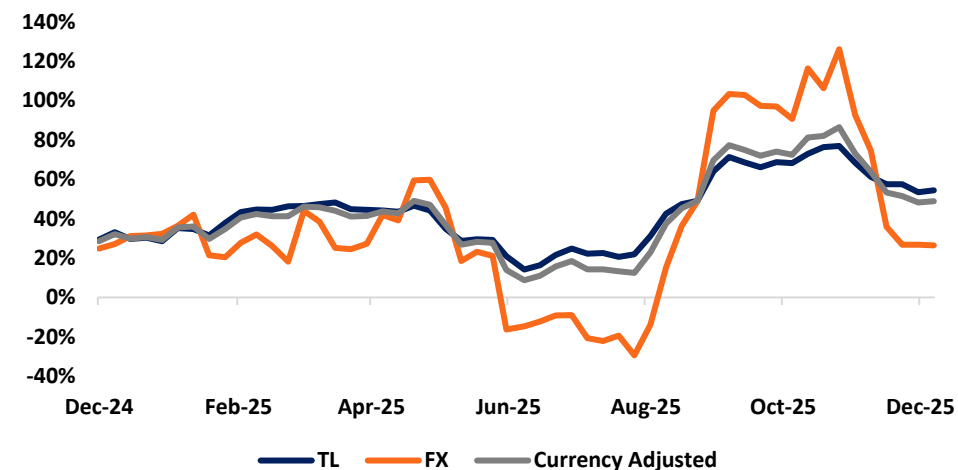
Customer Deposit Growth, 13w Annualized



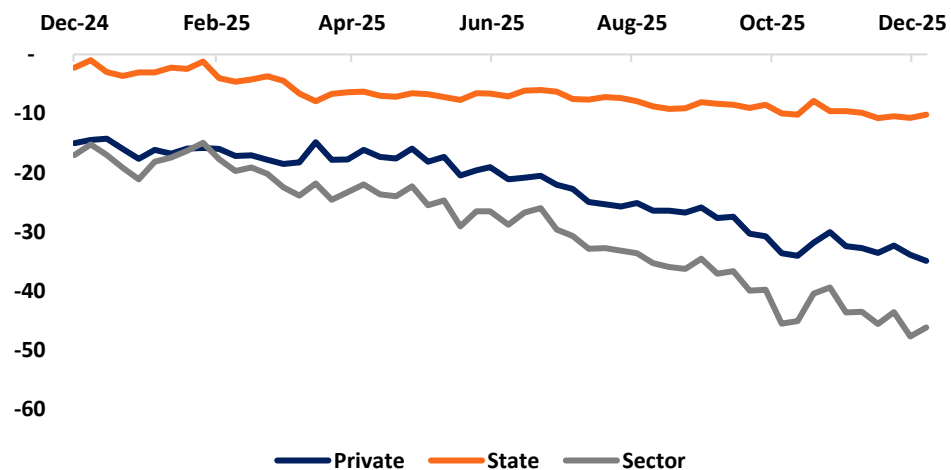
Total Loan Growth, 13w Annualized by Type



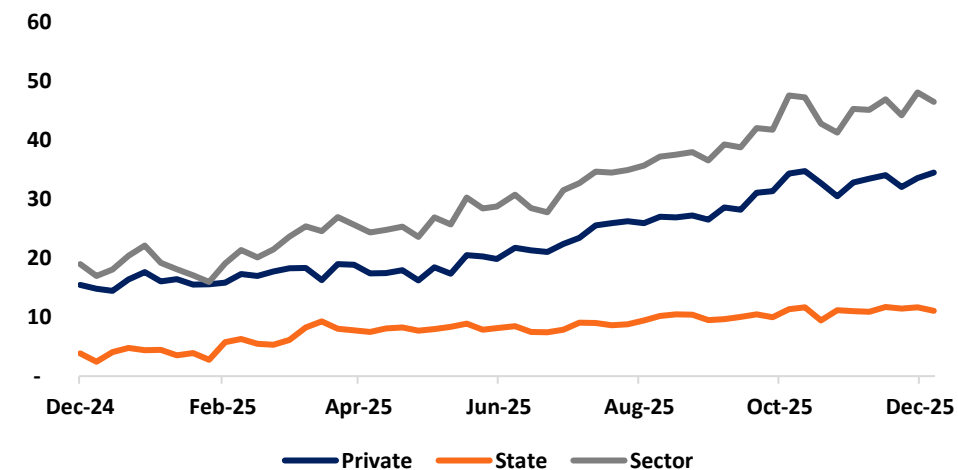
SME Loan Growth, 13w Annualized



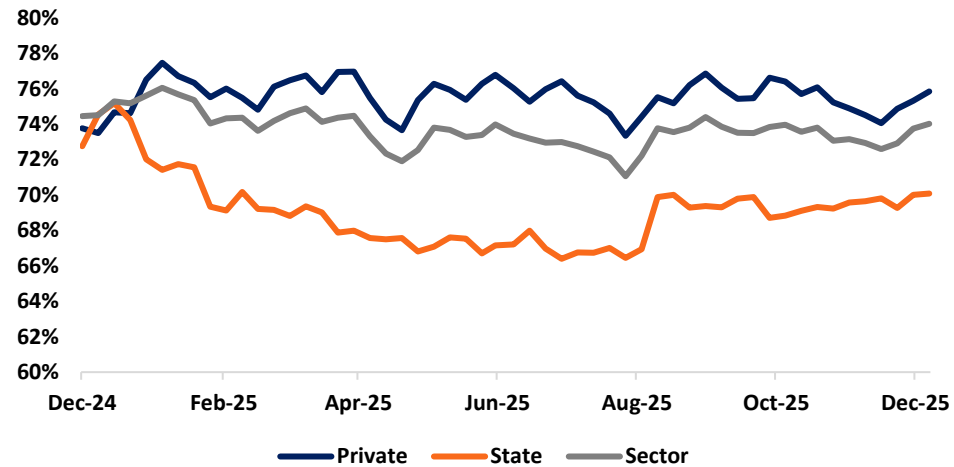
On-Balance FX Position (USD billion)



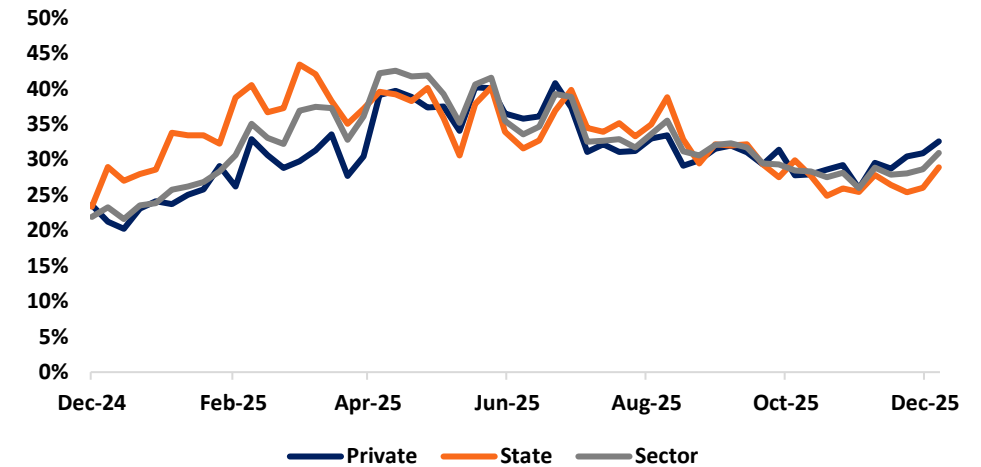
Off Balance FX Position (USD billion)



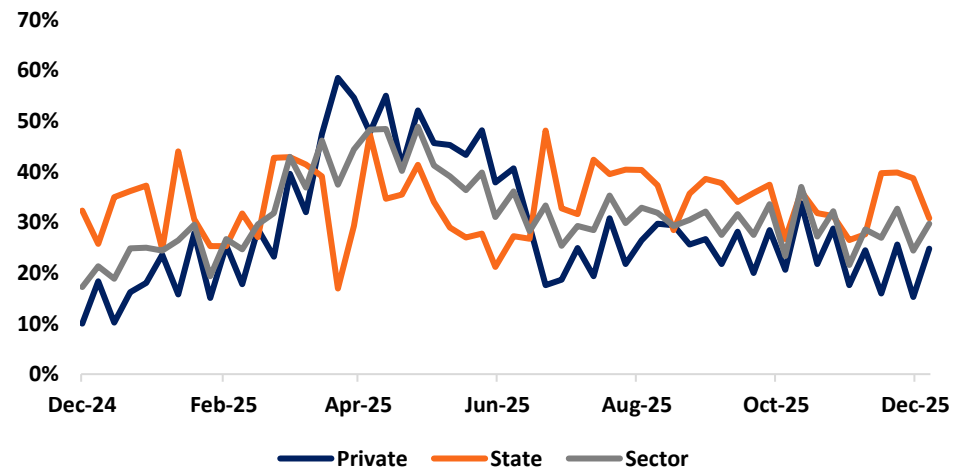
NPL Coverage Ratio



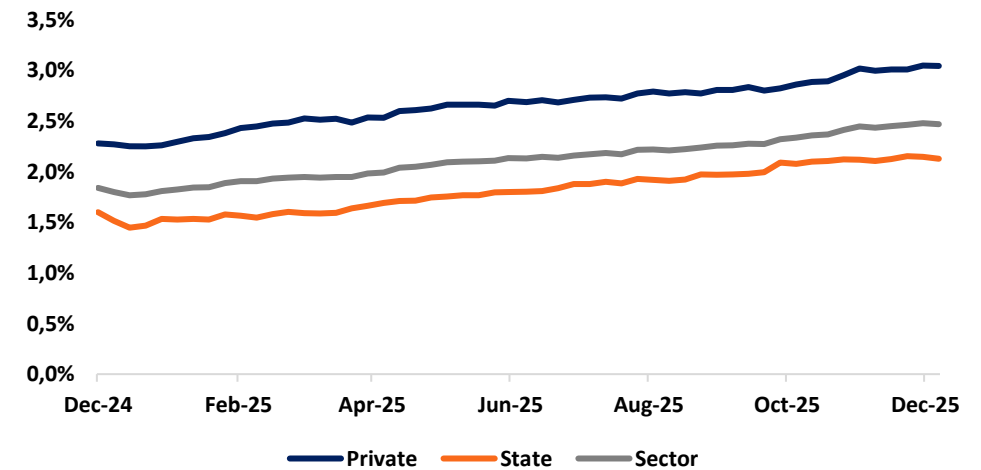
FX Adjusted Loan Growth, 13w Annualized



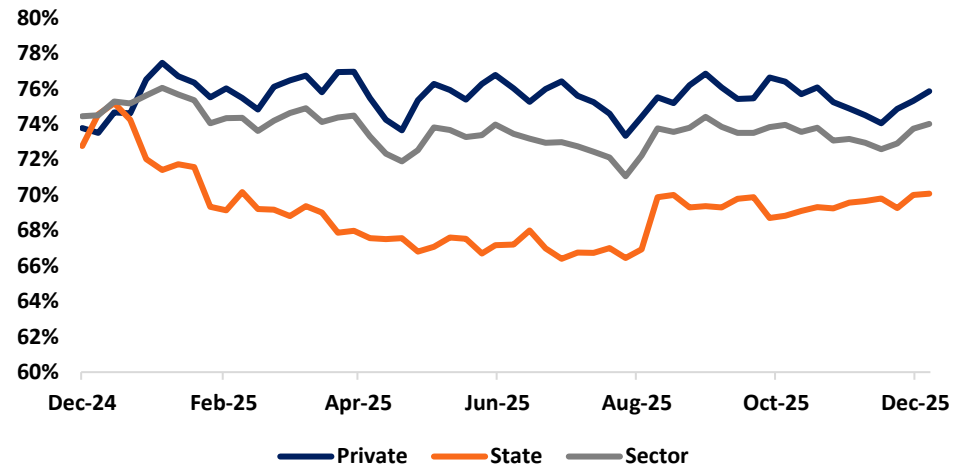
FX Adjusted Deposit Growth, 13w Annualized



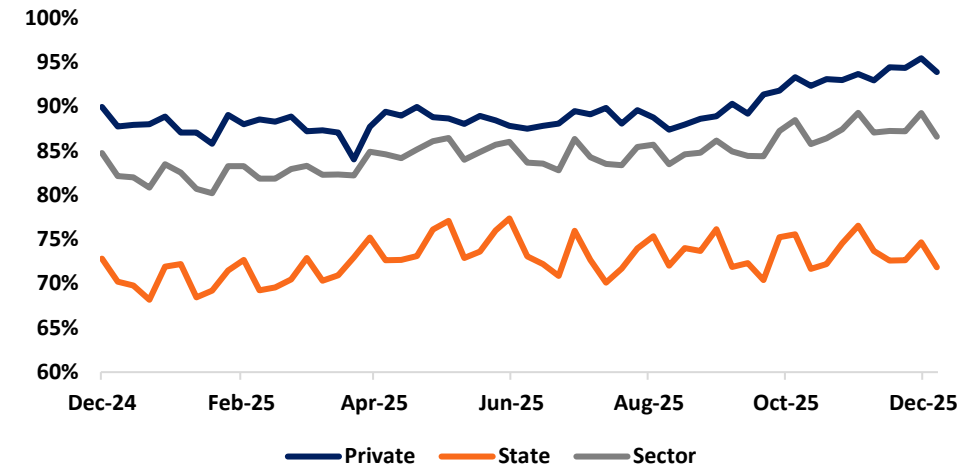
NPL Ratio



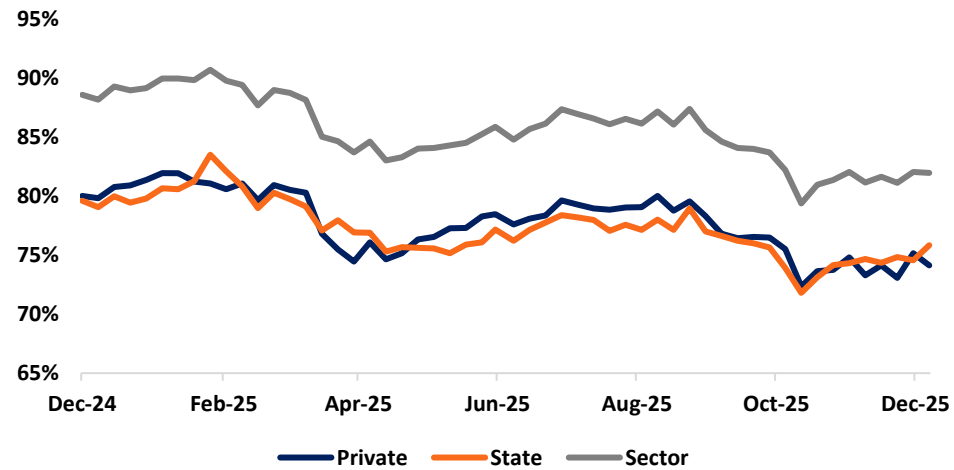
NPL Coverage Ratio



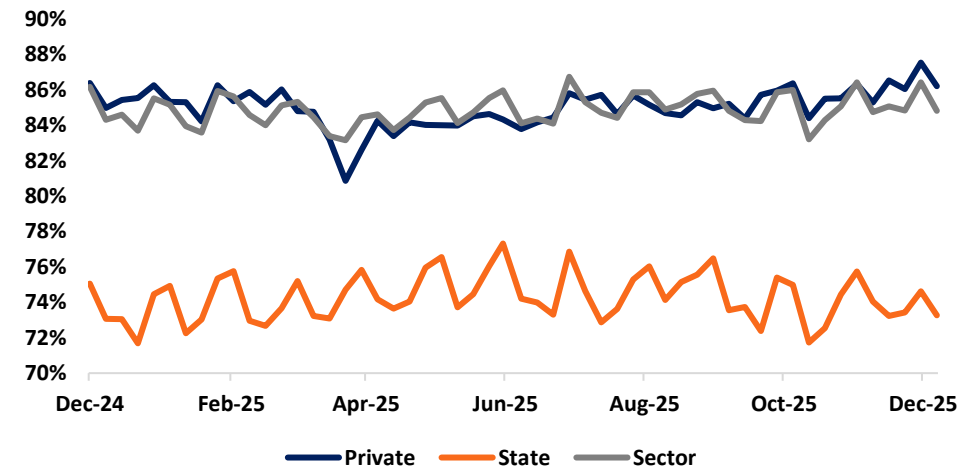
Loan to Deposit Ratio, TRY



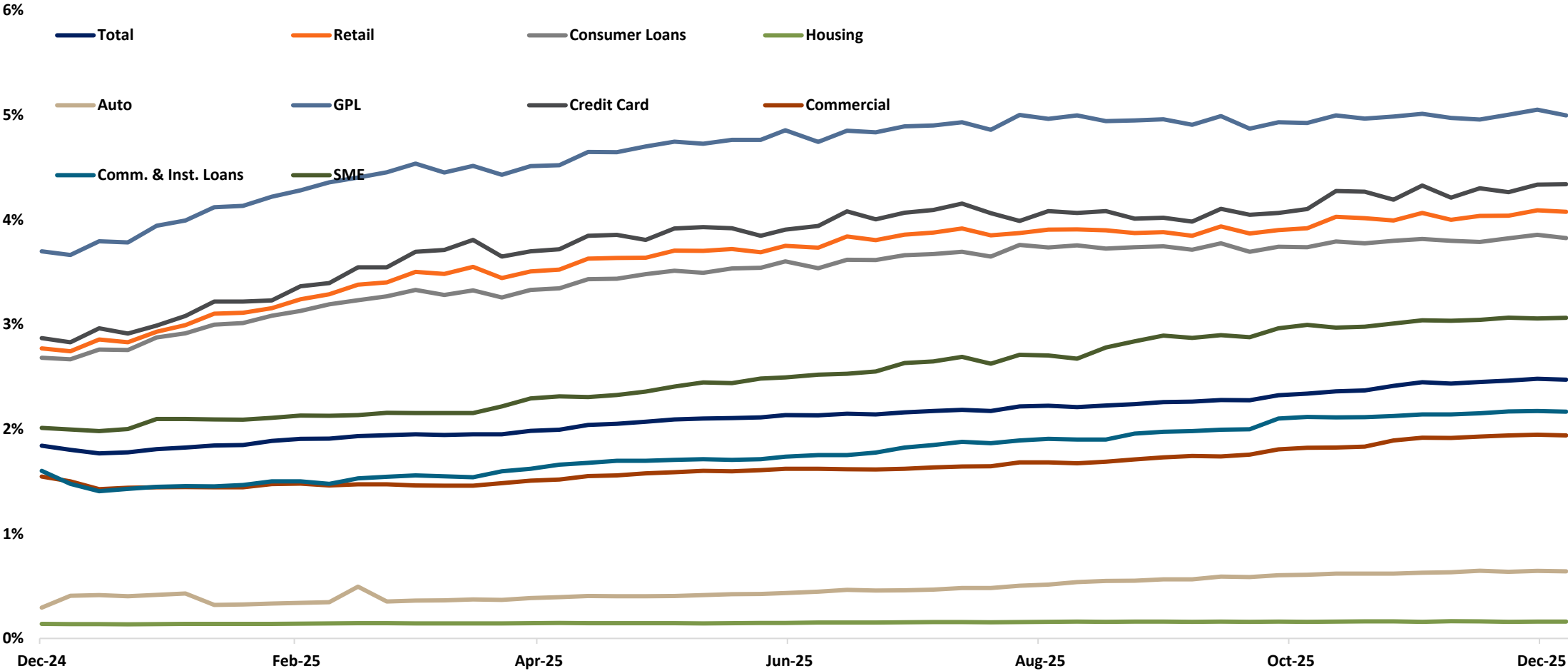
Loan to Deposit Ratio, FX



Loan to Deposit Ratio, Total



NPL Ratios by Loan Type



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