



BANKING  
REGULATION AND SUPERVISION  
AGENCY

# TURKISH BANKING SECTOR MAIN INDICATORS



MARCH 2025

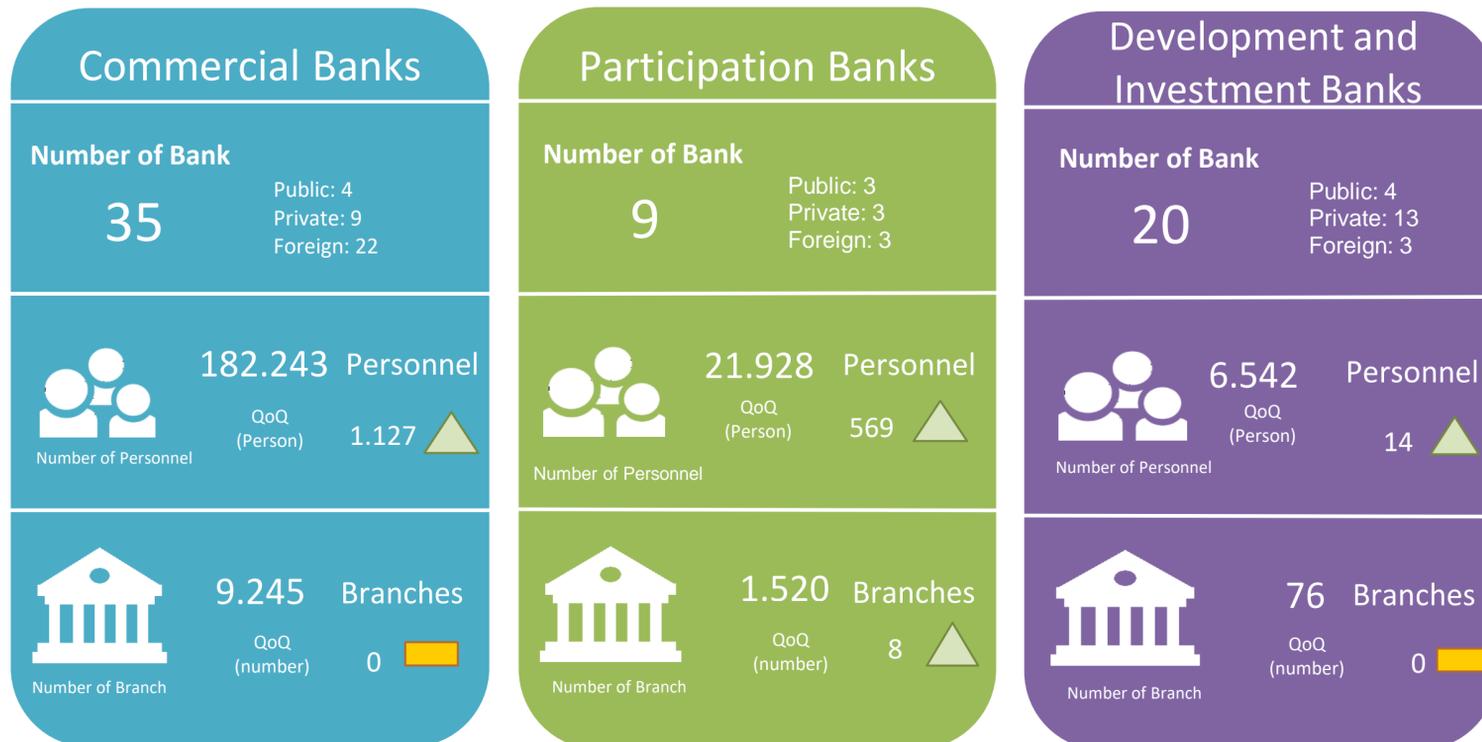
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# Number of Banks, Branch ve Personnel

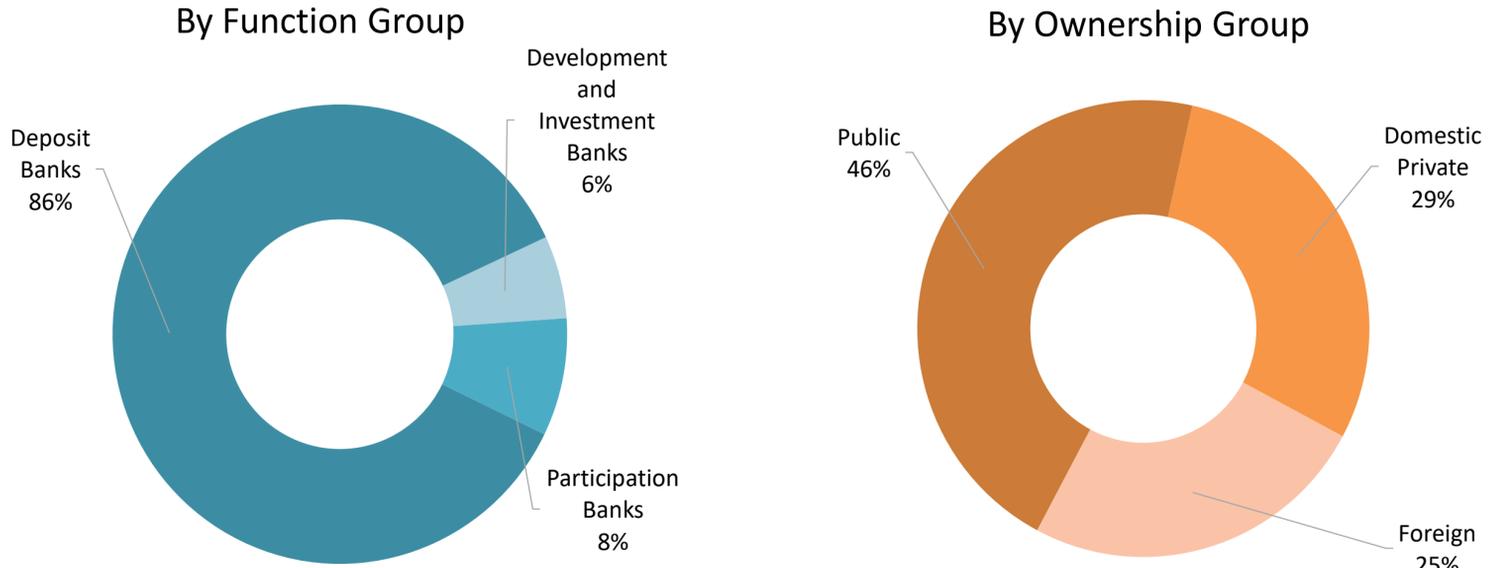


As of March 2025, the Turkish Banking Sector is as follows;

- By function group; 35 deposits, 9 participation ve 20 development and investment banks,
- By ownership group; 11 public, 25 private ve 28 foreign banks.
- The total number of personnel increased by 1710 compared to the previous quarter standing at 210.713.
- The number of branches in the banking sector increased by 8, with the total number of branches amounting 10.841.

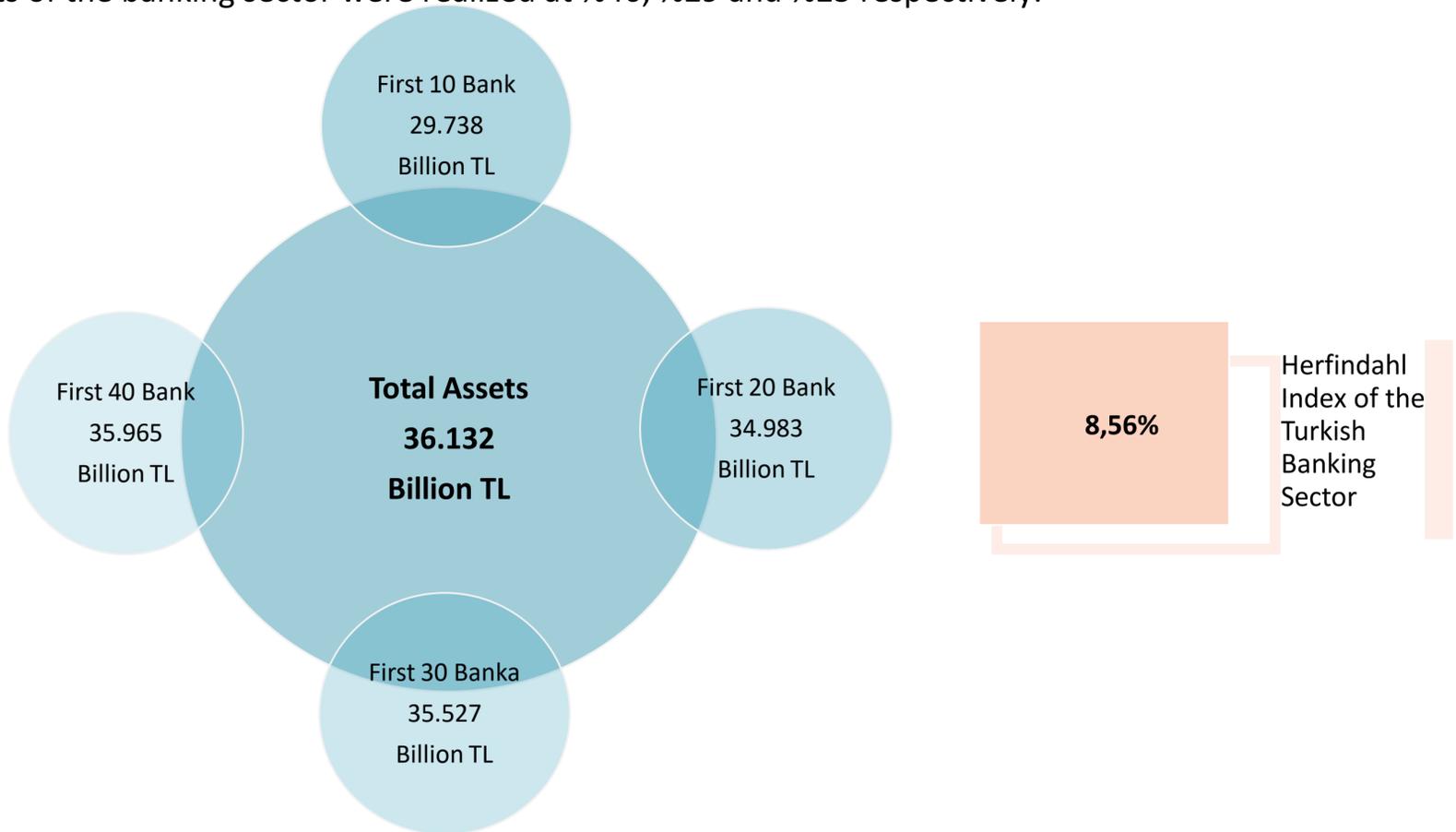
# Total Assets

## Distribution of Total Assets by Bank Groups



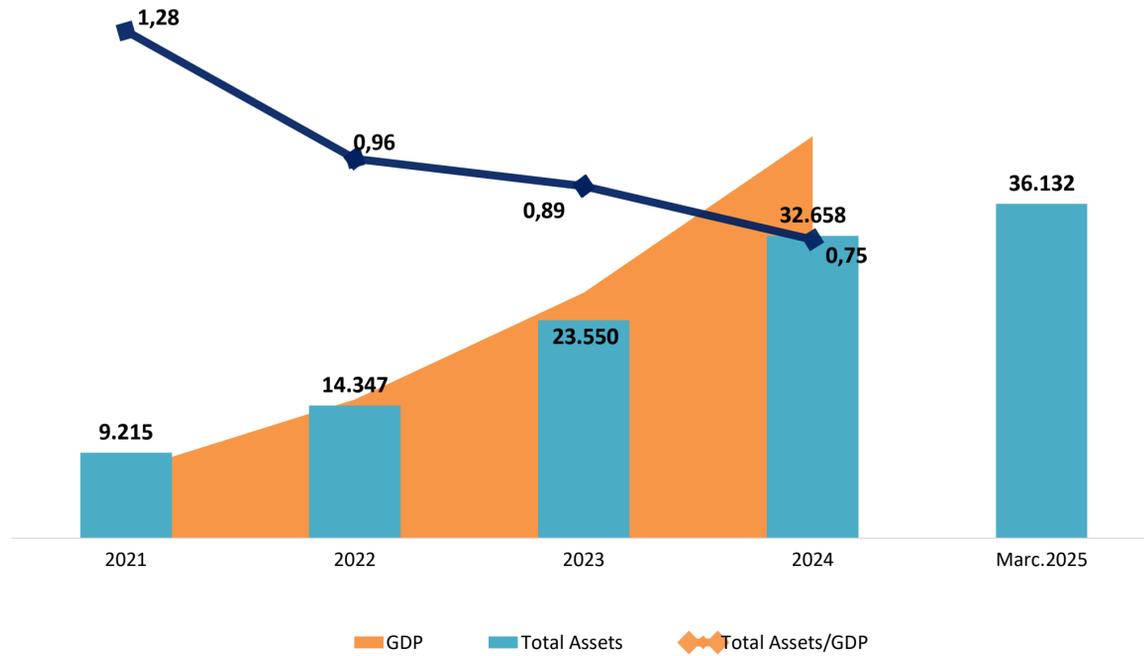
As of March 2025; the shares of deposits banks, participation banks, and development and investment banks in the total assets of the banking sector were realized at %86, %8 and %6 respectively.

According to ownership group; the shares of public, domestic private, and foreign banks in the total assets of the banking sector were realized at %46, %29 and %25 respectively.



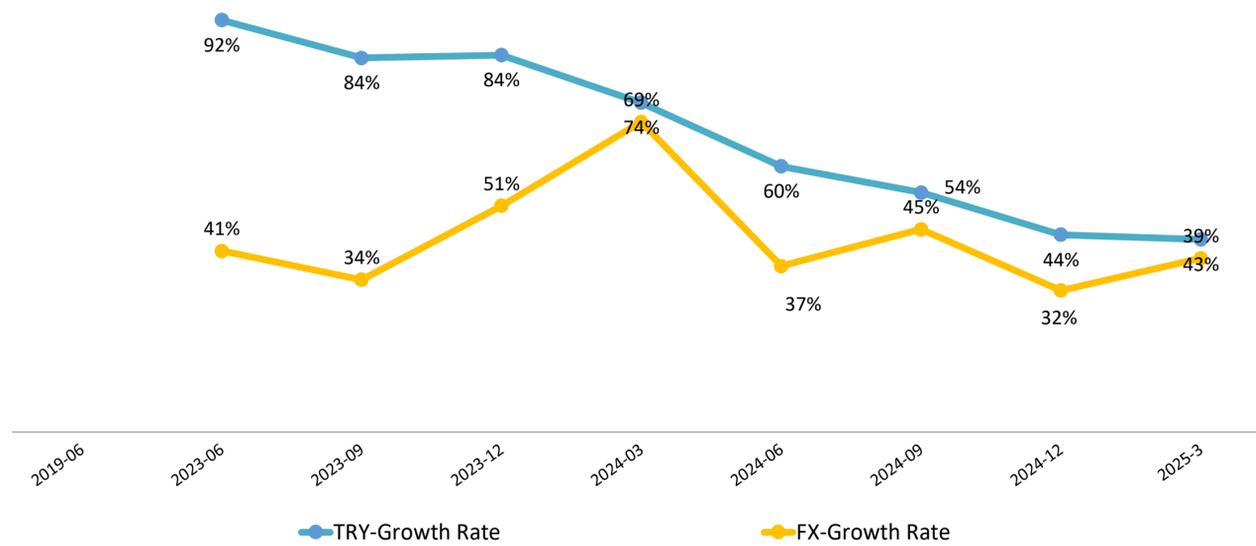
The figure above presents the total assets of the banking sector, together with the aggregated assets of the top 10, 20, 30 and 40 banks, ranked by total assets from largest to smallest. As of March 2025, the total assets of the largest 10 banks in Turkish Banking sector amounted to 36.132 billion TRY. As of March 2025, the Herfindahl index calculated based on the assets of the banking sector, stood at 8,56.

## Total Assets



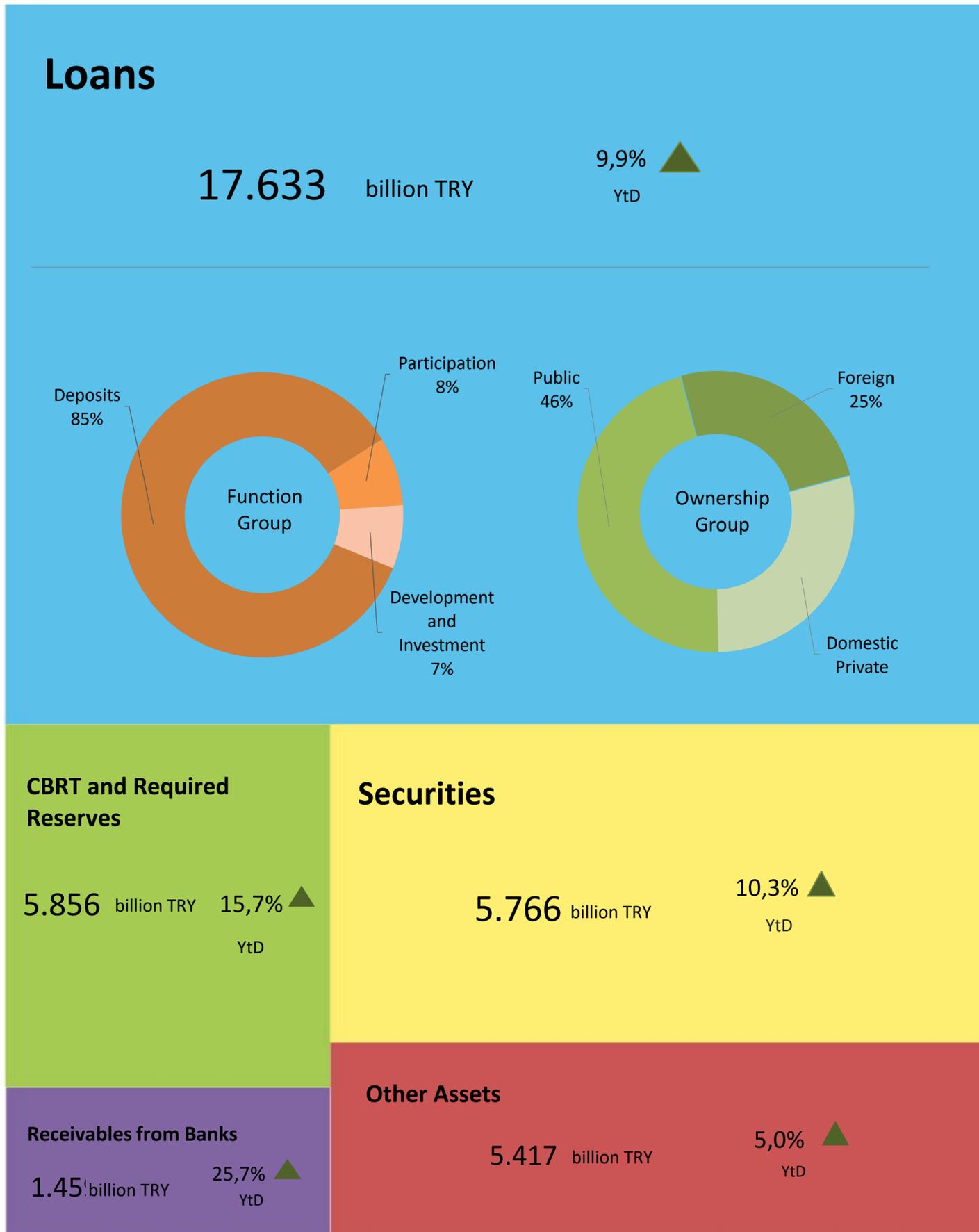
As of the end of 2024, the ratio of the total asset of Turkish banking sector to GDP was realized at 0.75.

## Growth Rate of Total Assets (%)



As of March 2025, total assets in Turkish Liras increased by %39 (TRY) and foreign currency assets increased by %43 (FX) compared to the same period of the previous year.

# Selected Balance Sheet Items



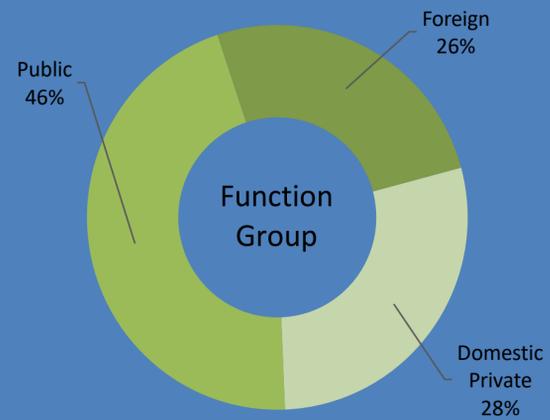
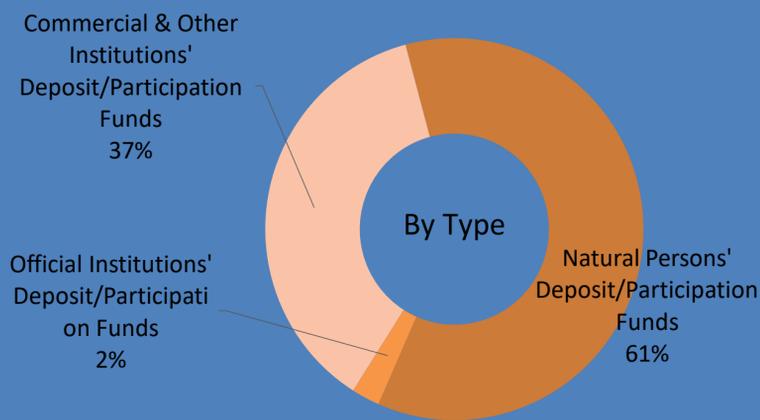
The total loans of Turkish Banking Sector increased by %9,9 compared to the previous year-end, reaching TRY 17.633 billion in March 2025.

# Selected Balance Sheet Items

## Deposit / Participation Fund

21.145 billion TRY

11,9%   
YtD



### Fund from Repo Transactions

2.322 billion TRY 3,5%   
YtD

### Securities Issued

1.19 billion TRY 14,5%   
YtD

### Other Liabilities

4.363 billion TRY 8,2%   
YtD

### Due to Banks

4.017 billion TRY 13,6%   
YtD

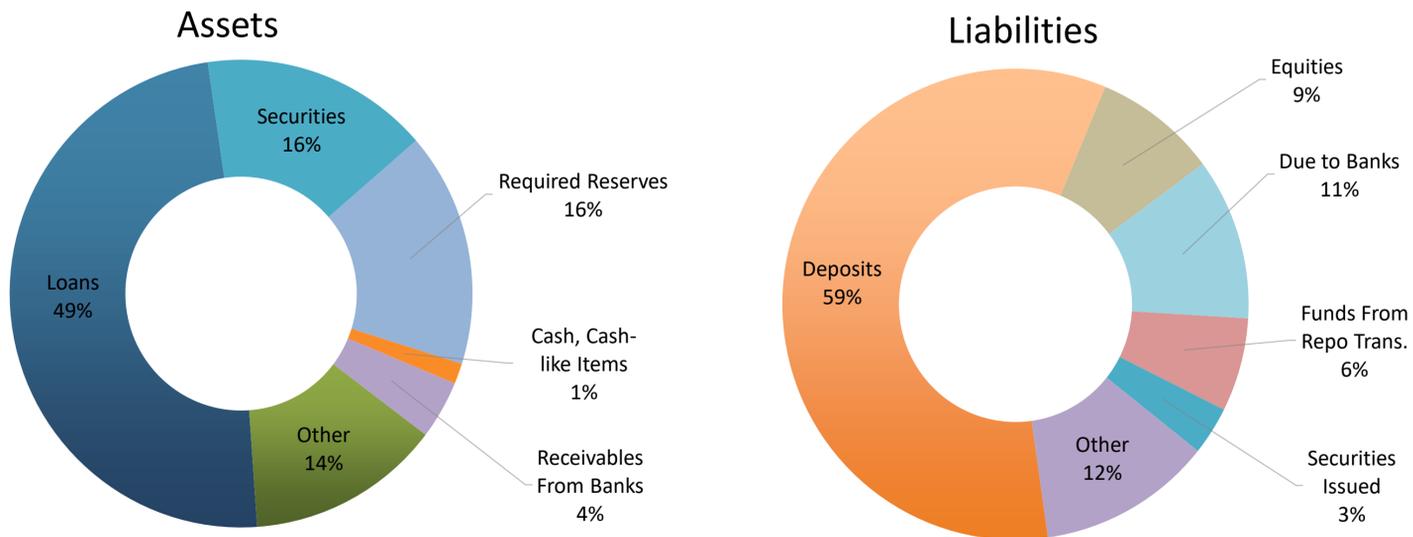
### Equities

3.087 billion TRY 6,5%   
YtD

Deposits, the largest source of funding in the banking sector, increased by 11,9% compared to the end of 2024, reaching TRY 21.145 billion as of June 2025.

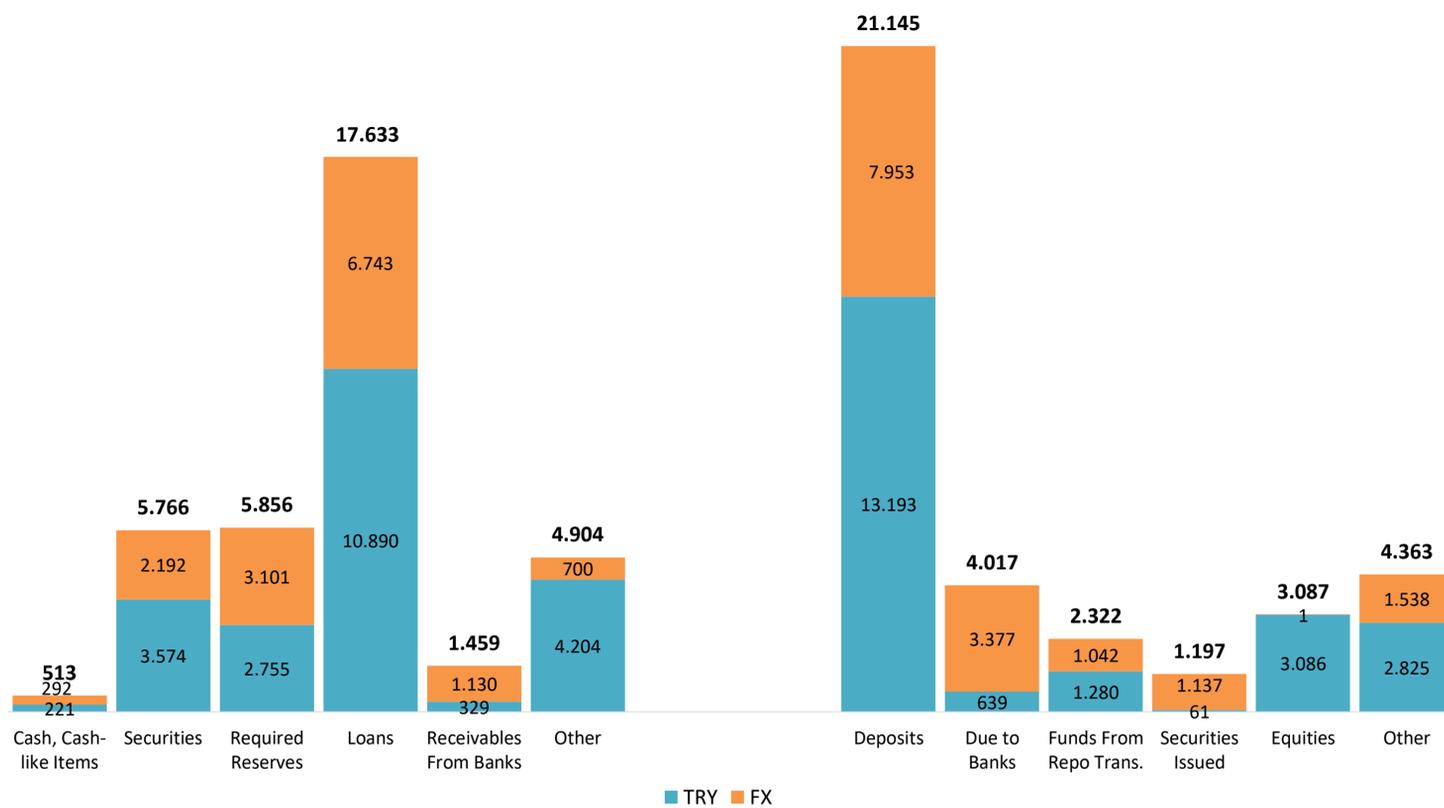
Total equity increased by %6,5 compared to the end of 2024, reaching TRY 3.087 billion.

# Balance Sheet Figures



Loans held the largest share of assets at %49, while deposits accounted for the largest share of liabilities at %59 on the banking sector's balance sheet

## Balance Sheet Items Billion TRY

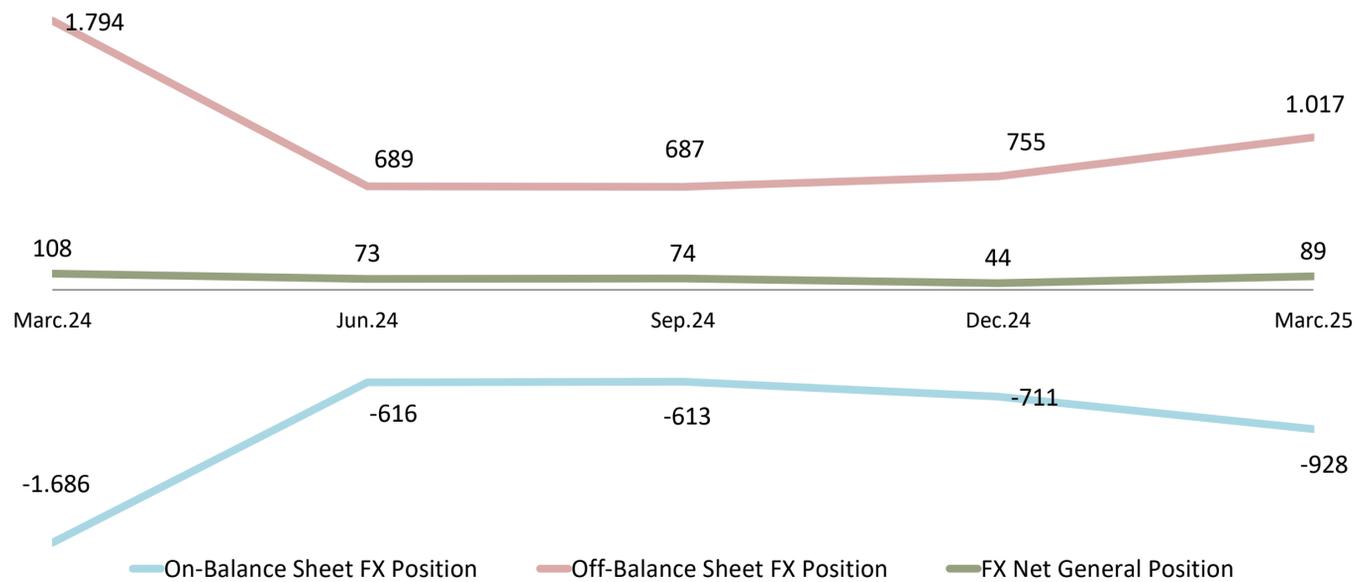


The ratio of foreign currency assets to total assets on the balance sheet was 39%, while the ratio of total foreign currency liabilities to total liabilities was 42%.

The share of FX loans in total loans was 38%, while the ratio of FX deposits to total deposits was 39%.

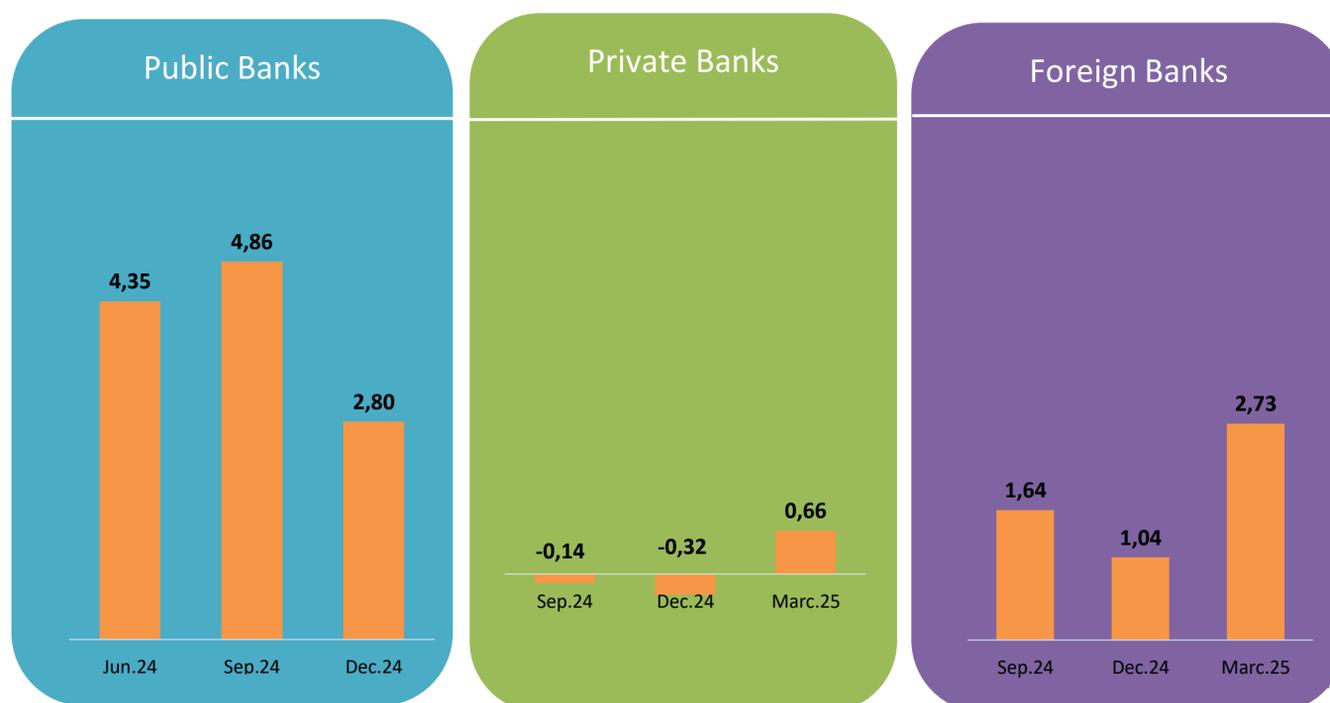
# Foreign Exchange Position

Foreign Exchange Position (Billion TRY)



As of March 2025, off-balance sheet FX position recorded a surplus of TRY 1.017 billion, while on-balance sheet FX position showed a deficit of TRY 928 billion. Accordingly, the FX Net General Position posted a surplus of approximately TRY 89 billion.

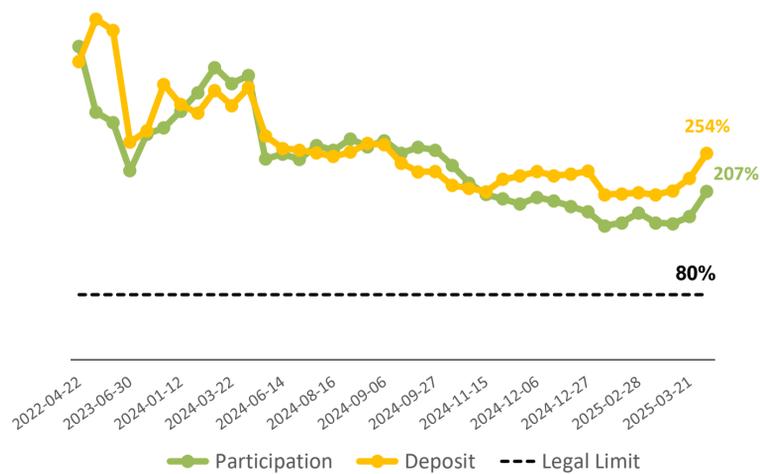
Foreign Exchange Net General Position/ Regulatory Capital Ratio(%)



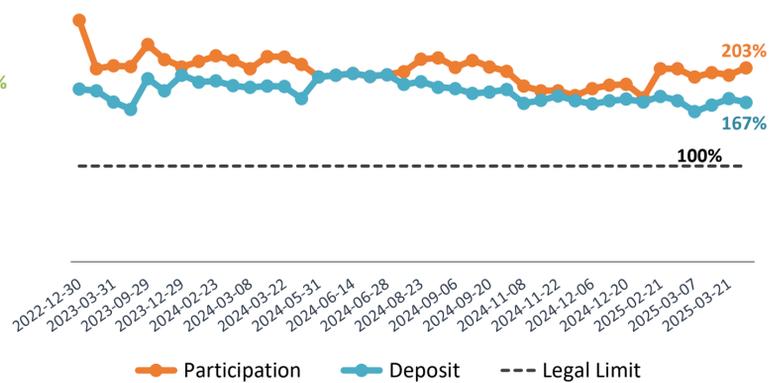
As of March 2025, the Foreign Exchange Net General Position to Regulatory Capital Ratio increased in public, foreign bank and domestic private bank groups.

# Liquidity

Liquidity Coverage Ratio- FX(%)



Liquidity Coverage Ratio- Total (%)

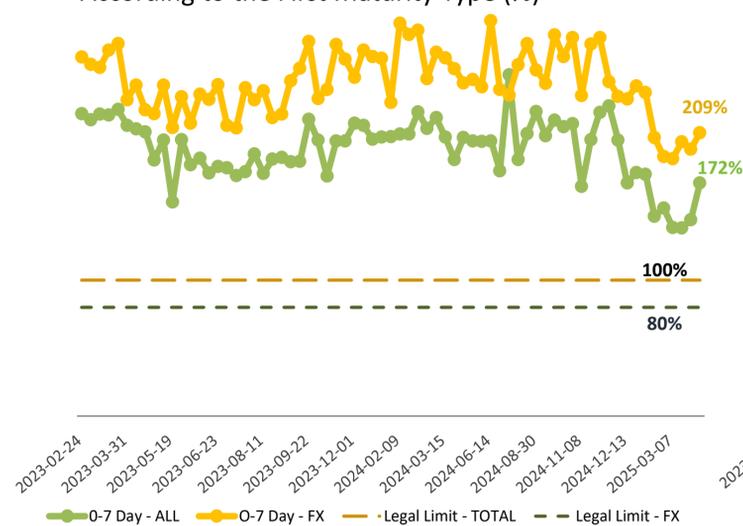


As of the last week of March 2025, deposit and participation bank groups that are subject to limitations and monitored weekly within the framework of the Regulation on the Calculation of Liquidity Coverage Ratio reported the following;

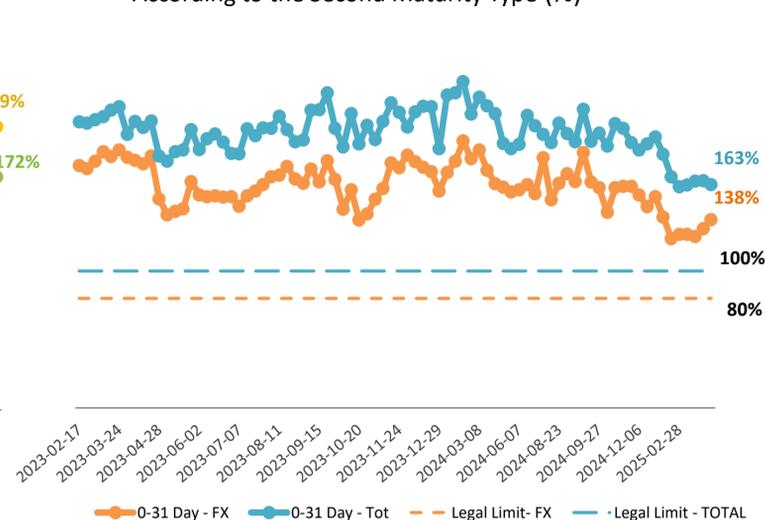
- Foreign currency liquidity coverage ratios were 254% and 207%, respectively, well above the legal minimum of 80%.

- Total liquidity coverage ratios were 167% and 203%, 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 (%)



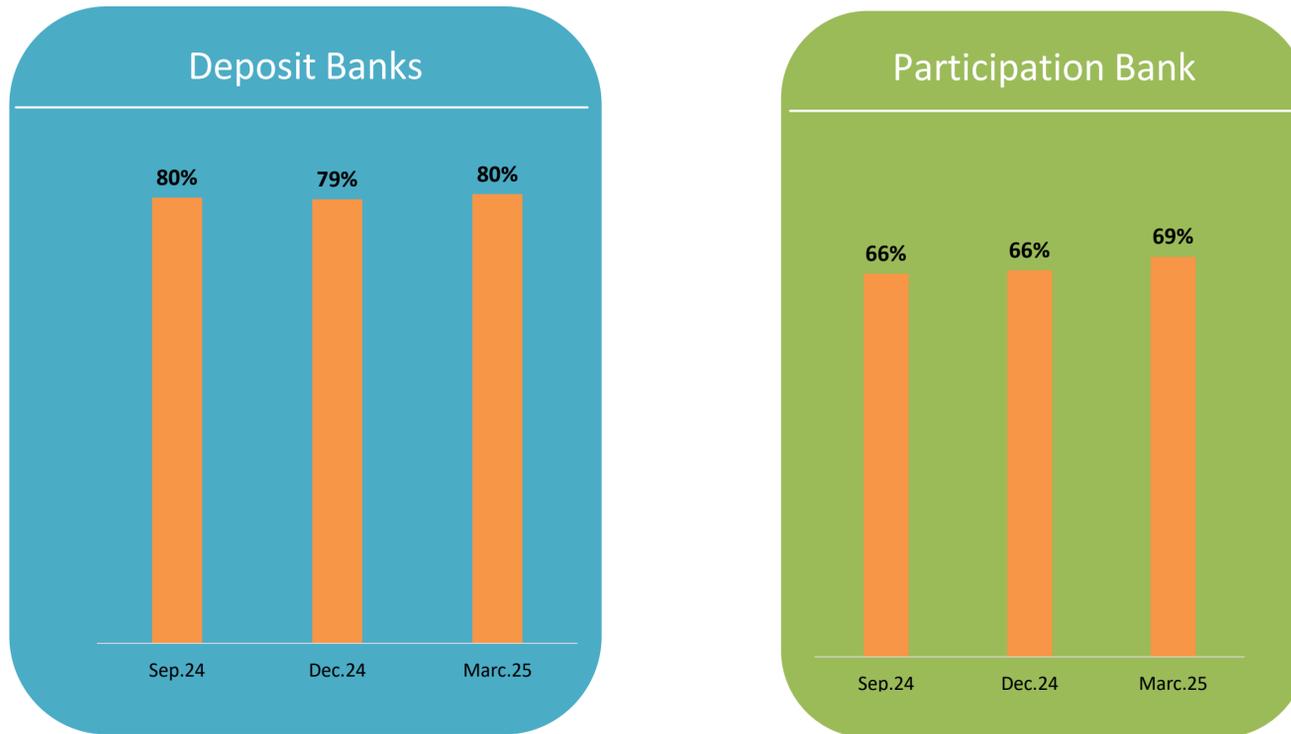
As of the last week of March 2025, development and investment bank groups subject to limitations the framework of the Regulation on the Measurement and Evaluation of Banks' Liquidity Adequacy reported the following;

- For the first maturity bucket (0-7 days): total and foreign currency liquidity ratios were 172% and 209%, respectively exceeding the legal minimum of 100%.

- For the second maturity bucket (0-31 days): total and foreign currency liquidity ratios 138% and 163%, respectively, also above the legal minimum of 100%.

# Loan to Deposit Ratio

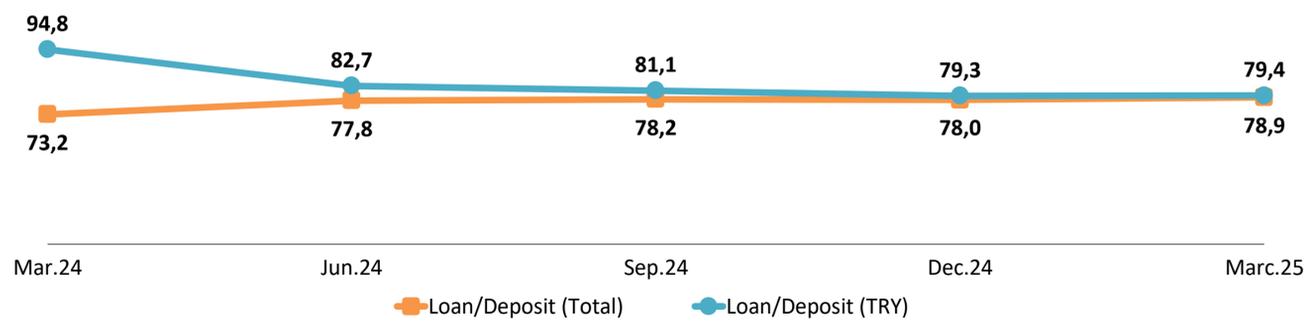
## Loan / Deposit (Participation Funds) Ratio (%)



As of March 2025, the loan-to-deposit/participation fund ratio was 80% and 69% 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 (%)

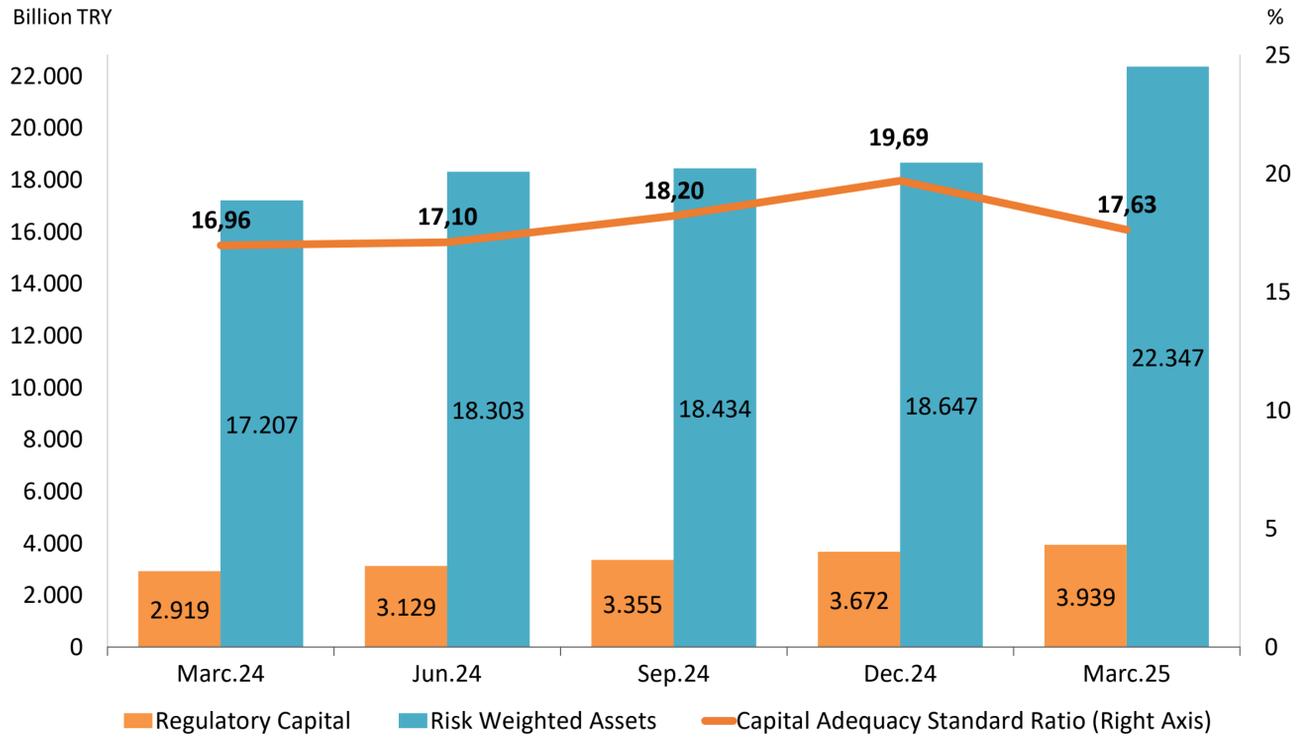


As of March 2025, the ratio of loans in TRY to deposits/participation funds in TRY was 79%.

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

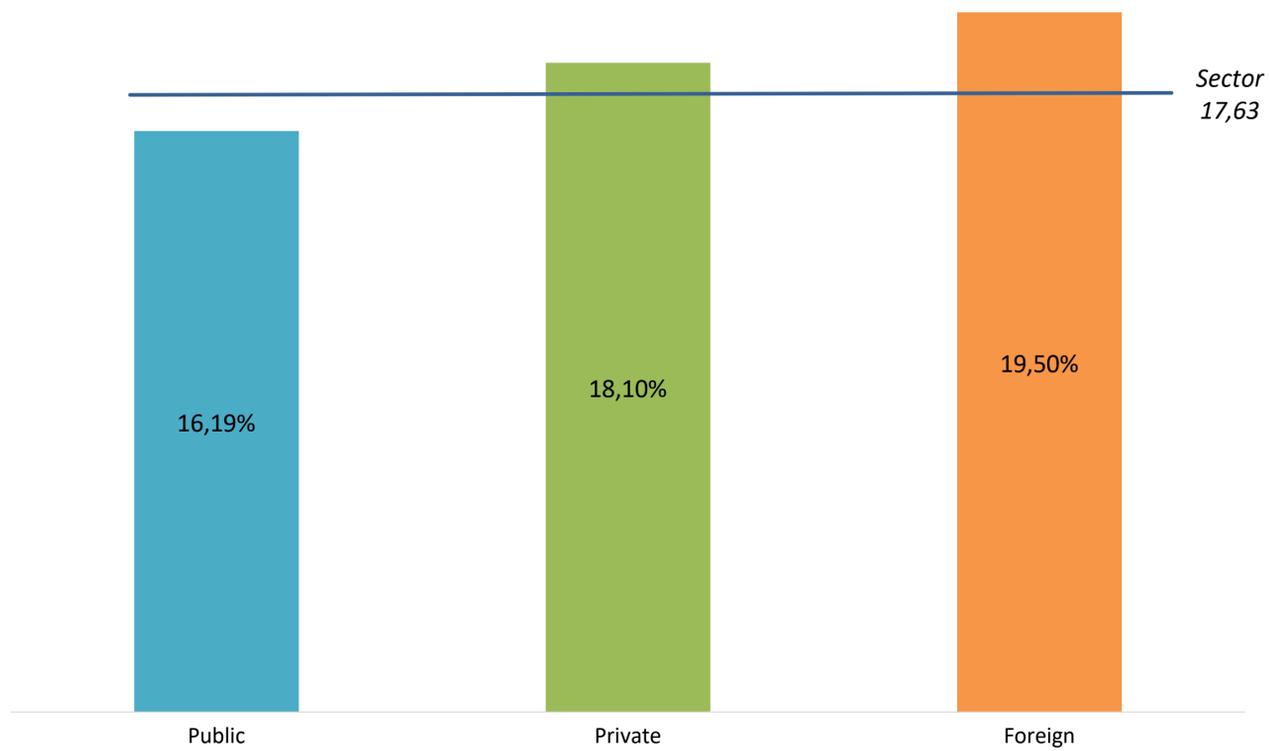
# Capital Adequacy

## Capital Adequacy Standart Ratio



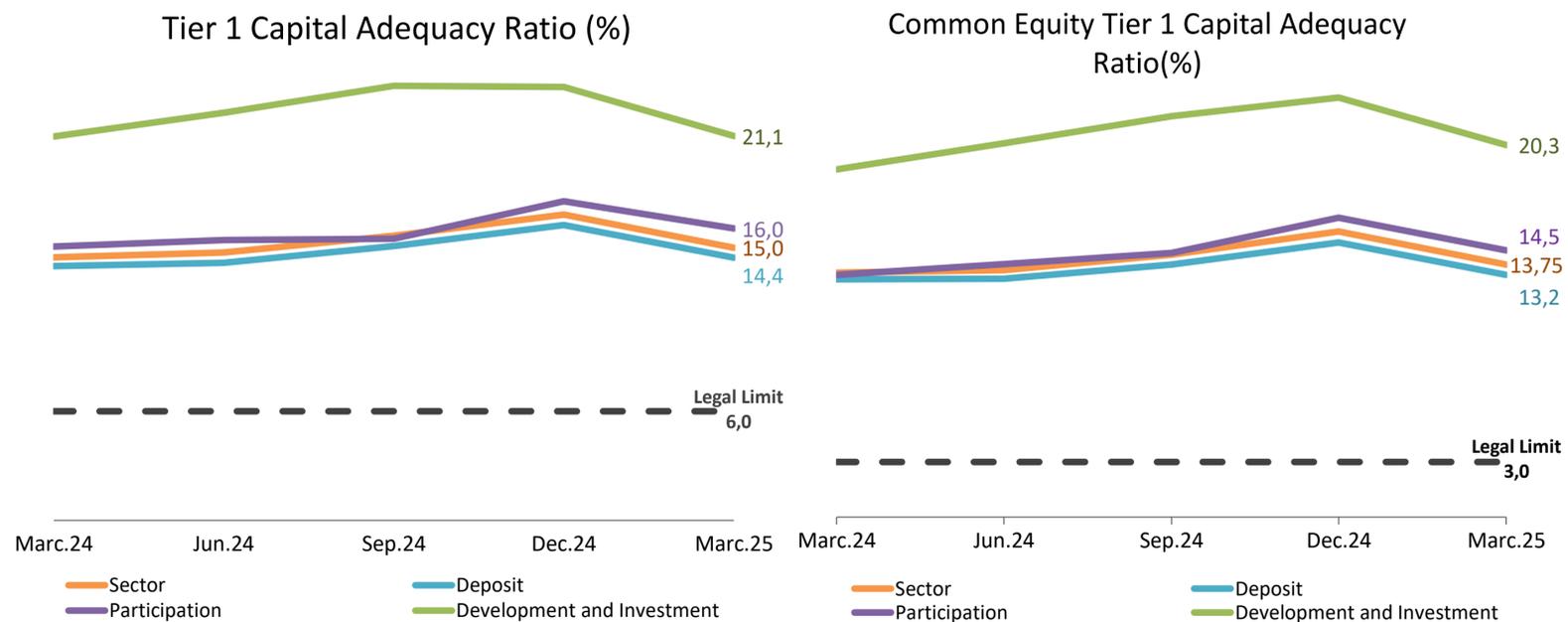
In March 2025, the Turkish banking sector's capital adequacy ratio stood at 17,63%.

## Capital Adequacy Standart Ratio(%)



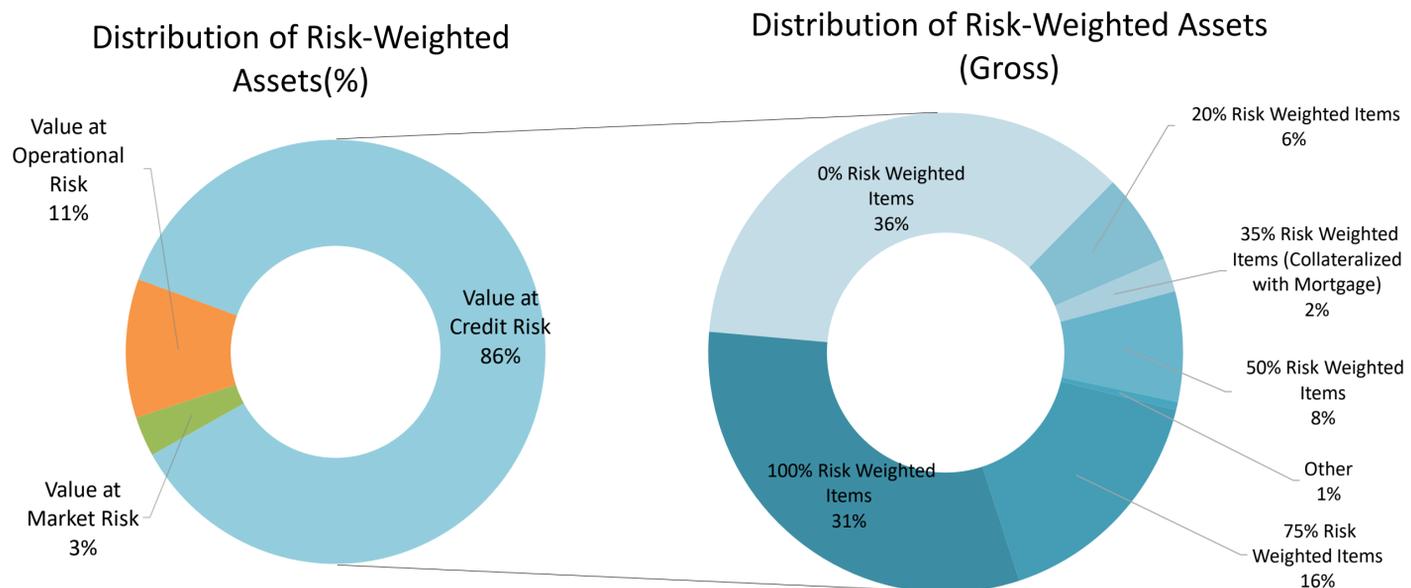
By bank ownership groups, as of March 2025, the capital adequacy standart ratios of domestic private and foreign banks group were 18,10% and 19,50%, respectively, both above the sector average.

# Capital Adequacy



As of March 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: %14,4, %16,0 ve %21,1, respectively.
- CET1 capital adequacy ratios: %13,2, %14,5 ve %20,3, respectively.

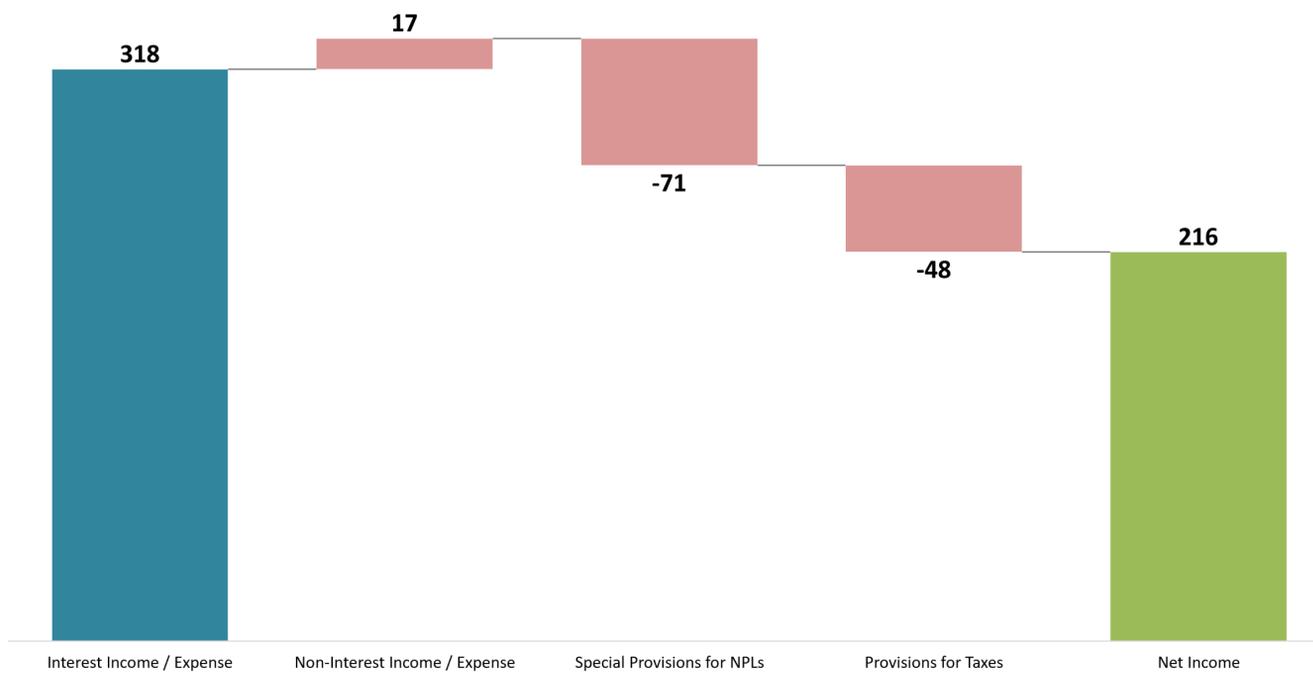


As of March 2025, in capital adequacy calculation, 88% of risk-weighted assets consisted of amounts subject to credit risk, 11% of amounts subject to operational risk, and 3% of amounts subject to market risk.

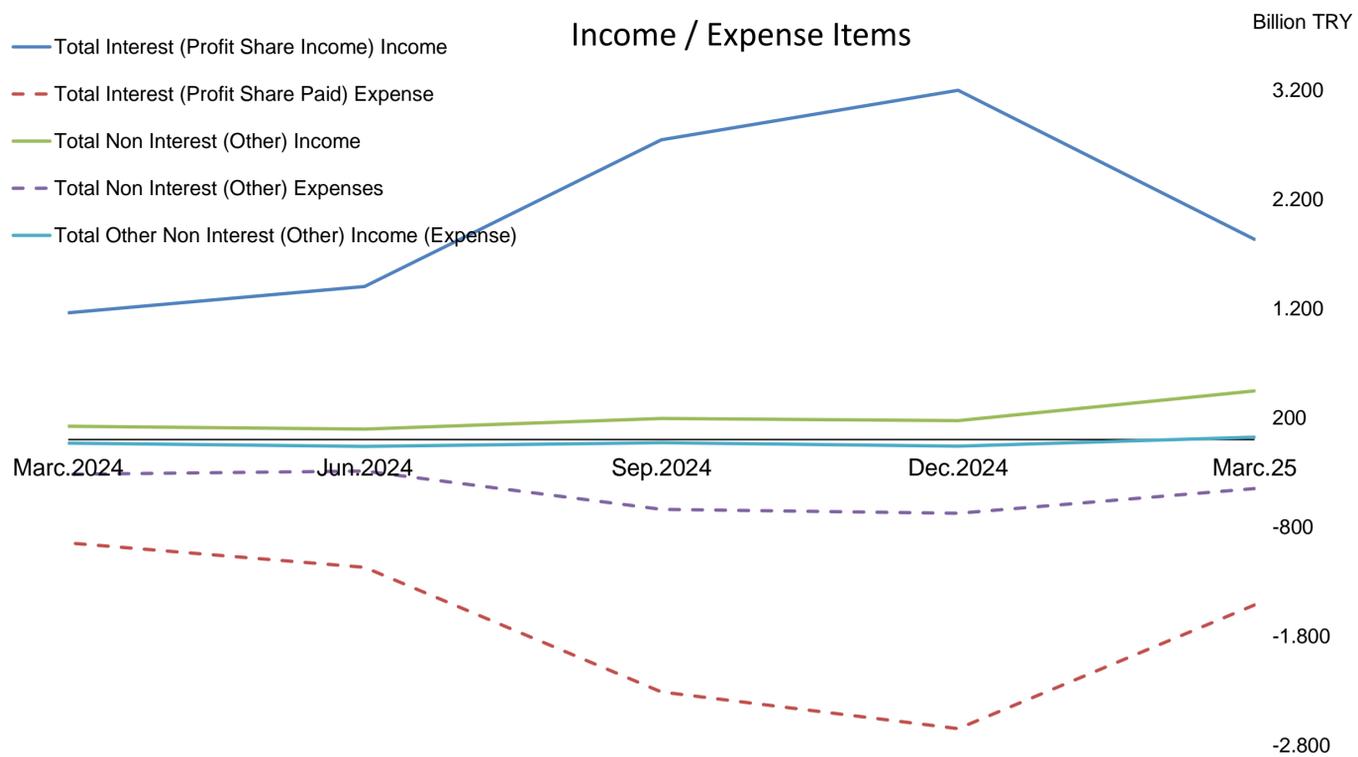
Within the gross risk-weighted assets used in the calculation of credit risk, items with a 100% risk weight accounted for 31%.

# Profitability

Income Statement(Billion TRY)



Net interest income of the banking sector amounted to TRY 318 billion. As of March 2025, the net profit of the Turkish Banking Sector was realized at TRY 216 billion.



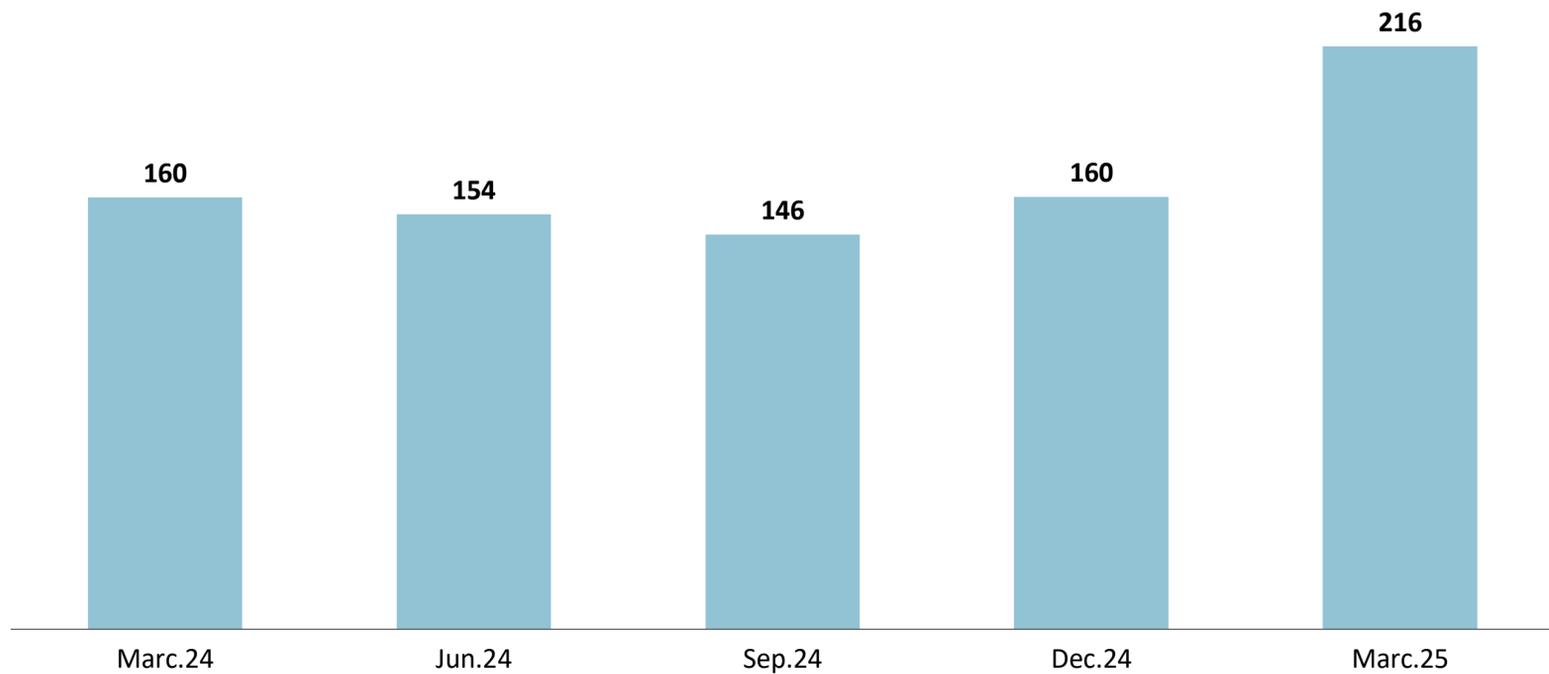
The total interest income of the banking sector in the first quarter of 2025 amounted to TRY 1.834 billion.

\* 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 2025 amounted to TRY 216 billion.

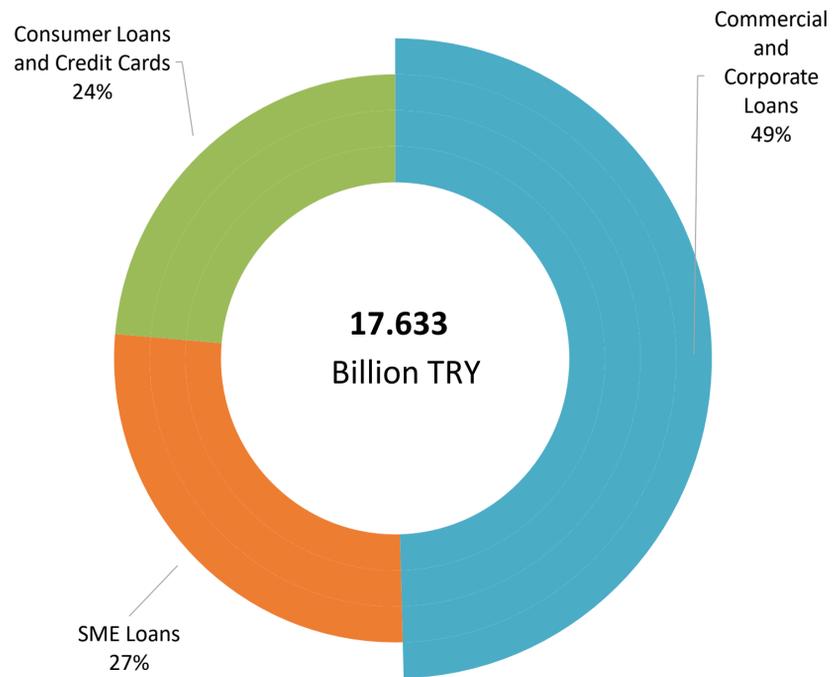
\* The items in the graph are based on three-month flow data.



As of March 2025, the return on assets (ROA) ratio declined in domestic private bank group, while increased public and foreign bank groups compared to the second quarter of 2024.

# Loans

### Distribution of Loans by Type (%)



As of March 2025, commercial and corporate loans accounted for 49% of total loans, while SMEs loans and consumer loans (including credit cards) represented 27% and 24%,

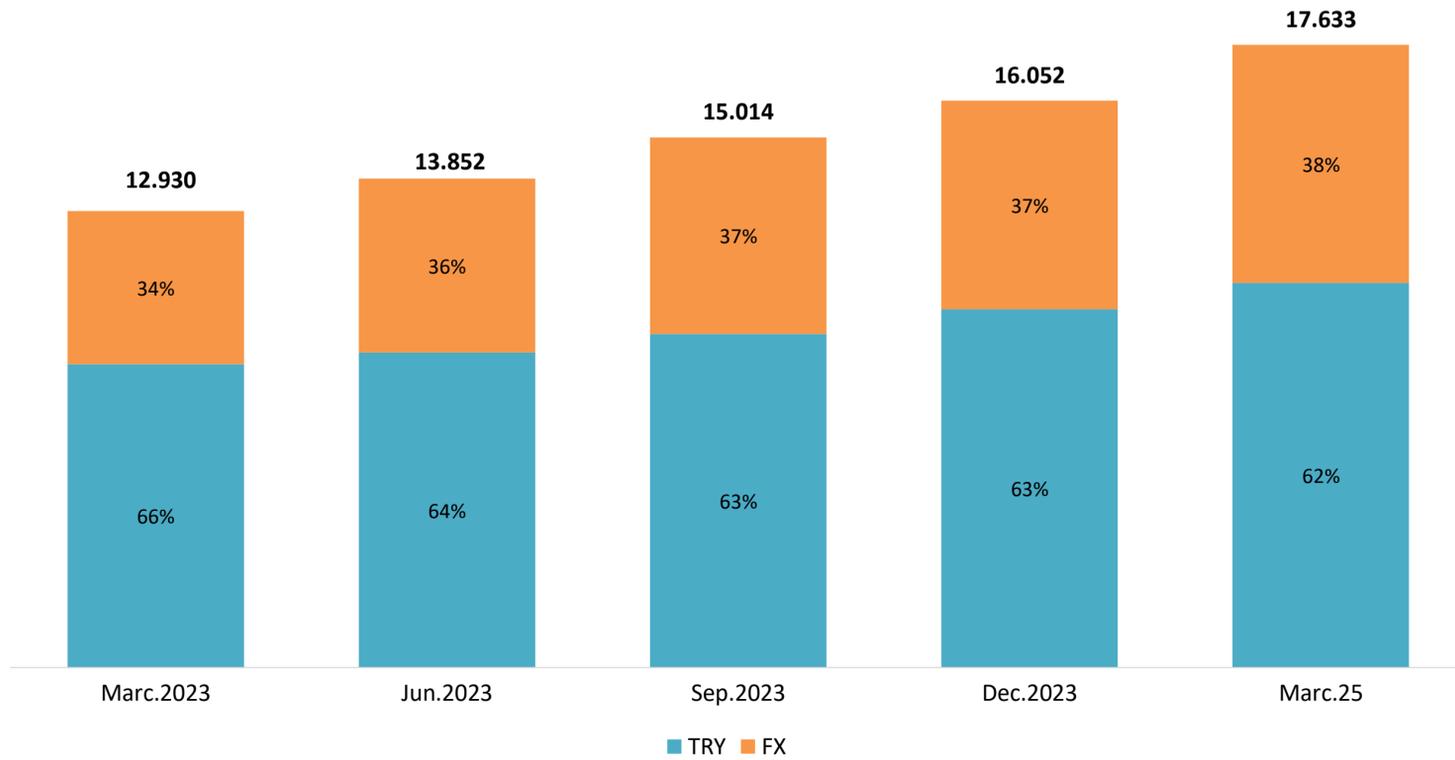
### Distribution of Total Loans by Bank Ownership Group



As of March 2025, the total loan volume of TRY 17.633 billion consisted of TRY 5.090 billion from domestic private banks and TRY 8.150 billion from public banks.

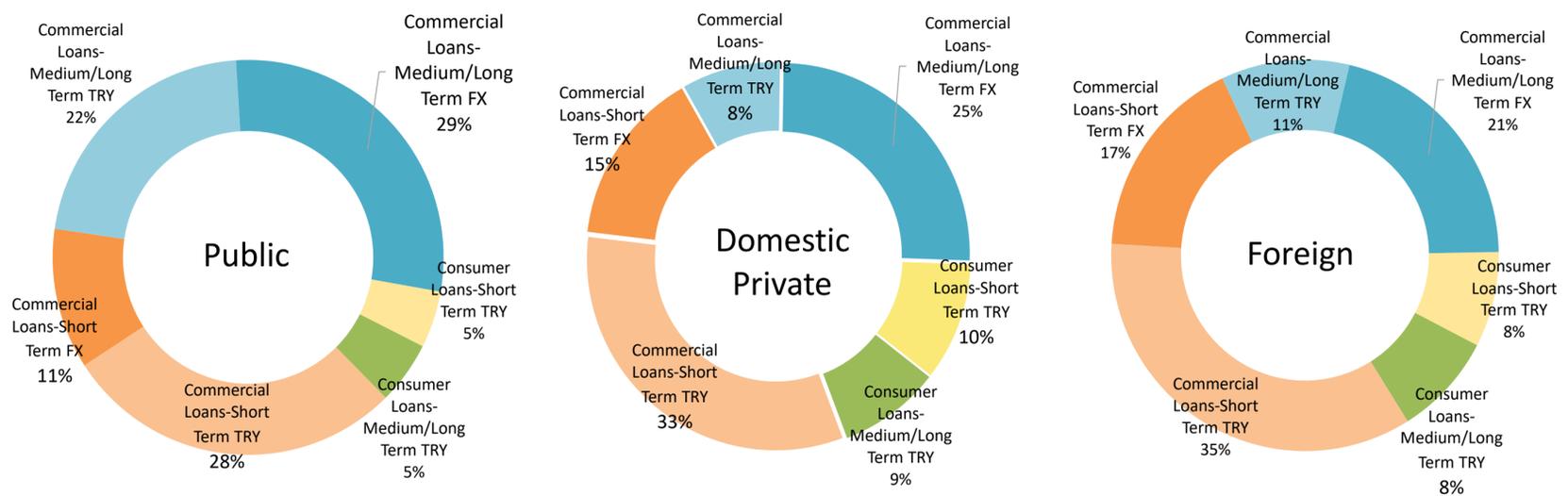
# Loans

## Loans (TRY - FX)



As of March 2025, total loans amounted to TRY 17.633 billion, of which TRY 10.890 billion were in Turkish Lira and TRY 6.743 billion in foreign currency (FX) loans.

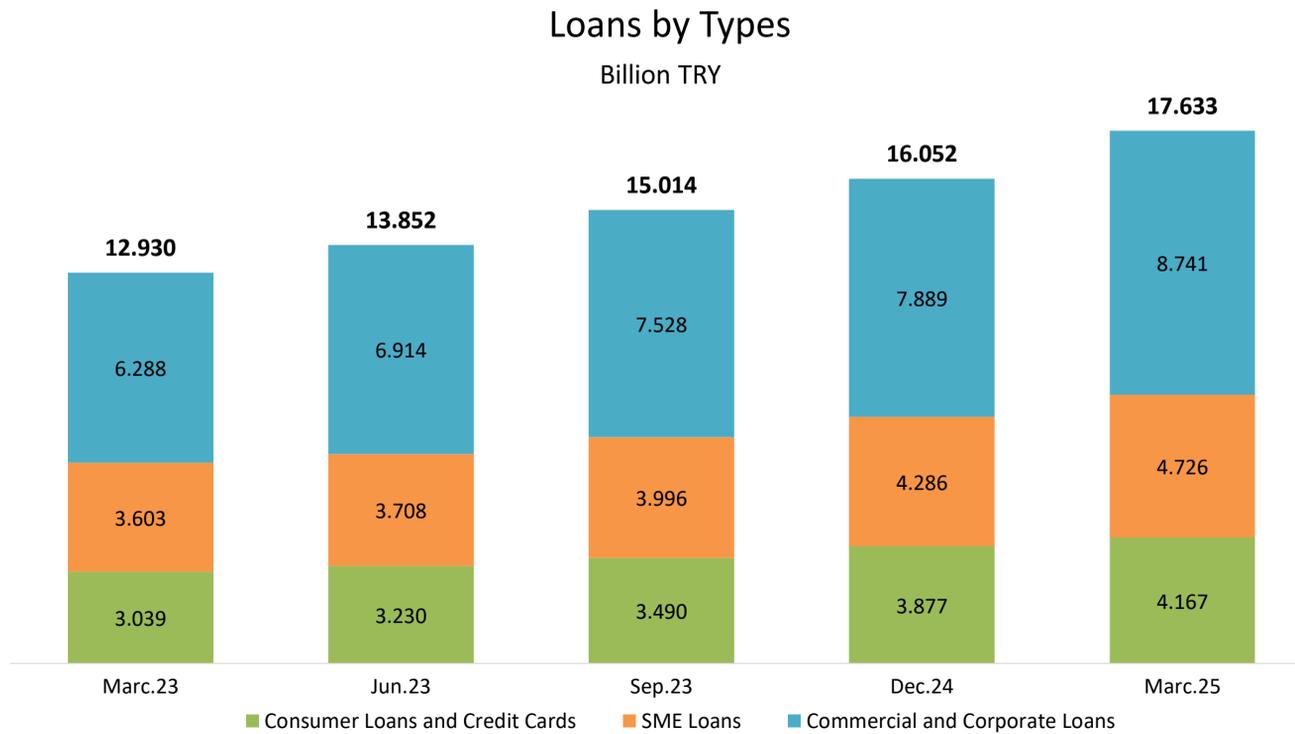
## Maturity and TRY-FX Distribution of Loans Based on Bank Ownership Group



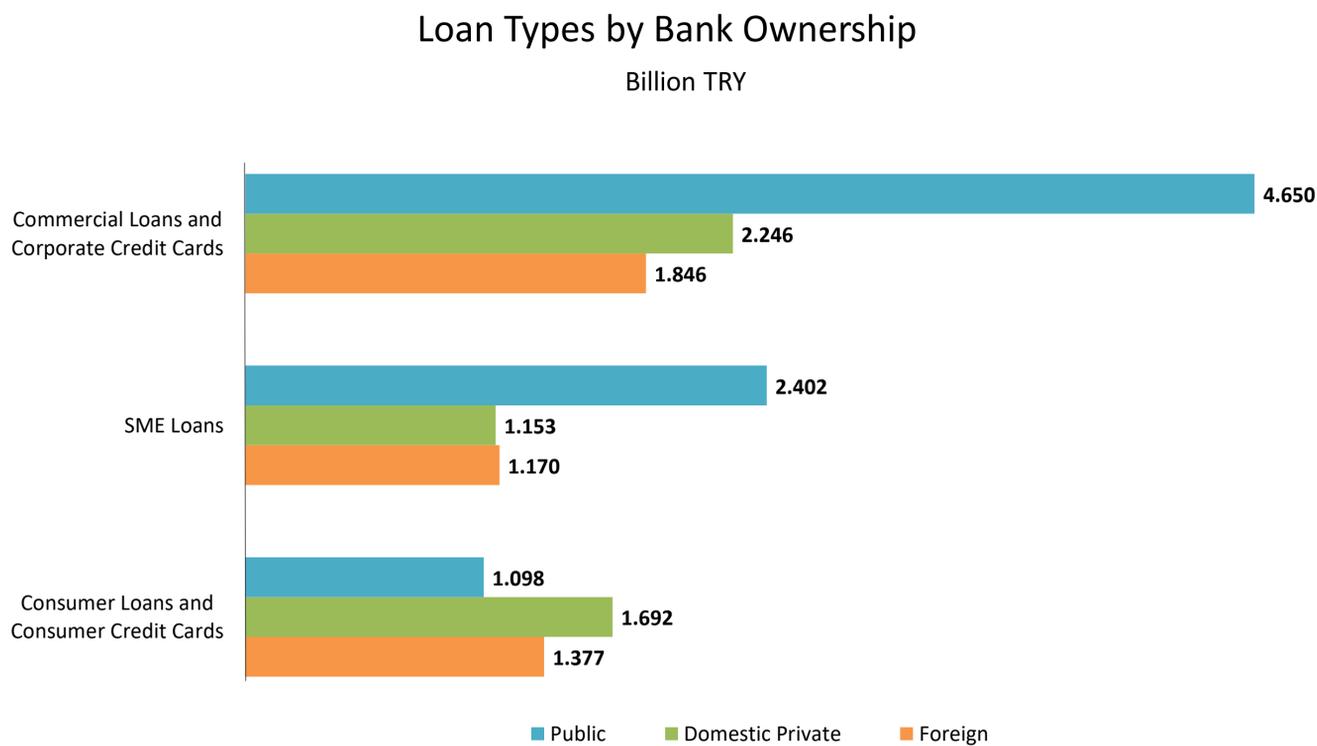
As of March 2025, the share of medium-to long-term TRY denominated commercial loans of public, domestic private and foreign banks were realized at %22, %8, %11 respectively.

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

# Loans



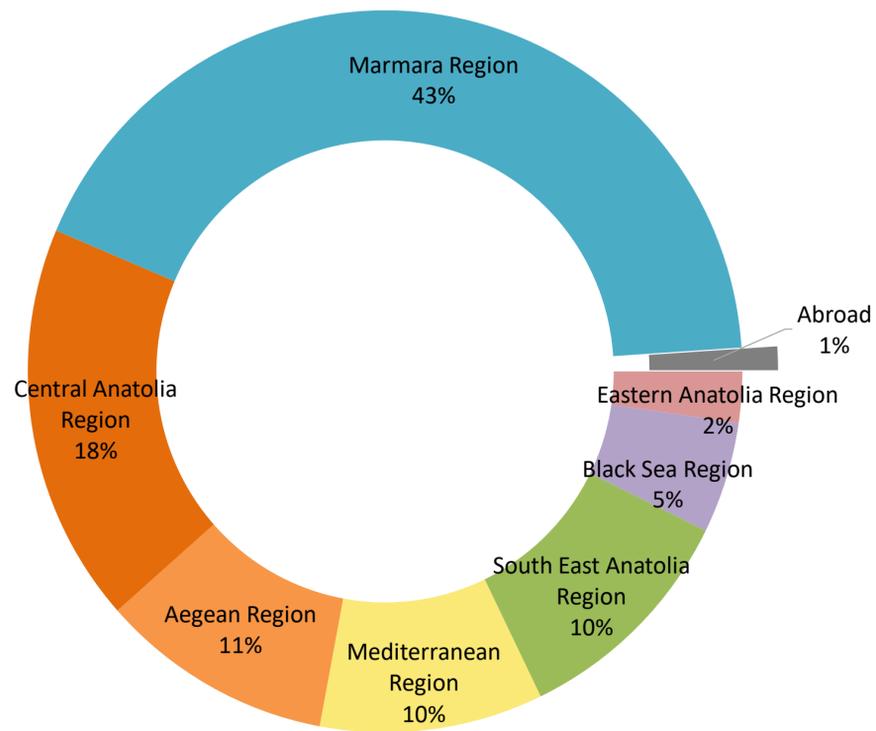
As of March 2025; the total volume of commercial loans and corporate credit cards amounted to TRY 8.741 billion. SMEs loans stood at TRY 4.726 billion, while consumer loans and credit cards reached TRY 4.167 billion.



As of March 2025, the volume of commercial loans and corporate credit cards amounted to TRY 4.650 billion in public banks, TRY 2.246 billion in domestic private banks, and TRY 1.846 billion in foreign banks.

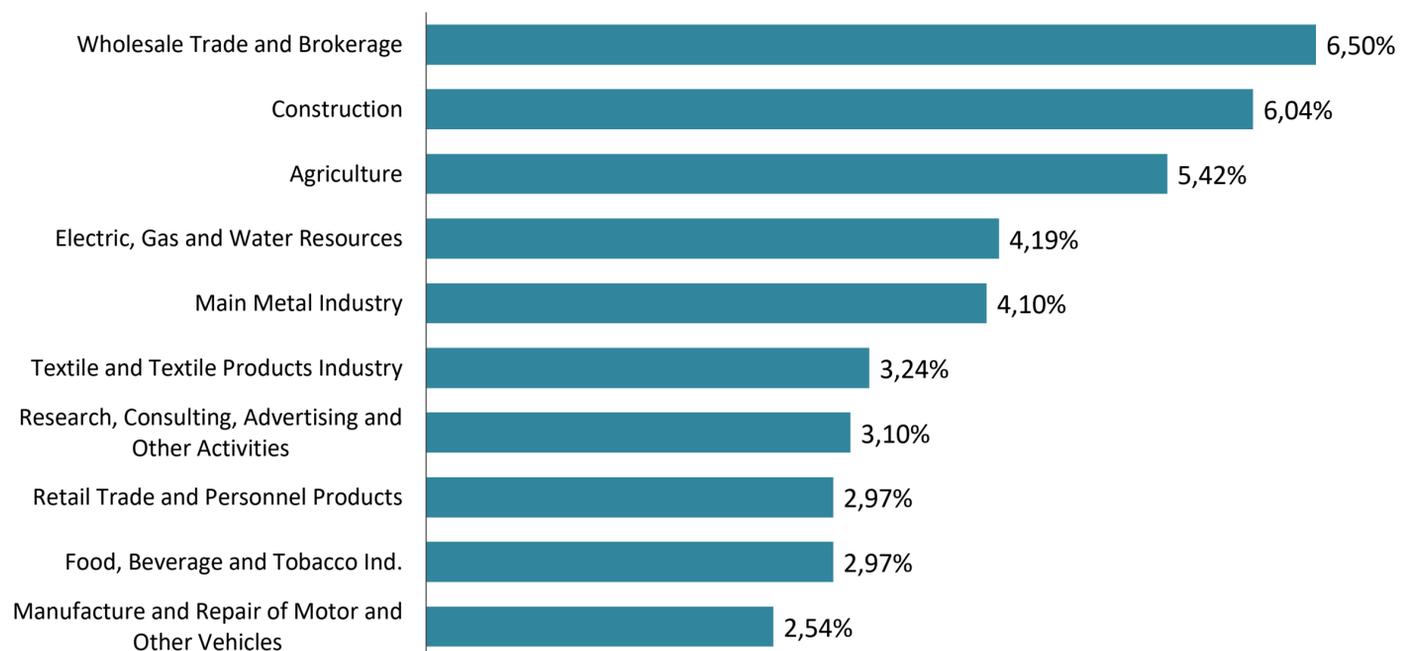
# Loans

## Geographical Distribution of Loans



As of March 2025, 43% of total loans in the banking sector were concentrated in the Marmara Region, followed by 18% in Central Anatolia and 11% in the Aegean Region.

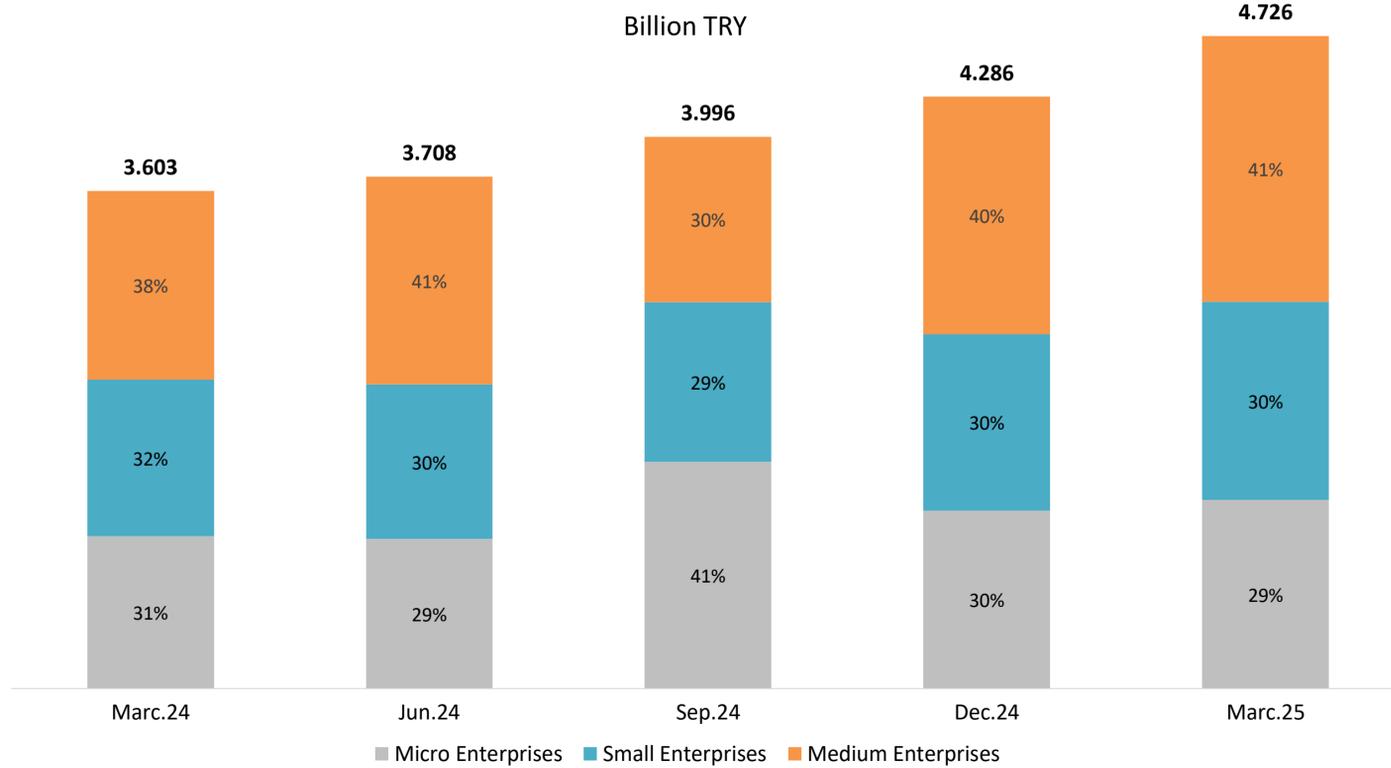
## Selected Sectoral Loan Distribution



As of March 2025, the wholesale trade and brokerage sector accounted for 6,50% of total loans, while the construction sector represented 6,04%.

# SME Loans

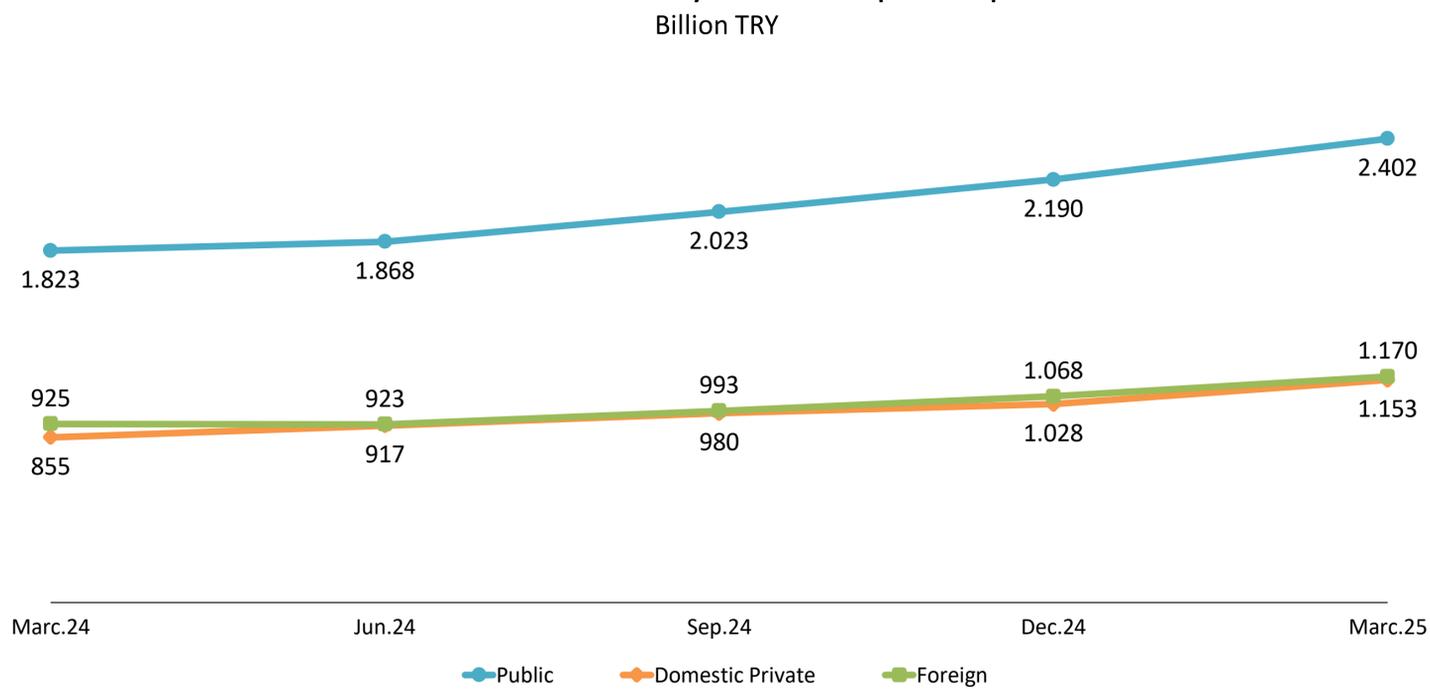
## Development of SME Loans



Compared to the previous quarter, the share of loans extended to micro and small enterprises declined, while the share allocated to medium-sized enterprises within total SME loans increased.

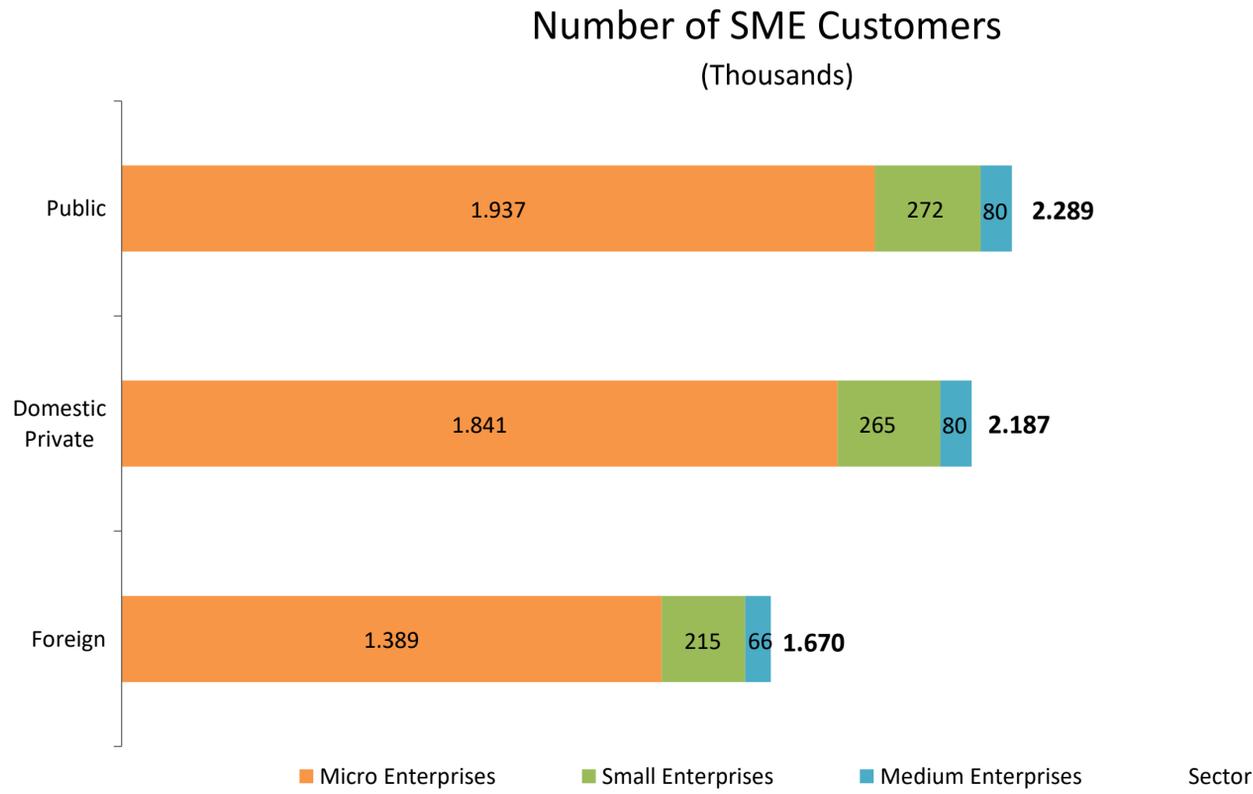
\*The definition of SMEs was updated as of March 2023.

## SME Loans by Ownership Group



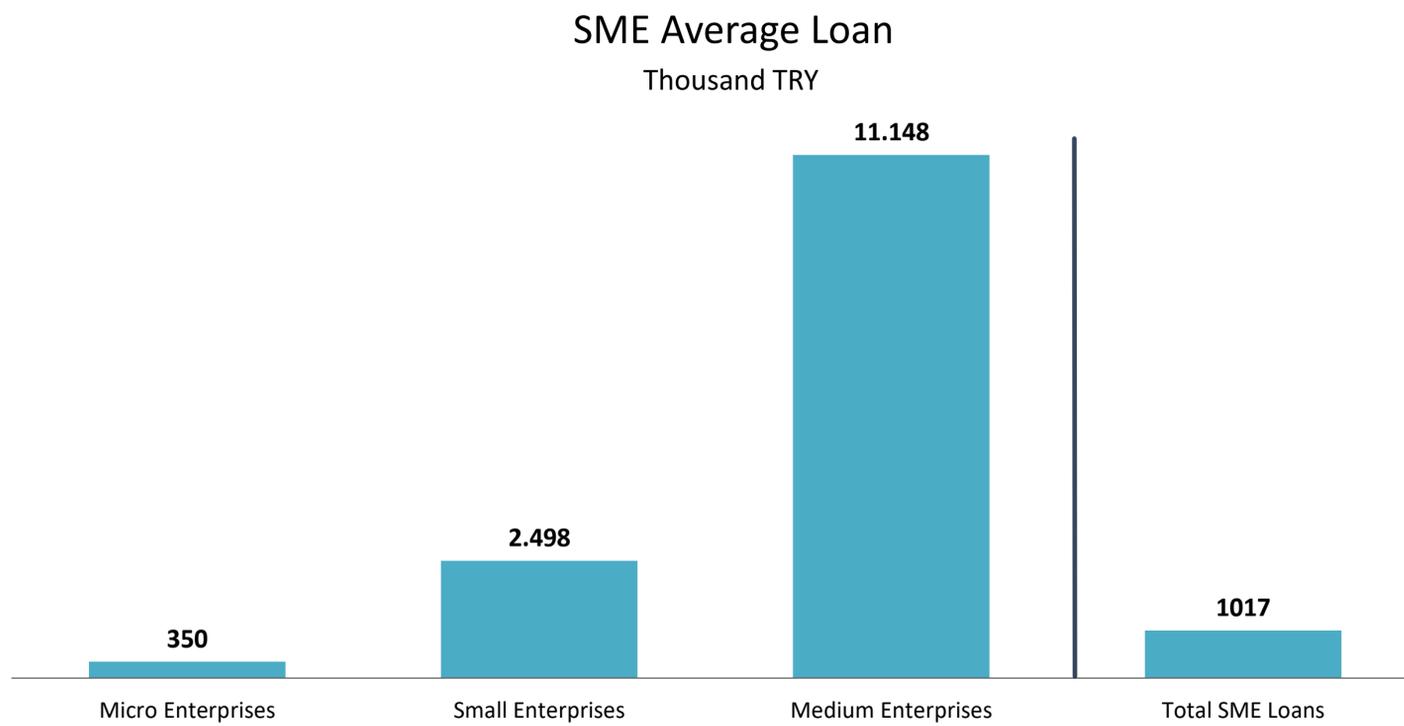
As of March 2025, public banks provided TRY 2.402 billion in SME loans, while foreign banks extended TRY 1.170 billion.

# SME Loans



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

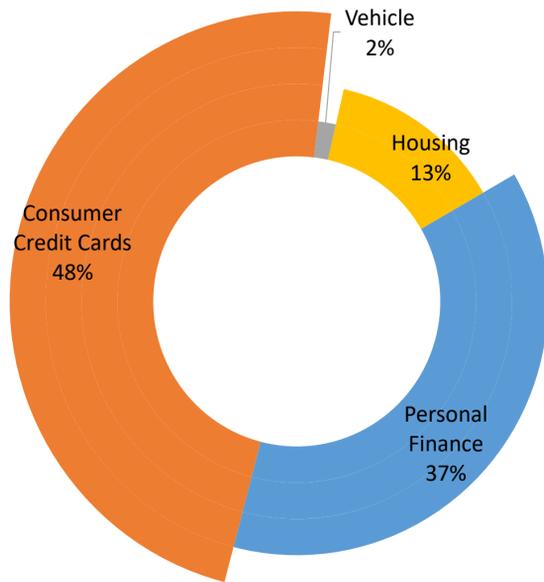
- Public banks: 2.289
- Domestic private banks: 2.187
- Foreign banks: 1.670.



As of March 2025, the average loan amount extended to medium-sized enterprises was 11.148 million TRY, while micro enterprises received an average of 350 thousand TRY.

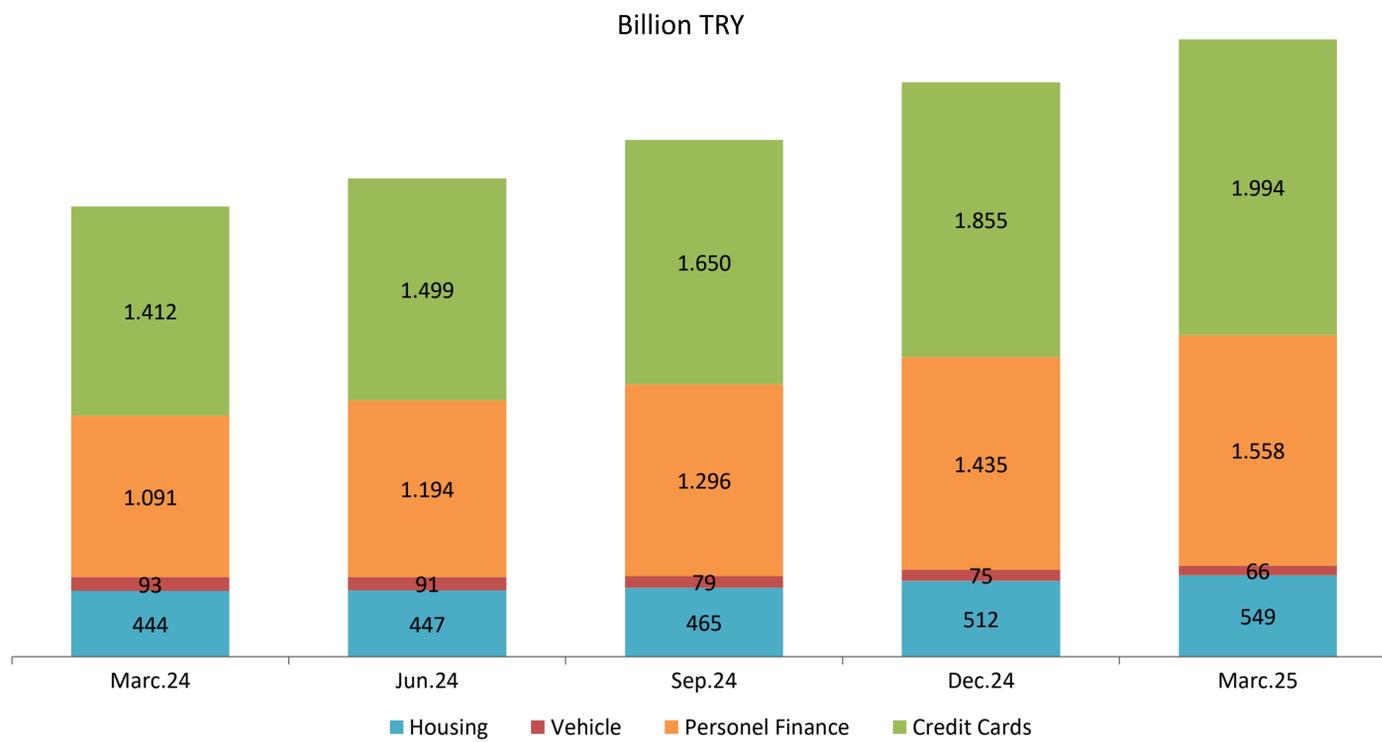
# Consumer Loans

## Distribution of Consumer Loans



As of March 2025, within consumer loans, personal finance loans accounted for 37%, housing loans for 13%, and credit cards for 48%.

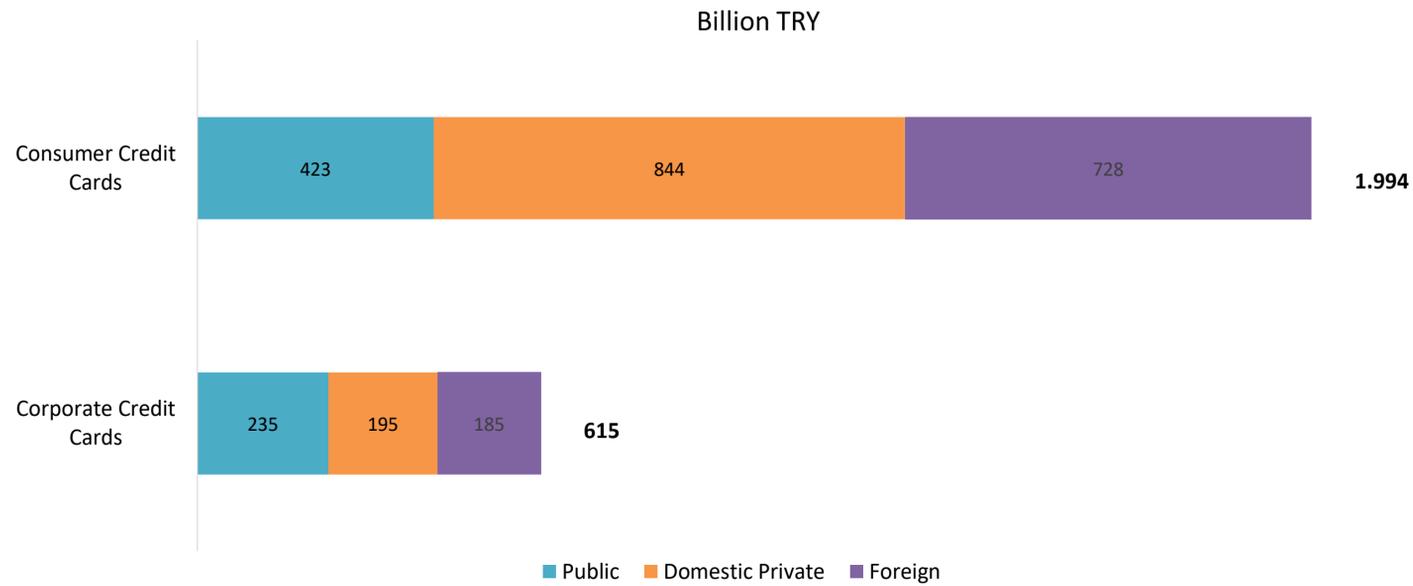
## Development of Consumer Loans and Personal Credit Cards



As of March 2025, housing loans increased compared to the previous quarter, reaching a total of TRY 549 billion.

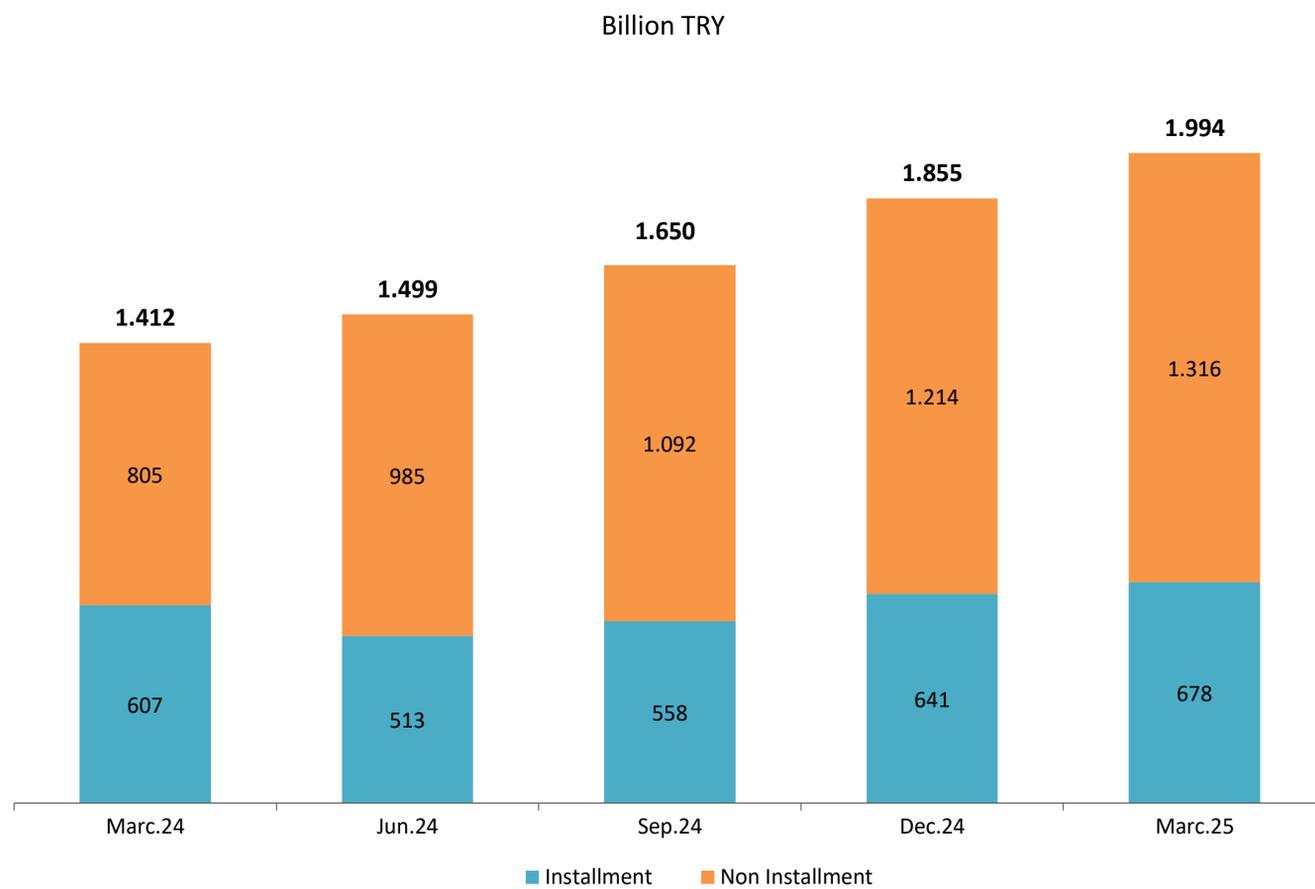
# Credit Cards

## Credit Cards Types by Bank Ownership Group



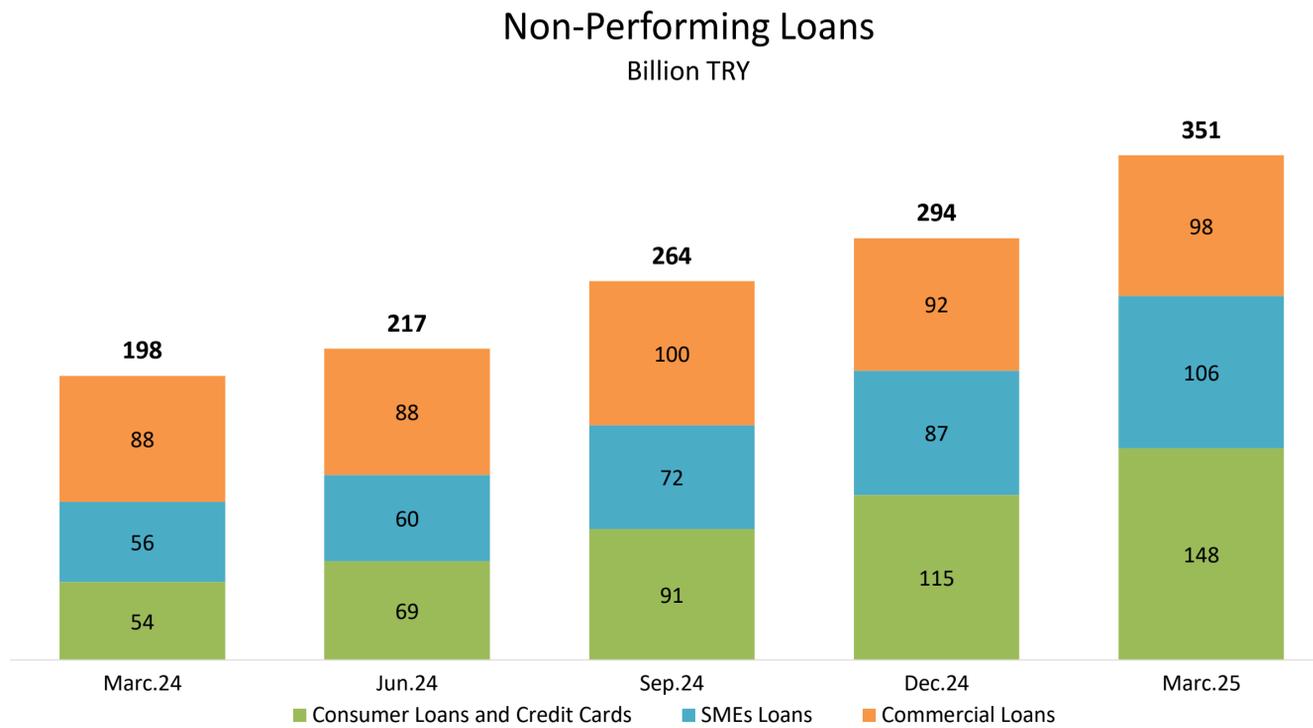
As of March 2025, the total amount of consumer credit card debt in domestic private banks stood at TRY 844 billion, while corporate credit card debt in public banks amounted to TRY 235 billion.

## Development of Consumer Credit Cards



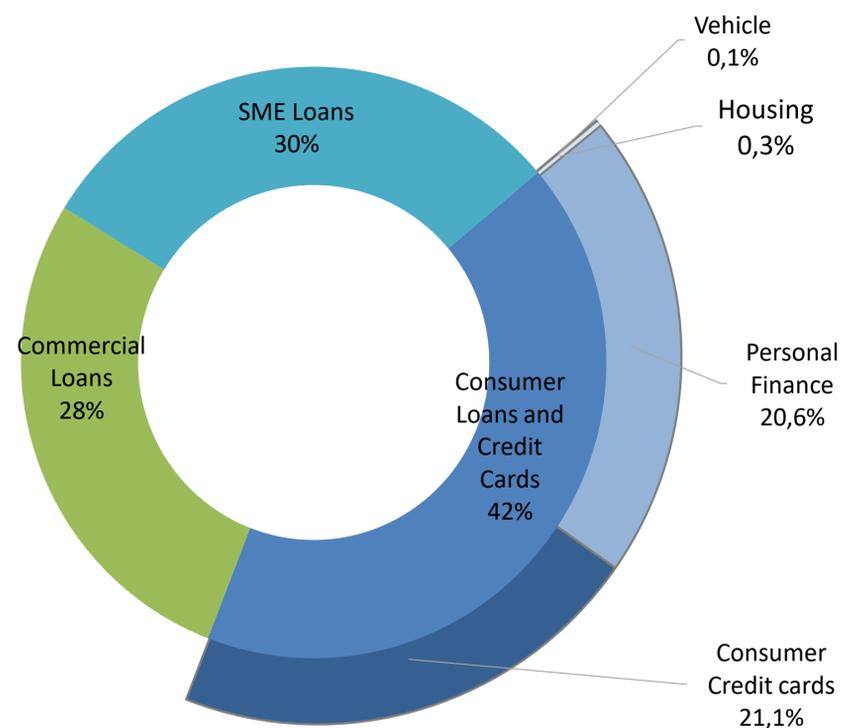
As of March 2025, the total amount of consumer credit card debt, including both installment and non-installment types, increased compared to the previous quarter.

# Non-Performing Loans



As of March 2025, the gross amount of non-performing loans (NPLs) stood at TRY 351 billion.

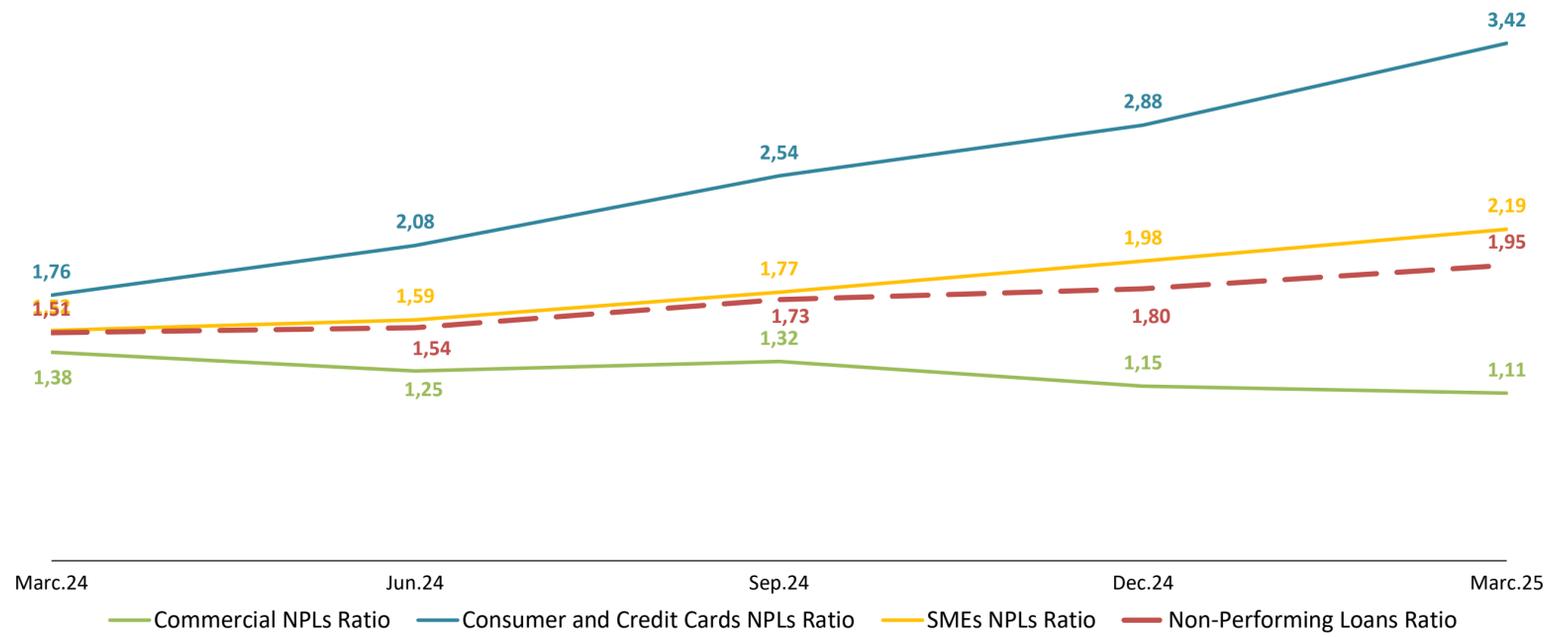
## Distribution of Non-Performing Loans by Credit Types



As of March 2025, 28% of the banking sector's total NPLs originated from commercial loans, while 30% were attributed to SME loans.

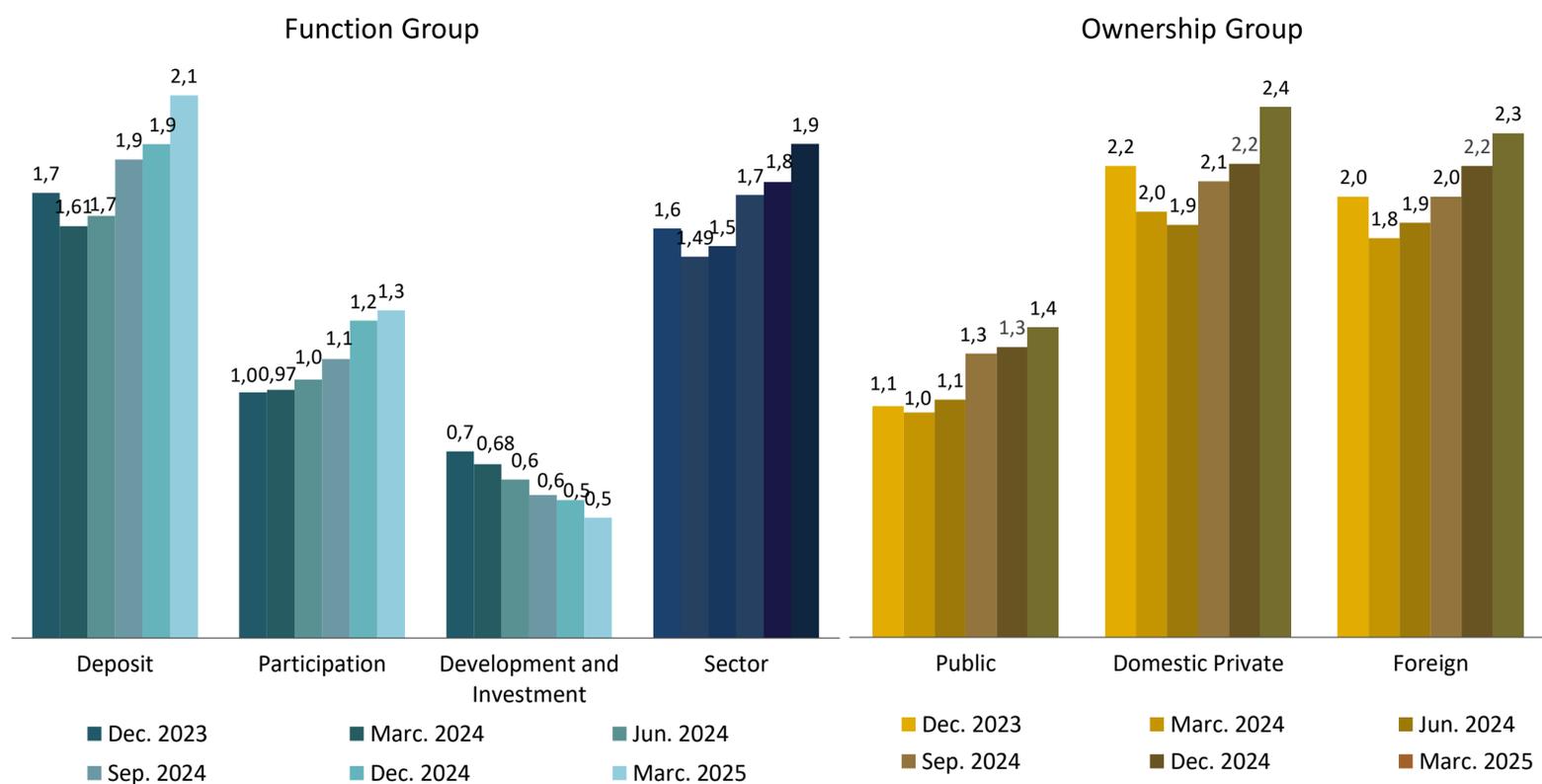
# Non-Performing Loans

## Non-Performing Loans Ratio(%)



As of March 2025, NPLs to total loans in the banking sector was 1,95%.

## Development of Non-Performing Loans Ratio(%)

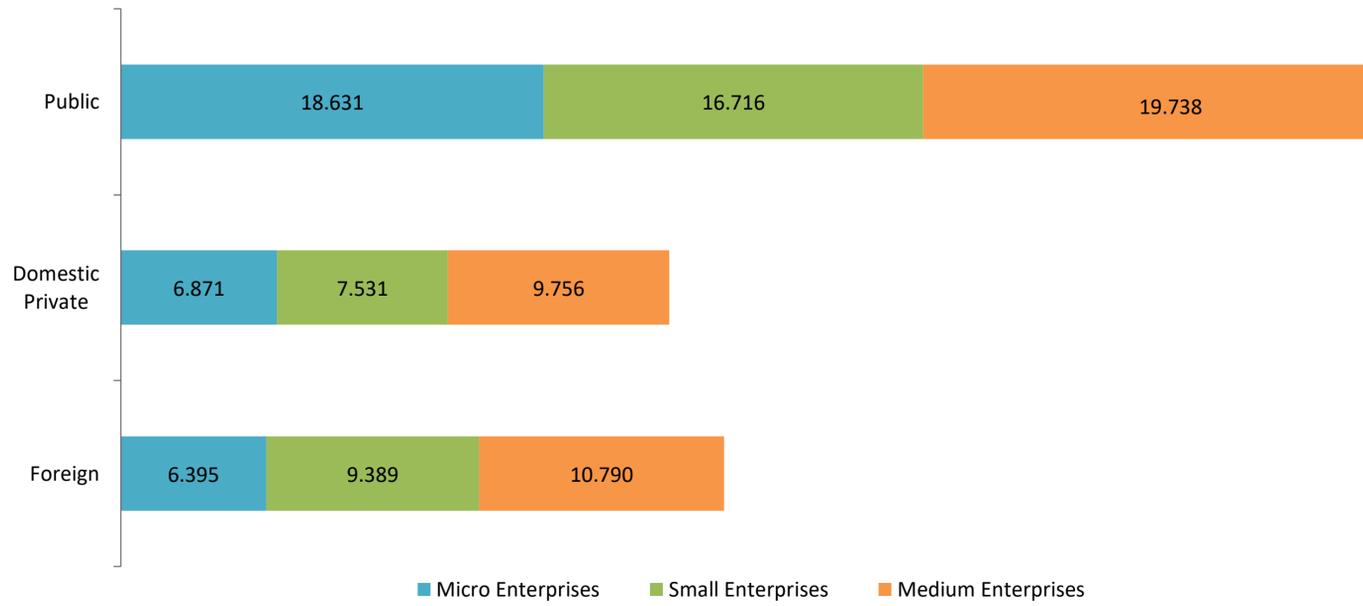


In the banking sector, NPL ratio realized as 1,9% in deposit banks and 2,3% in foreign banks.

# Non-Performing Loans

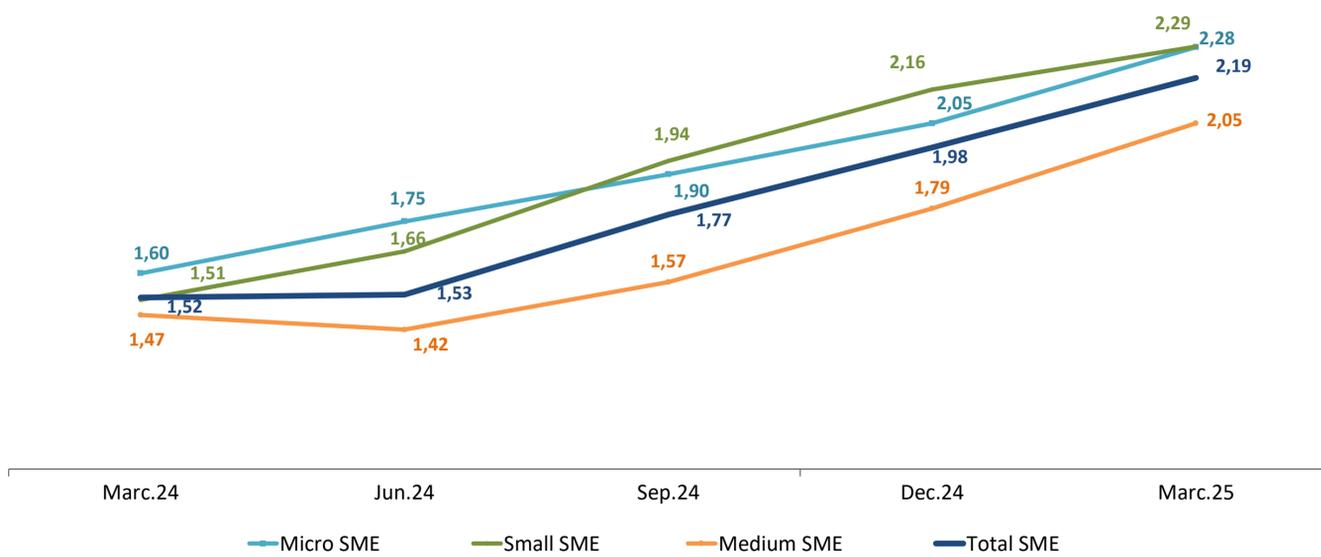
## Non-Performing SMEs Loans

Billion TRY



As of March 2025, NPL volume of micro enterprises in public banks amounted to TRY 16.716 billion.

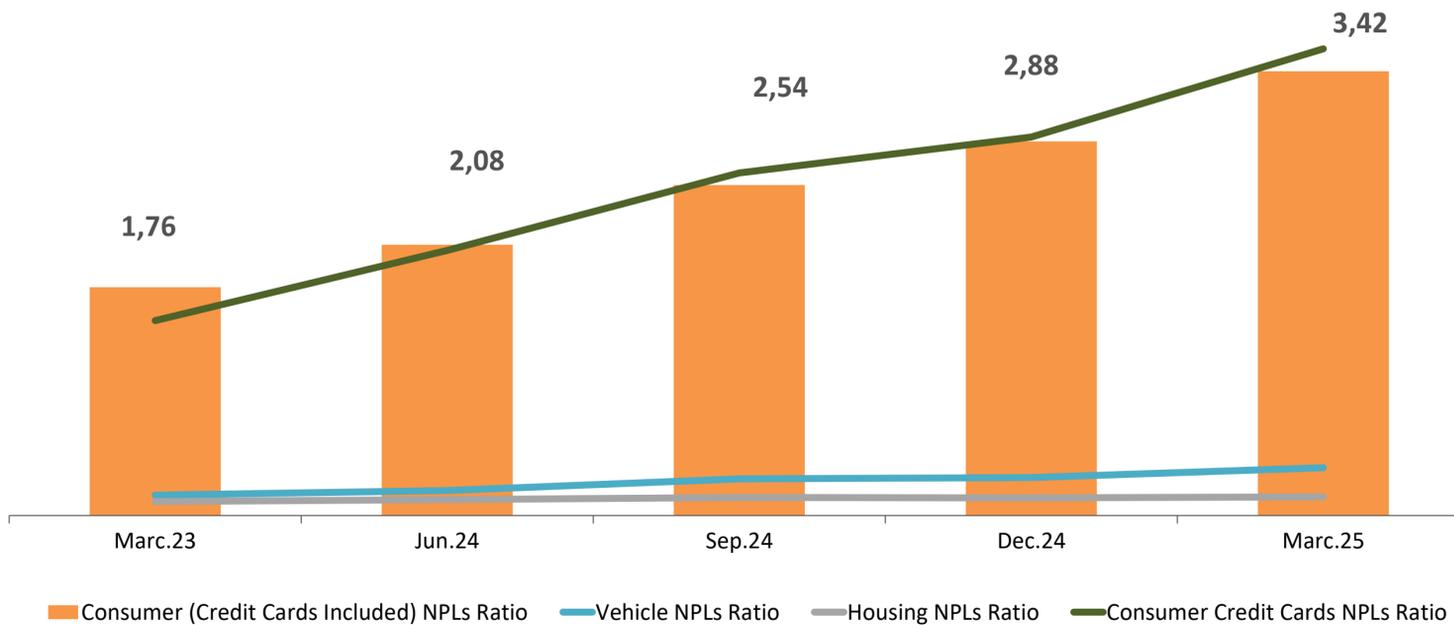
## NPL Ratio of SMEs



As of March 2025, NPL ratio for medium-sized enterprises was 2,1%, while the ratio for micro enterprises stood at 2,3%, according to SME classifications.

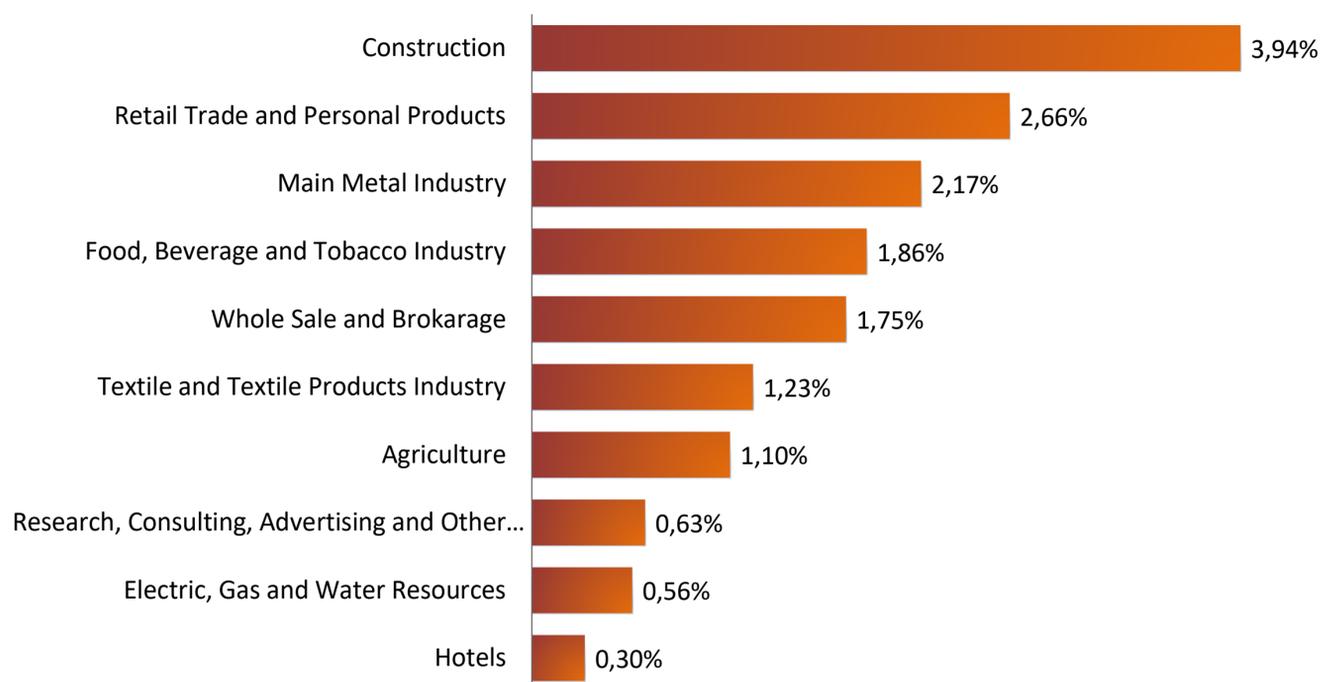
# Non-Performing Loans

## Consumer Non-Performing Loans Ratio(%)



As of March 2025, NPL ratio for consumer loans, including consumer credit cards, increased compared to the previous quarter and was recorded at 3,42%

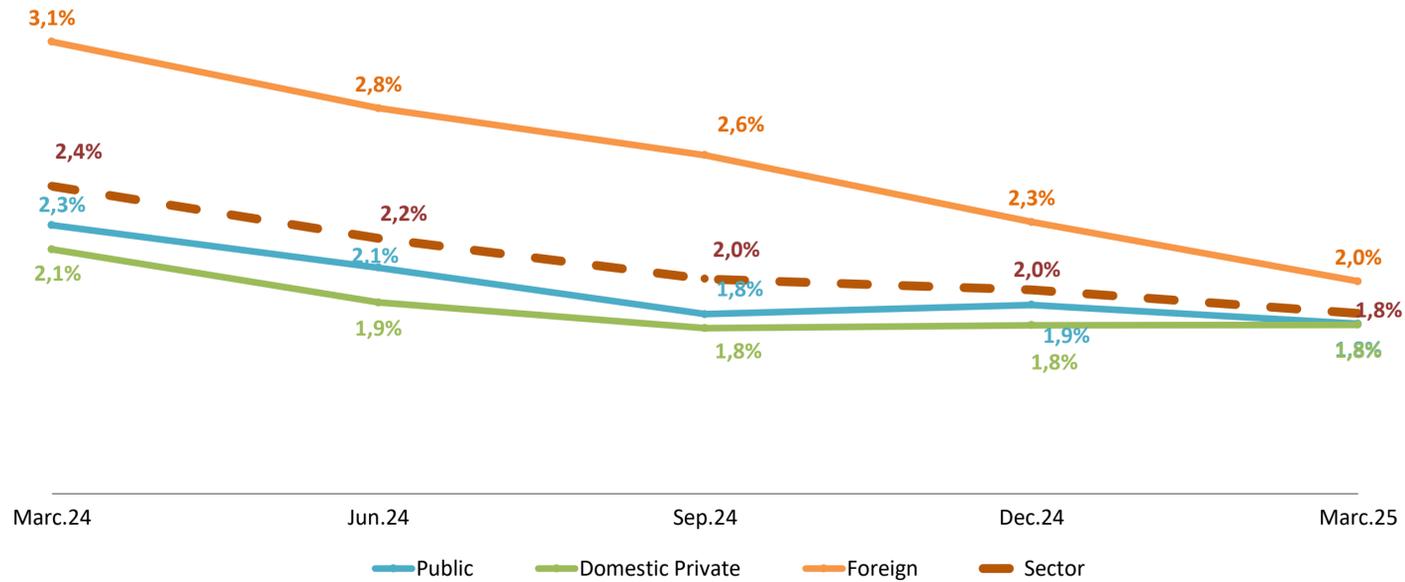
## Selected Sectors NPLs Ratios(%)



As of March 2025, the share of total non-performing loans (NPLs) in the construction sector was 3,94%, while the retail trade and personal products sector accounted for 2,66%.

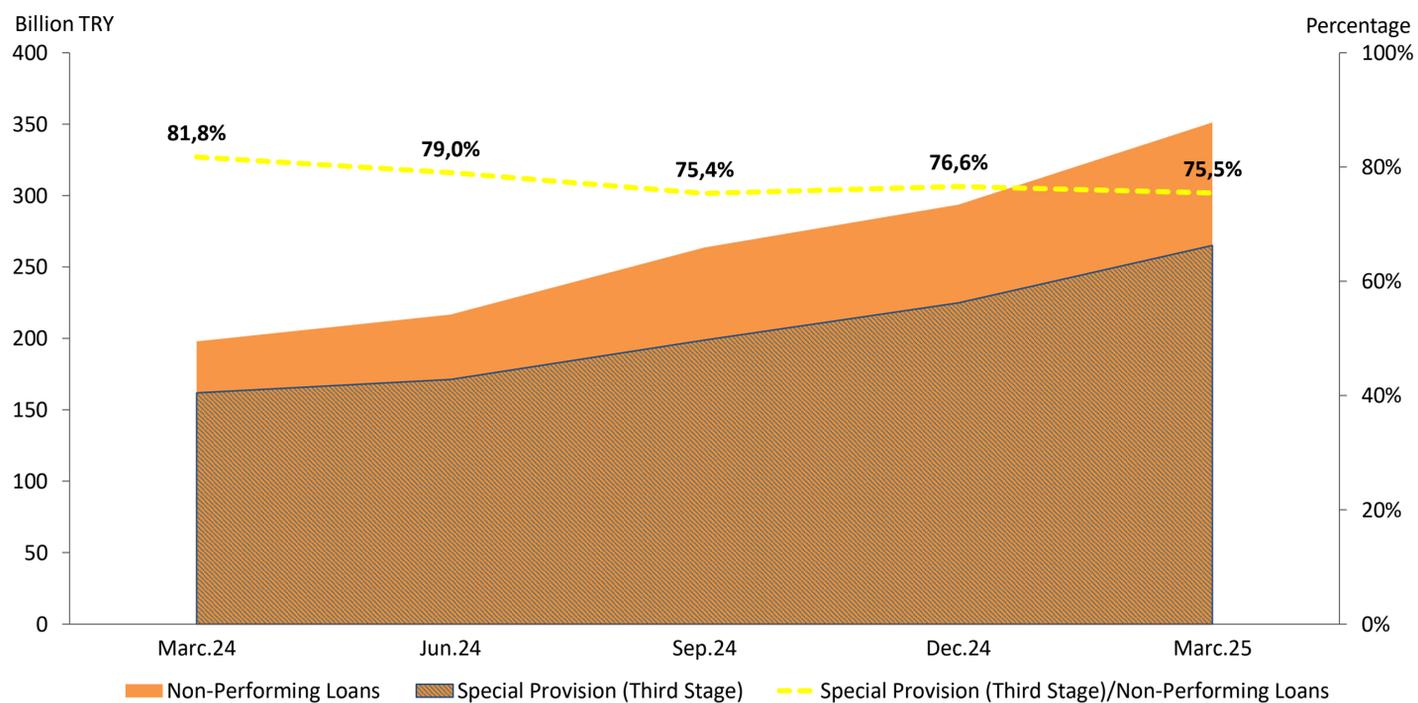
# Non-Performing Loans - Provisions

## Allowances for First and Second Stage / Performing Loans



As of March 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 1,8% for domestic private banks, and 2,0% for foreign banks.

## Special Provision/ Non-Performing Loans



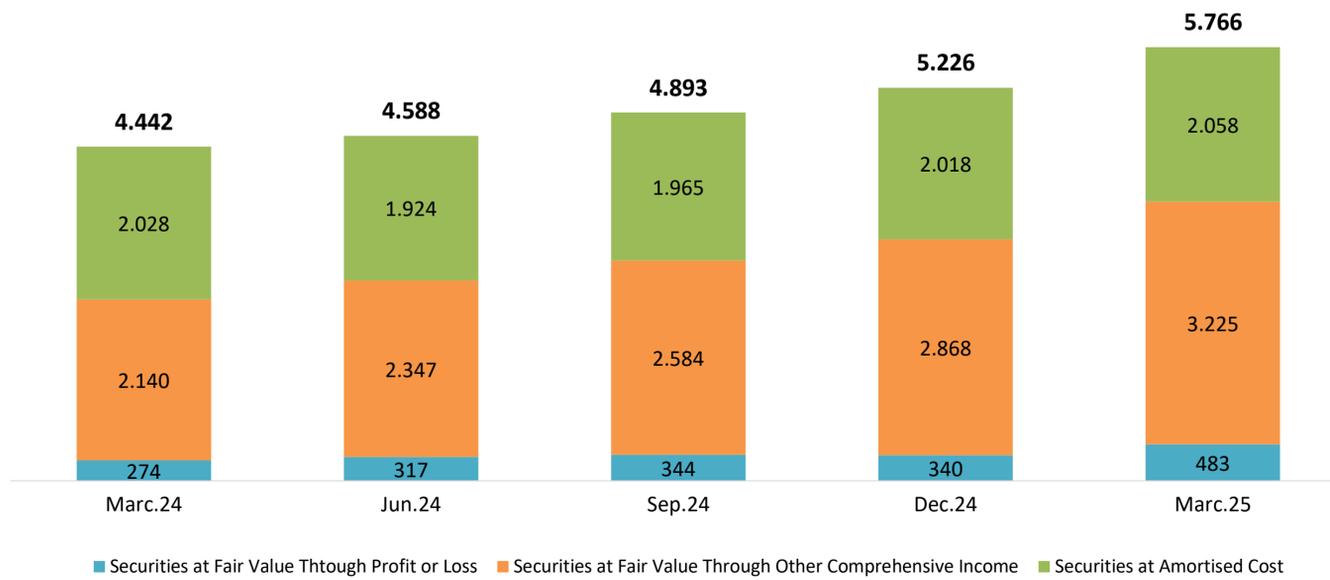
As of March 2025, the specific provision coverage ratio for non-performing loans was recorded at 75,5%.

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

# Securities

## Securities Portfolio

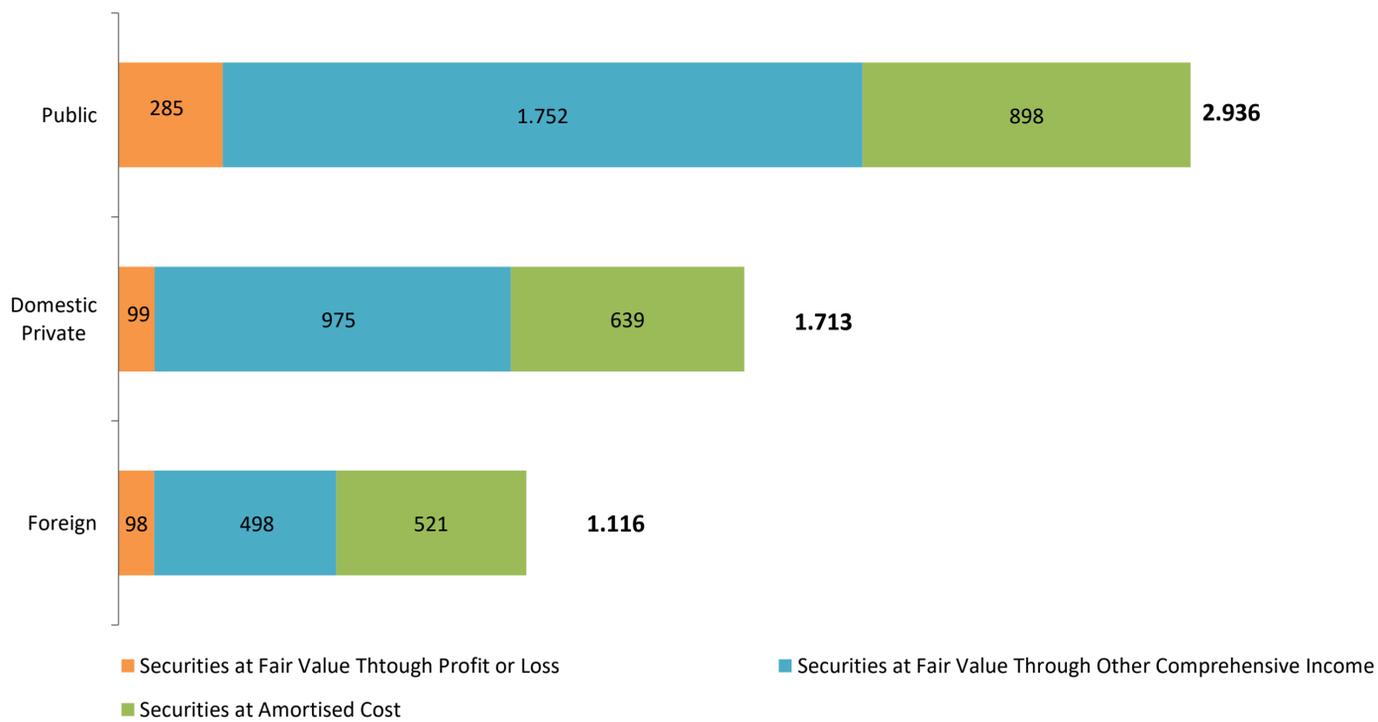
Billion TRY



As of March 2025, the total securities portfolio of the banking sector increased compared to the previous quarter, reaching 5,8 trillion TRY.

## Securities by Bank Ownership Group

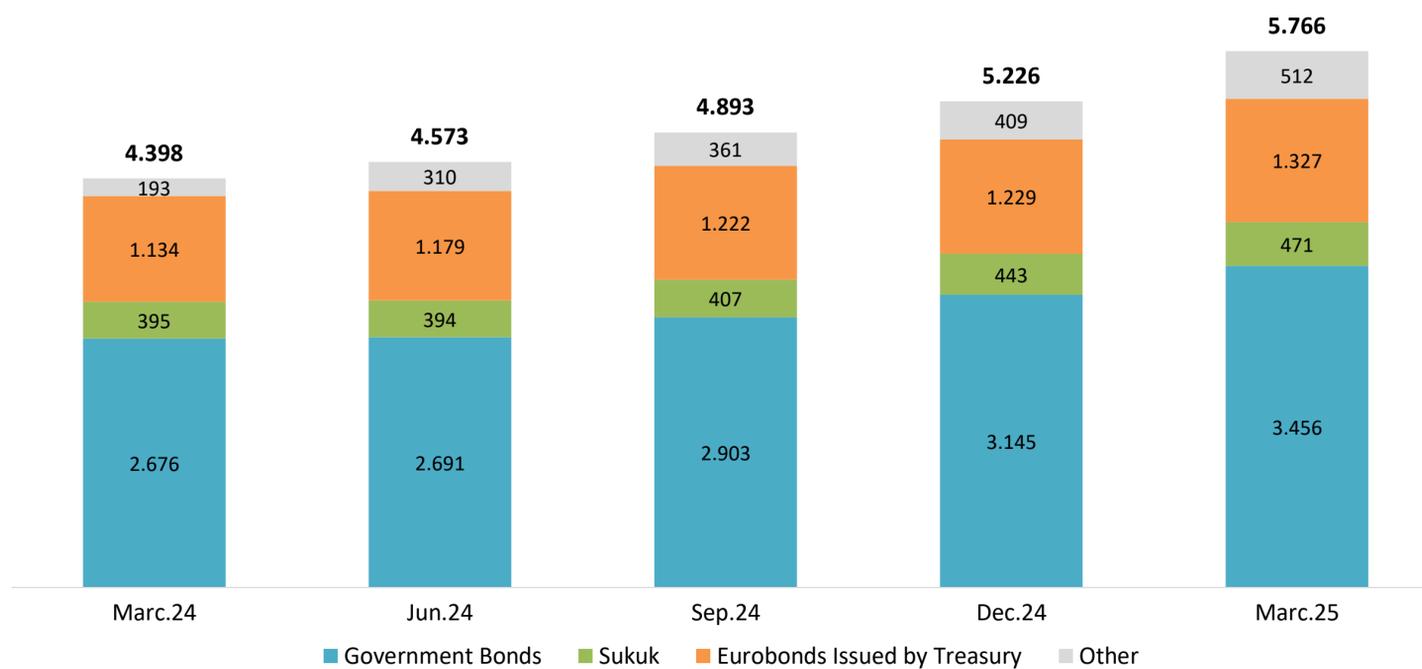
Billion TRY



As of March 2025, public banks held the largest securities portfolio within the Turkish banking sector, amounted to TRY 2,9 trillion.

# Securities

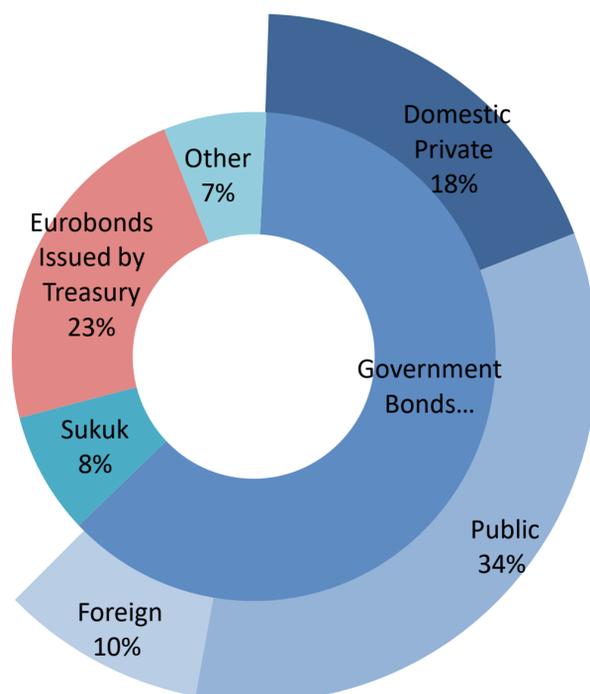
Securities by Type  
Billion TRY



As of March 2025, the total securities portfolio of the banking sector comprised TRY 3.456 trillion in government bonds, TRY 1.327 trillion in Treasury-issued eurobonds, and TRY 471 billion in sukuk.

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

Distribution of Securities (%)

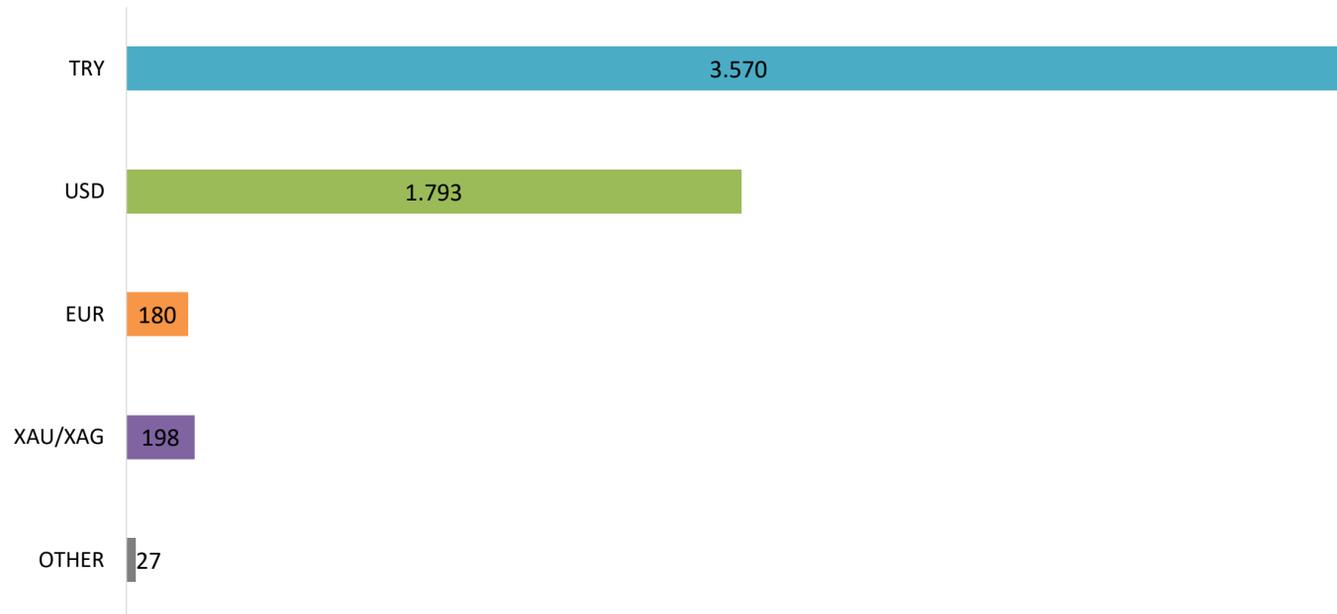


As of March 2025, government bonds accounted for 62% of the banking sector's total securities portfolio. Of this amount, 34% was held by public banks, underscoring their significant role in sovereign debt investment.

# Securities

## Distribution of Securities According to Currency Types

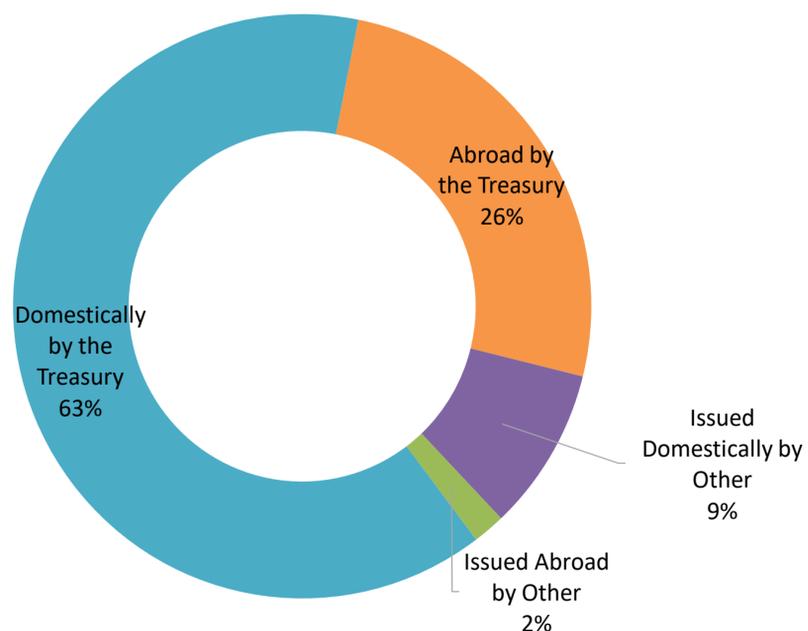
Billion TRY



As of March 2025, the banking sector's total securities portfolio consisted of TRY 3,6 trillion denominated in Turkish Lira, TRY 2 trillion in U.S. dollars, and TRY 180 billion in euros.

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

## Distiribution of Securities by Issuer (%)

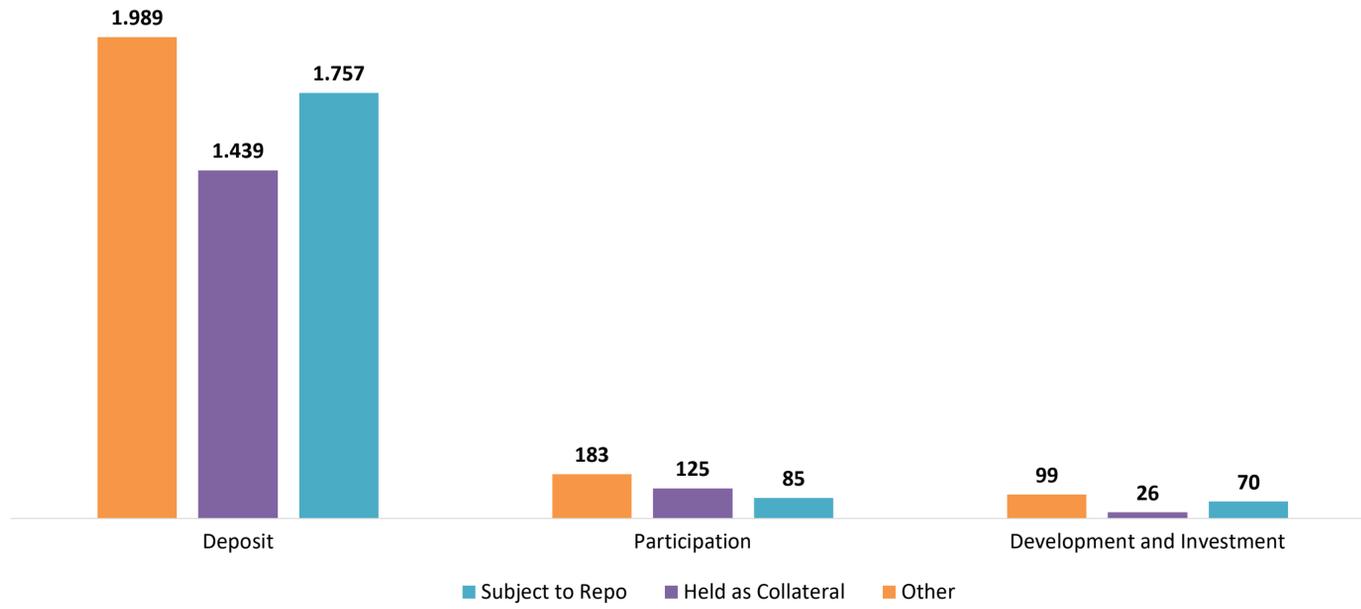


As of March 2025, 63% of the banking sector's securities portfolio consisted of Treasury-issued instruments denominated in the domestic market, while 26% comprised securities issued abroad by the Treasury.

# Securities

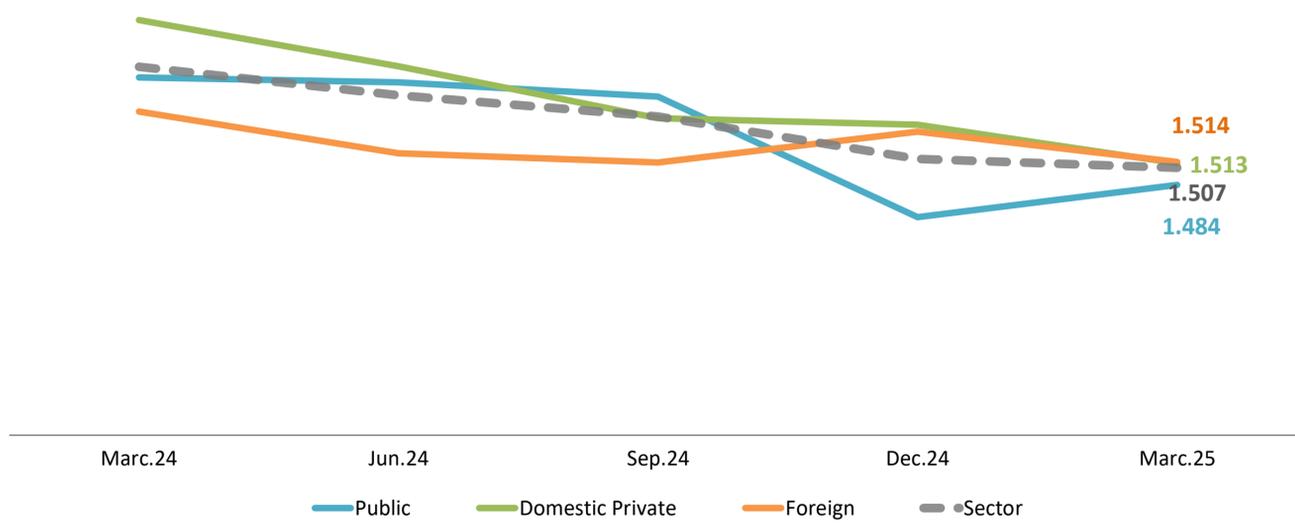
## Securities by Usage Status and Function Group

Billion TRY



As of March 2025, TRY 5.187 billion of the banking sector's total securities portfolio was subject

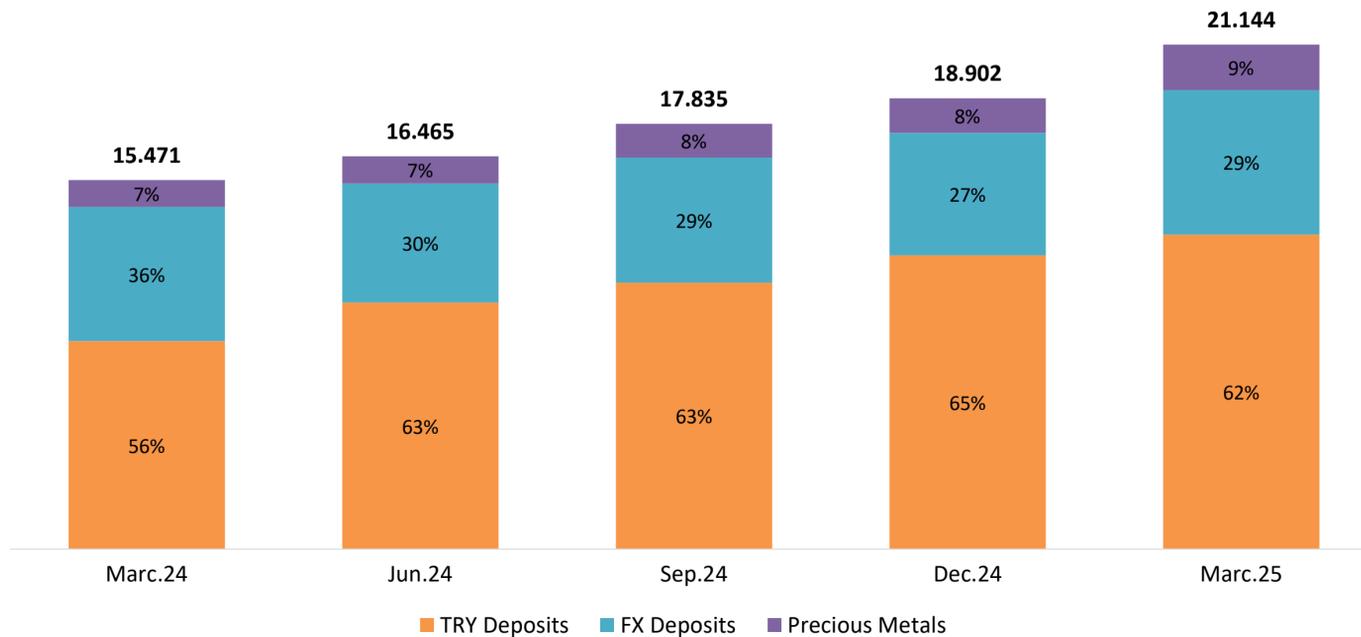
## Weighted Average Maturity of Securities (Day)



As of March 2025, the weighted average maturity of the banking sector's securities portfolio stood at 1.507 days.

# Deposit/ Participation Funds

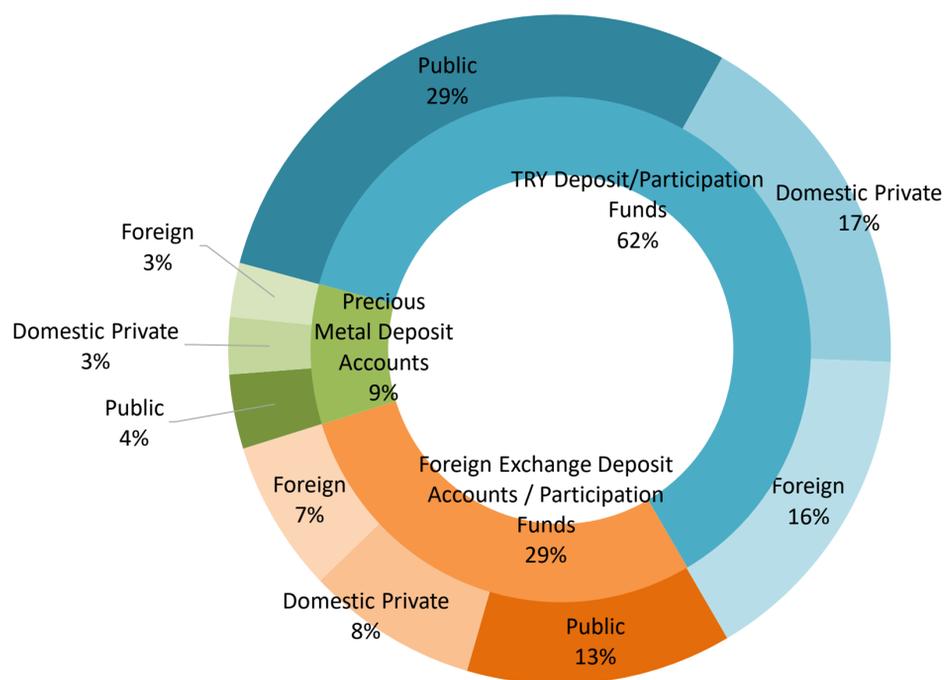
Deposits/ Participation Funds  
Billion TRY



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

- TRY 12.706 billion in Turkish Lira deposit and participation funds
- TRY 5.168 billion in foreign exchange (FX) deposit and participation funds
- TRY 1.838 billion in precious metals accounts.

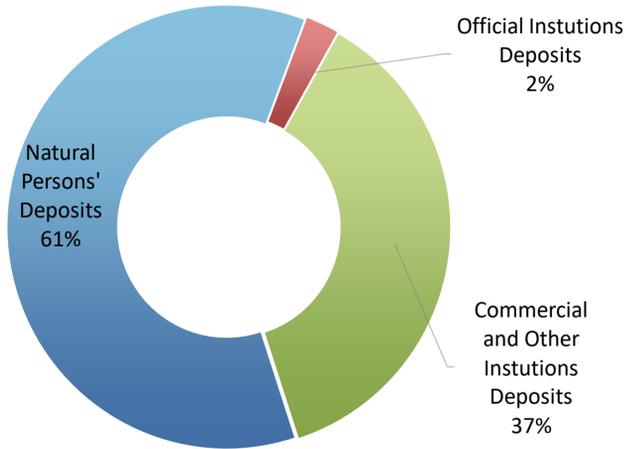
## Distribution of Deposit Types by Ownership



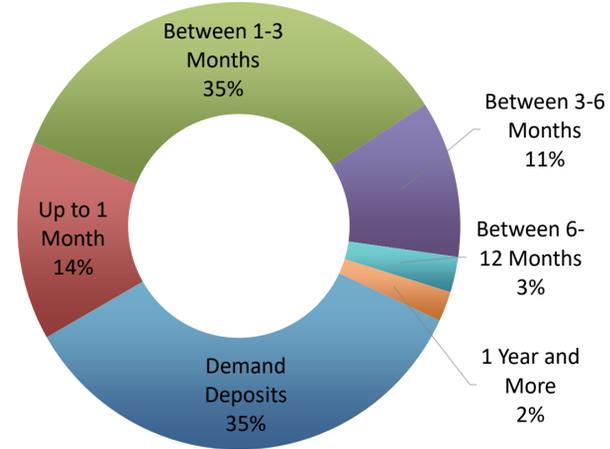
As of March 2025, deposits consisted of 62% Turkish lira deposits/participation funds, 29% foreign exchange deposit accounts/participation funds, and 9% precious metal deposit accounts.

# Deposit / Participation Funds

Deposit According to Types (%)



Deposit According to Maturity (%)



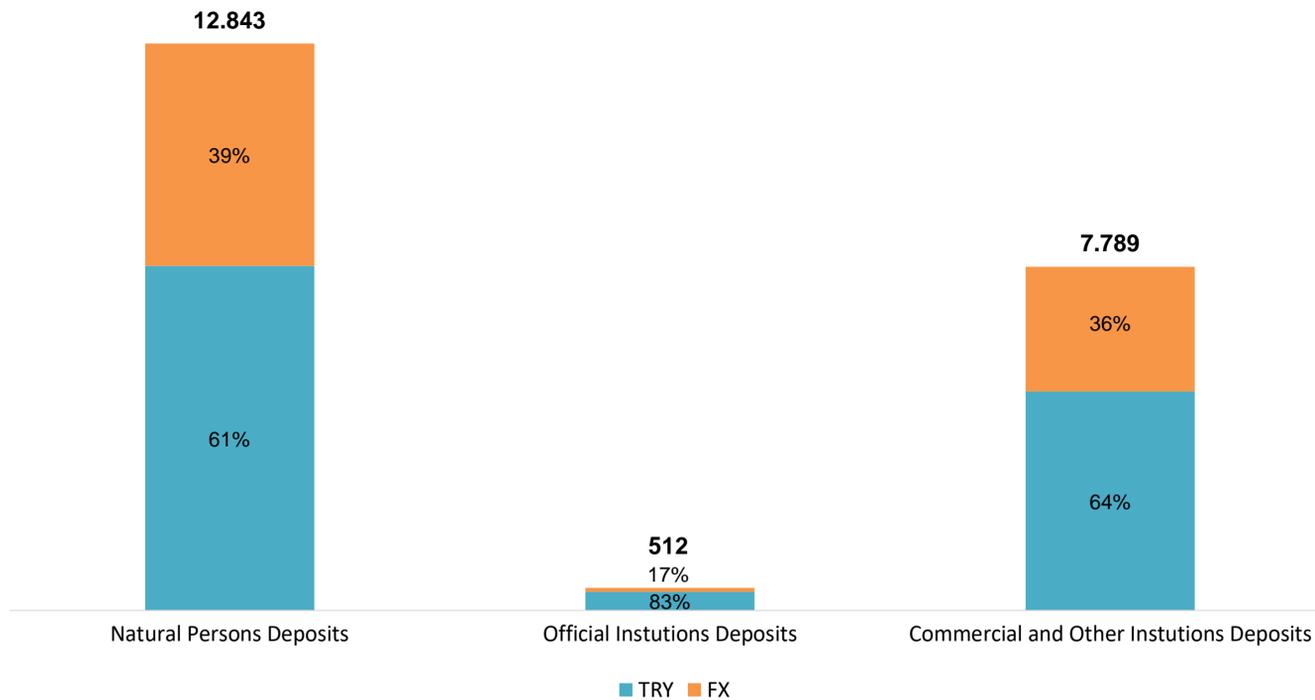
As of March 2025, the composition of the banking sector's deposit and participation funds was as follows:

-By depositor type consisted of 61% held by natural persons, 37% held by commercial and other institutions, 2% held by official institutions

-By maturity structure consisted of 35% classified as demand deposits, 14% of time deposits had an initial maturity of up to 1 month, 35% had an initial maturity between 1–3 months.

## Deposit According to Types and Currency

Billion TRY



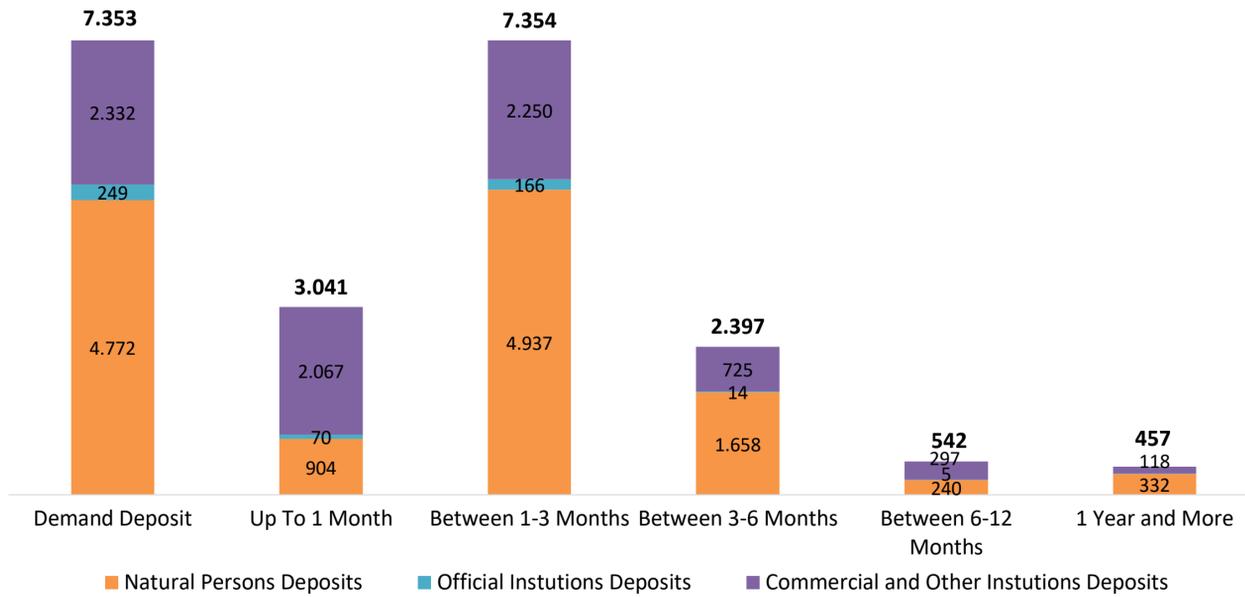
As of March 2025, the banking sector's deposit and participation funds were distributed as follows:

-Natural persons held of TRY 7,80 trillion in Turkish Lira deposits and participation funds, TRY 5,04 trillion in foreign exchange (FX) deposits and participation funds

-Commercial and other institutions held of TRY 4,96 trillion in Turkish Lira deposits and participation funds, TRY 2,83 trillion in foreign exchange (FX) deposits and participation funds.

# Deposit / Participation Fund

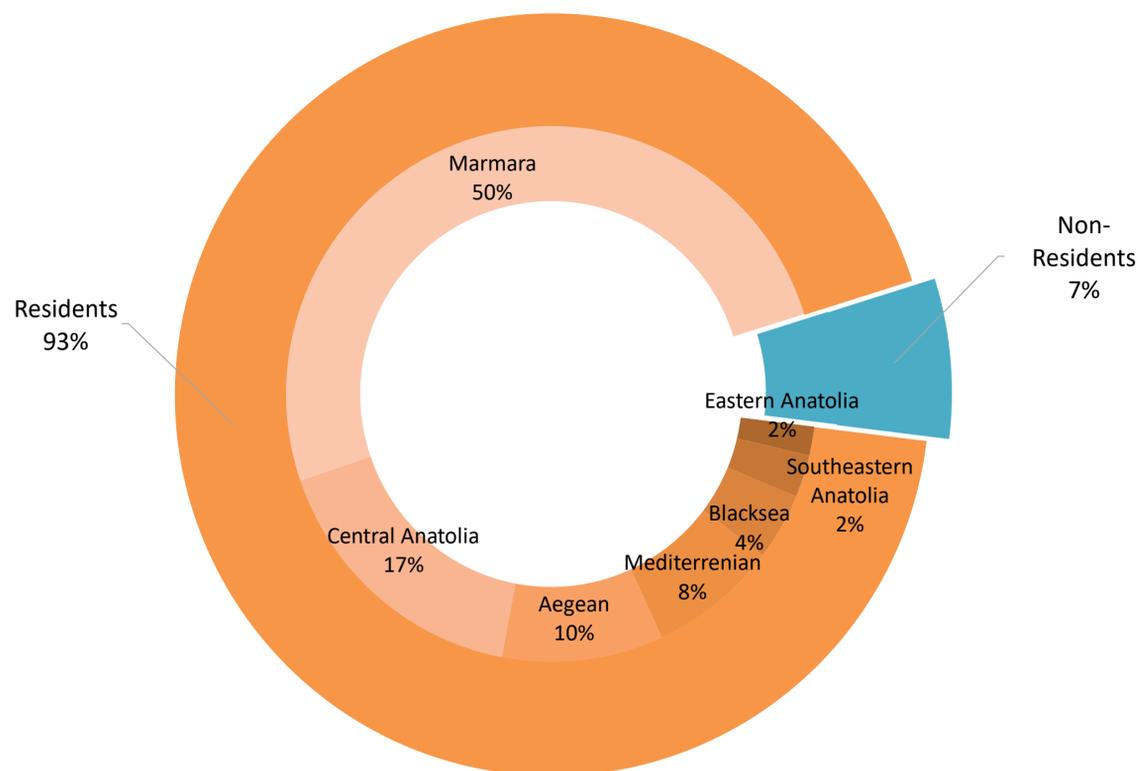
Maturity Distribution of Deposit According to Type  
Billion TRY



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

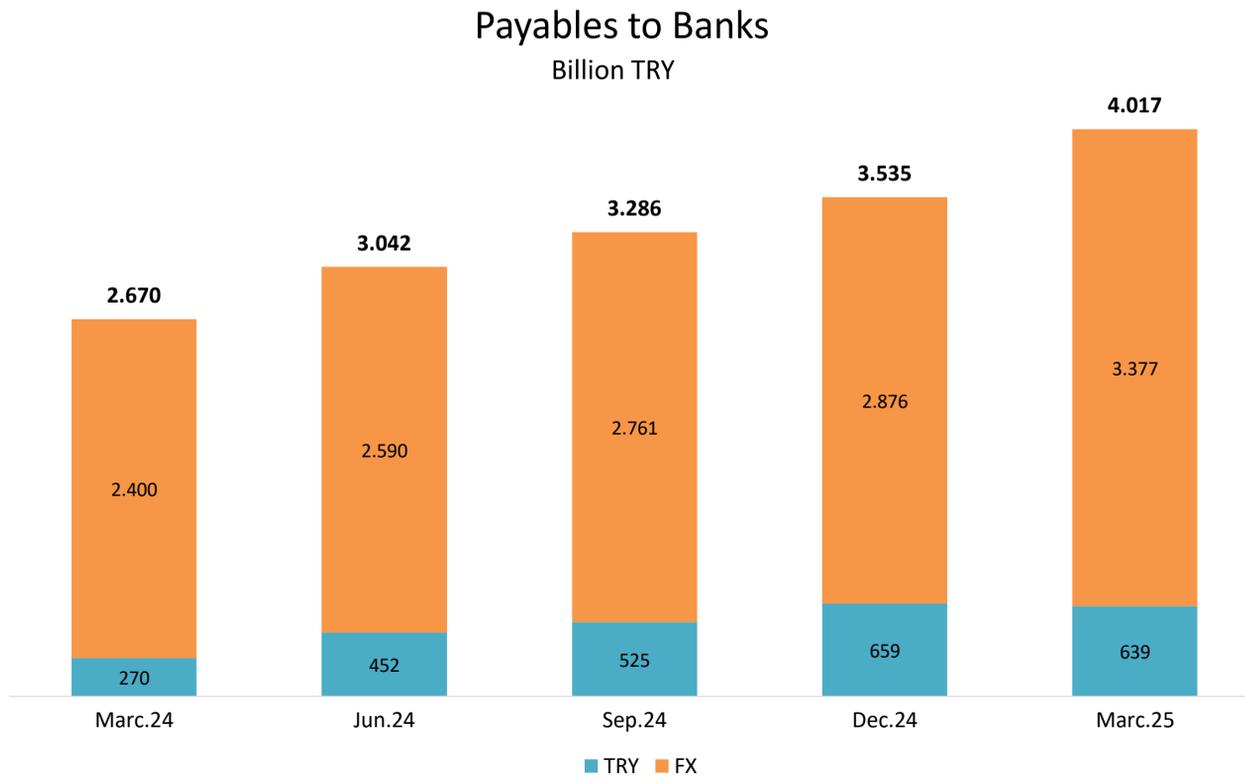
- Commercial and other institutions held TRY 2.332 billion in demand deposits and participation funds,
- Official institutions held TRY 70 billion in deposits and participation funds with an initial maturity of up to 1 month,
- Natural persons held TRY 4.937 billion in deposits and participation funds with an initial maturity between 1–3 months.

Distribution of Deposit According to Resident



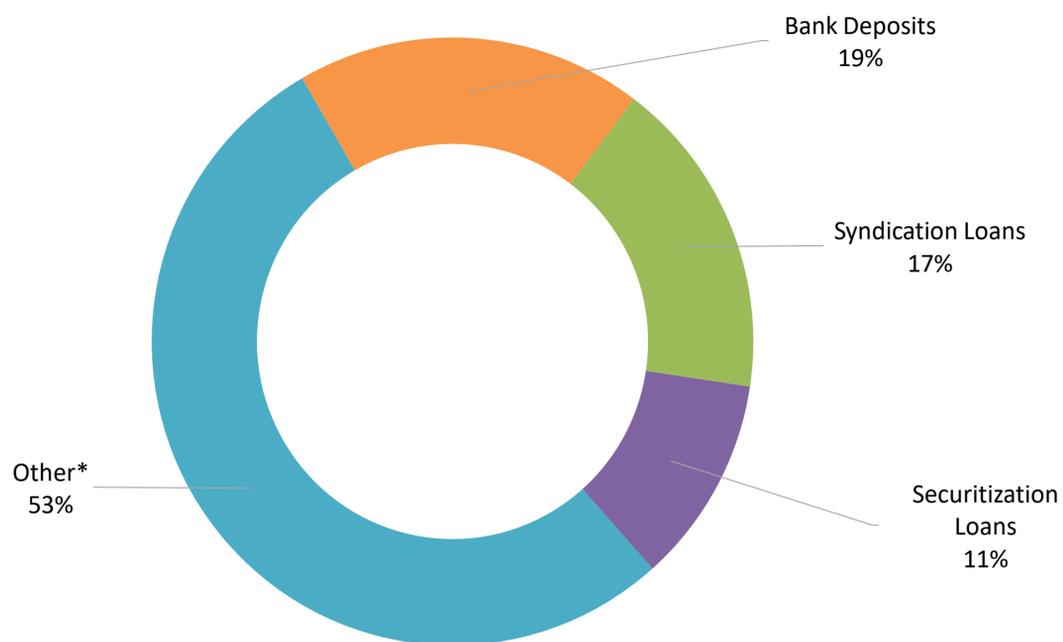
As of March 2025, 93% of the total deposits/participation funds of the banking sector belong to residents and 7% belong to non-residents.

# Payables to Banks



As of March 2025, payables to banks in the banking sector amounted to TRY 639 billion in Turkish Lira and TRY 3.377 billion in foreign currency (FX).

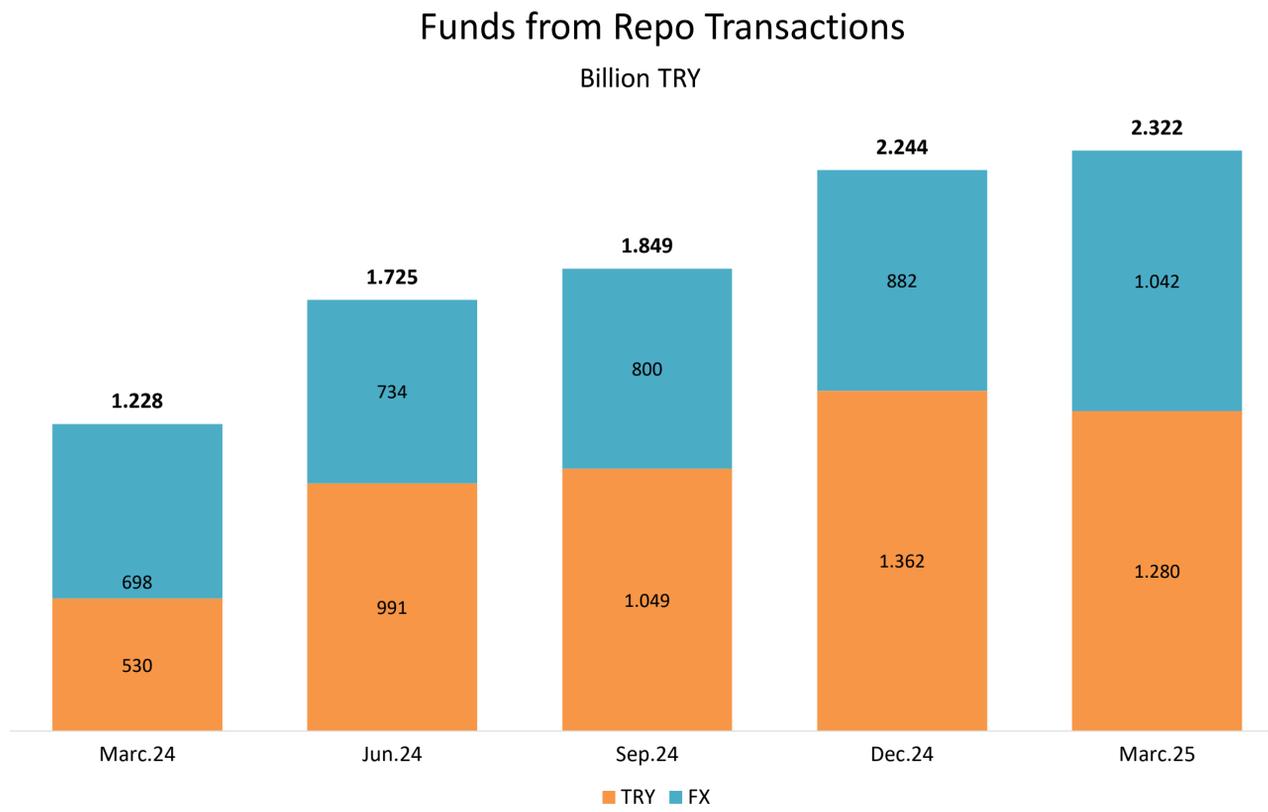
## Payables to Banks - According to Types



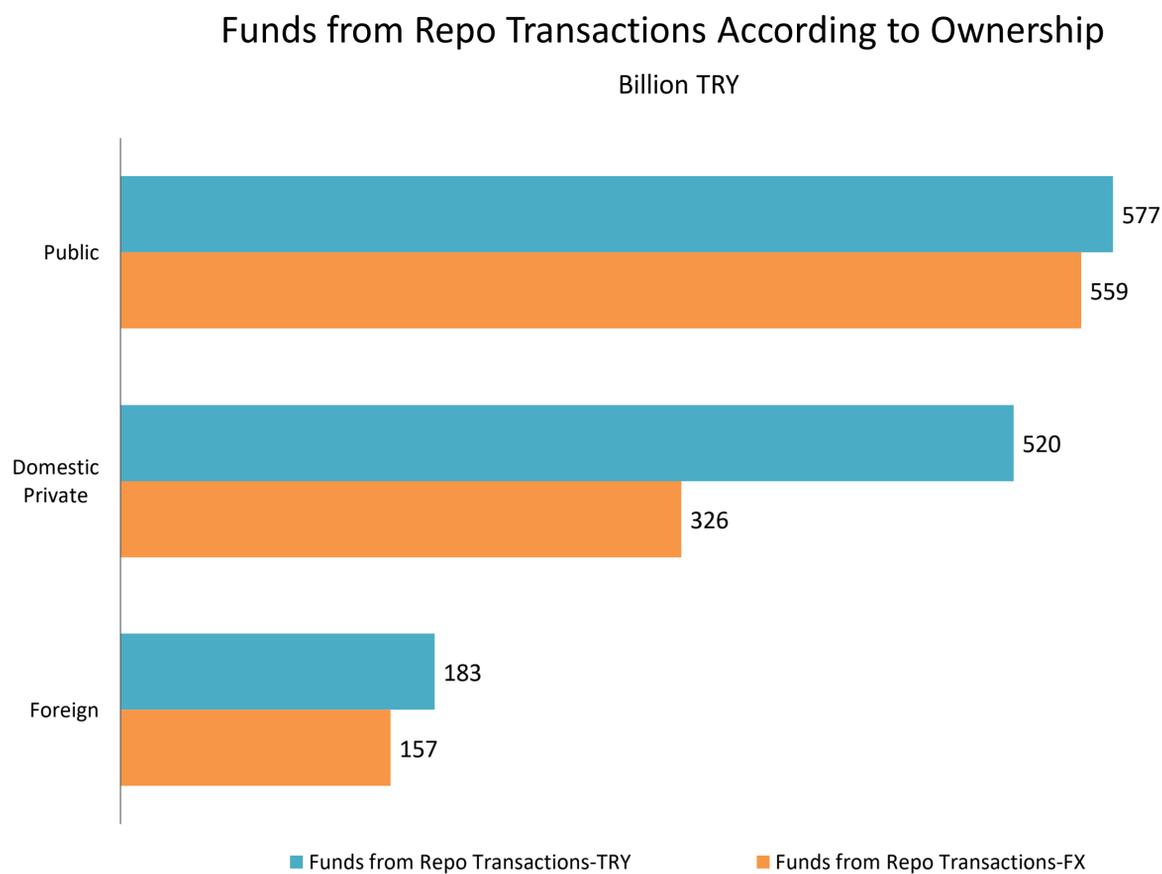
As of March 2025, 19% of the banking sector's payables to banks consisted of bank deposits, while 17% were comprised of syndication loans.

\*Loans obtained from domestic and international sources, as well as amounts from foreign branches,

# Funds from Repo Transactions



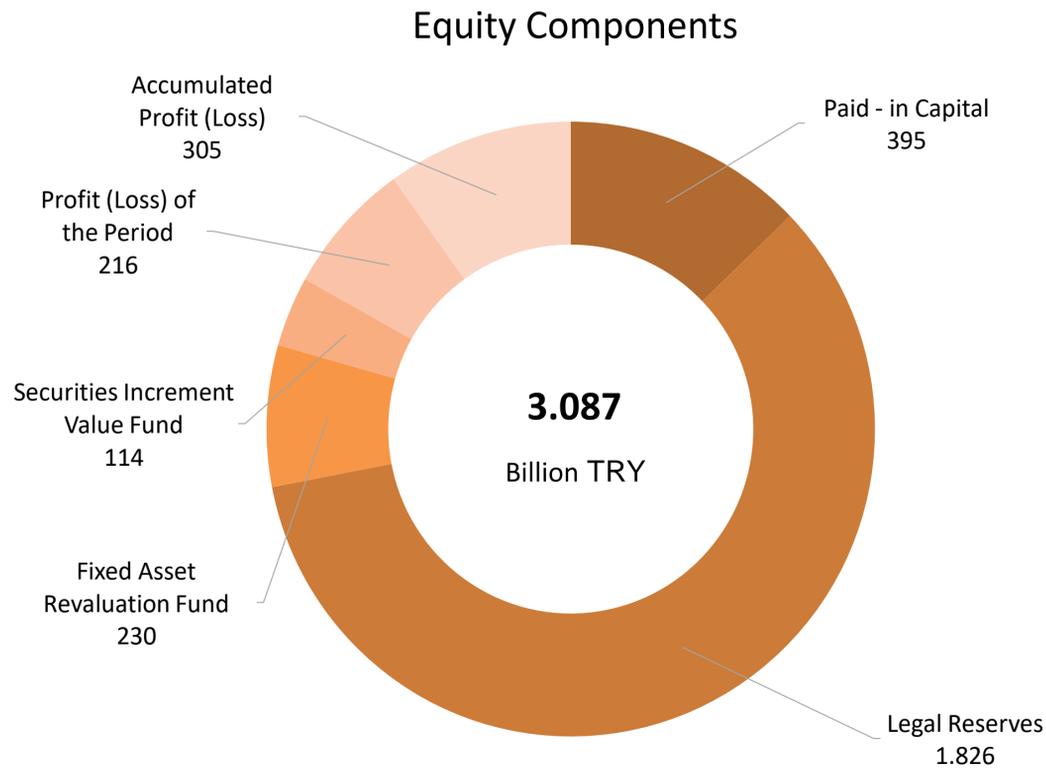
As of March 2025, the funds obtained through repo transactions in the banking sector declined compared to the previous quarter, amounting to 2.322 billion TRY.



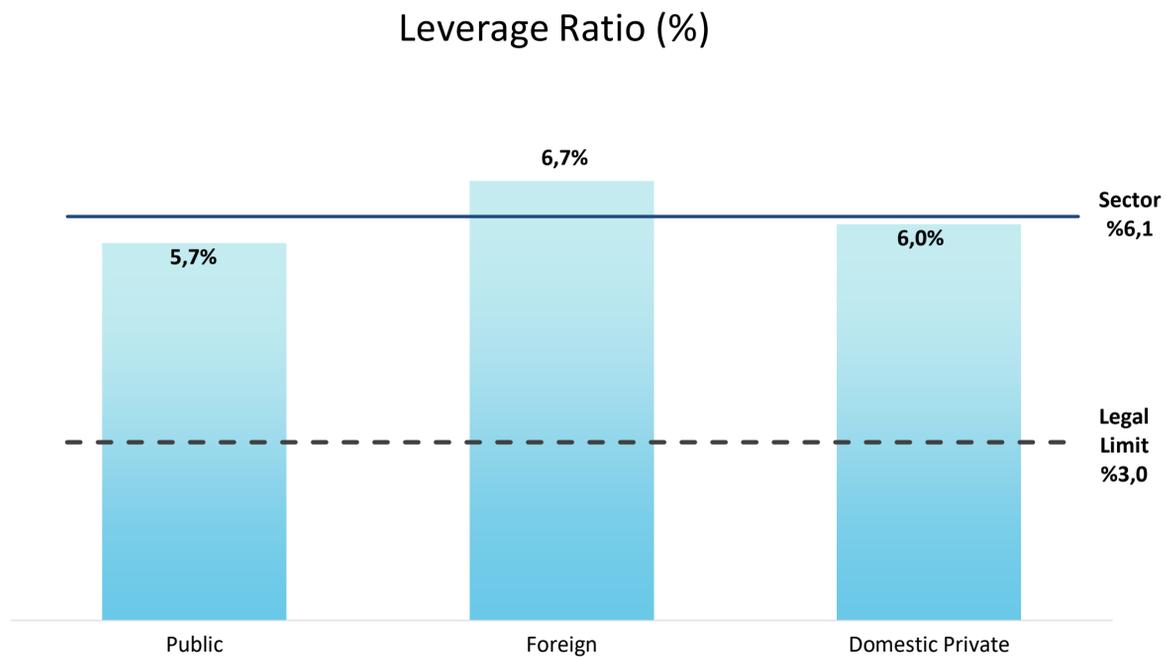
As of March 2025, public banks' funds obtained through repo transactions amounted to a total of TRY 1.136 billion, comprising:

- TRY 577 billion in Turkish Lira
- TRY 559 billion in foreign currency.

# Shareholders' Equity and Leverage Ratio

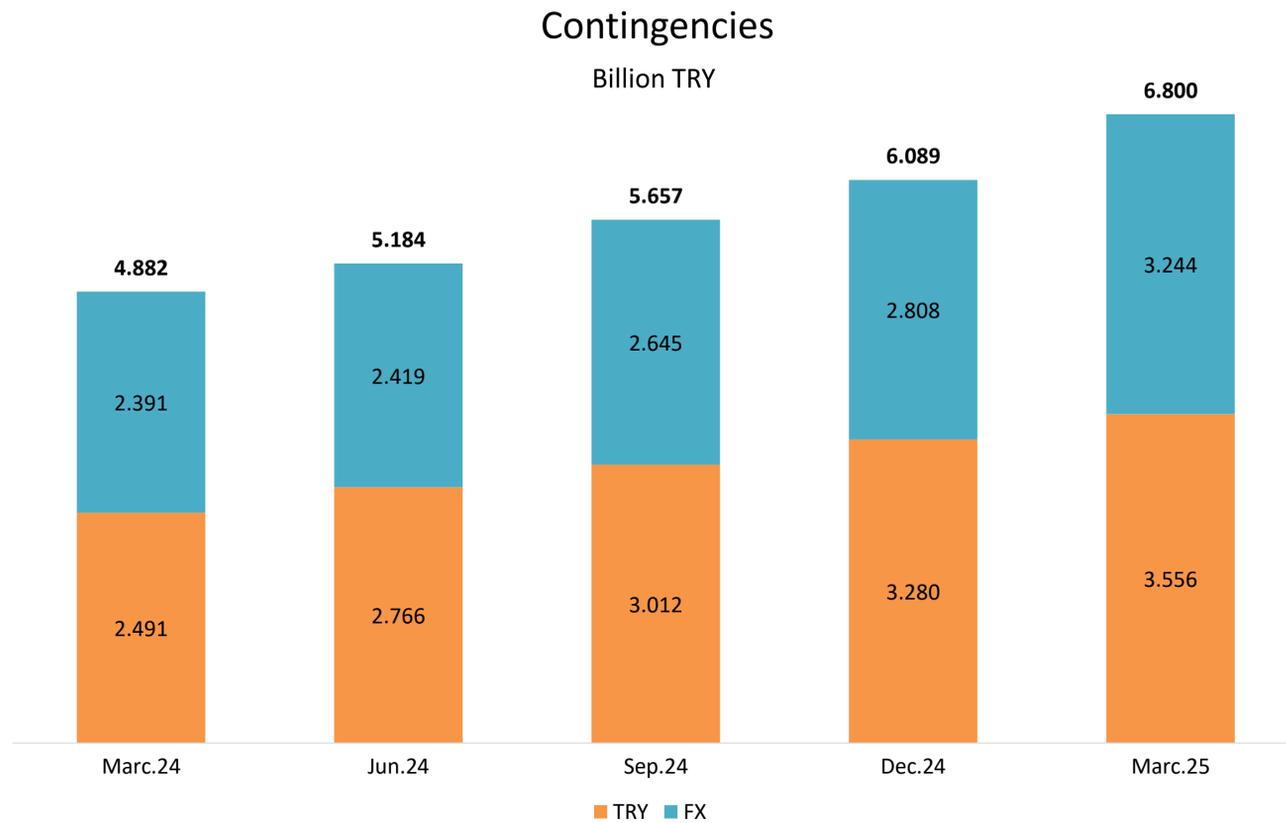


As of March 2025, the total shareholders' equity of the banking sector amounted to TRY 3,1 trillion.



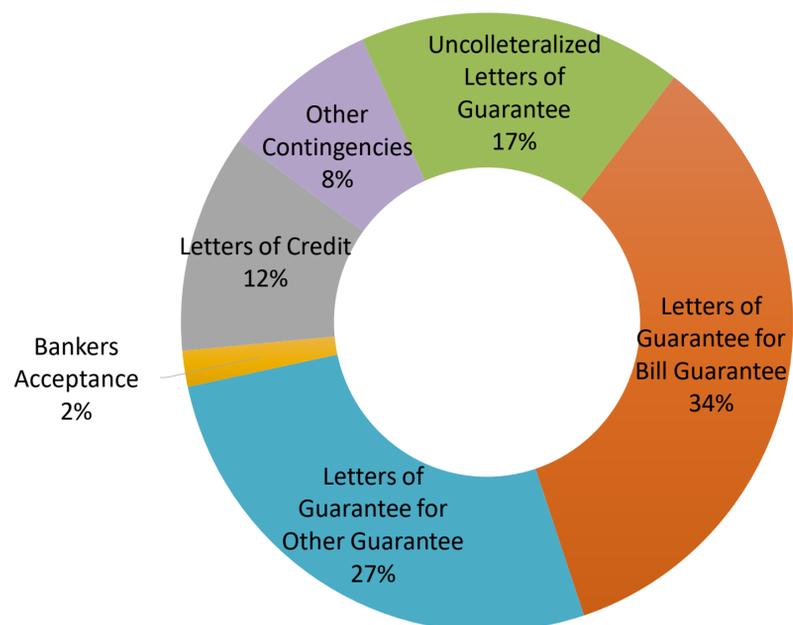
As of March 2025, the leverage ratio of the banking sector, calculated in accordance with the Regulation on Measurement and Evaluation of the Leverage Level of Banks, stood at 6,1%.

# Off Balance Sheet Transactions



As of March 2025, contingencies in the banking sector were recorded at TRY 6.800 billion.

### Distribution of Contingencies (%)

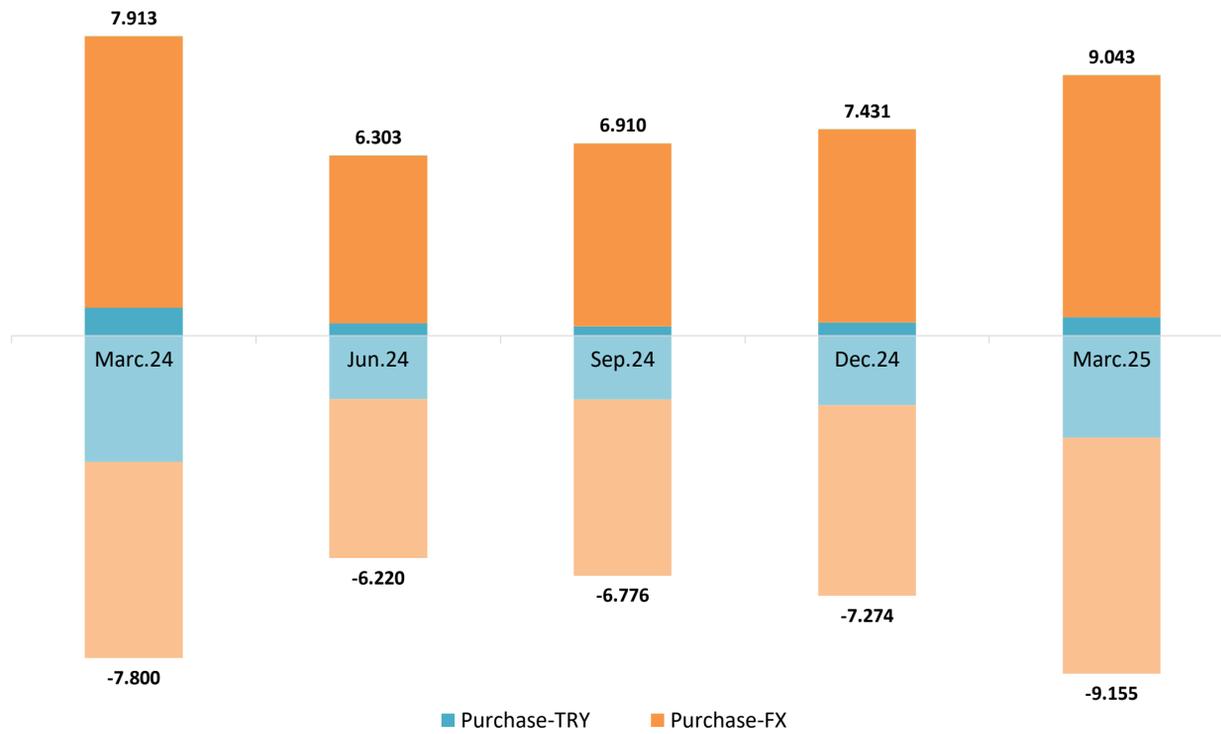


As of March 2025, letters of guarantee represented the largest share within the banking sector's contingencies, underscoring their continued role as the primary off-balance sheet commitment.

# Off Balance Sheet Transactions

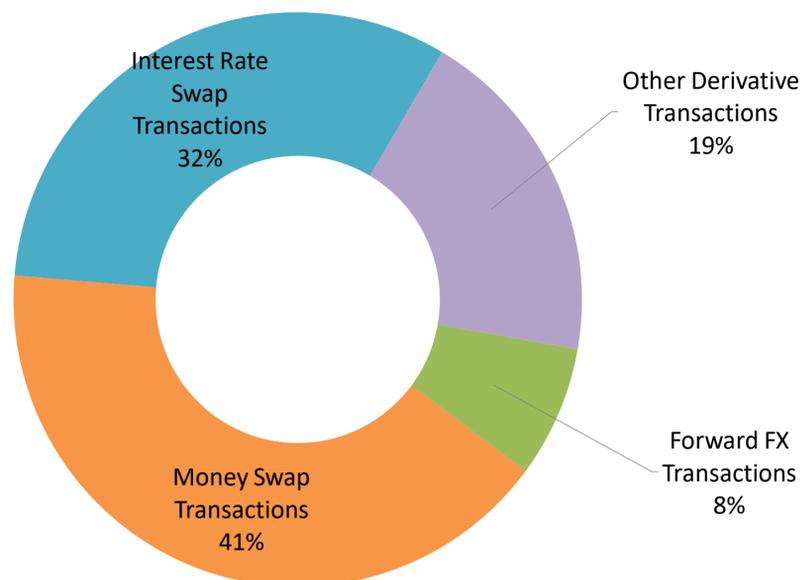
## Derivative Financial Instruments

Billion TRY



As of March 2025, the banking sector's derivative transactions amounted to TRY 9.043 billion in purchases and TRY 9.155 billion in sales, indicating a balanced position in terms of notional exposure.

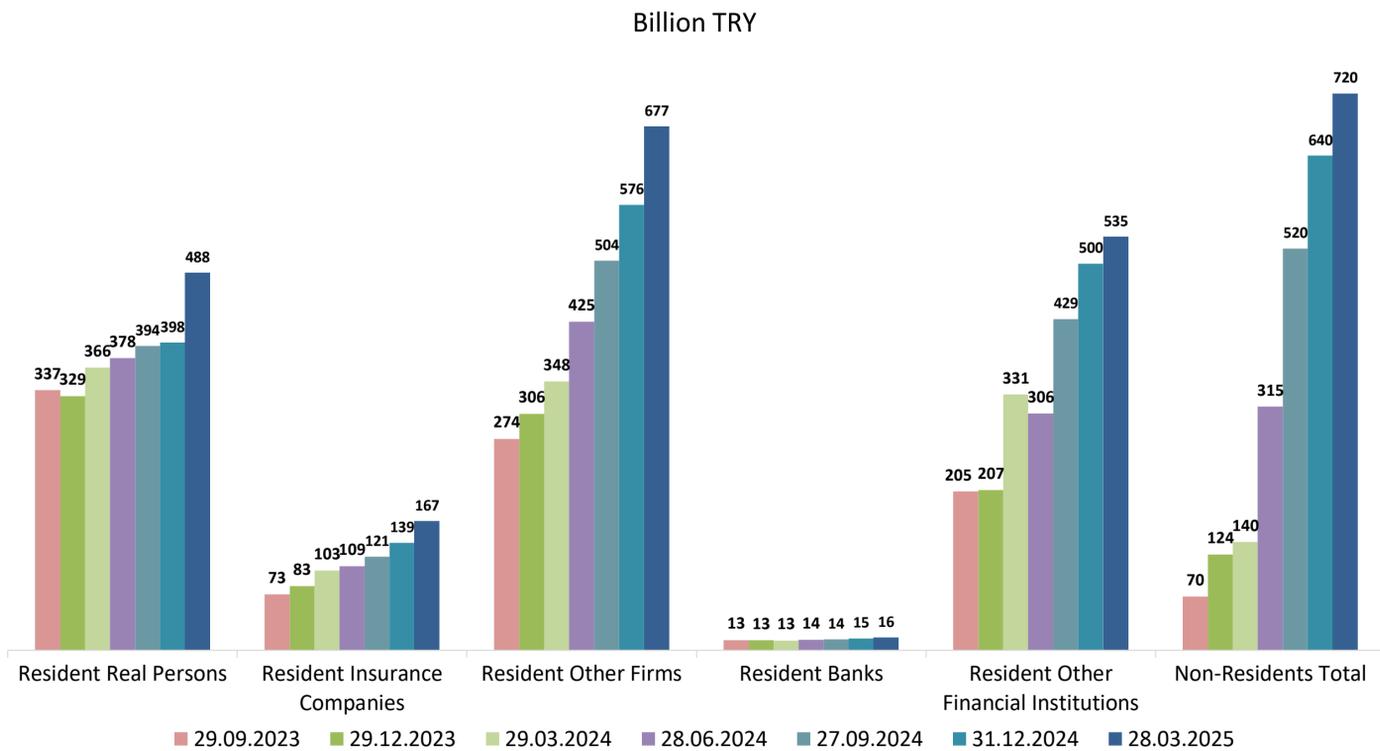
## Derivative Financial Instruments (%)



As of March 2025, the composition of off-balance sheet derivative transactions in the banking sector consisted of 41% comprised currency swap transactions, 32% comprised interest rate swap transactions, 8% comprised forward foreign exchange transactions.

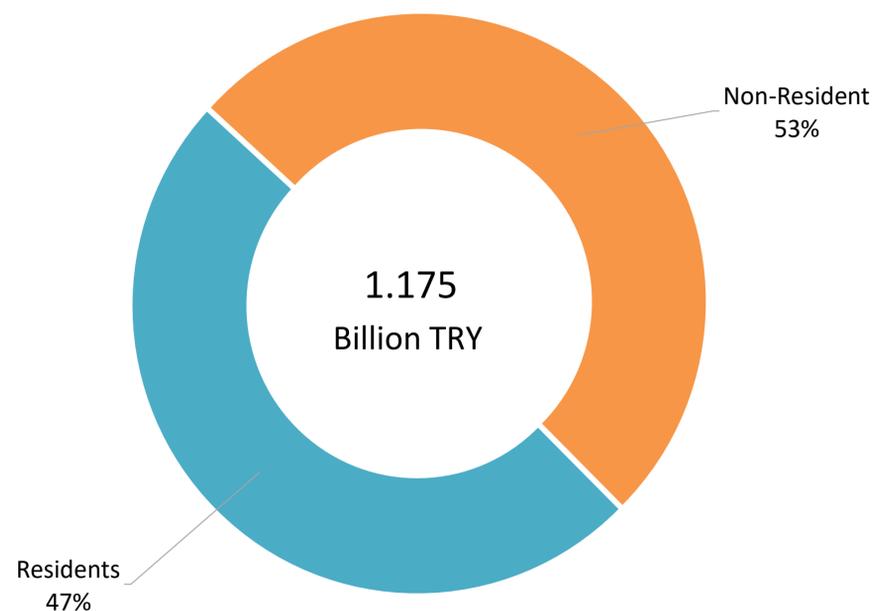
# Off-Balance Sheet Transactions

## Development of Securities Held in Banks



As of March 2025, the nominal value of securities held by banks amounted TRY 2.604 billion of which:  
 -TRY 1.884 billion belonged to residents  
 -TRY 720 billion belonged to non-residents.

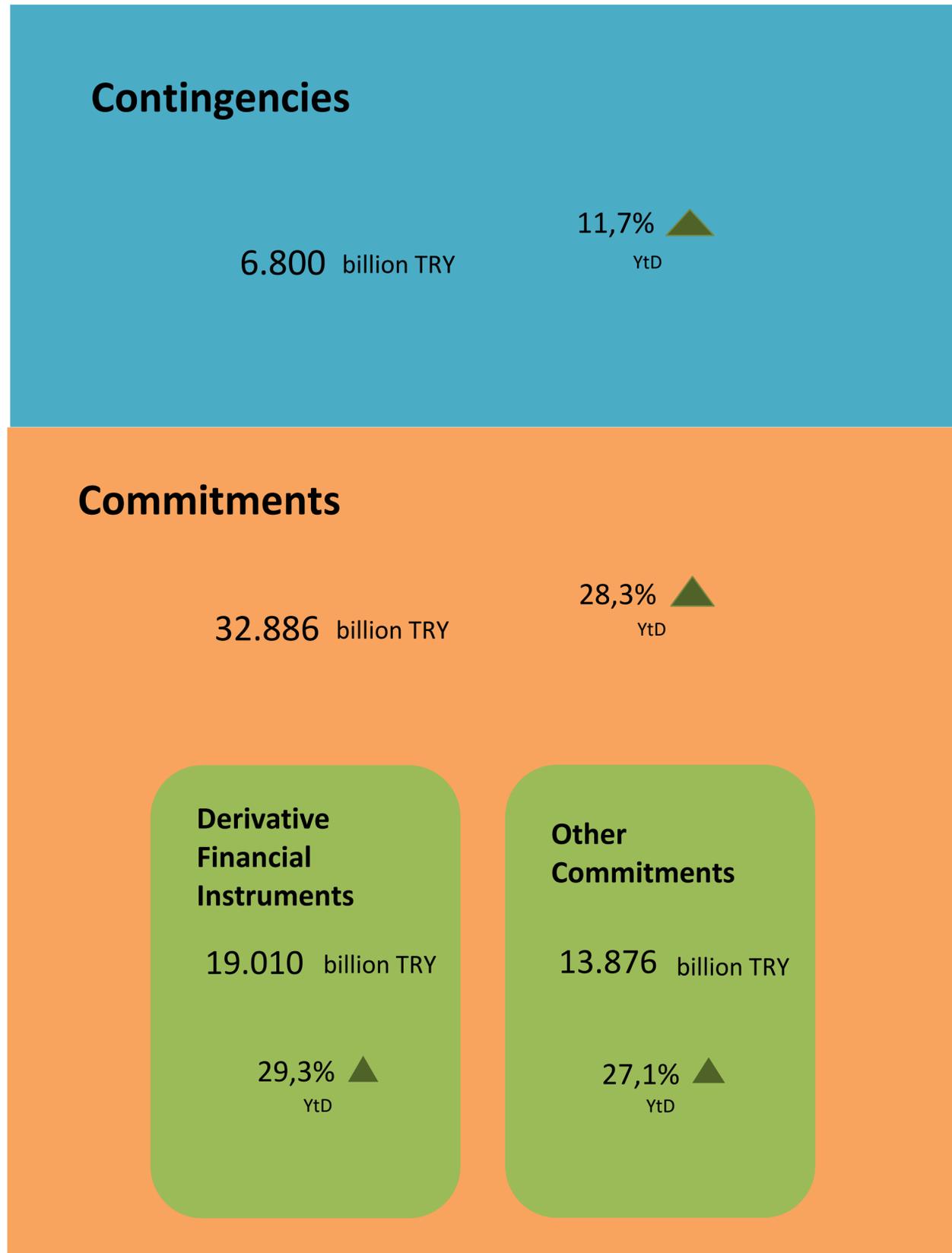
## Distribution of Public Debt Securities Held in Banks



As of March 2025, the total market value of public debt securities held by banks stood at TRY 1.175 billion, of which:

- TRY 579 million (approximately 47%) was held by residents
- TRY 596 million (approximately 53%) was held by non-residents.

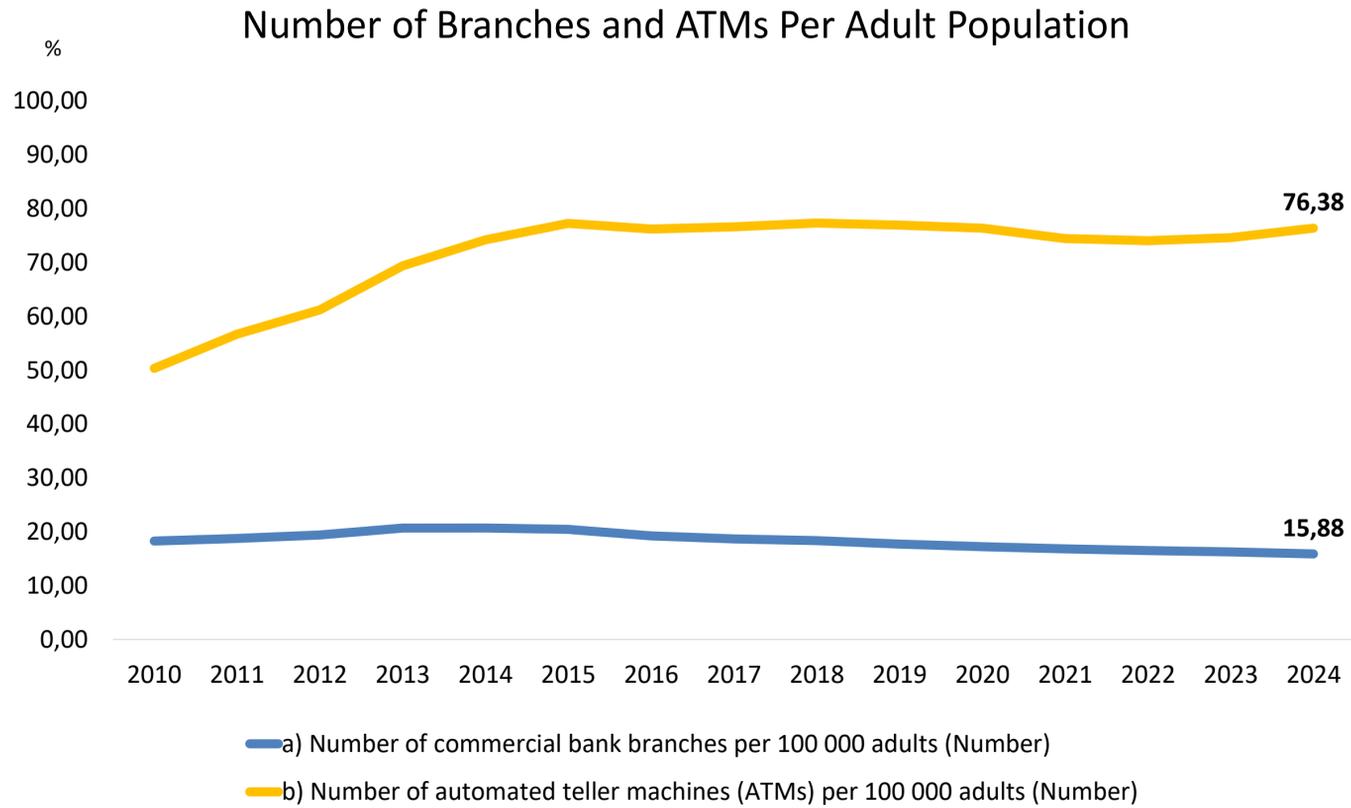
# Off Balance Sheet Items



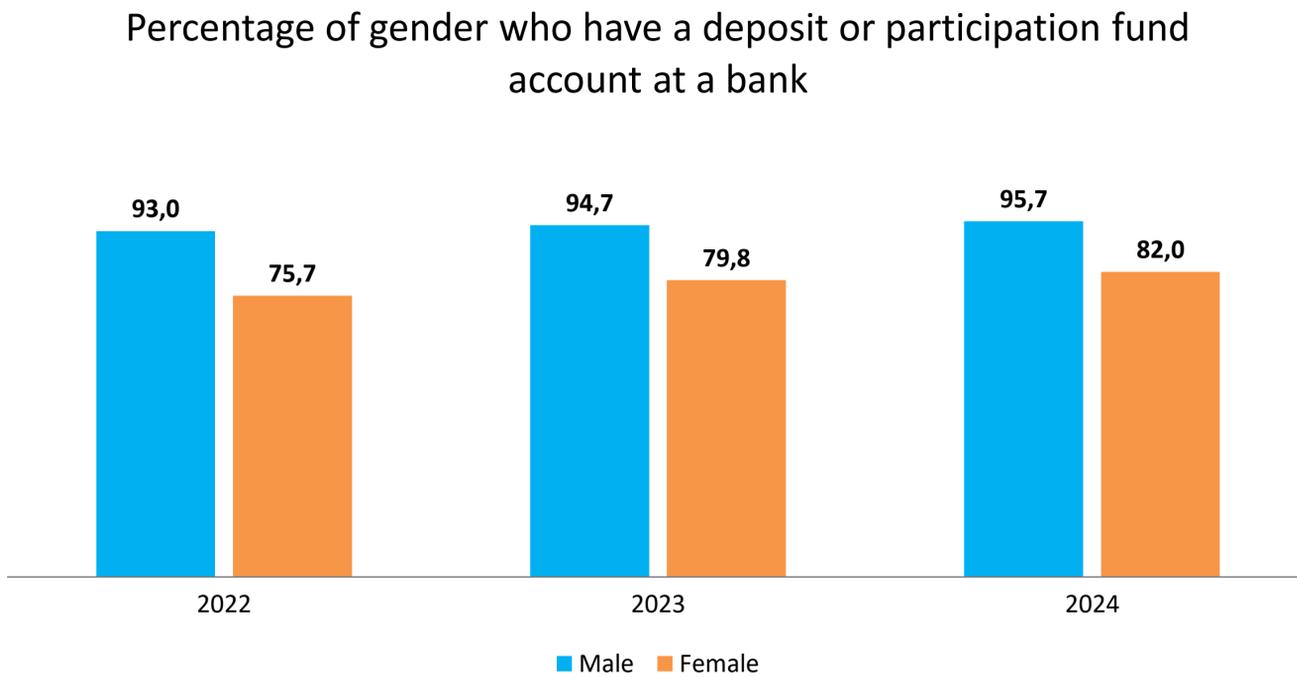
As of March 2025, compared to the previous year-end, off-balance sheet items showed notable growth:

- Non-cash loans and liabilities increased by 11,7%
- Derivative financial assets rose by 29,3%

# Sustainable Development Indicators



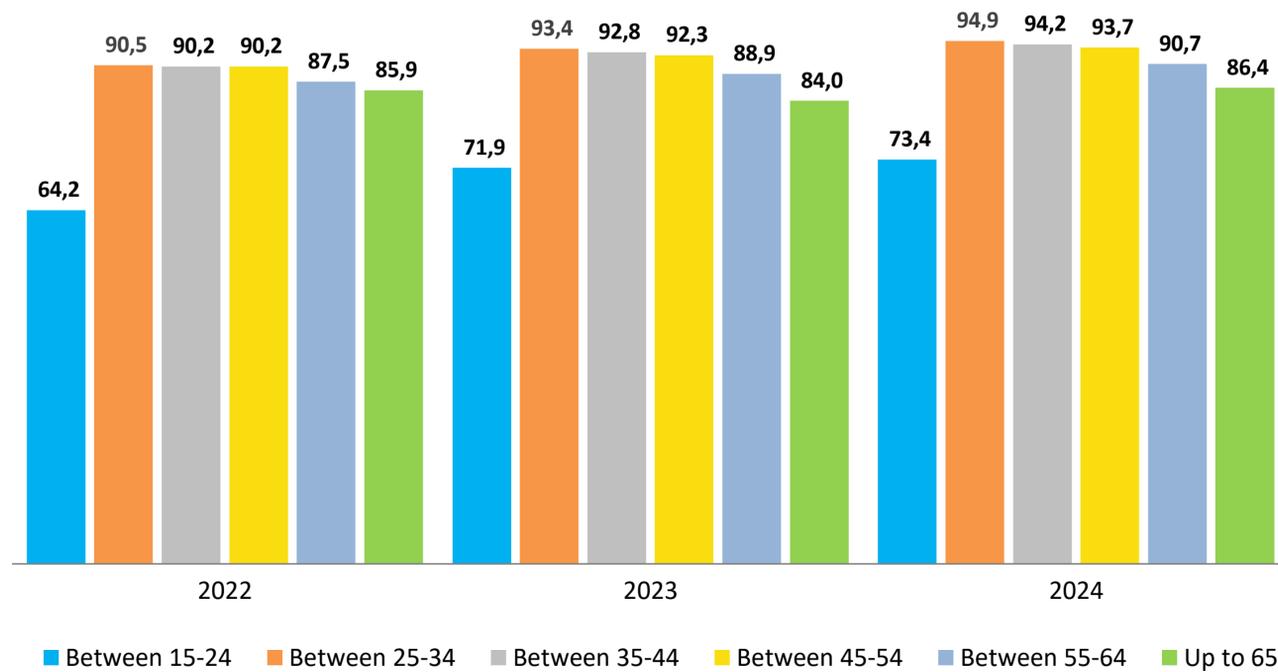
As of the end of 2024, the number of commercial banks per adult was 16, and the number of bank ATMs per adult was 76.



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.

# 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 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).



BANKING REGULATION AND SUPERVISION AGENCY

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