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Banking Sector Outlook

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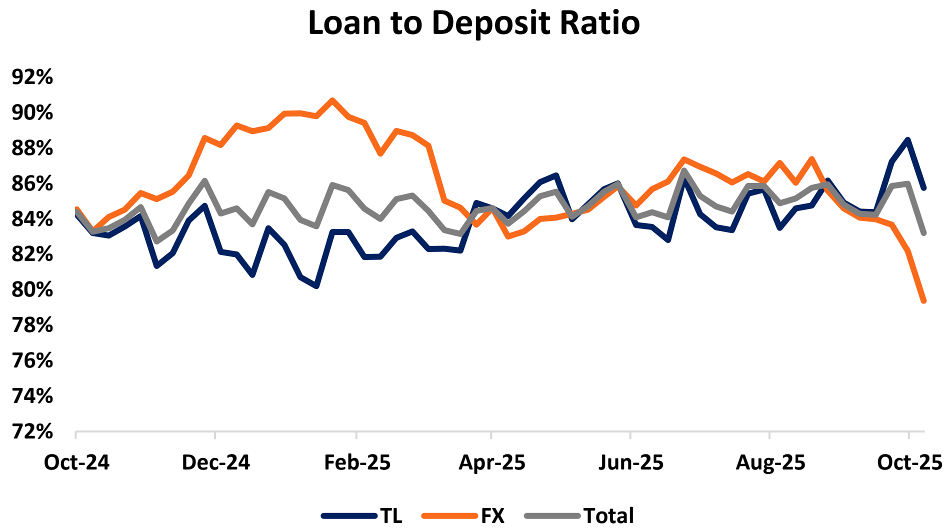
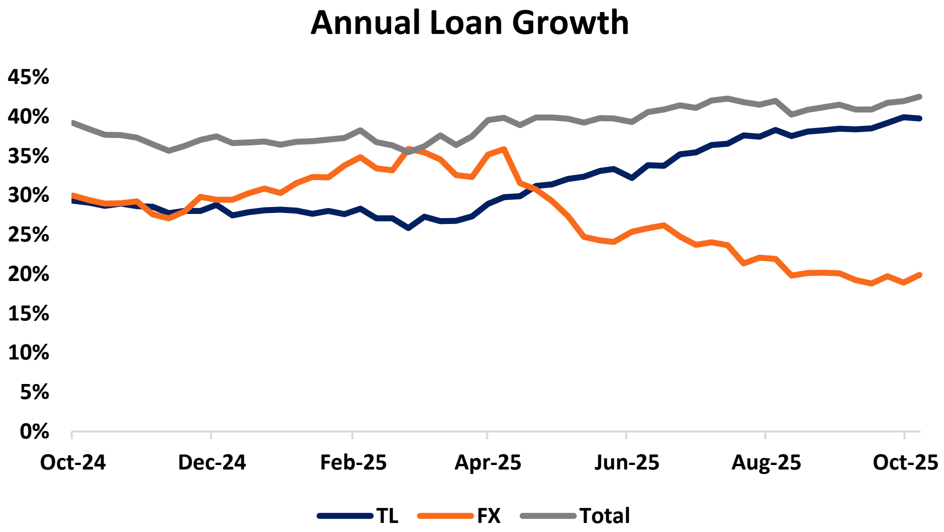
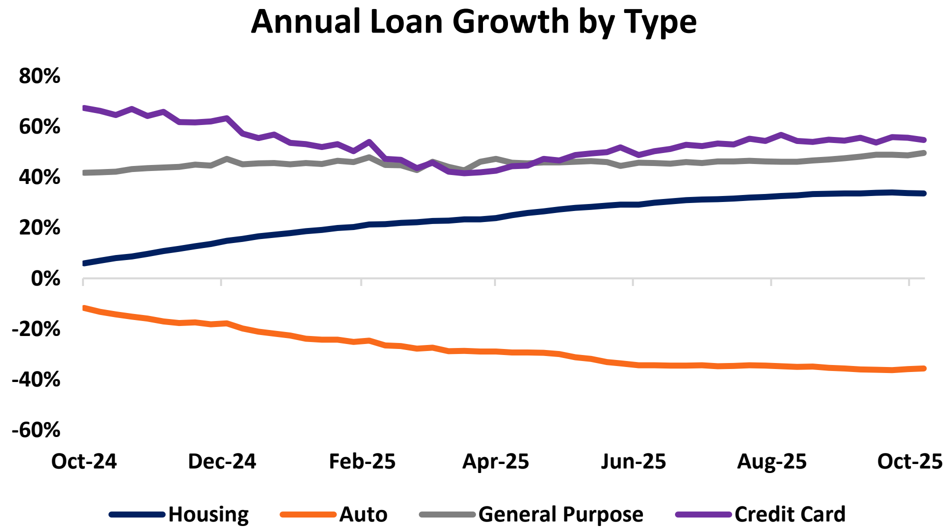
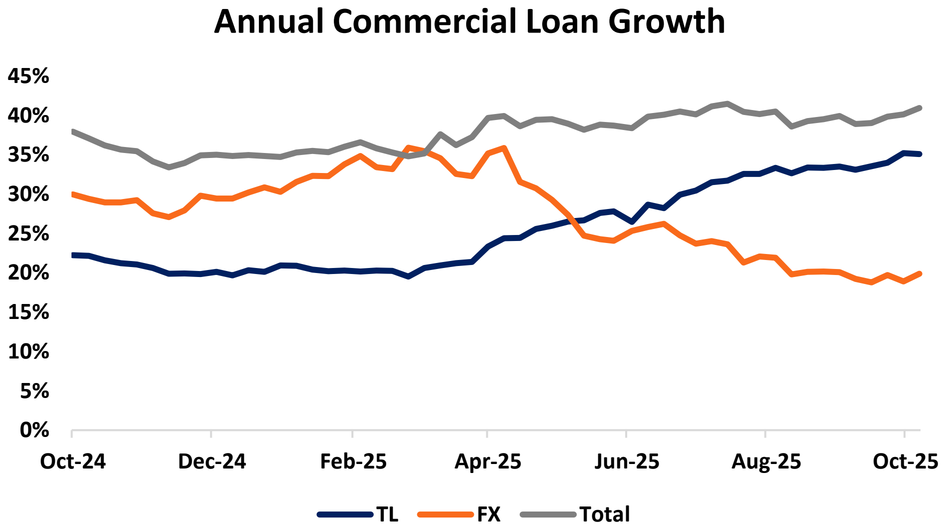
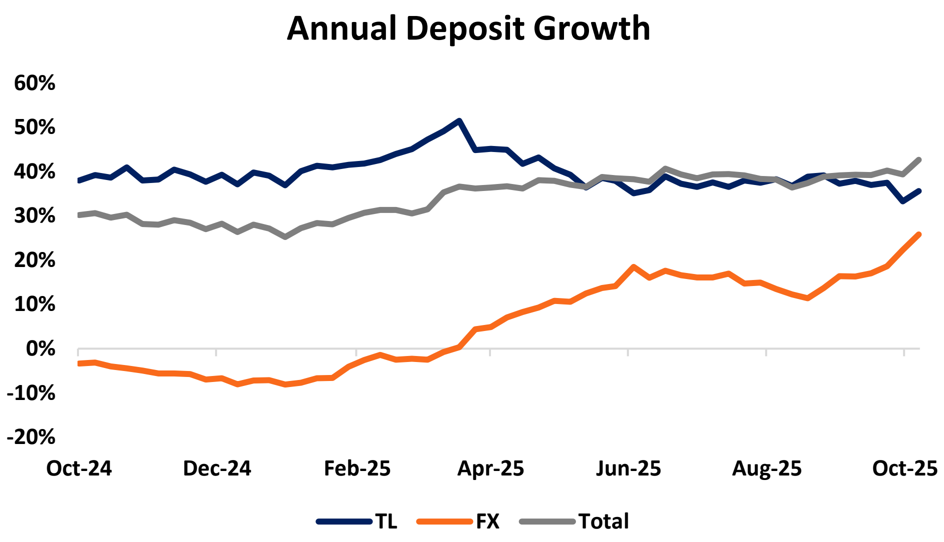
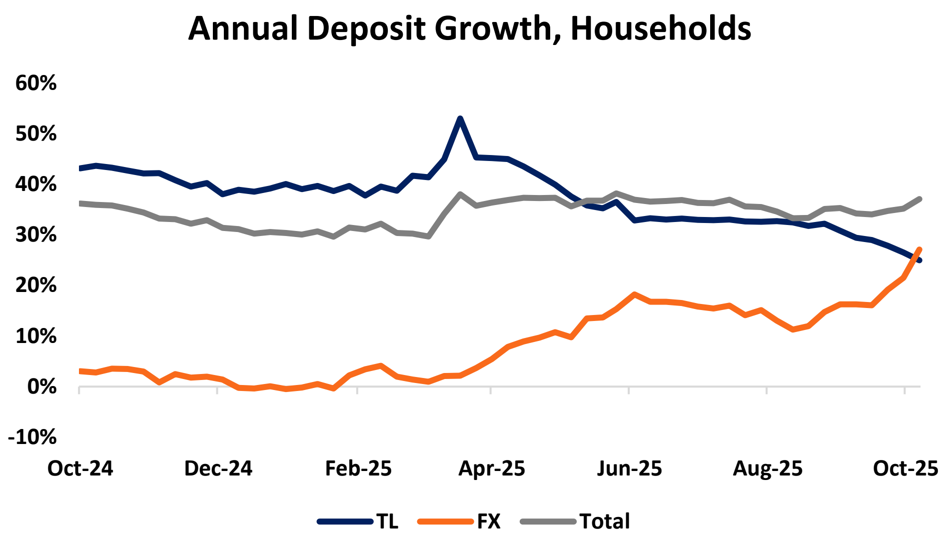

Loan to Deposit Ratio
92%
90%
88%
86%
84%
82%
80%
78%
76%
74%
72%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

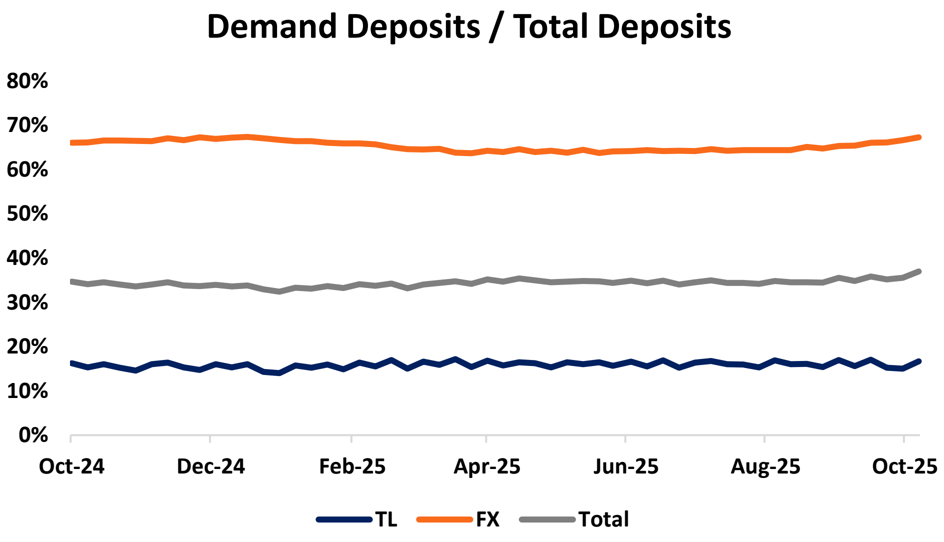

Annual Loan Growth
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

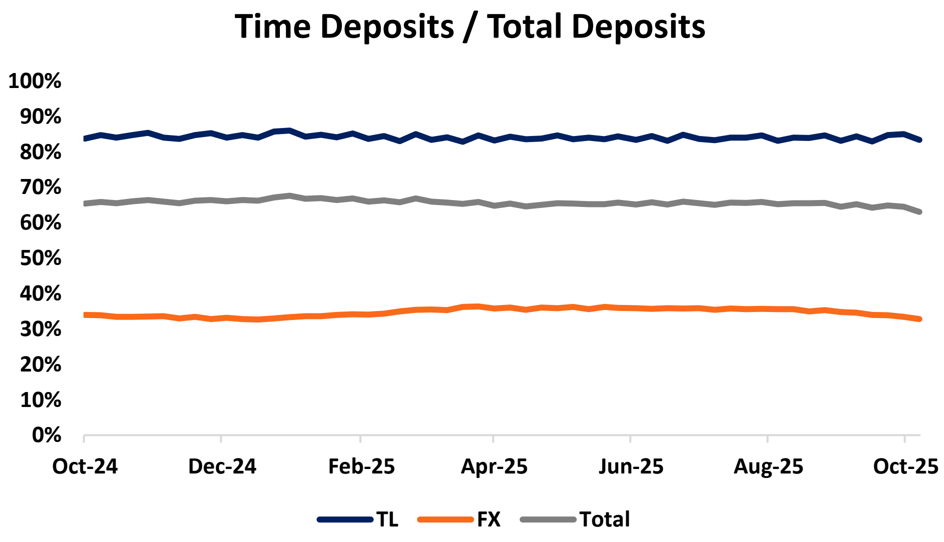

Annual Loan Growth by Type
80%
60%
40%
20%
0%
-20%
-40%
-60%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Housing
Auto
General Purpose
Credit Card

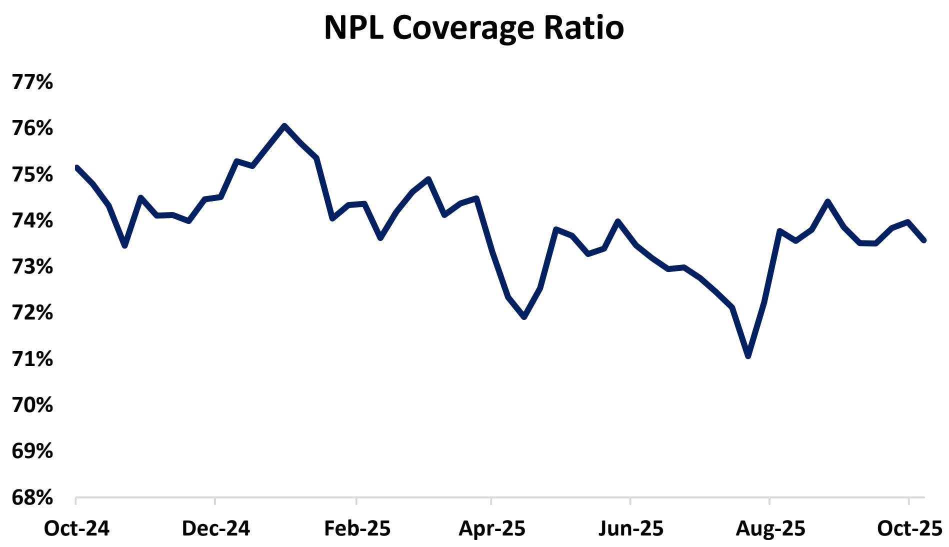

Annual Commercial Loan Growth
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

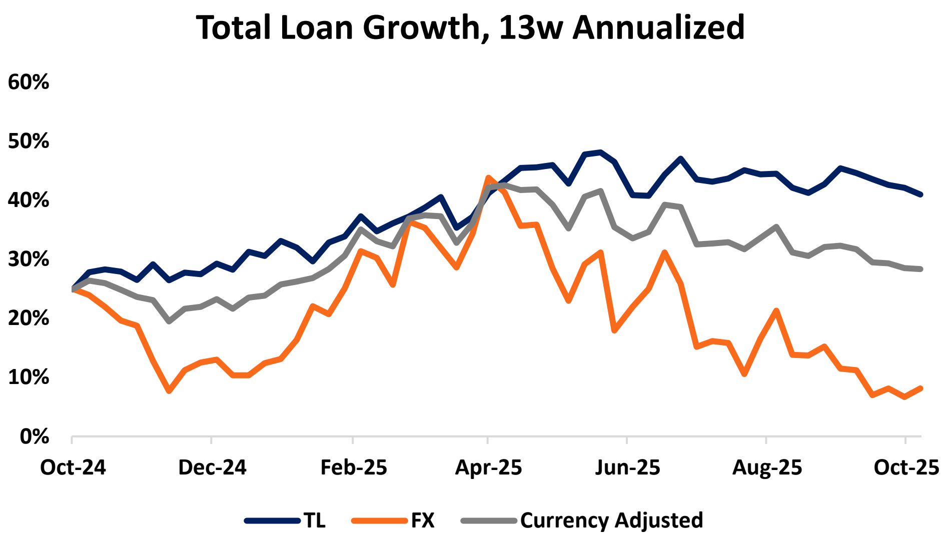

Annual Deposit Growth
60%
50%
40%
30%
20%
10%
0%
-10%
-20%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

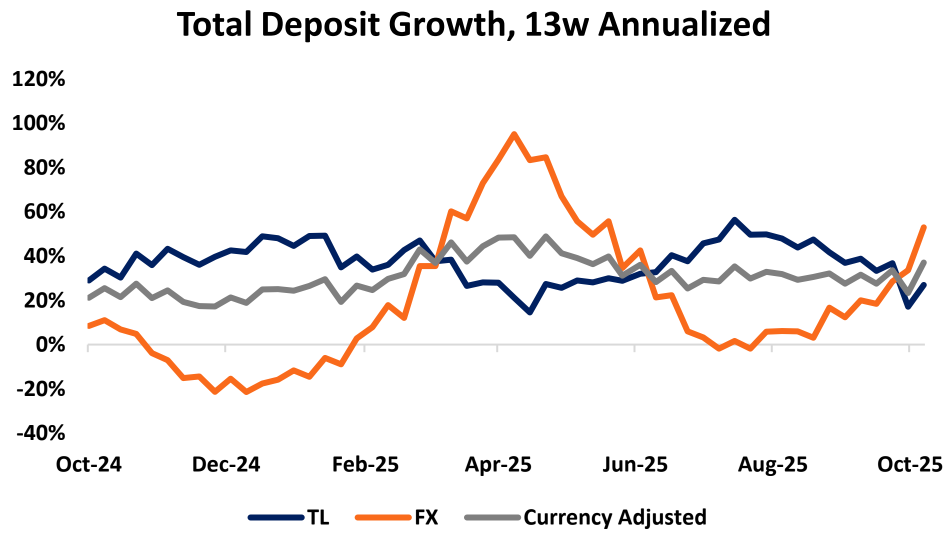

Annual Deposit Growth, Households
60%
50%
40%
30%
20%
10%
0%
-10%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

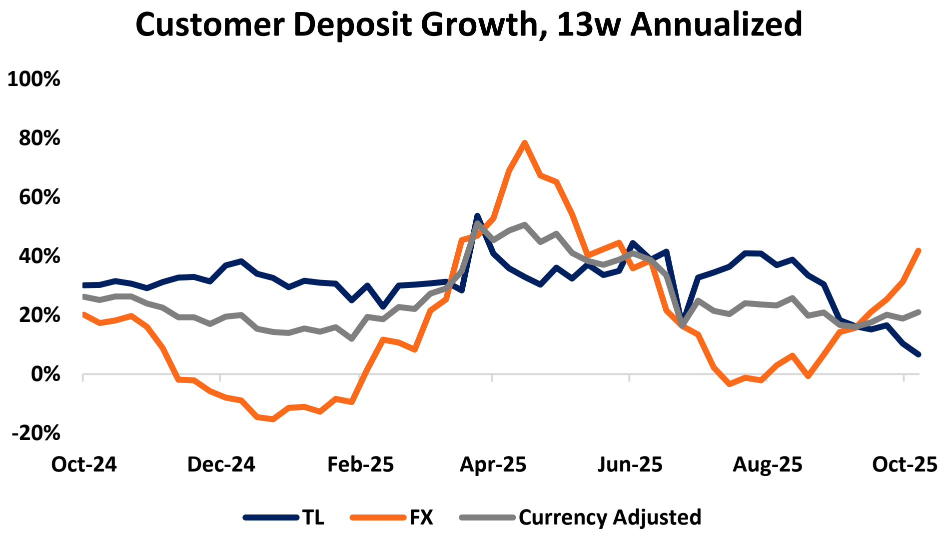

Demand Deposits / Total Deposits
80%
70%
60%
50%
40%
30%
20%
10%
0%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

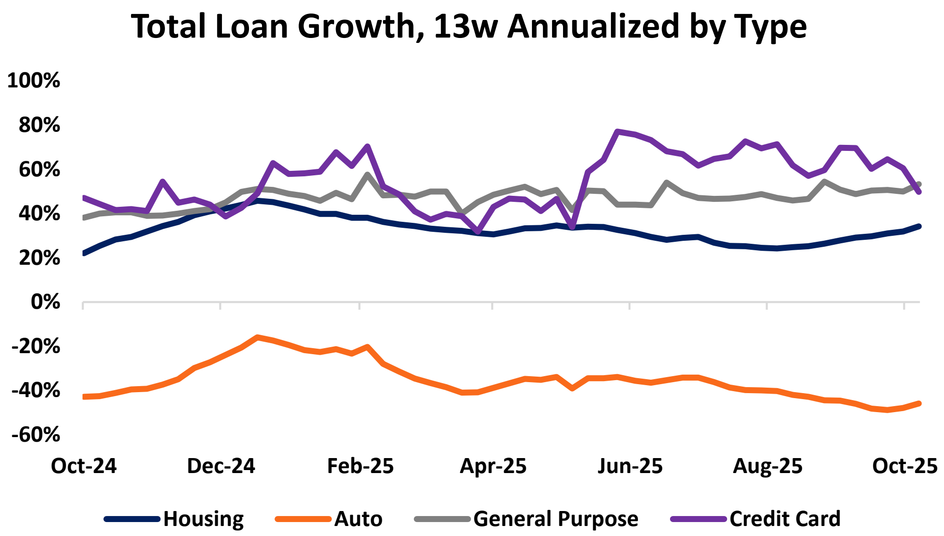

Time Deposits / Total Deposits
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Total

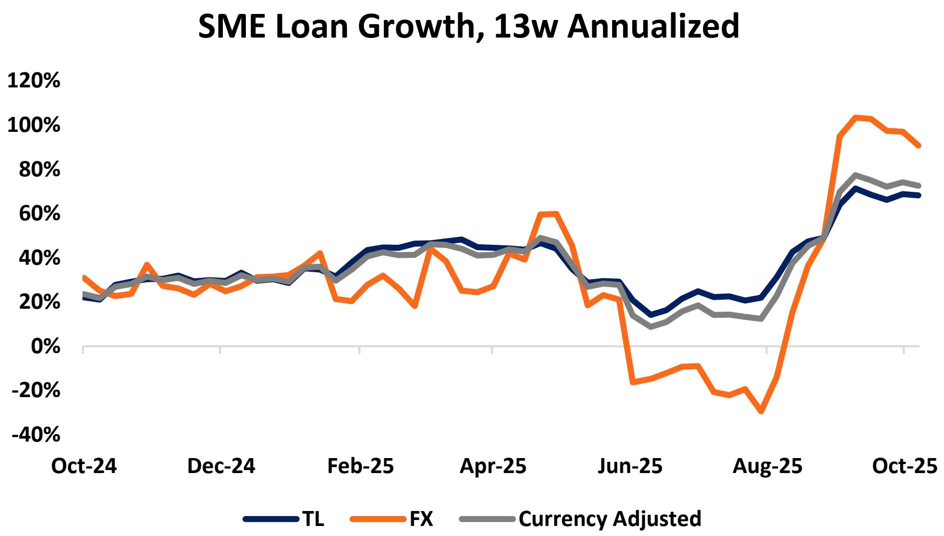

NPL Coverage Ratio
77%
76%
75%
74%
73%
72%
71%
70%
69%
68%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25

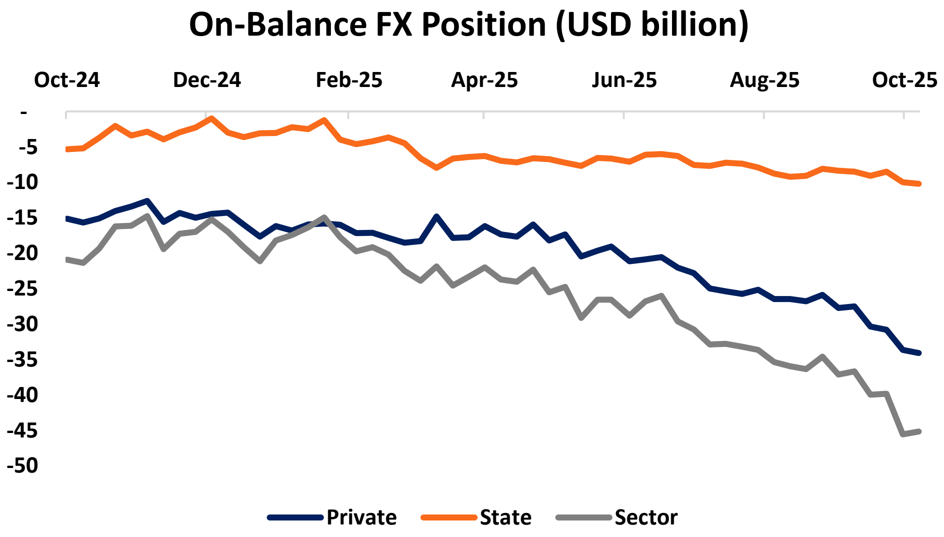

Total Loan Growth, 13w Annualized
60%
50%
40%
30%
20%
10%
0%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Currency Adjusted

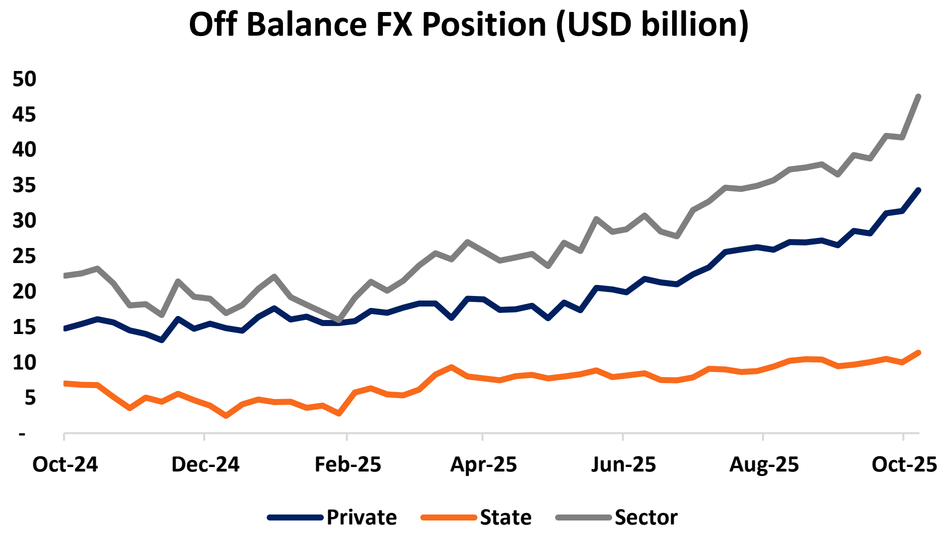

Total Deposit Growth, 13w Annualized
120%
100%
80%
60%
40%
20%
0%
-20%
-40%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Currency Adjusted

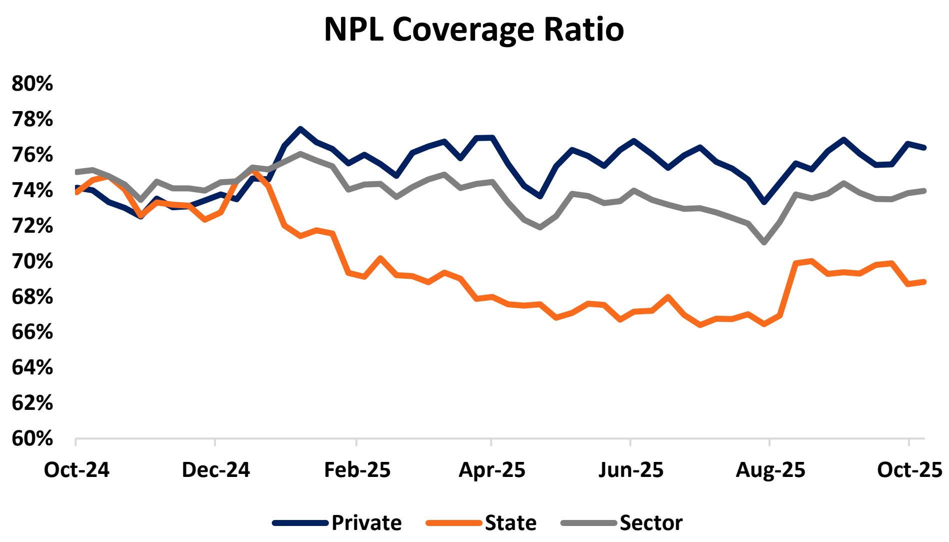

Customer Deposit Growth, 13w Annualized
100%
80%
60%
40%
20%
0%
-20%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Currency Adjusted

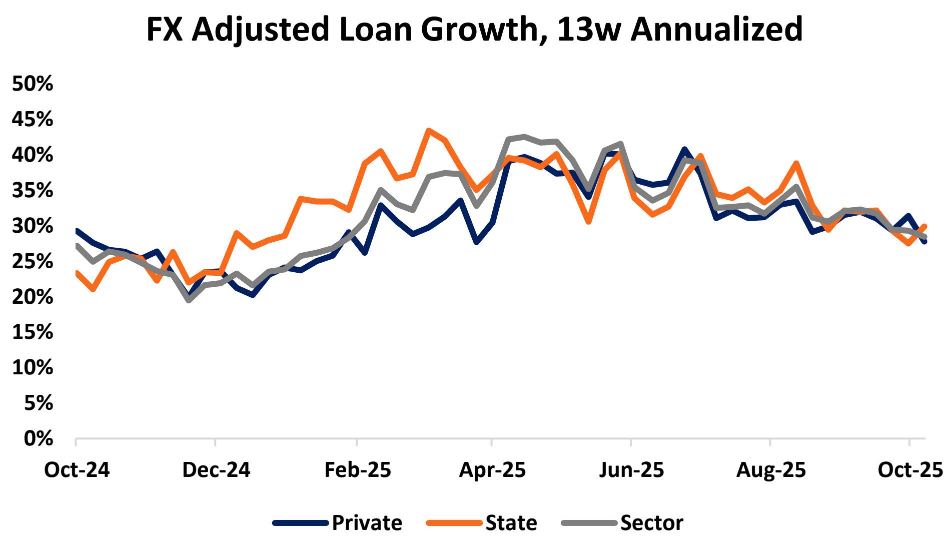

Total Loan Growth, 13w Annualized by Type
100%
80%
60%
40%
20%
0%
-20%
-40%
-60%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Housing
Auto
General Purpose
Credit Card

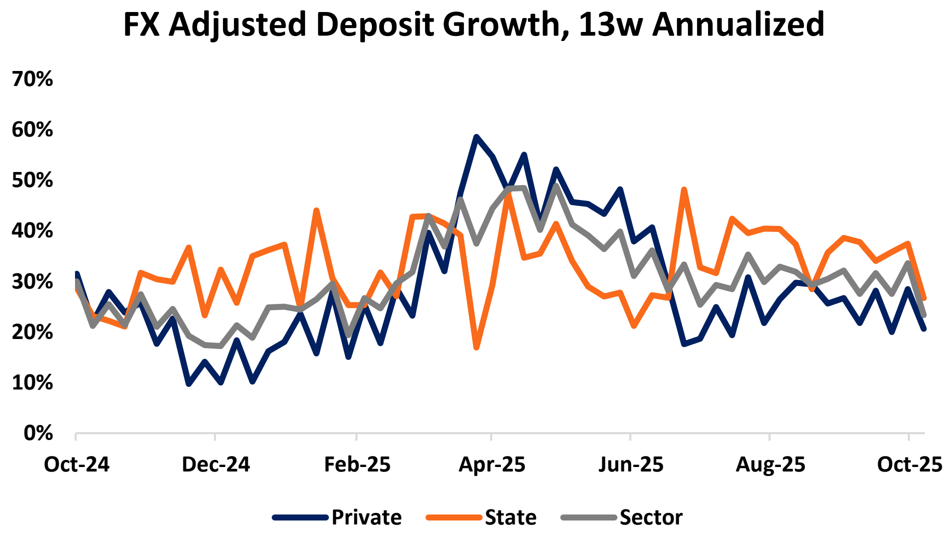

SME Loan Growth, 13w Annualized
120%
100%
80%
60%
40%
20%
0%
-20%
-40%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
TL
FX
Currency Adjusted

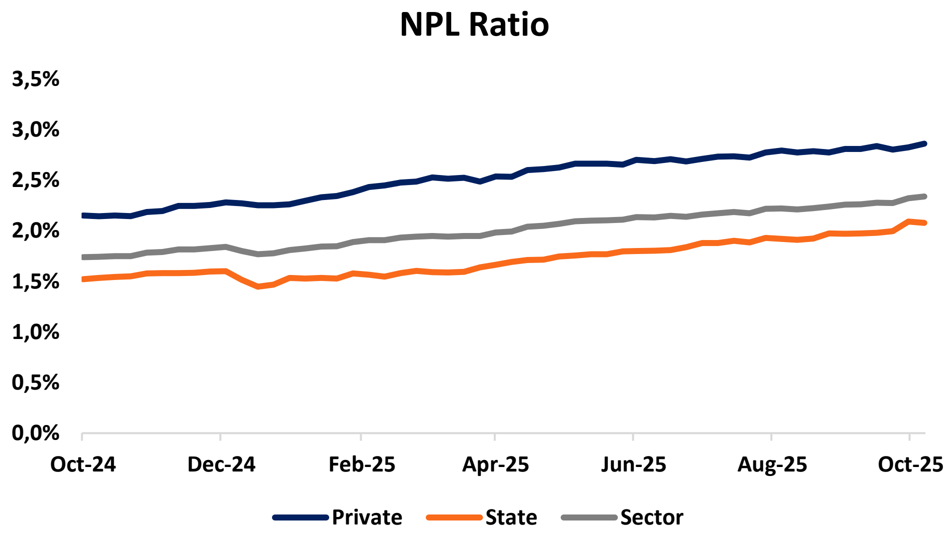

On-Balance FX Position (USD billion)
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
-
-5
-10
-15
-20
-25
-30
-35
-40
-45
-50
Private
State
Sector


Off Balance FX Position (USD billion)
50
45
40
35
30
25
20
15
10
5
-
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Private
State
Sector









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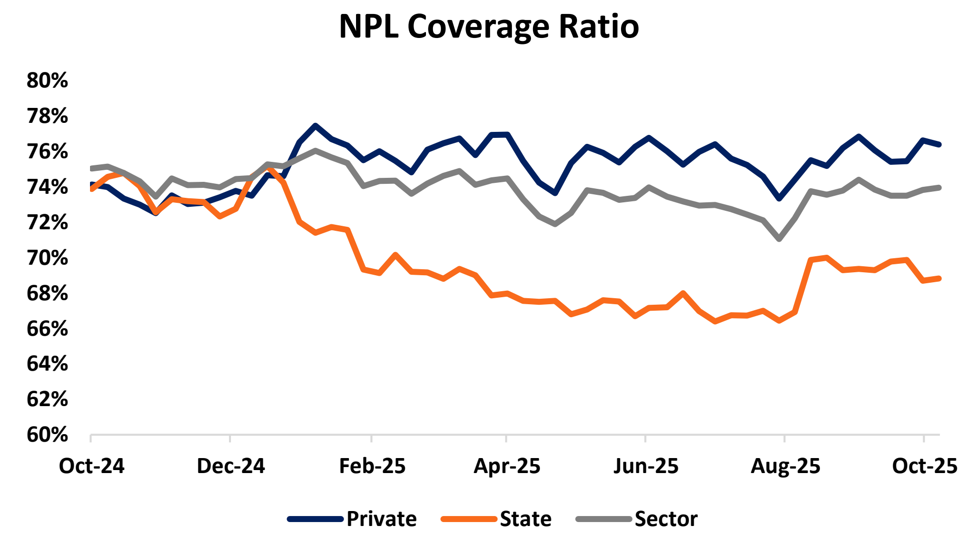
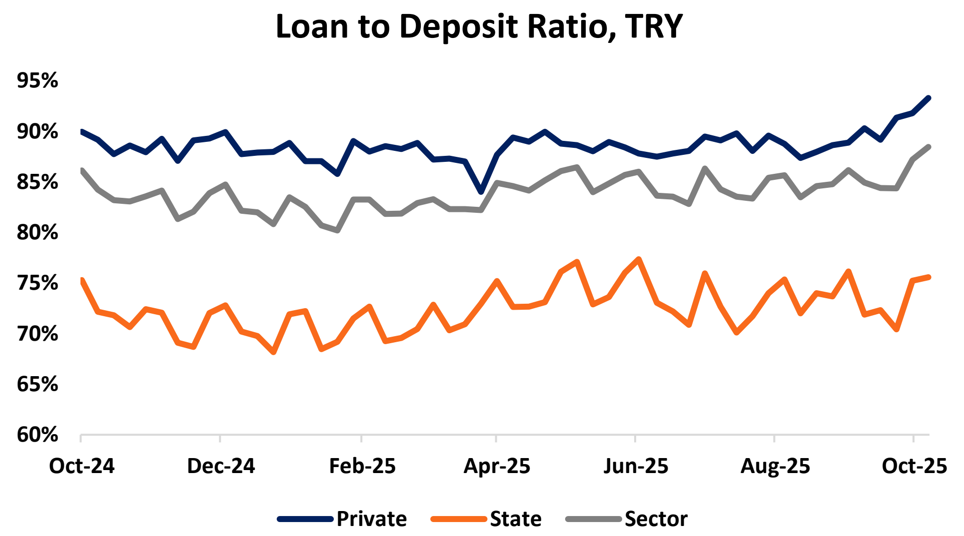
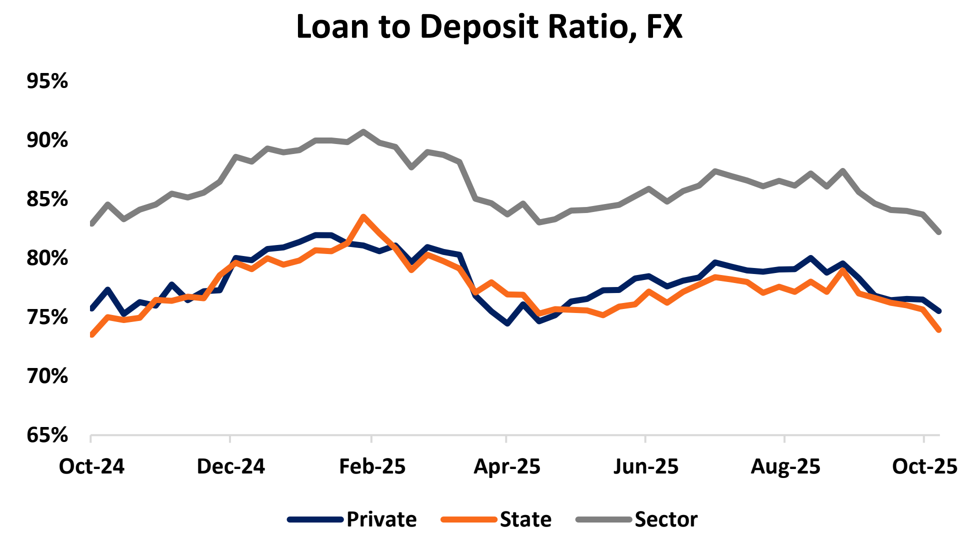
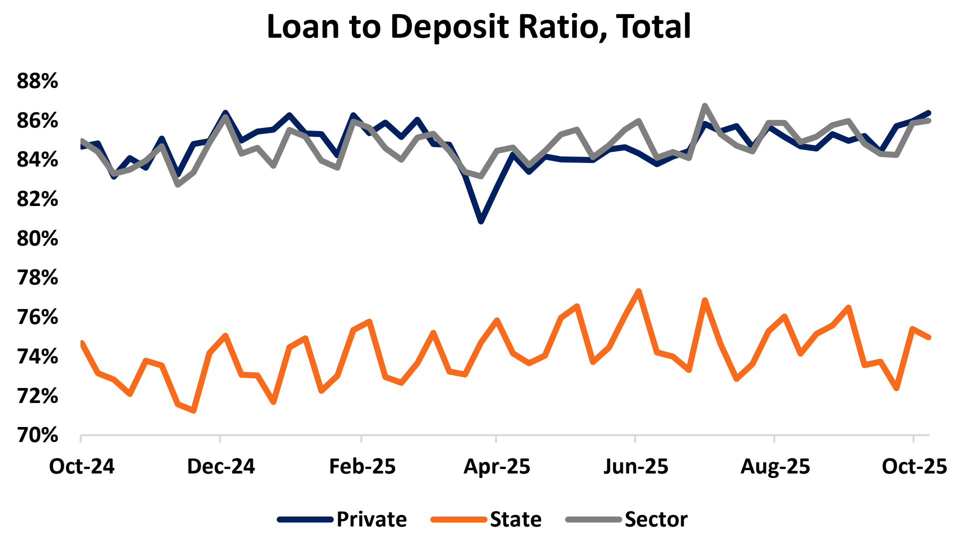
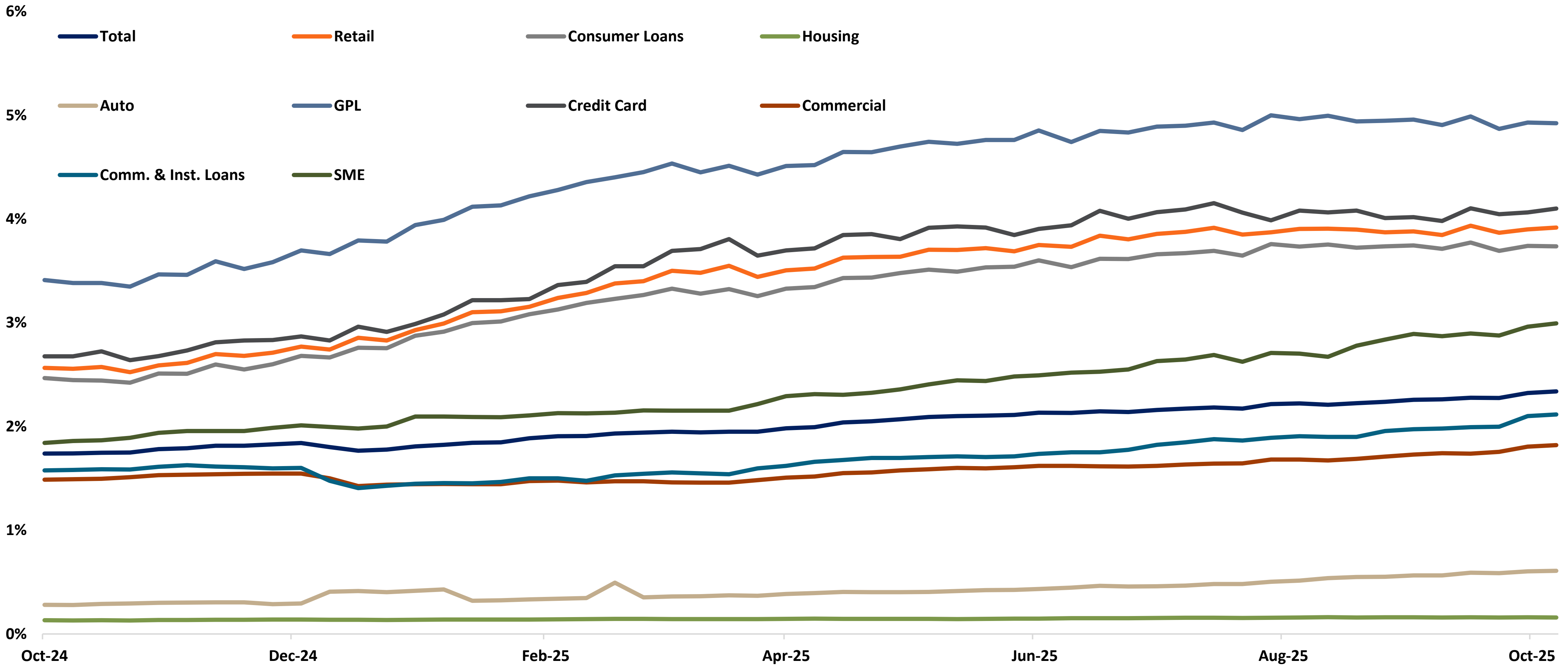

NPL Coverage Ratio
80%
78%
76%
74%
72%
70%
68%
66%
64%
62%
60%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Private
State
Sector


Loan to Deposit Ratio, TRY
95%
90%
85%
80%
75%
70%
65%
60%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Private
State
Sector


Loan to Deposit Ratio, FX
95%
90%
85%
80%
75%
70%
65%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Private
State
Sector


Loan to Deposit Ratio, Total
88%
86%
84%
82%
80%
78%
76%
74%
72%
70%
Oct-24
Dec-24
Feb-25
Apr-25
Jun-25
Aug-25
Oct-25
Private
State
Sector

NPL Ratios by Loan Type



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