Financial Information

Assessment on the Financial Position, Profitability, and Solvency of the Bank

Having defined its targets as stable growth, a loan-weighted balance sheet structure, sustainable profitability, and efficiency, Ziraat Bank continued in 2025 to maintain a strong balance sheet structure aligned with its equity through the asset-liability management strategies it implemented. The Bank's capital adequacy ratio stood at 18.6%.

While increasingly transforming its balance sheet into a more customer-oriented structure, Ziraat Bank proactively manages credit quality through effective lending processes and prioritizes the efficient use of resources and income management through its selective credit policy. Its profitable and effective financial intermediation approach, together with its responsible and sustainable banking perspective, continues to contribute to the country's sustainable growth by meeting the financing needs of individuals and corporates.

As of the end of 2025, the Bank's total cash loans amounted to TL 4.2 trillion, with cash loans accounting for 50% of total assets. In 2025, the securities portfolio amounted to TL 2 trillion, corresponding to 24.4% of total assets.

The Bank's non-performing loan (NPL) ratio stood at 1.7% for cash loans and 1.2% for total cash and non-cash loans in 2025. Maintaining its NPL ratio below the historical average without any asset sales related to non-performing receivables demonstrates strong asset quality.

Ziraat Bank plans its interaction with customers in line with customer expectations and habits and continuously develops its customer-oriented business model. Through the resources it provides, the Bank continued to contribute to the real sector and the country's savings balance. By understanding customers' financial needs, it continued to develop appropriate solutions and, through its investments in digital banking, to offer products and services that simplify life while also enhancing efficiency.

In line with its approach aimed at contributing to the country's savings balance and its objective of providing broad-based access to resources, total deposits increased from approximately TL 3.8 trillion in 2024 to TL 5.4 trillion in 2025. As in lending, Ziraat Bank maintained its sector leadership in deposits in 2025.

The share of deposits in liabilities was 63.8%, and its share in the sector was 18.9%. In 2025, within the framework of its management approach focused on funding diversification and depth, the Bank strengthened its funding structure through new collaborations and continued to utilize alternative funding sources such as syndicated loans, the DPR program, bilateral loans from correspondent banks, and post-financing, in addition to existing instruments.

In 2025, the Bank's most significant source of income remained interest income, amounting to TL 1.44 trillion. As a result of lending activities carried out during the year, interest income from loans accounted for 64% of total interest income. Interest income/interest expense ratio was 129.3%. Another significant income item, net fee and commission income, increased by 27.6% year-on-year, reaching TL 88 billion.