FINANCIAL SERVICES STATISTICS AND FINANCIAL SERVICES CONFIDENCE INDEX

DATA GOVERNANCE AND STATISTICS DEPARTMENT
SURVEYS AND INDICES DIVISION

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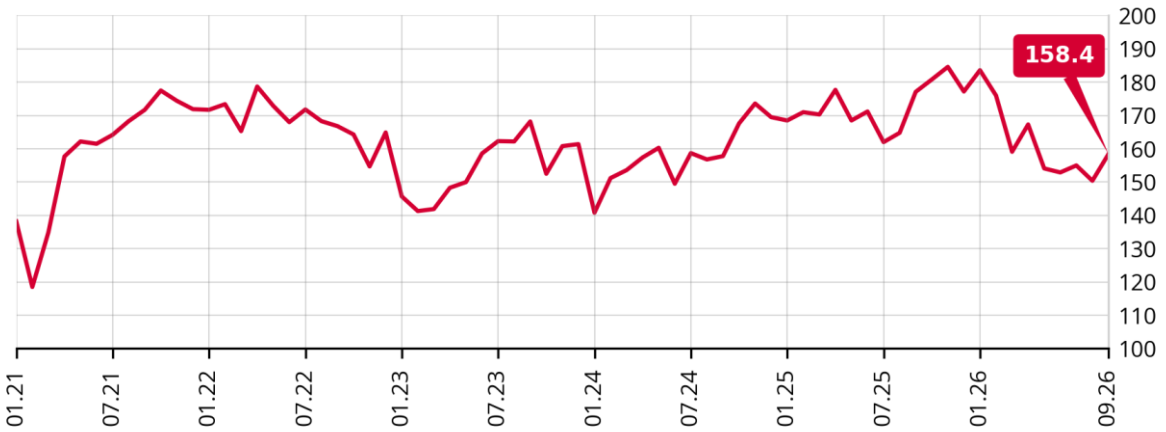
TÜRKİYE CUMHURİYET MERKEZ BANKASI

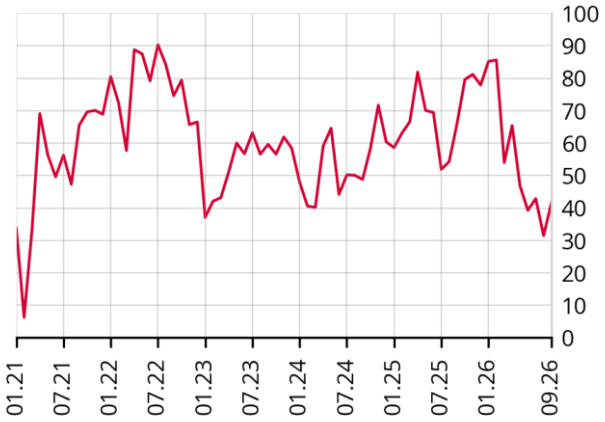
Financial Services Statistics and Financial Services Confidence Index (FSCI)

Graph 1: Financial Services Confidence Index (FSCI)

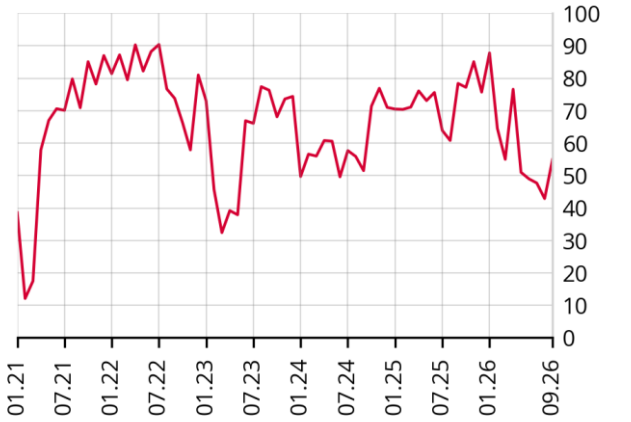


FSCI=100: A stable outlook in the financial services sector
FSCI>100: An optimistic outlook in the financial services sector
FSCI<100: A pessimistic outlook in the financial services sector

Graph 2: Business Situation for the Last Three Months (Balance)



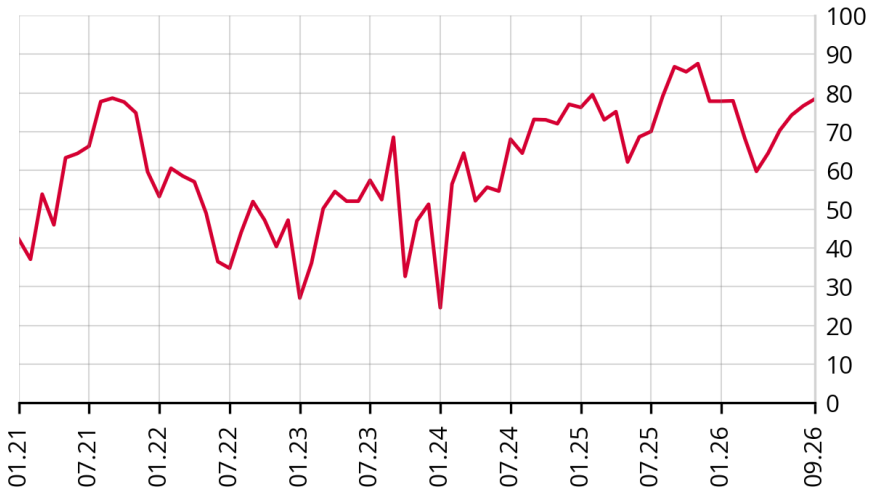
Graph 3: Demand for Services (Turnover) for the Last Three Months (Balance)



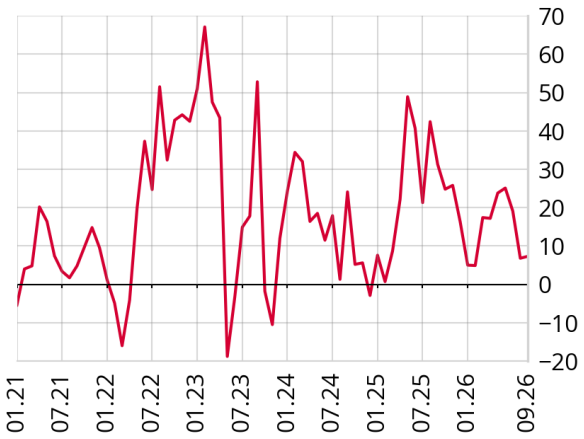
Balance: Difference between percentage of "positive" (increased, will increase, improved, will improve) responses and percentage of "negative" (decreased, will decrease, deteriorated, will deteriorate) responses.

Note: The Financial Services Survey (September 2026) was conducted between the dates of 1-14 September 2026.

Graph 4: Demand for Services (Turnover) Expectations for the Next Three Months (Balance)



Graph 5: Employment for the Last Three Months (Balance)



Graph 6: Employment Expectations for the Next Three Months (Balance)

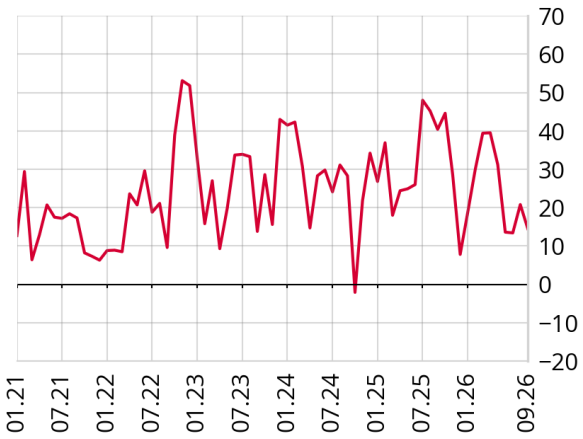
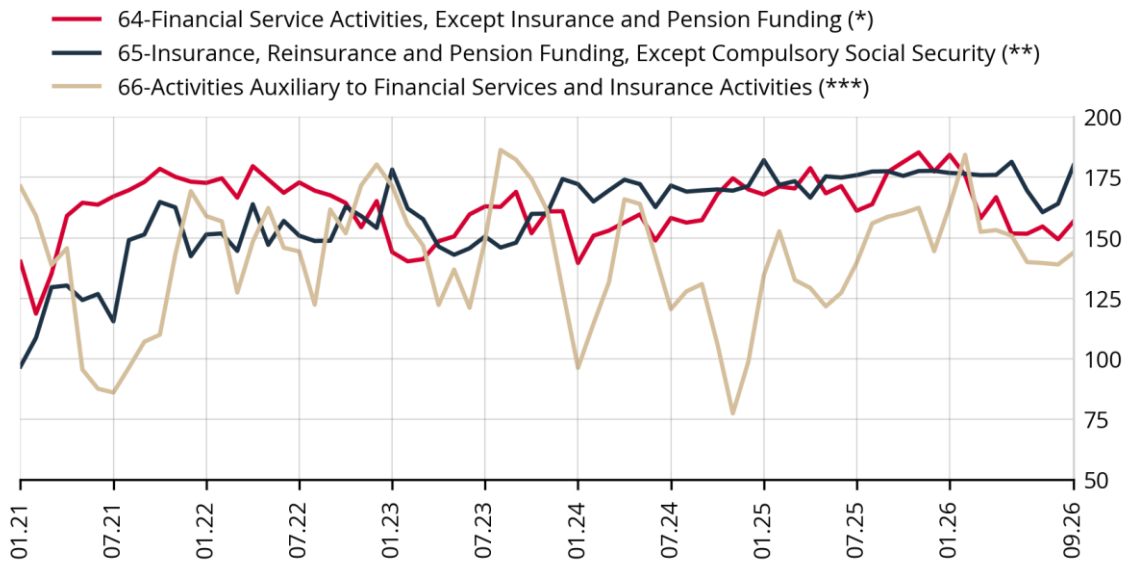


Table 1. FSS Developments in Aggregated Results (*)

	Periodicity	Last Three Months	Next Three Months
Business Situation	Monthly	10.2 -24.3	
Demand for Services (Turnover)	Monthly	12.0 -23.5	1.8 -8.3
Employment	Monthly	0.5 -24.0	-6.3 -25.9

(*) Short arrows indicate monthly/periodical changes, while long arrows indicate annual changes.

Graph 7: Confidence Indices by Sub-Sectors in the Financial and Insurance Activities



(*) Banks, leasing, factoring ve financing companies are covered.
(**) Insurance and pension funding companies are covered.
(***) Brokerage firms are covered.

- Financial Services Statistics and Financial Services Confidence Index has been carried out as part of the "Joint Harmonized European Union Programme of Business and Consumer Surveys" and published as part of the "Official Statistics Programme (OSP)" based on the Statistics Law of Türkiye.
- Financial Services Confidence Index is based on the responses given to the Financial Services Survey of the CBRT conducted with the institutions operating in the financial sector .
- Aggregated results and methodological information are available at the web site http://www.tcmb.gov.tr under the menu Statistics/Tendency Surveys/Financial Services Survey and Financial Services Confidence Index. In addition, time series data can be reached at “Statistics/Electronic Data Delivery System (EVDS)/All Series/Expectation and Tendency Surveys/Financial Services Survey”.
- The survey results are compiled from the responses of the participants and do not reflect the views or predictions of the Central Bank of the Republic of Türkiye.

Financial Services Survey Aggregated Results (Balance Values)

		JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
How has your business situation developed over the past 3 months?	**2025**	58.6	63.1	66.6	81.9	70.1	69.4	51.9	54.3	66.0	79.6	81.2	77.9
	2026	85.2	85.6	54.0	65.4	46.8	39.3	42.9	31.5	41.7			
How has demand (turnover) for your company's services changed over the past 3 months?	**2025**	70.5	70.4	71.1	76.1	73.1	75.6	63.9	60.8	78.4	77.2	85.1	75.7
	2026	87.8	64.5	55.0	76.6	51.0	49.0	47.7	42.9	54.9			
How do you expect the demand (turnover) for your company's services to change over the next 3 months?	**2025**	76.3	79.6	73.1	75.2	62.2	68.7	70.1	79.2	86.8	85.5	87.6	77.9
	2026	77.9	78.0	68.4	59.8	64.5	70.4	74.3	76.7	78.5			
How has your firm's total employment changed over the past 3 months?	**2025**	7.6	0.7	8.7	22.1	48.9	40.7	21.3	42.4	31.3	24.8	25.8	16.3
	2026	5.0	4.9	17.4	17.2	23.8	25.1	19.1	6.8	7.3			
How do you expect your firm's total employment to change over the next 3 months?	**2025**	26.8	36.9	18.0	24.4	24.9	26.0	48.0	45.2	40.4	44.6	28.6	7.8
	2026	18.7	29.9	39.4	39.5	31.2	13.6	13.4	20.8	14.5			
How has your operating income developed over the last 3 months?	**2025**	76.3			66.7			57.0			87.3		
	2026	94.0			62.0			37.9					
How do you expect your operating income to develop over the next 3 months?	**2025**	35.7			48.7			62.3			92.9		
	2026	66.5			57.7			81.2					
How have your operating expenses developed over the last 3 months?	**2025**	80.1			80.6			68.5			57.4		
	2026	87.3			74.9			85.0					
How do you expect your operating expenses to develop over the next 3 months?	**2025**	73.1			40.8			65.7			71.6		
	2026	63.6			61.1			60.5					
How has the profitability of your company developed over the last 3 months?	**2025**	61.2			40.0			26.1			66.4		
	2026	60.8			52.4			15.4					
How do you expect the profitability of your company to develop over the next 3 months?	**2025**	39.2			59.9			58.8			76.3		
	2026	77.8			49.4			72.4					
How has your capital expenditure developed over the last 3 months?	**2025**	60.2			34.7			44.0			49.1		
	2026	56.8			35.6			38.6					
How do you expect your capital expenditure to develop over the next 3 months?	**2025**	33.9			43.2			28.6			55.7		
	2026	30.3			36.4			41.8					
How has your competitive position on the domestic market developed over the past 3 months?	**2025**	23.9			35.5			40.1			43.1		
	2026	48.2			46.8			22.0					
How has your competitive position on foreign markets inside the EU developed over the past 3 months?	**2025**	18.7			18.1			17.2			20.6		
	2026	25.2			19.9			13.6					
How has your competitive position on foreign markets outside the EU developed over the past 3 months?	**2025**	18.6			18.2			17.0			20.8		
	2026	21.3			20.1			13.6					
How do you expect the competitive position on the domestic market to develop over the next 3 months?	**2025**	31.5			24.3			43.3			48.7		
	2026	46.9			40.7			50.9					
How do you expect the competitive position on foreign markets inside the EU to develop over the next 3 months?	**2025**	23.0			19.1			18.2			27.7		
	2026	23.1			17.9			17.1					
How do you expect the competitive position on foreign markets outside the EU to develop over the next 3 months?	**2025**	23.1			19.2			18.2			28.1		
	2026	24.1			18.2			17.2					