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Analysis of The Factors that Determine The Profitability of The Deposit Banks in Turkey/ Türkiye’deki Mevduat Bankalarının Kârliliklerini Belirleyen Faktörlerin Analizi

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ABSTRACT

Stability of the financial structures of the banking sector, which has a significant role within the financial system, is of capital importance. The most significant attribute that separates the banks from other institutions is to have flexibility for diversifying their active and passive structures in compliance with the actuality, and in this way, the minimization of the risks likely to emerge by increasing their profit. In this study, the relationship between macro and micro variables, which influenced the banks’ profitability, was determined through the data between 2008 and 2014. Moreover, the relationship of return on assets (ROA) and return on equity (ROE), which are used to measure the profits that will be made by the banks and to evaluate the adequacy of these profits, with micro and macro variables was discovered. For this discovery, multiple linear regression analysis was used.

KEYWORDS Financial structures; Return on assets (ROA); Return on equity (ROE); Multiple linear regression
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