

The dependent variable explanation rate of the independent variables in the econometric model is around 55%. Among the macroeconomic variables in the research model, the coefficient of the gross domestic product quarterly growth rate variable was negative and 99% confidence level was statistically significant. There was a negative and statistically insignificant relationship between inflation rate which is another macroeconomic variable and credit risk. This means that one unit change in the fixed term will reduce the credit risk by 0.36 while the bank-specific and macroeconomic variables are zero. In Table 5, the result of the multiple linear connection test between the variables in the model is shown in the VIF (variance inflation factor) column. In addition, a positive but statistically insignificant relationship was found between total loans and income generating assets (IGS) variables and credit risk. As the outputs are less than 5, H0 hypothesis that there is a multiple linear connection is rejected and it is concluded that there is no problem of multiple linear connection between variables. Among these variables, net profit share incomes, natural log of total assets, gross domestic product and fixed variable are significant at %99 confidence level. In Islamic banks, which are used as net interest margins in traditional banking, the net profit share variable is one of the important components affecting credit risk. In addition, similar results have been reached in the studies conducted in the literature (Rahman and Shahimi, 2010; Ozkan and Isil, 2016). When the findings in Table 5 are examined, it is seen that 5 of the 9 variables in the model are statistically significant. These results are similar to the studies in literatures (Abdullah, Khan and Nazir, 2012). The variables that show the share of special provisions (SP) and equity in total assets are negative with credit risk. The capital adequacy ratio variable was found to be significant at %95 (confidence level). These results are similar to the studies in the literature (Ahmad and Ariff, 2007). = 0.00