

Statistics	Monthly Banking Sector Data
The Data: Coverage, Periodicity and Timeliness	
Coverage characteristics	<p><b>Purpose of the study:</b> Through the data reported by the banks, providing monthly information on deposit, participation and investment and development banks operating in Turkish Banking Sector.</p> <p><b>Data description:</b> Based on function and ownership groups, details of banks' assets and liabilities, capital adequacy, foreign exchange net position, financial ratios are presented monthly. Banks' reports, prepared on an unconsolidated basis are used.</p> <p><b>Statistical concepts and definitions:</b></p> <p>In the preparation of the bulletin, temporary data reported by banks within the framework of audit and supervision needs of our Institution are used. A more detailed metadata file for each table is presented in the lower section of the table. Tables presented in the Bulletin:</p> <ul style="list-style-type: none"> <li>• <b>Balance Sheet:</b> Information on the assets and liabilities of the Bank's balance sheet is included.</li> <li>• <b>Income Statement:</b> Detailed information about the items related to profit / loss status of banks is provided.</li> <li>• <b>Loans:</b> Information on the type and maturity of loans is included.</li> <li>• <b>Consumer Loans:</b> Detailed information about consumer loans, installment commercial loans and credit card receivables related to domestic resident customers is given. Non-resident customers' data are not included in the table.</li> <li>• <b>Sectoral Loan Distribution:</b> This table includes detailed information about loans, non-performing loans and non-cash loans extended by resident banks in Turkey including their branches abroad.</li> <li>• <b>SME Loans:</b> Detailed information on loans extended to SMEs by banks and number of customers related to this is provided.</li> <li>• <b>Syndication Securitization Loans:</b> Information on banks' liabilities on syndication loans for foreign trade financing and securitization loans, as of the end of the reference period is presented.</li> <li>• <b>Securities Portfolio:</b> Information on securities held by banks according to issuance of public and private sector is provided on bonds, bills, ijara certificates etc. details.</li> <li>• <b>Deposits According To Types:</b> This table includes detailed information on the types of deposits/participation funds according to the monetary size and type of residency.</li> </ul>

- **Deposits According To Maturity:** This table includes detailed information on types of deposits/participation funds according to the maturity.
- **Liquidity Position:** Detailed information is included for the purpose of monitoring and evaluation of liquidity balance between assets and liabilities of banks.
- **Capital Adequacy:** Detailed information on capital adequacy standard ratio prepared on unconsolidated basis, value at market risk, value at operational risk and value at credit risk and its components is presented.
- **Foreign Exchange General Position:** Detailed information is presented for the purpose of monitoring and evaluation of the balance between foreign currency assets and liabilities and shareholders' equity on unconsolidated basis.
- **Off Balance Sheet Transactions:** Detailed information on loan commitments, financial guarantees and other commitments of banks is provided.
- **Ratios:** Various ratios related to assets and liabilities of banks and their profitability are presented.
- **Miscellaneous Information:** Various indicators about the number of branches and ATMs of the banks and the number of personnel are included.
- **Foreign Branches Ratios:** Various indicators about foreign branches of resident banks are given.

#### Classification system:

- **Function groups:** In accordance with NACE Rev.2. (Section K: 64.19 and 64.99), banks operating in Turkish Banking Sector is classified in terms of function groups as deposit, participation, investment and development banks.
- **Ownership groups:** The classification of banks in terms of ownership groups is based on the control definition in the Banking Law.

**Statistical population:** Finance experts, financial institutions, academicians, researchers, press organizations and investors.

**Reference area:** Banks operating in Turkey, including their branches abroad. Foreign Branches Ratios table presents information on foreign branches of banks operating in Turkey.

**Geographical level:** None.

**Sectoral coverage:** Banks operating in Turkey.

**Time coverage:** Sectoral Loan Distribution table since December 2004, SME Loans table since December 2006, Deposit According To Maturity table since January 2005, Liquidity Position April 2007, Foreign Exchange General Position table since May 2003, Ratios table since January 2003, other tables are presented starting from December 2002. All tables are monthly.

**Other coverage:** Consumer Loans table presents information on domestic resident customers. Whereas, Foreign Branches Ratios table presents indicators on foreign branches of resident banks.

**Exceptional circumstances on coverage:** Türk Ticaret Bankası A.Ş. and as of February 2014 period, Adabank A.Ş. and Birleşik Fon Bankası A.Ş. (banks managed by the Savings Deposit Insurance Fund) data are not included in the tables except Balance Sheet, Income Statement, Liquidity Position, Capital Adequacy, Foreign Exchange General Position. Participation banks' data are included in tables as of January 2005.

**Statistical unit:** Reporting banks.

**Base period:** None.

**Reference period:** Previous month.

**Unit of Measure:** In case the monetary unit is selected as USD, data on each table are derived from banks' end-of-period exchange rate.

Variable/Indicator	Unit of measure
Currency (except Sectoral Loan Distribution Table)	Million TRY, Million USD
Sectoral Loan Distribution table	Thousand TRY, Thousand USD
Ratios	Percentage (%)
Per person – per day	One person – one day

**Periodicity**  
**Frequency of data collection:** Securities Portfolio Table – Daily, Liquidity Position and Foreign Exchange General Position Tables – Weekly, other tables Monthly  
**Frequency of dissemination:** Monthly

**Timeliness**  
**Average production time for each release of data: (Workday): 2**  
**Time lag - first results (Workday): 21**  
**Time lag - final results (Workday): 21**

Access by the Public

<p>Advance dissemination of release calendar</p>	<p><b>Release calendar:</b> A publication calendar is prepared for each year and announced to the public in advance. Publication dates are preannounced in the Statistical Data Release Calendar available on BRSA website.</p> <p>Link to advance release calendar::  <a href="https://www.bddk.org.tr/Veri/Detay/74">https://www.bddk.org.tr/Veri/Detay/74</a></p> <p><b>Data release policy:</b> When the data are published, information is given to the web-site subscribers via e-mail.</p>
<p>Simultaneous release to all interested parties</p>	<p><b>Simultaneous release:</b> Data are simultaneously released to all interested parties.</p> <p><b>Sharing of data beforehand with press or other specific users under special agreements:</b> No.</p>
<p><b>Integrity</b></p>	
<p>Terms, conditions and confidentiality for the production of official statistics</p>	<p><b>Responsibility for collecting, processing, and disseminating statistics:</b> Data and System Management Department of the BRSA is responsible for collecting, processing and disseminating statistics.</p> <p><b>Data sharing and coordination among data producing agencies:</b> Published data are not shared with other organizations again.</p> <p><b>Confidentiality of individual reporters' data:</b> Under the Article 73 of the Banking Law No. 5411 and the Regulations on Data Privacy in Official Statistics, in order to prevent identification of statistical unit, data are published on aggregated basis as of bank groups.</p> <p><b>Staff, facilities, computing resources, and financing:</b> 11 employees are responsible for data collection through templates. Two of them are assigned to the processing and disseminating of Monthly Banking Sector Data. All employees have either undergraduate or graduate degrees. Technical needs in collection, compilation and presentation of data, are provided by the IT team under Data and System Management Department.</p> <p><b>Monitoring user requirements:</b> User requests and suggestions are recorded and reviewed.</p> <p><b>Quality policy:</b> In order to produce punctual, reliable, timely and transparent statistics in accordance with national/international standards, studies for establishing quality policy document of our Institution are currently in progress.</p>

**Quality monitoring:** In order to ensure the quality standards, regular controls and follow-ups are made continuously at the micro and macro level. On the other hand, our application for the Quality Logo issued by TURKSTAT is in the evaluation phase.

**Impartiality of statistics:** Statistics are unbiased.

**Data sources:** In the preparation of the bulletin, data reported by banks over BRSA Data Transfer System are used.

**Methodology:** Data from reporting banks are checked primarily and released on aggregated basis as of groups.

**Modes of dissemination:** Monthly Banking Sector Data are disseminated on the BRSA's web page. In the "Basic Representation" field, data can be queried periodically in tabular view and "Advanced Display" field allows to obtain the time series of selected items. Additionally, it is possible to transfer data to MS Excel and view the newsletter.

**Commenting on erroneous interpretation and misuse of statistics:** If needed, press announcement is made to enlighten the public. Other parties that publish data with similar content to the Monthly Banking Sector Data are required to make a clear statement of the differences to ensure that the term integrity is ensured.

**Disclosure of terms and conditions for statistical collection, processing, and dissemination:** Updates can be made on data collection, processing and distribution due to sectoral developments, user needs and innovations in information technology.

**Seasonal adjustment:** None.

**Legal acts and other agreements on collection, processing, and dissemination of statistics:** Article 95 and 96 of the Banking Law No. 5411 and the sub-clause 1 of Article 24 of Regulation on BRSA Organization.

State departments' internal access to data before release	None.
Publication of statistics with comments	Published without any comment.

<p><b>Declaration of revisions and advance notice of major changes in methodology</b></p>	<p><b>Revision schedule:</b> During the processing of the current period data, updates/changes in the prior period tables reported by the Banks to our Agency are checked. Historical data is updated regularly, during the processing and publication of current period data.</p> <p>In case of detection of significant errors and deficiencies that affects sectoral assessments or disrupts the data integrity or in cases deemed necessary by the BRSA, all necessary revisions and updates are made immediately.</p> <p><b>Identification of preliminary and/or revised data:</b> In order to ensure accuracy and integrity of data presented in the Bulletin, control mechanisms are established at reasonable level. However, in case of changes made on data reported by banks to our Agency, released data can be updated in order to provide up-to-date and accurate information to users.</p> <p><b>Advance notice of major changes in methodology, data source, and statistical techniques:</b> Amendments to the tables and methodology are announced in advance on the Monthly Banking Sector Data website under the headline of “Planned Revision Studies”.</p>
<p><b>Quality</b></p>	
<p><b>Dissemination of documentation on methodology and sources used in preparing statistics</b></p>	<p>None.</p>
<p><b>Dissemination of component detail, reconciliations with related data, and statistical frameworks that support statistical cross-checks and provide assurance of reasonableness</b></p>	<p><b>Internal consistency:</b> Statistics are internally coherent and consistent. The differences between tables are explained in the footnotes.</p> <p><b>Time consistency:</b> Changes that occur over time in tables are presented in each table's metadata file's Time Consistency section. Metadata files prepared separately for each table type are presented below the tabular view.</p> <p><b>Intersectoral and cross-area consistency:</b> Statistics are compatible with other data sources and statistics.</p>
<p><b>Notes</b></p>	
<p><b>Last updated</b></p>	<p>23.12.2022</p>