



BANKING
REGULATION AND SUPERVISION
AGENCY OF TURKEY

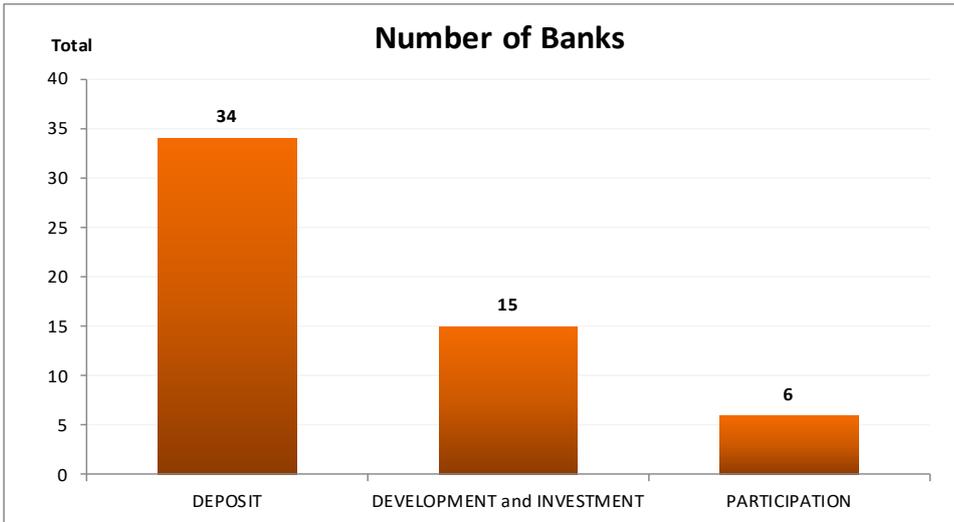


TURKISH BANKING SECTOR
MAIN INDICATORS
SEPTEMBER 2021

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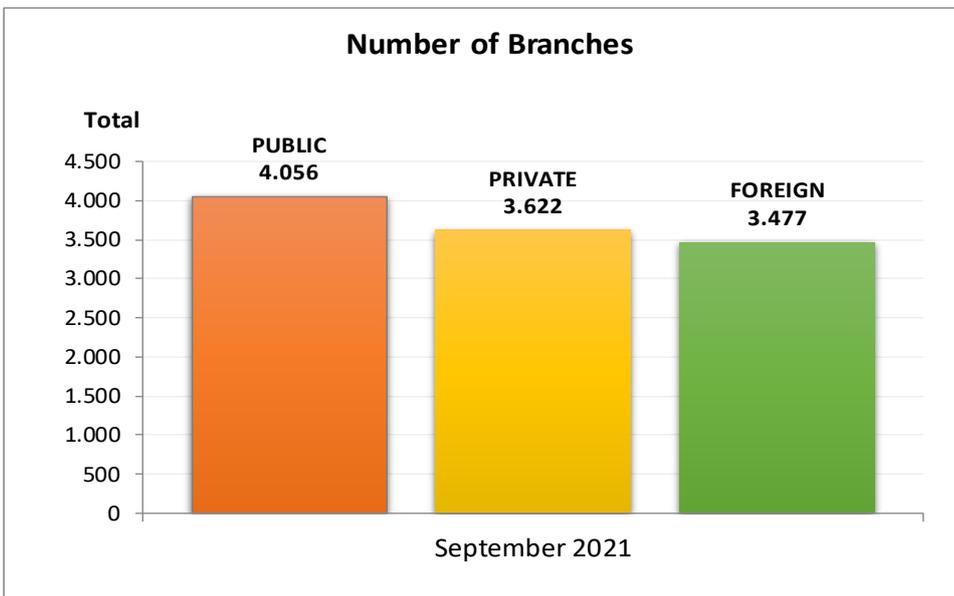
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Number of Banks, Branches and Personnel

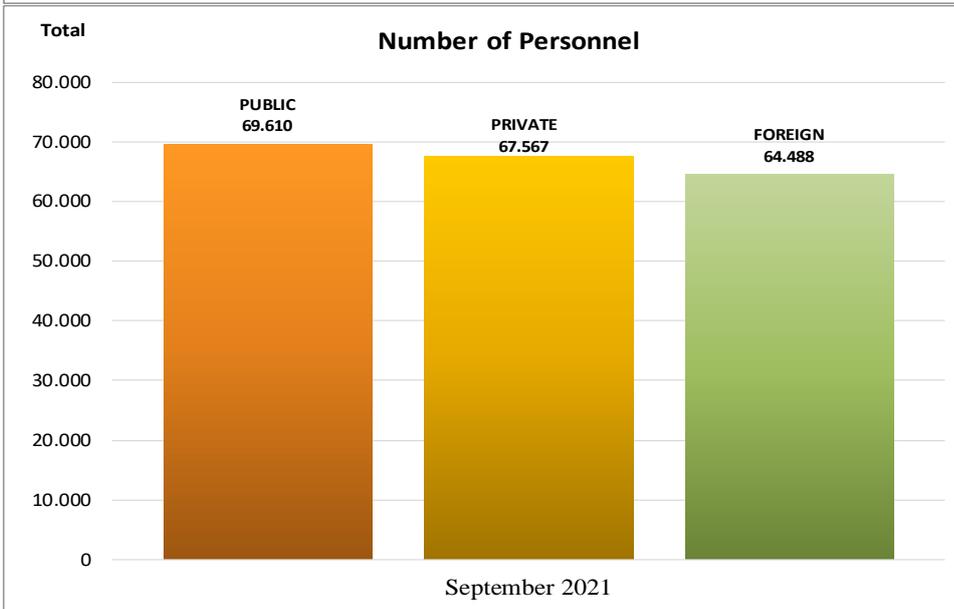


As of September 2021, there are 55 banks operating in Turkish Banking Sector as;

- 34 Deposit banks,
- 15 Development and Investment banks,
- 6 Participation banks.



Number of branches and personnel in banking sector decreased by 11 and 389, respectively when compared to the previous quarter (June 2021).



As of September 2021 period, number of branches realized as 11.155 while number of personnel realized as 201.665.

Selected Balance Sheet Items

ASSETS	Total (Billion TL)	Changes (%)	
		Previous Quarter	Previously End
CASH and CASH EQUIVALENTS*	772	10,4	34,1
REQUIRED RESERVES	423	13,5	31,5
LOANS	4.038	3,1	12,9
NON-PERFORMING LOANS (GROSS)	149	-0,4	-2,5
SECURITIES	1.191	4,7	16,5
OTHER ASSETS	623	3,3	2,0
TOTAL ASSETS	7.047	4,7	15,4
LIABILITIES			
DEPOSITS	4.107	6,1	18,9
DUE TO BANKS	735	1,3	11,8
FUNDS FROM REPO TRANSACTIONS	413	8,0	61,8
SECURITIES ISSUED	243	1,8	8,5
EQUITIES	655	3,7	9,2
OTHER LIABILITIES	894	1,3	-2,2
TOTAL LIABILITIES	7.047	4,7	15,4

* Sum of Cash, Receivables from Central Bank, Money Market, and banks items

Total assets of Turkish Banking Sector increased by 15,4% to TL 7.047 billion in September 2021 when compared to the previous year-end.

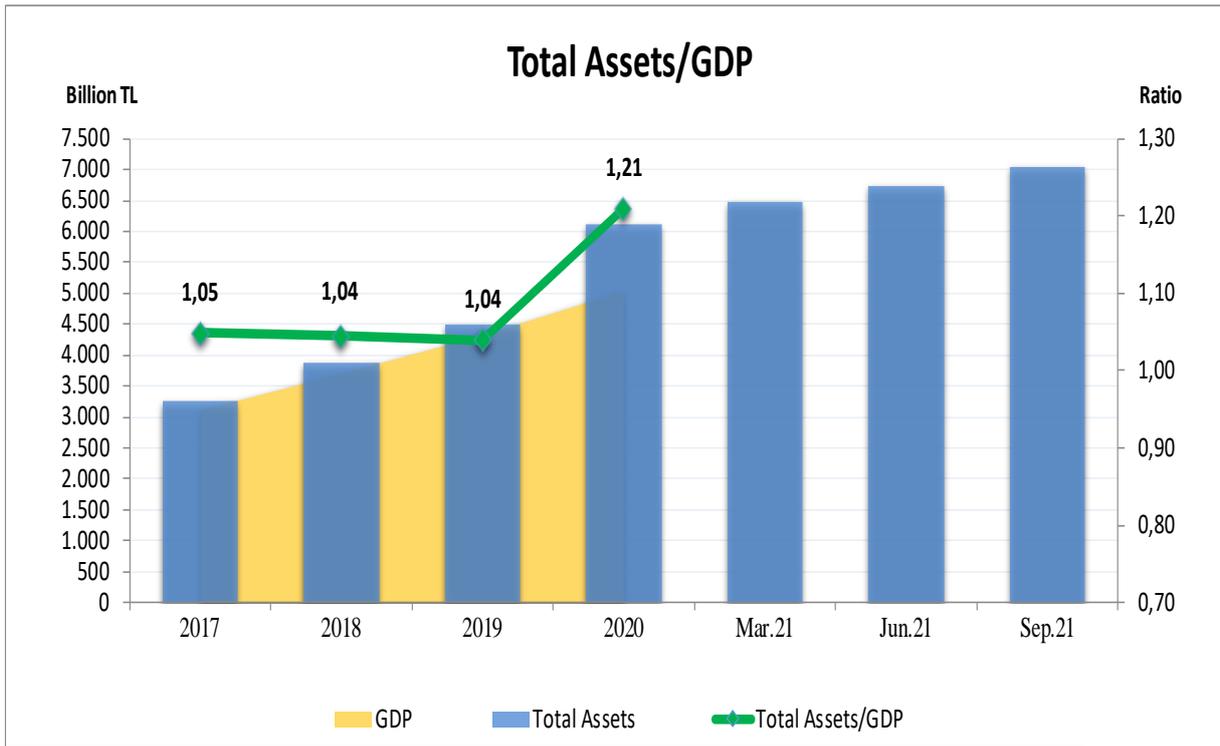
OFF-BALANCE SHEET ITEMS	Total (Billion TL)	Changes (%)	
		Previous Quarter	Previously End
Contingencies	1.248	4,8	24,5
Commitments	5.694	5,9	14,0
- Derivative Financial Instruments	4.439	6,2	11,6
- Other Commitments	1.255	4,9	23,3

Of off-balance sheet items,

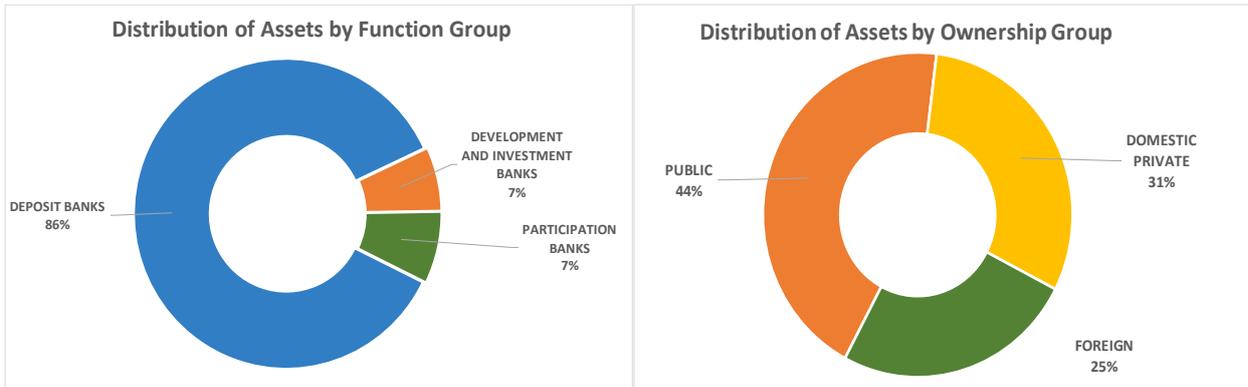
- Contingencies increased by 24,5%;

- Derivative financial assets increased by 11,6%

In September 2021 when compared to the previous year-end.



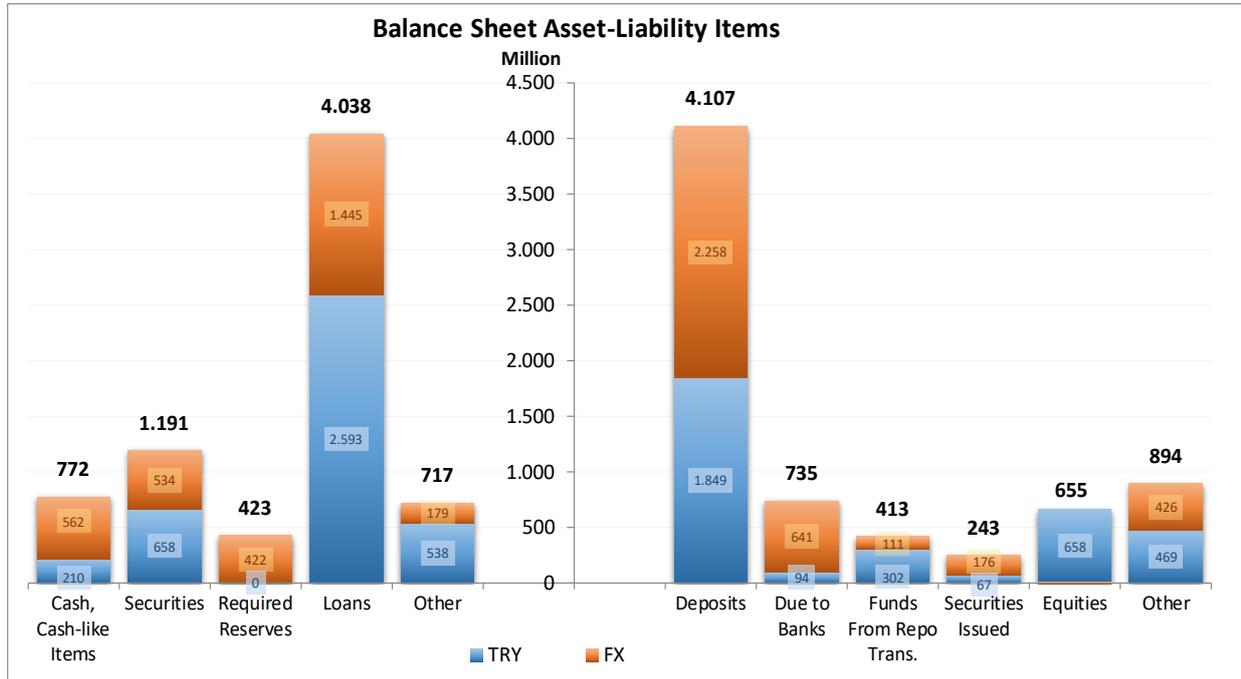
The ratio of asset size of Turkish Banking Sector to GDP realized as 1,21 as of end-2020.



As of September 2021; share of deposit banks, participation banks and development and investment banks in total assets of the banking sector realized as 86%, 7% and 7% respectively.

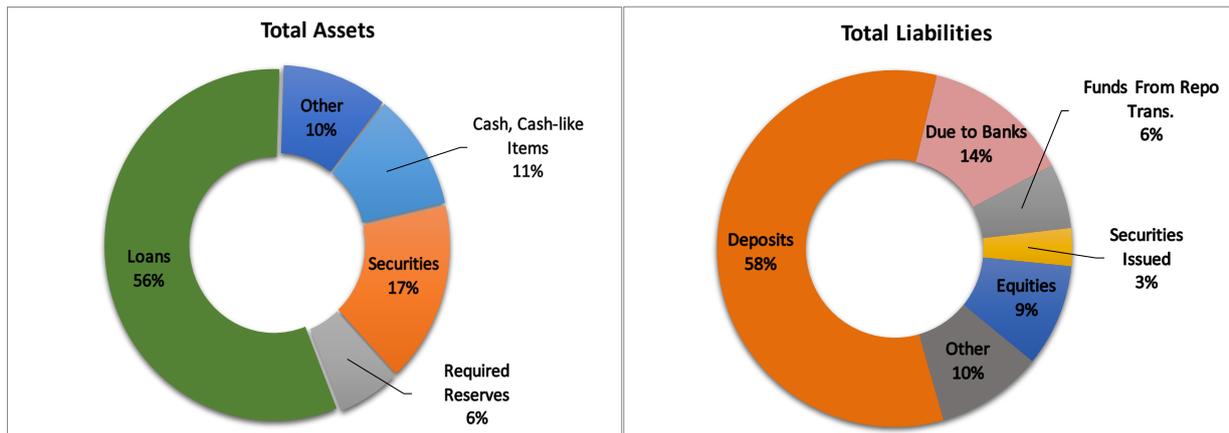
According to the ownership group; share of public, domestic private and foreign banks in total assets of the banking sector realized 44%, 31% and 25% respectively.

On-balance Sheet Figures



The ratio of FX assets in balance sheet to total assets realized as 44% while the ratio of total FX liabilities to total liabilities realized as 51%.

The share of FX loans in total loans is 36% while the ratio of FX deposit to total deposit is 55%.

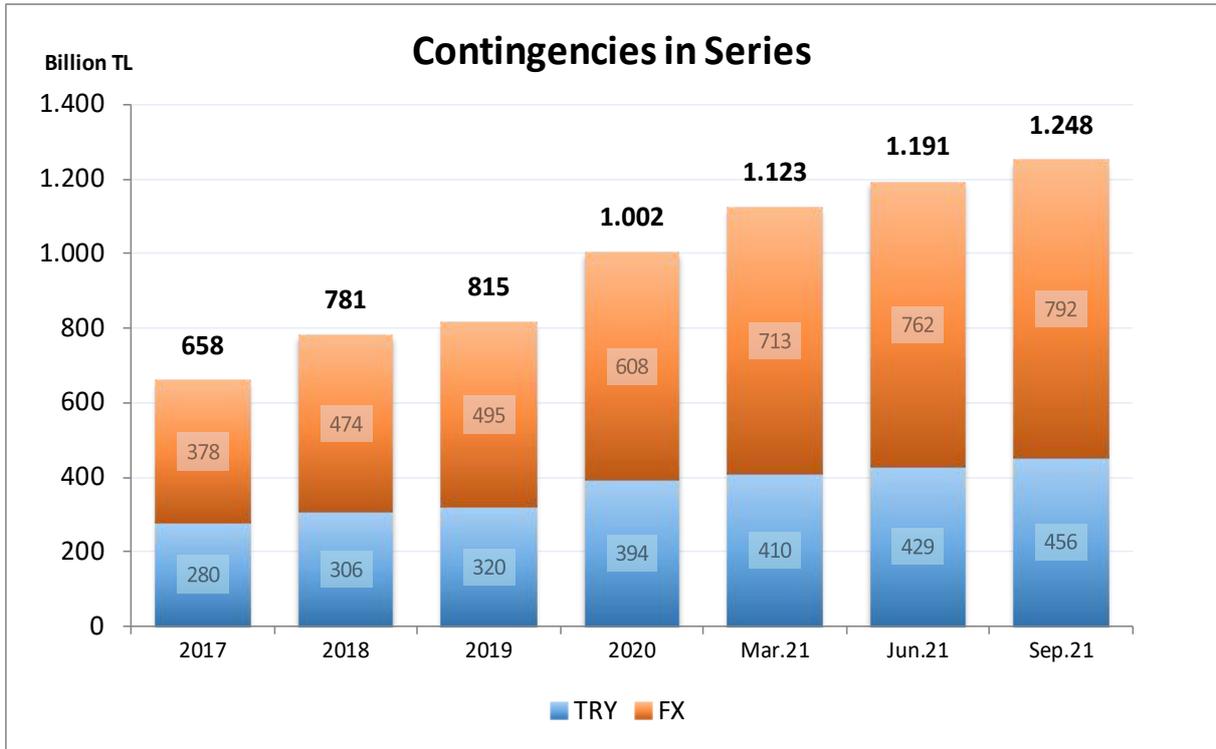


The share of loans, securities and required reserves in total assets realized as 56%, 17% and 6%, respectively.

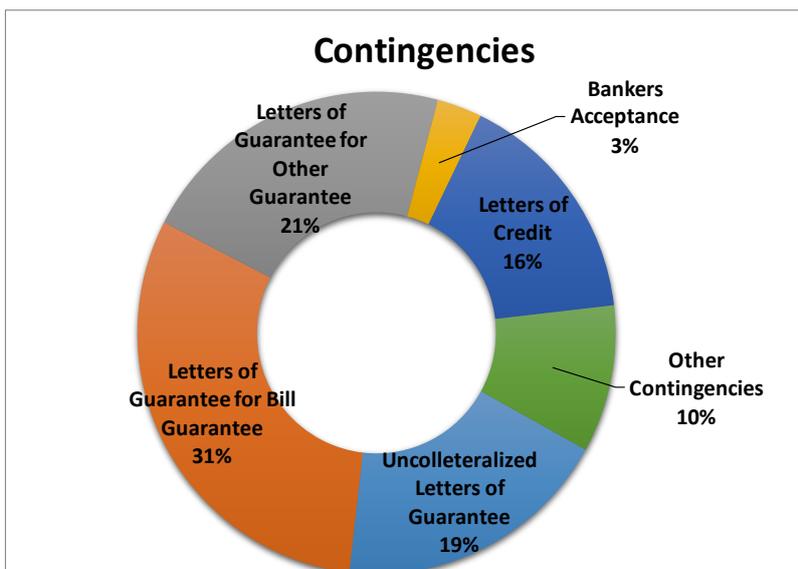
While deposit has the biggest share by 58% in total liabilities, share of payables to banks is 14% and funds from repo is 6%.

The share of equities in total liabilities is 9%.

Off-Balance Sheet Figures

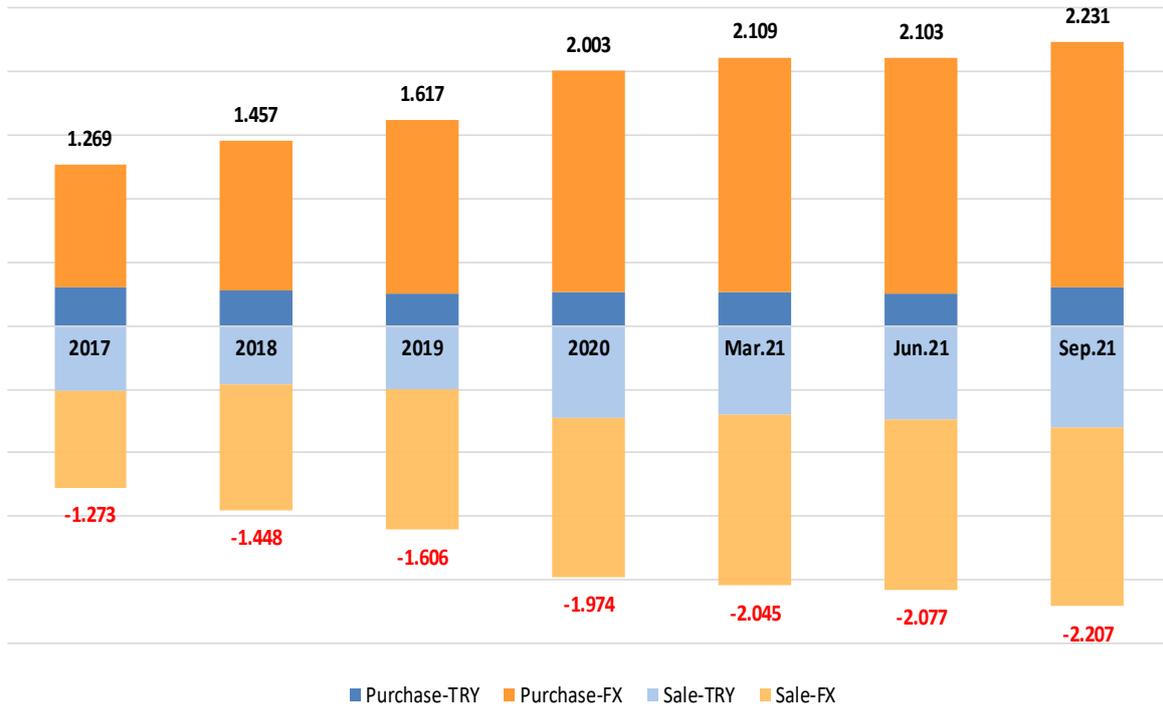


As of September 2021, size of contingencies realized as TL 1.248 billion.



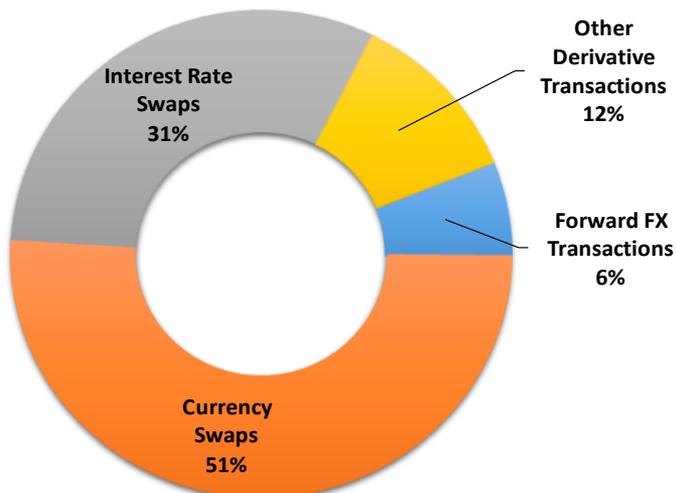
As letters of guarantee is the biggest share in contingencies with 71%, share of letters of credit is 16%.

Derivative Financial Instruments



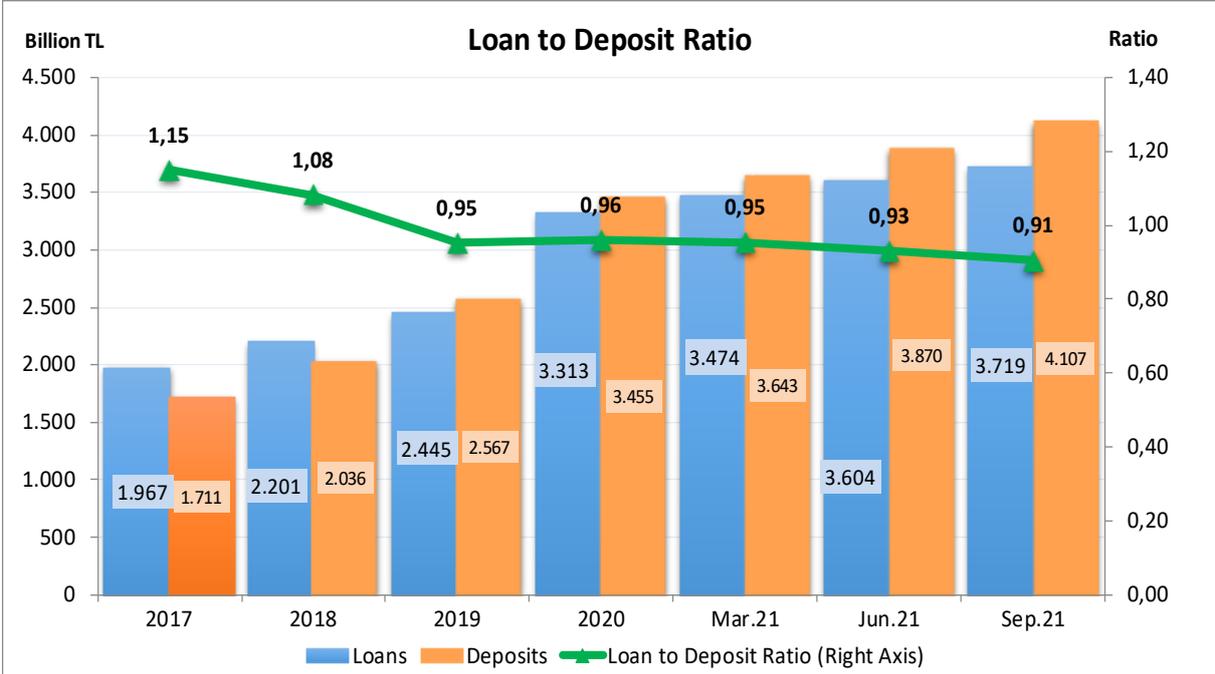
As of September 2021, derivative purchase amount realized as TL 2.231 billion and derivative sales amount realized as TL 2.207 billion.

Derivative Financial Instruments



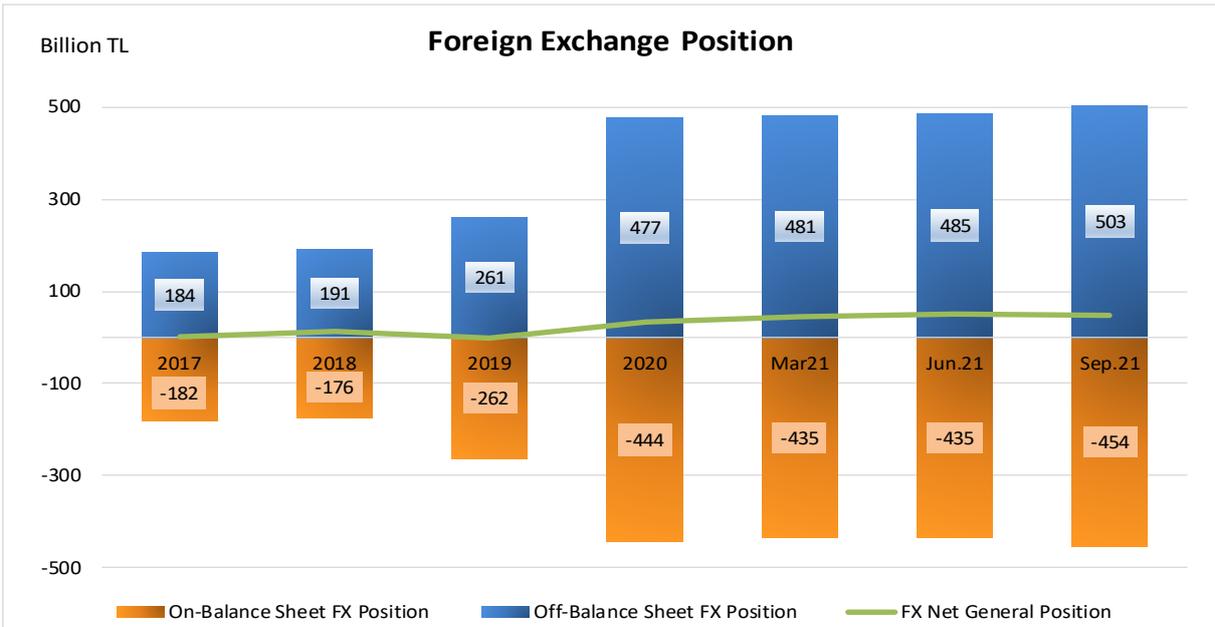
51% of derivative transactions in off-balance sheet items is from swap money transactions, 31% from swap interest rate transactions and 6% is from forward exchange transactions.

Development of Main Figures



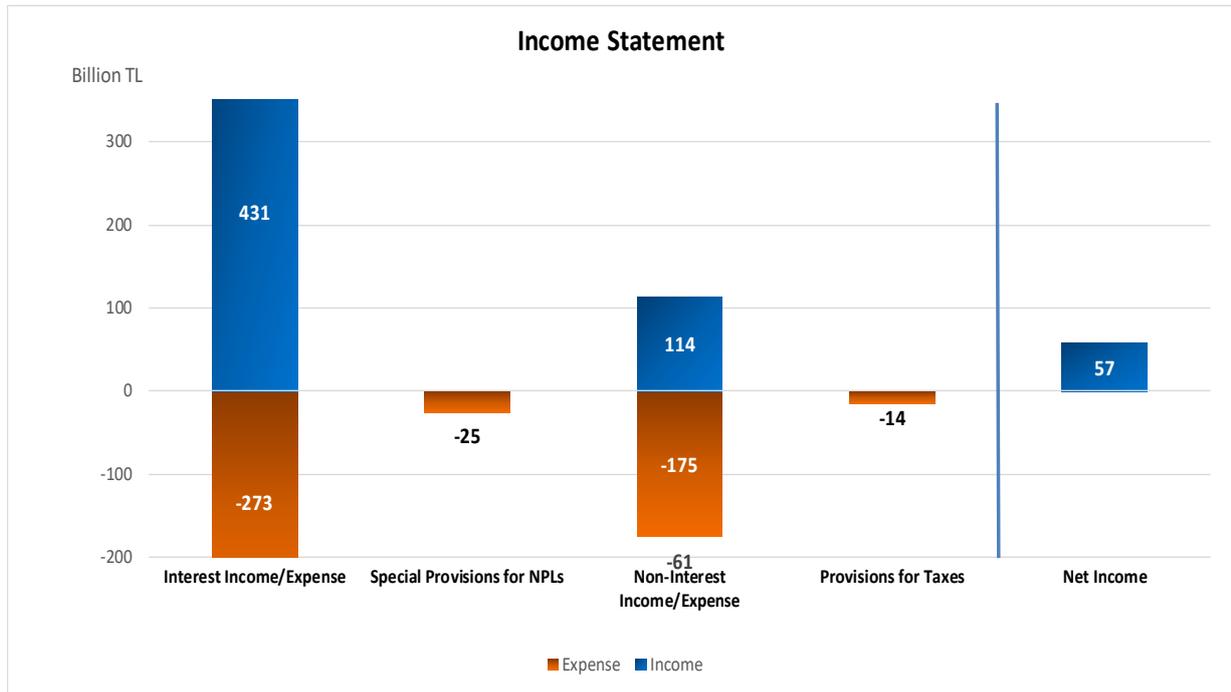
Conversion ratio of deposit to loans is 0,91 as of September 2021.

*Total loans don't include loans of development and investment banks.

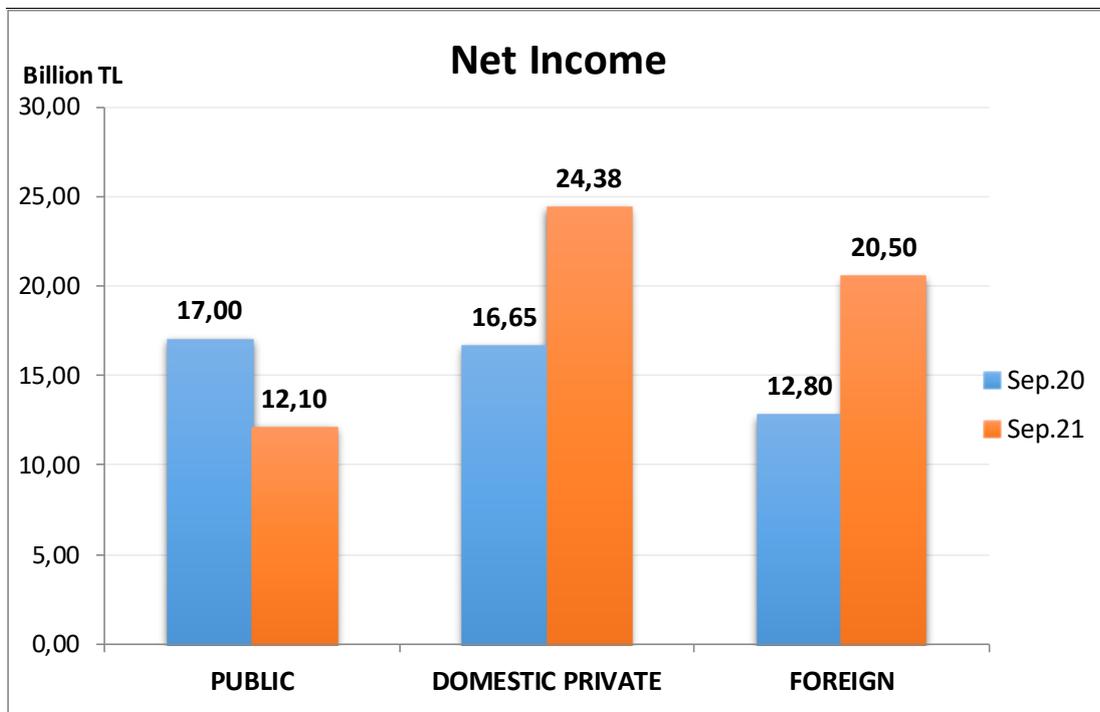


Off-balance sheet FX position has a surplus of TL 503 billion while on-balance sheet FX position has a deficit of TL 454 billion and FX Net General Position has a surplus of approximately TL 49 billion.

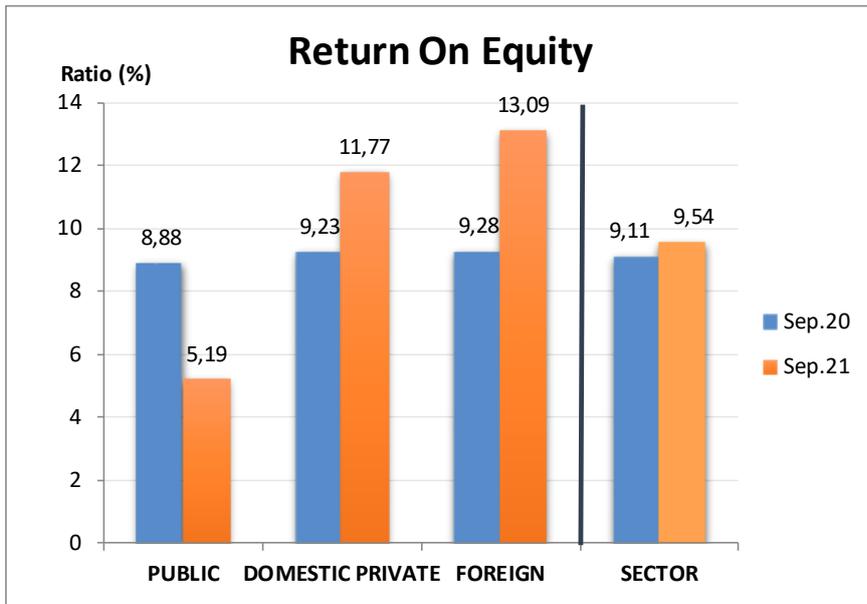
PROFITABILITY



In the income statement of banking sector, interest income realized as TL 431 billion and interest expense realized as TL 273 billion. As of September 2021, net income of Turkish Banking Sector is TL 57 billion.

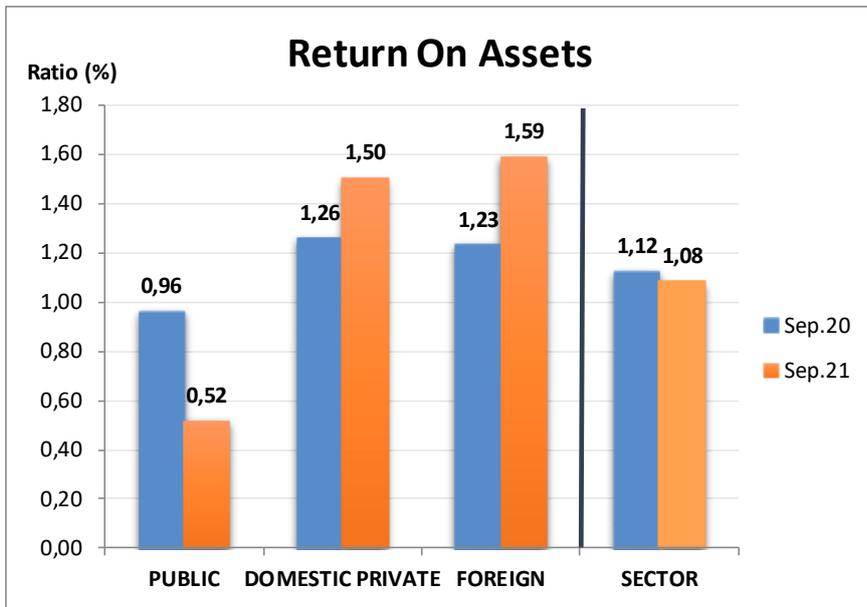


Net income of September 2021 period decreased in public banks group and increased in domestic private and foreign banks groups when compared to the same period of 2020.

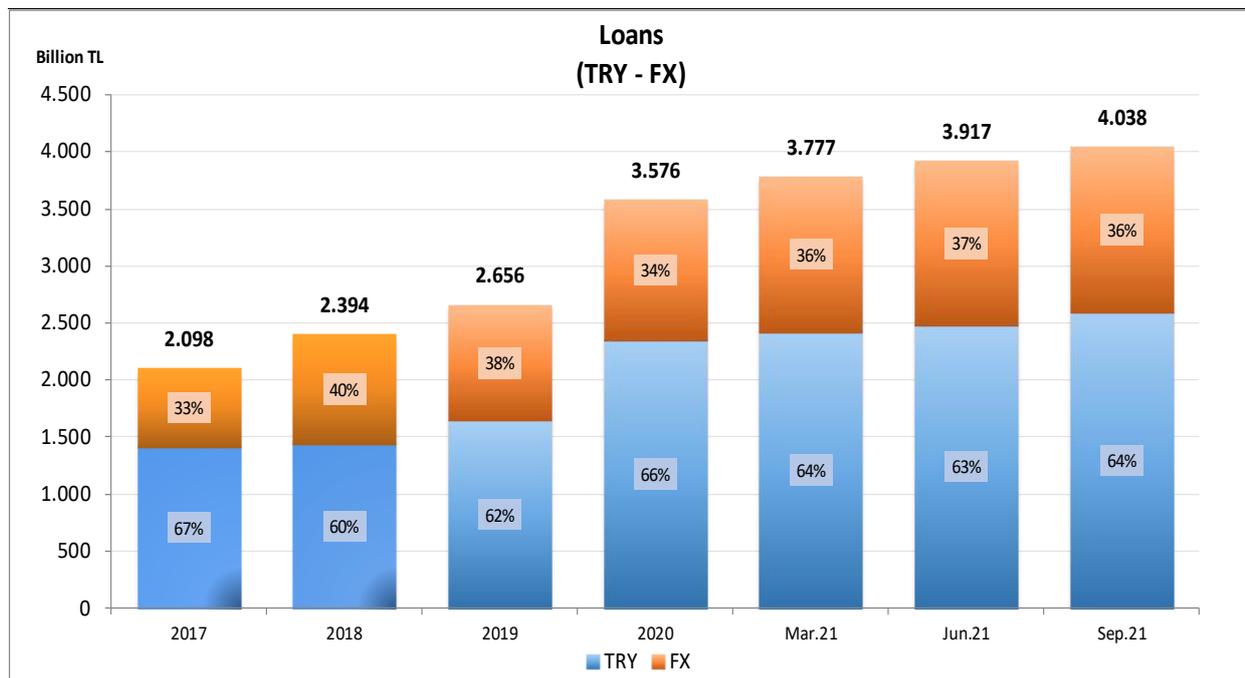


ROE of Turkish banking sector realized lower in public banks groups and higher in domestic private and foreign banks groups when compared to the same period of the previous year.

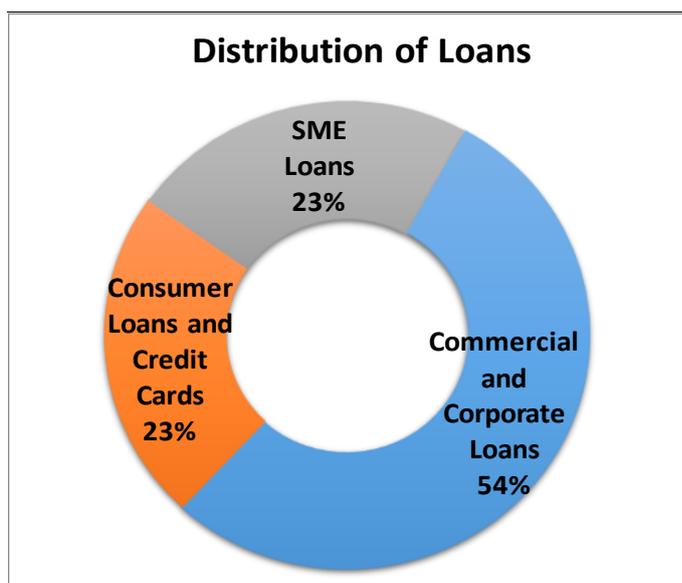
ROA of Turkish banking sector as of September 2021 realized lower as to the same period of the previous year.



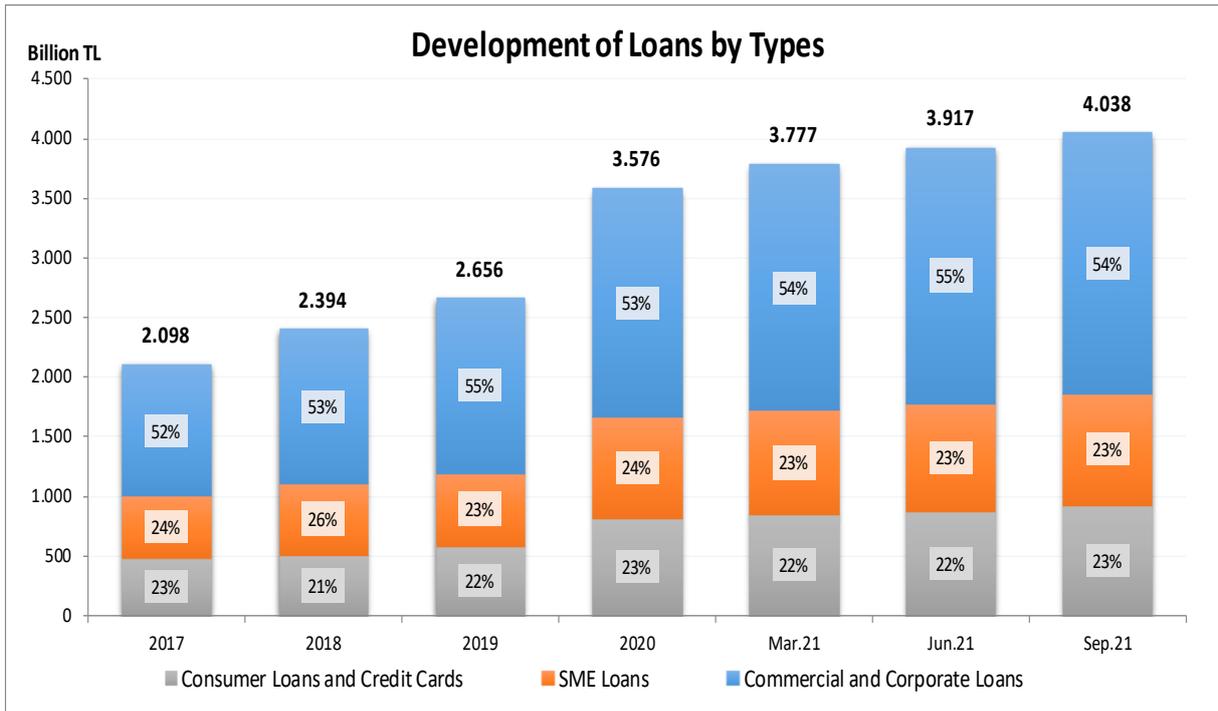
LOANS



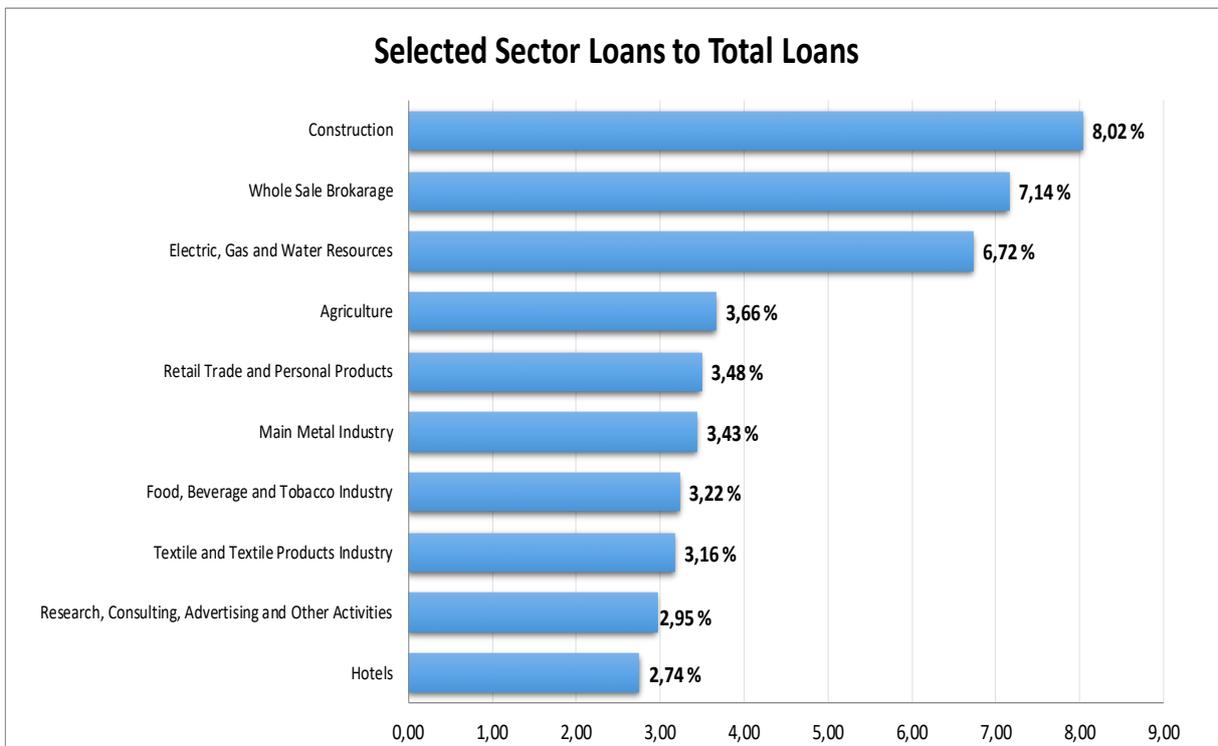
As of September 2021, total loans amount to TL 4.038 billion and TL 2.593 billion of the mentioned amount is comprised of TL loans while TL 1.445 billion is comprised of FX loans.



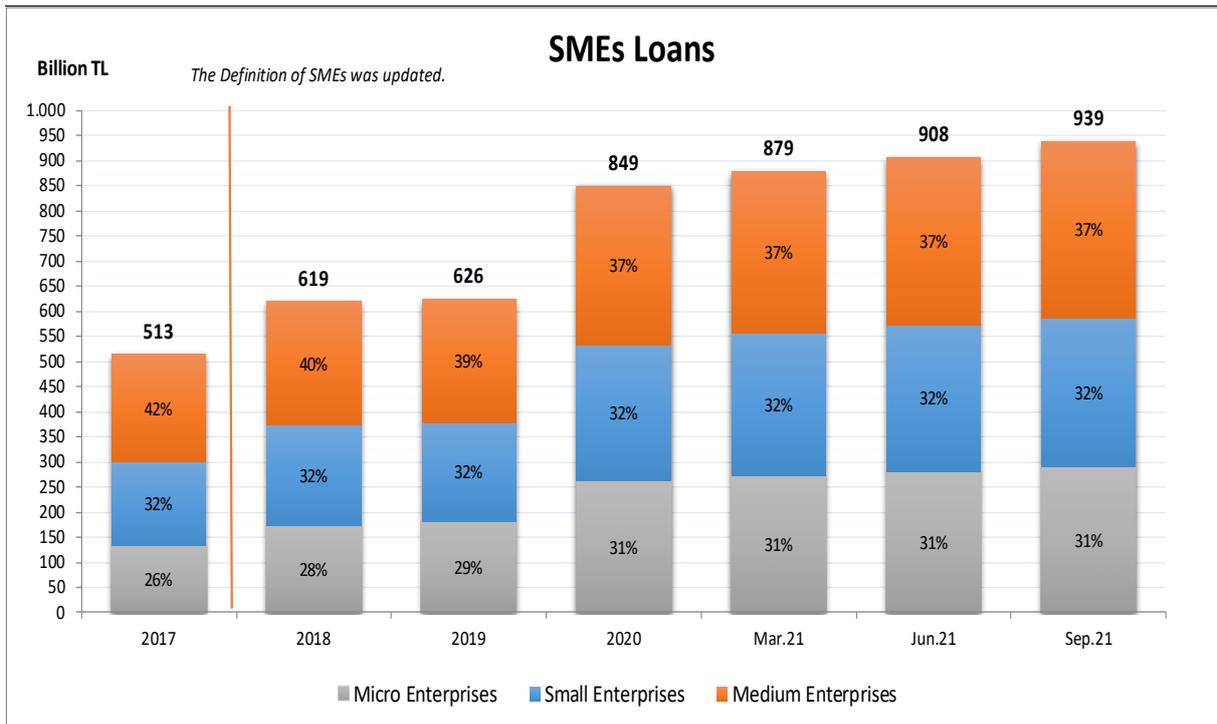
Share of commercial and corporate loans is 54%, share of SMEs loans is 23% and share of consumer loans (including credit cards) is 23% in total loans.



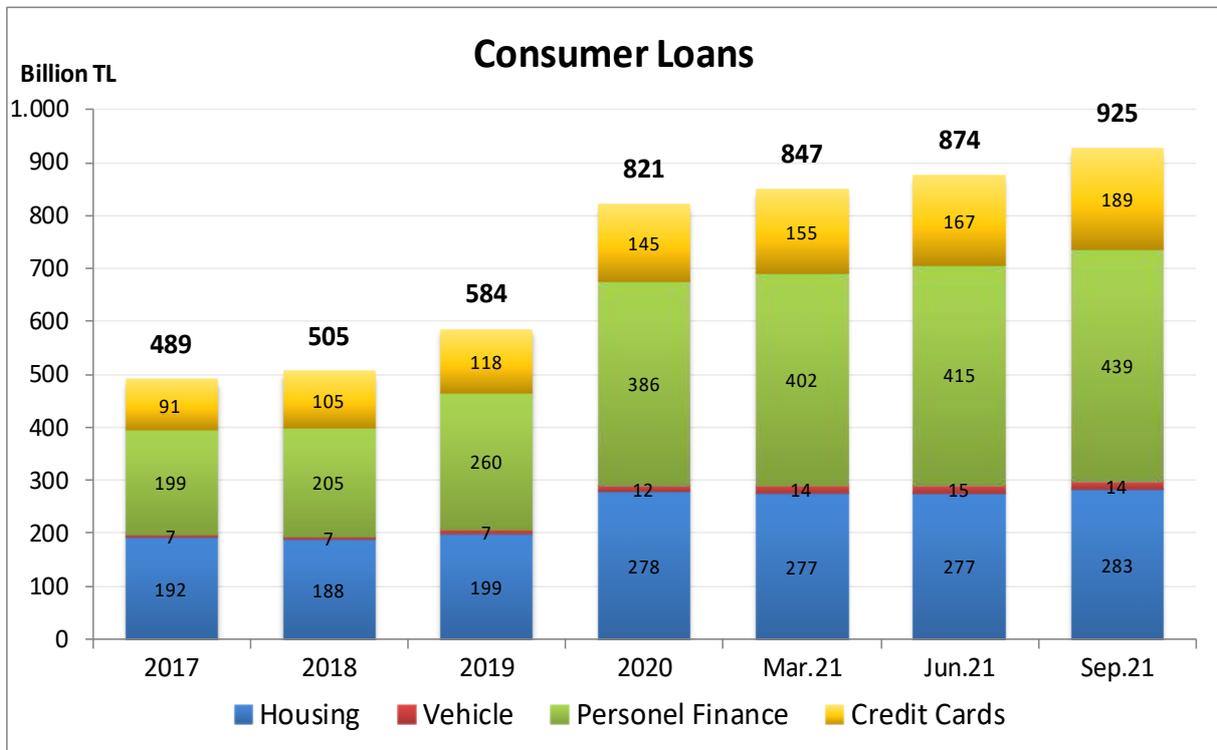
As of September 2021; commercial and corporate loans realized as TL 2.174 billion, SMEs loans as TL 939 billion while consumer loans and credit cards realized as TL 925 billion.



The share of construction sector is 8,02% and share of wholesale brokerage sector in total loans is 7,14%.

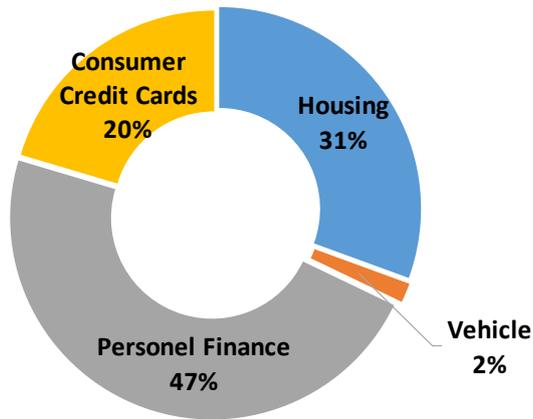


According to operating classes, micro, small enterprises and medium SMEs load increased when compared to the previous quarter.



In September 2021 period, consumer loans increased as to the previous quarter and realized as TL 925 billion. Housing loans, credit cards as well as personal finance loans realized as TL 283 billion, TL 189 billion and TL 439 billion, respectively.

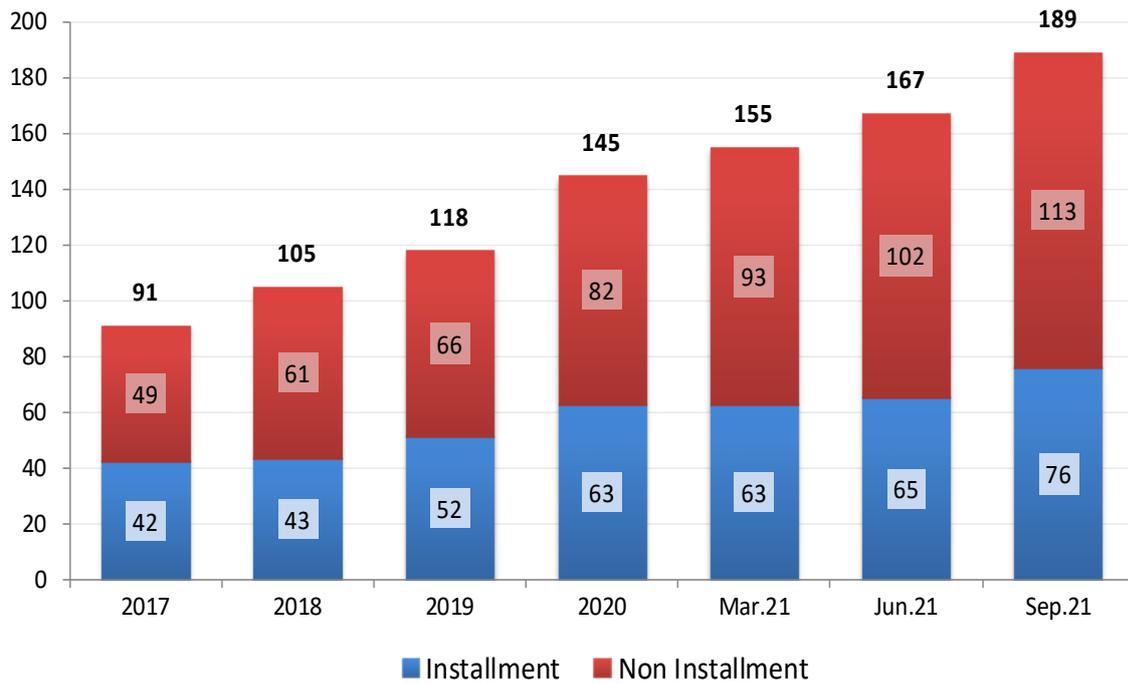
Distribution of Consumer Loans



In consumer loans, the share of personal finance loans is 47%, housing loans 31% and share of credit cards is 20%.

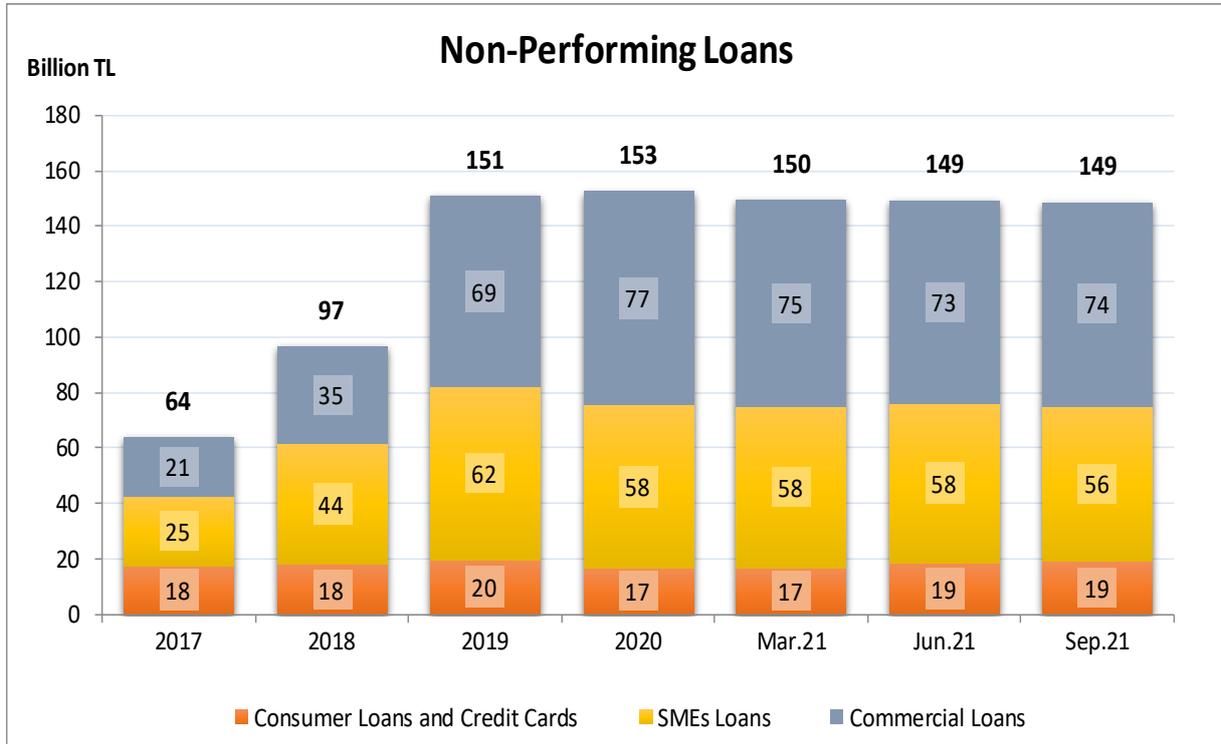
Billion TL

Consumer Credit Cards

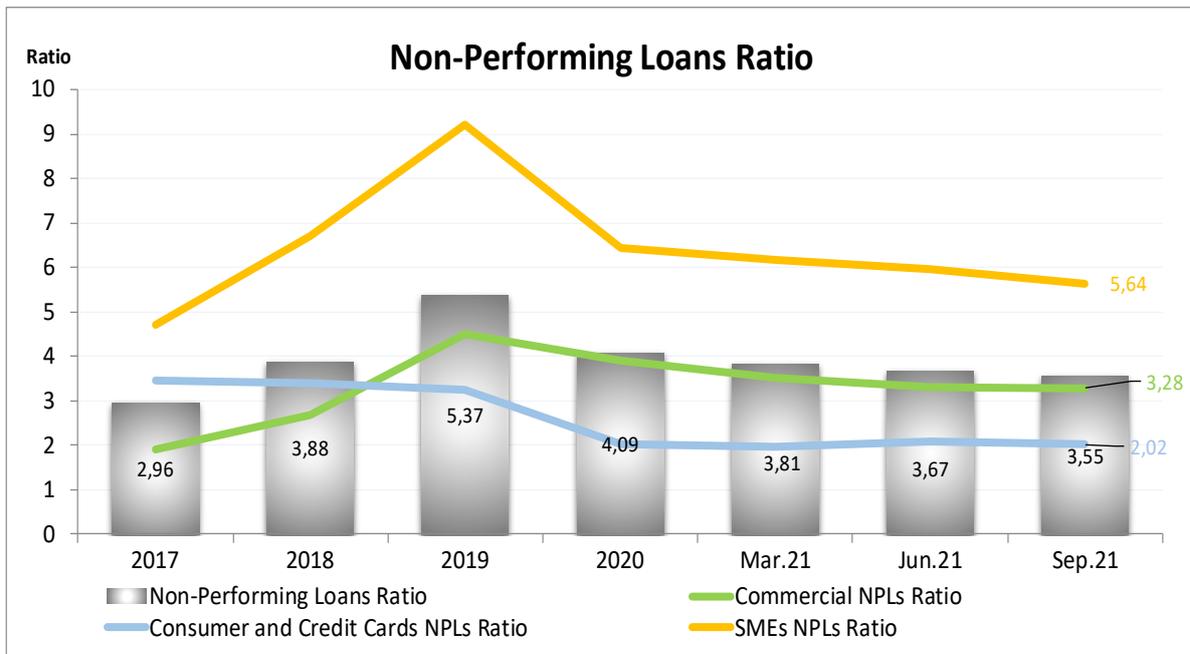


Personal credit cards amount increased when compared to the previous period and realized as TL 189 billion in September 2021.

Non-performing Loans

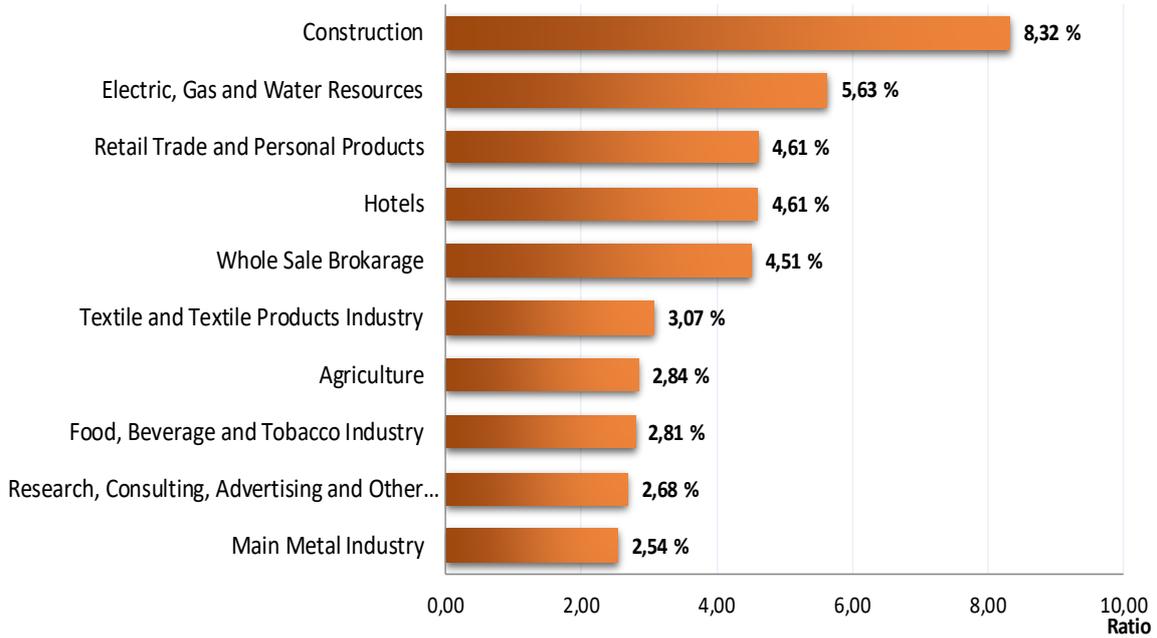


As of September 2021, gross amount of NPLs is TL 149 billion.



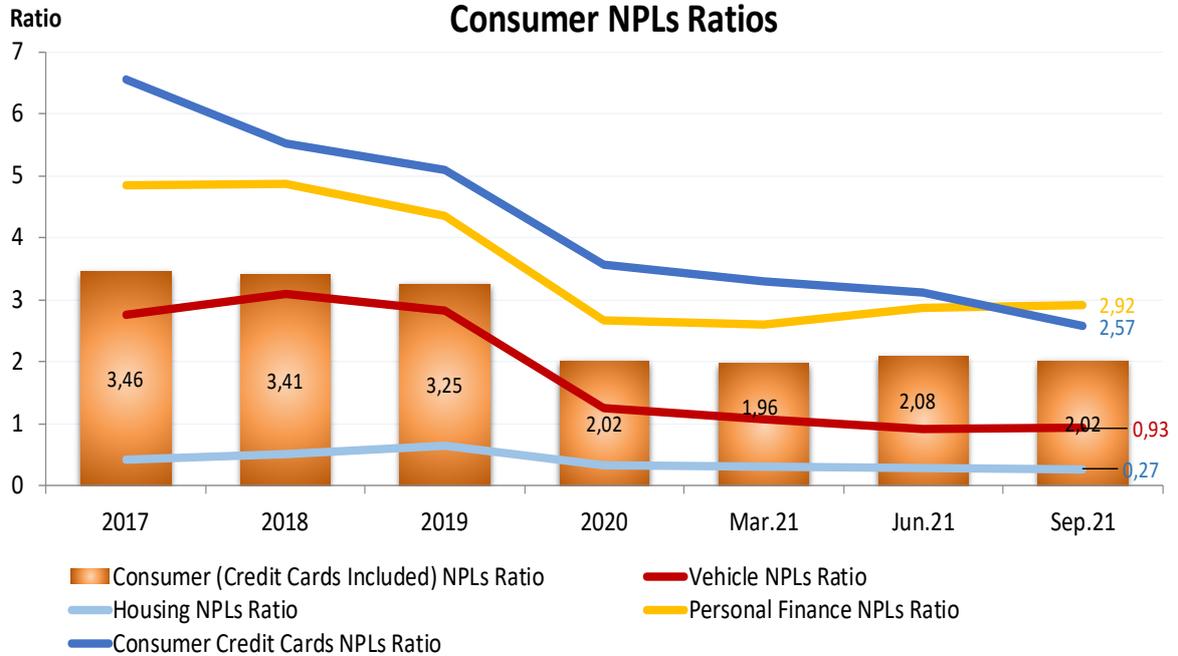
NPLs to Loans ratio in banking sector realized as 3,55% in September 2021.

Selected Sectors NPLs Ratios



NPLs to Loans ratio in sectoral loans realized as 8,32% in construction sector, 5,63% in electric, gas and water resources sector, 4,61 in retail trade and personal product sector.

Consumer NPLs Ratios

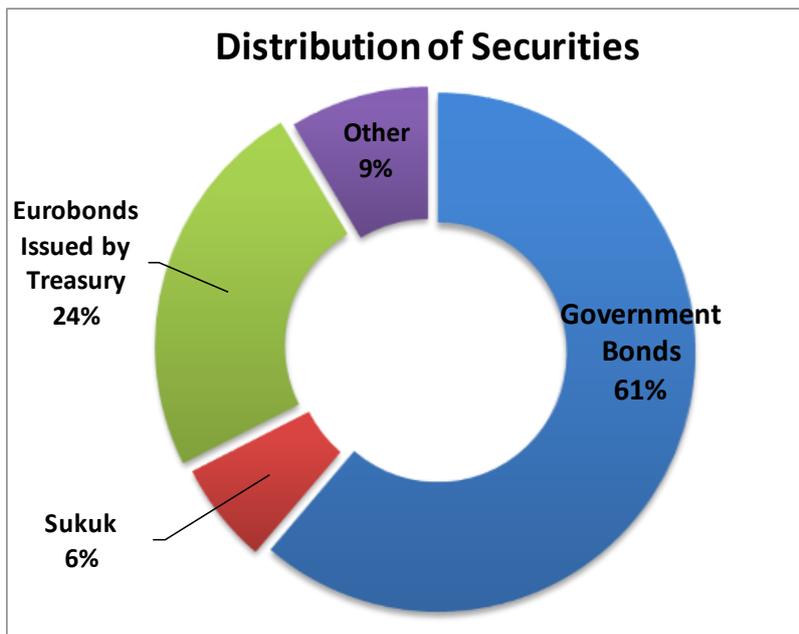


NPLs to Loans ratio of consumer loans (including personal credit cards) realized as 2,02% in September 2021 period.

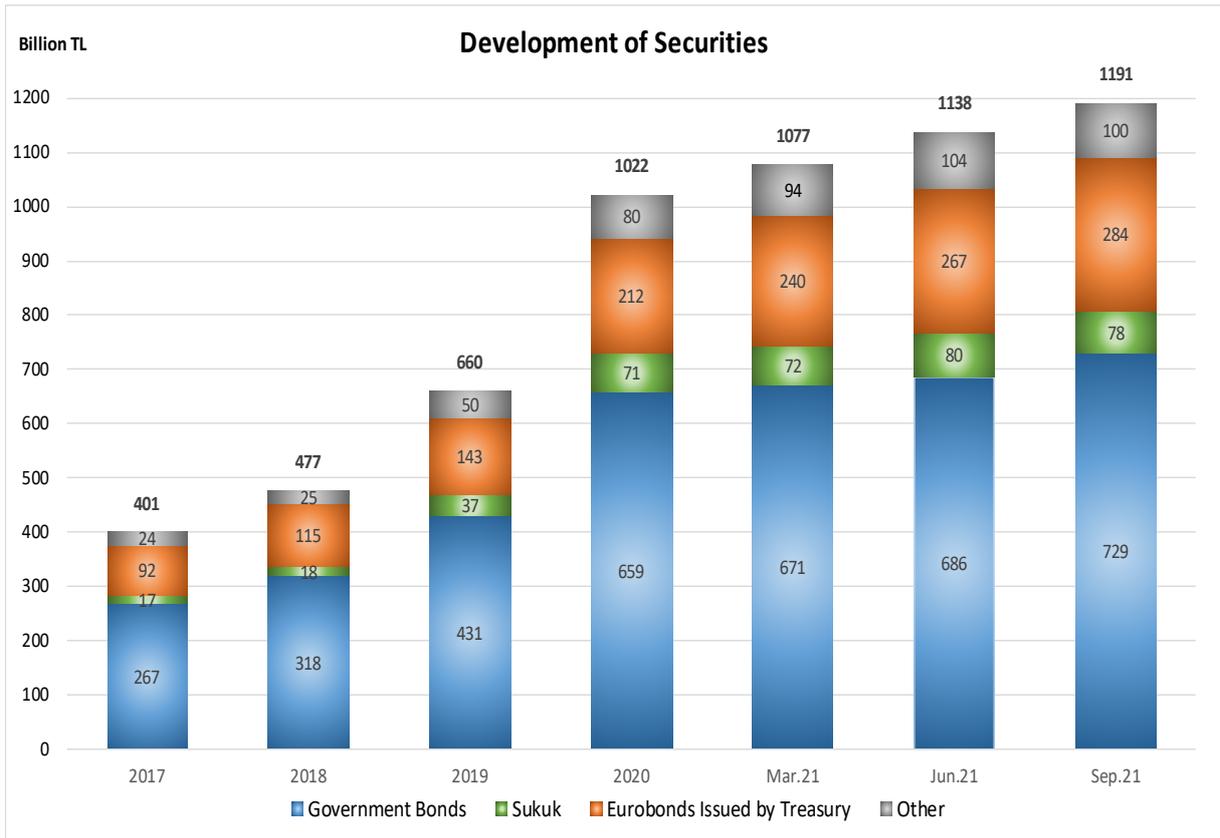
Securities



Total securities increased when compared to the previous quarter and realized as TL 1.191 billion.

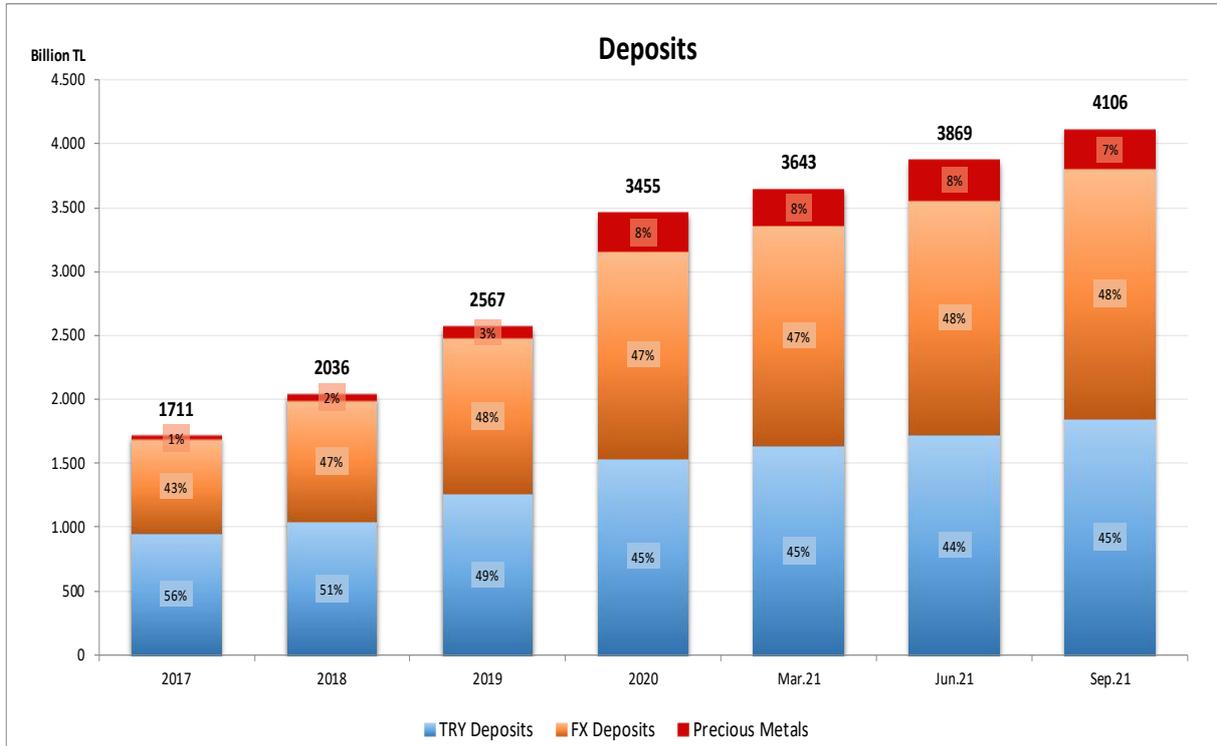


61% of securities are comprised of Government bonds, 24% are Eurobonds issued by Treasury and 6% are comprised of sukuk.

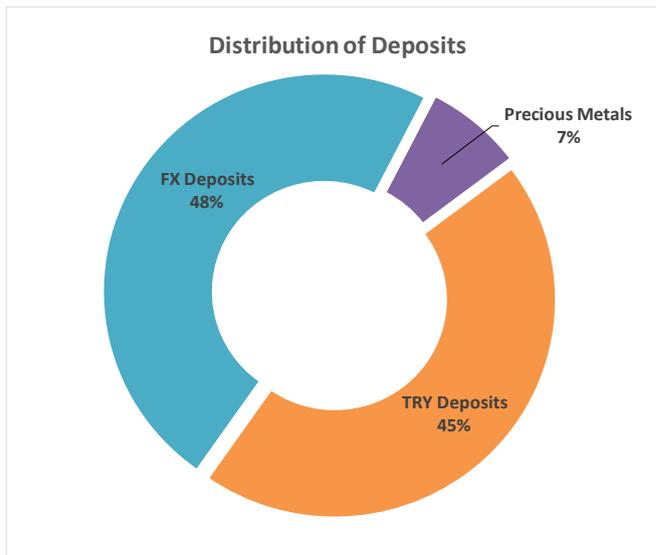


As of September 2021; Government Bonds realized as TL 729 billion, Eurobonds Issued by Treasury as TL 284 billion while Sukuk realized as TL 78 billion.

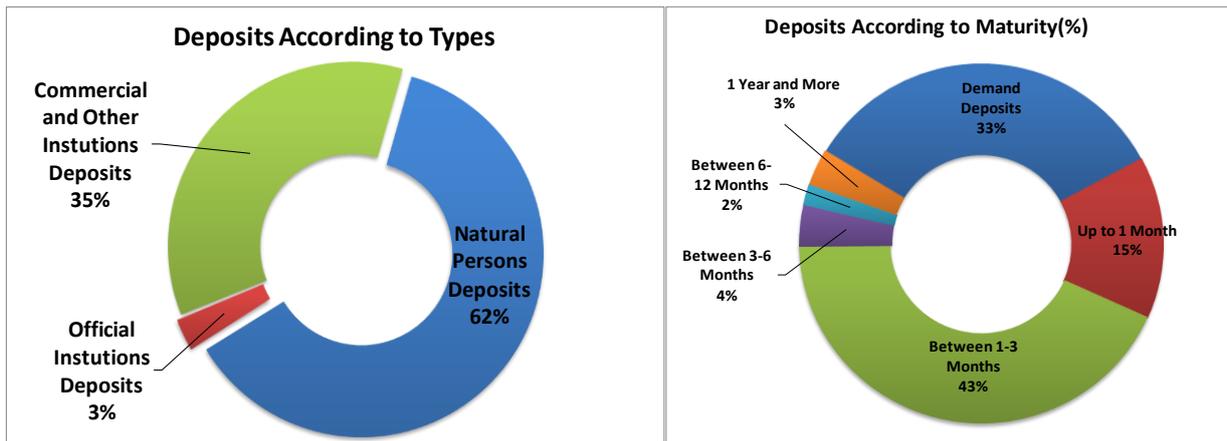
Deposits



TL 1.848 billion of total deposits is comprised of TL Deposits /Participation Funds, TL 1.963 billion comprised of FX Deposits Account/Participation Funds and TL 295 billion is comprised of precious metals accounts.

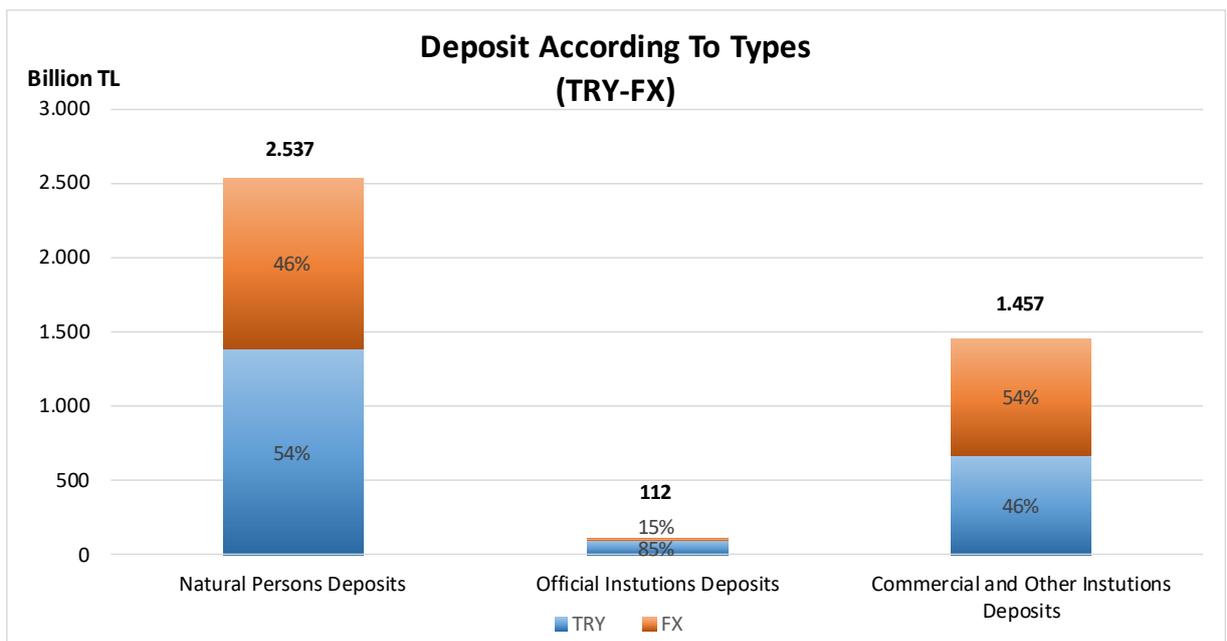


45% of total Deposits are TRY Deposits/Participation funds, 48% of FX Deposits/Participation funds and 7% of Precious Metals.



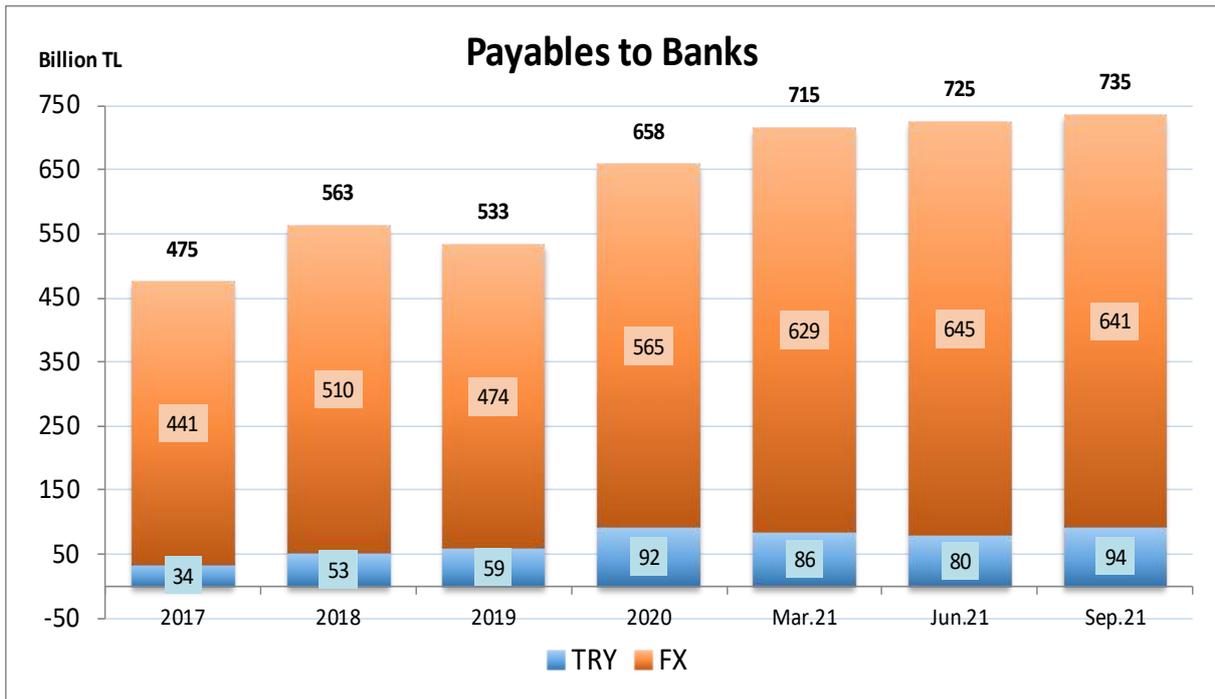
While 62% of deposits are comprised of natural person deposits, the share of commercial and other institutions deposits is 35% and share of official institutions' deposits is 3%.

The share of demand deposits in total deposits by their opening maturities is 33% and share of 1-3 month deposits is 43%.

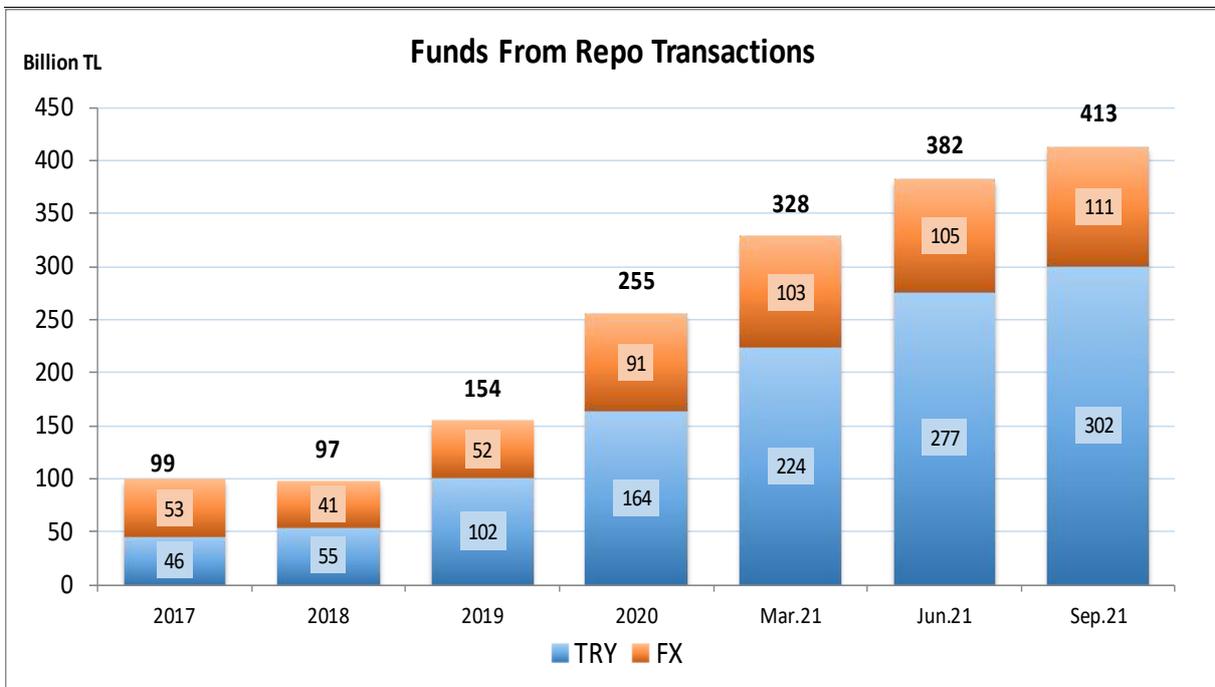


As of September 2021; TL 1.382 billion of natural persons deposits is comprised of TRY deposits while TL 1.155 billion is comprised of FX deposits and TL 666 billion of commercial and other institutions deposits of TRY deposits while TL 791 billion is comprised FX deposits.

Payables to Banks and Repo Transactions

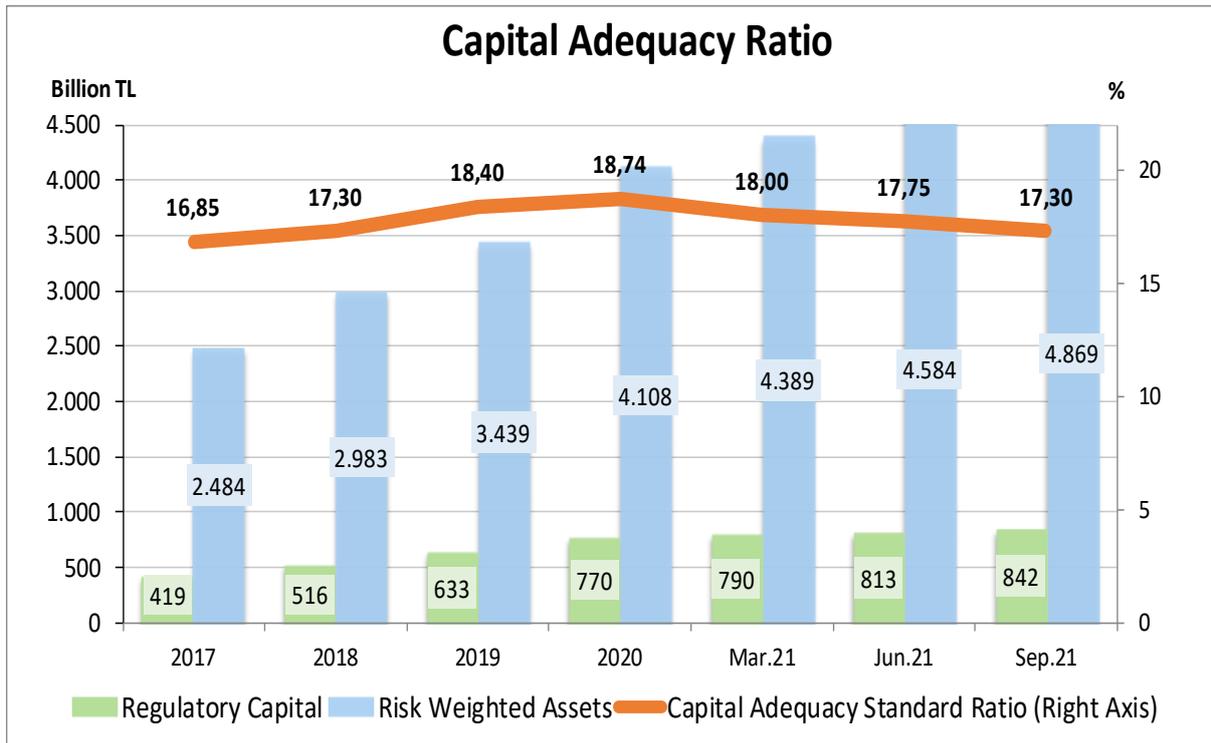


Payables to banks amount to a total of TL 735 billion as TL 94 billion Turkish Lira and TL 641 billion FX.

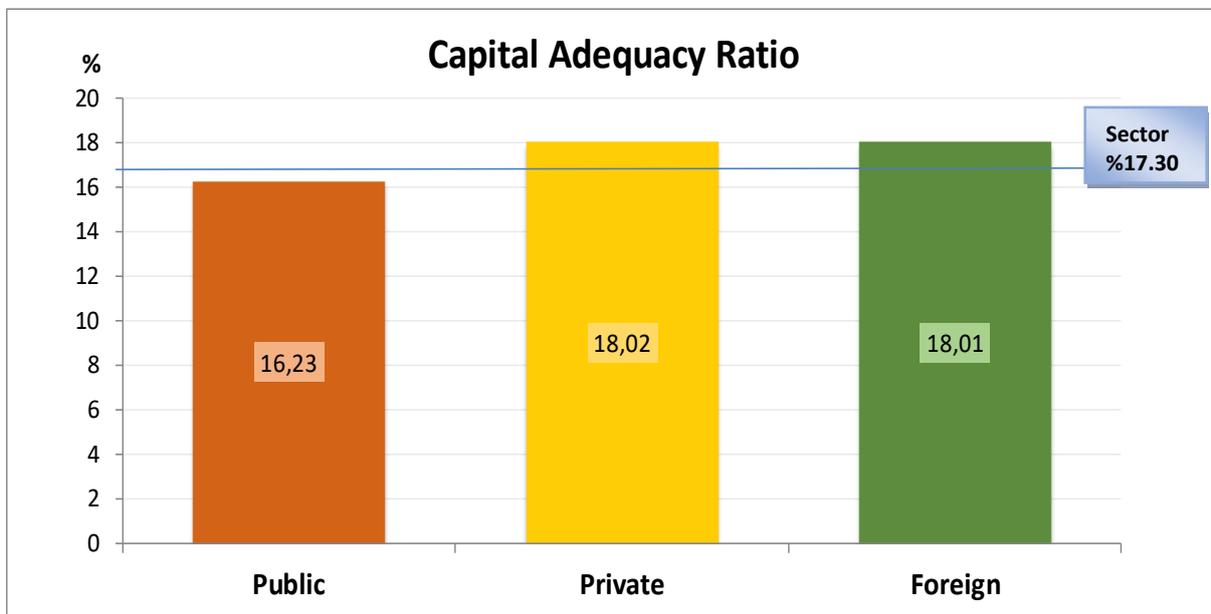


Funds amount from Repo transactions increased when compared to the previous quarter and realized as TL 413 billion in September 2021.

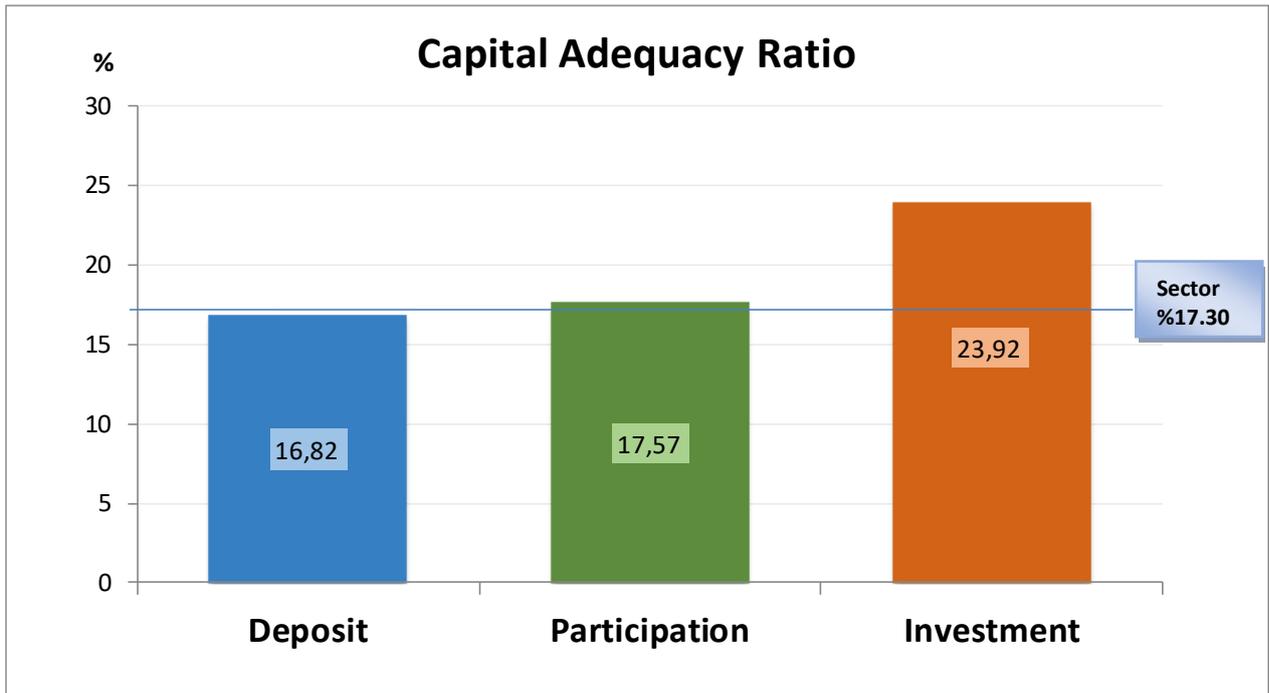
Capital Adequacy



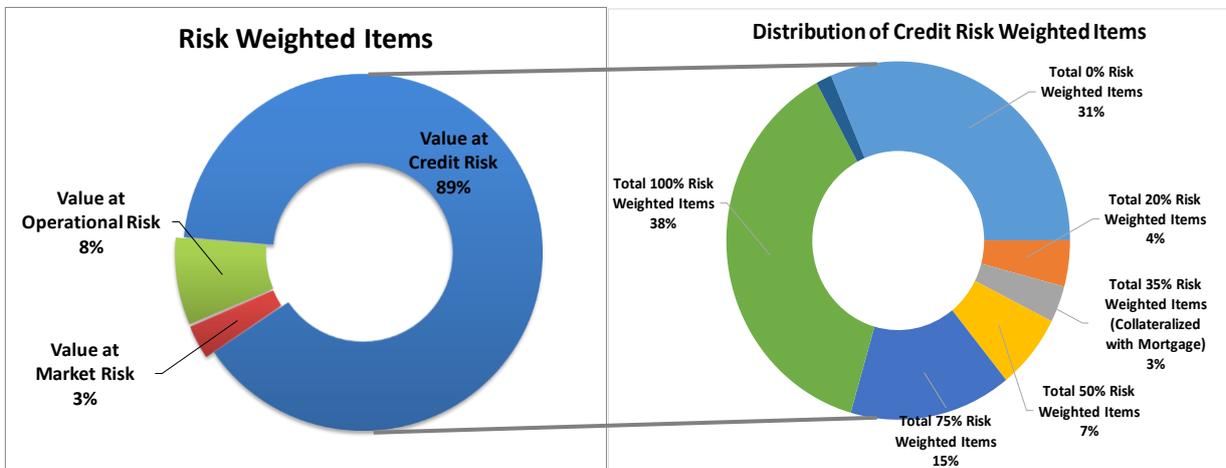
Capital adequacy ratio of Turkish Banking Sector realized as 17,30 % in September 2021.



By bank ownership groups, capital adequacy of foreign banks is above the sector average as 18,01%.



By function groups, capital adequacy ratio realized as 16,82%, 17,57% and 23,92% for deposit banks, participation banks as well as development and investment banks, respectively.



In capital adequacy calculation, 89% of risk-weighted assets is comprised of amount subject to credit risk, 8% comprised of amount subject to operational risk and 3% comprised of amount subject to market risk.

Among the risk weighted items included in the calculation of the amount subject to credit risk, the share of those with 100% risk weight is 38% and those with 0% risk weight is 31%.

EXPLANATIONS

- In Turkish Banking Sector Main Financial Data publication prepared by the Banking Regulation and Supervision Agency (BRSA), statistical information on selected financial statements of banks are prepared by using non-consolidated temporary financial statements.
- Gross Domestic Product (GDP) is the data on current prices published by Turkish Statistical Institute.
- Resource of the information published is the periodical reports taken via Bank Reporting System and sent by banks on electronic media. Mentioned periodic information may change after its publication due to the updates made by various reasons.
- Monetary amounts published, unless stated otherwise, are “TL Billion” and there may be differences in some sub-groups arising from arithmetic sum and rounding.
- The graphs in this publication prepared by using Turkish Banking Sector Interactive Monthly Bulletin data. Detailed data by sector, banks groups and function groups can be accessed from Turkish Banking Sector Interactive Monthly Bulletin application.
- Detailed and explanations on the scope of data in Turkish Banking Sector Interactive Monthly Bulletin are also valid the data included in this publication.
- Since Turkish Banking Interactive Banking Sector data is updated from time to time, there are likely to be some differences.
- Data published in this publication is based on data dated 03 November 2021.

*Department of Data and System Management
Banking Regulation and Supervision Agency
September 2021*



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